

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 82,413           | 3,330,742          | 4.042               | 1               | 0     | 4     | 13    | 49   | 67  |
| 2016        | 100,457          | 4,785,576          | 4.764               | 0               | 0     | 5     | 15    | 62   | 82  |
| 2017        | 108,840          | 8,451,976          | 7.766               | 2               | 0     | 6     | 11    | 66   | 85  |
| 2018        | 116,448          | 14,913,755         | 12.807              | 2               | 1     | 6     | 18    | 69   | 96  |
| 2019        | 130,607          | 13,419,002         | 10.274              | 0               | 1     | 4     | 9     | 58   | 72  |
| TOTAL       | 538,765          | 44,901,051         | 8.334               | 5               | 2     | 25    | 66    | 304  | 402 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |           |           |           |           | MEDICAL   |            |           |           |           |           |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.     | MAJOR     | MINOR     | TEMP      | DEATH     | P. T.      | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 38,480    | 0         | 741,578   | 326,810   | 508,790   | 3,844     | 0          | 729,519   | 191,173   | 537,610   | 252,938   |
| 2016        | 0         | 0         | 929,088   | 879,607   | 846,506   | 0         | 0          | 349,943   | 671,085   | 843,835   | 265,512   |
| 2017        | 394,225   | 0         | 1,099,672 | 521,800   | 1,315,243 | 5,000     | 0          | 546,265   | 2,805,780 | 1,288,758 | 475,233   |
| 2018        | 330,654   | 831,936   | 1,169,837 | 698,030   | 796,187   | 1,419,113 | 3,500,000  | 2,845,744 | 1,207,873 | 1,872,927 | 241,454   |
| 2019        | 0         | 544,026   | 838,485   | 322,806   | 768,743   | 0         | 7,685,885  | 897,245   | 548,456   | 1,378,281 | 435,075   |
| TOTAL       | 763,359   | 1,375,962 | 4,778,660 | 2,749,053 | 4,235,469 | 1,427,957 | 11,185,885 | 5,368,716 | 5,424,367 | 5,921,411 | 1,670,212 |
| OD          | 0         | 0         | 0         | 0         | 6,107     | 0         | 0          | 0         | 0         | 18,182    | 1,072     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |           |           |           | MEDICAL   |           |           |           |           |           |
|-------------|-----------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR     | TEMP      | DEATH     | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 55,488    | 0       | 931,588   | 426,814   | 641,584   | 8,568     | 0         | 1,349,673 | 236,290   | 643,519   | 232,197   |
| 2016        | 0         | 581     | 1,270,491 | 1,110,182 | 1,084,118 | 0         | 563       | 748,547   | 753,538   | 966,361   | 242,678   |
| 2017        | 425,310   | 1,967   | 1,543,792 | 568,535   | 1,564,695 | 5,281     | 4,958     | 1,320,296 | 1,893,917 | 1,427,395 | 423,433   |
| 2018        | 403,176   | 261,360 | 1,535,218 | 743,825   | 910,224   | 1,280,001 | 1,005,214 | 3,359,943 | 1,174,647 | 1,933,046 | 213,928   |
| 2019        | 72        | 66,765  | 1,517,093 | 613,523   | 796,476   | 0         | 1,215,116 | 1,882,553 | 724,350   | 1,070,602 | 426,809   |
| TOTAL       | 884,046   | 330,672 | 6,798,182 | 3,462,879 | 4,997,098 | 1,293,850 | 2,225,852 | 8,661,014 | 4,782,742 | 6,040,922 | 1,539,044 |
| OD          | 0         | 0       | 0         | 0         | 7,701     | 0         | 0         | 0         | 0         | 21,764    | 972       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 20,193,616  | 19,313,105  | 1,540,016 |       |
| IBNR + FREQUENCY ADJUSTMENT | (8,729,379) | (4,490,866) | 3,900     |       |
| TOTAL LOSSES                | 11,464,237  | 14,822,240  | 1,543,916 |       |
| EXPECTED LOSSES             | 17,500,079  | 12,756,852  | 1,311,250 |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.33      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 2.128 | 2.746 | 0.286 | 5.160 |
| INDICATED (POST-TEST)   | 2.148 | 2.772 | 0.289 | 5.209 |
| PRESENT ON RATE LEVEL   | 3.154 | 2.299 | 0.236 | 5.689 |
| DERIVED BY FORMULA      | 3.093 | 2.393 | 0.254 | 5.741 |
| UNDERLYING PRESENT RATE | 3.248 | 2.368 | 0.243 | 5.859 |
| PROPOSED                | 3.066 | 2.372 | 0.251 | 5.689 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 5.466 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 5.47   | MINIMUM PREMIUM |       |
| MAN. RATE | 6.83   | 6.34   | 5.85   | + 5.47 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 67,938           | 3,296,442          | 4.852               | 0               | 0     | 0     | 13    | 31   | 44  |
| 2016        | 69,520           | 1,991,490          | 2.865               | 1               | 0     | 2     | 10    | 28   | 41  |
| 2017        | 71,340           | 4,941,038          | 6.926               | 0               | 0     | 3     | 9     | 34   | 46  |
| 2018        | 71,016           | 2,392,081          | 3.368               | 0               | 0     | 0     | 7     | 14   | 21  |
| 2019        | 75,219           | 1,408,018          | 1.872               | 0               | 0     | 1     | 4     | 19   | 24  |
| TOTAL       | 355,033          | 14,029,069         | 3.951               | 1               | 0     | 6     | 43    | 126  | 176 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 503,942   | 100,845   | 0       | 0     | 0         | 1,926,533 | 559,933   | 205,189   |
| 2016        | 3,000     | 0     | 454,919   | 408,873   | 113,634   | 0       | 0     | 304,631   | 163,356   | 353,003   | 190,074   |
| 2017        | 0         | 0     | 780,654   | 565,592   | 348,247   | 0       | 0     | 1,566,973 | 436,197   | 915,739   | 327,636   |
| 2018        | 0         | 0     | 0         | 330,663   | 245,120   | 0       | 0     | 0         | 1,210,402 | 411,000   | 194,896   |
| 2019        | 0         | 0     | 184,118   | 76,837    | 380,699   | 0       | 0     | 91,506    | 84,729    | 430,855   | 159,274   |
| TOTAL       | 3,000     | 0     | 1,419,691 | 1,885,907 | 1,188,545 | 0       | 0     | 1,963,110 | 3,821,217 | 2,670,530 | 1,077,069 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 638       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 644,662   | 127,166   | 0       | 0      | 0         | 1,428,345 | 670,240   | 188,364   |
| 2016        | 3,539     | 277   | 617,587   | 513,250   | 152,304   | 0       | 392    | 624,973   | 187,688   | 404,779   | 173,728   |
| 2017        | 63        | 1,094 | 810,559   | 651,345   | 434,491   | 0       | 5,832  | 1,397,580 | 507,907   | 995,219   | 291,924   |
| 2018        | 38        | 292   | 155,246   | 317,626   | 272,948   | 0       | 1,192  | 454,507   | 953,216   | 472,195   | 172,678   |
| 2019        | 25        | 3,041 | 454,628   | 216,246   | 364,732   | 0       | 11,827 | 283,108   | 150,657   | 314,027   | 156,248   |
| TOTAL       | 3,664     | 4,705 | 2,038,020 | 2,343,130 | 1,351,641 | 0       | 19,244 | 2,760,168 | 3,227,813 | 2,856,460 | 982,940   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 583       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,825,801   | 9,779,044   | 983,523   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,660,673) | (1,647,756) | 2,180     |       |
| TOTAL LOSSES                | 3,165,128   | 8,131,288   | 985,703   |       |
| EXPECTED LOSSES             | 3,270,219   | 4,562,617   | 808,269   |       |
| CREDIBILITY                 | 0.05        | 0.15        | 0.25      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.892 | 2.290 | 0.277 | 3.459 |
| INDICATED (POST-TEST)   | 0.900 | 2.312 | 0.280 | 3.492 |
| PRESENT ON RATE LEVEL   | 0.894 | 1.248 | 0.221 | 2.363 |
| DERIVED BY FORMULA      | 0.895 | 1.407 | 0.236 | 2.538 |
| UNDERLYING PRESENT RATE | 0.921 | 1.285 | 0.228 | 2.434 |
| PROPOSED                | 0.895 | 1.408 | 0.236 | 2.538 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.439 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.44   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.42   | 2.44   | 2.43   | + 2.44 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 19,212           | 1,072,800          | 5.584               | 0               | 0     | 1     | 0     | 14   | 15  |
| 2016        | 19,984           | 2,325,628          | 11.637              | 0               | 0     | 3     | 6     | 24   | 33  |
| 2017        | 21,986           | 854,398            | 3.886               | 0               | 0     | 1     | 3     | 21   | 25  |
| 2018        | 24,713           | 492,243            | 1.992               | 0               | 0     | 0     | 2     | 10   | 12  |
| 2019        | 24,181           | 680,782            | 2.815               | 0               | 0     | 0     | 1     | 15   | 16  |
| TOTAL       | 110,076          | 5,425,851          | 4.929               | 0               | 0     | 5     | 12    | 84   | 101 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 300,424 | 0       | 272,046   | 0       | 0     | 122,162 | 0       | 364,760   | 13,408    |
| 2016        | 0         | 0     | 500,450 | 413,987 | 235,394   | 0       | 0     | 270,531 | 227,638 | 642,536   | 35,092    |
| 2017        | 0         | 0     | 137,336 | 38,054  | 212,397   | 0       | 0     | 80,027  | 179,275 | 158,214   | 49,095    |
| 2018        | 0         | 0     | 0       | 103,509 | 180,197   | 0       | 0     | 0       | 10,684  | 174,414   | 23,439    |
| 2019        | 0         | 0     | 0       | 86,881  | 301,385   | 0       | 0     | 0       | 52,793  | 211,803   | 27,920    |
| TOTAL       | 0         | 0     | 938,210 | 642,431 | 1,201,419 | 0       | 0     | 472,720 | 470,390 | 1,551,727 | 148,954   |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0     | 0       | 0       | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 404,070   | 0       | 343,050   | 0       | 0     | 258,983   | 0       | 436,618   | 12,309    |
| 2016        | 0         | 294   | 679,149   | 521,280 | 306,060   | 0       | 368   | 562,102   | 260,900 | 732,775   | 32,074    |
| 2017        | 4         | 240   | 191,995   | 51,753  | 250,556   | 0       | 700   | 179,758   | 193,961 | 174,318   | 43,744    |
| 2018        | 12        | 108   | 61,009    | 107,487 | 190,826   | 0       | 37    | 16,490    | 18,410  | 166,343   | 20,767    |
| 2019        | 21        | 1,218 | 237,917   | 177,120 | 280,725   | 0       | 3,071 | 88,509    | 74,792  | 152,881   | 27,390    |
| TOTAL       | 37        | 1,859 | 1,574,141 | 857,639 | 1,371,217 | 0       | 4,175 | 1,105,843 | 548,063 | 1,662,935 | 136,283   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0         | 0       | 0         | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,686,056 | 4,439,855   | 136,283   |       |
| IBNR + FREQUENCY ADJUSTMENT | (679,743) | (700,244)   | 339       |       |
| TOTAL LOSSES                | 2,006,313 | 3,739,611   | 136,622   |       |
| EXPECTED LOSSES             | 1,345,871 | 1,961,743   | 121,226   |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.823 | 3.397 | 0.124 | 5.344 |
| INDICATED (POST-TEST)   | 1.840 | 3.430 | 0.125 | 5.395 |
| PRESENT ON RATE LEVEL   | 1.187 | 1.730 | 0.107 | 3.024 |
| DERIVED BY FORMULA      | 1.200 | 1.849 | 0.109 | 3.158 |
| UNDERLYING PRESENT RATE | 1.223 | 1.782 | 0.110 | 3.115 |
| PROPOSED                | 1.200 | 1.849 | 0.109 | 3.158 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.034 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.03   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.22   | 3.25   | 3.11   | + 3.03 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 226,822          | 3,321,954          | 1.465               | 0               | 0     | 2     | 18    | 50   | 70  |
| 2016        | 228,010          | 5,802,978          | 2.545               | 0               | 0     | 3     | 18    | 65   | 86  |
| 2017        | 227,048          | 5,716,761          | 2.518               | 0               | 0     | 0     | 17    | 64   | 81  |
| 2018        | 215,400          | 4,636,267          | 2.152               | 0               | 0     | 0     | 24    | 70   | 94  |
| 2019        | 214,096          | 3,638,478          | 1.699               | 0               | 0     | 1     | 5     | 75   | 81  |
| TOTAL       | 1,111,376        | 23,116,438         | 2.080               | 0               | 0     | 6     | 82    | 324  | 412 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 8     | 10   | 18  |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 455,297   | 597,579   | 446,030   | 0       | 0     | 338,000 | 530,084   | 568,580   | 386,384   |
| 2016        | 0         | 0     | 555,503   | 1,136,214 | 1,192,814 | 0       | 0     | 339,503 | 757,919   | 1,353,296 | 467,729   |
| 2017        | 0         | 0     | 0         | 1,090,095 | 1,731,257 | 0       | 0     | 0       | 877,206   | 1,589,366 | 428,837   |
| 2018        | 0         | 0     | 0         | 1,304,651 | 978,288   | 0       | 0     | 0       | 979,343   | 912,551   | 461,434   |
| 2019        | 0         | 0     | 143,264   | 315,589   | 955,737   | 0       | 0     | 240,500 | 189,169   | 1,222,271 | 571,948   |
| TOTAL       | 0         | 0     | 1,154,064 | 4,444,128 | 5,304,126 | 0       | 0     | 918,003 | 3,333,721 | 5,646,064 | 2,316,332 |
| OD          | 0         | 0     | 0         | 246,180   | 82,938    | 0       | 0     | 0       | 83,856    | 63,824    | 119,552   |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 612,374   | 780,438   | 562,444   | 0       | 0      | 716,560   | 655,184   | 680,590   | 354,701   |
| 2016        | 0         | 543   | 794,195   | 1,429,868 | 1,516,959 | 0       | 571    | 736,185   | 853,997   | 1,543,779 | 427,504   |
| 2017        | 122       | 390   | 237,124   | 1,264,738 | 2,035,747 | 0       | 321    | 190,350   | 957,346   | 1,703,548 | 382,094   |
| 2018        | 148       | 1,153 | 613,870   | 1,254,080 | 1,088,293 | 0       | 1,055  | 410,121   | 805,199   | 932,820   | 408,831   |
| 2019        | 71        | 5,278 | 927,549   | 606,845   | 907,015   | 0       | 31,324 | 749,026   | 396,041   | 884,426   | 561,081   |
| TOTAL       | 341       | 7,364 | 3,185,112 | 5,335,969 | 6,110,458 | 0       | 33,271 | 2,802,242 | 3,667,768 | 5,745,163 | 2,134,210 |
| OD          | 0         | 26    | 4,289     | 317,038   | 105,070   | 0       | 5      | 1,681     | 101,044   | 73,412    | 109,619   |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,034,332   | 21,455,922  | 2,243,829 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,098,395) | (4,357,152) | 5,445     |       |
| TOTAL LOSSES                | 1,935,937   | 17,098,770  | 2,249,274 |       |
| EXPECTED LOSSES             | 7,986,447   | 11,904,305  | 2,149,701 |       |
| CREDIBILITY                 | 0.10        | 0.32        | 0.54      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.174 | 1.485 | 0.193 | 1.851 |
| INDICATED (POST-TEST)   | 0.175 | 1.499 | 0.194 | 1.869 |
| PRESENT ON RATE LEVEL   | 0.698 | 1.040 | 0.188 | 1.925 |
| DERIVED BY FORMULA      | 0.645 | 1.187 | 0.191 | 2.024 |
| UNDERLYING PRESENT RATE | 0.719 | 1.071 | 0.193 | 1.983 |
| PROPOSED                | 0.614 | 1.129 | 0.182 | 1.925 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.850 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.85   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.31   | 2.18   | 1.98   | + 1.85 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 4,579            | 836,281            | 18,263              | 0               | 0     | 1     | 3     | 10   | 14  |
| 2016        | 3,905            | 486,105            | 12,448              | 0               | 0     | 0     | 1     | 2    | 3   |
| 2017        | 4,502            | 661,953            | 14,704              | 0               | 0     | 1     | 3     | 7    | 11  |
| 2018        | 3,507            | 368,052            | 10,495              | 0               | 0     | 0     | 2     | 2    | 4   |
| 2019        | 3,256            | 60,998             | 1,873               | 0               | 0     | 0     | 1     | 0    | 1   |
| TOTAL       | 19,749           | 2,413,389          | 12,220              | 0               | 0     | 2     | 10    | 21   | 33  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 173,240 | 194,404 | 50,095  | 0       | 0     | 16,237 | 156,508 | 232,526 | 13,271    |
| 2016        | 0         | 0     | 0       | 89,966  | 21,064  | 0       | 0     | 0      | 328,360 | 25,477  | 21,238    |
| 2017        | 0         | 0     | 188,450 | 28,625  | 90,034  | 0       | 0     | 50,000 | 104,569 | 191,009 | 9,266     |
| 2018        | 0         | 0     | 0       | 99,291  | 23,101  | 0       | 0     | 0      | 155,687 | 23,936  | 66,037    |
| 2019        | 0         | 0     | 0       | 50,131  | 0       | 0       | 0     | 0      | 3,794   | 0       | 7,073     |
| TOTAL       | 0         | 0     | 361,690 | 462,417 | 184,294 | 0       | 0     | 66,237 | 748,918 | 472,948 | 116,885   |
| 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 |
| 2015        | 0         | 0     | 233,008 | 253,892 | 63,170  | 0       | 0     | 34,422  | 193,444 | 278,334 | 12,183    |
| 2016        | 0         | 29    | 4,150   | 112,076 | 27,257  | 0       | 76    | 18,802  | 362,867 | 32,431  | 19,412    |
| 2017        | 3         | 319   | 251,471 | 38,646  | 110,052 | 0       | 437   | 114,043 | 116,149 | 205,822 | 8,256     |
| 2018        | 11        | 80    | 40,559  | 91,442  | 30,521  | 0       | 149   | 56,347  | 120,914 | 33,266  | 58,509    |
| 2019        | 5         | 188   | 40,581  | 38,922  | 6,801   | 0       | 72    | 2,212   | 2,148   | 393     | 6,939     |
| TOTAL       | 19        | 615   | 569,769 | 534,977 | 237,802 | 0       | 734   | 225,827 | 795,522 | 550,245 | 105,298   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 796,964   | 2,118,546   | 105,298   |       |
| IBNR + FREQUENCY ADJUSTMENT | (601,768) | (310,623)   | 93        |       |
| TOTAL LOSSES                | 195,195   | 1,807,923   | 105,391   |       |
| EXPECTED LOSSES             | 1,151,991 | 832,872     | 40,670    |       |
| CREDIBILITY                 | 0.01      | 0.02        | 0.04      |       |

PURE PREMIUMS

|                         |       |       |       |        |
|-------------------------|-------|-------|-------|--------|
| INDICATED (PRE-TEST)    | 0.988 | 9.155 | 0.534 | 10.677 |
| INDICATED (POST-TEST)   | 0.988 | 9.241 | 0.539 | 10.778 |
| PRESENT ON RATE LEVEL   | 5.663 | 4.095 | 0.200 | 9.958  |
| DERIVED BY FORMULA      | 5.617 | 4.198 | 0.213 | 10.028 |
| UNDERLYING PRESENT RATE | 5.833 | 4.217 | 0.206 | 10.256 |
| PROPOSED                | 5.617 | 4.198 | 0.213 | 10.028 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 9.635 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 9.63   | MINIMUM PREMIUM |       |
| MAN. RATE | 11.56  | 11.07  | 10.24  | + 9.63 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 56,668           | 774,301            | 1.366               | 0               | 0     | 0     | 5     | 17   | 22  |
| 2016        | 57,827           | 912,649            | 1.578               | 0               | 0     | 1     | 1     | 20   | 22  |
| 2017        | 61,766           | 334,943            | 0.542               | 0               | 0     | 0     | 3     | 10   | 13  |
| 2018        | 71,213           | 1,131,448          | 1.589               | 0               | 0     | 0     | 5     | 21   | 26  |
| 2019        | 85,724           | 1,393,079          | 1.625               | 0               | 0     | 1     | 3     | 19   | 23  |
| TOTAL       | 333,198          | 4,546,420          | 1.364               | 0               | 0     | 2     | 17    | 87   | 106 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 233,575 | 171,218 | 0       | 0     | 0       | 115,374 | 166,513   | 87,621    |
| 2016        | 0         | 0     | 161,315 | 1,079   | 244,049 | 0       | 0     | 93,148  | 25,488  | 243,158   | 144,412   |
| 2017        | 0         | 0     | 0       | 54,366  | 96,692  | 0       | 0     | 0       | 53,582  | 78,989    | 51,314    |
| 2018        | 0         | 0     | 0       | 192,204 | 236,732 | 0       | 0     | 0       | 129,370 | 441,457   | 131,685   |
| 2019        | 0         | 0     | 214,024 | 84,668  | 227,240 | 0       | 0     | 211,410 | 55,768  | 463,898   | 136,071   |
| TOTAL       | 0         | 0     | 375,339 | 565,892 | 975,931 | 0       | 0     | 304,558 | 379,582 | 1,394,015 | 551,103   |
| OD          | 0         | 0     | 0       | 0       | 7,913   | 0       | 0     | 0       | 0       | 3,668     | 396       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |        |         |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|--------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 305,049 | 215,906   | 0       | 0      | 0       | 142,602 | 199,316   | 80,436    |
| 2016        | 0         | 52    | 215,162 | 5,262   | 309,013   | 0       | 114    | 190,702 | 31,622  | 276,538   | 131,993   |
| 2017        | 6         | 20    | 12,258  | 63,391  | 113,504   | 0       | 19     | 11,054  | 57,949  | 84,984    | 45,721    |
| 2018        | 22        | 184   | 101,546 | 191,967 | 254,654   | 0       | 189    | 77,623  | 125,148 | 427,954   | 116,673   |
| 2019        | 20        | 2,880 | 404,993 | 169,421 | 231,227   | 0       | 19,477 | 427,586 | 156,129 | 341,076   | 133,486   |
| TOTAL       | 48        | 3,136 | 733,960 | 735,091 | 1,124,304 | 0       | 19,799 | 706,965 | 513,451 | 1,329,869 | 508,308   |
| OD          | 0         | 0     | 0       | 0       | 9,978     | 0       | 0      | 0       | 0       | 4,391     | 360       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,463,909 | 3,717,083   | 508,668   |       |
| IBNR + FREQUENCY ADJUSTMENT | (833,741) | (774,546)   | 1,468     |       |
| TOTAL LOSSES                | 630,168   | 2,942,537   | 510,137   |       |
| EXPECTED LOSSES             | 1,683,781 | 2,210,751   | 477,346   |       |
| CREDIBILITY                 | 0.04      | 0.15        | 0.24      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.189 | 0.879 | 0.153 | 1.221 |
| INDICATED (POST-TEST)   | 0.191 | 0.887 | 0.154 | 1.233 |
| PRESENT ON RATE LEVEL   | 0.491 | 0.644 | 0.139 | 1.274 |
| DERIVED BY FORMULA      | 0.479 | 0.681 | 0.143 | 1.302 |
| UNDERLYING PRESENT RATE | 0.505 | 0.663 | 0.143 | 1.312 |
| PROPOSED                | 0.468 | 0.666 | 0.140 | 1.274 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.224 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.22   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.54   | 1.44   | 1.31   | + 1.22 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |  |
| 2015        | 586,450          | 19,338,469         | 3,298               | 3               | 0     | 15    | 72    | 313  | 403  |  |
| 2016        | 608,612          | 20,052,299         | 3,295               | 1               | 0     | 13    | 72    | 290  | 376  |  |
| 2017        | 653,011          | 21,703,811         | 3,324               | 0               | 0     | 21    | 68    | 272  | 361  |  |
| 2018        | 707,220          | 22,291,605         | 3,152               | 1               | 0     | 12    | 76    | 283  | 372  |  |
| 2019        | 741,651          | 17,250,226         | 2,326               | 2               | 0     | 8     | 45    | 291  | 346  |  |
| TOTAL       | 3,296,944        | 100,636,410        | 3,052               | 7               | 0     | 69    | 333   | 1449 | 1858 |  |
| 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 |
| 2015        | 858,585   | 0     | 3,772,582  | 2,839,690  | 3,263,852  | 6,028   | 0     | 1,851,124  | 2,482,704  | 2,923,075  | 1,340,829 |
| 2016        | 1,238     | 0     | 2,284,472  | 3,028,357  | 2,570,516  | 264     | 0     | 5,357,534  | 2,630,546  | 3,136,359  | 1,043,013 |
| 2017        | 0         | 0     | 4,198,313  | 3,076,172  | 2,459,111  | 0       | 0     | 4,192,555  | 2,601,301  | 3,577,466  | 1,598,893 |
| 2018        | 3,000     | 0     | 2,723,560  | 3,519,261  | 3,172,521  | 0       | 0     | 3,125,922  | 4,205,743  | 3,977,520  | 1,564,078 |
| 2019        | 19,133    | 0     | 1,310,412  | 2,325,896  | 3,192,869  | 151,356 | 0     | 922,088    | 2,223,693  | 5,612,525  | 1,492,254 |
| TOTAL       | 881,956   | 0     | 14,289,339 | 14,789,376 | 14,658,869 | 157,648 | 0     | 15,449,223 | 14,143,987 | 19,226,945 | 7,039,067 |
| OD          | 0         | 0     | 0          | 42,160     | 15,369     | 0       | 0     | 0          | 19,356     | 16,400     | 42,839    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 1,238,080 | 0      | 5,033,726  | 3,708,635  | 4,115,717  | 13,436  | 0       | 3,877,518  | 3,068,622  | 3,498,921  | 1,230,881 |
| 2016        | 1,460     | 1,593  | 2,700,461  | 3,808,188  | 3,283,518  | 430     | 2,738   | 3,846,684  | 2,958,166  | 3,599,245  | 953,314   |
| 2017        | 344       | 7,282  | 5,480,529  | 3,577,350  | 3,038,565  | 0       | 21,423  | 5,224,430  | 2,907,732  | 3,912,091  | 1,424,614 |
| 2018        | 4,097     | 10,350 | 4,633,288  | 3,535,284  | 3,602,861  | 0       | 25,730  | 5,519,353  | 3,343,252  | 4,135,799  | 1,385,773 |
| 2019        | 24,486    | 29,737 | 4,944,604  | 3,096,187  | 3,268,547  | 257,119 | 157,649 | 3,997,993  | 2,563,118  | 4,190,754  | 1,463,901 |
| TOTAL       | 1,268,467 | 48,963 | 22,792,607 | 17,725,644 | 17,309,208 | 270,985 | 207,540 | 22,465,979 | 14,840,891 | 19,336,811 | 6,458,483 |
| OD          | 0         | 9      | 1,285      | 53,300     | 19,613     | 0       | 4       | 912        | 21,900     | 19,568     | 39,377    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 47,056,751   | 69,326,935   | 6,497,860 |       |
| IBNR + FREQUENCY ADJUSTMENT | (16,522,159) | (17,635,745) | 20,563    |       |
| TOTAL LOSSES                | 30,534,592   | 51,691,190   | 6,518,423 |       |
| EXPECTED LOSSES             | 32,789,022   | 49,421,403   | 7,279,713 |       |
| CREDIBILITY                 | 0.21         | 0.67         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.926 | 1.564 | 0.197 | 2.687 |
| INDICATED (POST-TEST)   | 0.935 | 1.579 | 0.198 | 2.713 |
| PRESENT ON RATE LEVEL   | 0.966 | 1.455 | 0.214 | 2.635 |
| DERIVED BY FORMULA      | 0.959 | 1.538 | 0.198 | 2.696 |
| UNDERLYING PRESENT RATE | 0.995 | 1.499 | 0.221 | 2.714 |
| PROPOSED                | 0.959 | 1.538 | 0.198 | 2.696 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.590 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.59   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.03   | 2.89   | 2.71   | + 2.59 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 36,538           | 278,667            | 0.763               | 0               | 0     | 0     | 1     | 15   | 16  |
| 2016        | 36,792           | 273,522            | 0.743               | 0               | 0     | 0     | 1     | 10   | 11  |
| 2017        | 36,777           | 467,843            | 1.272               | 0               | 0     | 0     | 0     | 13   | 13  |
| 2018        | 37,577           | 500,561            | 1.332               | 0               | 0     | 0     | 1     | 12   | 13  |
| 2019        | 41,288           | 669,181            | 1.621               | 0               | 0     | 0     | 2     | 13   | 15  |
| TOTAL       | 188,972          | 2,189,774          | 1.159               | 0               | 0     | 0     | 5     | 63   | 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 |
| 2015        | 0         | 0     | 0     | 60,480  | 45,178  | 0       | 0     | 0     | 62,812  | 57,142  | 53,055    |
| 2016        | 0         | 0     | 0     | 103,134 | 40,103  | 0       | 0     | 0     | 0       | 43,357  | 86,928    |
| 2017        | 0         | 0     | 0     | 0       | 148,986 | 0       | 0     | 0     | 0       | 227,396 | 91,461    |
| 2018        | 0         | 0     | 0     | 16,107  | 164,315 | 0       | 0     | 0     | 9,177   | 125,116 | 185,846   |
| 2019        | 0         | 0     | 0     | 34,943  | 79,202  | 0       | 0     | 0     | 137,828 | 271,539 | 145,669   |
| TOTAL       | 0         | 0     | 0     | 214,664 | 477,784 | 0       | 0     | 0     | 209,817 | 724,550 | 562,959   |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 3,807     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 78,987  | 56,969  | 0       | 0     | 0       | 77,636  | 68,399  | 48,704    |
| 2016        | 0         | 33    | 4,945   | 128,650 | 51,312  | 0       | 0     | 317     | 400     | 49,070  | 79,452    |
| 2017        | 0         | 2     | 6,224   | 4,540   | 172,389 | 0       | 5     | 7,204   | 6,639   | 239,709 | 81,492    |
| 2018        | 3         | 38    | 25,841  | 27,341  | 168,494 | 0       | 28    | 12,360  | 14,367  | 119,429 | 164,660   |
| 2019        | 7         | 365   | 72,327  | 55,949  | 75,416  | 0       | 5,272 | 154,375 | 135,598 | 203,261 | 142,901   |
| TOTAL       | 9         | 439   | 109,337 | 295,467 | 524,581 | 0       | 5,305 | 174,256 | 234,641 | 679,867 | 517,209   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 3,454     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 289,346   | 1,734,557   | 520,664   |       |
| IBNR + FREQUENCY ADJUSTMENT | (546,638) | (521,788)   | 903       |       |
| TOTAL LOSSES                | 0         | 1,212,768   | 521,567   |       |
| EXPECTED LOSSES             | 1,080,331 | 1,448,640   | 329,071   |       |
| CREDIBILITY                 | 0.03      | 0.10        | 0.16      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.642 | 0.274 | 0.916 |
| INDICATED (POST-TEST)   | 0.000 | 0.648 | 0.277 | 0.925 |
| PRESENT ON RATE LEVEL   | 0.555 | 0.744 | 0.169 | 1.468 |
| DERIVED BY FORMULA      | 0.538 | 0.735 | 0.186 | 1.459 |
| UNDERLYING PRESENT RATE | 0.572 | 0.767 | 0.174 | 1.512 |
| PROPOSED                | 0.538 | 0.734 | 0.186 | 1.459 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.402 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.40   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.80   | 1.68   | 1.51   | + 1.40 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 11,882           | 352,600            | 2.968               | 0               | 0     | 0     | 2     | 5    | 7   |
| 2016        | 9,503            | 106,387            | 1.120               | 0               | 0     | 0     | 0     | 4    | 4   |
| 2017        | 10,098           | 409,784            | 4.058               | 0               | 0     | 0     | 1     | 5    | 6   |
| 2018        | 10,837           | 291,919            | 2.694               | 0               | 0     | 0     | 2     | 7    | 9   |
| 2019        | 11,899           | 43,294             | 0.364               | 0               | 0     | 0     | 0     | 3    | 3   |
| TOTAL       | 54,219           | 1,203,984          | 2.221               | 0               | 0     | 0     | 5     | 24   | 29  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |         | MEDICAL |       |       |         |         |           |
|-------------|-----------|-------|-------|---------|---------|---------|-------|-------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP    | DEATH   | P. T. | MAJOR | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0     | 62,356  | 85,609  | 0       | 0     | 0     | 111,642 | 64,128  | 28,865    |
| 2016        | 0         | 0     | 0     | 0       | 35,190  | 0       | 0     | 0     | 0       | 51,566  | 19,631    |
| 2017        | 0         | 0     | 0     | 73,847  | 87,341  | 0       | 0     | 0     | 74,443  | 162,272 | 11,881    |
| 2018        | 0         | 0     | 0     | 40,306  | 103,322 | 0       | 0     | 0     | 68,711  | 75,829  | 3,751     |
| 2019        | 0         | 0     | 0     | 0       | 20,680  | 0       | 0     | 0     | 0       | 21,200  | 1,414     |
| TOTAL       | 0         | 0     | 0     | 176,509 | 332,142 | 0       | 0     | 0     | 254,796 | 374,995 | 65,542    |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|--------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0      | 81,437  | 107,953 | 0       | 0     | 0      | 137,990 | 76,761  | 26,498    |
| 2016        | 0         | 0     | 415    | 376     | 44,254  | 0       | 0     | 377    | 476     | 58,360  | 17,943    |
| 2017        | 8         | 26    | 14,813 | 84,765  | 103,265 | 0       | 28    | 17,022 | 82,044  | 173,445 | 10,586    |
| 2018        | 5         | 47    | 27,734 | 44,438  | 108,075 | 0       | 76    | 29,637 | 57,184  | 76,656  | 3,323     |
| 2019        | 1         | 61    | 11,499 | 7,525   | 18,454  | 0       | 207   | 5,778  | 4,495   | 14,755  | 1,387     |
| TOTAL       | 14        | 134   | 54,461 | 218,541 | 382,000 | 0       | 310   | 52,813 | 282,188 | 399,978 | 59,737    |
| OD          | 0         | 0     | 0      | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 107,733   | 1,282,707   | 59,737    |       |
| IBNR + FREQUENCY ADJUSTMENT | (795,619) | (328,072)   | 155       |       |
| TOTAL LOSSES                | 0         | 954,635     | 59,892    |       |
| EXPECTED LOSSES             | 1,570,915 | 908,713     | 56,450    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 1.761 | 0.110 | 1.871 |
| INDICATED (POST-TEST)   | 0.000 | 1.777 | 0.112 | 1.889 |
| PRESENT ON RATE LEVEL   | 2.813 | 1.627 | 0.101 | 4.541 |
| DERIVED BY FORMULA      | 2.785 | 1.633 | 0.102 | 4.520 |
| UNDERLYING PRESENT RATE | 2.897 | 1.676 | 0.104 | 4.677 |
| PROPOSED                | 2.785 | 1.633 | 0.102 | 4.520 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.343 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.34   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.54   | 5.15   | 4.67   | + 4.34 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 52,131           | 1,082,702          | 2.077               | 1               | 0     | 0     | 2     | 21   | 24  |
| 2016        | 51,323           | 591,666            | 1.153               | 0               | 0     | 0     | 2     | 20   | 22  |
| 2017        | 53,587           | 661,498            | 1.234               | 0               | 0     | 0     | 3     | 13   | 16  |
| 2018        | 53,241           | 889,781            | 1.671               | 0               | 0     | 0     | 4     | 20   | 24  |
| 2019        | 53,054           | 1,639,386          | 3.090               | 0               | 0     | 2     | 2     | 14   | 18  |
| TOTAL       | 263,336          | 4,865,033          | 1.847               | 1               | 0     | 2     | 13    | 88   | 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 |
| 2015        | 366,612   | 0     | 0       | 83,916  | 242,428 | 0       | 0     | 0       | 46,026  | 241,832   | 101,888   |
| 2016        | 0         | 0     | 0       | 196,356 | 208,989 | 0       | 0     | 0       | 24,592  | 115,049   | 46,680    |
| 2017        | 0         | 0     | 0       | 189,517 | 56,241  | 0       | 0     | 0       | 205,038 | 124,525   | 86,177    |
| 2018        | 0         | 0     | 0       | 136,702 | 170,510 | 0       | 0     | 0       | 114,634 | 397,286   | 70,649    |
| 2019        | 0         | 0     | 524,050 | 18,642  | 88,747  | 0       | 0     | 527,000 | 10,000  | 340,151   | 130,796   |
| TOTAL       | 366,612   | 0     | 524,050 | 625,133 | 766,915 | 0       | 0     | 527,000 | 400,290 | 1,218,843 | 436,190   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 770       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |        |         |         |           |           |
|-------------|-----------|-------|---------|---------|---------|---------|--------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T.  | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 528,655   | 0     | 0       | 109,594 | 305,702 | 0       | 0      | 0       | 56,888  | 289,473   | 93,533    |
| 2016        | 0         | 63    | 10,980  | 246,353 | 264,493 | 0       | 6      | 2,236   | 28,220  | 130,477   | 42,666    |
| 2017        | 21        | 65    | 31,000  | 212,421 | 70,732  | 0       | 69     | 36,668  | 216,559 | 137,841   | 76,784    |
| 2018        | 16        | 131   | 72,479  | 136,700 | 183,297 | 0       | 169    | 69,228  | 111,251 | 385,013   | 62,595    |
| 2019        | 11        | 4,961 | 578,871 | 98,183  | 123,262 | 0       | 38,134 | 768,188 | 143,101 | 268,764   | 128,311   |
| TOTAL       | 528,702   | 5,220 | 693,331 | 803,252 | 947,486 | 0       | 38,378 | 876,320 | 556,019 | 1,211,568 | 403,888   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0      | 0       | 0       | 0         | 697       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,141,951 | 3,518,324   | 404,585   |       |
| IBNR + FREQUENCY ADJUSTMENT | (570,484) | (689,163)   | 878       |       |
| TOTAL LOSSES                | 1,571,467 | 2,829,161   | 405,463   |       |
| EXPECTED LOSSES             | 1,117,014 | 1,897,175   | 335,528   |       |
| CREDIBILITY                 | 0.04      | 0.12        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.597 | 1.074 | 0.154 | 1.825 |
| INDICATED (POST-TEST)   | 0.602 | 1.085 | 0.155 | 1.842 |
| PRESENT ON RATE LEVEL   | 0.412 | 0.699 | 0.124 | 1.235 |
| DERIVED BY FORMULA      | 0.419 | 0.746 | 0.130 | 1.295 |
| UNDERLYING PRESENT RATE | 0.424 | 0.720 | 0.127 | 1.272 |
| PROPOSED                | 0.419 | 0.745 | 0.130 | 1.295 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.244 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.24   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.46   | 1.37   | 1.27   | + 1.24 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 17,044           | 129,237            | 0.758               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2016        | 20,413           | 25,926             | 0.127               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2017        | 21,113           | 580,069            | 2.747               | 0               | 0     | 1     | 3     | 2    | 6   |
| 2018        | 21,784           | 93,314             | 0.428               | 0               | 0     | 0     | 0     | 4    | 4   |
| 2019        | 23,757           | 359,179            | 1.512               | 0               | 0     | 1     | 0     | 1    | 2   |
| TOTAL       | 104,111          | 1,187,725          | 1.141               | 0               | 0     | 2     | 4     | 12   | 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 |
| 2015        | 0         | 0     | 0       | 66,462  | 9,107  | 0       | 0     | 0       | 17,722 | 28,571  | 7,375     |
| 2016        | 0         | 0     | 0       | 0       | 5,360  | 0       | 0     | 0       | 0      | 9,667   | 10,899    |
| 2017        | 0         | 0     | 139,476 | 228,382 | 18,595 | 0       | 0     | 66,722  | 51,495 | 53,557  | 21,842    |
| 2018        | 0         | 0     | 0       | 0       | 26,057 | 0       | 0     | 0       | 0      | 57,015  | 10,242    |
| 2019        | 0         | 0     | 175,122 | 0       | 20,229 | 0       | 0     | 70,000  | 0      | 75,000  | 18,828    |
| TOTAL       | 0         | 0     | 314,598 | 294,844 | 79,348 | 0       | 0     | 136,722 | 69,217 | 223,810 | 69,186    |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0       | 0      | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 86,799  | 11,484  | 0       | 0     | 0       | 21,904  | 34,199  | 6,770     |
| 2016        | 0         | 0     | 63      | 57      | 6,741   | 0       | 0     | 71      | 89      | 10,941  | 9,962     |
| 2017        | 26        | 305   | 215,436 | 257,501 | 32,049  | 0       | 550   | 131,753 | 57,684  | 59,600  | 19,461    |
| 2018        | 0         | 4     | 3,126   | 2,030   | 26,540  | 0       | 9     | 4,166   | 3,337   | 54,140  | 9,074     |
| 2019        | 3         | 1,606 | 183,156 | 24,543  | 31,933  | 0       | 5,331 | 109,389 | 24,578  | 56,316  | 18,470    |
| TOTAL       | 28        | 1,915 | 401,781 | 370,931 | 108,746 | 0       | 5,889 | 245,378 | 107,592 | 215,196 | 63,738    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 654,993   | 802,465     | 63,738    |       |
| IBNR + FREQUENCY ADJUSTMENT | (697,392) | (285,118)   | 195       |       |
| TOTAL LOSSES                | 0         | 517,347     | 63,933    |       |
| EXPECTED LOSSES             | 1,387,143 | 800,972     | 68,497    |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.497 | 0.061 | 0.558 |
| INDICATED (POST-TEST)   | 0.000 | 0.502 | 0.062 | 0.564 |
| PRESENT ON RATE LEVEL   | 1.297 | 0.749 | 0.064 | 2.109 |
| DERIVED BY FORMULA      | 1.271 | 0.731 | 0.064 | 2.066 |
| UNDERLYING PRESENT RATE | 1.332 | 0.769 | 0.066 | 2.168 |
| PROPOSED                | 1.271 | 0.731 | 0.064 | 2.066 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.449 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.45   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.48   | 2.53   | 2.46   | + 2.45 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 207,767          | 2,296,338          | 1.105               | 0               | 0     | 5     | 5     | 24   | 34  |
| 2016        | 191,149          | 1,247,644          | 0.653               | 0               | 0     | 1     | 8     | 16   | 25  |
| 2017        | 209,184          | 1,586,514          | 0.758               | 0               | 0     | 2     | 6     | 12   | 20  |
| 2018        | 232,216          | 2,025,246          | 0.872               | 0               | 0     | 2     | 3     | 25   | 30  |
| 2019        | 204,200          | 3,172,404          | 1.554               | 0               | 0     | 2     | 2     | 16   | 20  |
| TOTAL       | 1,044,516        | 10,328,146         | 0.989               | 0               | 0     | 12    | 24    | 93   | 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 |
| 2015        | 0         | 0     | 1,059,044 | 91,983    | 352,812   | 0       | 0     | 147,443   | 103,816 | 409,558   | 131,682   |
| 2016        | 0         | 0     | 208,930   | 335,978   | 348,114   | 0       | 0     | 27,966    | 48,836  | 156,048   | 121,772   |
| 2017        | 0         | 0     | 357,998   | 315,236   | 97,344    | 0       | 0     | 143,822   | 350,231 | 235,286   | 86,597    |
| 2018        | 0         | 0     | 653,812   | 258,625   | 210,564   | 0       | 0     | 236,153   | 109,884 | 471,020   | 85,188    |
| 2019        | 0         | 0     | 469,677   | 157,352   | 308,255   | 0       | 0     | 1,364,303 | 53,650  | 759,792   | 59,375    |
| TOTAL       | 0         | 0     | 2,749,461 | 1,159,174 | 1,317,089 | 0       | 0     | 1,919,687 | 666,417 | 2,031,704 | 484,614   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 536       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,424,414 | 120,130   | 444,896   | 0       | 0      | 312,579   | 128,317 | 490,241   | 120,884   |
| 2016        | 0         | 175   | 293,557   | 423,126   | 443,359   | 0       | 44     | 60,197    | 55,742  | 177,463   | 111,300   |
| 2017        | 35        | 692   | 514,077   | 361,194   | 131,582   | 0       | 1,265  | 325,976   | 376,271 | 262,470   | 77,158    |
| 2018        | 32        | 2,102 | 885,850   | 281,950   | 265,230   | 0       | 2,211  | 440,533   | 129,738 | 464,265   | 75,477    |
| 2019        | 33        | 4,829 | 668,566   | 271,293   | 326,276   | 0       | 57,918 | 1,195,404 | 284,817 | 578,651   | 58,247    |
| TOTAL       | 100       | 7,798 | 3,786,464 | 1,457,693 | 1,611,344 | 0       | 61,439 | 2,334,690 | 974,885 | 1,973,090 | 443,065   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0       | 0         | 487       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,190,490   | 6,017,011   | 443,552   |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,748,471) | (1,505,370) | 1,526     |       |
| TOTAL LOSSES                | 2,442,020   | 4,511,641   | 445,079   |       |
| EXPECTED LOSSES             | 7,321,952   | 4,146,880   | 587,400   |       |
| CREDIBILITY                 | 0.10        | 0.31        | 0.52      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.234 | 0.432 | 0.043 | 0.708 |
| INDICATED (POST-TEST)   | 0.236 | 0.436 | 0.043 | 0.715 |
| PRESENT ON RATE LEVEL   | 0.682 | 0.386 | 0.055 | 1.123 |
| DERIVED BY FORMULA      | 0.638 | 0.402 | 0.049 | 1.088 |
| UNDERLYING PRESENT RATE | 0.701 | 0.397 | 0.056 | 1.154 |
| PROPOSED                | 0.638 | 0.402 | 0.049 | 1.088 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.290 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.29   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.47   | 1.40   | 1.31   | + 1.29 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 84,979           | 3,292,928          | 3.875               | 0               | 0     | 2     | 6     | 44   | 52  |
| 2016        | 86,821           | 1,984,270          | 2.285               | 0               | 0     | 1     | 8     | 50   | 59  |
| 2017        | 91,677           | 2,304,360          | 2.514               | 0               | 0     | 1     | 9     | 38   | 48  |
| 2018        | 104,073          | 2,914,364          | 2.800               | 0               | 0     | 2     | 9     | 39   | 50  |
| 2019        | 104,955          | 1,710,284          | 1.630               | 0               | 0     | 0     | 5     | 27   | 32  |
| TOTAL       | 472,505          | 12,206,206         | 2.583               | 0               | 0     | 6     | 37    | 198  | 241 |
| 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 |
| 2015        | 0         | 0     | 372,069   | 289,255   | 506,722   | 0       | 0     | 1,046,632 | 271,047   | 571,381   | 235,822   |
| 2016        | 0         | 0     | 153,636   | 238,093   | 564,369   | 0       | 0     | 68,822    | 90,514    | 523,280   | 345,556   |
| 2017        | 0         | 0     | 177,655   | 439,023   | 356,358   | 0       | 0     | 123,059   | 420,262   | 468,273   | 319,730   |
| 2018        | 0         | 0     | 400,785   | 561,538   | 775,076   | 0       | 0     | 132,601   | 255,926   | 410,572   | 377,866   |
| 2019        | 0         | 0     | 0         | 189,090   | 336,925   | 0       | 0     | 0         | 120,959   | 805,224   | 258,086   |
| TOTAL       | 0         | 0     | 1,104,145 | 1,716,999 | 2,539,450 | 0       | 0     | 1,371,114 | 1,158,708 | 2,778,730 | 1,537,060 |
| OD          | 0         | 0     | 0         | 0         | 7,500     | 0       | 0     | 0         | 0         | 2,482     | 152       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 396,076   | 377,767   | 638,976   | 0       | 0      | 1,401,576 | 335,014   | 683,943   | 216,485   |
| 2016        | 0         | 126   | 219,116   | 303,291   | 713,760   | 0       | 101    | 147,477   | 105,698   | 594,003   | 315,838   |
| 2017        | 49        | 443   | 310,699   | 502,813   | 430,173   | 0       | 1,128  | 306,620   | 454,974   | 509,854   | 284,879   |
| 2018        | 67        | 1,699 | 773,889   | 586,996   | 848,937   | 0       | 1,445  | 326,148   | 230,496   | 412,558   | 334,789   |
| 2019        | 32        | 1,706 | 340,419   | 269,407   | 326,305   | 0       | 10,156 | 289,990   | 239,196   | 572,960   | 253,182   |
| TOTAL       | 148       | 3,973 | 2,040,199 | 2,040,273 | 2,958,152 | 0       | 12,831 | 2,471,811 | 1,365,378 | 2,773,317 | 1,405,174 |
| OD          | 0         | 0     | 0         | 0         | 9,458     | 0       | 0      | 0         | 0         | 2,971     | 135       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,528,962   | 9,149,549   | 1,405,309 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,385,103) | (1,983,289) | 3,279     |       |
| TOTAL LOSSES                | 3,143,859   | 7,166,261   | 1,408,587 |       |
| EXPECTED LOSSES             | 2,745,948   | 5,551,915   | 1,167,358 |       |
| CREDIBILITY                 | 0.06        | 0.18        | 0.30      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.665 | 1.514 | 0.298 | 2.477 |
| INDICATED (POST-TEST)   | 0.672 | 1.528 | 0.301 | 2.501 |
| PRESENT ON RATE LEVEL   | 0.564 | 1.141 | 0.240 | 1.945 |
| DERIVED BY FORMULA      | 0.571 | 1.211 | 0.258 | 2.039 |
| UNDERLYING PRESENT RATE | 0.581 | 1.175 | 0.247 | 2.003 |
| PROPOSED                | 0.571 | 1.210 | 0.258 | 2.039 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.959 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.96   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.18   | 2.12   | 2.00   | + 1.96 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 113,786          | 2,019,515          | 1.775               | 1               | 0     | 3     | 7     | 44   | 55  |
| 2016        | 113,439          | 1,562,753          | 1.378               | 1               | 0     | 0     | 9     | 48   | 58  |
| 2017        | 114,445          | 2,156,947          | 1.885               | 0               | 0     | 1     | 10    | 44   | 55  |
| 2018        | 113,563          | 1,168,410          | 1.029               | 0               | 0     | 0     | 3     | 28   | 31  |
| 2019        | 111,129          | 1,394,311          | 1.255               | 0               | 0     | 0     | 1     | 39   | 40  |
| TOTAL       | 566,362          | 8,301,936          | 1.466               | 2               | 0     | 4     | 30    | 203  | 239 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 3,000     | 0     | 515,671 | 334,080   | 213,029   | 0       | 0     | 110,244 | 232,193   | 440,250   | 171,048   |
| 2016        | 125,172   | 0     | 0       | 315,964   | 188,727   | 0       | 0     | 0       | 294,883   | 404,286   | 233,721   |
| 2017        | 0         | 0     | 146,539 | 267,596   | 270,677   | 0       | 0     | 43,555  | 516,751   | 737,531   | 174,298   |
| 2018        | 0         | 0     | 0       | 220,861   | 214,922   | 0       | 0     | 0       | 116,565   | 330,278   | 285,784   |
| 2019        | 0         | 0     | 0       | 42,701    | 335,036   | 0       | 0     | 0       | 8,416     | 788,374   | 219,784   |
| TOTAL       | 128,172   | 0     | 662,210 | 1,181,202 | 1,222,391 | 0       | 0     | 153,799 | 1,168,808 | 2,700,719 | 1,084,635 |
| OD          | 0         | 0     | 0       | 0         | 1,721     | 0       | 0     | 0       | 0         | 3,483     | 82,922    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 4,326     | 0     | 693,577   | 436,308   | 268,630   | 0       | 0     | 233,717 | 286,991   | 526,979   | 157,022   |
| 2016        | 147,642   | 101   | 15,928    | 394,840   | 240,034   | 0       | 69    | 19,675  | 329,391   | 460,784   | 213,621   |
| 2017        | 30        | 333   | 241,017   | 308,935   | 325,088   | 0       | 532   | 185,371 | 559,884   | 795,006   | 155,300   |
| 2018        | 25        | 203   | 109,836   | 216,141   | 234,458   | 0       | 160   | 65,009  | 108,811   | 321,514   | 253,205   |
| 2019        | 18        | 1,152 | 220,865   | 155,063   | 304,760   | 0       | 7,850 | 219,772 | 171,909   | 549,580   | 215,608   |
| TOTAL       | 152,041   | 1,790 | 1,281,223 | 1,511,287 | 1,372,969 | 0       | 8,611 | 723,544 | 1,456,986 | 2,653,864 | 994,755   |
| OD          | 0         | 0     | 20        | 18        | 2,164     | 0       | 0     | 25      | 32        | 3,942     | 74,047    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,167,255   | 7,001,263   | 1,068,802 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,390,820) | (1,897,433) | 2,976     |       |
| TOTAL LOSSES                | 776,435     | 5,103,830   | 1,071,778 |       |
| EXPECTED LOSSES             | 2,716,271   | 5,202,823   | 1,157,197 |       |
| CREDIBILITY                 | 0.06        | 0.21        | 0.34      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.137 | 0.900 | 0.176 | 1.213 |
| INDICATED (POST-TEST)   | 0.138 | 0.909 | 0.178 | 1.225 |
| PRESENT ON RATE LEVEL   | 0.466 | 0.892 | 0.198 | 1.556 |
| DERIVED BY FORMULA      | 0.446 | 0.895 | 0.191 | 1.533 |
| UNDERLYING PRESENT RATE | 0.480 | 0.919 | 0.204 | 1.603 |
| PROPOSED                | 0.446 | 0.896 | 0.191 | 1.533 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.473 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.47   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.79   | 1.76   | 1.60   | + 1.47 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 74,210           | 1,203,871          | 1.622               | 0               | 0     | 1     | 4     | 23   | 28  |
| 2016        | 78,015           | 1,034,922          | 1.327               | 0               | 0     | 2     | 3     | 25   | 30  |
| 2017        | 73,792           | 750,910            | 1.018               | 0               | 0     | 0     | 4     | 15   | 19  |
| 2018        | 75,050           | 3,375,360          | 4.497               | 1               | 0     | 1     | 3     | 14   | 19  |
| 2019        | 73,514           | 1,203,412          | 1.637               | 0               | 0     | 0     | 4     | 10   | 14  |
| TOTAL       | 374,581          | 7,568,475          | 2.021               | 1               | 0     | 4     | 18    | 87   | 110 |
| 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 |
| 2015        | 0         | 0     | 156,976 | 214,539   | 136,092 | 0       | 0     | 161,021   | 181,337   | 293,318   | 60,588    |
| 2016        | 0         | 0     | 287,232 | 241,102   | 118,805 | 0       | 0     | 77,593    | 19,481    | 207,300   | 83,409    |
| 2017        | 0         | 0     | 0       | 194,369   | 116,942 | 0       | 0     | 0         | 202,757   | 161,346   | 75,496    |
| 2018        | 737,526   | 0     | 369,191 | 227,428   | 238,631 | 972     | 0     | 1,306,714 | 188,657   | 213,843   | 92,398    |
| 2019        | 0         | 0     | 0       | 195,400   | 65,647  | 0       | 0     | 0         | 688,011   | 131,264   | 123,090   |
| TOTAL       | 737,526   | 0     | 813,399 | 1,072,838 | 676,117 | 972     | 0     | 1,545,328 | 1,280,243 | 1,007,071 | 434,981   |
| OD          | 0         | 0     | 0       | 0         | 10,400  | 0       | 0     | 0         | 0         | 10,000    | 4,506     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |         | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|---------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 211,133   | 280,188   | 171,612 | 0       | 0      | 341,365   | 224,133   | 351,102   | 55,620    |
| 2016        | 0         | 170   | 389,755   | 303,358   | 155,196 | 0       | 95     | 158,792   | 24,452    | 235,712   | 76,236    |
| 2017        | 22        | 67    | 34,270    | 219,665   | 141,113 | 0       | 70     | 37,471    | 215,265   | 176,582   | 67,267    |
| 2018        | 906,011   | 709   | 317,675   | 232,434   | 267,718 | 1,720   | 5,509  | 1,038,785 | 203,727   | 240,710   | 81,865    |
| 2019        | 21        | 926   | 194,681   | 175,595   | 85,089  | 0       | 14,374 | 436,963   | 417,333   | 162,590   | 120,751   |
| TOTAL       | 906,054   | 1,872 | 1,147,514 | 1,211,240 | 820,727 | 1,720   | 20,047 | 2,013,375 | 1,084,910 | 1,166,696 | 401,738   |
| OD          | 0         | 31    | 5,783     | 3,784     | 9,280   | 0       | 98     | 2,725     | 2,120     | 6,960     | 4,033     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,099,220   | 4,305,718   | 405,772   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,013,894) | (1,172,464) | 1,220     |       |
| TOTAL LOSSES                | 2,085,326   | 3,133,254   | 406,991   |       |
| EXPECTED LOSSES             | 3,936,304   | 3,213,240   | 474,456   |       |
| CREDIBILITY                 | 0.05        | 0.16        | 0.26      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.554 | 0.831 | 0.108 | 1.493 |
| INDICATED (POST-TEST)   | 0.560 | 0.838 | 0.109 | 1.507 |
| PRESENT ON RATE LEVEL   | 1.023 | 0.835 | 0.123 | 1.981 |
| DERIVED BY FORMULA      | 1.000 | 0.835 | 0.119 | 1.954 |
| UNDERLYING PRESENT RATE | 1.051 | 0.858 | 0.127 | 2.035 |
| PROPOSED                | 0.999 | 0.835 | 0.119 | 1.954 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | TOTAL |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.32   | MINIMUM PREMIUM | 2.316 |
| MAN. RATE | 2.37   | 2.35   | 2.31   | + 2.32 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 120,269          | 4,184,848          | 3.480               | 0               | 0     | 5     | 6     | 35   | 46  |
| 2016        | 119,297          | 3,807,384          | 3.192               | 0               | 0     | 5     | 11    | 20   | 36  |
| 2017        | 108,954          | 3,942,026          | 3.618               | 1               | 0     | 4     | 7     | 28   | 40  |
| 2018        | 120,393          | 1,908,155          | 1.585               | 0               | 0     | 2     | 8     | 30   | 40  |
| 2019        | 118,225          | 1,646,063          | 1.392               | 0               | 0     | 2     | 3     | 26   | 31  |
| TOTAL       | 587,138          | 15,488,476         | 2.638               | 1               | 0     | 18    | 35    | 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 |
| 2015        | 0         | 0     | 1,183,901 | 184,716   | 683,659   | 0       | 0     | 634,948   | 419,889   | 859,588   | 218,147   |
| 2016        | 0         | 0     | 1,747,402 | 352,891   | 242,917   | 0       | 0     | 586,708   | 271,580   | 321,859   | 284,027   |
| 2017        | 1,350     | 0     | 1,278,371 | 409,469   | 168,530   | 827     | 0     | 1,350,475 | 241,346   | 377,224   | 114,434   |
| 2018        | 0         | 0     | 335,929   | 336,090   | 199,200   | 0       | 0     | 150,464   | 247,654   | 429,631   | 209,187   |
| 2019        | 0         | 0     | 419,739   | 223,863   | 268,379   | 0       | 0     | 94,110    | 68,873    | 361,713   | 209,386   |
| TOTAL       | 1,350     | 0     | 4,965,342 | 1,507,029 | 1,562,685 | 827     | 0     | 2,816,705 | 1,249,342 | 2,350,015 | 1,035,181 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 208       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,592,347 | 241,239   | 862,094   | 0       | 0      | 1,346,090 | 518,983   | 1,028,927 | 200,259   |
| 2016        | 0         | 674   | 2,317,150 | 455,553   | 331,203   | 0       | 746    | 1,198,616 | 310,647   | 373,936   | 259,601   |
| 2017        | 1,502     | 2,080 | 1,602,552 | 486,077   | 238,863   | 873     | 9,348  | 2,172,339 | 307,703   | 431,380   | 101,961   |
| 2018        | 39        | 1,250 | 543,404   | 335,418   | 243,284   | 0       | 1,595  | 352,445   | 226,609   | 430,819   | 185,340   |
| 2019        | 37        | 5,340 | 742,488   | 312,645   | 303,128   | 0       | 11,022 | 258,327   | 127,344   | 264,416   | 205,408   |
| TOTAL       | 1,578     | 9,344 | 6,797,940 | 1,830,932 | 1,978,573 | 873     | 22,711 | 5,327,816 | 1,491,286 | 2,529,477 | 952,568   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 185       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 12,160,262  | 7,830,268   | 952,753   |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,095,734) | (1,756,707) | 2,234     |       |
| TOTAL LOSSES                | 8,064,528   | 6,073,561   | 954,987   |       |
| EXPECTED LOSSES             | 8,029,679   | 4,824,083   | 855,411   |       |
| CREDIBILITY                 | 0.07        | 0.21        | 0.35      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.374 | 1.034 | 0.163 | 2.571 |
| INDICATED (POST-TEST)   | 1.387 | 1.044 | 0.164 | 2.595 |
| PRESENT ON RATE LEVEL   | 1.331 | 0.800 | 0.142 | 2.272 |
| DERIVED BY FORMULA      | 1.335 | 0.851 | 0.150 | 2.335 |
| UNDERLYING PRESENT RATE | 1.368 | 0.822 | 0.146 | 2.335 |
| PROPOSED                | 1.335 | 0.851 | 0.150 | 2.335 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.768 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.77   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.40   | 2.57   | 2.65   | + 2.77 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 37,601           | 1,053,167          | 2.801               | 0               | 0     | 1     | 3     | 5    | 9   |
| 2016        | 33,551           | 426,014            | 1.270               | 0               | 0     | 0     | 1     | 10   | 11  |
| 2017        | 34,063           | 228,708            | 0.671               | 0               | 0     | 0     | 3     | 4    | 7   |
| 2018        | 39,015           | 206,199            | 0.529               | 0               | 0     | 0     | 1     | 9    | 10  |
| 2019        | 40,048           | 842,199            | 2.103               | 0               | 0     | 1     | 2     | 10   | 13  |
| TOTAL       | 184,278          | 2,756,287          | 1.496               | 0               | 0     | 2     | 10    | 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 |
| 2015        | 0         | 0     | 205,122 | 125,070 | 96,589  | 0       | 0     | 373,841 | 110,699 | 90,429  | 51,417    |
| 2016        | 0         | 0     | 0       | 79,870  | 190,461 | 0       | 0     | 0       | 14,662  | 56,018  | 85,003    |
| 2017        | 0         | 0     | 0       | 43,224  | 63,869  | 0       | 0     | 0       | 8,304   | 60,676  | 52,635    |
| 2018        | 0         | 0     | 0       | 15,000  | 77,991  | 0       | 0     | 0       | 2,135   | 62,007  | 49,066    |
| 2019        | 0         | 0     | 160,318 | 25,602  | 149,987 | 0       | 0     | 54,500  | 36,500  | 362,452 | 52,840    |
| TOTAL       | 0         | 0     | 365,440 | 288,766 | 578,897 | 0       | 0     | 428,341 | 172,300 | 631,582 | 290,961   |
| 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 |
| 2015        | 0         | 0     | 275,889 | 163,341 | 121,799 | 0       | 0     | 792,543 | 136,824 | 108,244 | 47,201    |
| 2016        | 0         | 26    | 5,711   | 101,334 | 240,199 | 0       | 3     | 1,241   | 16,709  | 63,559  | 77,693    |
| 2017        | 5         | 15    | 9,203   | 50,003  | 75,192  | 0       | 4     | 3,248   | 10,395  | 64,228  | 46,898    |
| 2018        | 2         | 24    | 15,064  | 19,617  | 80,493  | 0       | 12    | 5,279   | 5,268   | 59,025  | 43,472    |
| 2019        | 10        | 1,956 | 261,502 | 90,183  | 150,021 | 0       | 7,811 | 189,319 | 104,263 | 259,250 | 51,836    |
| TOTAL       | 17        | 2,021 | 567,369 | 424,479 | 667,703 | 0       | 7,830 | 991,630 | 273,460 | 554,306 | 267,100   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 524       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,568,866   | 1,919,947   | 267,624   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,220,001) | (613,429)   | 921       |       |
| TOTAL LOSSES                | 348,865     | 1,306,518   | 268,545   |       |
| EXPECTED LOSSES             | 2,410,208   | 1,703,325   | 335,332   |       |
| CREDIBILITY                 | 0.03        | 0.10        | 0.16      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.189 | 0.709 | 0.145 | 1.044 |
| INDICATED (POST-TEST)   | 0.191 | 0.716 | 0.147 | 1.054 |
| PRESENT ON RATE LEVEL   | 1.273 | 0.900 | 0.177 | 2.350 |
| DERIVED BY FORMULA      | 1.240 | 0.881 | 0.172 | 2.294 |
| UNDERLYING PRESENT RATE | 1.308 | 0.924 | 0.182 | 2.414 |
| PROPOSED                | 1.241 | 0.881 | 0.172 | 2.294 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.720 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.72   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.80   | 2.87   | 2.74   | + 2.72 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 32,522           | 2,669,646          | 8,209               | 0               | 0     | 2     | 9     | 9    | 20  |
| 2016        | 29,544           | 482,760            | 1,634               | 0               | 0     | 0     | 1     | 10   | 11  |
| 2017        | 27,848           | 535,696            | 1,924               | 0               | 0     | 1     | 3     | 4    | 8   |
| 2018        | 32,955           | 336,359            | 1,021               | 0               | 0     | 0     | 2     | 10   | 12  |
| 2019        | 33,092           | 1,291,027          | 3,901               | 0               | 0     | 2     | 1     | 8    | 11  |
| TOTAL       | 155,961          | 5,315,488          | 3,408               | 0               | 0     | 5     | 16    | 41   | 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 |
| 2015        | 0         | 0     | 591,253   | 305,618 | 92,824  | 0       | 0     | 1,245,193 | 239,570 | 137,452 | 57,736    |
| 2016        | 0         | 0     | 0         | 2,938   | 288,282 | 0       | 0     | 0         | 13,103  | 131,322 | 47,115    |
| 2017        | 0         | 0     | 138,818   | 93,369  | 37,397  | 0       | 0     | 108,911   | 23,701  | 103,502 | 29,998    |
| 2018        | 0         | 0     | 0         | 87,341  | 71,015  | 0       | 0     | 0         | 38,234  | 92,246  | 47,523    |
| 2019        | 0         | 0     | 435,881   | 73,500  | 74,875  | 0       | 0     | 433,820   | 20,100  | 216,242 | 36,609    |
| TOTAL       | 0         | 0     | 1,165,952 | 562,766 | 564,393 | 0       | 0     | 1,787,924 | 334,708 | 680,764 | 218,981   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0         | 0       | 0       | 377       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |        |           |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|--------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 427,515   | 399,137 | 117,051 | 0       | 0      | 1,108,093 | 296,109 | 164,530 | 53,002    |
| 2016        | 0         | 1     | 3,530     | 6,733   | 362,559 | 0       | 3      | 1,703     | 15,682  | 148,768 | 43,063    |
| 2017        | 10        | 259   | 194,961   | 107,951 | 49,757  | 0       | 878    | 205,939   | 31,952  | 112,302 | 26,728    |
| 2018        | 10        | 78    | 41,759    | 84,386  | 78,482  | 0       | 50     | 20,148    | 34,749  | 90,183  | 42,105    |
| 2019        | 14        | 4,346 | 529,014   | 127,077 | 111,337 | 0       | 30,995 | 621,905   | 110,999 | 178,091 | 35,913    |
| TOTAL       | 35        | 4,684 | 1,196,779 | 725,284 | 719,185 | 0       | 31,926 | 1,957,788 | 489,490 | 693,874 | 200,812   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0      | 0         | 0       | 0       | 346       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,191,212   | 2,627,833   | 201,157   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,403,207) | (678,117)   | 790       |       |
| TOTAL LOSSES                | 1,788,005   | 1,949,716   | 201,948   |       |
| EXPECTED LOSSES             | 2,766,217   | 1,874,623   | 292,439   |       |
| CREDIBILITY                 | 0.03        | 0.09        | 0.15      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.146 | 1.250 | 0.129 | 2.526 |
| INDICATED (POST-TEST)   | 1.157 | 1.262 | 0.130 | 2.550 |
| PRESENT ON RATE LEVEL   | 1.726 | 1.170 | 0.182 | 3.078 |
| DERIVED BY FORMULA      | 1.709 | 1.178 | 0.175 | 3.062 |
| UNDERLYING PRESENT RATE | 1.774 | 1.202 | 0.188 | 3.163 |
| PROPOSED                | 1.709 | 1.178 | 0.175 | 3.062 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.630 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.63   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.57   | 3.67   | 3.59   | + 3.63 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |   |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|---|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |   |
| 2015        | 36,524           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2016        | 34,406           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2017        | 31,932           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2018        | 39,098           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2019        | 40,375           | 131                | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| TOTAL       | 182,335          | 131                | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   | 0 |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |      | MEDICAL |       |       |       |      |           |
|-------------|-----------|-------|-------|-------|------|---------|-------|-------|-------|------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP | DEATH   | P. T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 131       |
| TOTAL       | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 | (25,789) | (648)       | 0         |       |
| TOTAL LOSSES                | 0        | 0           | 129       |       |
| EXPECTED LOSSES             | 51,119   | 1,804       | 0         |       |
| CREDIBILITY                 | 0.03     | 0.10        | 0.16      |       |

PURE PREMIUMS

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

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.028 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.03   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.03   | 0.03   | 0.03   | + 0.03 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 63,251           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 48,011           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 65,166           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 82,787           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 110,417          | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 369,632          | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| TOTAL       | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| OD          |           |       |       |       |      |         |       |       |       |      |           |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 0        | 0           | 0         |       |
| IBNR + FREQUENCY ADJUSTMENT | (67,592) | (1,238)     | 0         |       |
| TOTAL LOSSES                | 0        | 0           | 0         |       |
| EXPECTED LOSSES             | 139,417  | 3,631       | 0         |       |
| CREDIBILITY                 | 0.05     | 0.16        | 0.26      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.000 | 0.000 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.000 | 0.000 |
| PRESENT ON RATE LEVEL   | 0.036 | 0.001 | 0.000 | 0.037 |
| DERIVED BY FORMULA      | 0.035 | 0.001 | 0.000 | 0.035 |
| UNDERLYING PRESENT RATE | 0.038 | 0.001 | 0.000 | 0.039 |
| PROPOSED                | 0.034 | 0.001 | 0.000 | 0.035 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.036 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.04   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.04   | 0.04   | 0.04   | + 0.04 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 11,569           | 504,127            | 4,358               | 0               | 0     | 1     | 0     | 4    | 5   |
| 2016        | 11,179           | 862,889            | 7,719               | 0               | 0     | 2     | 1     | 0    | 3   |
| 2017        | 11,910           | 200,174            | 1,681               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2018        | 12,363           | 71,387             | 0,577               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2019        | 12,919           | 1,980,473          | 15,330              | 0               | 0     | 1     | 1     | 4    | 6   |
| TOTAL       | 59,940           | 3,619,050          | 6,038               | 0               | 0     | 4     | 4     | 13   | 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 |
| 2015        | 0         | 0     | 150,402 | 0      | 56,310  | 0       | 0     | 79,582    | 0      | 162,752 | 55,081    |
| 2016        | 0         | 0     | 455,167 | 4,600  | 0       | 0       | 0     | 349,459   | 9,300  | 0       | 44,363    |
| 2017        | 0         | 0     | 0       | 50,770 | 3,850   | 0       | 0     | 0         | 12,320 | 103,901 | 29,333    |
| 2018        | 0         | 0     | 0       | 3,075  | 17,528  | 0       | 0     | 0         | 5,655  | 8,655   | 36,474    |
| 2019        | 0         | 0     | 230,000 | 964    | 119,031 | 0       | 0     | 1,500,000 | 10,372 | 94,142  | 25,964    |
| TOTAL       | 0         | 0     | 835,569 | 59,409 | 196,719 | 0       | 0     | 1,929,041 | 37,647 | 369,450 | 191,215   |
| OD          | 0         | 0     | 0       | 0      | 0       | 0       | 0     | 0         | 0      | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |        |           |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|--------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 202,291 | 0       | 71,007  | 0       | 0      | 168,714   | 0       | 194,814 | 50,564    |
| 2016        | 0         | 148   | 599,043 | 9,424   | 5,954   | 0       | 409    | 703,882   | 14,888  | 4,089   | 40,548    |
| 2017        | 6         | 17    | 7,836   | 56,564  | 5,970   | 0       | 6      | 5,258     | 15,827  | 109,922 | 26,136    |
| 2018        | 0         | 5     | 3,273   | 4,142   | 18,069  | 0       | 7      | 2,616     | 4,848   | 8,601   | 32,316    |
| 2019        | 6         | 1,242 | 165,465 | 53,906  | 114,301 | 0       | 44,110 | 863,211   | 106,943 | 105,070 | 25,471    |
| TOTAL       | 12        | 1,412 | 977,908 | 124,036 | 215,301 | 0       | 44,532 | 1,743,680 | 142,506 | 422,496 | 175,034   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0      | 0         | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,767,545 | 904,339     | 175,034   |       |
| IBNR + FREQUENCY ADJUSTMENT | (283,469) | (158,376)   | 288       |       |
| TOTAL LOSSES                | 2,484,076 | 745,964     | 175,323   |       |
| EXPECTED LOSSES             | 559,244   | 439,965     | 105,452   |       |
| CREDIBILITY                 | 0.01      | 0.05        | 0.08      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 4.144 | 1.245 | 0.292 | 5.681 |
| INDICATED (POST-TEST)   | 4.184 | 1.256 | 0.295 | 5.735 |
| PRESENT ON RATE LEVEL   | 0.906 | 0.713 | 0.171 | 1.789 |
| DERIVED BY FORMULA      | 0.939 | 0.740 | 0.181 | 1.859 |
| UNDERLYING PRESENT RATE | 0.933 | 0.734 | 0.176 | 1.843 |
| PROPOSED                | 0.939 | 0.740 | 0.181 | 1.859 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.786 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.79   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.02   | 1.97   | 1.84   | + 1.79 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 97,581           | 3,202,226          | 3.282               | 1               | 0     | 3     | 6     | 23   | 33  |
| 2016        | 104,387          | 1,972,238          | 1.889               | 0               | 0     | 0     | 5     | 33   | 38  |
| 2017        | 108,635          | 1,306,334          | 1.202               | 0               | 0     | 1     | 4     | 22   | 27  |
| 2018        | 110,325          | 3,278,037          | 2.971               | 0               | 0     | 3     | 7     | 33   | 43  |
| 2019        | 116,616          | 1,561,188          | 1.339               | 0               | 0     | 0     | 3     | 32   | 35  |
| TOTAL       | 537,544          | 11,320,023         | 2.106               | 1               | 0     | 7     | 25    | 143  | 176 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 277,176   | 0     | 618,112   | 200,510   | 338,303   | 957,258 | 0     | 261,208 | 90,214    | 258,269   | 201,176   |
| 2016        | 0         | 0     | 0         | 276,960   | 345,392   | 0       | 0     | 0       | 714,300   | 516,999   | 118,587   |
| 2017        | 0         | 0     | 151,455   | 172,221   | 313,018   | 0       | 0     | 28,639  | 238,979   | 262,761   | 139,261   |
| 2018        | 0         | 0     | 733,731   | 377,222   | 258,423   | 0       | 0     | 685,617 | 332,609   | 638,510   | 251,925   |
| 2019        | 0         | 0     | 0         | 230,231   | 323,708   | 0       | 0     | 0       | 155,184   | 594,179   | 257,886   |
| TOTAL       | 277,176   | 0     | 1,503,298 | 1,257,144 | 1,578,844 | 957,258 | 0     | 975,464 | 1,531,286 | 2,270,718 | 968,835   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 186,219   | 0     | 831,361   | 261,866   | 426,600   | 994,126 | 0      | 553,761   | 111,505   | 309,148   | 184,680   |
| 2016        | 0         | 89    | 16,085    | 348,022   | 436,717   | 0       | 166    | 44,278    | 793,624   | 592,942   | 108,389   |
| 2017        | 19        | 309   | 234,717   | 204,293   | 371,364   | 0       | 312    | 98,761    | 256,977   | 285,290   | 124,082   |
| 2018        | 45        | 2,394 | 1,015,456 | 396,062   | 325,691   | 0       | 5,979  | 1,168,993 | 341,447   | 654,974   | 223,206   |
| 2019        | 35        | 1,821 | 366,373   | 296,539   | 320,093   | 0       | 8,749  | 252,428   | 213,827   | 429,615   | 252,986   |
| TOTAL       | 186,319   | 4,614 | 2,463,991 | 1,506,781 | 1,880,464 | 994,126 | 15,206 | 2,118,221 | 1,717,380 | 2,271,970 | 893,341   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,782,477   | 7,376,596   | 893,341   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,995,445) | (1,412,772) | 2,657     |       |
| TOTAL LOSSES                | 3,787,031   | 5,963,824   | 895,999   |       |
| EXPECTED LOSSES             | 3,941,922   | 3,932,376   | 966,958   |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.33      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.705 | 1.109 | 0.167 | 1.981 |
| INDICATED (POST-TEST)   | 0.711 | 1.120 | 0.168 | 1.999 |
| PRESENT ON RATE LEVEL   | 0.708 | 0.706 | 0.174 | 1.587 |
| DERIVED BY FORMULA      | 0.708 | 0.789 | 0.172 | 1.668 |
| UNDERLYING PRESENT RATE | 0.733 | 0.732 | 0.180 | 1.645 |
| PROPOSED                | 0.708 | 0.789 | 0.172 | 1.668 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.702 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.86   | 1.81   | 1.70   | + 1.70 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 4,146            | 11,385             | 0.275               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 3,387            | 201,624            | 5.953               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2017        | 3,364            | 1,823              | 0.054               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 4,110            | 2,377              | 0.058               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 4,139            | 10,700             | 0.259               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 19,146           | 227,909            | 1.190               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 11,385    |
| 2016        | 0         | 0     | 0     | 0     | 108,753 | 0       | 0     | 0     | 0     | 75,532 | 17,339    |
| 2017        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 1,823     |
| 2018        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 2,377     |
| 2019        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 10,700    |
| TOTAL       | 0         | 0     | 0     | 0     | 108,753 | 0       | 0     | 0     | 0     | 75,532 | 43,624    |
| OD          | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |         | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|---------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP    | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 10,451    |
| 2016        | 0         | 0     | 1,283 | 1,162 | 136,764 | 0       | 0     | 553   | 697   | 85,484 | 15,848    |
| 2017        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 1,624     |
| 2018        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 2,106     |
| 2019        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 10,497    |
| TOTAL       | 0         | 0     | 1,283 | 1,162 | 136,764 | 0       | 0     | 553   | 697   | 85,484 | 40,526    |
| OD          | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,836    | 224,107     | 40,526    |       |
| IBNR + FREQUENCY ADJUSTMENT | (39,047) | (14,786)    | 37        |       |
| TOTAL LOSSES                | 0        | 209,321     | 40,563    |       |
| EXPECTED LOSSES             | 77,091   | 40,964      | 13,464    |       |
| CREDIBILITY                 | 0.01     | 0.02        | 0.04      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 1.093 | 0.212 | 1.305 |
| INDICATED (POST-TEST)   | 0.000 | 1.104 | 0.214 | 1.318 |
| PRESENT ON RATE LEVEL   | 0.389 | 0.206 | 0.068 | 0.663 |
| DERIVED BY FORMULA      | 0.385 | 0.224 | 0.074 | 0.683 |
| UNDERLYING PRESENT RATE | 0.403 | 0.214 | 0.070 | 0.687 |
| PROPOSED                | 0.385 | 0.224 | 0.074 | 0.683 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.697 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.78   | 0.76   | 0.71   | + 0.70 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 543,101          | 13,654,293         | 2,514               | 0               | 0     | 18    | 47    | 108  | 173 |
| 2016        | 610,831          | 9,506,767          | 1,556               | 0               | 0     | 9     | 53    | 124  | 186 |
| 2017        | 645,630          | 14,152,287         | 2,192               | 0               | 0     | 11    | 60    | 125  | 196 |
| 2018        | 658,581          | 14,608,003         | 2,218               | 1               | 0     | 9     | 64    | 143  | 217 |
| 2019        | 678,997          | 8,976,008          | 1,322               | 1               | 0     | 1     | 31    | 177  | 210 |
| TOTAL       | 3,137,140        | 60,897,358         | 1,941               | 2               | 0     | 48    | 255   | 677  | 982 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |           |           | MEDICAL |       |           |           |            |           |
|-------------|-----------|-------|------------|-----------|-----------|---------|-------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR      | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0     | 3,537,150  | 1,658,323 | 1,517,001 | 0       | 0     | 2,506,588 | 1,050,275 | 2,220,182  | 1,164,774 |
| 2016        | 0         | 0     | 1,870,787  | 1,582,830 | 1,258,449 | 0       | 0     | 880,382   | 1,153,177 | 1,577,325  | 1,183,817 |
| 2017        | 0         | 0     | 2,727,609  | 2,379,818 | 1,957,886 | 0       | 0     | 1,374,971 | 2,676,632 | 1,825,664  | 1,209,707 |
| 2018        | 3,000     | 0     | 2,093,794  | 2,562,020 | 1,902,258 | 0       | 0     | 2,477,681 | 2,204,218 | 2,219,698  | 1,145,334 |
| 2019        | 157,552   | 0     | 150,305    | 1,540,001 | 1,969,584 | 1,148   | 0     | 46,395    | 986,782   | 2,803,371  | 1,320,870 |
| TOTAL       | 160,552   | 0     | 10,379,645 | 9,722,992 | 8,605,178 | 1,148   | 0     | 7,286,017 | 8,071,084 | 10,646,240 | 6,024,502 |
| OD          | 0         | 0     | 0          | 0         | 0         | 0       | 0     | 0         | 0         | 0          | 15,764    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |        |            |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|--------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.  | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 4,583,771  | 2,165,770  | 1,912,938  | 0       | 0      | 3,508,636  | 1,298,140 | 2,657,558  | 1,069,263 |
| 2016        | 0         | 1,096  | 2,490,604  | 1,996,199  | 1,619,868  | 0       | 1,216  | 1,714,755  | 1,298,843 | 1,807,067  | 1,082,009 |
| 2017        | 266       | 5,089  | 3,811,480  | 2,762,018  | 2,405,992  | 0       | 10,721 | 2,732,336  | 2,881,656 | 2,037,852  | 1,077,849 |
| 2018        | 3,983     | 7,756  | 3,441,257  | 2,555,365  | 2,213,516  | 0       | 15,294 | 3,263,704  | 1,934,847 | 2,317,497  | 1,014,766 |
| 2019        | 198,837   | 12,927 | 2,489,387  | 1,927,077  | 1,978,381  | 1,950   | 49,173 | 1,398,393  | 1,158,746 | 2,056,038  | 1,295,773 |
| TOTAL       | 203,087   | 26,868 | 16,816,498 | 11,406,428 | 10,130,695 | 1,950   | 76,404 | 12,617,823 | 8,572,233 | 10,876,012 | 5,539,660 |
| OD          | 0         | 0      | 0          | 0          | 0          | 0       | 0      | 0          | 0         | 0          | 14,224    |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 29,742,630   | 40,985,369  | 5,553,883 |       |
| IBNR + FREQUENCY ADJUSTMENT | (11,644,970) | (9,916,705) | 17,622    |       |
| TOTAL LOSSES                | 18,097,660   | 31,068,664  | 5,571,506 |       |
| EXPECTED LOSSES             | 23,007,495   | 27,657,726  | 6,396,218 |       |
| CREDIBILITY                 | 0.20         | 0.65        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.577 | 0.990 | 0.177 | 1.744 |
| INDICATED (POST-TEST)   | 0.582 | 1.000 | 0.179 | 1.761 |
| PRESENT ON RATE LEVEL   | 0.708 | 0.851 | 0.197 | 1.755 |
| DERIVED BY FORMULA      | 0.683 | 0.948 | 0.179 | 1.809 |
| UNDERLYING PRESENT RATE | 0.733 | 0.882 | 0.204 | 1.819 |
| PROPOSED                | 0.665 | 0.922 | 0.174 | 1.761 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.797 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.80   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.10   | 2.05   | 1.88   | + 1.80 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 462,894          | 12,398,172         | 2,678               | 0               | 0     | 23    | 62    | 108  | 193 |
| 2016        | 492,054          | 12,060,989         | 2,451               | 0               | 0     | 15    | 72    | 106  | 193 |
| 2017        | 500,381          | 15,067,798         | 3,011               | 0               | 0     | 24    | 66    | 103  | 193 |
| 2018        | 517,018          | 15,204,789         | 2,941               | 0               | 0     | 21    | 77    | 113  | 211 |
| 2019        | 544,812          | 9,241,366          | 1,696               | 1               | 0     | 9     | 42    | 123  | 175 |
| TOTAL       | 2,517,159        | 63,973,114         | 2,541               | 1               | 0     | 92    | 319   | 553  | 965 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 2     | 9    | 11  |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|------------|------------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 4,602,566  | 2,139,611  | 923,468   | 0       | 0     | 1,475,713 | 1,544,842 | 1,007,927 | 704,045   |
| 2016        | 0         | 0     | 3,034,132  | 2,872,081  | 1,238,807 | 0       | 0     | 939,174   | 1,800,053 | 1,233,605 | 943,137   |
| 2017        | 0         | 0     | 5,084,763  | 2,637,329  | 1,158,623 | 0       | 0     | 2,666,144 | 1,572,973 | 977,786   | 970,180   |
| 2018        | 0         | 0     | 4,836,266  | 2,785,089  | 1,437,219 | 0       | 0     | 1,630,142 | 2,796,379 | 1,010,767 | 708,927   |
| 2019        | 2,575     | 0     | 1,887,583  | 1,955,422  | 1,373,246 | 1,711   | 0     | 455,335   | 1,158,340 | 1,605,675 | 801,479   |
| TOTAL       | 2,575     | 0     | 19,445,310 | 12,389,532 | 6,131,363 | 1,711   | 0     | 7,166,508 | 8,872,587 | 5,835,760 | 4,127,768 |
| OD          | 0         | 0     | 0          | 40,222     | 16,278    | 0       | 0     | 0         | 19,534    | 23,435    | 21,908    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |           | MEDICAL |         |            |           |           |           |
|-------------|-----------|--------|------------|------------|-----------|---------|---------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP      | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 6,190,451  | 2,794,332  | 1,164,493 | 0       | 0       | 3,128,512  | 1,909,425 | 1,206,489 | 646,313   |
| 2016        | 0         | 1,896  | 4,131,031  | 3,608,659  | 1,621,824 | 0       | 1,512   | 2,001,346  | 2,011,722 | 1,426,575 | 862,027   |
| 2017        | 295       | 9,069  | 6,903,354  | 3,075,662  | 1,552,534 | 0       | 19,442  | 4,613,924  | 1,756,052 | 1,134,220 | 864,430   |
| 2018        | 329       | 16,201 | 6,870,097  | 2,863,514  | 1,900,766 | 0       | 16,814  | 3,591,910  | 2,328,785 | 1,215,026 | 628,109   |
| 2019        | 3,508     | 28,057 | 4,199,470  | 2,203,071  | 1,640,312 | 2,907   | 67,623  | 1,691,644  | 1,052,634 | 1,264,245 | 786,251   |
| TOTAL       | 4,133     | 55,223 | 28,294,403 | 14,545,238 | 7,879,929 | 2,907   | 105,391 | 15,027,335 | 9,058,618 | 6,246,555 | 3,787,131 |
| OD          | 0         | 13     | 1,936      | 50,180     | 20,814    | 0       | 5       | 1,279      | 21,789    | 26,737    | 19,923    |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 43,492,623   | 37,849,860  | 3,807,055 |       |
| IBNR + FREQUENCY ADJUSTMENT | (12,612,429) | (9,145,098) | 11,538    |       |
| TOTAL LOSSES                | 30,880,195   | 28,704,762  | 3,818,592 |       |
| EXPECTED LOSSES             | 24,913,079   | 25,431,418  | 4,207,373 |       |
| CREDIBILITY                 | 0.17         | 0.56        | 0.93      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.227 | 1.136 | 0.151 | 2.513 |
| INDICATED (POST-TEST)   | 1.238 | 1.146 | 0.152 | 2.537 |
| PRESENT ON RATE LEVEL   | 0.955 | 0.975 | 0.161 | 2.091 |
| DERIVED BY FORMULA      | 1.003 | 1.071 | 0.153 | 2.227 |
| UNDERLYING PRESENT RATE | 0.990 | 1.010 | 0.167 | 2.167 |
| PROPOSED                | 1.003 | 1.071 | 0.153 | 2.227 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.273 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.27   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.35   | 2.34   | 2.24   | + 2.27 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 98,419           | 3,092,056          | 3.142               | 0               | 0     | 1     | 23    | 36   | 60  |
| 2016        | 109,329          | 4,354,620          | 3.983               | 0               | 0     | 4     | 20    | 32   | 56  |
| 2017        | 115,453          | 2,745,027          | 2.378               | 0               | 0     | 1     | 21    | 20   | 42  |
| 2018        | 121,001          | 3,384,149          | 2.797               | 1               | 0     | 4     | 11    | 43   | 59  |
| 2019        | 123,231          | 2,636,602          | 2.140               | 0               | 0     | 1     | 4     | 48   | 53  |
| TOTAL       | 567,433          | 16,212,454         | 2.857               | 1               | 0     | 11    | 79    | 179  | 270 |
| 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 |
| 2015        | 0         | 0     | 415,171   | 638,749   | 674,452   | 0       | 0     | 200,000   | 550,548   | 360,851   | 252,285   |
| 2016        | 0         | 0     | 1,030,489 | 857,898   | 604,516   | 0       | 0     | 622,662   | 356,250   | 431,151   | 451,654   |
| 2017        | 0         | 0     | 138,408   | 770,751   | 271,907   | 0       | 0     | 71,884    | 742,425   | 303,589   | 446,063   |
| 2018        | 37,425    | 0     | 715,189   | 633,635   | 507,515   | 1,000   | 0     | 252,514   | 250,855   | 641,300   | 344,716   |
| 2019        | 0         | 0     | 168,317   | 455,106   | 707,100   | 0       | 0     | 17,436    | 219,725   | 620,643   | 448,275   |
| TOTAL       | 37,425    | 0     | 2,467,574 | 3,356,139 | 2,765,490 | 1,000   | 0     | 1,164,496 | 2,119,803 | 2,357,534 | 1,942,993 |
| OD          | 0         | 0     | 0         | 0         | 4,977     | 0       | 0     | 0         | 0         | 29,011    | 36,686    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 558,405   | 834,206   | 850,484   | 0       | 0      | 424,000   | 680,477   | 431,939   | 231,598   |
| 2016        | 0         | 606   | 1,400,103 | 1,081,432 | 780,932   | 0       | 807    | 1,276,580 | 405,638   | 498,965   | 412,812   |
| 2017        | 86        | 489   | 306,634   | 868,209   | 341,312   | 0       | 821    | 259,370   | 782,690   | 345,435   | 397,442   |
| 2018        | 46,048    | 2,612 | 1,135,740 | 646,660   | 597,149   | 1,770   | 2,510  | 527,878   | 249,154   | 636,162   | 305,418   |
| 2019        | 74        | 5,285 | 926,826   | 627,152   | 706,059   | 0       | 11,381 | 319,431   | 258,138   | 455,741   | 439,758   |
| TOTAL       | 46,209    | 8,992 | 4,327,708 | 4,057,658 | 3,275,936 | 1,770   | 15,520 | 2,807,259 | 2,376,098 | 2,368,242 | 1,787,028 |
| OD          | 0         | 0     | 12        | 11        | 6,273     | 0       | 0      | 64        | 80        | 34,159    | 33,652    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 7,207,533   | 12,118,456  | 1,820,679 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,525,757) | (3,106,085) | 4,721     |       |
| TOTAL LOSSES                | 3,681,776   | 9,012,371   | 1,825,400 |       |
| EXPECTED LOSSES             | 6,970,092   | 8,670,467   | 1,707,570 |       |
| CREDIBILITY                 | 0.06        | 0.21        | 0.34      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.649 | 1.581 | 0.316 | 2.546 |
| INDICATED (POST-TEST)   | 0.655 | 1.596 | 0.319 | 2.570 |
| PRESENT ON RATE LEVEL   | 1.185 | 1.475 | 0.290 | 2.950 |
| DERIVED BY FORMULA      | 1.154 | 1.500 | 0.300 | 2.954 |
| UNDERLYING PRESENT RATE | 1.228 | 1.528 | 0.301 | 3.057 |
| PROPOSED                | 1.152 | 1.498 | 0.300 | 2.950 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.010 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.01   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.54   | 3.48   | 3.16   | + 3.01 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 190,587          | 2,854,722          | 1.498               | 0               | 0     | 2     | 10    | 53   | 65  |
| 2016        | 199,649          | 3,211,534          | 1.609               | 0               | 0     | 1     | 19    | 44   | 64  |
| 2017        | 218,282          | 3,659,291          | 1.676               | 0               | 0     | 3     | 9     | 48   | 60  |
| 2018        | 226,725          | 2,122,003          | 0.936               | 0               | 0     | 0     | 12    | 41   | 53  |
| 2019        | 238,670          | 3,515,198          | 1.473               | 0               | 0     | 3     | 10    | 42   | 55  |
| TOTAL       | 1,073,913        | 15,362,748         | 1.431               | 0               | 0     | 9     | 60    | 228  | 297 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 340,894   | 398,770   | 505,115   | 0       | 0     | 166,596 | 120,067   | 804,882   | 518,398   |
| 2016        | 0         | 0     | 151,655   | 1,048,949 | 399,580   | 0       | 0     | 38,903  | 496,286   | 597,166   | 478,995   |
| 2017        | 0         | 0     | 600,385   | 609,833   | 566,345   | 0       | 0     | 245,739 | 369,962   | 804,338   | 462,689   |
| 2018        | 0         | 0     | 0         | 378,534   | 453,956   | 0       | 0     | 0       | 197,116   | 686,135   | 406,262   |
| 2019        | 0         | 0     | 632,287   | 628,384   | 284,374   | 0       | 0     | 154,825 | 274,594   | 998,849   | 541,885   |
| TOTAL       | 0         | 0     | 1,725,221 | 3,064,470 | 2,209,370 | 0       | 0     | 606,063 | 1,458,025 | 3,891,370 | 2,408,229 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 4,045     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 458,502   | 520,794   | 636,950   | 0       | 0      | 353,184   | 148,403   | 963,444   | 475,889   |
| 2016        | 0         | 385    | 249,724   | 1,309,613 | 513,422   | 0       | 161    | 110,804   | 554,109   | 681,727   | 437,801   |
| 2017        | 68        | 1,193  | 891,249   | 708,266   | 689,507   | 0       | 2,097  | 533,259   | 417,415   | 865,248   | 412,256   |
| 2018        | 44        | 361    | 198,516   | 377,112   | 489,025   | 0       | 291    | 119,258   | 191,474   | 664,881   | 359,948   |
| 2019        | 78        | 8,778  | 1,287,492 | 653,388   | 389,129   | 0       | 25,141 | 629,081   | 386,415   | 732,731   | 531,589   |
| TOTAL       | 190       | 10,718 | 3,085,484 | 3,569,173 | 2,718,034 | 0       | 27,689 | 1,745,585 | 1,697,816 | 3,908,031 | 2,217,484 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 3,713     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,869,667   | 11,893,053  | 2,221,197 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,805,315) | (2,739,729) | 6,618     |       |
| TOTAL LOSSES                | 2,064,352   | 9,153,324   | 2,227,815 |       |
| EXPECTED LOSSES             | 5,557,149   | 7,664,838   | 2,363,175 |       |
| CREDIBILITY                 | 0.10        | 0.32        | 0.53      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.192 | 0.852 | 0.207 | 1.252 |
| INDICATED (POST-TEST)   | 0.194 | 0.860 | 0.209 | 1.264 |
| PRESENT ON RATE LEVEL   | 0.499 | 0.689 | 0.212 | 1.400 |
| DERIVED BY FORMULA      | 0.469 | 0.744 | 0.211 | 1.423 |
| UNDERLYING PRESENT RATE | 0.517 | 0.714 | 0.220 | 1.451 |
| PROPOSED                | 0.461 | 0.732 | 0.207 | 1.400 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.429 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.43   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.67   | 1.63   | 1.50   | + 1.43 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 77,461           | 1,319,795          | 1.704               | 0               | 0     | 1     | 3     | 13   | 17  |
| 2016        | 76,594           | 1,319,944          | 1.723               | 0               | 0     | 1     | 3     | 10   | 14  |
| 2017        | 74,543           | 1,060,467          | 1.423               | 0               | 0     | 0     | 2     | 21   | 23  |
| 2018        | 82,418           | 1,304,919          | 1.583               | 0               | 0     | 1     | 2     | 16   | 19  |
| 2019        | 90,183           | 563,404            | 0.625               | 0               | 0     | 0     | 1     | 17   | 18  |
| TOTAL       | 401,199          | 5,568,529          | 1.388               | 0               | 0     | 3     | 11    | 77   | 91  |
| 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 |
| 2015        | 0         | 0     | 318,528   | 82,312  | 132,237 | 0       | 0     | 510,748   | 16,864  | 150,862   | 108,244   |
| 2016        | 0         | 0     | 566,344   | 69,450  | 83,839  | 0       | 0     | 302,945   | 10,867  | 135,639   | 150,860   |
| 2017        | 0         | 0     | 0         | 153,061 | 371,535 | 0       | 0     | 0         | 105,932 | 364,654   | 65,285    |
| 2018        | 0         | 0     | 199,815   | 183,507 | 126,064 | 0       | 0     | 310,164   | 117,394 | 287,154   | 80,821    |
| 2019        | 0         | 0     | 0         | 6,207   | 158,249 | 0       | 0     | 0         | 16,360  | 280,903   | 101,685   |
| TOTAL       | 0         | 0     | 1,084,687 | 494,537 | 871,924 | 0       | 0     | 1,123,857 | 267,417 | 1,219,212 | 506,895   |
| OD          | 0         | 0     | 0         | 114,435 | 0       | 0       | 0     | 0         | 138,353 | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 279,249   | 107,499 | 166,751   | 0       | 0     | 705,771   | 20,844  | 180,582   | 99,368    |
| 2016        | 0         | 153   | 537,853   | 90,543  | 111,299   | 0       | 256   | 438,466   | 16,121  | 156,106   | 137,886   |
| 2017        | 17        | 56    | 38,661    | 181,497 | 434,466   | 0       | 43    | 28,459    | 120,653 | 387,795   | 58,169    |
| 2018        | 21        | 732   | 317,890   | 185,291 | 151,271   | 0       | 2,827 | 544,934   | 130,326 | 293,172   | 71,607    |
| 2019        | 7         | 492   | 93,020    | 62,401  | 142,054   | 0       | 3,051 | 86,097    | 68,817  | 197,203   | 99,753    |
| TOTAL       | 46        | 1,434 | 1,266,673 | 627,232 | 1,005,842 | 0       | 6,177 | 1,803,728 | 356,760 | 1,214,858 | 466,783   |
| OD          | 0         | 37    | 4,962     | 142,272 | 977       | 0       | 32    | 7,844     | 152,794 | 1,515     | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,090,932   | 3,502,250   | 466,783   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,442,330) | (671,862)   | 1,524     |       |
| TOTAL LOSSES                | 1,648,602   | 2,830,388   | 468,307   |       |
| EXPECTED LOSSES             | 2,861,879   | 1,872,981   | 544,116   |       |
| CREDIBILITY                 | 0.05        | 0.16        | 0.27      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.408 | 0.631 | 0.117 | 1.156 |
| INDICATED (POST-TEST)   | 0.412 | 0.637 | 0.118 | 1.167 |
| PRESENT ON RATE LEVEL   | 0.688 | 0.451 | 0.131 | 1.270 |
| DERIVED BY FORMULA      | 0.675 | 0.480 | 0.127 | 1.282 |
| UNDERLYING PRESENT RATE | 0.713 | 0.467 | 0.136 | 1.316 |
| PROPOSED                | 0.668 | 0.476 | 0.126 | 1.270 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.296 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.30   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.51   | 1.45   | 1.36   | + 1.30 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 238,214          | 3,953,018          | 1.659               | 0               | 0     | 5     | 29    | 42   | 76  |
| 2016        | 231,809          | 7,395,547          | 3.190               | 1               | 0     | 10    | 34    | 73   | 118 |
| 2017        | 234,824          | 4,783,986          | 2.037               | 0               | 0     | 8     | 27    | 40   | 75  |
| 2018        | 241,984          | 4,927,886          | 2.036               | 0               | 0     | 5     | 33    | 52   | 90  |
| 2019        | 220,832          | 3,029,385          | 1.372               | 0               | 0     | 2     | 14    | 60   | 76  |
| TOTAL       | 1,167,663        | 24,089,822         | 2.063               | 1               | 0     | 30    | 137   | 267  | 435 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,081,807 | 666,236   | 376,824   | 0       | 0     | 264,593   | 639,210   | 478,048   | 446,300   |
| 2016        | 923,198   | 0     | 2,494,827 | 674,947   | 562,337   | 24,766  | 0     | 961,883   | 726,888   | 760,990   | 265,711   |
| 2017        | 0         | 0     | 1,706,612 | 481,477   | 539,345   | 0       | 0     | 461,750   | 642,383   | 587,493   | 364,926   |
| 2018        | 0         | 0     | 940,849   | 1,196,650 | 372,879   | 0       | 0     | 207,342   | 1,188,519 | 668,817   | 352,830   |
| 2019        | 0         | 0     | 340,895   | 459,831   | 627,852   | 0       | 0     | 140,788   | 448,197   | 756,423   | 255,399   |
| TOTAL       | 923,198   | 0     | 6,564,990 | 3,479,141 | 2,479,237 | 24,766  | 0     | 2,036,356 | 3,645,197 | 3,251,771 | 1,685,166 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,455,030 | 870,104   | 475,175   | 0       | 0      | 560,937   | 790,064   | 572,223   | 409,703   |
| 2016        | 1,071,620 | 1,017  | 3,318,239 | 865,448   | 745,357   | 39,656  | 1,288  | 1,982,754 | 822,486   | 880,194   | 242,860   |
| 2017        | 54        | 2,957  | 2,299,406 | 588,667   | 683,909   | 0       | 3,902  | 964,315   | 702,544   | 650,226   | 325,149   |
| 2018        | 136       | 3,668  | 1,596,915 | 1,155,542 | 510,901   | 0       | 2,999  | 788,407   | 967,152   | 723,923   | 312,607   |
| 2019        | 73        | 6,592  | 1,055,996 | 618,916   | 649,664   | 0       | 25,158 | 646,403   | 431,560   | 581,150   | 250,546   |
| TOTAL       | 1,071,884 | 14,234 | 9,725,587 | 4,098,677 | 3,065,005 | 39,656  | 33,347 | 4,942,817 | 3,713,805 | 3,407,716 | 1,540,866 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 15,827,525  | 14,285,203  | 1,540,866 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,841,334) | (3,939,713) | 4,569     |       |
| TOTAL LOSSES                | 9,986,191   | 10,345,490  | 1,545,435 |       |
| EXPECTED LOSSES             | 11,369,156  | 10,770,537  | 1,810,243 |       |
| CREDIBILITY                 | 0.10        | 0.34        | 0.56      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.855 | 0.886 | 0.132 | 1.874 |
| INDICATED (POST-TEST)   | 0.863 | 0.894 | 0.134 | 1.891 |
| PRESENT ON RATE LEVEL   | 0.940 | 0.890 | 0.150 | 1.979 |
| DERIVED BY FORMULA      | 0.932 | 0.892 | 0.141 | 1.964 |
| UNDERLYING PRESENT RATE | 0.974 | 0.922 | 0.155 | 2.051 |
| PROPOSED                | 0.932 | 0.891 | 0.141 | 1.964 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.004 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.00   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.39   | 2.33   | 2.12   | + 2.00 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 12,092           | 224,966            | 1.860               | 0               | 0     | 0     | 2     | 2    | 4   |
| 2016        | 13,557           | 138,787            | 1.024               | 0               | 0     | 0     | 0     | 5    | 5   |
| 2017        | 14,336           | 263,011            | 1.835               | 0               | 0     | 1     | 0     | 3    | 4   |
| 2018        | 14,173           | 814,891            | 5.750               | 0               | 0     | 1     | 2     | 4    | 7   |
| 2019        | 50,339           | 294,838            | 0.586               | 0               | 0     | 0     | 0     | 8    | 8   |
| TOTAL       | 104,497          | 1,736,493          | 1.662               | 0               | 0     | 2     | 4     | 22   | 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 |
| 2015        | 0         | 0     | 0       | 150,164 | 1,779   | 0       | 0     | 0      | 31,952  | 3,096   | 37,975    |
| 2016        | 0         | 0     | 0       | 0       | 15,810  | 0       | 0     | 0      | 0       | 90,369  | 32,608    |
| 2017        | 0         | 0     | 166,459 | 0       | 44,343  | 0       | 0     | 11,595 | 0       | 16,087  | 24,527    |
| 2018        | 0         | 0     | 286,762 | 133,340 | 15,715  | 0       | 0     | 84,572 | 236,970 | 15,990  | 41,542    |
| 2019        | 0         | 0     | 0       | 0       | 88,648  | 0       | 0     | 0      | 0       | 157,194 | 48,996    |
| TOTAL       | 0         | 0     | 453,221 | 283,504 | 166,295 | 0       | 0     | 96,167 | 268,922 | 282,736 | 185,648   |
| 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 |
| 2015        | 0         | 0     | 0       | 196,114 | 2,243   | 0       | 0     | 0       | 39,493  | 3,706   | 34,861    |
| 2016        | 0         | 0     | 187     | 169     | 19,882  | 0       | 0     | 661     | 834     | 102,276 | 29,804    |
| 2017        | 0         | 272   | 216,834 | 4,952   | 55,744  | 0       | 93    | 21,683  | 929     | 17,217  | 21,854    |
| 2018        | 16        | 925   | 386,917 | 135,666 | 39,673  | 0       | 952   | 215,912 | 189,226 | 34,644  | 36,806    |
| 2019        | 4         | 263   | 49,293  | 32,257  | 79,104  | 0       | 1,533 | 42,842  | 33,327  | 109,407 | 48,065    |
| TOTAL       | 19        | 1,460 | 653,230 | 369,158 | 196,647 | 0       | 2,578 | 281,098 | 263,809 | 267,250 | 171,390   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 305       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 938,386   | 1,096,864   | 171,694   |       |
| IBNR + FREQUENCY ADJUSTMENT | (317,305) | (223,908)   | 794       |       |
| TOTAL LOSSES                | 621,081   | 872,956     | 172,488   |       |
| EXPECTED LOSSES             | 726,249   | 723,547     | 167,817   |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.594 | 0.835 | 0.165 | 1.595 |
| INDICATED (POST-TEST)   | 0.600 | 0.843 | 0.166 | 1.610 |
| PRESENT ON RATE LEVEL   | 0.671 | 0.668 | 0.155 | 1.494 |
| DERIVED BY FORMULA      | 0.669 | 0.680 | 0.156 | 1.506 |
| UNDERLYING PRESENT RATE | 0.695 | 0.692 | 0.161 | 1.548 |
| PROPOSED                | 0.669 | 0.680 | 0.156 | 1.506 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.537 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.54   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.72   | 1.68   | 1.60   | + 1.54 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 205,212          | 6,858,538          | 3.342               | 0               | 0     | 4     | 17    | 93   | 114 |
| 2016        | 224,036          | 7,573,352          | 3.380               | 0               | 0     | 2     | 13    | 129  | 144 |
| 2017        | 239,622          | 5,804,839          | 2.422               | 0               | 0     | 0     | 13    | 97   | 110 |
| 2018        | 250,042          | 7,326,123          | 2.930               | 1               | 0     | 1     | 17    | 113  | 132 |
| 2019        | 289,161          | 4,438,629          | 1.535               | 1               | 0     | 0     | 1     | 107  | 109 |
| TOTAL       | 1,208,073        | 32,001,481         | 2.649               | 2               | 0     | 7     | 61    | 539  | 609 |
| 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 |
| 2015        | 0         | 0     | 611,547   | 756,659   | 2,257,886  | 0       | 0     | 167,180 | 432,730   | 1,522,187 | 1,110,349 |
| 2016        | 0         | 0     | 289,123   | 896,321   | 2,836,899  | 0       | 0     | 25,027  | 609,230   | 1,456,412 | 1,460,340 |
| 2017        | 0         | 0     | 0         | 808,421   | 2,356,451  | 0       | 0     | 0       | 578,261   | 995,012   | 1,066,694 |
| 2018        | 175,000   | 0     | 243,772   | 599,176   | 3,071,705  | 206     | 0     | 436,181 | 462,599   | 1,303,648 | 1,033,836 |
| 2019        | 292,051   | 0     | 0         | 100,000   | 1,978,639  | 10,000  | 0     | 0       | 30,000    | 1,045,935 | 982,004   |
| TOTAL       | 467,051   | 0     | 1,144,442 | 3,160,577 | 12,501,580 | 10,206  | 0     | 628,388 | 2,112,820 | 6,323,194 | 5,653,223 |
| OD          | 0         | 0     | 0         | 7,500     | 25,628     | 0       | 0     | 0       | 0         | 6,269     | 6,846     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |            | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|------------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP       | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 822,531   | 988,197   | 2,847,194  | 0       | 0      | 354,422   | 534,854   | 1,822,058 | 1,019,300 |
| 2016        | 0         | 381   | 452,731   | 1,147,019 | 3,578,994  | 0       | 171    | 95,565    | 686,585   | 1,655,265 | 1,334,751 |
| 2017        | 91        | 303   | 220,659   | 970,622   | 2,750,743  | 0       | 210    | 123,811   | 629,551   | 1,067,427 | 950,424   |
| 2018        | 215,056   | 1,637 | 880,679   | 792,173   | 3,182,959  | 365     | 4,394  | 936,414   | 464,323   | 1,286,878 | 915,979   |
| 2019        | 368,247   | 6,236 | 1,181,182 | 797,611   | 1,779,189  | 16,988  | 10,773 | 302,554   | 238,735   | 731,078   | 963,346   |
| TOTAL       | 583,394   | 8,557 | 3,557,783 | 4,695,621 | 14,139,078 | 17,352  | 15,548 | 1,812,765 | 2,554,048 | 6,562,705 | 5,183,800 |
| OD          | 0         | 0     | 0         | 9,795     | 32,317     | 0       | 0      | 0         | 0         | 7,504     | 6,253     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,995,399   | 28,001,069  | 5,190,053 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,677,880) | (8,474,680) | 18,914    |       |
| TOTAL LOSSES                | 1,317,518   | 19,526,389  | 5,208,967 |       |
| EXPECTED LOSSES             | 9,353,122   | 23,930,478  | 6,455,962 |       |
| CREDIBILITY                 | 0.11        | 0.34        | 0.57      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.109 | 1.612 | 0.431 | 2.152 |
| INDICATED (POST-TEST)   | 0.110 | 1.628 | 0.435 | 2.172 |
| PRESENT ON RATE LEVEL   | 0.747 | 1.912 | 0.516 | 3.174 |
| DERIVED BY FORMULA      | 0.677 | 1.815 | 0.470 | 2.962 |
| UNDERLYING PRESENT RATE | 0.774 | 1.981 | 0.534 | 3.290 |
| PROPOSED                | 0.677 | 1.815 | 0.470 | 2.962 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.023 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.02   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.29   | 3.95   | 3.40   | + 3.02 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 272,058          | 16,772,541         | 6.165               | 0               | 0     | 35    | 100   | 106  | 241 |
| 2016        | 281,146          | 10,677,617         | 3.798               | 0               | 0     | 21    | 88    | 84   | 193 |
| 2017        | 317,884          | 11,176,241         | 3.516               | 0               | 0     | 25    | 53    | 109  | 187 |
| 2018        | 294,566          | 9,389,717          | 3.188               | 0               | 0     | 13    | 59    | 94   | 166 |
| 2019        | 303,537          | 5,815,015          | 1.916               | 0               | 0     | 1     | 40    | 110  | 151 |
| TOTAL       | 1,469,191        | 53,831,131         | 3.664               | 0               | 0     | 95    | 340   | 503  | 938 |
| 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 |
| 2015        | 0         | 0     | 8,772,166  | 2,295,823 | 527,242   | 0       | 0     | 2,815,273 | 1,324,314 | 500,595   | 537,128   |
| 2016        | 0         | 0     | 4,758,621  | 1,930,272 | 485,542   | 0       | 0     | 1,259,243 | 1,267,451 | 536,397   | 440,091   |
| 2017        | 0         | 0     | 5,469,561  | 1,354,831 | 562,271   | 0       | 0     | 1,577,401 | 1,022,929 | 621,079   | 568,169   |
| 2018        | 0         | 0     | 2,882,855  | 1,894,602 | 1,411,673 | 0       | 0     | 1,085,825 | 880,627   | 737,441   | 496,694   |
| 2019        | 0         | 0     | 260,000    | 1,328,629 | 1,190,893 | 0       | 0     | 200,000   | 1,086,055 | 1,279,068 | 470,370   |
| TOTAL       | 0         | 0     | 22,143,203 | 8,804,157 | 4,177,621 | 0       | 0     | 6,937,742 | 5,581,376 | 3,674,580 | 2,512,452 |
| OD          | 0         | 0     | 0          | 152,957   | 0         | 0       | 0     | 0         | 1,129     | 0         | 11,497    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |           | MEDICAL |        |            |           |           |           |
|-------------|-----------|--------|------------|------------|-----------|---------|--------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP      | DEATH   | P. T.  | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 11,682,335 | 2,998,345  | 664,852   | 0       | 0      | 5,790,303  | 1,636,852 | 599,212   | 493,084   |
| 2016        | 0         | 2,147  | 6,350,141  | 2,443,743  | 688,915   | 0       | 1,760  | 2,610,253  | 1,421,327 | 635,323   | 402,243   |
| 2017        | 152       | 9,397  | 7,292,236  | 1,641,773  | 836,761   | 0       | 12,919 | 3,063,352  | 1,142,930 | 722,784   | 506,239   |
| 2018        | 225       | 9,924  | 4,250,996  | 1,961,798  | 1,714,783 | 0       | 10,294 | 2,052,846  | 801,098   | 803,800   | 440,071   |
| 2019        | 178       | 10,797 | 1,992,966  | 1,490,387  | 1,263,542 | 0       | 46,285 | 1,236,029  | 910,817   | 1,014,431 | 461,433   |
| TOTAL       | 555       | 32,265 | 31,568,674 | 10,536,046 | 5,168,852 | 0       | 71,259 | 14,752,783 | 5,913,023 | 3,775,550 | 2,303,069 |
| OD          | 5         | 187    | 40,475     | 173,282    | 6,783     | 0       | 0      | 0          | 1,395     | 0         | 10,567    |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 46,466,204   | 25,574,931  | 2,313,636 |       |
| IBNR + FREQUENCY ADJUSTMENT | (17,053,998) | (7,762,420) | 7,354     |       |
| TOTAL LOSSES                | 29,412,206   | 17,812,511  | 2,320,990 |       |
| EXPECTED LOSSES             | 33,463,591   | 21,486,326  | 2,760,641 |       |
| CREDIBILITY                 | 0.12         | 0.39        | 0.65      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.999 | 1.200 | 0.157 | 3.356 |
| INDICATED (POST-TEST)   | 2.018 | 1.211 | 0.159 | 3.388 |
| PRESENT ON RATE LEVEL   | 2.198 | 1.411 | 0.181 | 3.791 |
| DERIVED BY FORMULA      | 2.176 | 1.333 | 0.167 | 3.676 |
| UNDERLYING PRESENT RATE | 2.278 | 1.462 | 0.188 | 3.928 |
| PROPOSED                | 2.176 | 1.333 | 0.167 | 3.676 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.751 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.75   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.86   | 4.52   | 4.06   | + 3.75 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 241,435          | 3,007,242          | 1.246               | 0               | 0     | 1     | 19    | 24   | 44  |
| 2016        | 239,783          | 2,678,052          | 1.117               | 0               | 0     | 2     | 8     | 28   | 38  |
| 2017        | 258,175          | 6,575,645          | 2.547               | 0               | 0     | 10    | 10    | 38   | 58  |
| 2018        | 262,887          | 2,909,176          | 1.107               | 0               | 0     | 2     | 6     | 47   | 55  |
| 2019        | 283,088          | 2,969,305          | 1.049               | 0               | 0     | 1     | 7     | 54   | 62  |
| TOTAL       | 1,285,368        | 18,139,420         | 1.411               | 0               | 0     | 16    | 50    | 191  | 257 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 150,730   | 692,623   | 447,539   | 0       | 0     | 481,332   | 655,825   | 322,366   | 256,827   |
| 2016        | 0         | 0     | 295,724   | 358,111   | 686,100   | 0       | 0     | 171,476   | 299,743   | 518,769   | 348,129   |
| 2017        | 0         | 0     | 2,377,358 | 224,472   | 474,466   | 0       | 0     | 2,291,049 | 329,583   | 456,641   | 422,076   |
| 2018        | 0         | 0     | 373,840   | 285,606   | 575,568   | 0       | 0     | 110,249   | 259,472   | 937,888   | 366,553   |
| 2019        | 0         | 0     | 285,669   | 325,853   | 606,274   | 0       | 0     | 99,936    | 200,672   | 958,298   | 492,603   |
| TOTAL       | 0         | 0     | 3,483,321 | 1,886,665 | 2,789,947 | 0       | 0     | 3,154,042 | 1,745,295 | 3,193,962 | 1,886,188 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 2,445     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 173,409   | 904,566   | 564,347   | 0       | 0      | 872,830   | 810,600   | 385,872   | 235,767   |
| 2016        | 0         | 210    | 412,696   | 454,961   | 869,715   | 0       | 269    | 365,917   | 338,080   | 592,361   | 318,190   |
| 2017        | 25        | 3,558  | 2,800,902 | 310,046   | 612,372   | 0       | 11,752 | 2,732,567 | 413,454   | 524,585   | 376,070   |
| 2018        | 36        | 1,379  | 613,533   | 321,015   | 624,959   | 0       | 1,338  | 331,127   | 262,394   | 912,622   | 324,766   |
| 2019        | 59        | 5,539  | 881,328   | 501,626   | 607,855   | 0       | 19,733 | 505,177   | 329,165   | 693,627   | 483,244   |
| TOTAL       | 120       | 10,685 | 4,881,868 | 2,492,213 | 3,279,248 | 0       | 33,092 | 4,807,619 | 2,153,693 | 3,109,067 | 1,738,036 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 2,330     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 9,733,385   | 11,034,221  | 1,740,366 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,227,297) | (2,656,509) | 4,842     |       |
| TOTAL LOSSES                | 7,506,088   | 8,377,712   | 1,745,208 |       |
| EXPECTED LOSSES             | 4,404,845   | 7,402,845   | 1,747,480 |       |
| CREDIBILITY                 | 0.11        | 0.36        | 0.59      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.584 | 0.652 | 0.136 | 1.371 |
| INDICATED (POST-TEST)   | 0.590 | 0.658 | 0.137 | 1.384 |
| PRESENT ON RATE LEVEL   | 0.331 | 0.556 | 0.131 | 1.018 |
| DERIVED BY FORMULA      | 0.359 | 0.593 | 0.135 | 1.086 |
| UNDERLYING PRESENT RATE | 0.343 | 0.576 | 0.136 | 1.055 |
| PROPOSED                | 0.359 | 0.592 | 0.135 | 1.086 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.108 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.17   | 1.13   | 1.09   | + 1.11 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |  |
| 2015        | 7,504            | 67,393             | 0.898               | 0               | 0     | 0     | 2     | 1    | 3   |  |
| 2016        | 7,472            | 638,559            | 8.546               | 0               | 0     | 1     | 0     | 2    | 3   |  |
| 2017        | 7,965            | 465,568            | 5.845               | 0               | 0     | 1     | 1     | 3    | 5   |  |
| 2018        | 7,916            | 112,436            | 1.420               | 0               | 0     | 0     | 2     | 2    | 4   |  |
| 2019        | 8,338            | 52,682             | 0.632               | 0               | 0     | 0     | 0     | 2    | 2   |  |
| TOTAL       | 39,195           | 1,336,638          | 3.410               | 0               | 0     | 2     | 5     | 10   | 17  |  |
| 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 |
| 2015        | 0         | 0     | 0       | 10,825  | 2,418   | 0       | 0     | 0      | 31,228  | 4,626   | 18,296    |
| 2016        | 0         | 0     | 289,855 | 0       | 83,496  | 0       | 0     | 60,473 | 0       | 185,596 | 19,139    |
| 2017        | 0         | 0     | 236,089 | 127,468 | 7,666   | 0       | 0     | 38,304 | 14,951  | 16,672  | 24,418    |
| 2018        | 0         | 0     | 0       | 5,947   | 8,671   | 0       | 0     | 0      | 55,144  | 15,665  | 27,009    |
| 2019        | 0         | 0     | 0       | 0       | 1,170   | 0       | 0     | 0      | 0       | 36,547  | 14,965    |
| TOTAL       | 0         | 0     | 525,944 | 144,240 | 103,421 | 0       | 0     | 98,777 | 101,323 | 259,106 | 103,827   |
| OD          | 0         | 0     | 0       | 53,038  | 14,205  | 0       | 0     | 0      | 39,054  | 28,669  | 27,590    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 14,137  | 3,049   | 0       | 0     | 0       | 38,598  | 5,537   | 16,796    |
| 2016        | 0         | 93    | 382,335 | 3,252   | 108,768 | 0       | 70    | 123,071 | 2,511   | 210,740 | 17,493    |
| 2017        | 14        | 429   | 324,499 | 147,061 | 18,965  | 0       | 311   | 72,859  | 17,531  | 18,911  | 21,756    |
| 2018        | 1         | 6     | 3,303   | 6,045   | 9,250   | 0       | 54    | 20,483  | 43,248  | 18,607  | 23,930    |
| 2019        | 0         | 3     | 651     | 426     | 1,044   | 0       | 356   | 9,961   | 7,748   | 25,437  | 14,681    |
| TOTAL       | 15        | 531   | 710,788 | 170,921 | 141,077 | 0       | 791   | 226,375 | 109,637 | 279,232 | 94,656    |
| OD          | 6         | 52    | 14,491  | 63,213  | 14,993  | 0       | 265   | 13,364  | 46,117  | 22,219  | 27,014    |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 966,679   | 847,407     | 121,670   |       |
| IBNR + FREQUENCY ADJUSTMENT | (372,111) | (162,147)   | 238       |       |
| TOTAL LOSSES                | 594,568   | 685,260     | 121,908   |       |
| EXPECTED LOSSES             | 732,887   | 449,568     | 87,904    |       |
| CREDIBILITY                 | 0.01      | 0.03        | 0.06      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.445 | 1.374 | 0.242 | 3.062 |
| INDICATED (POST-TEST)   | 1.459 | 1.388 | 0.244 | 3.091 |
| PRESENT ON RATE LEVEL   | 1.804 | 1.107 | 0.216 | 3.128 |
| DERIVED BY FORMULA      | 1.801 | 1.115 | 0.218 | 3.134 |
| UNDERLYING PRESENT RATE | 1.870 | 1.147 | 0.224 | 3.241 |
| PROPOSED                | 1.797 | 1.113 | 0.218 | 3.128 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.192 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.19   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.57   | 3.57   | 3.35   | + 3.19 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 27,539           | 522,167            | 1.896               | 0               | 0     | 1     | 5     | 4    | 10  |
| 2016        | 28,847           | 165,102            | 0.572               | 0               | 0     | 0     | 1     | 4    | 5   |
| 2017        | 25,334           | 276,707            | 1.092               | 0               | 0     | 0     | 5     | 7    | 12  |
| 2018        | 15,947           | 124,904            | 0.783               | 0               | 0     | 0     | 0     | 4    | 4   |
| 2019        | 16,783           | 72,455             | 0.432               | 0               | 0     | 0     | 0     | 2    | 2   |
| TOTAL       | 114,450          | 1,161,335          | 1.015               | 0               | 0     | 1     | 11    | 21   | 33  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |        | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|--------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 130,339 | 167,187 | 7,528  | 0       | 0     | 34,940 | 146,399 | 14,455  | 21,319    |
| 2016        | 0         | 0     | 0       | 22,883  | 10,870 | 0       | 0     | 0      | 21,951  | 56,244  | 53,154    |
| 2017        | 0         | 0     | 0       | 35,323  | 29,952 | 0       | 0     | 0      | 44,385  | 87,454  | 79,593    |
| 2018        | 0         | 0     | 0       | 0       | 18,239 | 0       | 0     | 0      | 0       | 34,337  | 72,328    |
| 2019        | 0         | 0     | 0       | 0       | 5,416  | 0       | 0     | 0      | 0       | 10,564  | 56,475    |
| TOTAL       | 0         | 0     | 130,339 | 225,393 | 72,005 | 0       | 0     | 34,940 | 212,735 | 203,054 | 282,869   |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0      | 0       | 0       | 1,231     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |        | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|--------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 175,306 | 218,346 | 9,493  | 0       | 0     | 74,073 | 180,949 | 17,303  | 19,571    |
| 2016        | 0         | 7     | 1,120   | 28,565  | 13,865 | 0       | 5     | 1,656  | 24,761  | 63,895  | 48,583    |
| 2017        | 4         | 12    | 6,591   | 40,185  | 35,711 | 0       | 16    | 9,854  | 48,645  | 93,612  | 70,917    |
| 2018        | 0         | 3     | 2,188   | 1,421   | 18,577 | 0       | 5     | 2,509  | 2,010   | 32,606  | 64,083    |
| 2019        | 0         | 16    | 3,012   | 1,971   | 4,833  | 0       | 103   | 2,879  | 2,240   | 7,353   | 55,402    |
| TOTAL       | 4         | 39    | 188,217 | 290,488 | 82,479 | 0       | 130   | 90,971 | 258,605 | 214,768 | 258,556   |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0      | 0       | 0       | 1,125     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 279,361   | 846,341     | 259,681   |       |
| IBNR + FREQUENCY ADJUSTMENT | (339,291) | (285,496)   | 303       |       |
| TOTAL LOSSES                | 0         | 560,845     | 259,984   |       |
| EXPECTED LOSSES             | 643,987   | 749,776     | 145,390   |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.12      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.490 | 0.226 | 0.716 |
| INDICATED (POST-TEST)   | 0.000 | 0.495 | 0.228 | 0.723 |
| PRESENT ON RATE LEVEL   | 0.543 | 0.632 | 0.123 | 1.298 |
| DERIVED BY FORMULA      | 0.532 | 0.623 | 0.135 | 1.290 |
| UNDERLYING PRESENT RATE | 0.563 | 0.655 | 0.127 | 1.345 |
| PROPOSED                | 0.532 | 0.623 | 0.135 | 1.290 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.316 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.32   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.52   | 1.52   | 1.39   | + 1.32 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 72,737           | 2,725,528          | 3,747               | 0               | 0     | 2     | 14    | 15   | 31  |
| 2016        | 71,858           | 1,255,820          | 1,748               | 0               | 0     | 1     | 8     | 26   | 35  |
| 2017        | 87,261           | 1,843,503          | 2,113               | 0               | 0     | 1     | 8     | 22   | 31  |
| 2018        | 93,504           | 2,593,485          | 2,774               | 0               | 0     | 2     | 7     | 35   | 44  |
| 2019        | 81,776           | 2,435,983          | 2,979               | 0               | 0     | 0     | 7     | 26   | 33  |
| TOTAL       | 407,136          | 10,854,319         | 2,666               | 0               | 0     | 6     | 44    | 124  | 174 |
| 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 |
| 2015        | 0         | 0     | 423,490   | 708,015   | 302,357   | 0       | 0     | 474,203 | 401,022   | 177,981   | 238,460   |
| 2016        | 0         | 0     | 164,269   | 244,805   | 205,624   | 0       | 0     | 51,148  | 119,761   | 233,139   | 237,074   |
| 2017        | 0         | 0     | 205,222   | 394,083   | 350,771   | 0       | 0     | 102,970 | 168,709   | 263,156   | 358,592   |
| 2018        | 0         | 0     | 328,826   | 500,523   | 513,148   | 0       | 0     | 79,418  | 307,189   | 492,730   | 371,651   |
| 2019        | 0         | 0     | 0         | 503,084   | 441,830   | 0       | 0     | 0       | 199,437   | 681,474   | 610,158   |
| TOTAL       | 0         | 0     | 1,121,807 | 2,350,510 | 1,813,730 | 0       | 0     | 707,739 | 1,196,118 | 1,848,480 | 1,815,935 |
| OD          | 0         | 0     | 0         | 172       | 0         | 0       | 0     | 302,290 | 0         | 0         | 723       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 528,173   | 924,668   | 381,272   | 0       | 0      | 910,967   | 495,663   | 213,043   | 218,906   |
| 2016        | 0         | 131   | 229,163   | 307,889   | 262,810   | 0       | 87     | 111,440   | 135,088   | 265,752   | 216,686   |
| 2017        | 44        | 472   | 339,274   | 453,275   | 423,102   | 0       | 881    | 223,291   | 186,962   | 285,117   | 319,505   |
| 2018        | 59        | 1,405 | 635,363   | 507,979   | 574,276   | 0       | 1,047  | 267,347   | 270,643   | 491,891   | 329,283   |
| 2019        | 66        | 3,192 | 652,933   | 551,363   | 462,514   | 0       | 10,443 | 302,024   | 257,388   | 494,954   | 598,565   |
| TOTAL       | 169       | 5,201 | 2,384,907 | 2,745,173 | 2,103,975 | 0       | 12,459 | 1,815,070 | 1,345,744 | 1,750,757 | 1,682,945 |
| OD          | 0         | 0     | 0         | 225       | 0         | 0       | 0      | 0         | 373,630   | 0         | 651       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,217,805   | 8,319,504   | 1,683,596 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,645,123) | (1,268,497) | 3,013     |       |
| TOTAL LOSSES                | 2,572,682   | 7,051,007   | 1,686,609 |       |
| EXPECTED LOSSES             | 3,222,565   | 3,524,212   | 1,131,304 |       |
| CREDIBILITY                 | 0.05        | 0.17        | 0.28      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.632 | 1.640 | 0.414 | 2.686 |
| INDICATED (POST-TEST)   | 0.638 | 1.656 | 0.418 | 2.712 |
| PRESENT ON RATE LEVEL   | 0.764 | 0.835 | 0.268 | 1.867 |
| DERIVED BY FORMULA      | 0.758 | 0.975 | 0.310 | 2.042 |
| UNDERLYING PRESENT RATE | 0.792 | 0.866 | 0.278 | 1.935 |
| PROPOSED                | 0.757 | 0.975 | 0.310 | 2.042 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.084 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.08   | 2.03   | 2.00   | + 2.08 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,136            | 157                | 0.014               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 908              | 184                | 0.020               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 1,119            | 2,106              | 0.188               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 1,288            | 20,161             | 1.565               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 1,626            | 670                | 0.041               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 6,077            | 23,278             | 0.383               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 157       |
| 2016        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 184       |
| 2017        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 2,106     |
| 2018        | 0         | 0     | 0     | 0     | 2,411 | 0       | 0     | 0     | 0     | 17,472 | 278       |
| 2019        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 670       |
| TOTAL       | 0         | 0     | 0     | 0     | 2,411 | 0       | 0     | 0     | 0     | 17,472 | 3,395     |
| OD          | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |       | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|-------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP  | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 144       |
| 2016        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 168       |
| 2017        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 1,876     |
| 2018        | 0         | 0     | 289   | 188   | 2,456 | 0       | 3     | 1,277 | 1,023 | 16,591 | 246       |
| 2019        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 657       |
| TOTAL       | 0         | 0     | 289   | 188   | 2,456 | 0       | 3     | 1,277 | 1,023 | 16,591 | 3,092     |
| OD          | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,569    | 20,257      | 3,092     |       |
| IBNR + FREQUENCY ADJUSTMENT | (47,729) | (18,850)    | 23        |       |
| TOTAL LOSSES                | 0        | 1,407       | 3,116     |       |
| EXPECTED LOSSES             | 96,733   | 54,043      | 7,382     |       |
| CREDIBILITY                 | 0.00     | 0.01        | 0.02      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.023 | 0.051 | 0.074 |
| INDICATED (POST-TEST)   | 0.000 | 0.023 | 0.052 | 0.075 |
| PRESENT ON RATE LEVEL   | 1.536 | 0.858 | 0.117 | 2.511 |
| DERIVED BY FORMULA      | 1.536 | 0.850 | 0.116 | 2.502 |
| UNDERLYING PRESENT RATE | 1.592 | 0.889 | 0.121 | 2.603 |
| PROPOSED                | 1.536 | 0.850 | 0.116 | 2.502 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.553 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.55   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.03   | 2.94   | 2.69   | + 2.55 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 111,844          | 1,994,538          | 1.783               | 0               | 0     | 0     | 5     | 26   | 31  |
| 2016        | 104,582          | 1,475,942          | 1.411               | 1               | 0     | 2     | 2     | 18   | 23  |
| 2017        | 107,864          | 1,686,407          | 1.563               | 0               | 0     | 1     | 4     | 28   | 33  |
| 2018        | 113,166          | 1,187,429          | 1.049               | 0               | 0     | 1     | 3     | 33   | 37  |
| 2019        | 110,695          | 925,264            | 0.836               | 0               | 0     | 0     | 6     | 19   | 25  |
| TOTAL       | 548,151          | 7,269,580          | 1.326               | 1               | 0     | 4     | 20    | 124  | 149 |
| 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 |
| 2015        | 0         | 0     | 0         | 294,996 | 608,530   | 0       | 0     | 0       | 128,563 | 657,997   | 304,452   |
| 2016        | 11,339    | 0     | 386,245   | 52,771  | 122,673   | 255,221 | 0     | 142,943 | 69,907  | 232,493   | 202,350   |
| 2017        | 0         | 0     | 432,825   | 184,368 | 256,772   | 0       | 0     | 157,274 | 129,454 | 360,986   | 164,728   |
| 2018        | 0         | 0     | 276,289   | 80,051  | 202,407   | 0       | 0     | 50,000  | 62,630  | 413,325   | 102,727   |
| 2019        | 0         | 0     | 0         | 137,586 | 197,630   | 0       | 0     | 0       | 116,912 | 325,865   | 147,271   |
| TOTAL       | 11,339    | 0     | 1,095,359 | 749,772 | 1,388,012 | 255,221 | 0     | 350,217 | 507,466 | 1,990,666 | 921,528   |
| OD          | 0         | 0     | 0         | 0       | 4,257     | 0       | 0     | 0       | 0       | 8,931     | 14,309    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 385,265 | 767,356   | 0       | 0     | 0       | 158,904 | 787,622   | 279,487   |
| 2016        | 13,374    | 141   | 511,902   | 70,063  | 159,739   | 415,266 | 183   | 293,365 | 81,237  | 265,523   | 184,948   |
| 2017        | 21        | 772   | 597,592   | 222,171 | 314,142   | 0       | 1,304 | 319,287 | 151,207 | 388,201   | 146,773   |
| 2018        | 11        | 884   | 376,823   | 101,584 | 225,551   | 0       | 554   | 129,990 | 76,041  | 398,747   | 91,016    |
| 2019        | 21        | 1,100 | 221,270   | 178,733 | 195,019   | 0       | 5,404 | 156,985 | 135,275 | 238,906   | 144,473   |
| TOTAL       | 13,427    | 2,898 | 1,707,587 | 957,816 | 1,661,807 | 415,266 | 7,443 | 899,627 | 602,664 | 2,078,999 | 846,696   |
| OD          | 0         | 0     | 0         | 0       | 5,368     | 0       | 0     | 0       | 0       | 10,690    | 13,337    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,046,247   | 5,317,344   | 860,033   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,522,770) | (1,346,532) | 2,207     |       |
| TOTAL LOSSES                | 1,523,478   | 3,970,812   | 862,240   |       |
| EXPECTED LOSSES             | 2,982,864   | 3,706,374   | 841,535   |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.34      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.278 | 0.721 | 0.155 | 1.154 |
| INDICATED (POST-TEST)   | 0.281 | 0.728 | 0.156 | 1.165 |
| PRESENT ON RATE LEVEL   | 0.525 | 0.652 | 0.148 | 1.326 |
| DERIVED BY FORMULA      | 0.510 | 0.668 | 0.151 | 1.329 |
| UNDERLYING PRESENT RATE | 0.544 | 0.676 | 0.154 | 1.374 |
| PROPOSED                | 0.509 | 0.666 | 0.151 | 1.326 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.353 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.70   | 1.59   | 1.42   | + 1.35 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 10,276           | 73,128             | 0.712               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2016        | 9,290            | 17,528             | 0.189               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 35,978           | 269,352            | 0.749               | 0               | 0     | 0     | 4     | 4    | 8   |
| 2018        | 26,644           | 749,773            | 2.814               | 0               | 0     | 0     | 4     | 4    | 8   |
| 2019        | 25,806           | 229,240            | 0.888               | 0               | 0     | 0     | 0     | 7    | 7   |
| TOTAL       | 107,994          | 1,339,021          | 1.240               | 0               | 0     | 0     | 8     | 17   | 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 |
| 2015        | 0         | 0     | 0     | 0       | 11,052  | 0       | 0     | 0     | 0       | 46,930  | 15,146    |
| 2016        | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 17,528    |
| 2017        | 0         | 0     | 0     | 92,789  | 6,847   | 0       | 0     | 0     | 53,790  | 34,153  | 81,773    |
| 2018        | 0         | 0     | 0     | 289,041 | 62,827  | 0       | 0     | 0     | 283,792 | 34,425  | 79,688    |
| 2019        | 0         | 0     | 0     | 0       | 29,266  | 0       | 0     | 0     | 0       | 150,782 | 49,192    |
| TOTAL       | 0         | 0     | 0     | 381,830 | 109,992 | 0       | 0     | 0     | 337,582 | 266,290 | 243,327   |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 8,991     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0       | 13,937  | 0       | 0     | 0       | 0       | 56,175  | 13,904    |
| 2016        | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 16,021    |
| 2017        | 10        | 31    | 14,314  | 103,372 | 10,692  | 0       | 18    | 9,667   | 56,856  | 37,727  | 72,860    |
| 2018        | 32        | 231   | 117,538 | 265,849 | 84,346  | 0       | 270   | 102,039 | 219,867 | 51,896  | 70,604    |
| 2019        | 1         | 87    | 16,273  | 10,649  | 26,115  | 0       | 1,471 | 41,094  | 31,968  | 104,944 | 48,257    |
| TOTAL       | 43        | 349   | 148,125 | 379,870 | 135,090 | 0       | 1,759 | 152,800 | 308,690 | 250,742 | 221,645   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 7,966     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 303,077   | 1,074,392   | 229,611   |       |
| IBNR + FREQUENCY ADJUSTMENT | (503,499) | (205,571)   | 379       |       |
| TOTAL LOSSES                | 0         | 868,822     | 229,990   |       |
| EXPECTED LOSSES             | 998,849   | 601,498     | 123,642   |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.805 | 0.206 | 1.010 |
| INDICATED (POST-TEST)   | 0.000 | 0.812 | 0.208 | 1.020 |
| PRESENT ON RATE LEVEL   | 0.893 | 0.537 | 0.110 | 1.541 |
| DERIVED BY FORMULA      | 0.875 | 0.557 | 0.121 | 1.553 |
| UNDERLYING PRESENT RATE | 0.925 | 0.557 | 0.114 | 1.596 |
| PROPOSED                | 0.868 | 0.553 | 0.120 | 1.541 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.573 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.57   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.88   | 1.80   | 1.65   | + 1.57 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,529            | 1,612              | 0.105               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 1,645            | 1,693              | 0.103               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2017        | 1,571            | 1,007              | 0.064               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 1,009            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 592              | 459                | 0.078               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 6,346            | 4,771              | 0.075               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 1,612     |
| 2016        | 0         | 0     | 0     | 0     | 1,286 | 0       | 0     | 0     | 0     | 407  | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 1,007     |
| 2018        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 459       |
| TOTAL       | 0         | 0     | 0     | 0     | 1,286 | 0       | 0     | 0     | 0     | 407  | 3,078     |
| 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 |
| 2015        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 1,480     |
| 2016        | 0         | 0     | 15    | 14    | 1,617 | 0       | 0     | 3     | 4     | 461  | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 897       |
| 2018        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 450       |
| TOTAL       | 0         | 0     | 15    | 14    | 1,617 | 0       | 0     | 3     | 4     | 461  | 2,827     |
| OD          | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0    | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 18       | 2,095       | 2,827     |       |
| IBNR + FREQUENCY ADJUSTMENT | (13,906) | (18,978)    | 10        |       |
| TOTAL LOSSES                | 0        | 0           | 2,837     |       |
| EXPECTED LOSSES             | 25,708   | 48,751      | 5,972     |       |
| CREDIBILITY                 | 0.00     | 0.01        | 0.02      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.045 | 0.045 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.045 | 0.045 |
| PRESENT ON RATE LEVEL   | 0.391 | 0.741 | 0.091 | 1.223 |
| DERIVED BY FORMULA      | 0.391 | 0.734 | 0.090 | 1.215 |
| UNDERLYING PRESENT RATE | 0.405 | 0.768 | 0.094 | 1.267 |
| PROPOSED                | 0.391 | 0.734 | 0.090 | 1.215 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1,240 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.24   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.49   | 1.44   | 1.31   | + 1.24 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 19,069           | 205,794            | 1.079               | 0               | 0     | 0     | 2     | 4    | 6   |
| 2016        | 21,139           | 15,152             | 0.072               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2017        | 21,464           | 103,292            | 0.481               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2018        | 19,317           | 89,634             | 0.464               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 23,324           | 162,740            | 0.698               | 0               | 0     | 0     | 1     | 3    | 4   |
| TOTAL       | 104,313          | 576,612            | 0.553               | 0               | 0     | 0     | 3     | 13   | 16  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |         | MEDICAL |       |       |        |         |           |
|-------------|-----------|-------|-------|---------|---------|---------|-------|-------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP    | DEATH   | P. T. | MAJOR | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0     | 142,566 | 7,594   | 0       | 0     | 0     | 19,022 | 20,670  | 15,942    |
| 2016        | 0         | 0     | 0     | 0       | 2,503   | 0       | 0     | 0     | 0      | 3,367   | 9,282     |
| 2017        | 0         | 0     | 0     | 0       | 37,047  | 0       | 0     | 0     | 0      | 48,002  | 18,243    |
| 2018        | 0         | 0     | 0     | 0       | 34,012  | 0       | 0     | 0     | 0      | 37,892  | 17,730    |
| 2019        | 0         | 0     | 0     | 2,910   | 83,395  | 0       | 0     | 0     | 14,602 | 48,241  | 13,592    |
| TOTAL       | 0         | 0     | 0     | 145,476 | 164,551 | 0       | 0     | 0     | 33,624 | 158,172 | 74,789    |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0      | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |         |         | MEDICAL |       |        |        |         |           |
|-------------|-----------|-------|--------|---------|---------|---------|-------|--------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0      | 186,191 | 9,576   | 0       | 0     | 0      | 23,511 | 24,742  | 14,635    |
| 2016        | 0         | 0     | 30     | 27      | 3,148   | 0       | 0     | 25     | 31     | 3,811   | 8,484     |
| 2017        | 0         | 0     | 1,548  | 1,129   | 42,867  | 0       | 1     | 1,521  | 1,402  | 50,601  | 16,255    |
| 2018        | 0         | 5     | 4,080  | 2,649   | 34,642  | 0       | 6     | 2,768  | 2,218  | 35,982  | 15,709    |
| 2019        | 4         | 258   | 48,728 | 32,604  | 74,812  | 0       | 748   | 21,662 | 18,494 | 35,088  | 13,334    |
| TOTAL       | 4         | 264   | 54,385 | 222,601 | 165,044 | 0       | 755   | 25,976 | 45,656 | 150,223 | 68,416    |
| OD          | 0         | 0     | 0      | 0       | 0       | 0       | 0     | 0      | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 81,384    | 583,524     | 68,416    |       |
| IBNR + FREQUENCY ADJUSTMENT | (335,016) | (276,527)   | 252       |       |
| TOTAL LOSSES                | 0         | 306,997     | 68,668    |       |
| EXPECTED LOSSES             | 663,469   | 769,426     | 91,040    |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.294 | 0.066 | 0.360 |
| INDICATED (POST-TEST)   | 0.000 | 0.297 | 0.066 | 0.364 |
| PRESENT ON RATE LEVEL   | 0.614 | 0.712 | 0.084 | 1.410 |
| DERIVED BY FORMULA      | 0.601 | 0.683 | 0.082 | 1.367 |
| UNDERLYING PRESENT RATE | 0.636 | 0.738 | 0.087 | 1.461 |
| PROPOSED                | 0.602 | 0.683 | 0.082 | 1.367 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.395 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.39   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.73   | 1.67   | 1.51   | + 1.39 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 7,702            | 282,430            | 3.667               | 0               | 0     | 1     | 0     | 3    | 4   |
| 2016        | 8,909            | 43,980             | 0.494               | 0               | 0     | 0     | 0     | 4    | 4   |
| 2017        | 9,222            | 412,006            | 4.468               | 0               | 0     | 1     | 0     | 1    | 2   |
| 2018        | 10,499           | 177,499            | 1.691               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2019        | 9,852            | 62,651             | 0.636               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 46,184           | 978,566            | 2.119               | 0               | 0     | 2     | 1     | 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 |
| 2015        | 0         | 0     | 170,542 | 0      | 10,097 | 0       | 0     | 65,058  | 0      | 23,639  | 13,094    |
| 2016        | 0         | 0     | 0       | 0      | 8,204  | 0       | 0     | 0       | 0      | 12,996  | 22,780    |
| 2017        | 0         | 0     | 195,282 | 0      | 1,275  | 0       | 0     | 164,218 | 0      | 4,064   | 47,167    |
| 2018        | 0         | 0     | 0       | 16,828 | 11,571 | 0       | 0     | 0       | 50,907 | 72,077  | 26,116    |
| 2019        | 0         | 0     | 0       | 0      | 450    | 0       | 0     | 0       | 0      | 399     | 61,802    |
| TOTAL       | 0         | 0     | 365,824 | 16,828 | 31,597 | 0       | 0     | 229,276 | 50,907 | 113,175 | 170,959   |
| OD          | 0         | 0     | 0       | 0      | 0      | 0       | 0     | 0       | 0      | 0       | 1,371     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |        |        | MEDICAL |       |         |        |         |           |
|-------------|-----------|-------|---------|--------|--------|---------|-------|---------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR  | TEMP   | DEATH   | P. T. | MAJOR   | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 229,379 | 0      | 12,732 | 0       | 0     | 137,923 | 0      | 28,296  | 12,020    |
| 2016        | 0         | 0     | 97      | 88     | 10,317 | 0       | 0     | 95      | 120    | 14,708  | 20,821    |
| 2017        | 0         | 319   | 252,260 | 4,263  | 6,678  | 0       | 1,309 | 300,000 | 6,628  | 7,957   | 42,026    |
| 2018        | 2         | 15    | 7,792   | 16,094 | 12,970 | 0       | 59    | 23,119  | 43,297 | 71,888  | 23,139    |
| 2019        | 0         | 1     | 250     | 164    | 402    | 0       | 4     | 109     | 85     | 278     | 60,628    |
| TOTAL       | 2         | 335   | 489,778 | 20,609 | 43,100 | 0       | 1,371 | 461,245 | 50,130 | 123,127 | 158,634   |
| OD          | 0         | 0     | 0       | 0      | 0      | 0       | 0     | 0       | 0      | 0       | 1,222     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 952,732   | 236,966     | 159,855   |       |
| IBNR + FREQUENCY ADJUSTMENT | (295,474) | (135,293)   | 206       |       |
| TOTAL LOSSES                | 657,258   | 101,673     | 160,062   |       |
| EXPECTED LOSSES             | 583,702   | 378,045     | 74,899    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.06      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.423 | 0.220 | 0.344 | 1.987 |
| INDICATED (POST-TEST)   | 1.437 | 0.222 | 0.347 | 2.006 |
| PRESENT ON RATE LEVEL   | 1.220 | 0.790 | 0.156 | 2.166 |
| DERIVED BY FORMULA      | 1.222 | 0.767 | 0.168 | 2.157 |
| UNDERLYING PRESENT RATE | 1.264 | 0.819 | 0.162 | 2.245 |
| PROPOSED                | 1.222 | 0.767 | 0.168 | 2.157 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.201 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.20   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.54   | 2.54   | 2.32   | + 2.20 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 179,935          | 5,343,564          | 2,970               | 0               | 0     | 4     | 33    | 53   | 90  |
| 2016        | 192,327          | 6,582,667          | 3,423               | 1               | 0     | 3     | 53    | 63   | 120 |
| 2017        | 205,031          | 5,308,876          | 2,589               | 0               | 0     | 3     | 33    | 76   | 112 |
| 2018        | 202,001          | 4,996,121          | 2,473               | 0               | 0     | 5     | 20    | 57   | 82  |
| 2019        | 196,977          | 4,923,712          | 2,500               | 0               | 0     | 4     | 10    | 58   | 72  |
| TOTAL       | 976,271          | 27,154,940         | 2,781               | 1               | 0     | 19    | 149   | 307  | 476 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,064,580 | 1,286,244 | 693,066   | 0       | 0     | 417,655   | 902,241   | 572,649   | 407,129   |
| 2016        | 3,000     | 0     | 498,442   | 2,133,920 | 897,951   | 0       | 0     | 350,565   | 1,348,316 | 884,978   | 465,495   |
| 2017        | 0         | 0     | 460,180   | 1,397,653 | 803,580   | 0       | 0     | 258,344   | 1,051,479 | 808,961   | 528,679   |
| 2018        | 0         | 0     | 892,908   | 804,997   | 880,078   | 0       | 0     | 413,644   | 609,029   | 922,213   | 473,252   |
| 2019        | 0         | 0     | 712,231   | 680,480   | 970,535   | 0       | 0     | 454,978   | 539,484   | 1,144,355 | 421,649   |
| TOTAL       | 3,000     | 0     | 3,628,341 | 6,303,294 | 4,245,210 | 0       | 0     | 1,895,186 | 4,450,549 | 4,333,156 | 2,296,204 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 4,269     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,325,232 | 1,679,835 | 873,956   | 0       | 0      | 808,487   | 1,115,170 | 685,461   | 373,744   |
| 2016        | 3,539     | 845    | 758,903   | 2,666,654 | 1,153,924 | 0       | 722    | 788,494   | 1,501,842 | 1,020,350 | 425,462   |
| 2017        | 156       | 1,233  | 839,187   | 1,588,368 | 983,787   | 0       | 2,419  | 665,191   | 1,125,776 | 892,250   | 471,053   |
| 2018        | 96        | 3,310  | 1,452,819 | 839,103   | 997,531   | 0       | 4,276  | 924,817   | 552,704   | 933,673   | 419,301   |
| 2019        | 112       | 11,712 | 1,789,684 | 951,354   | 1,014,823 | 0       | 51,323 | 1,204,598 | 604,431   | 879,074   | 413,638   |
| TOTAL       | 3,903     | 17,100 | 6,165,825 | 7,725,315 | 5,024,022 | 0       | 58,740 | 4,391,587 | 4,899,923 | 4,410,807 | 2,103,199 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 3,983     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,637,156  | 22,060,067  | 2,107,181 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,899,810) | (4,701,217) | 5,879     |       |
| TOTAL LOSSES                | 6,737,346   | 17,358,850  | 2,113,060 |       |
| EXPECTED LOSSES             | 7,641,076   | 12,984,072  | 2,232,773 |       |
| CREDIBILITY                 | 0.09        | 0.30        | 0.49      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.690 | 1.778 | 0.216 | 2.684 |
| INDICATED (POST-TEST)   | 0.697 | 1.795 | 0.218 | 2.710 |
| PRESENT ON RATE LEVEL   | 0.755 | 1.283 | 0.221 | 2.259 |
| DERIVED BY FORMULA      | 0.750 | 1.437 | 0.219 | 2.406 |
| UNDERLYING PRESENT RATE | 0.783 | 1.330 | 0.229 | 2.341 |
| PROPOSED                | 0.750 | 1.437 | 0.219 | 2.406 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.455 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.46   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.69   | 2.62   | 2.42   | + 2.46 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 41,053           | 378,902            | 0.923               | 0               | 0     | 0     | 0     | 10   | 10  |
| 2016        | 40,794           | 637,889            | 1.564               | 0               | 0     | 0     | 3     | 11   | 14  |
| 2017        | 38,916           | 371,099            | 0.954               | 0               | 0     | 0     | 2     | 8    | 10  |
| 2018        | 37,784           | 782,364            | 2.071               | 0               | 0     | 0     | 6     | 12   | 18  |
| 2019        | 32,357           | 617,979            | 1.910               | 0               | 0     | 0     | 0     | 11   | 11  |
| TOTAL       | 190,904          | 2,788,233          | 1.461               | 0               | 0     | 0     | 11    | 52   | 63  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |         | MEDICAL |       |       |         |           |           |
|-------------|-----------|-------|-------|---------|---------|---------|-------|-------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP    | DEATH   | P. T. | MAJOR | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0       | 92,248  | 0       | 0     | 0     | 0       | 244,630   | 42,024    |
| 2016        | 0         | 0     | 0     | 144,112 | 189,904 | 0       | 0     | 0     | 89,577  | 202,952   | 11,344    |
| 2017        | 0         | 0     | 0     | 96,907  | 76,735  | 0       | 0     | 0     | 49,547  | 117,578   | 30,332    |
| 2018        | 0         | 0     | 0     | 262,169 | 80,441  | 0       | 0     | 0     | 101,004 | 297,718   | 41,032    |
| 2019        | 0         | 0     | 0     | 0       | 165,356 | 0       | 0     | 0     | 0       | 410,528   | 42,095    |
| TOTAL       | 0         | 0     | 0     | 503,188 | 604,684 | 0       | 0     | 0     | 240,128 | 1,273,406 | 166,827   |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0       | 116,325 | 0       | 0     | 0       | 0       | 292,822   | 38,578    |
| 2016        | 0         | 46    | 8,490   | 181,197 | 240,047 | 0       | 21    | 6,563   | 100,799 | 230,674   | 10,368    |
| 2017        | 11        | 34    | 17,856  | 110,081 | 91,681  | 0       | 19    | 11,632  | 54,885  | 125,533   | 27,026    |
| 2018        | 29        | 213   | 109,424 | 242,960 | 100,394 | 0       | 140   | 57,173  | 94,960  | 289,543   | 36,354    |
| 2019        | 7         | 490   | 91,947  | 60,168  | 147,554 | 0       | 4,004 | 111,886 | 87,037  | 285,728   | 41,295    |
| TOTAL       | 47        | 783   | 227,717 | 594,405 | 696,001 | 0       | 4,184 | 187,255 | 337,682 | 1,224,300 | 153,622   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 419,986   | 2,852,388   | 153,622   |       |
| IBNR + FREQUENCY ADJUSTMENT | (443,939) | (479,786)   | 421       |       |
| TOTAL LOSSES                | 0         | 2,372,602   | 154,043   |       |
| EXPECTED LOSSES             | 855,151   | 1,293,228   | 178,836   |       |
| CREDIBILITY                 | 0.03      | 0.10        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 1.243 | 0.081 | 1.324 |
| INDICATED (POST-TEST)   | 0.000 | 1.255 | 0.081 | 1.336 |
| PRESENT ON RATE LEVEL   | 0.432 | 0.654 | 0.090 | 1.176 |
| DERIVED BY FORMULA      | 0.419 | 0.714 | 0.089 | 1.222 |
| UNDERLYING PRESENT RATE | 0.448 | 0.677 | 0.094 | 1.219 |
| PROPOSED                | 0.419 | 0.714 | 0.089 | 1.222 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.247 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.25   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.39   | 1.35   | 1.26   | + 1.25 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,023            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 1,549            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 1,900            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 4,852            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 7,054            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 16,378           | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 | (31,632) | (6,257)     | 4         |       |
| TOTAL LOSSES                | 0        | 0           | 4         |       |
| EXPECTED LOSSES             | 71,084   | 20,423      | 849       |       |
| CREDIBILITY                 | 0.01     | 0.02        | 0.03      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.000 | 0.000 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.000 | 0.000 |
| PRESENT ON RATE LEVEL   | 0.422 | 0.121 | 0.005 | 0.549 |
| DERIVED BY FORMULA      | 0.418 | 0.119 | 0.005 | 0.542 |
| UNDERLYING PRESENT RATE | 0.434 | 0.125 | 0.005 | 0.564 |
| PROPOSED                | 0.418 | 0.119 | 0.005 | 0.542 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.643 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.64   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.63   | 0.65   | 0.64   | + 0.64 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 85,975           | 1,383,030          | 1.609               | 0               | 0     | 1     | 7     | 15   | 23  |
| 2016        | 86,258           | 1,201,934          | 1.393               | 0               | 0     | 0     | 12    | 14   | 26  |
| 2017        | 87,681           | 693,674            | 0.791               | 0               | 0     | 0     | 8     | 13   | 21  |
| 2018        | 75,188           | 1,182,499          | 1.573               | 0               | 0     | 0     | 4     | 16   | 20  |
| 2019        | 77,464           | 488,485            | 0.631               | 0               | 0     | 0     | 2     | 7    | 9   |
| TOTAL       | 412,566          | 4,949,622          | 1.200               | 0               | 0     | 1     | 33    | 65   | 99  |
| 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 |
| 2015        | 0         | 0     | 188,600 | 253,661   | 139,379 | 0       | 0     | 255,000 | 128,871 | 161,828 | 255,691   |
| 2016        | 0         | 0     | 0       | 439,232   | 104,384 | 0       | 0     | 0       | 351,059 | 135,644 | 171,615   |
| 2017        | 0         | 0     | 0       | 277,721   | 51,404  | 0       | 0     | 0       | 90,027  | 171,293 | 103,229   |
| 2018        | 0         | 0     | 0       | 293,208   | 218,860 | 0       | 0     | 0       | 138,183 | 348,154 | 184,094   |
| 2019        | 0         | 0     | 0       | 146,632   | 96,315  | 0       | 0     | 0       | 44,335  | 72,200  | 129,003   |
| TOTAL       | 0         | 0     | 188,600 | 1,410,454 | 610,342 | 0       | 0     | 255,000 | 752,475 | 889,119 | 843,632   |
| OD          | 0         | 0     | 0       | 0         | 54,793  | 0       | 0     | 0       | 0       | 242,564 | 1,039     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 253,667 | 331,281   | 175,757 | 0       | 0     | 540,600 | 159,285 | 193,708 | 234,724   |
| 2016        | 0         | 141   | 20,277  | 547,192   | 135,019 | 0       | 82    | 20,895  | 388,952 | 157,362 | 156,856   |
| 2017        | 31        | 94    | 44,133  | 310,339   | 67,768  | 0       | 33    | 19,795  | 98,490  | 183,454 | 91,977    |
| 2018        | 33        | 259   | 137,841 | 281,765   | 243,564 | 0       | 183   | 73,897  | 126,453 | 339,952 | 163,107   |
| 2019        | 18        | 834   | 172,256 | 148,891   | 105,839 | 0       | 1,548 | 45,530  | 40,407  | 54,841  | 126,552   |
| TOTAL       | 82        | 1,328 | 628,175 | 1,619,468 | 727,947 | 0       | 1,846 | 700,716 | 813,586 | 929,317 | 773,217   |
| OD          | 0         | 0     | 0       | 0         | 69,094  | 0       | 0     | 0       | 0       | 290,349 | 1,003     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,332,147 | 4,449,761   | 774,220   |       |
| IBNR + FREQUENCY ADJUSTMENT | (666,982) | (1,142,209) | 1,855     |       |
| TOTAL LOSSES                | 665,165   | 3,307,552   | 776,074   |       |
| EXPECTED LOSSES             | 1,295,092 | 3,105,889   | 748,152   |       |
| CREDIBILITY                 | 0.05      | 0.17        | 0.28      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.161 | 0.715 | 0.188 | 1.064 |
| INDICATED (POST-TEST)   | 0.163 | 0.721 | 0.190 | 1.074 |
| PRESENT ON RATE LEVEL   | 0.303 | 0.726 | 0.175 | 1.204 |
| DERIVED BY FORMULA      | 0.296 | 0.726 | 0.179 | 1.201 |
| UNDERLYING PRESENT RATE | 0.314 | 0.753 | 0.181 | 1.248 |
| PROPOSED                | 0.296 | 0.726 | 0.179 | 1.201 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.226 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.23   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.31   | 1.34   | 1.29   | + 1.23 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 25,506           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 19,950           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 22,468           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 23,386           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 27,586           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 118,896          | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 | (434,263) | (2,080)     | 3         |       |
| TOTAL LOSSES                | 0         | 0           | 3         |       |
| EXPECTED LOSSES             | 862,609   | 5,805       | 915       |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.12      |       |

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   | 0.704 | 0.005 | 0.001 | 0.710 |
| DERIVED BY FORMULA      | 0.690 | 0.004 | 0.001 | 0.695 |
| UNDERLYING PRESENT RATE | 0.726 | 0.005 | 0.001 | 0.731 |
| PROPOSED                | 0.690 | 0.004 | 0.001 | 0.695 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.668 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.67   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.89   | 0.82   | 0.73   | + 0.67 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 61,898           | 1,148,722          | 1.856               | 0               | 0     | 0     | 11    | 17   | 28  |
| 2016        | 65,307           | 938,066            | 1.436               | 0               | 0     | 0     | 4     | 23   | 27  |
| 2017        | 63,068           | 2,820,881          | 4.473               | 0               | 0     | 1     | 3     | 22   | 26  |
| 2018        | 62,474           | 849,764            | 1.360               | 0               | 0     | 0     | 3     | 13   | 16  |
| 2019        | 62,319           | 1,952,875          | 3.134               | 0               | 0     | 1     | 0     | 23   | 24  |
| TOTAL       | 315,066          | 7,710,308          | 2.447               | 0               | 0     | 2     | 21    | 98   | 121 |
| 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 |
| 2015        | 0         | 0     | 0         | 413,576 | 168,831   | 0       | 0     | 0         | 251,312 | 198,198   | 116,805   |
| 2016        | 0         | 0     | 0         | 116,284 | 234,967   | 0       | 0     | 0         | 21,950  | 341,761   | 223,104   |
| 2017        | 0         | 0     | 280,850   | 221,233 | 364,824   | 0       | 0     | 1,094,763 | 221,617 | 431,294   | 206,300   |
| 2018        | 0         | 0     | 0         | 164,473 | 349,834   | 0       | 0     | 0         | 51,440  | 100,639   | 183,378   |
| 2019        | 0         | 0     | 807,955   | 0       | 575,021   | 0       | 0     | 2,000     | 0       | 428,831   | 139,068   |
| TOTAL       | 0         | 0     | 1,088,805 | 915,566 | 1,693,477 | 0       | 0     | 1,096,763 | 546,319 | 1,500,723 | 868,655   |
| OD          | 0         | 0     | 0         | 88,005  | 0         | 0       | 0     | 0         | 50,790  | 0         | 2,612     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 540,130   | 212,896   | 0       | 0     | 0         | 310,622 | 237,243   | 107,227   |
| 2016        | 0         | 37    | 7,815     | 147,081   | 296,479   | 0       | 5     | 3,744     | 27,394  | 387,031   | 203,917   |
| 2017        | 25        | 275   | 203,426   | 259,680   | 431,928   | 0       | 3,804 | 901,868   | 261,246 | 472,199   | 183,813   |
| 2018        | 20        | 181   | 104,560   | 175,741   | 367,899   | 0       | 64    | 25,393    | 45,378  | 99,046    | 162,473   |
| 2019        | 32        | 8,839 | 1,112,869 | 288,507   | 577,160   | 0       | 4,314 | 119,416   | 91,165  | 298,584   | 136,426   |
| TOTAL       | 77        | 9,332 | 1,428,670 | 1,411,138 | 1,886,362 | 0       | 8,187 | 1,050,420 | 735,805 | 1,494,104 | 793,856   |
| OD          | 0         | 0     | 0         | 114,935   | 0         | 0       | 0     | 0         | 62,776  | 0         | 2,363     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,496,685   | 5,705,120   | 796,219   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,296,695) | (1,263,752) | 1,737     |       |
| TOTAL LOSSES                | 1,199,991   | 4,441,369   | 797,956   |       |
| EXPECTED LOSSES             | 2,535,784   | 3,466,899   | 673,014   |       |
| CREDIBILITY                 | 0.04        | 0.14        | 0.23      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.381 | 1.353 | 0.253 | 1.987 |
| INDICATED (POST-TEST)   | 0.384 | 1.366 | 0.255 | 2.006 |
| PRESENT ON RATE LEVEL   | 0.777 | 1.062 | 0.206 | 2.045 |
| DERIVED BY FORMULA      | 0.761 | 1.104 | 0.217 | 2.083 |
| UNDERLYING PRESENT RATE | 0.805 | 1.100 | 0.214 | 2.119 |
| PROPOSED                | 0.747 | 1.084 | 0.213 | 2.045 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | TOTAL |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.09   | MINIMUM PREMIUM | 2.087 |
| MAN. RATE | 2.37   | 2.38   | 2.19   | + 2.09 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |   |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|---|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |   |
| 2015        | 41,213           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2016        | 46,308           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2017        | 47,073           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2018        | 58,838           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2019        | 45,707           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| TOTAL       | 239,139          | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 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 |
| 2015        | 0         | 0     | 0     | 0      | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0      | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0      | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0      | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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     | 91,121 | 0    | 0       | 0     | 0     | 0     | 0    | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |      | MEDICAL |       |       |       |      |           |
|-------------|-----------|-------|-------|---------|------|---------|-------|-------|-------|------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP | DEATH   | P. T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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         | 29    | 3,951 | 113,286 | 778  | 0       | 0     | 0     | 0     | 0    | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,980     | 114,064     | 0         |       |
| IBNR + FREQUENCY ADJUSTMENT | (730,273) | (76,658)    | 10        |       |
| TOTAL LOSSES                | 0         | 37,406      | 10        |       |
| EXPECTED LOSSES             | 1,427,634 | 212,129     | 3,739     |       |
| CREDIBILITY                 | 0.04      | 0.12        | 0.19      |       |

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   | 0.581 | 0.086 | 0.002 | 0.669 |
| DERIVED BY FORMULA      | 0.558 | 0.076 | 0.001 | 0.635 |
| UNDERLYING PRESENT RATE | 0.597 | 0.089 | 0.002 | 0.687 |
| PROPOSED                | 0.558 | 0.076 | 0.001 | 0.635 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.753 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.75   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.89   | 0.82   | 0.78   | + 0.75 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 28,199           | 855,249            | 3.033               | 0               | 0     | 1     | 5     | 3    | 9   |
| 2016        | 34,045           | 923,775            | 2.713               | 0               | 0     | 0     | 7     | 4    | 11  |
| 2017        | 29,000           | 1,206,886          | 4.162               | 0               | 0     | 0     | 6     | 9    | 15  |
| 2018        | 24,783           | 789,417            | 3.185               | 0               | 0     | 1     | 0     | 8    | 9   |
| 2019        | 19,242           | 495,176            | 2.573               | 0               | 0     | 0     | 3     | 4    | 7   |
| TOTAL       | 135,269          | 4,270,503          | 3.157               | 0               | 0     | 2     | 21    | 28   | 51  |
| 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 |
| 2015        | 0         | 0     | 145,820 | 335,124   | 92,497    | 0       | 0     | 46,323 | 137,263 | 36,423  | 61,799    |
| 2016        | 0         | 0     | 0       | 322,499   | 288,889   | 0       | 0     | 0      | 174,038 | 88,018  | 50,331    |
| 2017        | 0         | 0     | 0       | 350,516   | 303,683   | 0       | 0     | 0      | 207,694 | 255,889 | 89,104    |
| 2018        | 0         | 0     | 147,600 | 0         | 300,858   | 0       | 0     | 35,000 | 0       | 215,925 | 90,034    |
| 2019        | 0         | 0     | 0       | 69,050    | 31,393    | 0       | 0     | 0      | 44,638  | 253,227 | 96,868    |
| TOTAL       | 0         | 0     | 293,420 | 1,077,189 | 1,017,320 | 0       | 0     | 81,323 | 563,633 | 849,482 | 388,136   |
| OD          | 0         | 0     | 0       | 0         | 30,600    | 0       | 0     | 0      | 0       | 605     | 15,345    |

## TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 196,128 | 437,672   | 116,639   | 0       | 0     | 98,205  | 169,657 | 43,598  | 56,731    |
| 2016        | 0         | 104   | 17,393  | 404,035   | 366,050   | 0       | 40    | 10,511  | 193,015 | 101,521 | 46,003    |
| 2017        | 39        | 122   | 65,677  | 398,962   | 361,849   | 0       | 73    | 41,254  | 223,153 | 276,403 | 79,392    |
| 2018        | 2         | 469   | 208,152 | 30,671    | 313,782   | 0       | 335   | 70,255  | 15,278  | 206,455 | 79,770    |
| 2019        | 8         | 351   | 73,353  | 65,033    | 37,381    | 0       | 3,320 | 95,044  | 78,958  | 180,868 | 95,028    |
| TOTAL       | 49        | 1,046 | 560,702 | 1,336,373 | 1,195,700 | 0       | 3,769 | 315,268 | 680,061 | 808,845 | 356,923   |
| OD          | 0         | 0     | 361     | 327       | 38,482    | 0       | 0     | 4       | 6       | 685     | 14,082    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 881,201     | 4,060,477   | 371,005   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,013,927) | (797,869)   | 560       |       |
| TOTAL LOSSES                | 0           | 3,262,609   | 371,565   |       |
| EXPECTED LOSSES             | 1,927,849   | 2,113,894   | 263,970   |       |
| CREDIBILITY                 | 0.02        | 0.08        | 0.13      |       |

## PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 2.383 | 0.264 | 2.647 |
| INDICATED (POST-TEST)   | 0.000 | 2.405 | 0.267 | 2.672 |
| PRESENT ON RATE LEVEL   | 1.375 | 1.508 | 0.188 | 3.072 |
| DERIVED BY FORMULA      | 1.348 | 1.580 | 0.199 | 3.126 |
| UNDERLYING PRESENT RATE | 1.425 | 1.563 | 0.195 | 3.183 |
| PROPOSED                | 1.324 | 1.552 | 0.195 | 3.072 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.135 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.13   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.68   | 3.58   | 3.29   | + 3.13 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 18,024           | 618,962            | 3.434               | 0               | 0     | 1     | 0     | 0    | 1   |
| 2016        | 18,389           | 385,539            | 2.097               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2017        | 20,319           | 78,975             | 0.389               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2018        | 20,948           | 153,108            | 0.731               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2019        | 19,859           | 288,943            | 1.455               | 0               | 0     | 0     | 0     | 4    | 4   |
| TOTAL       | 97,539           | 1,525,527          | 1.564               | 0               | 0     | 1     | 2     | 10   | 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 |
| 2015        | 0         | 0     | 417,126 | 0       | 0       | 0       | 0     | 172,760 | 0       | 0       | 29,076    |
| 2016        | 0         | 0     | 0       | 130,655 | 15,677  | 0       | 0     | 0       | 116,705 | 32,449  | 90,053    |
| 2017        | 0         | 0     | 0       | 0       | 43,971  | 0       | 0     | 0       | 0       | 10,924  | 24,080    |
| 2018        | 0         | 0     | 0       | 106,822 | 0       | 0       | 0     | 0       | 17,638  | 0       | 28,648    |
| 2019        | 0         | 0     | 0       | 0       | 99,079  | 0       | 0     | 0       | 0       | 160,364 | 29,500    |
| TOTAL       | 0         | 0     | 417,126 | 237,477 | 158,727 | 0       | 0     | 172,760 | 134,343 | 203,737 | 201,357   |
| 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 |
| 2015        | 0         | 0     | 561,034 | 0       | 0       | 0       | 0     | 366,251 | 0       | 0       | 26,692    |
| 2016        | 0         | 42    | 5,850   | 162,605 | 20,830  | 0       | 27    | 6,854   | 129,185 | 38,003  | 82,308    |
| 2017        | 0         | 1     | 1,837   | 1,340   | 50,878  | 0       | 0     | 346     | 319     | 11,516  | 21,455    |
| 2018        | 12        | 82    | 40,654  | 96,442  | 7,523   | 0       | 16    | 6,186   | 13,540  | 1,194   | 25,382    |
| 2019        | 4         | 294   | 55,093  | 36,052  | 88,412  | 0       | 1,564 | 43,706  | 33,999  | 111,613 | 28,940    |
| TOTAL       | 16        | 418   | 664,469 | 296,439 | 167,643 | 0       | 1,608 | 423,342 | 177,043 | 162,325 | 184,777   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,089,853 | 803,451     | 184,777   |       |
| IBNR + FREQUENCY ADJUSTMENT | (364,899) | (277,655)   | 393       |       |
| TOTAL LOSSES                | 724,954   | 525,796     | 185,170   |       |
| EXPECTED LOSSES             | 715,708   | 768,906     | 147,969   |       |
| CREDIBILITY                 | 0.02      | 0.06        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.743 | 0.539 | 0.190 | 1.472 |
| INDICATED (POST-TEST)   | 0.750 | 0.544 | 0.192 | 1.486 |
| PRESENT ON RATE LEVEL   | 0.708 | 0.761 | 0.146 | 1.615 |
| DERIVED BY FORMULA      | 0.709 | 0.748 | 0.151 | 1.608 |
| UNDERLYING PRESENT RATE | 0.734 | 0.788 | 0.152 | 1.674 |
| PROPOSED                | 0.709 | 0.748 | 0.151 | 1.608 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.641 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.64   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.88   | 1.86   | 1.73   | + 1.64 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 524              | 230                | 0.044               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 426              | 364                | 0.085               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 387              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 244              | 93                 | 0.038               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 143              | 2,347              | 1.641               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 1,724            | 3,034              | 0.176               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 230       |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 364       |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 93        |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 2,347     |
| TOTAL       | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 3,034     |
| 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 211       |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 333       |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 82        |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 2,302     |
| TOTAL       | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 2,929     |
| OD          | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |

|                             | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|---------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 0       | 0           | 2,929     |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,918) | (2,966)     | 1         |       |
| TOTAL LOSSES                | 0       | 0           | 2,930     |       |
| EXPECTED LOSSES             | 9,022   | 7,492       | 754       |       |
| CREDIBILITY                 | 0.00    | 0.00        | 0.01      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.170 | 0.170 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.172 | 0.172 |
| PRESENT ON RATE LEVEL   | 0.508 | 0.422 | 0.042 | 0.972 |
| DERIVED BY FORMULA      | 0.508 | 0.422 | 0.044 | 0.974 |
| UNDERLYING PRESENT RATE | 0.523 | 0.435 | 0.044 | 1.002 |
| PROPOSED                | 0.507 | 0.421 | 0.044 | 0.972 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.934 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.93   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.15   | 1.09   | 1.00   | + 0.93 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 2,704            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 2,765            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 2,580            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 2,975            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 2,971            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 13,995           | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 | (4,760) | (520)       | 0         |       |
| TOTAL LOSSES                | 0       | 0           | 0         |       |
| EXPECTED LOSSES             | 9,392   | 1,440       | 0         |       |
| CREDIBILITY                 | 0.01    | 0.02        | 0.03      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.000 | 0.000 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.000 | 0.000 |
| PRESENT ON RATE LEVEL   | 0.065 | 0.010 | 0.000 | 0.075 |
| DERIVED BY FORMULA      | 0.064 | 0.010 | 0.000 | 0.074 |
| UNDERLYING PRESENT RATE | 0.067 | 0.010 | 0.000 | 0.077 |
| PROPOSED                | 0.064 | 0.010 | 0.000 | 0.074 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.076 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.09   | 0.09   | 0.08   | + 0.08 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 2,417            | 42,833             | 1.772               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2016        | 2,579            | 212,199            | 8.228               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2017        | 2,482            | 11,312             | 0.456               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2018        | 2,478            | 11,451             | 0.462               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 2,504            | 6,665              | 0.266               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 12,460           | 284,460            | 2.283               | 0               | 0     | 0     | 1     | 8    | 9   |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |        | MEDICAL |       |       |        |        |           |
|-------------|-----------|-------|-------|---------|--------|---------|-------|-------|--------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP   | DEATH   | P. T. | MAJOR | MINOR  | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0       | 13,831 | 0       | 0     | 0     | 0      | 27,806 | 1,196     |
| 2016        | 0         | 0     | 0     | 104,475 | 7,682  | 0       | 0     | 0     | 62,414 | 33,733 | 3,895     |
| 2017        | 0         | 0     | 0     | 0       | 1,847  | 0       | 0     | 0     | 0      | 3,315  | 6,150     |
| 2018        | 0         | 0     | 0     | 0       | 1,856  | 0       | 0     | 0     | 0      | 602    | 8,993     |
| 2019        | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0      | 0      | 6,665     |
| TOTAL       | 0         | 0     | 0     | 104,475 | 25,216 | 0       | 0     | 0     | 62,414 | 65,456 | 26,899    |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0      | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |        | MEDICAL |       |       |        |        |           |
|-------------|-----------|-------|-------|---------|--------|---------|-------|-------|--------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP   | DEATH   | P. T. | MAJOR | MINOR  | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0       | 17,441 | 0       | 0     | 0     | 0      | 33,284 | 1,098     |
| 2016        | 0         | 34    | 4,621 | 129,971 | 10,552 | 0       | 15    | 3,785 | 69,240 | 38,861 | 3,560     |
| 2017        | 0         | 0     | 77    | 56      | 2,137  | 0       | 0     | 105   | 97     | 3,495  | 5,480     |
| 2018        | 0         | 0     | 223   | 145     | 1,890  | 0       | 0     | 44    | 35     | 572    | 7,968     |
| 2019        | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0      | 0      | 6,538     |
| TOTAL       | 0         | 34    | 4,921 | 130,172 | 32,021 | 0       | 15    | 3,934 | 69,372 | 76,211 | 24,644    |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0      | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,903    | 307,775     | 24,644    |       |
| IBNR + FREQUENCY ADJUSTMENT | (70,698) | (38,018)    | 42        |       |
| TOTAL LOSSES                | 0        | 269,758     | 24,686    |       |
| EXPECTED LOSSES             | 138,505  | 104,512     | 16,166    |       |
| CREDIBILITY                 | 0.01     | 0.02        | 0.03      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 2.165 | 0.198 | 2.363 |
| INDICATED (POST-TEST)   | 0.000 | 2.186 | 0.200 | 2.386 |
| PRESENT ON RATE LEVEL   | 1.073 | 0.809 | 0.125 | 2.007 |
| DERIVED BY FORMULA      | 1.062 | 0.837 | 0.127 | 2.026 |
| UNDERLYING PRESENT RATE | 1.112 | 0.839 | 0.130 | 2.080 |
| PROPOSED                | 1.062 | 0.837 | 0.127 | 2.026 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.067 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.07   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.40   | 2.34   | 2.15   | + 2.07 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 11,067           | 478,784            | 4.326               | 0               | 0     | 0     | 4     | 7    | 11  |
| 2016        | 10,498           | 206,105            | 1.963               | 0               | 0     | 0     | 4     | 2    | 6   |
| 2017        | 11,144           | 133,554            | 1.198               | 0               | 0     | 0     | 1     | 7    | 8   |
| 2018        | 12,130           | 259,635            | 2.140               | 0               | 0     | 0     | 2     | 4    | 6   |
| 2019        | 10,239           | 450,726            | 4.402               | 0               | 0     | 0     | 2     | 4    | 6   |
| TOTAL       | 55,078           | 1,528,804          | 2.776               | 0               | 0     | 0     | 13    | 24   | 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 |
| 2015        | 0         | 0     | 0     | 243,529 | 38,237 | 0       | 0     | 0     | 89,859  | 68,291  | 38,868    |
| 2016        | 0         | 0     | 0     | 83,710  | 2,779  | 0       | 0     | 0     | 101,555 | 6,798   | 11,263    |
| 2017        | 0         | 0     | 0     | 10,468  | 29,519 | 0       | 0     | 0     | 1,890   | 67,736  | 23,941    |
| 2018        | 0         | 0     | 0     | 144,908 | 8,549  | 0       | 0     | 0     | 58,372  | 11,672  | 36,134    |
| 2019        | 0         | 0     | 0     | 156,060 | 15,791 | 0       | 0     | 0     | 36,968  | 46,169  | 195,738   |
| TOTAL       | 0         | 0     | 0     | 638,675 | 94,875 | 0       | 0     | 0     | 288,644 | 200,666 | 305,944   |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 318,049 | 48,217  | 0       | 0     | 0      | 111,066 | 81,744  | 35,681    |
| 2016        | 0         | 27    | 3,662   | 104,102 | 4,209   | 0       | 24    | 5,807  | 112,217 | 8,806   | 10,294    |
| 2017        | 1         | 4     | 2,816   | 12,538  | 34,468  | 0       | 2     | 2,448  | 3,940   | 71,464  | 21,331    |
| 2018        | 16        | 112   | 56,174  | 131,493 | 18,912  | 0       | 56    | 21,323 | 45,492  | 15,034  | 32,015    |
| 2019        | 15        | 631   | 135,113 | 126,911 | 35,263  | 0       | 1,154 | 34,139 | 30,717  | 35,961  | 192,019   |
| TOTAL       | 32        | 774   | 197,765 | 693,093 | 141,070 | 0       | 1,236 | 63,718 | 303,433 | 213,010 | 291,340   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 263,524   | 1,350,605   | 291,340   |       |
| IBNR + FREQUENCY ADJUSTMENT | (159,958) | (200,434)   | 143       |       |
| TOTAL LOSSES                | 103,566   | 1,150,172   | 291,483   |       |
| EXPECTED LOSSES             | 310,935   | 548,803     | 56,815    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.188 | 2.088 | 0.529 | 2.806 |
| INDICATED (POST-TEST)   | 0.190 | 2.108 | 0.534 | 2.832 |
| PRESENT ON RATE LEVEL   | 0.545 | 0.962 | 0.100 | 1.606 |
| DERIVED BY FORMULA      | 0.541 | 1.007 | 0.130 | 1.679 |
| UNDERLYING PRESENT RATE | 0.565 | 0.996 | 0.103 | 1.664 |
| PROPOSED                | 0.541 | 1.008 | 0.130 | 1.679 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.713 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.71   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.84   | 1.84   | 1.72   | + 1.71 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 4,286            | 69,506             | 1.622               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2016        | 4,034            | 118,846            | 2.946               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2017        | 4,009            | 1,843              | 0.046               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 4,193            | 9,409              | 0.224               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 5,513            | 33,755             | 0.612               | 0               | 0     | 0     | 0     | 3    | 3   |
| TOTAL       | 22,035           | 233,359            | 1.059               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 55,000 | 0       | 0     | 0     | 0       | 9,156  | 5,350     |
| 2016        | 0         | 0     | 0     | 3,628 | 0      | 0       | 0     | 0     | 113,929 | 0      | 1,289     |
| 2017        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0       | 0      | 1,843     |
| 2018        | 0         | 0     | 0     | 0     | 1,977  | 0       | 0     | 0     | 0       | 3,996  | 3,436     |
| 2019        | 0         | 0     | 0     | 0     | 13,506 | 0       | 0     | 0     | 0       | 17,442 | 2,807     |
| TOTAL       | 0         | 0     | 0     | 3,628 | 70,483 | 0       | 0     | 0     | 113,929 | 30,594 | 14,725    |
| 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 |
| 2015        | 0         | 0     | 0     | 0     | 69,355 | 0       | 0     | 0      | 0       | 10,960 | 4,911     |
| 2016        | 0         | 1     | 157   | 4,511 | 31     | 0       | 27    | 6,459  | 125,820 | 1,248  | 1,178     |
| 2017        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0      | 0       | 0      | 1,642     |
| 2018        | 0         | 0     | 237   | 154   | 2,014  | 0       | 1     | 292    | 234     | 3,795  | 3,044     |
| 2019        | 1         | 40    | 7,510 | 4,914 | 12,052 | 0       | 170   | 4,754  | 3,698   | 12,140 | 2,754     |
| TOTAL       | 1         | 41    | 7,905 | 9,579 | 83,452 | 0       | 197   | 11,505 | 129,752 | 28,142 | 13,530    |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0      | 0       | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 19,648   | 250,924     | 13,530    |       |
| IBNR + FREQUENCY ADJUSTMENT | (83,644) | (50,437)    | 54        |       |
| TOTAL LOSSES                | 0        | 200,488     | 13,583    |       |
| EXPECTED LOSSES             | 168,016  | 142,175     | 18,119    |       |
| CREDIBILITY                 | 0.01     | 0.02        | 0.04      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.910 | 0.062 | 0.972 |
| INDICATED (POST-TEST)   | 0.000 | 0.919 | 0.062 | 0.981 |
| PRESENT ON RATE LEVEL   | 0.736 | 0.623 | 0.079 | 1.438 |
| DERIVED BY FORMULA      | 0.728 | 0.629 | 0.079 | 1.436 |
| UNDERLYING PRESENT RATE | 0.762 | 0.645 | 0.082 | 1.490 |
| PROPOSED                | 0.729 | 0.629 | 0.079 | 1.436 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.465 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.47   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.73   | 1.68   | 1.54   | + 1.47 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 347,580          | 4,889,592          | 1.407               | 0               | 0     | 4     | 16    | 69   | 89  |
| 2016        | 371,040          | 4,999,455          | 1.347               | 0               | 0     | 2     | 25    | 53   | 80  |
| 2017        | 367,065          | 4,784,596          | 1.303               | 0               | 0     | 2     | 29    | 65   | 96  |
| 2018        | 406,259          | 4,463,657          | 1.099               | 0               | 0     | 1     | 22    | 74   | 97  |
| 2019        | 436,845          | 5,324,527          | 1.219               | 0               | 0     | 2     | 13    | 71   | 86  |
| TOTAL       | 1,928,789        | 24,461,827         | 1.268               | 0               | 0     | 11    | 105   | 332  | 448 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 706,857   | 661,985   | 869,116   | 0       | 0     | 268,156   | 434,821   | 1,386,621 | 562,036   |
| 2016        | 0         | 0     | 559,265   | 1,020,140 | 740,195   | 0       | 0     | 383,520   | 916,643   | 768,854   | 610,838   |
| 2017        | 0         | 0     | 331,930   | 1,333,945 | 546,631   | 0       | 0     | 151,529   | 1,074,239 | 864,066   | 482,256   |
| 2018        | 0         | 0     | 189,707   | 1,064,030 | 1,205,329 | 0       | 0     | 19,460    | 557,953   | 928,013   | 499,165   |
| 2019        | 0         | 0     | 560,091   | 546,680   | 1,054,373 | 0       | 0     | 284,857   | 449,585   | 1,903,083 | 525,858   |
| TOTAL       | 0         | 0     | 2,347,850 | 4,626,780 | 4,415,644 | 0       | 0     | 1,107,522 | 3,433,241 | 5,850,637 | 2,680,153 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 9,362     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 950,723   | 864,552   | 1,095,955 | 0       | 0      | 568,491   | 537,439   | 1,659,785 | 515,949   |
| 2016        | 0         | 507    | 788,770   | 1,280,754 | 946,819   | 0       | 660    | 829,501   | 1,024,478 | 884,573   | 558,306   |
| 2017        | 149       | 998    | 653,187   | 1,506,932 | 681,157   | 0       | 1,576  | 475,519   | 1,146,786 | 948,679   | 429,690   |
| 2018        | 124       | 1,547  | 770,678   | 1,063,826 | 1,312,041 | 0       | 832    | 293,763   | 484,094   | 919,772   | 442,260   |
| 2019        | 101       | 10,116 | 1,578,642 | 863,051   | 1,059,424 | 0       | 45,835 | 1,142,791 | 693,309   | 1,387,841 | 515,867   |
| TOTAL       | 375       | 13,168 | 4,742,000 | 5,579,115 | 5,095,396 | 0       | 48,903 | 3,310,064 | 3,886,105 | 5,800,650 | 2,462,072 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 8,647     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,114,511   | 20,361,266  | 2,470,719 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,624,924) | (4,443,282) | 8,315     |       |
| TOTAL LOSSES                | 4,489,586   | 15,917,984  | 2,479,034 |       |
| EXPECTED LOSSES             | 7,203,428   | 12,435,306  | 2,941,116 |       |
| CREDIBILITY                 | 0.14        | 0.47        | 0.78      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.233 | 0.825 | 0.128 | 1.186 |
| INDICATED (POST-TEST)   | 0.235 | 0.833 | 0.129 | 1.197 |
| PRESENT ON RATE LEVEL   | 0.360 | 0.622 | 0.147 | 1.130 |
| DERIVED BY FORMULA      | 0.343 | 0.721 | 0.133 | 1.197 |
| UNDERLYING PRESENT RATE | 0.373 | 0.645 | 0.152 | 1.171 |
| PROPOSED                | 0.343 | 0.721 | 0.133 | 1.197 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.221 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.22   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.27   | 1.30   | 1.21   | + 1.22 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 818,955          | 14,003,617         | 1.710               | 1               | 0     | 11    | 58    | 169  | 239  |
| 2016        | 828,188          | 11,589,969         | 1.399               | 1               | 0     | 6     | 57    | 143  | 207  |
| 2017        | 864,503          | 11,473,404         | 1.327               | 0               | 0     | 9     | 53    | 153  | 215  |
| 2018        | 907,921          | 20,729,819         | 2.283               | 0               | 1     | 12    | 65    | 162  | 240  |
| 2019        | 1,020,099        | 11,399,288         | 1.117               | 0               | 0     | 5     | 40    | 174  | 219  |
| TOTAL       | 4,439,666        | 69,196,097         | 1.559               | 2               | 1     | 43    | 273   | 801  | 1120 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 2     | 11   | 13   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |           |            |           | MEDICAL |           |           |           |            |           |
|-------------|-----------|---------|-----------|------------|-----------|---------|-----------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR      | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 151,951   | 0       | 2,480,664 | 2,052,858  | 2,318,440 | 186,948 | 0         | 1,523,444 | 1,602,595 | 2,503,777  | 1,182,940 |
| 2016        | 3,000     | 0       | 1,346,947 | 1,833,846  | 1,417,351 | 0       | 0         | 2,485,772 | 1,205,297 | 1,903,557  | 1,394,199 |
| 2017        | 0         | 0       | 1,738,890 | 2,271,720  | 1,834,595 | 0       | 0         | 814,194   | 1,390,512 | 2,181,404  | 1,242,089 |
| 2018        | 0         | 537,834 | 2,411,959 | 2,657,529  | 2,022,953 | 0       | 4,054,091 | 2,511,500 | 1,888,774 | 3,065,956  | 1,579,223 |
| 2019        | 0         | 0       | 1,008,904 | 1,611,164  | 2,222,037 | 0       | 0         | 331,316   | 1,328,543 | 3,245,511  | 1,651,813 |
| TOTAL       | 154,951   | 537,834 | 8,987,364 | 10,427,117 | 9,815,376 | 186,948 | 4,054,091 | 7,666,226 | 7,415,721 | 12,900,205 | 7,050,264 |
| OD          | 0         | 0       | 0         | 76,701     | 343,311   | 0       | 0         | 0         | 3,675     | 67,544     | 49,573    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |           |            |           |            |           |
|-------------|-----------|---------|------------|------------|------------|---------|-----------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 219,113   | 0       | 3,252,644  | 2,681,033  | 2,923,553  | 416,707 | 0         | 2,966,517  | 1,980,807 | 2,997,021  | 1,085,939 |
| 2016        | 3,539     | 938     | 1,524,211  | 2,303,915  | 1,812,170  | 0       | 1,742     | 2,607,718  | 1,365,241 | 2,181,886  | 1,274,298 |
| 2017        | 254       | 3,629   | 2,665,850  | 2,619,247  | 2,236,916  | 0       | 6,990     | 1,777,791  | 1,539,953 | 2,362,310  | 1,106,701 |
| 2018        | 310       | 148,974 | 3,738,033  | 2,662,553  | 2,353,668  | 0       | 977,465   | 2,709,716  | 1,719,796 | 3,086,625  | 1,399,192 |
| 2019        | 256       | 21,523  | 3,530,212  | 2,158,430  | 2,281,369  | 0       | 78,710    | 2,080,225  | 1,481,283 | 2,415,902  | 1,620,429 |
| TOTAL       | 223,472   | 175,064 | 14,710,950 | 12,425,176 | 11,607,676 | 416,707 | 1,064,906 | 12,141,967 | 8,087,081 | 13,043,744 | 6,486,558 |
| OD          | 9         | 78      | 44,466     | 80,028     | 407,031    | 0       | 7         | 2,911      | 4,149     | 75,265     | 45,510    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 28,780,537   | 45,730,149   | 6,532,068 |       |
| IBNR + FREQUENCY ADJUSTMENT | (10,455,797) | (10,954,235) | 20,971    |       |
| TOTAL LOSSES                | 18,324,740   | 34,775,915   | 6,553,039 |       |
| EXPECTED LOSSES             | 20,791,298   | 30,682,958   | 7,372,406 |       |
| CREDIBILITY                 | 0.25         | 0.82         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.412 | 0.771 | 0.147 | 1.329 |
| INDICATED (POST-TEST)   | 0.416 | 0.778 | 0.148 | 1.341 |
| PRESENT ON RATE LEVEL   | 0.452 | 0.667 | 0.160 | 1.279 |
| DERIVED BY FORMULA      | 0.443 | 0.758 | 0.148 | 1.349 |
| UNDERLYING PRESENT RATE | 0.468 | 0.691 | 0.166 | 1.325 |
| PROPOSED                | 0.440 | 0.754 | 0.147 | 1.341 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.368 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.37   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.50   | 1.41   | 1.37   | + 1.37 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 207,219          | 2,340,455          | 1.129               | 0               | 0     | 1     | 11    | 31   | 43  |
| 2016        | 207,285          | 3,285,469          | 1.585               | 0               | 0     | 3     | 5     | 41   | 49  |
| 2017        | 226,442          | 1,971,375          | 0.871               | 0               | 0     | 0     | 8     | 35   | 43  |
| 2018        | 231,416          | 3,744,960          | 1.618               | 1               | 0     | 1     | 13    | 36   | 51  |
| 2019        | 206,475          | 4,957,047          | 2.401               | 0               | 0     | 2     | 5     | 41   | 48  |
| TOTAL       | 1,078,837        | 16,299,306         | 1.511               | 1               | 0     | 7     | 42    | 184  | 234 |
| 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 |
| 2015        | 0         | 0     | 233,336   | 408,057   | 346,632   | 0       | 0     | 88,637  | 390,144   | 469,017   | 404,632   |
| 2016        | 0         | 0     | 568,499   | 386,310   | 362,022   | 0       | 0     | 140,194 | 883,997   | 535,799   | 408,648   |
| 2017        | 0         | 0     | 0         | 389,818   | 361,479   | 0       | 0     | 0       | 116,236   | 579,950   | 523,892   |
| 2018        | 578,346   | 0     | 170,600   | 1,030,562 | 401,057   | 28,318  | 0     | 65,337  | 582,712   | 467,180   | 420,848   |
| 2019        | 0         | 0     | 456,504   | 416,122   | 525,394   | 0       | 0     | 269,705 | 856,770   | 2,093,876 | 338,676   |
| TOTAL       | 578,346   | 0     | 1,428,939 | 2,630,869 | 1,996,584 | 28,318  | 0     | 563,873 | 2,829,859 | 4,145,822 | 2,096,696 |
| OD          | 0         | 0     | 284,553   | 0         | 884       | 0       | 0     | 36,853  | 0         | 4,702     | 13,574    |

## TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 313,837   | 532,922   | 437,103   | 0       | 0      | 187,910   | 482,218   | 561,413   | 371,452   |
| 2016        | 0         | 306   | 768,973   | 488,777   | 465,951   | 0       | 369    | 336,204   | 983,059   | 617,677   | 373,504   |
| 2017        | 44        | 136   | 74,033    | 444,419   | 429,897   | 0       | 51     | 36,924    | 137,639   | 615,079   | 466,788   |
| 2018        | 710,561   | 1,341 | 639,188   | 970,025   | 489,557   | 50,121  | 1,179  | 340,186   | 479,590   | 485,706   | 372,871   |
| 2019        | 66        | 7,083 | 1,065,415 | 551,378   | 542,673   | 0       | 50,664 | 1,307,169 | 880,096   | 1,291,703 | 332,241   |
| TOTAL       | 710,670   | 8,867 | 2,861,445 | 2,987,522 | 2,365,181 | 50,121  | 52,262 | 2,208,392 | 2,962,602 | 3,571,579 | 1,916,857 |
| OD          | 0         | 465   | 367,500   | 6,156     | 8,696     | 0       | 294    | 67,296    | 1,461     | 6,453     | 12,384    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,327,311   | 11,909,650  | 1,929,240 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,035,416) | (2,532,953) | 5,516     |       |
| TOTAL LOSSES                | 3,291,895   | 9,376,697   | 1,934,756 |       |
| EXPECTED LOSSES             | 5,915,078   | 6,960,785   | 2,154,494 |       |
| CREDIBILITY                 | 0.10        | 0.32        | 0.53      |       |

## PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.265 | 0.867 | 0.178 | 1.310 |
| INDICATED (POST-TEST)   | 0.267 | 0.875 | 0.180 | 1.322 |
| PRESENT ON RATE LEVEL   | 0.529 | 0.623 | 0.193 | 1.344 |
| DERIVED BY FORMULA      | 0.503 | 0.703 | 0.186 | 1.392 |
| UNDERLYING PRESENT RATE | 0.548 | 0.645 | 0.200 | 1.393 |
| PROPOSED                | 0.485 | 0.679 | 0.179 | 1.344 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.371 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.37   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.58   | 1.51   | 1.44   | + 1.37 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 51,451           | 1,184,541          | 2.302               | 0               | 0     | 0     | 7     | 18   | 25  |
| 2016        | 51,999           | 1,319,693          | 2.538               | 0               | 0     | 0     | 3     | 24   | 27  |
| 2017        | 52,647           | 516,308            | 0.981               | 0               | 0     | 0     | 3     | 14   | 17  |
| 2018        | 58,951           | 2,373,658          | 4.026               | 0               | 0     | 2     | 5     | 13   | 20  |
| 2019        | 52,354           | 830,334            | 1.586               | 0               | 0     | 0     | 4     | 16   | 20  |
| TOTAL       | 267,402          | 6,224,534          | 2.328               | 0               | 0     | 2     | 22    | 85   | 109 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 231,944 | 410,241   | 0       | 0     | 0         | 226,785 | 198,691   | 116,880   |
| 2016        | 0         | 0     | 0       | 55,776  | 588,250   | 0       | 0     | 0         | 74,107  | 467,815   | 133,745   |
| 2017        | 0         | 0     | 0       | 164,439 | 152,741   | 0       | 0     | 0         | 17,379  | 107,077   | 74,672    |
| 2018        | 0         | 0     | 322,661 | 280,124 | 216,532   | 0       | 0     | 1,188,255 | 134,497 | 159,422   | 72,167    |
| 2019        | 0         | 0     | 0       | 202,207 | 206,068   | 0       | 0     | 0         | 137,285 | 155,866   | 128,908   |
| TOTAL       | 0         | 0     | 322,661 | 934,490 | 1,573,832 | 0       | 0     | 1,188,255 | 590,053 | 1,088,871 | 526,372   |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0     | 0         | 0       | 0         | 1,382     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 302,919   | 517,314   | 0       | 0     | 0         | 280,306 | 237,833   | 107,296   |
| 2016        | 0         | 18    | 9,361   | 75,629    | 740,239   | 0       | 17    | 7,623     | 86,158  | 530,265   | 122,243   |
| 2017        | 18        | 57    | 31,241  | 187,480   | 181,642   | 0       | 8     | 6,166     | 21,174  | 113,432   | 66,533    |
| 2018        | 33        | 935   | 412,051 | 281,524   | 252,208   | 0       | 5,622 | 1,046,881 | 160,472 | 186,176   | 63,940    |
| 2019        | 28        | 1,367 | 278,273 | 231,975   | 211,316   | 0       | 4,133 | 122,533   | 110,767 | 122,696   | 126,459   |
| TOTAL       | 79        | 2,378 | 730,925 | 1,079,527 | 1,902,718 | 0       | 9,780 | 1,183,203 | 658,876 | 1,190,402 | 486,470   |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 1,230     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,926,366   | 4,831,524   | 487,700   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,096,161) | (779,783)   | 1,018     |       |
| TOTAL LOSSES                | 830,205     | 4,051,741   | 488,718   |       |
| EXPECTED LOSSES             | 2,143,421   | 2,147,518   | 391,738   |       |
| CREDIBILITY                 | 0.04        | 0.13        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.310 | 1.515 | 0.182 | 2.008 |
| INDICATED (POST-TEST)   | 0.313 | 1.530 | 0.184 | 2.027 |
| PRESENT ON RATE LEVEL   | 0.774 | 0.775 | 0.141 | 1.690 |
| DERIVED BY FORMULA      | 0.755 | 0.873 | 0.150 | 1.779 |
| UNDERLYING PRESENT RATE | 0.802 | 0.803 | 0.146 | 1.751 |
| PROPOSED                | 0.755 | 0.873 | 0.150 | 1.779 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.815 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.82   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.93   | 1.88   | 1.81   | + 1.82 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 197,616          | 1,529,325          | 0.774               | 0               | 0     | 1     | 9     | 20   | 30  |
| 2016        | 203,368          | 2,220,815          | 1.092               | 0               | 0     | 3     | 5     | 33   | 41  |
| 2017        | 199,339          | 1,624,411          | 0.815               | 0               | 0     | 1     | 6     | 21   | 28  |
| 2018        | 269,879          | 2,122,450          | 0.786               | 0               | 0     | 2     | 9     | 24   | 35  |
| 2019        | 265,609          | 1,803,784          | 0.679               | 0               | 0     | 0     | 3     | 39   | 42  |
| TOTAL       | 1,135,811        | 9,300,785          | 0.819               | 0               | 0     | 7     | 32    | 137  | 176 |
| 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 |
| 2015        | 0         | 0     | 128,617   | 212,223   | 353,885   | 0       | 0     | 149,329 | 243,906 | 266,836   | 174,529   |
| 2016        | 0         | 0     | 758,564   | 240,528   | 428,143   | 0       | 0     | 157,169 | 90,792  | 389,724   | 155,895   |
| 2017        | 0         | 0     | 232,006   | 284,100   | 476,910   | 0       | 0     | 126,078 | 132,877 | 234,419   | 138,021   |
| 2018        | 0         | 0     | 361,099   | 331,890   | 561,668   | 0       | 0     | 133,235 | 183,197 | 412,117   | 139,244   |
| 2019        | 0         | 0     | 0         | 145,775   | 602,926   | 0       | 0     | 0       | 123,790 | 674,910   | 256,383   |
| TOTAL       | 0         | 0     | 1,480,286 | 1,214,516 | 2,423,532 | 0       | 0     | 565,811 | 774,562 | 1,978,006 | 864,072   |
| OD          | 0         | 0     | 195,863   | 0         | 4,975     | 0       | 0     | 300     | 0       | 188       | 13,827    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 172,990   | 277,163   | 446,249   | 0       | 0      | 316,577   | 301,468 | 319,403   | 160,218   |
| 2016        | 0         | 321   | 1,013,492 | 309,787   | 550,328   | 0       | 204    | 324,332   | 105,940 | 443,861   | 142,488   |
| 2017        | 32        | 481   | 362,509   | 335,418   | 566,486   | 0       | 1,053  | 258,858   | 149,829 | 254,192   | 122,977   |
| 2018        | 41        | 1,376 | 614,628   | 361,094   | 613,427   | 0       | 1,383  | 301,743   | 174,804 | 409,128   | 123,370   |
| 2019        | 39        | 2,332 | 453,266   | 332,567   | 557,793   | 0       | 8,939  | 256,124   | 213,170 | 482,554   | 251,512   |
| TOTAL       | 112       | 4,509 | 2,616,884 | 1,616,029 | 2,734,283 | 0       | 11,580 | 1,457,635 | 945,212 | 1,909,138 | 800,564   |
| OD          | 0         | 64    | 258,285   | 1,982     | 7,612     | 0       | 0      | 618       | 15      | 182       | 12,648    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,349,686   | 7,214,453   | 813,213   |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,294,451) | (1,756,049) | 2,548     |       |
| TOTAL LOSSES                | 1,055,236   | 5,458,404   | 815,760   |       |
| EXPECTED LOSSES             | 6,584,939   | 4,960,637   | 871,962   |       |
| CREDIBILITY                 | 0.10        | 0.33        | 0.55      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.070 | 0.480 | 0.071 | 0.621 |
| INDICATED (POST-TEST)   | 0.071 | 0.484 | 0.071 | 0.626 |
| PRESENT ON RATE LEVEL   | 0.559 | 0.421 | 0.074 | 1.055 |
| DERIVED BY FORMULA      | 0.511 | 0.442 | 0.073 | 1.025 |
| UNDERLYING PRESENT RATE | 0.580 | 0.437 | 0.077 | 1.093 |
| PROPOSED                | 0.510 | 0.442 | 0.073 | 1.025 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.046 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.05   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.46   | 1.32   | 1.13   | + 1.05 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 336,954          | 5,114,537          | 1.518               | 0               | 0     | 8     | 26    | 40   | 74  |
| 2016        | 354,293          | 5,917,150          | 1.670               | 0               | 0     | 4     | 26    | 52   | 82  |
| 2017        | 355,340          | 5,156,303          | 1.451               | 1               | 0     | 5     | 19    | 40   | 65  |
| 2018        | 381,933          | 7,834,103          | 2.051               | 0               | 0     | 6     | 22    | 53   | 81  |
| 2019        | 362,438          | 4,702,093          | 1.297               | 0               | 0     | 5     | 12    | 45   | 62  |
| TOTAL       | 1,790,958        | 28,724,186         | 1.604               | 1               | 0     | 28    | 105   | 230  | 364 |
| 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 |
| 2015        | 0         | 0     | 1,358,549 | 984,344   | 618,035   | 0       | 0     | 473,193   | 793,072   | 411,781   | 475,563   |
| 2016        | 0         | 0     | 1,106,617 | 1,349,188 | 490,582   | 0       | 0     | 1,110,019 | 739,975   | 739,057   | 381,712   |
| 2017        | 977,002   | 0     | 1,028,595 | 849,285   | 591,927   | 0       | 0     | 182,188   | 595,235   | 599,859   | 332,212   |
| 2018        | 0         | 0     | 1,384,386 | 1,200,135 | 797,778   | 0       | 0     | 2,002,753 | 1,036,004 | 843,170   | 569,877   |
| 2019        | 0         | 0     | 951,248   | 676,035   | 631,582   | 0       | 0     | 534,872   | 447,761   | 892,520   | 568,075   |
| TOTAL       | 977,002   | 0     | 5,829,395 | 5,058,987 | 3,129,904 | 0       | 0     | 4,303,025 | 3,612,047 | 3,486,387 | 2,327,439 |
| OD          | 0         | 0     | 0         | 108,997   | 355       | 0       | 0     | 0         | 36,067    | 15,146    | 2,325     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,827,248 | 1,285,553 | 779,342   | 0       | 0      | 1,003,169 | 980,237   | 492,902   | 436,567   |
| 2016        | 0         | 788    | 1,520,219 | 1,691,632 | 642,836   | 0       | 1,464  | 2,281,488 | 838,694   | 857,204   | 348,885   |
| 2017        | 1,054,008 | 1,974  | 1,481,550 | 984,534   | 737,664   | 0       | 1,659  | 446,686   | 642,862   | 655,497   | 296,001   |
| 2018        | 140       | 4,141  | 1,813,191 | 1,198,682 | 950,924   | 0       | 9,570  | 1,954,929 | 918,799   | 910,551   | 504,911   |
| 2019        | 100       | 12,802 | 1,832,239 | 848,019   | 730,705   | 0       | 52,370 | 1,183,998 | 509,015   | 698,998   | 557,282   |
| TOTAL       | 1,054,248 | 19,705 | 8,474,448 | 6,008,420 | 3,841,470 | 0       | 65,063 | 6,870,271 | 3,889,608 | 3,615,151 | 2,143,645 |
| OD          | 0         | 0      | 15        | 142,361   | 411       | 0       | 0      | 480       | 45,021    | 15,966    | 2,228     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 16,484,230  | 17,558,408  | 2,145,873 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,933,484) | (4,242,214) | 5,737     |       |
| TOTAL LOSSES                | 11,550,745  | 13,316,194  | 2,151,610 |       |
| EXPECTED LOSSES             | 9,678,201   | 11,715,379  | 2,171,845 |       |
| CREDIBILITY                 | 0.14        | 0.45        | 0.74      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.645 | 0.732 | 0.120 | 1.497 |
| INDICATED (POST-TEST)   | 0.651 | 0.739 | 0.121 | 1.511 |
| PRESENT ON RATE LEVEL   | 0.521 | 0.631 | 0.117 | 1.270 |
| DERIVED BY FORMULA      | 0.540 | 0.680 | 0.120 | 1.339 |
| UNDERLYING PRESENT RATE | 0.540 | 0.654 | 0.121 | 1.316 |
| PROPOSED                | 0.539 | 0.680 | 0.120 | 1.339 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.366 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.37   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.51   | 1.38   | 1.36   | + 1.37 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 175,467          | 3,490,166          | 1.989               | 0               | 0     | 6     | 12    | 33   | 51  |
| 2016        | 166,972          | 4,806,171          | 2.878               | 0               | 0     | 5     | 12    | 26   | 43  |
| 2017        | 187,565          | 2,778,680          | 1.481               | 1               | 0     | 3     | 5     | 13   | 22  |
| 2018        | 237,567          | 3,988,573          | 1.679               | 0               | 0     | 2     | 16    | 23   | 41  |
| 2019        | 238,226          | 2,686,218          | 1.128               | 0               | 0     | 0     | 18    | 33   | 51  |
| TOTAL       | 1,005,797        | 17,749,808         | 1.765               | 1               | 0     | 16    | 63    | 128  | 208 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,417,799 | 550,126   | 191,375   | 0       | 0     | 393,465   | 260,221   | 438,835   | 238,345   |
| 2016        | 0         | 0     | 915,420   | 569,162   | 390,351   | 0       | 0     | 1,408,180 | 538,544   | 619,416   | 365,098   |
| 2017        | 319,681   | 0     | 552,738   | 154,857   | 490,663   | 0       | 0     | 291,555   | 250,509   | 468,251   | 250,426   |
| 2018        | 0         | 0     | 368,126   | 587,343   | 376,706   | 0       | 0     | 119,536   | 1,696,808 | 505,530   | 334,524   |
| 2019        | 0         | 0     | 0         | 715,783   | 508,791   | 0       | 0     | 0         | 426,789   | 732,141   | 302,714   |
| TOTAL       | 319,681   | 0     | 3,254,083 | 2,577,271 | 1,957,886 | 0       | 0     | 2,212,736 | 3,172,871 | 2,764,173 | 1,491,107 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 3,483     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,906,940 | 718,465   | 241,324   | 0       | 0      | 834,146   | 321,633   | 525,285   | 218,801   |
| 2016        | 0         | 441   | 1,086,070 | 718,322   | 506,189   | 0       | 1,183  | 1,863,901 | 612,475   | 717,296   | 333,700   |
| 2017        | 344,864   | 961   | 757,769   | 199,082   | 587,088   | 0       | 2,416  | 587,210   | 285,372   | 508,158   | 223,130   |
| 2018        | 67        | 1,556 | 693,929   | 568,359   | 442,652   | 0       | 2,511  | 750,524   | 1,193,331 | 586,683   | 296,388   |
| 2019        | 89        | 4,187 | 862,348   | 740,867   | 551,122   | 0       | 15,264 | 448,405   | 396,841   | 553,756   | 296,962   |
| TOTAL       | 345,020   | 7,144 | 5,307,056 | 2,945,095 | 2,328,374 | 0       | 21,373 | 4,484,185 | 2,809,652 | 2,891,179 | 1,368,981 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 3,131     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,164,778  | 10,974,301  | 1,372,112 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,985,713) | (2,430,715) | 4,399     |       |
| TOTAL LOSSES                | 6,179,065   | 8,543,586   | 1,376,511 |       |
| EXPECTED LOSSES             | 7,968,074   | 6,887,654   | 1,492,496 |       |
| CREDIBILITY                 | 0.09        | 0.30        | 0.50      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.614 | 0.849 | 0.137 | 1.600 |
| INDICATED (POST-TEST)   | 0.620 | 0.858 | 0.138 | 1.616 |
| PRESENT ON RATE LEVEL   | 0.764 | 0.661 | 0.143 | 1.569 |
| DERIVED BY FORMULA      | 0.751 | 0.720 | 0.141 | 1.612 |
| UNDERLYING PRESENT RATE | 0.792 | 0.685 | 0.148 | 1.625 |
| PROPOSED                | 0.752 | 0.720 | 0.141 | 1.612 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.645 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.64   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.77   | 1.78   | 1.68   | + 1.64 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 54,339           | 1,134,990          | 2.089               | 0               | 0     | 2     | 4     | 8    | 14  |
| 2016        | 53,650           | 180,370            | 0.336               | 0               | 0     | 0     | 0     | 6    | 6   |
| 2017        | 53,614           | 542,107            | 1.011               | 0               | 0     | 1     | 1     | 6    | 8   |
| 2018        | 51,663           | 137,102            | 0.265               | 0               | 0     | 0     | 0     | 5    | 5   |
| 2019        | 60,371           | 926,728            | 1.535               | 0               | 0     | 1     | 1     | 16   | 18  |
| TOTAL       | 273,637          | 2,921,297          | 1.068               | 0               | 0     | 4     | 6     | 41   | 51  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 385,955 | 310,097 | 43,503  | 0       | 0     | 169,172 | 138,314 | 38,813  | 49,136    |
| 2016        | 0         | 0     | 0       | 0       | 44,230  | 0       | 0     | 0       | 0       | 118,829 | 17,311    |
| 2017        | 0         | 0     | 275,985 | 7,006   | 26,831  | 0       | 0     | 175,048 | 2,720   | 31,015  | 23,502    |
| 2018        | 0         | 0     | 0       | 0       | 11,670  | 0       | 0     | 0       | 0       | 39,833  | 85,599    |
| 2019        | 0         | 0     | 202,383 | 113,927 | 211,279 | 0       | 0     | 17,677  | 39,215  | 277,497 | 64,750    |
| TOTAL       | 0         | 0     | 864,323 | 431,030 | 337,513 | 0       | 0     | 361,897 | 180,249 | 505,987 | 240,298   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 519,109   | 404,987 | 54,857  | 0       | 0     | 358,645 | 170,956 | 46,459  | 45,107    |
| 2016        | 0         | 0     | 522       | 473     | 55,622  | 0       | 0     | 869     | 1,096   | 134,486 | 15,822    |
| 2017        | 1         | 453   | 358,614   | 14,577  | 38,608  | 0       | 1,397 | 321,064 | 10,669  | 36,697  | 20,940    |
| 2018        | 0         | 2     | 1,400     | 909     | 11,886  | 0       | 6     | 2,910   | 2,331   | 37,825  | 75,841    |
| 2019        | 22        | 2,840 | 408,376   | 185,188 | 220,031 | 0       | 4,615 | 120,958 | 83,225  | 198,237 | 63,520    |
| TOTAL       | 23        | 3,295 | 1,288,021 | 606,134 | 381,005 | 0       | 6,017 | 804,446 | 268,277 | 453,704 | 221,230   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,101,803 | 1,709,120   | 221,230   |       |
| IBNR + FREQUENCY ADJUSTMENT | (830,271) | (325,210)   | 432       |       |
| TOTAL LOSSES                | 1,271,531 | 1,383,911   | 221,662   |       |
| EXPECTED LOSSES             | 1,641,433 | 901,690     | 157,264   |       |
| CREDIBILITY                 | 0.04      | 0.13        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.465 | 0.506 | 0.081 | 1.051 |
| INDICATED (POST-TEST)   | 0.469 | 0.511 | 0.082 | 1.061 |
| PRESENT ON RATE LEVEL   | 0.579 | 0.318 | 0.055 | 0.952 |
| DERIVED BY FORMULA      | 0.574 | 0.343 | 0.061 | 0.978 |
| UNDERLYING PRESENT RATE | 0.600 | 0.330 | 0.057 | 0.987 |
| PROPOSED                | 0.574 | 0.343 | 0.061 | 0.978 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.998 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.00   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.18   | 1.12   | 1.02   | + 1.00 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 53,631           | 1,016,182          | 1.895               | 0               | 0     | 2     | 3     | 14   | 19  |
| 2016        | 60,657           | 2,001,557          | 3.300               | 0               | 0     | 2     | 9     | 15   | 26  |
| 2017        | 60,632           | 697,489            | 1.150               | 0               | 0     | 0     | 7     | 11   | 18  |
| 2018        | 61,343           | 808,302            | 1.318               | 0               | 0     | 0     | 2     | 24   | 26  |
| 2019        | 54,412           | 481,343            | 0.885               | 0               | 0     | 0     | 1     | 18   | 19  |
| TOTAL       | 290,675          | 5,004,873          | 1.722               | 0               | 0     | 4     | 22    | 82   | 108 |
| 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 |
| 2015        | 0         | 0     | 327,402 | 131,834 | 57,457  | 0       | 0     | 163,996 | 135,578 | 100,661 | 99,254    |
| 2016        | 0         | 0     | 471,099 | 216,326 | 235,840 | 0       | 0     | 620,274 | 187,152 | 172,204 | 98,662    |
| 2017        | 0         | 0     | 0       | 260,645 | 59,420  | 0       | 0     | 0       | 224,585 | 109,643 | 43,196    |
| 2018        | 0         | 0     | 0       | 9,984   | 339,751 | 0       | 0     | 0       | 48,486  | 343,803 | 66,278    |
| 2019        | 0         | 0     | 0       | 4,809   | 155,397 | 0       | 0     | 0       | 37,100  | 235,252 | 48,785    |
| TOTAL       | 0         | 0     | 798,501 | 623,598 | 847,865 | 0       | 0     | 784,270 | 632,901 | 961,563 | 356,175   |
| OD          | 0         | 0     | 0       | 0       | 6,840   | 0       | 0     | 0       | 0       | 10,168  | 4,336     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |           |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 440,356   | 172,175 | 72,453  | 0       | 0     | 347,672   | 167,574 | 120,491 | 91,115    |
| 2016        | 0         | 184   | 476,948   | 274,344 | 303,022 | 0       | 530   | 853,108   | 213,798 | 201,713 | 90,177    |
| 2017        | 29        | 89    | 41,886    | 291,598 | 76,533  | 0       | 76    | 39,316    | 236,423 | 122,779 | 38,488    |
| 2018        | 3         | 61    | 44,556    | 35,478  | 346,750 | 0       | 99    | 42,123    | 57,342  | 329,750 | 58,722    |
| 2019        | 7         | 478   | 90,302    | 60,278  | 139,320 | 0       | 3,001 | 85,749    | 70,880  | 167,577 | 47,858    |
| TOTAL       | 39        | 811   | 1,094,048 | 833,874 | 938,078 | 0       | 3,705 | 1,367,968 | 746,017 | 942,310 | 326,360   |
| OD          | 0         | 0     | 0         | 0       | 8,625   | 0       | 0     | 0         | 0       | 12,171  | 3,963     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,466,572 | 3,481,076   | 330,323   |       |
| IBNR + FREQUENCY ADJUSTMENT | (661,377) | (721,036)   | 1,134     |       |
| TOTAL LOSSES                | 1,805,195 | 2,760,040   | 331,457   |       |
| EXPECTED LOSSES             | 1,287,326 | 1,975,666   | 449,218   |       |
| CREDIBILITY                 | 0.04      | 0.13        | 0.22      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.621 | 0.942 | 0.113 | 1.676 |
| INDICATED (POST-TEST)   | 0.627 | 0.951 | 0.114 | 1.692 |
| PRESENT ON RATE LEVEL   | 0.427 | 0.656 | 0.149 | 1.232 |
| DERIVED BY FORMULA      | 0.435 | 0.694 | 0.141 | 1.271 |
| UNDERLYING PRESENT RATE | 0.443 | 0.680 | 0.155 | 1.277 |
| PROPOSED                | 0.435 | 0.694 | 0.141 | 1.271 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.297 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.30   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.47   | 1.41   | 1.32   | + 1.30 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 554,523          | 10,767,216         | 1.942               | 0               | 0     | 14    | 61    | 99   | 174 |
| 2016        | 571,299          | 11,207,737         | 1.962               | 0               | 0     | 4     | 46    | 127  | 177 |
| 2017        | 545,072          | 7,397,348          | 1.357               | 0               | 0     | 9     | 28    | 103  | 140 |
| 2018        | 550,908          | 11,184,211         | 2.030               | 0               | 0     | 8     | 26    | 110  | 144 |
| 2019        | 535,378          | 4,195,838          | 0.784               | 0               | 0     | 1     | 8     | 105  | 114 |
| TOTAL       | 2,757,180        | 44,752,350         | 1.623               | 0               | 0     | 36    | 169   | 544  | 749 |
| 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 |
| 2015        | 0         | 0     | 2,686,283 | 2,291,896 | 729,263   | 0       | 0     | 1,472,543 | 1,567,860 | 1,136,550 | 882,821   |
| 2016        | 0         | 0     | 1,101,713 | 1,702,153 | 1,219,437 | 0       | 0     | 3,165,613 | 1,239,021 | 1,837,989 | 941,811   |
| 2017        | 0         | 0     | 1,693,232 | 1,125,653 | 947,535   | 0       | 0     | 684,627   | 902,654   | 1,279,416 | 764,231   |
| 2018        | 0         | 0     | 1,855,512 | 1,103,110 | 1,129,094 | 0       | 0     | 4,203,763 | 639,937   | 1,469,210 | 783,585   |
| 2019        | 0         | 0     | 150,547   | 464,816   | 916,143   | 0       | 0     | 104,449   | 231,890   | 1,520,777 | 807,216   |
| TOTAL       | 0         | 0     | 7,487,287 | 6,687,628 | 4,941,472 | 0       | 0     | 9,630,995 | 4,581,362 | 7,243,942 | 4,179,664 |
| OD          | 0         | 0     | 0         | 130,782   | 1,677     | 0       | 0     | 0         | 7,872     | 18,470    | 18,306    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |            |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 3,613,051  | 2,993,216 | 919,601   | 0       | 0      | 3,121,791  | 1,937,875 | 1,360,450 | 810,430   |
| 2016        | 0         | 744    | 895,555    | 2,134,232 | 1,556,026 | 0       | 1,477  | 2,138,458  | 1,398,790 | 2,105,379 | 860,815   |
| 2017        | 126       | 3,157  | 2,396,564  | 1,317,018 | 1,175,089 | 0       | 5,779  | 1,434,759  | 1,001,861 | 1,392,944 | 680,930   |
| 2018        | 134       | 5,015  | 2,180,842  | 1,152,237 | 1,297,128 | 0       | 13,967 | 2,704,906  | 692,271   | 1,500,142 | 694,256   |
| 2019        | 84        | 5,783  | 1,033,482  | 709,012   | 892,505   | 0       | 26,110 | 682,414    | 466,650   | 1,088,611 | 791,879   |
| TOTAL       | 344       | 14,699 | 10,119,494 | 8,305,714 | 5,840,350 | 0       | 47,332 | 10,082,329 | 5,497,446 | 7,447,526 | 3,838,310 |
| OD          | 0         | 3      | 434        | 170,174   | 2,200     | 0       | 0      | 66         | 9,576     | 22,121    | 16,632    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 20,264,702  | 27,295,108  | 3,854,941 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,424,926) | (7,640,362) | 11,307    |       |
| TOTAL LOSSES                | 13,839,775  | 19,654,745  | 3,866,249 |       |
| EXPECTED LOSSES             | 12,541,555  | 20,907,925  | 4,430,038 |       |
| CREDIBILITY                 | 0.18        | 0.59        | 0.98      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.502 | 0.705 | 0.140 | 1.347 |
| INDICATED (POST-TEST)   | 0.507 | 0.712 | 0.141 | 1.360 |
| PRESENT ON RATE LEVEL   | 0.439 | 0.732 | 0.155 | 1.326 |
| DERIVED BY FORMULA      | 0.451 | 0.720 | 0.141 | 1.313 |
| UNDERLYING PRESENT RATE | 0.455 | 0.758 | 0.161 | 1.374 |
| PROPOSED                | 0.456 | 0.728 | 0.143 | 1.326 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.353 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.46   | 1.45   | 1.42   | + 1.35 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 153,073          | 4,907,278          | 3,206               | 0               | 0     | 5     | 19    | 65   | 89  |
| 2016        | 122,981          | 3,720,682          | 3,025               | 0               | 0     | 7     | 15    | 46   | 68  |
| 2017        | 113,515          | 3,938,421          | 3,470               | 0               | 0     | 7     | 8     | 56   | 71  |
| 2018        | 104,711          | 4,270,649          | 4,079               | 0               | 0     | 7     | 10    | 43   | 60  |
| 2019        | 88,291           | 2,901,582          | 3,286               | 0               | 0     | 3     | 6     | 37   | 46  |
| TOTAL       | 582,571          | 19,738,612         | 3,388               | 0               | 0     | 29    | 58    | 247  | 334 |
| 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 |
| 2015        | 0         | 0     | 1,070,280 | 968,566   | 885,312   | 0       | 0     | 250,662   | 612,882   | 796,711   | 322,865   |
| 2016        | 0         | 0     | 1,379,561 | 587,143   | 353,332   | 0       | 0     | 525,001   | 325,912   | 337,797   | 211,936   |
| 2017        | 0         | 0     | 1,221,501 | 316,460   | 615,168   | 0       | 0     | 653,292   | 110,954   | 684,899   | 336,147   |
| 2018        | 0         | 0     | 1,410,299 | 598,310   | 590,551   | 0       | 0     | 489,037   | 501,508   | 508,874   | 172,070   |
| 2019        | 0         | 0     | 710,804   | 352,558   | 581,869   | 0       | 0     | 459,665   | 93,577    | 580,282   | 122,827   |
| TOTAL       | 0         | 0     | 5,792,445 | 2,823,037 | 3,026,232 | 0       | 0     | 2,377,657 | 1,644,833 | 2,908,563 | 1,165,845 |
| OD          | 0         | 0     | 0         | 0         | 5,964     | 0       | 0     | 0         | 0         | 6,599     | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,439,527 | 1,264,947 | 1,116,378 | 0       | 0      | 531,403   | 757,522   | 953,663   | 296,390   |
| 2016        | 0         | 631    | 1,844,658 | 744,973   | 467,277   | 0       | 687    | 1,077,615 | 369,982   | 391,865   | 193,710   |
| 2017        | 35        | 2,110  | 1,651,107 | 397,015   | 753,792   | 0       | 5,258  | 1,232,352 | 161,115   | 740,155   | 299,507   |
| 2018        | 74        | 4,587  | 1,942,564 | 655,314   | 713,843   | 0       | 4,762  | 974,264   | 451,663   | 536,948   | 152,454   |
| 2019        | 65        | 9,321  | 1,306,708 | 555,192   | 623,400   | 0       | 37,643 | 796,807   | 232,981   | 440,589   | 120,493   |
| TOTAL       | 174       | 16,649 | 8,184,563 | 3,617,441 | 3,674,690 | 0       | 48,349 | 4,612,442 | 1,973,262 | 3,063,220 | 1,062,554 |
| OD          | 0         | 0      | 238       | 174       | 6,940     | 0       | 0      | 198       | 184       | 6,990     | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 12,862,613  | 12,342,901  | 1,062,554 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,485,730) | (2,969,309) | 2,191     |       |
| TOTAL LOSSES                | 9,376,883   | 9,373,592   | 1,064,744 |       |
| EXPECTED LOSSES             | 6,637,865   | 7,850,844   | 1,011,321 |       |
| CREDIBILITY                 | 0.06        | 0.21        | 0.35      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.609 | 1.607 | 0.183 | 3.399 |
| INDICATED (POST-TEST)   | 1.625 | 1.622 | 0.185 | 3.431 |
| PRESENT ON RATE LEVEL   | 1.100 | 1.300 | 0.168 | 2.568 |
| DERIVED BY FORMULA      | 1.131 | 1.368 | 0.173 | 2.672 |
| UNDERLYING PRESENT RATE | 1.139 | 1.348 | 0.174 | 2.661 |
| PROPOSED                | 1.131 | 1.368 | 0.173 | 2.672 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.727 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.73   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.07   | 2.99   | 2.75   | + 2.73 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 159,644          | 1,968,764          | 1.233               | 0               | 0     | 3     | 8     | 21   | 32  |
| 2016        | 146,957          | 2,061,836          | 1.403               | 0               | 0     | 3     | 4     | 27   | 34  |
| 2017        | 132,471          | 600,511            | 0.453               | 0               | 0     | 0     | 1     | 18   | 19  |
| 2018        | 139,828          | 1,555,757          | 1.113               | 0               | 0     | 1     | 2     | 29   | 32  |
| 2019        | 139,552          | 1,285,736          | 0.921               | 0               | 0     | 1     | 2     | 22   | 25  |
| TOTAL       | 718,452          | 7,472,604          | 1.040               | 0               | 0     | 8     | 17    | 117  | 142 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 704,317   | 191,449 | 237,539   | 0       | 0     | 187,099 | 169,065 | 343,281   | 136,014   |
| 2016        | 0         | 0     | 620,910   | 258,603 | 196,035   | 0       | 0     | 315,590 | 161,140 | 349,091   | 160,467   |
| 2017        | 0         | 0     | 0         | 11,890  | 141,912   | 0       | 0     | 0       | 109     | 236,465   | 210,135   |
| 2018        | 0         | 0     | 142,976   | 258,270 | 412,134   | 0       | 0     | 144,615 | 39,410  | 426,499   | 131,853   |
| 2019        | 0         | 0     | 275,090   | 71,931  | 211,864   | 0       | 0     | 121,853 | 55,635  | 373,028   | 176,335   |
| TOTAL       | 0         | 0     | 1,743,293 | 792,143 | 1,199,484 | 0       | 0     | 769,157 | 425,359 | 1,728,364 | 814,804   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0       | 0       | 0         | 377       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 947,306   | 250,032   | 299,537   | 0       | 0      | 396,650   | 208,964 | 410,907   | 124,861   |
| 2016        | 0         | 282   | 830,431   | 328,658   | 256,803   | 0       | 405    | 646,876   | 185,349 | 400,452   | 146,667   |
| 2017        | 1         | 6     | 7,726     | 17,544    | 164,559   | 0       | 5      | 7,509     | 7,017   | 249,273   | 187,230   |
| 2018        | 31        | 672   | 314,401   | 272,286   | 445,078   | 0       | 1,350  | 270,082   | 66,126  | 413,515   | 116,822   |
| 2019        | 18        | 3,326 | 446,078   | 159,929   | 220,619   | 0       | 12,704 | 288,944   | 125,687 | 272,552   | 172,985   |
| TOTAL       | 51        | 4,286 | 2,545,942 | 1,028,450 | 1,386,595 | 0       | 14,463 | 1,610,060 | 593,145 | 1,746,699 | 748,564   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0       | 0         | 342       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,174,802   | 4,754,889   | 748,906   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,702,081) | (1,058,107) | 1,895     |       |
| TOTAL LOSSES                | 2,472,721   | 3,696,782   | 750,801   |       |
| EXPECTED LOSSES             | 3,320,996   | 2,882,130   | 747,897   |       |
| CREDIBILITY                 | 0.07        | 0.24        | 0.40      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.344 | 0.515 | 0.104 | 0.963 |
| INDICATED (POST-TEST)   | 0.347 | 0.519 | 0.105 | 0.972 |
| PRESENT ON RATE LEVEL   | 0.446 | 0.387 | 0.100 | 0.934 |
| DERIVED BY FORMULA      | 0.439 | 0.419 | 0.102 | 0.960 |
| UNDERLYING PRESENT RATE | 0.462 | 0.401 | 0.104 | 0.968 |
| PROPOSED                | 0.439 | 0.419 | 0.102 | 0.960 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.980 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.98   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.16   | 1.09   | 1.00   | + 0.98 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 86,797           | 1,897,228          | 2.186               | 0               | 0     | 2     | 7     | 41   | 50  |
| 2016        | 91,882           | 1,439,593          | 1.567               | 0               | 0     | 1     | 6     | 49   | 56  |
| 2017        | 95,450           | 4,486,038          | 4.700               | 1               | 0     | 0     | 9     | 50   | 60  |
| 2018        | 94,246           | 3,382,299          | 3.589               | 0               | 0     | 1     | 9     | 53   | 63  |
| 2019        | 90,459           | 4,444,368          | 4.913               | 0               | 0     | 0     | 3     | 52   | 55  |
| TOTAL       | 458,834          | 15,649,526         | 3.411               | 1               | 0     | 4     | 34    | 245  | 284 |
| 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 |
| 2015        | 0         | 0     | 321,746 | 290,337   | 371,750   | 0         | 0     | 169,330 | 189,968   | 387,674   | 166,423   |
| 2016        | 0         | 0     | 159,945 | 101,515   | 194,097   | 0         | 0     | 102,024 | 55,444    | 606,098   | 220,470   |
| 2017        | 484,009   | 0     | 0       | 391,550   | 722,957   | 1,532,298 | 0     | 0       | 469,874   | 663,051   | 222,299   |
| 2018        | 0         | 0     | 225,535 | 499,513   | 475,847   | 0         | 0     | 647,559 | 528,869   | 847,329   | 157,647   |
| 2019        | 0         | 0     | 0       | 181,009   | 927,320   | 0         | 0     | 0       | 127,694   | 3,020,302 | 188,043   |
| TOTAL       | 484,009   | 0     | 707,226 | 1,463,924 | 2,691,971 | 1,532,298 | 0     | 918,913 | 1,371,849 | 5,524,454 | 954,882   |
| OD          | 0         | 0     | 0       | 25,140    | 0         | 0         | 0     | 0       | 124       | 0         | 736       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 432,748   | 379,180   | 468,777   | 0       | 0      | 358,980   | 234,800   | 464,046   | 152,776   |
| 2016        | 0         | 84    | 217,125   | 129,585   | 247,035   | 0       | 132    | 212,920   | 68,171    | 687,728   | 201,510   |
| 2017        | 287,963   | 141   | 89,396    | 457,361   | 848,209   | 892,433 | 168    | 95,996    | 507,303   | 714,017   | 198,068   |
| 2018        | 58        | 1,012 | 472,970   | 497,537   | 529,485   | 0       | 5,418  | 1,113,002 | 497,537   | 862,905   | 139,675   |
| 2019        | 49        | 2,922 | 567,577   | 416,062   | 700,245   | 0       | 20,407 | 576,727   | 463,009   | 1,295,880 | 184,470   |
| TOTAL       | 288,070   | 4,159 | 1,779,817 | 1,879,724 | 2,793,751 | 892,433 | 26,125 | 2,357,624 | 1,770,820 | 4,024,575 | 876,500   |
| OD          | 2         | 94    | 20,351    | 19,519    | 3,411     | 0       | 2      | 72        | 70        | 13        | 653       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,368,750   | 10,491,883  | 877,153   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,642,442) | (2,725,113) | 2,617     |       |
| TOTAL LOSSES                | 2,726,308   | 7,766,770   | 879,770   |       |
| EXPECTED LOSSES             | 5,165,169   | 7,498,090   | 1,009,536 |       |
| CREDIBILITY                 | 0.06        | 0.18        | 0.30      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.590 | 1.688 | 0.192 | 2.469 |
| INDICATED (POST-TEST)   | 0.595 | 1.704 | 0.193 | 2.492 |
| PRESENT ON RATE LEVEL   | 1.086 | 1.577 | 0.212 | 2.876 |
| DERIVED BY FORMULA      | 1.057 | 1.600 | 0.207 | 2.863 |
| UNDERLYING PRESENT RATE | 1.126 | 1.634 | 0.220 | 2.980 |
| PROPOSED                | 1.057 | 1.600 | 0.207 | 2.863 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.922 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.92   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.44   | 3.35   | 3.08   | + 2.92 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 334,480          | 9,972,978          | 2.982               | 1               | 0     | 4     | 39    | 158  | 202 |
| 2016        | 350,683          | 12,751,014         | 3.636               | 0               | 0     | 11    | 33    | 139  | 183 |
| 2017        | 368,500          | 9,271,479          | 2.516               | 1               | 0     | 1     | 34    | 134  | 170 |
| 2018        | 385,667          | 8,759,768          | 2.271               | 0               | 0     | 3     | 25    | 134  | 162 |
| 2019        | 423,182          | 6,358,370          | 1.503               | 0               | 0     | 3     | 13    | 153  | 169 |
| TOTAL       | 1,862,512        | 47,113,609         | 2.530               | 2               | 0     | 22    | 144   | 718  | 886 |
| 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 |
| 2015        | 135,475   | 0     | 825,712   | 1,990,951 | 1,345,425 | 0         | 0     | 1,773,880 | 1,270,083 | 1,924,077 | 707,375   |
| 2016        | 0         | 0     | 2,682,964 | 1,875,544 | 1,698,025 | 0         | 0     | 2,505,802 | 1,158,556 | 1,846,342 | 983,781   |
| 2017        | 105,227   | 0     | 154,312   | 1,365,080 | 1,282,214 | 2,691,787 | 0     | 102,385   | 885,703   | 1,561,203 | 1,123,568 |
| 2018        | 0         | 0     | 540,940   | 1,641,119 | 1,057,667 | 0         | 0     | 1,609,721 | 1,140,143 | 1,624,377 | 1,145,801 |
| 2019        | 0         | 0     | 569,827   | 602,940   | 1,393,514 | 0         | 0     | 198,814   | 648,487   | 2,130,643 | 814,145   |
| TOTAL       | 240,702   | 0     | 4,773,755 | 7,475,634 | 6,776,845 | 2,691,787 | 0     | 6,190,602 | 5,102,972 | 9,086,642 | 4,774,670 |
| OD          | 0         | 0     | 0         | 0         | 10,732    | 0         | 0     | 0         | 0         | 11,741    | 2,039     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL   |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|-----------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 195,355   | 0      | 848,986   | 2,600,182 | 1,696,581 | 0         | 0      | 1,238,365 | 1,569,823 | 2,303,120 | 649,370   |
| 2016        | 0         | 1,222  | 2,638,178 | 2,365,616 | 2,176,444 | 0         | 2,022  | 3,109,410 | 1,316,406 | 2,119,482 | 899,176   |
| 2017        | 42,819    | 728    | 459,230   | 1,560,122 | 1,528,486 | 1,068,601 | 1,139  | 377,775   | 969,406   | 1,676,422 | 1,001,099 |
| 2018        | 187       | 2,811  | 1,316,165 | 1,587,787 | 1,216,957 | 0         | 12,915 | 2,613,109 | 1,071,831 | 1,674,096 | 1,015,180 |
| 2019        | 121       | 11,417 | 1,822,324 | 1,031,090 | 1,370,458 | 0         | 46,187 | 1,211,459 | 843,494   | 1,561,756 | 798,676   |
| TOTAL       | 238,483   | 16,179 | 7,084,882 | 9,144,798 | 7,988,926 | 1,068,601 | 62,263 | 8,550,117 | 5,770,960 | 9,334,876 | 4,363,501 |
| OD          | 0         | 22     | 4,151     | 2,726     | 10,796    | 0         | 75     | 2,115     | 1,660     | 9,954     | 1,855     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 17,026,889  | 32,264,696  | 4,365,356 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,856,850) | (8,290,062) | 14,574    |       |
| TOTAL LOSSES                | 10,170,038  | 23,974,634  | 4,379,930 |       |
| EXPECTED LOSSES             | 13,619,899  | 23,218,072  | 5,148,171 |       |
| CREDIBILITY                 | 0.14        | 0.46        | 0.76      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.546 | 1.286 | 0.235 | 2.067 |
| INDICATED (POST-TEST)   | 0.551 | 1.298 | 0.237 | 2.086 |
| PRESENT ON RATE LEVEL   | 0.706 | 1.203 | 0.267 | 2.175 |
| DERIVED BY FORMULA      | 0.684 | 1.247 | 0.244 | 2.175 |
| UNDERLYING PRESENT RATE | 0.731 | 1.247 | 0.276 | 2.254 |
| PROPOSED                | 0.684 | 1.247 | 0.244 | 2.175 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | TOTAL |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.22   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.58   | 2.54   | 2.33   | + 2.22 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 9,682            | 1,365,342          | 14.102              | 0               | 0     | 0     | 1     | 6    | 7   |
| 2016        | 9,769            | 35,919             | 0.368               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2017        | 10,072           | 163,741            | 1.626               | 0               | 0     | 0     | 2     | 3    | 5   |
| 2018        | 10,102           | 9,987              | 0.099               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 10,306           | 12,783             | 0.124               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 49,931           | 1,587,772          | 3.180               | 0               | 0     | 0     | 3     | 11   | 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 |
| 2015        | 0         | 0     | 0     | 102,638 | 17,888 | 0       | 0     | 0     | 1,214,249 | 20,994 | 9,573     |
| 2016        | 0         | 0     | 0     | 0       | 1,096  | 0       | 0     | 0     | 0         | 1,469  | 33,354    |
| 2017        | 0         | 0     | 0     | 43,183  | 15,188 | 0       | 0     | 0     | 80,658    | 15,460 | 9,252     |
| 2018        | 0         | 0     | 0     | 0       | 893    | 0       | 0     | 0     | 0         | 4,375  | 4,719     |
| 2019        | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0         | 0      | 12,783    |
| TOTAL       | 0         | 0     | 0     | 145,821 | 35,065 | 0       | 0     | 0     | 1,294,907 | 42,298 | 69,681    |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0         | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |        | MEDICAL |       |        |           |        |           |
|-------------|-----------|-------|-------|---------|--------|---------|-------|--------|-----------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR     | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 85,784  | 22,557 | 0       | 0     | 0      | 960,460   | 25,130 | 8,788     |
| 2016        | 0         | 0     | 13    | 12      | 1,378  | 0       | 0     | 11     | 14        | 1,663  | 30,486    |
| 2017        | 5         | 15    | 7,163 | 48,474  | 18,863 | 0       | 27    | 13,363 | 84,211    | 18,883 | 8,244     |
| 2018        | 0         | 0     | 107   | 70      | 910    | 0       | 1     | 320    | 256       | 4,154  | 4,181     |
| 2019        | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0      | 0         | 0      | 12,540    |
| TOTAL       | 5         | 15    | 7,283 | 134,340 | 43,707 | 0       | 27    | 13,693 | 1,044,941 | 49,829 | 64,238    |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0      | 0         | 0      | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 21,023    | 1,272,817   | 64,238    |       |
| IBNR + FREQUENCY ADJUSTMENT | (218,173) | (160,165)   | 164       |       |
| TOTAL LOSSES                | 0         | 1,112,652   | 64,402    |       |
| EXPECTED LOSSES             | 428,406   | 442,252     | 61,691    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 2.228 | 0.129 | 2.357 |
| INDICATED (POST-TEST)   | 0.000 | 2.250 | 0.130 | 2.380 |
| PRESENT ON RATE LEVEL   | 0.828 | 0.855 | 0.119 | 1.802 |
| DERIVED BY FORMULA      | 0.820 | 0.911 | 0.120 | 1.850 |
| UNDERLYING PRESENT RATE | 0.858 | 0.886 | 0.124 | 1.867 |
| PROPOSED                | 0.820 | 0.910 | 0.120 | 1.850 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.888 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.89   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.06   | 2.06   | 1.93   | + 1.89 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 355,833          | 7,314,743          | 2.056               | 0               | 0     | 10    | 37    | 112  | 159 |
| 2016        | 384,094          | 6,279,870          | 1.635               | 0               | 0     | 2     | 35    | 126  | 163 |
| 2017        | 383,563          | 7,059,675          | 1.841               | 0               | 0     | 5     | 21    | 138  | 164 |
| 2018        | 351,329          | 10,063,235         | 2.864               | 0               | 1     | 6     | 18    | 105  | 130 |
| 2019        | 349,246          | 9,194,638          | 2.633               | 0               | 0     | 3     | 13    | 95   | 111 |
| TOTAL       | 1,824,065        | 39,912,161         | 2.188               | 0               | 1     | 26    | 124   | 576  | 727 |
| 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 |
| 2015        | 0         | 0       | 1,975,890 | 1,003,411 | 912,188   | 0       | 0         | 801,317   | 712,805   | 1,130,490 | 778,642   |
| 2016        | 0         | 0       | 378,530   | 1,478,895 | 887,078   | 0       | 0         | 190,194   | 953,780   | 1,542,012 | 849,381   |
| 2017        | 0         | 0       | 1,003,430 | 723,777   | 1,613,007 | 0       | 0         | 423,594   | 596,566   | 1,719,309 | 979,992   |
| 2018        | 0         | 396,591 | 1,126,703 | 532,058   | 1,118,645 | 0       | 2,298,209 | 1,993,896 | 582,223   | 1,344,289 | 670,621   |
| 2019        | 0         | 0       | 582,721   | 462,396   | 1,061,247 | 0       | 0         | 4,249,353 | 398,693   | 1,663,787 | 776,441   |
| TOTAL       | 0         | 396,591 | 5,067,274 | 4,200,537 | 5,592,165 | 0       | 2,298,209 | 7,658,354 | 3,244,067 | 7,399,887 | 4,055,077 |
| OD          | 0         | 0       | 0         | 2,375     | 15,595    | 0       | 0         | 0         | 9,431     | 12,528    | 11,802    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |           |           |           | MEDICAL |         |           |           |           |           |
|-------------|-----------|---------|-----------|-----------|-----------|---------|---------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.   | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0       | 2,657,572 | 1,310,455 | 1,150,269 | 0       | 0       | 1,698,792 | 881,027   | 1,353,197 | 714,793   |
| 2016        | 0         | 596     | 572,610   | 1,851,200 | 1,133,101 | 0       | 443     | 448,155   | 1,070,070 | 1,757,802 | 776,334   |
| 2017        | 81        | 1,904   | 1,472,732 | 875,565   | 1,914,723 | 0       | 3,608   | 923,184   | 686,499   | 1,841,006 | 873,173   |
| 2018        | 69        | 169,218 | 1,537,258 | 619,418   | 1,228,108 | 0       | 883,004 | 1,640,440 | 592,345   | 1,350,721 | 594,170   |
| 2019        | 92        | 8,185   | 1,332,291 | 781,930   | 1,039,432 | 0       | 76,803  | 1,710,685 | 678,418   | 1,246,688 | 761,689   |
| TOTAL       | 242       | 179,903 | 7,572,463 | 5,438,569 | 6,465,633 | 0       | 963,859 | 6,421,255 | 3,908,358 | 7,549,412 | 3,720,159 |
| OD          | 0         | 0       | 0         | 3,102     | 19,665    | 0       | 0       | 0         | 11,657    | 14,996    | 10,633    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 15,137,722  | 23,411,392  | 3,730,792 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,772,180) | (6,001,932) | 10,417    |       |
| TOTAL LOSSES                | 10,365,543  | 17,409,461  | 3,741,209 |       |
| EXPECTED LOSSES             | 9,295,796   | 16,406,938  | 4,122,097 |       |
| CREDIBILITY                 | 0.14        | 0.45        | 0.75      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.568 | 0.952 | 0.205 | 1.725 |
| INDICATED (POST-TEST)   | 0.574 | 0.961 | 0.206 | 1.741 |
| PRESENT ON RATE LEVEL   | 0.492 | 0.868 | 0.218 | 1.578 |
| DERIVED BY FORMULA      | 0.503 | 0.910 | 0.209 | 1.622 |
| UNDERLYING PRESENT RATE | 0.510 | 0.899 | 0.226 | 1.635 |
| PROPOSED                | 0.503 | 0.910 | 0.209 | 1.622 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.655 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.66   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.73   | 1.75   | 1.69   | + 1.66 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 20,069           | 872,963            | 4,350               | 0               | 0     | 1     | 3     | 3    | 7   |
| 2016        | 21,123           | 997,589            | 4,723               | 0               | 0     | 1     | 4     | 7    | 12  |
| 2017        | 22,041           | 709,920            | 3,221               | 0               | 0     | 0     | 6     | 10   | 16  |
| 2018        | 22,963           | 864,574            | 3,765               | 0               | 0     | 1     | 3     | 4    | 8   |
| 2019        | 24,483           | 339,273            | 1,386               | 0               | 0     | 0     | 0     | 9    | 9   |
| TOTAL       | 110,679          | 3,784,319          | 3,419               | 0               | 0     | 3     | 16    | 33   | 52  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 268,340 | 109,676 | 14,314  | 0       | 0     | 388,147 | 30,720  | 5,869   | 55,897    |
| 2016        | 0         | 0     | 166,356 | 302,595 | 172,714 | 0       | 0     | 44,829  | 101,703 | 133,622 | 75,770    |
| 2017        | 0         | 0     | 0       | 325,841 | 40,969  | 0       | 0     | 0       | 238,005 | 55,408  | 49,697    |
| 2018        | 0         | 0     | 161,720 | 243,094 | 7,825   | 0       | 0     | 139,348 | 250,784 | 14,383  | 47,420    |
| 2019        | 0         | 0     | 0       | 0       | 138,221 | 0       | 0     | 0       | 0       | 140,917 | 60,135    |
| TOTAL       | 0         | 0     | 596,416 | 981,206 | 374,043 | 0       | 0     | 572,324 | 621,212 | 350,199 | 288,919   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |           |         |         |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 300,312 | 143,237   | 18,050  | 0       | 0     | 684,696   | 37,970  | 7,025   | 51,313    |
| 2016        | 0         | 151   | 234,026 | 379,402   | 221,944 | 0       | 76    | 96,970    | 114,143 | 152,853 | 69,254    |
| 2017        | 36        | 110   | 50,972  | 363,522   | 57,130  | 0       | 79    | 39,740    | 248,776 | 66,038  | 44,280    |
| 2018        | 27        | 650   | 281,975 | 228,010   | 33,141  | 0       | 1,437 | 305,901   | 203,869 | 36,269  | 42,014    |
| 2019        | 6         | 410   | 76,858  | 50,295    | 123,340 | 0       | 1,375 | 38,406    | 29,876  | 98,078  | 58,992    |
| TOTAL       | 69        | 1,321 | 944,144 | 1,164,465 | 453,605 | 0       | 2,966 | 1,165,712 | 634,634 | 360,264 | 265,854   |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0         | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,114,212 | 2,612,969   | 265,854   |       |
| IBNR + FREQUENCY ADJUSTMENT | (555,532) | (451,043)   | 647       |       |
| TOTAL LOSSES                | 1,558,681 | 2,161,926   | 266,501   |       |
| EXPECTED LOSSES             | 1,100,019 | 1,258,848   | 232,515   |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.12      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.408 | 1.953 | 0.241 | 3.602 |
| INDICATED (POST-TEST)   | 1.422 | 1.972 | 0.243 | 3.637 |
| PRESENT ON RATE LEVEL   | 0.959 | 1.098 | 0.203 | 2.259 |
| DERIVED BY FORMULA      | 0.968 | 1.159 | 0.208 | 2.335 |
| UNDERLYING PRESENT RATE | 0.994 | 1.137 | 0.210 | 2.341 |
| PROPOSED                | 0.968 | 1.159 | 0.208 | 2.335 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | T.383 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.38   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.50   | 2.51   | 2.42   | + 2.38 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 143,862          | 2,947,685          | 2.049               | 0               | 0     | 2     | 24    | 38   | 64  |
| 2016        | 152,894          | 3,062,584          | 2.003               | 0               | 0     | 2     | 23    | 42   | 67  |
| 2017        | 152,629          | 3,108,719          | 2.037               | 0               | 0     | 1     | 39    | 28   | 68  |
| 2018        | 163,552          | 4,404,158          | 2.693               | 0               | 0     | 2     | 35    | 34   | 71  |
| 2019        | 162,495          | 2,979,090          | 1.833               | 0               | 0     | 1     | 26    | 36   | 63  |
| TOTAL       | 775,432          | 16,502,236         | 2.128               | 0               | 0     | 8     | 147   | 178  | 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 |
| 2015        | 0         | 0     | 285,067   | 916,258   | 403,430   | 0       | 0     | 80,367    | 480,073   | 522,082   | 260,408   |
| 2016        | 0         | 0     | 273,171   | 869,978   | 460,100   | 0       | 0     | 57,218    | 504,217   | 507,391   | 390,509   |
| 2017        | 0         | 0     | 152,932   | 1,135,207 | 412,368   | 0       | 0     | 237,500   | 675,849   | 194,655   | 300,208   |
| 2018        | 0         | 0     | 333,271   | 1,237,426 | 299,791   | 0       | 0     | 578,211   | 1,025,709 | 482,417   | 447,333   |
| 2019        | 0         | 0     | 180,221   | 795,722   | 433,753   | 0       | 0     | 48,718    | 658,269   | 506,069   | 356,338   |
| TOTAL       | 0         | 0     | 1,224,662 | 4,954,591 | 2,009,442 | 0       | 0     | 1,002,014 | 3,344,117 | 2,212,614 | 1,754,796 |
| OD          | 0         | 0     | 0         | 0         | 1,465     | 0       | 0     | 0         | 0         | 4,147     | 3,551     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 383,415   | 1,196,633 | 508,725   | 0       | 0      | 170,378   | 593,370   | 624,932   | 239,055   |
| 2016        | 0         | 367   | 402,552   | 1,088,742 | 589,582   | 0       | 184    | 147,460   | 562,281   | 580,420   | 356,925   |
| 2017        | 127       | 637   | 386,357   | 1,278,009 | 515,102   | 0       | 2,117  | 547,718   | 716,938   | 232,173   | 267,485   |
| 2018        | 138       | 1,949 | 895,397   | 1,156,875 | 409,081   | 0       | 6,015  | 1,294,967 | 859,244   | 550,911   | 396,337   |
| 2019        | 95        | 5,855 | 1,062,248 | 793,310   | 509,293   | 0       | 20,665 | 583,675   | 485,997   | 423,240   | 349,568   |
| TOTAL       | 360       | 8,808 | 3,129,969 | 5,513,570 | 2,531,784 | 0       | 28,980 | 2,744,198 | 3,217,831 | 2,411,675 | 1,609,370 |
| OD          | 0         | 4     | 815       | 533       | 1,307     | 0       | 40     | 1,130     | 879       | 2,886     | 3,163     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,914,305   | 13,680,464  | 1,612,532 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,106,677) | (2,742,226) | 4,527     |       |
| TOTAL LOSSES                | 3,807,628   | 10,938,238  | 1,617,059 |       |
| EXPECTED LOSSES             | 4,148,261   | 7,601,211   | 1,679,653 |       |
| CREDIBILITY                 | 0.08        | 0.26        | 0.42      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.491 | 1.410 | 0.208 | 2.109 |
| INDICATED (POST-TEST)   | 0.495 | 1.423 | 0.210 | 2.129 |
| PRESENT ON RATE LEVEL   | 0.516 | 0.946 | 0.209 | 1.671 |
| DERIVED BY FORMULA      | 0.515 | 1.070 | 0.209 | 1.794 |
| UNDERLYING PRESENT RATE | 0.535 | 0.980 | 0.217 | 1.732 |
| PROPOSED                | 0.515 | 1.070 | 0.209 | 1.794 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.831 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.83   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.05   | 1.95   | 1.79   | + 1.83 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 32,818           | 150,903            | 0.460               | 0               | 0     | 0     | 1     | 4    | 5   |
| 2016        | 33,411           | 37,066             | 0.111               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2017        | 21,120           | 1,068,221          | 5.058               | 0               | 0     | 1     | 2     | 11   | 14  |
| 2018        | 22,095           | 425,914            | 1.928               | 0               | 0     | 1     | 0     | 5    | 6   |
| 2019        | 20,882           | 122,933            | 0.589               | 0               | 0     | 0     | 0     | 5    | 5   |
| TOTAL       | 130,326          | 1,805,037          | 1.385               | 0               | 0     | 2     | 3     | 27   | 32  |
| 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 |
| 2015        | 0         | 0     | 0       | 14,243  | 28,257  | 0       | 0     | 0       | 9,191  | 95,321  | 3,891     |
| 2016        | 0         | 0     | 0       | 0       | 14,761  | 0       | 0     | 0       | 0      | 14,780  | 7,525     |
| 2017        | 0         | 0     | 345,970 | 164,402 | 137,766 | 0       | 0     | 93,434  | 71,399 | 201,968 | 53,282    |
| 2018        | 0         | 0     | 147,388 | 0       | 94,800  | 0       | 0     | 94,158  | 0      | 83,685  | 5,883     |
| 2019        | 0         | 0     | 0       | 0       | 45,368  | 0       | 0     | 0       | 0      | 70,463  | 7,102     |
| TOTAL       | 0         | 0     | 493,358 | 178,645 | 320,952 | 0       | 0     | 187,592 | 80,590 | 466,217 | 77,683    |
| OD          | 0         | 0     | 0       | 52,713  | 0       | 0       | 0     | 0       | 12,047 | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 18,601  | 35,632  | 0       | 0     | 0       | 11,360  | 114,099 | 3,572     |
| 2016        | 0         | 0     | 174     | 158     | 18,563  | 0       | 0     | 108     | 136     | 16,727  | 6,878     |
| 2017        | 18        | 622   | 477,429 | 194,467 | 173,532 | 0       | 772   | 188,409 | 83,745  | 217,283 | 47,474    |
| 2018        | 1         | 437   | 183,186 | 14,610  | 103,895 | 0       | 825   | 152,676 | 12,002  | 83,276  | 5,212     |
| 2019        | 2         | 134   | 25,227  | 16,508  | 40,484  | 0       | 687   | 19,204  | 14,939  | 49,042  | 6,967     |
| TOTAL       | 21        | 1,193 | 686,016 | 244,344 | 372,105 | 0       | 2,284 | 360,397 | 122,183 | 480,428 | 70,103    |
| OD          | 0         | 17    | 2,286   | 65,536  | 450     | 0       | 3     | 683     | 13,304  | 132     | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,052,900 | 1,298,482   | 70,103    |       |
| IBNR + FREQUENCY ADJUSTMENT | (479,095) | (272,945)   | 191       |       |
| TOTAL LOSSES                | 573,806   | 1,025,537   | 70,295    |       |
| EXPECTED LOSSES             | 919,899   | 720,894     | 86,646    |       |
| CREDIBILITY                 | 0.02      | 0.08        | 0.13      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.438 | 0.726 | 0.054 | 1.218 |
| INDICATED (POST-TEST)   | 0.442 | 0.733 | 0.054 | 1.229 |
| PRESENT ON RATE LEVEL   | 0.681 | 0.534 | 0.064 | 1.279 |
| DERIVED BY FORMULA      | 0.676 | 0.550 | 0.063 | 1.289 |
| UNDERLYING PRESENT RATE | 0.706 | 0.553 | 0.066 | 1.325 |
| PROPOSED                | 0.671 | 0.545 | 0.062 | 1.279 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.305 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.31   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.50   | 1.46   | 1.37   | + 1.31 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 99,248           | 3,774,592          | 3.803               | 1               | 0     | 4     | 9     | 17   | 31  |
| 2016        | 98,483           | 624,687            | 0.634               | 0               | 0     | 1     | 1     | 21   | 23  |
| 2017        | 107,294          | 1,216,349          | 1.134               | 0               | 0     | 1     | 4     | 20   | 25  |
| 2018        | 106,812          | 1,439,381          | 1.348               | 0               | 0     | 1     | 9     | 21   | 31  |
| 2019        | 112,456          | 1,572,476          | 1.398               | 0               | 0     | 0     | 3     | 19   | 22  |
| TOTAL       | 524,293          | 8,627,485          | 1.646               | 1               | 0     | 7     | 26    | 98   | 132 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 367,220   | 0     | 1,395,701 | 337,949 | 196,649   | 4,998   | 0     | 808,788 | 333,394 | 197,666   | 132,227   |
| 2016        | 0         | 0     | 167,972   | 52,500  | 122,581   | 0       | 0     | 8,235   | 251     | 127,446   | 145,702   |
| 2017        | 0         | 0     | 192,234   | 174,435 | 277,640   | 0       | 0     | 42,686  | 114,464 | 275,487   | 139,403   |
| 2018        | 0         | 0     | 163,278   | 275,448 | 117,088   | 0       | 0     | 127,995 | 340,471 | 275,139   | 139,962   |
| 2019        | 0         | 0     | 0         | 130,930 | 435,030   | 0       | 0     | 0       | 82,914  | 828,184   | 95,418    |
| TOTAL       | 367,220   | 0     | 1,919,185 | 971,262 | 1,148,988 | 4,998   | 0     | 987,704 | 871,494 | 1,703,922 | 652,712   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0       | 0       | 0         | 1,944     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 529,531   | 0     | 1,648,785 | 441,361   | 247,974   | 11,141  | 0      | 1,325,172 | 412,075   | 236,606   | 121,384   |
| 2016        | 0         | 71    | 224,717   | 67,948    | 156,785   | 0       | 10     | 17,521    | 1,562     | 144,335   | 133,172   |
| 2017        | 20        | 376   | 286,239   | 206,558   | 331,581   | 0       | 384    | 104,942   | 128,601   | 295,028   | 124,208   |
| 2018        | 31        | 697   | 309,211   | 265,808   | 146,784   | 0       | 1,463  | 338,733   | 287,122   | 289,489   | 124,006   |
| 2019        | 31        | 1,779 | 347,889   | 259,949   | 405,958   | 0       | 9,656  | 274,063   | 222,525   | 585,001   | 93,605    |
| TOTAL       | 529,613   | 2,923 | 2,816,842 | 1,241,624 | 1,289,083 | 11,141  | 11,513 | 2,060,431 | 1,051,886 | 1,550,459 | 596,375   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 1,796     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,432,461   | 5,133,051   | 598,171   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,300,172) | (1,408,962) | 1,998     |       |
| TOTAL LOSSES                | 3,132,289   | 3,724,090   | 600,170   |       |
| EXPECTED LOSSES             | 4,534,236   | 3,913,708   | 733,343   |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.33      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.597 | 0.710 | 0.114 | 1.422 |
| INDICATED (POST-TEST)   | 0.603 | 0.717 | 0.115 | 1.435 |
| PRESENT ON RATE LEVEL   | 0.835 | 0.720 | 0.135 | 1.690 |
| DERIVED BY FORMULA      | 0.821 | 0.720 | 0.128 | 1.669 |
| UNDERLYING PRESENT RATE | 0.865 | 0.746 | 0.140 | 1.751 |
| PROPOSED                | 0.821 | 0.720 | 0.128 | 1.669 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.703 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.13   | 2.04   | 1.81   | + 1.70 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 293,860          | 7,616,306          | 2.592               | 1               | 0     | 4     | 15    | 46   | 66  |
| 2016        | 293,352          | 5,873,244          | 2.002               | 0               | 0     | 5     | 14    | 51   | 70  |
| 2017        | 314,788          | 3,191,207          | 1.014               | 0               | 0     | 1     | 20    | 52   | 73  |
| 2018        | 334,995          | 3,712,388          | 1.108               | 0               | 0     | 4     | 12    | 57   | 73  |
| 2019        | 312,026          | 2,501,769          | 0.802               | 0               | 0     | 0     | 4     | 57   | 61  |
| TOTAL       | 1,549,021        | 22,894,914         | 1.478               | 1               | 0     | 14    | 65    | 263  | 343 |
| 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 |
| 2015        | 2,517,228 | 0     | 918,332   | 553,897   | 642,681   | 1,053   | 0     | 190,200   | 1,399,629 | 701,726   | 691,560   |
| 2016        | 0         | 0     | 1,335,899 | 475,791   | 717,686   | 0       | 0     | 1,438,421 | 403,872   | 1,015,257 | 486,318   |
| 2017        | 0         | 0     | 153,897   | 564,606   | 513,186   | 0       | 0     | 69,478    | 827,101   | 544,350   | 518,589   |
| 2018        | 0         | 0     | 736,750   | 516,115   | 727,718   | 0       | 0     | 176,957   | 519,661   | 743,910   | 291,277   |
| 2019        | 0         | 0     | 0         | 373,979   | 588,426   | 0       | 0     | 0         | 110,337   | 1,095,752 | 333,275   |
| TOTAL       | 2,517,228 | 0     | 3,144,878 | 2,484,388 | 3,189,697 | 1,053   | 0     | 1,875,056 | 3,260,600 | 4,100,995 | 2,321,019 |
| OD          | 0         | 0     | 0         | 0         | 1,645     | 0       | 0     | 0         | 0         | 3,275     | 2,962     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 1,179,591 | 0     | 1,235,157 | 723,389   | 810,421   | 763     | 0      | 403,224   | 1,729,941 | 839,966   | 634,852   |
| 2016        | 0         | 473   | 1,336,388 | 607,286   | 919,511   | 0       | 912    | 1,443,248 | 464,669   | 1,161,459 | 444,495   |
| 2017        | 63        | 448   | 305,553   | 646,703   | 614,752   | 0       | 835    | 276,118   | 877,556   | 601,893   | 462,063   |
| 2018        | 63        | 2,618 | 1,142,564 | 558,769   | 814,230   | 0       | 2,125  | 512,035   | 455,807   | 748,733   | 258,071   |
| 2019        | 60        | 3,143 | 629,936   | 504,468   | 575,813   | 0       | 12,788 | 362,977   | 294,778   | 774,068   | 326,943   |
| TOTAL       | 1,179,777 | 6,682 | 4,649,598 | 3,040,615 | 3,734,726 | 763     | 16,660 | 2,997,601 | 3,822,751 | 4,126,119 | 2,126,424 |
| OD          | 0         | 0     | 69        | 50        | 1,903     | 0       | 0      | 104       | 96        | 3,452     | 2,713     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,851,254   | 14,729,714  | 2,129,137 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,310,171) | (3,844,888) | 6,623     |       |
| TOTAL LOSSES                | 4,541,083   | 10,884,826  | 2,135,760 |       |
| EXPECTED LOSSES             | 8,446,363   | 10,625,836  | 2,508,762 |       |
| CREDIBILITY                 | 0.12        | 0.40        | 0.67      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.293 | 0.702 | 0.138 | 1.133 |
| INDICATED (POST-TEST)   | 0.296 | 0.709 | 0.139 | 1.144 |
| PRESENT ON RATE LEVEL   | 0.526 | 0.662 | 0.156 | 1.344 |
| DERIVED BY FORMULA      | 0.499 | 0.681 | 0.145 | 1.324 |
| UNDERLYING PRESENT RATE | 0.545 | 0.686 | 0.162 | 1.393 |
| PROPOSED                | 0.499 | 0.681 | 0.145 | 1.324 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.351 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.70   | 1.61   | 1.44   | + 1.35 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 279,743          | 4,662,667          | 1.667               | 0               | 0     | 5     | 7     | 68   | 80  |
| 2016        | 272,779          | 5,154,051          | 1.889               | 0               | 0     | 5     | 25    | 68   | 98  |
| 2017        | 297,203          | 5,609,184          | 1.887               | 1               | 0     | 6     | 26    | 50   | 83  |
| 2018        | 315,098          | 7,276,936          | 2.309               | 0               | 0     | 9     | 14    | 46   | 69  |
| 2019        | 282,962          | 5,393,816          | 1.906               | 0               | 0     | 2     | 7     | 62   | 71  |
| TOTAL       | 1,447,785        | 28,096,654         | 1.941               | 1               | 0     | 27    | 79    | 294  | 401 |
| 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 |
| 2015        | 0         | 0     | 1,144,556 | 128,473   | 1,534,370 | 0       | 0     | 292,157   | 175,398   | 1,075,656 | 312,057   |
| 2016        | 0         | 0     | 1,235,831 | 571,618   | 640,814   | 0       | 0     | 876,703   | 773,875   | 777,981   | 277,229   |
| 2017        | 421,052   | 0     | 1,478,419 | 796,305   | 751,600   | 0       | 0     | 415,932   | 754,486   | 682,333   | 309,057   |
| 2018        | 0         | 0     | 2,729,450 | 757,893   | 828,803   | 0       | 0     | 1,234,214 | 679,540   | 820,008   | 227,028   |
| 2019        | 0         | 0     | 384,418   | 376,862   | 1,188,888 | 0       | 0     | 134,455   | 895,036   | 2,243,799 | 170,358   |
| TOTAL       | 421,052   | 0     | 6,972,674 | 2,631,151 | 4,944,475 | 0       | 0     | 2,953,461 | 3,278,335 | 5,599,777 | 1,295,729 |
| OD          | 0         | 0     | 0         | 29,869    | 2,000     | 0       | 0     | 0         | 17,520    | 3,500     | 1,988     |

## TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,539,428 | 167,786   | 1,934,841 | 0       | 0      | 619,373   | 216,792   | 1,287,560 | 286,468   |
| 2016        | 0         | 549    | 1,530,743 | 726,784   | 825,545   | 0       | 1,054  | 1,560,189 | 871,743   | 897,527   | 253,387   |
| 2017        | 454,287   | 2,693  | 2,061,158 | 940,227   | 932,823   | 0       | 3,576  | 901,544   | 819,911   | 752,770   | 275,370   |
| 2018        | 97        | 8,251  | 3,459,058 | 877,971   | 1,028,701 | 0       | 9,308  | 1,841,592 | 644,453   | 864,779   | 201,147   |
| 2019        | 89        | 8,328  | 1,343,522 | 762,915   | 1,142,493 | 0       | 47,754 | 1,304,285 | 999,085   | 1,662,255 | 167,121   |
| TOTAL       | 454,474   | 19,821 | 9,933,909 | 3,475,683 | 5,864,403 | 0       | 61,692 | 6,226,983 | 3,551,984 | 5,464,891 | 1,183,493 |
| OD          | 3         | 118    | 25,291    | 23,918    | 5,837     | 0       | 368    | 11,170    | 10,661    | 4,250     | 1,783     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 16,733,828  | 18,401,626  | 1,185,276 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,730,070) | (3,706,692) | 4,415     |       |
| TOTAL LOSSES                | 12,003,758  | 14,694,934  | 1,189,691 |       |
| EXPECTED LOSSES             | 9,238,571   | 10,210,964  | 1,701,518 |       |
| CREDIBILITY                 | 0.12        | 0.39        | 0.64      |       |
| PURE PREMIUMS               |             |             |           |       |
| INDICATED (PRE-TEST)        | 0.827       | 1.012       | 0.082     | 1.921 |
| INDICATED (POST-TEST)       | 0.834       | 1.022       | 0.083     | 1.939 |
| PRESENT ON RATE LEVEL       | 0.616       | 0.681       | 0.113     | 1.410 |
| DERIVED BY FORMULA          | 0.642       | 0.814       | 0.094     | 1.549 |
| UNDERLYING PRESENT RATE     | 0.638       | 0.705       | 0.118     | 1.461 |
| PROPOSED                    | 0.642       | 0.813       | 0.094     | 1.549 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.581 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.58   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.65   | 1.64   | 1.51   | + 1.58 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 125,079          | 2,277,956          | 1.821               | 0               | 0     | 3     | 3     | 37   | 43  |
| 2016        | 130,467          | 1,396,896          | 1.071               | 0               | 0     | 1     | 5     | 37   | 43  |
| 2017        | 137,850          | 2,790,671          | 2.024               | 0               | 0     | 4     | 5     | 36   | 45  |
| 2018        | 142,787          | 2,729,453          | 1.912               | 0               | 0     | 3     | 7     | 32   | 42  |
| 2019        | 121,400          | 1,970,959          | 1.624               | 0               | 0     | 1     | 8     | 35   | 44  |
| TOTAL       | 657,583          | 11,165,935         | 1.698               | 0               | 0     | 12    | 28    | 177  | 217 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 647,635   | 203,303   | 552,315   | 0       | 0     | 32,650    | 213,568 | 383,711   | 244,774   |
| 2016        | 0         | 0     | 194,876   | 84,124    | 373,321   | 0       | 0     | 36,717    | 55,082  | 474,746   | 178,030   |
| 2017        | 0         | 0     | 895,206   | 133,132   | 170,004   | 0       | 0     | 722,439   | 114,867 | 483,890   | 271,133   |
| 2018        | 0         | 0     | 649,664   | 277,731   | 483,933   | 0       | 0     | 197,184   | 366,050 | 439,509   | 315,382   |
| 2019        | 0         | 0     | 187,763   | 345,803   | 411,868   | 0       | 0     | 40,000    | 231,838 | 551,353   | 202,334   |
| TOTAL       | 0         | 0     | 2,575,144 | 1,044,093 | 1,991,441 | 0       | 0     | 1,028,990 | 981,405 | 2,333,209 | 1,211,653 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 1,389     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 871,069   | 265,514   | 696,469   | 0       | 0      | 69,218    | 263,970   | 459,302   | 224,703   |
| 2016        | 0         | 90    | 264,443   | 110,163   | 472,726   | 0       | 56     | 80,496    | 65,696    | 538,320   | 162,719   |
| 2017        | 15        | 1,509 | 1,183,385 | 172,564   | 224,534   | 0       | 5,806  | 1,352,875 | 162,050   | 529,934   | 241,580   |
| 2018        | 36        | 2,148 | 921,079   | 320,290   | 544,804   | 0       | 2,109  | 467,409   | 321,598   | 450,102   | 279,428   |
| 2019        | 52        | 4,173 | 693,269   | 436,770   | 429,324   | 0       | 12,418 | 336,282   | 253,102   | 410,096   | 198,490   |
| TOTAL       | 102       | 7,919 | 3,933,245 | 1,305,301 | 2,367,857 | 0       | 20,389 | 2,306,279 | 1,066,417 | 2,387,754 | 1,106,920 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 1,281     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,267,935   | 7,127,329   | 1,108,201 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,343,028) | (1,562,401) | 2,585     |       |
| TOTAL LOSSES                | 3,924,907   | 5,564,928   | 1,110,786 |       |
| EXPECTED LOSSES             | 4,552,487   | 4,279,463   | 1,029,329 |       |
| CREDIBILITY                 | 0.07        | 0.23        | 0.38      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.597 | 0.846 | 0.169 | 1.612 |
| INDICATED (POST-TEST)   | 0.603 | 0.854 | 0.170 | 1.627 |
| PRESENT ON RATE LEVEL   | 0.668 | 0.628 | 0.151 | 1.447 |
| DERIVED BY FORMULA      | 0.663 | 0.680 | 0.158 | 1.502 |
| UNDERLYING PRESENT RATE | 0.692 | 0.651 | 0.157 | 1.500 |
| PROPOSED                | 0.664 | 0.680 | 0.158 | 1.502 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.533 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.53   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.79   | 1.69   | 1.55   | + 1.53 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 125,128          | 1,986,356          | 1,587               | 0               | 0     | 2     | 9     | 16   | 27  |
| 2016        | 144,466          | 3,663,038          | 2,536               | 0               | 0     | 3     | 11    | 21   | 35  |
| 2017        | 155,387          | 1,940,314          | 1,249               | 0               | 0     | 2     | 11    | 25   | 38  |
| 2018        | 170,653          | 1,931,329          | 1,132               | 0               | 0     | 1     | 13    | 24   | 38  |
| 2019        | 151,552          | 1,892,364          | 1,249               | 0               | 0     | 0     | 4     | 32   | 36  |
| TOTAL       | 747,186          | 11,413,401         | 1,528               | 0               | 0     | 8     | 48    | 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 |
| 2015        | 0         | 0     | 380,345   | 356,219   | 292,888   | 0       | 0     | 114,614   | 164,059 | 160,016   | 518,215   |
| 2016        | 0         | 0     | 644,147   | 541,488   | 181,120   | 0       | 0     | 1,012,009 | 339,411 | 393,323   | 551,540   |
| 2017        | 0         | 0     | 303,846   | 142,349   | 244,063   | 0       | 0     | 54,939    | 57,848  | 609,980   | 527,289   |
| 2018        | 0         | 0     | 173,225   | 504,719   | 135,521   | 0       | 0     | 92,338    | 300,734 | 265,161   | 459,631   |
| 2019        | 0         | 0     | 0         | 169,359   | 268,183   | 0       | 0     | 0         | 66,803  | 393,643   | 994,376   |
| TOTAL       | 0         | 0     | 1,501,563 | 1,714,134 | 1,121,775 | 0       | 0     | 1,273,900 | 928,855 | 1,822,123 | 3,051,051 |
| 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 |
| 2015        | 0         | 0     | 511,564   | 465,222   | 369,332   | 0       | 0     | 242,982   | 202,777   | 191,539   | 475,721   |
| 2016        | 0         | 335   | 683,879   | 679,216   | 238,895   | 0       | 815   | 1,294,624 | 386,820   | 456,078   | 504,108   |
| 2017        | 16        | 547   | 424,133   | 172,276   | 294,746   | 0       | 470   | 128,878   | 80,060    | 646,093   | 469,814   |
| 2018        | 56        | 904   | 410,273   | 474,724   | 182,200   | 0       | 1,117 | 268,567   | 253,344   | 275,881   | 407,233   |
| 2019        | 27        | 1,428 | 286,222   | 229,074   | 262,287   | 0       | 5,111 | 146,238   | 121,276   | 280,892   | 975,483   |
| TOTAL       | 100       | 3,214 | 2,316,070 | 2,020,512 | 1,347,459 | 0       | 7,514 | 2,081,288 | 1,044,277 | 1,850,484 | 2,832,359 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,408,186   | 6,262,732   | 2,832,359 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,983,649) | (1,714,631) | 6,193     |       |
| TOTAL LOSSES                | 1,424,538   | 4,548,100   | 2,838,553 |       |
| EXPECTED LOSSES             | 5,859,694   | 4,767,556   | 2,312,704 |       |
| CREDIBILITY                 | 0.08        | 0.25        | 0.41      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.191 | 0.609 | 0.380 | 1.179 |
| INDICATED (POST-TEST)   | 0.192 | 0.614 | 0.384 | 1.190 |
| PRESENT ON RATE LEVEL   | 0.757 | 0.616 | 0.299 | 1.671 |
| DERIVED BY FORMULA      | 0.712 | 0.615 | 0.333 | 1.661 |
| UNDERLYING PRESENT RATE | 0.784 | 0.638 | 0.310 | 1.732 |
| PROPOSED                | 0.712 | 0.616 | 0.334 | 1.661 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.695 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.69   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.96   | 1.97   | 1.79   | + 1.69 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 124,392          | 2,609,913          | 2.098               | 0               | 0     | 1     | 10    | 51   | 62  |
| 2016        | 128,636          | 2,869,279          | 2.231               | 0               | 0     | 6     | 4     | 41   | 51  |
| 2017        | 129,215          | 5,153,839          | 3.989               | 0               | 0     | 2     | 9     | 35   | 46  |
| 2018        | 125,690          | 1,906,476          | 1.517               | 0               | 0     | 1     | 5     | 41   | 47  |
| 2019        | 122,979          | 2,083,682          | 1.694               | 0               | 0     | 1     | 3     | 34   | 38  |
| TOTAL       | 630,912          | 14,623,189         | 2.318               | 0               | 0     | 11    | 31    | 202  | 244 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 193,174   | 307,951   | 695,883   | 0       | 0     | 27,024    | 257,757   | 774,222   | 353,902   |
| 2016        | 0         | 0     | 1,178,928 | 133,664   | 253,359   | 0       | 0     | 516,885   | 97,343    | 418,570   | 270,530   |
| 2017        | 0         | 0     | 717,977   | 474,761   | 841,747   | 0       | 0     | 1,217,090 | 410,373   | 1,211,244 | 280,647   |
| 2018        | 0         | 0     | 167,589   | 140,767   | 356,130   | 0       | 0     | 21,156    | 299,062   | 677,517   | 244,255   |
| 2019        | 0         | 0     | 158,015   | 43,383    | 494,329   | 0       | 0     | 27,853    | 148,272   | 986,313   | 225,517   |
| TOTAL       | 0         | 0     | 2,415,683 | 1,100,526 | 2,641,448 | 0       | 0     | 1,810,008 | 1,212,807 | 4,067,866 | 1,374,851 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 916       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 259,819   | 402,184   | 877,508   | 0       | 0      | 57,291    | 318,588   | 926,744   | 324,882   |
| 2016        | 0         | 421   | 1,559,851 | 178,483   | 335,076   | 0       | 624    | 1,048,913 | 118,194   | 480,684   | 247,264   |
| 2017        | 53        | 1,038 | 791,957   | 564,971   | 1,002,275 | 0       | 4,705  | 1,144,947 | 484,120   | 1,302,739 | 250,056   |
| 2018        | 18        | 643   | 291,656   | 163,045   | 380,986   | 0       | 567    | 187,310   | 270,824   | 664,453   | 216,410   |
| 2019        | 26        | 3,022 | 465,108   | 229,059   | 459,521   | 0       | 14,273 | 390,663   | 296,504   | 703,463   | 221,232   |
| TOTAL       | 98        | 5,124 | 3,368,391 | 1,537,741 | 3,055,368 | 0       | 20,168 | 2,829,124 | 1,488,230 | 4,078,083 | 1,259,845 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 843       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,222,904   | 10,159,422  | 1,260,688 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,525,202) | (2,500,097) | 3,442     |       |
| TOTAL LOSSES                | 2,697,702   | 7,659,325   | 1,264,130 |       |
| EXPECTED LOSSES             | 6,880,811   | 6,852,580   | 1,343,671 |       |
| CREDIBILITY                 | 0.07        | 0.22        | 0.37      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.428 | 1.214 | 0.200 | 1.842 |
| INDICATED (POST-TEST)   | 0.432 | 1.226 | 0.202 | 1.859 |
| PRESENT ON RATE LEVEL   | 1.052 | 1.048 | 0.206 | 2.306 |
| DERIVED BY FORMULA      | 1.009 | 1.087 | 0.204 | 2.300 |
| UNDERLYING PRESENT RATE | 1.091 | 1.086 | 0.213 | 2.390 |
| PROPOSED                | 1.009 | 1.087 | 0.204 | 2.300 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | T.347 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.78   | 2.69   | 2.47   | + 2.35 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 133,454          | 3,503,173          | 2.625               | 0               | 0     | 5     | 13    | 49   | 67  |
| 2016        | 133,372          | 4,765,021          | 3.573               | 0               | 0     | 6     | 16    | 49   | 71  |
| 2017        | 143,366          | 2,472,473          | 1.725               | 0               | 0     | 4     | 12    | 46   | 62  |
| 2018        | 152,724          | 4,731,997          | 3.098               | 0               | 0     | 5     | 14    | 59   | 78  |
| 2019        | 146,902          | 2,197,042          | 1.496               | 0               | 0     | 2     | 4     | 36   | 42  |
| TOTAL       | 709,818          | 17,669,706         | 2.489               | 0               | 0     | 22    | 59    | 239  | 320 |
| 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 |
| 2015        | 0         | 0     | 782,293   | 630,401   | 462,236   | 0       | 0     | 170,597   | 479,140   | 724,824   | 253,682   |
| 2016        | 0         | 0     | 1,076,269 | 552,440   | 597,659   | 0       | 0     | 1,160,147 | 549,926   | 573,035   | 255,545   |
| 2017        | 0         | 0     | 922,057   | 91,662    | 369,816   | 0       | 0     | 31,748    | 159,415   | 507,369   | 390,406   |
| 2018        | 0         | 0     | 863,317   | 736,962   | 473,151   | 0       | 0     | 305,235   | 1,174,652 | 775,088   | 403,592   |
| 2019        | 0         | 0     | 532,007   | 248,488   | 487,281   | 0       | 0     | 116,412   | 115,469   | 438,869   | 258,516   |
| TOTAL       | 0         | 0     | 4,175,943 | 2,259,953 | 2,390,143 | 0       | 0     | 1,784,139 | 2,478,602 | 3,019,185 | 1,561,741 |
| OD          | 0         | 0     | 0         | 0         | 27,629    | 0       | 0     | 0         | 0         | 16,462    | 9,457     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,052,184 | 823,304   | 582,880   | 0       | 0      | 361,666   | 592,217   | 867,614   | 232,880   |
| 2016        | 0         | 520    | 1,431,334 | 701,874   | 770,143   | 0       | 1,433  | 2,292,432 | 627,428   | 667,357   | 233,568   |
| 2017        | 10        | 1,542  | 1,220,141 | 133,128   | 455,211   | 0       | 316    | 99,489    | 181,618   | 540,663   | 347,852   |
| 2018        | 86        | 3,110  | 1,343,618 | 744,532   | 576,799   | 0       | 3,846  | 943,684   | 970,113   | 827,859   | 357,583   |
| 2019        | 49        | 7,072  | 994,351   | 422,431   | 510,703   | 0       | 14,127 | 334,885   | 172,846   | 324,252   | 253,604   |
| TOTAL       | 146       | 12,243 | 6,041,628 | 2,825,268 | 2,895,736 | 0       | 19,722 | 4,032,135 | 2,544,221 | 3,227,744 | 1,425,487 |
| OD          | 1         | 72     | 13,544    | 8,873     | 25,875    | 0       | 122    | 3,436     | 2,687     | 13,184    | 8,720     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,123,049  | 11,543,589  | 1,434,206 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,510,391) | (2,994,720) | 4,062     |       |
| TOTAL LOSSES                | 5,612,657   | 8,548,868   | 1,438,268 |       |
| EXPECTED LOSSES             | 8,863,996   | 8,301,147   | 1,514,427 |       |
| CREDIBILITY                 | 0.07        | 0.24        | 0.40      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.788 | 1.197 | 0.201 | 2.187 |
| INDICATED (POST-TEST)   | 0.796 | 1.209 | 0.203 | 2.208 |
| PRESENT ON RATE LEVEL   | 1.205 | 1.129 | 0.206 | 2.539 |
| DERIVED BY FORMULA      | 1.176 | 1.148 | 0.205 | 2.529 |
| UNDERLYING PRESENT RATE | 1.249 | 1.169 | 0.213 | 2.632 |
| PROPOSED                | 1.176 | 1.148 | 0.205 | 2.529 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.581 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.58   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.98   | 2.91   | 2.72   | + 2.58 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 267,076          | 5,995,734          | 2,245               | 0               | 0     | 11    | 29    | 64   | 104 |
| 2016        | 253,203          | 6,159,366          | 2,433               | 1               | 0     | 7     | 30    | 47   | 85  |
| 2017        | 248,737          | 5,630,638          | 2,264               | 0               | 0     | 5     | 24    | 62   | 91  |
| 2018        | 285,632          | 4,506,956          | 1,578               | 0               | 0     | 1     | 19    | 75   | 95  |
| 2019        | 307,596          | 3,817,270          | 1,241               | 0               | 0     | 1     | 7     | 77   | 85  |
| TOTAL       | 1,362,244        | 26,109,964         | 1,917               | 1               | 0     | 25    | 109   | 325  | 460 |
| 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 |
| 2015        | 0         | 0     | 2,447,247 | 755,257   | 520,210   | 0       | 0     | 482,259   | 727,414   | 605,532   | 457,815   |
| 2016        | 100,306   | 0     | 1,364,940 | 1,040,976 | 254,788   | 5,466   | 0     | 1,140,280 | 1,314,154 | 478,746   | 459,710   |
| 2017        | 0         | 0     | 1,007,324 | 1,208,146 | 426,506   | 0       | 0     | 416,189   | 1,300,644 | 869,509   | 402,320   |
| 2018        | 0         | 0     | 197,221   | 789,676   | 719,589   | 0       | 0     | 173,488   | 1,017,473 | 1,070,534 | 538,975   |
| 2019        | 0         | 0     | 211,182   | 372,879   | 831,283   | 0       | 0     | 113,535   | 284,339   | 1,522,458 | 481,594   |
| TOTAL       | 100,306   | 0     | 5,227,914 | 4,166,934 | 2,752,376 | 5,466   | 0     | 2,325,751 | 4,644,024 | 4,546,779 | 2,340,414 |
| OD          | 0         | 0     | 0         | 25,000    | 0         | 0       | 0     | 0         | 0         | 0         | 62,495    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 3,291,547 | 986,366   | 655,985   | 0       | 0      | 1,022,389 | 899,084   | 724,822   | 420,274   |
| 2016        | 118,312   | 767   | 1,822,328 | 1,307,897 | 346,822   | 8,894   | 1,558  | 2,242,856 | 1,469,947 | 568,492   | 420,175   |
| 2017        | 135       | 2,058 | 1,501,420 | 1,378,018 | 556,402   | 0       | 3,760  | 995,108   | 1,392,548 | 967,595   | 358,467   |
| 2018        | 91        | 1,282 | 616,756   | 778,663   | 798,353   | 0       | 2,610  | 705,078   | 856,806   | 1,092,439 | 477,532   |
| 2019        | 72        | 5,723 | 971,394   | 612,703   | 809,115   | 0       | 27,721 | 725,002   | 497,825   | 1,095,745 | 472,444   |
| TOTAL       | 118,611   | 9,831 | 8,203,445 | 5,063,647 | 3,166,677 | 8,894   | 35,649 | 5,690,433 | 5,116,210 | 4,449,092 | 2,148,892 |
| OD          | 3         | 8     | 3,779     | 27,795    | 746       | 0       | 0      | 0         | 0         | 0         | 57,110    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 14,070,653  | 17,824,168  | 2,206,002 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,625,297) | (3,808,188) | 6,908     |       |
| TOTAL LOSSES                | 8,445,356   | 14,015,980  | 2,212,910 |       |
| EXPECTED LOSSES             | 11,168,270  | 10,626,279  | 2,456,118 |       |
| CREDIBILITY                 | 0.11        | 0.37        | 0.62      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.620 | 1.027 | 0.158 | 1.805 |
| INDICATED (POST-TEST)   | 0.626 | 1.037 | 0.160 | 1.822 |
| PRESENT ON RATE LEVEL   | 0.791 | 0.753 | 0.174 | 1.718 |
| DERIVED BY FORMULA      | 0.773 | 0.858 | 0.165 | 1.796 |
| UNDERLYING PRESENT RATE | 0.820 | 0.780 | 0.180 | 1.780 |
| PROPOSED                | 0.773 | 0.858 | 0.165 | 1.796 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.833 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.83   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.91   | 1.93   | 1.84   | + 1.83 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 321,765          | 5,310,974          | 1.651               | 0               | 0     | 7     | 8     | 61   | 76  |
| 2016        | 222,300          | 3,021,549          | 1.359               | 0               | 0     | 6     | 3     | 44   | 53  |
| 2017        | 189,863          | 2,054,337          | 1.082               | 0               | 0     | 4     | 5     | 33   | 42  |
| 2018        | 208,275          | 2,656,421          | 1.275               | 0               | 0     | 4     | 4     | 34   | 42  |
| 2019        | 71,017           | 650,887            | 0.917               | 0               | 0     | 0     | 3     | 13   | 16  |
| TOTAL       | 1,013,220        | 13,694,168         | 1.352               | 0               | 0     | 21    | 23    | 185  | 229 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,702,801 | 501,760   | 1,444,254 | 0       | 0     | 498,285   | 308,590 | 614,027   | 241,257   |
| 2016        | 0         | 0     | 1,278,490 | 168,413   | 609,250   | 0       | 0     | 211,853   | 87,359  | 527,187   | 138,997   |
| 2017        | 0         | 0     | 738,503   | 222,181   | 262,469   | 0       | 0     | 294,272   | 113,157 | 296,152   | 127,603   |
| 2018        | 0         | 0     | 754,545   | 243,608   | 661,500   | 0       | 0     | 291,267   | 136,894 | 444,905   | 123,702   |
| 2019        | 0         | 0     | 0         | 73,503    | 192,593   | 0       | 0     | 0         | 115,391 | 207,682   | 61,718    |
| TOTAL       | 0         | 0     | 4,474,339 | 1,209,465 | 3,170,066 | 0       | 0     | 1,295,677 | 761,391 | 2,089,953 | 693,277   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 2,928     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 2,290,267 | 655,299   | 1,821,204 | 0       | 0     | 1,056,364 | 381,417 | 734,990   | 221,474   |
| 2016        | 0         | 464   | 1,696,547 | 226,298   | 784,223   | 0       | 267   | 435,205   | 104,140 | 600,022   | 127,043   |
| 2017        | 25        | 1,284 | 998,329   | 270,998   | 330,007   | 0       | 2,389 | 564,798   | 137,821 | 322,398   | 113,694   |
| 2018        | 33        | 2,450 | 1,051,656 | 308,456   | 728,480   | 0       | 2,707 | 533,884   | 153,102 | 443,525   | 109,600   |
| 2019        | 15        | 846   | 166,594   | 127,147   | 181,831   | 0       | 4,222 | 123,888   | 109,357 | 156,493   | 60,545    |
| TOTAL       | 73        | 5,044 | 6,203,392 | 1,588,196 | 3,845,744 | 0       | 9,585 | 2,714,140 | 885,837 | 2,257,429 | 632,357   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 2,665     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,932,234   | 8,577,206   | 635,022   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,166,327) | (2,545,123) | 1,046     |       |
| TOTAL LOSSES                | 6,765,908   | 6,032,083   | 636,068   |       |
| EXPECTED LOSSES             | 3,963,950   | 6,434,762   | 678,569   |       |
| CREDIBILITY                 | 0.09        | 0.31        | 0.51      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.668 | 0.595 | 0.063 | 1.326 |
| INDICATED (POST-TEST)   | 0.674 | 0.601 | 0.063 | 1.338 |
| PRESENT ON RATE LEVEL   | 0.378 | 0.613 | 0.065 | 1.055 |
| DERIVED BY FORMULA      | 0.404 | 0.609 | 0.064 | 1.077 |
| UNDERLYING PRESENT RATE | 0.391 | 0.635 | 0.067 | 1.093 |
| PROPOSED                | 0.404 | 0.609 | 0.064 | 1.077 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.099 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.10   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.23   | 1.19   | 1.13   | + 1.10 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |  |
| 2015        | 46,198           | 2,280,681          | 4.937               | 0               | 0     | 3     | 7     | 25   | 35  |  |
| 2016        | 38,990           | 2,834,451          | 7.270               | 0               | 0     | 3     | 9     | 29   | 41  |  |
| 2017        | 39,469           | 822,790            | 2.085               | 0               | 0     | 0     | 4     | 23   | 27  |  |
| 2018        | 39,342           | 1,394,323          | 3.544               | 0               | 0     | 1     | 5     | 21   | 27  |  |
| 2019        | 31,621           | 399,139            | 1.262               | 0               | 0     | 0     | 1     | 10   | 11  |  |
| TOTAL       | 195,620          | 7,731,384          | 3.952               | 0               | 0     | 7     | 26    | 108  | 141 |  |
| 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 |
| 2015        | 0         | 0     | 640,144   | 255,566 | 512,744   | 0       | 0     | 196,651 | 185,834 | 355,334   | 134,408   |
| 2016        | 0         | 0     | 796,196   | 400,794 | 422,266   | 0       | 0     | 324,231 | 421,830 | 377,682   | 91,452    |
| 2017        | 0         | 0     | 57,004    | 0       | 310,218   | 0       | 0     | 0       | 167,263 | 210,541   | 77,764    |
| 2018        | 0         | 0     | 148,958   | 143,144 | 204,348   | 0       | 0     | 33,791  | 152,162 | 324,357   | 387,563   |
| 2019        | 0         | 0     | 0         | 95,575  | 67,743    | 0       | 0     | 0       | 24,176  | 109,561   | 102,084   |
| TOTAL       | 0         | 0     | 1,585,298 | 952,083 | 1,517,319 | 0       | 0     | 554,673 | 951,265 | 1,377,475 | 793,271   |
| OD          | 0         | 0     | 0         | 15,305  | 0         | 0       | 0     | 0       | 0       | 0         | 118       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 860,994   | 333,769   | 646,570   | 0       | 0     | 416,900   | 229,691   | 425,335   | 123,387   |
| 2016        | 0         | 384   | 1,069,883 | 509,282   | 544,795   | 0       | 475   | 679,256   | 473,627   | 435,765   | 83,587    |
| 2017        | 6         | 23    | 21,578    | 72,831    | 360,650   | 0       | 59    | 33,365    | 179,843   | 227,303   | 69,288    |
| 2018        | 17        | 568   | 252,634   | 152,455   | 225,631   | 0       | 484   | 129,658   | 138,340   | 319,669   | 343,381   |
| 2019        | 12        | 558   | 115,038   | 98,854    | 73,416    | 0       | 1,529 | 43,957    | 36,915    | 78,758    | 100,144   |
| TOTAL       | 36        | 1,534 | 2,320,126 | 1,167,191 | 1,851,062 | 0       | 2,547 | 1,303,136 | 1,058,415 | 1,486,829 | 719,787   |
| OD          | 2         | 5     | 2,314     | 17,016    | 457       | 0       | 0     | 0         | 0         | 0         | 105       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,629,698   | 5,580,971   | 719,891   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,709,649) | (1,270,696) | 1,254     |       |
| TOTAL LOSSES                | 1,920,049   | 4,310,274   | 721,145   |       |
| EXPECTED LOSSES             | 3,276,222   | 3,405,710   | 547,890   |       |
| CREDIBILITY                 | 0.03        | 0.10        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.980 | 2.194 | 0.369 | 3.543 |
| INDICATED (POST-TEST)   | 0.990 | 2.215 | 0.372 | 3.577 |
| PRESENT ON RATE LEVEL   | 1.616 | 1.680 | 0.270 | 3.566 |
| DERIVED BY FORMULA      | 1.597 | 1.734 | 0.288 | 3.619 |
| UNDERLYING PRESENT RATE | 1.675 | 1.741 | 0.280 | 3.696 |
| PROPOSED                | 1.579 | 1.714 | 0.284 | 3.577 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.650 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.65   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.19   | 4.16   | 3.82   | + 3.65 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 41,092           | 1,819,117          | 4.427               | 0               | 0     | 4     | 11    | 9    | 24  |
| 2016        | 41,233           | 1,686,487          | 4.090               | 0               | 0     | 1     | 6     | 15   | 22  |
| 2017        | 40,948           | 486,216            | 1.187               | 0               | 0     | 0     | 3     | 16   | 19  |
| 2018        | 45,001           | 1,876,613          | 4.170               | 0               | 0     | 0     | 5     | 18   | 23  |
| 2019        | 37,523           | 1,330,843          | 3.547               | 0               | 0     | 0     | 2     | 20   | 22  |
| TOTAL       | 205,797          | 7,199,276          | 3.498               | 0               | 0     | 5     | 27    | 78   | 110 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 843,875   | 142,511 | 125,453   | 0       | 0     | 411,057 | 102,197 | 105,676   | 88,348    |
| 2016        | 0         | 0     | 363,655   | 158,533 | 394,455   | 0       | 0     | 110,469 | 328,677 | 267,948   | 62,750    |
| 2017        | 0         | 0     | 0         | 19,252  | 84,698    | 0       | 0     | 0       | 42,422  | 244,387   | 95,457    |
| 2018        | 0         | 0     | 0         | 254,316 | 824,651   | 0       | 0     | 0       | 351,668 | 310,596   | 135,382   |
| 2019        | 0         | 0     | 0         | 248,331 | 410,899   | 0       | 0     | 0       | 110,636 | 473,520   | 87,457    |
| TOTAL       | 0         | 0     | 1,207,530 | 822,943 | 1,840,156 | 0       | 0     | 521,526 | 935,600 | 1,402,127 | 469,394   |
| 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 |
| 2015        | 0         | 0     | 1,135,012 | 186,119   | 158,196   | 0       | 0     | 871,441   | 126,315 | 126,494   | 81,103    |
| 2016        | 0         | 168   | 489,974   | 204,272   | 502,132   | 0       | 205   | 242,934   | 366,914 | 308,113   | 57,354    |
| 2017        | 2         | 8     | 6,449     | 23,986    | 98,577    | 0       | 19    | 14,513    | 51,189  | 258,980   | 85,052    |
| 2018        | 33        | 324   | 195,710   | 293,839   | 857,842   | 0       | 376   | 146,020   | 288,135 | 318,736   | 119,948   |
| 2019        | 41        | 2,147 | 429,508   | 342,318   | 400,352   | 0       | 6,724 | 193,567   | 163,026 | 341,025   | 85,795    |
| TOTAL       | 76        | 2,646 | 2,256,654 | 1,050,534 | 2,017,100 | 0       | 7,325 | 1,468,475 | 995,580 | 1,353,348 | 429,253   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 199       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,735,175   | 5,416,562   | 429,452   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,785,340) | (1,322,717) | 1,463     |       |
| TOTAL LOSSES                | 1,949,835   | 4,093,845   | 430,915   |       |
| EXPECTED LOSSES             | 3,466,297   | 3,611,335   | 588,049   |       |
| CREDIBILITY                 | 0.03        | 0.11        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.947 | 1.989 | 0.209 | 3.146 |
| INDICATED (POST-TEST)   | 0.956 | 2.008 | 0.211 | 3.176 |
| PRESENT ON RATE LEVEL   | 1.625 | 1.693 | 0.276 | 3.595 |
| DERIVED BY FORMULA      | 1.605 | 1.728 | 0.265 | 3.598 |
| UNDERLYING PRESENT RATE | 1.684 | 1.755 | 0.286 | 3.725 |
| PROPOSED                | 1.604 | 1.727 | 0.265 | 3.595 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.669 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.67   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.31   | 4.19   | 3.85   | + 3.67 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 48,724           | 2,644,712          | 5.428               | 1               | 0     | 2     | 2     | 35   | 40  |
| 2016        | 40,753           | 1,689,979          | 4.147               | 0               | 0     | 3     | 3     | 28   | 34  |
| 2017        | 33,932           | 3,123,055          | 9.204               | 0               | 0     | 4     | 3     | 32   | 39  |
| 2018        | 38,768           | 1,482,557          | 3.824               | 0               | 0     | 2     | 3     | 21   | 26  |
| 2019        | 30,759           | 746,747            | 2.428               | 0               | 0     | 0     | 1     | 14   | 15  |
| TOTAL       | 192,936          | 9,687,050          | 5.021               | 1               | 0     | 11    | 12    | 130  | 154 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 754,503   | 0     | 370,176   | 123,126 | 469,596   | 7,000   | 0     | 135,574 | 45,452  | 596,696   | 142,589   |
| 2016        | 0         | 0     | 553,338   | 219,003 | 173,249   | 0       | 0     | 236,371 | 150,636 | 245,181   | 112,201   |
| 2017        | 0         | 0     | 686,254   | 167,049 | 747,675   | 0       | 0     | 321,027 | 298,159 | 799,693   | 103,198   |
| 2018        | 0         | 0     | 380,744   | 117,533 | 299,300   | 0       | 0     | 222,798 | 85,398  | 249,056   | 127,728   |
| 2019        | 0         | 0     | 0         | 34,655  | 326,857   | 0       | 0     | 0       | 82,788  | 229,245   | 73,202    |
| TOTAL       | 754,503   | 0     | 1,990,512 | 661,366 | 2,016,677 | 7,000   | 0     | 915,770 | 662,433 | 2,119,871 | 558,918   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0       | 0       | 0         | 3,067     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 1,087,993 | 0     | 497,887   | 160,803 | 592,161   | 15,603  | 0     | 287,417   | 56,179  | 714,245   | 130,897   |
| 2016        | 0         | 248   | 739,544   | 278,632 | 226,932   | 0       | 310   | 486,076   | 171,744 | 281,833   | 102,552   |
| 2017        | 19        | 1,187 | 942,785   | 223,358 | 888,394   | 0       | 2,673 | 659,132   | 345,700 | 859,734   | 91,949    |
| 2018        | 16        | 1,227 | 524,477   | 148,092 | 332,079   | 0       | 2,039 | 394,941   | 96,943  | 251,294   | 113,167   |
| 2019        | 17        | 1,098 | 209,804   | 145,840 | 296,370   | 0       | 3,812 | 110,753   | 95,471  | 168,126   | 71,811    |
| TOTAL       | 1,088,045 | 3,760 | 2,914,496 | 956,724 | 2,335,935 | 15,603  | 8,834 | 1,938,320 | 766,036 | 2,275,232 | 510,376   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0         | 0       | 0         | 2,813     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,969,057 | 6,333,927   | 513,189   |       |
| IBNR + FREQUENCY ADJUSTMENT | (836,309) | (1,153,752) | 904       |       |
| TOTAL LOSSES                | 5,132,748 | 5,180,175   | 514,093   |       |
| EXPECTED LOSSES             | 1,603,061 | 3,073,431   | 400,812   |       |
| CREDIBILITY                 | 0.03      | 0.10        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 2.660 | 2.685 | 0.265 | 5.610 |
| INDICATED (POST-TEST)   | 2.686 | 2.710 | 0.268 | 5.664 |
| PRESENT ON RATE LEVEL   | 0.802 | 1.537 | 0.200 | 2.539 |
| DERIVED BY FORMULA      | 0.858 | 1.655 | 0.212 | 2.725 |
| UNDERLYING PRESENT RATE | 0.831 | 1.593 | 0.208 | 2.632 |
| PROPOSED                | 0.858 | 1.655 | 0.212 | 2.725 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.781 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.78   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.61   | 2.75   | 2.72   | + 2.78 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 45,114           | 588,484            | 1.304               | 0               | 0     | 0     | 0     | 19   | 19  |
| 2016        | 45,454           | 303,030            | 0.667               | 0               | 0     | 0     | 0     | 8    | 8   |
| 2017        | 48,620           | 401,749            | 0.826               | 0               | 0     | 0     | 1     | 8    | 9   |
| 2018        | 49,589           | 695,482            | 1.402               | 0               | 0     | 1     | 1     | 7    | 9   |
| 2019        | 42,079           | 196,404            | 0.467               | 0               | 0     | 0     | 0     | 6    | 6   |
| TOTAL       | 230,856          | 2,185,149          | 0.947               | 0               | 0     | 1     | 2     | 48   | 51  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |        |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0       | 184,232 | 0       | 0     | 0      | 0      | 279,034 | 125,218   |
| 2016        | 0         | 0     | 0       | 0       | 46,895  | 0       | 0     | 0      | 0      | 139,406 | 116,729   |
| 2017        | 0         | 0     | 0       | 2,603   | 125,232 | 0       | 0     | 0      | 0      | 154,858 | 119,056   |
| 2018        | 0         | 0     | 142,110 | 132,443 | 62,001  | 0       | 0     | 86,628 | 60,000 | 118,020 | 94,280    |
| 2019        | 0         | 0     | 0       | 0       | 21,406  | 0       | 0     | 0      | 0      | 115,185 | 59,813    |
| TOTAL       | 0         | 0     | 142,110 | 135,046 | 439,766 | 0       | 0     | 86,628 | 60,000 | 806,503 | 515,096   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0      | 0       | 354       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |        |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0       | 232,317 | 0       | 0     | 0       | 0      | 334,004 | 114,950   |
| 2016        | 0         | 0     | 553     | 501     | 58,974  | 0       | 0     | 1,020   | 1,286  | 157,774 | 106,690   |
| 2017        | 0         | 3     | 5,625   | 6,710   | 144,982 | 0       | 3     | 4,906   | 4,521  | 163,243 | 106,079   |
| 2018        | 15        | 518   | 223,503 | 131,370 | 79,552  | 0       | 821   | 164,505 | 59,502 | 119,636 | 83,532    |
| 2019        | 1         | 63    | 11,903  | 7,789   | 19,101  | 0       | 1,124 | 31,393  | 24,421 | 80,169  | 58,677    |
| TOTAL       | 16        | 584   | 241,585 | 146,371 | 534,925 | 0       | 1,948 | 201,823 | 89,731 | 854,826 | 469,928   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0      | 0       | 339       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 445,956     | 1,625,852   | 470,266   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,020,926) | (609,585)   | 1,041     |       |
| TOTAL LOSSES                | 0           | 1,016,268   | 471,308   |       |
| EXPECTED LOSSES             | 1,980,368   | 1,666,024   | 418,636   |       |
| CREDIBILITY                 | 0.04        | 0.11        | 0.19      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.440 | 0.204 | 0.644 |
| INDICATED (POST-TEST)   | 0.000 | 0.444 | 0.206 | 0.650 |
| PRESENT ON RATE LEVEL   | 0.828 | 0.696 | 0.175 | 1.699 |
| DERIVED BY FORMULA      | 0.795 | 0.669 | 0.181 | 1.644 |
| UNDERLYING PRESENT RATE | 0.858 | 0.722 | 0.181 | 1.761 |
| PROPOSED                | 0.795 | 0.669 | 0.181 | 1.644 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.678 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.68   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.13   | 2.04   | 1.82   | + 1.68 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 64,761           | 3,164,578          | 4.887               | 0               | 0     | 5     | 10    | 17   | 32  |
| 2016        | 57,507           | 1,991,288          | 3.463               | 0               | 0     | 2     | 7     | 19   | 28  |
| 2017        | 60,036           | 996,153            | 1.659               | 0               | 0     | 0     | 5     | 22   | 27  |
| 2018        | 65,363           | 1,487,905          | 2.276               | 0               | 0     | 2     | 2     | 18   | 22  |
| 2019        | 68,445           | 1,862,842          | 2.722               | 0               | 0     | 3     | 3     | 19   | 25  |
| TOTAL       | 316,112          | 9,502,766          | 3.006               | 0               | 0     | 12    | 27    | 95   | 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 |
| 2015        | 0         | 0     | 1,154,944 | 350,938   | 111,501 | 0       | 0     | 939,469   | 246,213 | 178,022   | 183,491   |
| 2016        | 0         | 0     | 440,082   | 398,984   | 227,320 | 0       | 0     | 147,444   | 248,734 | 465,045   | 63,679    |
| 2017        | 0         | 0     | 0         | 208,073   | 213,578 | 0       | 0     | 0         | 158,899 | 343,088   | 72,515    |
| 2018        | 0         | 0     | 417,294   | 125,796   | 153,376 | 0       | 0     | 75,809    | 43,556  | 566,187   | 105,887   |
| 2019        | 0         | 0     | 521,506   | 307,616   | 163,983 | 0       | 0     | 493,517   | 134,170 | 158,503   | 83,547    |
| TOTAL       | 0         | 0     | 2,533,826 | 1,391,407 | 869,758 | 0       | 0     | 1,656,239 | 831,572 | 1,710,845 | 509,119   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0     | 0         | 0       | 0         | 2,625     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,366,409 | 458,325   | 140,603   | 0       | 0      | 1,521,433 | 304,319   | 213,092   | 168,445   |
| 2016        | 0         | 269   | 598,980   | 502,049   | 294,994   | 0       | 229    | 314,263   | 280,934   | 530,725   | 58,203    |
| 2017        | 23        | 73    | 40,379    | 237,846   | 253,338   | 0       | 59     | 36,229    | 175,027   | 366,759   | 64,611    |
| 2018        | 16        | 1,315 | 552,724   | 145,978   | 185,853   | 0       | 782    | 174,642   | 72,293    | 543,656   | 93,816    |
| 2019        | 41        | 6,243 | 852,136   | 349,669   | 229,400   | 0       | 36,525 | 748,540   | 170,735   | 153,224   | 81,960    |
| TOTAL       | 81        | 7,899 | 3,410,626 | 1,693,867 | 1,104,188 | 0       | 37,596 | 2,795,108 | 1,003,309 | 1,807,456 | 467,034   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 2,399     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,251,310   | 5,608,821   | 469,433   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,082,598) | (1,296,293) | 1,927     |       |
| TOTAL LOSSES                | 4,168,712   | 4,312,528   | 471,360   |       |
| EXPECTED LOSSES             | 4,110,117   | 3,595,878   | 704,559   |       |
| CREDIBILITY                 | 0.04        | 0.14        | 0.23      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.319 | 1.364 | 0.148 | 2.831 |
| INDICATED (POST-TEST)   | 1.331 | 1.377 | 0.150 | 2.858 |
| PRESENT ON RATE LEVEL   | 1.255 | 1.098 | 0.215 | 2.568 |
| DERIVED BY FORMULA      | 1.258 | 1.137 | 0.200 | 2.595 |
| UNDERLYING PRESENT RATE | 1.300 | 1.138 | 0.223 | 2.661 |
| PROPOSED                | 1.258 | 1.137 | 0.200 | 2.595 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | T.648 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.65   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.08   | 2.99   | 2.75   | + 2.65 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 47,896           | 1,879,894          | 3.925               | 0               | 0     | 1     | 2     | 10   | 13  |
| 2016        | 47,360           | 981,448            | 2.072               | 0               | 0     | 1     | 3     | 21   | 25  |
| 2017        | 51,249           | 1,094,988          | 2.137               | 0               | 0     | 0     | 1     | 21   | 22  |
| 2018        | 55,877           | 647,752            | 1.159               | 0               | 0     | 1     | 3     | 9    | 13  |
| 2019        | 52,289           | 985,456            | 1.885               | 0               | 0     | 1     | 0     | 9    | 10  |
| TOTAL       | 254,671          | 5,589,538          | 2.195               | 0               | 0     | 4     | 9     | 70   | 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 |
| 2015        | 0         | 0     | 344,607   | 41,013  | 43,267  | 0       | 0     | 1,177,548 | 13,660  | 112,502 | 147,297   |
| 2016        | 0         | 0     | 151,943   | 48,718  | 137,588 | 0       | 0     | 5,126     | 337,653 | 158,492 | 141,928   |
| 2017        | 0         | 0     | 0         | 103,888 | 337,415 | 0       | 0     | 0         | 84,984  | 348,167 | 220,534   |
| 2018        | 0         | 0     | 163,398   | 154,638 | 34,858  | 0       | 0     | 41,677    | 34,595  | 95,232  | 123,354   |
| 2019        | 0         | 0     | 347,936   | 0       | 194,415 | 0       | 0     | 182,851   | 0       | 167,517 | 92,737    |
| TOTAL       | 0         | 0     | 1,007,884 | 348,257 | 747,543 | 0       | 0     | 1,407,202 | 470,892 | 881,910 | 725,850   |
| OD          | 0         | 0     | 0         | 113,828 | 0       | 0       | 0     | 0         | 52      | 0       | 1,108     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |        |           |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|--------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 174,015   | 53,563  | 54,560  | 0       | 0      | 937,250   | 16,884  | 134,665 | 135,219   |
| 2016        | 0         | 64    | 203,641   | 63,276  | 175,416 | 0       | 85     | 30,619    | 374,425 | 183,132 | 129,722   |
| 2017        | 12        | 39    | 29,802    | 125,786 | 393,519 | 0       | 35     | 24,593    | 98,418  | 369,744 | 196,496   |
| 2018        | 18        | 592   | 253,510   | 150,338 | 54,529  | 0       | 406    | 83,962    | 35,275  | 94,458  | 109,292   |
| 2019        | 12        | 3,649 | 449,655   | 104,880 | 201,065 | 0       | 13,648 | 278,002   | 58,181  | 127,342 | 90,975    |
| TOTAL       | 41        | 4,344 | 1,110,623 | 497,843 | 879,088 | 0       | 14,174 | 1,354,426 | 583,183 | 909,341 | 661,703   |
| OD          | 0         | 0     | 0         | 148,659 | 0       | 0       | 0      | 0         | 64      | 0       | 998       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,483,608   | 3,018,178   | 662,701   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,024,042) | (749,852)   | 1,650     |       |
| TOTAL LOSSES                | 1,459,566   | 2,268,326   | 664,350   |       |
| EXPECTED LOSSES             | 2,011,147   | 2,078,365   | 616,616   |       |
| CREDIBILITY                 | 0.04        | 0.12        | 0.20      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.573 | 0.832 | 0.260 | 1.666 |
| INDICATED (POST-TEST)   | 0.579 | 0.840 | 0.263 | 1.682 |
| PRESENT ON RATE LEVEL   | 0.762 | 0.788 | 0.234 | 1.783 |
| DERIVED BY FORMULA      | 0.755 | 0.794 | 0.240 | 1.788 |
| UNDERLYING PRESENT RATE | 0.790 | 0.816 | 0.242 | 1.848 |
| PROPOSED                | 0.753 | 0.792 | 0.239 | 1.783 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.819 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.82   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.09   | 2.08   | 1.91   | + 1.82 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 18,738           | 285,854            | 1.526               | 0               | 0     | 0     | 5     | 5    | 10  |
| 2016        | 18,413           | 292,516            | 1.589               | 0               | 0     | 0     | 2     | 5    | 7   |
| 2017        | 19,385           | 409,454            | 2.112               | 0               | 0     | 0     | 2     | 6    | 8   |
| 2018        | 19,473           | 176,089            | 0.904               | 0               | 0     | 0     | 1     | 6    | 7   |
| 2019        | 18,846           | 386,454            | 2.051               | 0               | 0     | 0     | 1     | 5    | 6   |
| TOTAL       | 94,855           | 1,550,367          | 1.634               | 0               | 0     | 0     | 11    | 27   | 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 |
| 2015        | 0         | 0     | 0     | 96,715  | 29,856  | 0       | 0     | 0     | 92,267  | 33,648  | 33,368    |
| 2016        | 0         | 0     | 0     | 133,484 | 9,208   | 0       | 0     | 0     | 87,341  | 27,411  | 35,072    |
| 2017        | 0         | 0     | 0     | 166,209 | 146,266 | 0       | 0     | 0     | 18,357  | 50,079  | 28,543    |
| 2018        | 0         | 0     | 0     | 3,314   | 42,996  | 0       | 0     | 0     | 15,444  | 59,961  | 54,374    |
| 2019        | 0         | 0     | 0     | 135,499 | 21,126  | 0       | 0     | 0     | 71,744  | 109,658 | 48,427    |
| TOTAL       | 0         | 0     | 0     | 535,221 | 249,452 | 0       | 0     | 0     | 285,153 | 280,757 | 199,784   |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 188       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 126,310 | 37,648  | 0       | 0     | 0      | 114,042 | 40,277  | 30,632    |
| 2016        | 0         | 43    | 5,897   | 166,053 | 12,719  | 0       | 20    | 5,152  | 96,710  | 31,979  | 32,056    |
| 2017        | 19        | 58    | 31,238  | 189,250 | 174,203 | 0       | 7     | 4,516  | 20,525  | 53,379  | 25,432    |
| 2018        | 1         | 9     | 6,419   | 6,341   | 44,026  | 0       | 24    | 9,797  | 15,365  | 57,983  | 48,175    |
| 2019        | 14        | 570   | 121,435 | 112,888 | 37,234  | 0       | 2,435 | 71,721 | 63,865  | 83,750  | 47,507    |
| TOTAL       | 33        | 680   | 164,988 | 600,842 | 305,831 | 0       | 2,486 | 91,187 | 310,507 | 267,368 | 183,802   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 172       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 259,373   | 1,484,548   | 183,974   |       |
| IBNR + FREQUENCY ADJUSTMENT | (438,746) | (268,751)   | 309       |       |
| TOTAL LOSSES                | 0         | 1,215,797   | 184,283   |       |
| EXPECTED LOSSES             | 857,924   | 739,267     | 118,950   |       |
| CREDIBILITY                 | 0.02      | 0.06        | 0.10      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 1.282 | 0.194 | 1.476 |
| INDICATED (POST-TEST)   | 0.000 | 1.294 | 0.196 | 1.490 |
| PRESENT ON RATE LEVEL   | 0.873 | 0.752 | 0.121 | 1.746 |
| DERIVED BY FORMULA      | 0.855 | 0.785 | 0.129 | 1.768 |
| UNDERLYING PRESENT RATE | 0.904 | 0.779 | 0.125 | 1.809 |
| PROPOSED                | 0.844 | 0.775 | 0.127 | 1.746 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.782 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.78   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.11   | 2.04   | 1.87   | + 1.78 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 244,623          | 1,033,410          | 0.422               | 0               | 0     | 2     | 4     | 29   | 35  |
| 2016        | 242,991          | 1,317,882          | 0.542               | 0               | 0     | 1     | 8     | 23   | 32  |
| 2017        | 246,708          | 1,679,391          | 0.681               | 0               | 0     | 2     | 9     | 29   | 40  |
| 2018        | 254,538          | 1,546,139          | 0.607               | 0               | 0     | 1     | 8     | 22   | 31  |
| 2019        | 244,399          | 1,236,039          | 0.506               | 1               | 0     | 0     | 3     | 20   | 24  |
| TOTAL       | 1,233,259        | 6,812,861          | 0.552               | 1               | 0     | 6     | 32    | 123  | 162 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 377,734   | 21,730  | 159,196 | 0       | 0     | 45,024  | 53,599    | 178,520   | 197,607   |
| 2016        | 0         | 0     | 195,230   | 224,937 | 88,573  | 0       | 0     | 111,793 | 323,152   | 224,684   | 149,513   |
| 2017        | 0         | 0     | 471,579   | 186,771 | 249,257 | 0       | 0     | 230,635 | 130,551   | 279,976   | 130,622   |
| 2018        | 0         | 0     | 154,655   | 142,066 | 280,415 | 0       | 0     | 32,226  | 378,541   | 397,222   | 161,014   |
| 2019        | 386,341   | 0     | 0         | 123,992 | 112,825 | 75,000  | 0     | 0       | 197,359   | 191,765   | 148,757   |
| TOTAL       | 386,341   | 0     | 1,199,198 | 699,496 | 890,266 | 75,000  | 0     | 419,678 | 1,083,202 | 1,272,167 | 787,513   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0         | 0         | 11,553    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 508,052   | 28,379  | 200,746   | 0       | 0     | 95,451    | 66,248    | 213,688   | 181,403   |
| 2016        | 0         | 135   | 267,654   | 282,189 | 115,843   | 0       | 205   | 244,969   | 360,431   | 259,103   | 136,655   |
| 2017        | 21        | 836   | 647,692   | 225,452 | 306,551   | 0       | 1,887 | 450,857   | 152,889   | 304,480   | 116,384   |
| 2018        | 18        | 595   | 267,990   | 157,686 | 303,316   | 0       | 692   | 211,935   | 316,266   | 404,117   | 142,658   |
| 2019        | 487,032   | 798   | 163,109   | 137,321 | 117,500   | 127,408 | 5,626 | 167,346   | 152,387   | 153,901   | 145,931   |
| TOTAL       | 487,070   | 2,365 | 1,854,498 | 831,027 | 1,043,956 | 127,408 | 8,411 | 1,170,559 | 1,048,221 | 1,335,290 | 723,031   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0         | 0         | 0         | 10,564    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,650,311   | 4,258,494   | 733,595   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,682,241) | (1,064,614) | 2,137     |       |
| TOTAL LOSSES                | 1,968,069   | 3,193,880   | 735,733   |       |
| EXPECTED LOSSES             | 3,289,976   | 2,926,383   | 823,392   |       |
| CREDIBILITY                 | 0.11        | 0.35        | 0.58      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.160 | 0.259 | 0.059 | 0.477 |
| INDICATED (POST-TEST)   | 0.161 | 0.261 | 0.059 | 0.482 |
| PRESENT ON RATE LEVEL   | 0.257 | 0.229 | 0.064 | 0.551 |
| DERIVED BY FORMULA      | 0.247 | 0.240 | 0.061 | 0.549 |
| UNDERLYING PRESENT RATE | 0.267 | 0.237 | 0.067 | 0.571 |
| PROPOSED                | 0.247 | 0.240 | 0.062 | 0.549 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.560 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.56   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.66   | 0.61   | 0.59   | + 0.56 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 712,314          | 6,962,700          | 0.977               | 0               | 0     | 5     | 19    | 112  | 136 |
| 2016        | 715,024          | 10,457,370         | 1.463               | 0               | 0     | 9     | 39    | 123  | 171 |
| 2017        | 781,566          | 8,964,074          | 1.147               | 0               | 0     | 14    | 20    | 112  | 146 |
| 2018        | 794,898          | 11,230,984         | 1.413               | 0               | 0     | 8     | 33    | 119  | 160 |
| 2019        | 798,867          | 5,769,092          | 0.722               | 0               | 0     | 1     | 16    | 118  | 135 |
| TOTAL       | 3,802,669        | 43,384,220         | 1.141               | 0               | 0     | 37    | 127   | 584  | 748 |
| 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 |
| 2015        | 0         | 0     | 1,368,400 | 934,709   | 1,014,120 | 0       | 0     | 306,067   | 727,186   | 1,201,650 | 1,410,568 |
| 2016        | 0         | 0     | 2,269,619 | 1,800,035 | 1,373,132 | 0       | 0     | 648,928   | 1,466,843 | 1,949,569 | 949,244   |
| 2017        | 0         | 0     | 2,529,670 | 1,132,110 | 1,297,422 | 0       | 0     | 939,665   | 700,701   | 1,367,444 | 997,062   |
| 2018        | 0         | 0     | 1,823,042 | 1,860,936 | 2,107,953 | 0       | 0     | 1,532,999 | 901,267   | 1,896,654 | 1,108,133 |
| 2019        | 0         | 0     | 141,413   | 731,755   | 1,411,134 | 0       | 0     | 86,765    | 498,819   | 2,005,248 | 893,958   |
| TOTAL       | 0         | 0     | 8,132,144 | 6,459,545 | 7,203,761 | 0       | 0     | 3,514,424 | 4,294,816 | 8,420,565 | 5,358,965 |
| OD          | 0         | 0     | 0         | 80,000    | 2,651     | 0       | 0     | 0         | 4,033     | 1,846     | 6,405     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,840,498  | 1,220,730 | 1,278,805 | 0       | 0      | 648,862   | 898,802   | 1,438,375 | 1,294,901 |
| 2016        | 0         | 1,306  | 3,080,295  | 2,271,047 | 1,771,661 | 0       | 1,096  | 1,403,516 | 1,646,504 | 2,229,912 | 867,609   |
| 2017        | 127       | 4,530  | 3,492,415  | 1,352,954 | 1,602,417 | 0       | 7,748  | 1,871,030 | 804,822   | 1,484,970 | 888,382   |
| 2018        | 222       | 6,843  | 3,032,991  | 1,931,441 | 2,366,556 | 0       | 13,370 | 2,664,036 | 909,959   | 1,919,463 | 981,806   |
| 2019        | 130       | 8,168  | 1,515,847  | 1,095,480 | 1,369,697 | 0       | 34,754 | 947,632   | 718,288   | 1,452,399 | 876,973   |
| TOTAL       | 478       | 20,848 | 12,962,047 | 7,871,652 | 8,389,136 | 0       | 56,968 | 7,535,076 | 4,978,375 | 8,525,117 | 4,909,671 |
| OD          | 9         | 35     | 13,568     | 89,909    | 4,753     | 0       | 19     | 1,147     | 4,579     | 1,414     | 5,971     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 20,590,195  | 29,864,937  | 4,915,642 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,976,866) | (7,500,843) | 16,010    |       |
| TOTAL LOSSES                | 13,613,329  | 22,364,094  | 4,931,652 |       |
| EXPECTED LOSSES             | 13,726,376  | 20,812,212  | 5,931,316 |       |
| CREDIBILITY                 | 0.23        | 0.74        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.358 | 0.585 | 0.130 | 1.073 |
| INDICATED (POST-TEST)   | 0.361 | 0.591 | 0.131 | 1.083 |
| PRESENT ON RATE LEVEL   | 0.348 | 0.528 | 0.151 | 1.027 |
| DERIVED BY FORMULA      | 0.351 | 0.575 | 0.131 | 1.057 |
| UNDERLYING PRESENT RATE | 0.361 | 0.547 | 0.156 | 1.064 |
| PROPOSED                | 0.351 | 0.575 | 0.131 | 1.057 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.079 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.19   | 1.15   | 1.10   | + 1.08 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 302,620          | 3,180,702          | 1.051               | 0               | 0     | 4     | 7     | 46   | 57  |
| 2016        | 294,643          | 1,918,667          | 0.651               | 0               | 0     | 4     | 6     | 27   | 37  |
| 2017        | 311,033          | 1,983,167          | 0.638               | 0               | 0     | 1     | 8     | 27   | 36  |
| 2018        | 335,049          | 3,417,650          | 1.020               | 0               | 0     | 2     | 12    | 38   | 52  |
| 2019        | 340,717          | 2,005,206          | 0.589               | 0               | 0     | 2     | 2     | 33   | 37  |
| TOTAL       | 1,584,062        | 12,505,392         | 0.789               | 0               | 0     | 13    | 35    | 171  | 219 |
| 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 |
| 2015        | 0         | 0     | 1,119,993 | 380,151   | 409,425   | 0       | 0     | 541,628   | 86,270    | 310,118   | 333,117   |
| 2016        | 0         | 0     | 621,612   | 181,998   | 127,479   | 0       | 0     | 195,652   | 101,420   | 477,627   | 212,879   |
| 2017        | 0         | 0     | 153,627   | 468,746   | 289,857   | 0       | 0     | 94,722    | 300,164   | 368,220   | 307,831   |
| 2018        | 0         | 0     | 347,297   | 623,489   | 479,938   | 0       | 0     | 100,955   | 620,089   | 842,559   | 403,323   |
| 2019        | 0         | 0     | 305,282   | 200,040   | 361,611   | 0       | 0     | 176,879   | 90,539    | 499,740   | 371,115   |
| TOTAL       | 0         | 0     | 2,547,811 | 1,854,424 | 1,668,310 | 0       | 0     | 1,109,836 | 1,198,482 | 2,498,264 | 1,628,265 |
| OD          | 0         | 0     | 0         | 0         | 52,552    | 0       | 0     | 0         | 0         | 31,800    | 47,696    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,305,753 | 496,477   | 516,285   | 0       | 0      | 983,228   | 106,630   | 371,211   | 305,801   |
| 2016        | 0         | 258   | 827,224   | 232,692   | 169,944   | 0       | 251    | 403,032   | 118,997   | 543,901   | 194,571   |
| 2017        | 52        | 413   | 281,382   | 533,313   | 353,473   | 0       | 861    | 232,538   | 326,213   | 399,899   | 274,277   |
| 2018        | 72        | 1,547 | 699,709   | 617,315   | 550,030   | 0       | 1,579  | 436,161   | 532,940   | 846,129   | 357,344   |
| 2019        | 37        | 4,516 | 662,689   | 316,843   | 374,018   | 0       | 18,219 | 413,752   | 179,133   | 367,592   | 364,064   |
| TOTAL       | 162       | 6,733 | 3,776,757 | 2,196,641 | 1,963,750 | 0       | 20,910 | 2,468,711 | 1,263,913 | 2,528,733 | 1,496,058 |
| OD          | 0         | 0     | 296       | 268       | 66,182    | 0       | 0      | 166       | 209       | 36,584    | 43,628    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,273,736   | 8,056,281   | 1,539,686 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,957,196) | (1,913,019) | 4,236     |       |
| TOTAL LOSSES                | 4,316,540   | 6,143,261   | 1,543,922 |       |
| EXPECTED LOSSES             | 3,862,247   | 5,318,585   | 1,547,228 |       |
| CREDIBILITY                 | 0.13        | 0.41        | 0.68      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.272 | 0.381 | 0.095 | 0.748 |
| INDICATED (POST-TEST)   | 0.275 | 0.385 | 0.096 | 0.756 |
| PRESENT ON RATE LEVEL   | 0.235 | 0.324 | 0.094 | 0.654 |
| DERIVED BY FORMULA      | 0.240 | 0.349 | 0.095 | 0.685 |
| UNDERLYING PRESENT RATE | 0.244 | 0.336 | 0.098 | 0.677 |
| PROPOSED                | 0.241 | 0.349 | 0.095 | 0.685 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.699 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.71   | 0.69   | 0.70   | + 0.70 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 77,314           | 2,021,813          | 2.615               | 0               | 0     | 1     | 12    | 27   | 40  |
| 2016        | 75,624           | 1,087,411          | 1.438               | 0               | 0     | 0     | 7     | 33   | 40  |
| 2017        | 90,688           | 1,298,253          | 1.432               | 0               | 0     | 2     | 5     | 24   | 31  |
| 2018        | 85,648           | 1,772,783          | 2.070               | 0               | 0     | 0     | 6     | 28   | 34  |
| 2019        | 80,451           | 1,423,144          | 1.769               | 0               | 0     | 1     | 5     | 33   | 39  |
| TOTAL       | 409,725          | 7,603,404          | 1.856               | 0               | 0     | 4     | 35    | 145  | 184 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 137,731 | 796,114   | 122,873   | 0       | 0     | 146,347 | 438,227   | 249,056   | 131,465   |
| 2016        | 0         | 0     | 0       | 171,800   | 130,476   | 0       | 0     | 0       | 423,265   | 239,356   | 122,514   |
| 2017        | 0         | 0     | 357,566 | 232,770   | 111,395   | 0       | 0     | 68,984  | 124,618   | 300,590   | 102,330   |
| 2018        | 0         | 0     | 0       | 518,232   | 386,095   | 0       | 0     | 0       | 288,302   | 249,010   | 331,144   |
| 2019        | 0         | 0     | 145,666 | 240,299   | 275,229   | 0       | 0     | 96,791  | 137,945   | 357,969   | 169,245   |
| TOTAL       | 0         | 0     | 640,963 | 1,959,215 | 1,026,068 | 0       | 0     | 312,122 | 1,412,357 | 1,395,981 | 856,698   |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 414       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 185,248   | 1,039,725 | 154,943   | 0       | 0      | 310,256 | 541,649   | 298,120   | 120,685   |
| 2016        | 0         | 55    | 8,989     | 214,985   | 165,549   | 0       | 98     | 25,747  | 469,651   | 275,529   | 111,978   |
| 2017        | 26        | 664   | 501,639   | 269,926   | 145,368   | 0       | 597    | 155,380 | 140,921   | 322,404   | 91,176    |
| 2018        | 59        | 458   | 243,541   | 497,950   | 429,745   | 0       | 307    | 119,298 | 235,888   | 255,967   | 293,394   |
| 2019        | 36        | 3,001 | 490,559   | 301,008   | 289,745   | 0       | 12,476 | 300,990 | 165,986   | 269,119   | 166,029   |
| TOTAL       | 121       | 4,178 | 1,429,976 | 2,323,593 | 1,185,349 | 0       | 13,479 | 911,671 | 1,554,096 | 1,421,139 | 783,262   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0       | 0         | 0         | 367       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,359,425   | 6,484,177   | 783,628   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,616,716) | (1,436,268) | 1,595     |       |
| TOTAL LOSSES                | 742,709     | 5,047,909   | 785,223   |       |
| EXPECTED LOSSES             | 3,154,744   | 3,961,070   | 614,160   |       |
| CREDIBILITY                 | 0.05        | 0.17        | 0.28      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.181 | 1.232 | 0.192 | 1.605 |
| INDICATED (POST-TEST)   | 0.183 | 1.244 | 0.193 | 1.620 |
| PRESENT ON RATE LEVEL   | 0.743 | 0.933 | 0.145 | 1.821 |
| DERIVED BY FORMULA      | 0.715 | 0.986 | 0.158 | 1.859 |
| UNDERLYING PRESENT RATE | 0.770 | 0.967 | 0.150 | 1.887 |
| PROPOSED                | 0.700 | 0.966 | 0.155 | 1.821 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.858 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.86   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.30   | 2.13   | 1.95   | + 1.86 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 41,074           | 374,882            | 0.913               | 0               | 0     | 0     | 2     | 10   | 12  |
| 2016        | 43,041           | 510,334            | 1.186               | 0               | 0     | 1     | 0     | 8    | 9   |
| 2017        | 43,357           | 569,142            | 1.313               | 0               | 0     | 0     | 1     | 10   | 11  |
| 2018        | 49,105           | 610,305            | 1.243               | 0               | 0     | 1     | 3     | 14   | 18  |
| 2019        | 49,748           | 522,445            | 1.050               | 0               | 0     | 0     | 4     | 9    | 13  |
| TOTAL       | 226,325          | 2,587,108          | 1.143               | 0               | 0     | 2     | 10    | 51   | 63  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 64,143  | 147,258 | 0       | 0     | 0      | 6,519   | 81,228  | 75,734    |
| 2016        | 0         | 0     | 144,844 | 0       | 131,320 | 0       | 0     | 76,178 | 0       | 101,612 | 56,380    |
| 2017        | 0         | 0     | 0       | 94,118  | 169,557 | 0       | 0     | 0      | 27,687  | 123,914 | 153,866   |
| 2018        | 0         | 0     | 155,962 | 29,920  | 137,332 | 0       | 0     | 20,774 | 99,139  | 106,054 | 61,124    |
| 2019        | 0         | 0     | 0       | 151,830 | 89,774  | 0       | 0     | 0      | 107,106 | 100,840 | 72,895    |
| TOTAL       | 0         | 0     | 300,806 | 340,011 | 675,241 | 0       | 0     | 96,952 | 240,451 | 513,648 | 419,999   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 83,771  | 185,692 | 0       | 0     | 0       | 8,057   | 97,230  | 69,524    |
| 2016        | 0         | 46    | 192,115 | 2,582   | 167,026 | 0       | 89    | 154,066 | 1,944   | 115,869 | 51,531    |
| 2017        | 11        | 34    | 21,312  | 109,808 | 199,001 | 0       | 12    | 8,344   | 32,370  | 131,511 | 137,095   |
| 2018        | 5         | 491   | 209,670 | 45,356  | 149,749 | 0       | 288   | 74,852  | 83,878  | 108,257 | 54,156    |
| 2019        | 18        | 834   | 172,827 | 150,547 | 100,707 | 0       | 3,022 | 89,938  | 82,015  | 81,273  | 71,510    |
| TOTAL       | 33        | 1,405 | 595,924 | 392,064 | 802,175 | 0       | 3,410 | 327,200 | 208,265 | 534,141 | 383,816   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 927,973   | 1,936,645   | 383,816   |       |
| IBNR + FREQUENCY ADJUSTMENT | (529,865) | (410,134)   | 1,023     |       |
| TOTAL LOSSES                | 398,108   | 1,526,511   | 384,839   |       |
| EXPECTED LOSSES             | 1,049,408 | 1,145,039   | 367,496   |       |
| CREDIBILITY                 | 0.03      | 0.11        | 0.19      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.176 | 0.674 | 0.170 | 1.020 |
| INDICATED (POST-TEST)   | 0.178 | 0.681 | 0.172 | 1.030 |
| PRESENT ON RATE LEVEL   | 0.447 | 0.488 | 0.157 | 1.092 |
| DERIVED BY FORMULA      | 0.439 | 0.509 | 0.160 | 1.108 |
| UNDERLYING PRESENT RATE | 0.464 | 0.506 | 0.162 | 1.132 |
| PROPOSED                | 0.433 | 0.502 | 0.157 | 1.092 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.114 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.30   | 1.27   | 1.17   | + 1.11 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 355,163          | 8,700,100          | 2.450               | 0               | 0     | 9     | 24    | 150  | 183 |
| 2016        | 357,235          | 7,228,758          | 2.024               | 0               | 0     | 5     | 28    | 120  | 153 |
| 2017        | 413,096          | 7,769,304          | 1.881               | 1               | 0     | 5     | 42    | 119  | 167 |
| 2018        | 456,507          | 10,372,991         | 2.272               | 0               | 0     | 5     | 31    | 168  | 204 |
| 2019        | 383,602          | 5,190,830          | 1.353               | 0               | 0     | 1     | 10    | 123  | 134 |
| TOTAL       | 1,965,603        | 39,261,983         | 1.997               | 1               | 0     | 25    | 135   | 680  | 841 |
| 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 |
| 2015        | 0         | 0     | 1,754,526 | 1,102,676 | 1,529,832 | 0       | 0     | 693,083   | 595,314   | 2,096,927  | 927,742   |
| 2016        | 0         | 0     | 937,033   | 1,394,748 | 1,071,892 | 0       | 0     | 558,967   | 803,451   | 1,554,833  | 907,834   |
| 2017        | 297,130   | 0     | 818,627   | 1,462,885 | 1,119,214 | 0       | 0     | 465,145   | 812,663   | 1,814,707  | 978,933   |
| 2018        | 0         | 0     | 1,028,676 | 1,717,399 | 1,919,702 | 0       | 0     | 519,008   | 1,148,928 | 2,937,446  | 1,101,832 |
| 2019        | 0         | 0     | 162,205   | 532,831   | 1,340,722 | 0       | 0     | 30,000    | 279,161   | 2,070,069  | 775,842   |
| TOTAL       | 297,130   | 0     | 4,701,067 | 6,210,539 | 6,981,362 | 0       | 0     | 2,266,203 | 3,639,517 | 10,473,982 | 4,692,183 |
| OD          | 0         | 0     | 0         | 0         | 18,719    | 0       | 0     | 0         | 0         | 13,500     | 917       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |            |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 2,359,837 | 1,440,095 | 1,929,118 | 0       | 0      | 1,469,336 | 735,808   | 2,510,022  | 851,667   |
| 2016        | 0         | 749    | 1,305,941 | 1,753,106 | 1,372,056 | 0       | 837    | 1,181,954 | 909,041   | 1,774,873  | 829,760   |
| 2017        | 320,684   | 1,844  | 1,325,168 | 1,678,267 | 1,360,499 | 0       | 4,012  | 1,036,569 | 915,338   | 1,949,426  | 872,229   |
| 2018        | 202       | 4,561  | 2,083,036 | 1,750,483 | 2,127,433 | 0       | 6,001  | 1,425,398 | 1,093,054 | 2,888,101  | 976,223   |
| 2019        | 108       | 7,399  | 1,336,074 | 917,455   | 1,281,526 | 0       | 27,476 | 765,082   | 600,640   | 1,471,435  | 761,101   |
| TOTAL       | 320,995   | 14,552 | 8,410,056 | 7,539,405 | 8,070,634 | 0       | 38,327 | 5,878,339 | 4,253,881 | 10,593,857 | 4,290,981 |
| OD          | 0         | 1      | 1,142     | 789       | 21,022    | 0       | 2      | 986       | 790       | 12,819     | 814       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 14,664,399  | 30,493,197  | 4,291,795 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,081,302) | (7,451,260) | 12,475    |       |
| TOTAL LOSSES                | 8,583,097   | 23,041,937  | 4,304,271 |       |
| EXPECTED LOSSES             | 11,884,173  | 20,627,903  | 4,761,654 |       |
| CREDIBILITY                 | 0.15        | 0.47        | 0.79      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.437 | 1.170 | 0.219 | 1.826 |
| INDICATED (POST-TEST)   | 0.441 | 1.182 | 0.221 | 1.843 |
| PRESENT ON RATE LEVEL   | 0.583 | 1.013 | 0.234 | 1.830 |
| DERIVED BY FORMULA      | 0.562 | 1.092 | 0.224 | 1.878 |
| UNDERLYING PRESENT RATE | 0.605 | 1.049 | 0.242 | 1.896 |
| PROPOSED                | 0.552 | 1.072 | 0.220 | 1.843 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.881 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.88   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.06   | 2.04   | 1.96   | + 1.88 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 772,316          | 27,444,918         | 3.554               | 0               | 1     | 12    | 73    | 184  | 270  |
| 2016        | 786,567          | 13,199,245         | 1.678               | 0               | 0     | 8     | 62    | 183  | 253  |
| 2017        | 859,970          | 21,473,742         | 2.497               | 0               | 1     | 13    | 44    | 186  | 244  |
| 2018        | 873,858          | 18,074,236         | 2.068               | 0               | 0     | 11    | 53    | 238  | 302  |
| 2019        | 932,710          | 12,477,560         | 1.338               | 0               | 0     | 2     | 42    | 224  | 268  |
| TOTAL       | 4,225,421        | 92,669,701         | 2.193               | 0               | 2     | 46    | 274   | 1015 | 1337 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 2     | 9    | 11   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |           |            |            | MEDICAL |            |            |           |            |           |
|-------------|-----------|---------|-----------|------------|------------|---------|------------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR      | TEMP       | DEATH   | P. T.      | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 274,167 | 3,001,917 | 2,518,862  | 1,671,878  | 0       | 10,575,902 | 3,638,174  | 1,935,002 | 2,262,041  | 1,566,975 |
| 2016        | 0         | 0       | 1,883,418 | 2,258,214  | 2,382,361  | 0       | 0          | 857,826    | 1,733,586 | 2,726,229  | 1,357,611 |
| 2017        | 0         | 685,119 | 2,314,937 | 2,375,906  | 2,178,732  | 0       | 4,200,270  | 3,556,894  | 1,718,427 | 2,521,746  | 1,921,711 |
| 2018        | 0         | 0       | 2,166,544 | 3,220,712  | 2,553,035  | 0       | 0          | 2,930,620  | 1,692,015 | 3,284,313  | 2,226,997 |
| 2019        | 0         | 0       | 385,990   | 1,798,317  | 2,282,306  | 0       | 0          | 72,110     | 1,719,681 | 3,768,896  | 2,450,260 |
| TOTAL       | 0         | 959,286 | 9,752,806 | 12,172,011 | 11,068,312 | 0       | 14,776,172 | 11,055,624 | 8,798,711 | 14,563,225 | 9,523,554 |
| OD          | 0         | 0       | 0         | 143,835    | 122,433    | 0       | 0          | 0          | 28,922    | 104,153    | 37,989    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |           |            |           |            |           |
|-------------|-----------|---------|------------|------------|------------|---------|-----------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 24,961  | 3,417,760  | 3,289,634  | 2,108,238  | 0       | 1,086,410 | 4,680,525  | 2,391,662 | 2,707,663  | 1,438,483 |
| 2016        | 0         | 1,291   | 2,447,358  | 2,847,349  | 3,038,179  | 0       | 1,277     | 1,628,884  | 1,949,597 | 3,112,985  | 1,240,856 |
| 2017        | 266       | 110,265 | 3,293,799  | 2,756,426  | 2,650,560  | 0       | 1,020,364 | 4,108,097  | 1,940,773 | 2,759,376  | 1,712,245 |
| 2018        | 374       | 8,456   | 3,807,943  | 3,202,338  | 2,924,359  | 0       | 21,935    | 4,417,287  | 1,664,820 | 3,326,409  | 1,973,119 |
| 2019        | 270       | 16,901  | 3,103,746  | 2,264,548  | 2,311,163  | 0       | 74,228    | 2,121,577  | 1,781,553 | 2,805,434  | 2,403,705 |
| TOTAL       | 910       | 161,876 | 16,070,607 | 14,360,296 | 13,032,498 | 0       | 2,204,215 | 16,956,370 | 9,728,404 | 14,711,867 | 8,768,408 |
| OD          | 1         | 29      | 13,178     | 196,426    | 131,642    | 0       | 195       | 5,533      | 40,073    | 114,147    | 35,206    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 35,412,912   | 52,315,353   | 8,803,614 |       |
| IBNR + FREQUENCY ADJUSTMENT | (11,945,407) | (12,573,751) | 26,531    |       |
| TOTAL LOSSES                | 23,467,505   | 39,741,602   | 8,830,146 |       |
| EXPECTED LOSSES             | 23,633,777   | 35,095,850   | 9,541,556 |       |
| CREDIBILITY                 | 0.24         | 0.79         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.555 | 0.929 | 0.208 | 1.692 |
| INDICATED (POST-TEST)   | 0.560 | 0.938 | 0.210 | 1.708 |
| PRESENT ON RATE LEVEL   | 0.540 | 0.802 | 0.218 | 1.559 |
| DERIVED BY FORMULA      | 0.545 | 0.909 | 0.210 | 1.664 |
| UNDERLYING PRESENT RATE | 0.559 | 0.831 | 0.226 | 1.616 |
| PROPOSED                | 0.545 | 0.909 | 0.210 | 1.664 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.698 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.71   | 1.73   | 1.67   | + 1.70 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 186,160          | 5,312,976          | 2.854               | 0               | 0     | 6     | 16    | 57   | 79  |
| 2016        | 197,845          | 2,776,050          | 1.403               | 0               | 0     | 2     | 9     | 49   | 60  |
| 2017        | 203,240          | 3,767,753          | 1.854               | 0               | 0     | 3     | 7     | 54   | 64  |
| 2018        | 217,987          | 3,301,025          | 1.514               | 0               | 0     | 4     | 12    | 46   | 62  |
| 2019        | 213,453          | 2,025,379          | 0.949               | 0               | 0     | 1     | 9     | 39   | 49  |
| TOTAL       | 1,018,685        | 17,183,183         | 1.687               | 0               | 0     | 16    | 53    | 245  | 314 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,297,414 | 819,467   | 619,839   | 0       | 0     | 595,887   | 346,040   | 1,183,932 | 450,397   |
| 2016        | 0         | 0     | 405,647   | 464,623   | 620,976   | 0       | 0     | 164,348   | 283,776   | 502,331   | 334,349   |
| 2017        | 0         | 0     | 685,352   | 409,800   | 538,596   | 0       | 0     | 297,948   | 183,640   | 1,182,604 | 469,813   |
| 2018        | 0         | 0     | 673,006   | 364,435   | 549,267   | 0       | 0     | 182,080   | 257,127   | 760,432   | 514,678   |
| 2019        | 0         | 0     | 181,393   | 289,922   | 266,498   | 0       | 0     | 50,196    | 328,687   | 619,096   | 289,587   |
| TOTAL       | 0         | 0     | 3,242,812 | 2,348,247 | 2,595,176 | 0       | 0     | 1,290,459 | 1,399,270 | 4,248,395 | 2,058,824 |
| OD          | 0         | 0     | 0         | 0         | 5,075     | 0       | 0     | 0         | 0         | 12,004    | 17,775    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,745,022 | 1,070,224 | 781,617   | 0       | 0      | 1,263,280 | 427,705   | 1,417,167 | 413,464   |
| 2016        | 0         | 279   | 561,167   | 587,581   | 790,155   | 0       | 257    | 350,545   | 320,201   | 573,501   | 305,595   |
| 2017        | 46        | 1,264 | 969,584   | 486,859   | 653,693   | 0       | 2,461  | 610,843   | 237,042   | 1,259,192 | 418,603   |
| 2018        | 45        | 2,291 | 989,124   | 404,802   | 618,617   | 0       | 1,927  | 429,148   | 255,627   | 746,862   | 456,005   |
| 2019        | 40        | 3,477 | 560,946   | 339,863   | 291,518   | 0       | 15,592 | 424,174   | 323,557   | 467,872   | 284,085   |
| TOTAL       | 132       | 7,312 | 4,825,842 | 2,889,330 | 3,135,600 | 0       | 20,237 | 3,077,990 | 1,564,133 | 4,464,592 | 1,877,752 |
| OD          | 0         | 0     | 212       | 155       | 5,872     | 0       | 0      | 380       | 350       | 12,654    | 15,915    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 7,932,106   | 12,072,686  | 1,893,668 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,120,872) | (3,069,987) | 5,642     |       |
| TOTAL LOSSES                | 4,811,234   | 9,002,698   | 1,899,310 |       |
| EXPECTED LOSSES             | 6,145,132   | 8,520,969   | 2,088,720 |       |
| CREDIBILITY                 | 0.09        | 0.31        | 0.51      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.472 | 0.882 | 0.185 | 1.539 |
| INDICATED (POST-TEST)   | 0.477 | 0.890 | 0.187 | 1.554 |
| PRESENT ON RATE LEVEL   | 0.582 | 0.807 | 0.198 | 1.587 |
| DERIVED BY FORMULA      | 0.573 | 0.833 | 0.192 | 1.598 |
| UNDERLYING PRESENT RATE | 0.603 | 0.836 | 0.205 | 1.645 |
| PROPOSED                | 0.569 | 0.827 | 0.191 | 1.587 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.619 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.62   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.86   | 1.81   | 1.70   | + 1.62 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 108,278          | 1,909,667          | 1.764               | 0               | 0     | 2     | 6     | 33   | 41  |
| 2016        | 110,068          | 1,362,958          | 1.238               | 0               | 0     | 1     | 10    | 22   | 33  |
| 2017        | 107,091          | 1,413,440          | 1.320               | 0               | 0     | 1     | 8     | 26   | 35  |
| 2018        | 115,099          | 1,709,004          | 1.485               | 0               | 0     | 2     | 7     | 26   | 35  |
| 2019        | 113,558          | 1,554,809          | 1.369               | 0               | 0     | 2     | 5     | 18   | 25  |
| TOTAL       | 554,094          | 7,949,878          | 1.435               | 0               | 0     | 8     | 36    | 125  | 169 |
| 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 |
| 2015        | 0         | 0     | 496,471   | 287,212   | 311,095   | 0       | 0     | 194,271 | 154,396 | 325,493   | 140,729   |
| 2016        | 0         | 0     | 178,861   | 206,493   | 223,537   | 0       | 0     | 32,915  | 237,587 | 290,760   | 192,805   |
| 2017        | 0         | 0     | 154,299   | 48,242    | 363,894   | 0       | 0     | 49,049  | 82,740  | 386,889   | 328,327   |
| 2018        | 0         | 0     | 345,313   | 391,373   | 194,723   | 0       | 0     | 85,988  | 163,416 | 323,789   | 204,402   |
| 2019        | 0         | 0     | 453,559   | 167,671   | 204,709   | 0       | 0     | 135,132 | 98,277  | 260,924   | 234,537   |
| TOTAL       | 0         | 0     | 1,628,503 | 1,100,991 | 1,297,958 | 0       | 0     | 497,355 | 736,416 | 1,587,855 | 1,100,800 |
| OD          | 0         | 0     | 0         | 0         | 81,881    | 0       | 0     | 0       | 0       | 22,373    | 8,744     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 667,753   | 375,099   | 392,291   | 0       | 0      | 411,855   | 190,833 | 389,615   | 129,189   |
| 2016        | 0         | 124   | 246,911   | 260,568   | 285,199   | 0       | 94     | 81,844    | 265,502 | 332,048   | 176,224   |
| 2017        | 5         | 273   | 221,772   | 68,063    | 426,607   | 0       | 426    | 115,028   | 99,162  | 411,588   | 292,539   |
| 2018        | 45        | 1,319 | 574,845   | 385,440   | 243,085   | 0       | 944    | 214,810   | 150,884 | 322,003   | 181,100   |
| 2019        | 29        | 5,239 | 694,795   | 249,168   | 241,370   | 0       | 13,294 | 300,130   | 127,707 | 199,723   | 230,081   |
| TOTAL       | 79        | 6,955 | 2,406,077 | 1,338,338 | 1,588,552 | 0       | 14,758 | 1,123,666 | 834,089 | 1,654,977 | 1,009,133 |
| OD          | 0         | 2     | 1,636     | 1,072     | 100,010   | 0       | 2      | 779       | 647     | 23,873    | 8,023     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,553,955   | 5,541,558   | 1,017,156 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,866,879) | (1,633,777) | 2,633     |       |
| TOTAL LOSSES                | 1,687,076   | 3,907,781   | 1,019,789 |       |
| EXPECTED LOSSES             | 3,666,252   | 4,507,102   | 993,716   |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.34      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.304 | 0.683 | 0.183 | 1.169 |
| INDICATED (POST-TEST)   | 0.307 | 0.689 | 0.184 | 1.180 |
| PRESENT ON RATE LEVEL   | 0.639 | 0.785 | 0.173 | 1.597 |
| DERIVED BY FORMULA      | 0.619 | 0.766 | 0.177 | 1.561 |
| UNDERLYING PRESENT RATE | 0.662 | 0.813 | 0.179 | 1.654 |
| PROPOSED                | 0.619 | 0.766 | 0.177 | 1.561 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.593 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.59   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.90   | 1.90   | 1.71   | + 1.59 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 18,626           | 213,156            | 1.144               | 0               | 0     | 1     | 0     | 2    | 3   |
| 2016        | 18,199           | 57,671             | 0.317               | 0               | 0     | 0     | 1     | 1    | 2   |
| 2017        | 17,345           | 6,061              | 0.035               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 22,533           | 4,695              | 0.021               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 21,916           | 55,623             | 0.254               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 98,619           | 337,206            | 0.342               | 0               | 0     | 1     | 1     | 5    | 7   |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |       |        | MEDICAL |       |        |       |        |           |
|-------------|-----------|-------|---------|-------|--------|---------|-------|--------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR | TEMP   | DEATH   | P. T. | MAJOR  | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 156,185 | 0     | 5,918  | 0       | 0     | 38,070 | 0     | 9,684  | 3,299     |
| 2016        | 0         | 0     | 0       | 5,000 | 9,780  | 0       | 0     | 0      | 5,410 | 726    | 36,755    |
| 2017        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 6,061     |
| 2018        | 0         | 0     | 0       | 0     | 458    | 0       | 0     | 0      | 0     | 650    | 3,587     |
| 2019        | 0         | 0     | 0       | 0     | 7,105  | 0       | 0     | 0      | 0     | 40,155 | 8,363     |
| TOTAL       | 0         | 0     | 156,185 | 5,000 | 23,261 | 0       | 0     | 38,070 | 5,410 | 51,215 | 58,065    |
| 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 |
| 2015        | 0         | 0     | 210,069 | 0     | 7,463  | 0       | 0     | 80,708 | 0      | 11,592 | 3,028     |
| 2016        | 0         | 2     | 332     | 6,321 | 12,342 | 0       | 1     | 312    | 5,981  | 881    | 33,594    |
| 2017        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0      | 0      | 5,400     |
| 2018        | 0         | 0     | 55      | 36    | 466    | 0       | 0     | 47     | 38     | 617    | 3,178     |
| 2019        | 0         | 21    | 3,951   | 2,585 | 6,340  | 0       | 392   | 10,944 | 8,513  | 27,948 | 8,204     |
| TOTAL       | 0         | 23    | 214,407 | 8,942 | 26,611 | 0       | 393   | 92,012 | 14,533 | 41,038 | 53,405    |
| OD          | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0      | 0      | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 306,835   | 91,123      | 53,405    |       |
| IBNR + FREQUENCY ADJUSTMENT | (213,148) | (104,835)   | 267       |       |
| TOTAL LOSSES                | 93,687    | 0           | 53,672    |       |
| EXPECTED LOSSES             | 423,091   | 293,094     | 94,833    |       |
| CREDIBILITY                 | 0.02      | 0.06        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.095 | 0.000 | 0.054 | 0.149 |
| INDICATED (POST-TEST)   | 0.096 | 0.000 | 0.055 | 0.151 |
| PRESENT ON RATE LEVEL   | 0.414 | 0.287 | 0.093 | 0.794 |
| DERIVED BY FORMULA      | 0.408 | 0.270 | 0.089 | 0.766 |
| UNDERLYING PRESENT RATE | 0.429 | 0.297 | 0.096 | 0.822 |
| PROPOSED                | 0.408 | 0.270 | 0.089 | 0.766 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.782 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.78   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.99   | 0.95   | 0.85   | + 0.78 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |  |
| 2015        | 126,277          | 317,987            | 0.252               | 0               | 0     | 0     | 2     | 7    | 9   |  |
| 2016        | 131,215          | 609,741            | 0.465               | 0               | 0     | 0     | 8     | 10   | 18  |  |
| 2017        | 130,400          | 415,709            | 0.319               | 0               | 0     | 0     | 4     | 8    | 12  |  |
| 2018        | 142,372          | 388,744            | 0.273               | 0               | 0     | 0     | 4     | 7    | 11  |  |
| 2019        | 150,484          | 898,831            | 0.597               | 0               | 0     | 0     | 3     | 15   | 18  |  |
| TOTAL       | 680,748          | 2,631,012          | 0.386               | 0               | 0     | 0     | 21    | 47   | 68  |  |
| 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 |
| 2015        | 0         | 0     | 0     | 176,838 | 18,558  | 0       | 0     | 0     | 27,754  | 25,349  | 69,488    |
| 2016        | 0         | 0     | 0     | 95,151  | 127,852 | 0       | 0     | 0     | 190,603 | 111,901 | 84,234    |
| 2017        | 0         | 0     | 0     | 41,214  | 45,423  | 0       | 0     | 0     | 164,541 | 44,228  | 120,303   |
| 2018        | 0         | 0     | 0     | 119,510 | 37,962  | 0       | 0     | 0     | 49,762  | 49,864  | 131,646   |
| 2019        | 0         | 0     | 0     | 62,008  | 217,039 | 0       | 0     | 0     | 63,671  | 473,225 | 82,888    |
| TOTAL       | 0         | 0     | 0     | 494,721 | 446,834 | 0       | 0     | 0     | 496,331 | 704,567 | 488,559   |
| OD          | 0         | 0     | 0     | 82,777  | 4,646   | 0       | 0     | 0     | 14,176  | 5,185   | 3,915     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 230,950 | 23,402  | 0       | 0     | 0       | 34,304  | 30,343  | 63,790    |
| 2016        | 0         | 31    | 5,635   | 119,663 | 161,594 | 0       | 44    | 11,624  | 211,529 | 128,733 | 76,990    |
| 2017        | 5         | 14    | 8,128   | 47,206  | 53,788  | 0       | 55    | 27,661  | 172,160 | 51,897  | 107,190   |
| 2018        | 13        | 98    | 50,036  | 110,854 | 47,082  | 0       | 54    | 21,094  | 41,118  | 50,718  | 116,638   |
| 2019        | 15        | 875   | 170,882 | 127,117 | 202,085 | 0       | 5,828 | 166,101 | 136,375 | 335,957 | 81,313    |
| TOTAL       | 33        | 1,018 | 234,681 | 635,791 | 487,951 | 0       | 5,981 | 226,481 | 595,487 | 597,647 | 445,921   |
| OD          | 8         | 306   | 66,489  | 65,334  | 15,782  | 0       | 186   | 6,061   | 11,298  | 5,932   | 3,492     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 541,242   | 2,415,223   | 449,413   |       |
| IBNR + FREQUENCY ADJUSTMENT | (468,688) | (475,424)   | 1,425     |       |
| TOTAL LOSSES                | 72,554    | 1,939,799   | 450,838   |       |
| EXPECTED LOSSES             | 928,415   | 1,325,424   | 512,380   |       |
| CREDIBILITY                 | 0.07      | 0.23        | 0.39      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.271 | 0.066 | 0.336 |
| INDICATED (POST-TEST)   | 0.000 | 0.273 | 0.066 | 0.339 |
| PRESENT ON RATE LEVEL   | 0.132 | 0.188 | 0.073 | 0.392 |
| DERIVED BY FORMULA      | 0.122 | 0.207 | 0.070 | 0.400 |
| UNDERLYING PRESENT RATE | 0.136 | 0.195 | 0.075 | 0.406 |
| PROPOSED                | 0.120 | 0.203 | 0.069 | 0.392 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.400 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.40   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.49   | 0.47   | 0.42   | + 0.40 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,250,940        | 14,325,665         | 1.145               | 0               | 0     | 12    | 77    | 260  | 349  |
| 2016        | 1,228,579        | 20,519,973         | 1.670               | 0               | 0     | 26    | 70    | 213  | 309  |
| 2017        | 1,282,102        | 16,264,469         | 1.269               | 1               | 0     | 13    | 53    | 236  | 303  |
| 2018        | 1,404,042        | 15,991,868         | 1.139               | 0               | 0     | 11    | 53    | 251  | 315  |
| 2019        | 1,493,952        | 12,771,924         | 0.855               | 1               | 0     | 5     | 29    | 243  | 278  |
| TOTAL       | 6,659,615        | 79,873,899         | 1.199               | 2               | 0     | 67    | 282   | 1203 | 1554 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 3     | 7    | 10   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |           |           |            |           |
|-------------|-----------|-------|------------|------------|------------|---------|-------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0     | 2,414,951  | 2,672,018  | 2,340,261  | 0       | 0     | 880,131   | 1,570,944 | 2,859,262  | 1,588,098 |
| 2016        | 0         | 0     | 5,537,282  | 3,098,867  | 1,669,435  | 0       | 0     | 3,887,475 | 1,935,007 | 2,563,730  | 1,828,177 |
| 2017        | 3,000     | 0     | 3,096,182  | 1,834,349  | 2,233,539  | 0       | 0     | 2,082,780 | 1,735,697 | 3,464,110  | 1,814,812 |
| 2018        | 0         | 0     | 2,278,420  | 2,186,024  | 3,329,240  | 0       | 0     | 638,236   | 1,464,871 | 4,274,046  | 1,821,031 |
| 2019        | 100,000   | 0     | 1,066,226  | 1,164,368  | 2,709,763  | 0       | 0     | 566,008   | 1,128,079 | 4,270,845  | 1,766,635 |
| TOTAL       | 103,000   | 0     | 14,393,061 | 10,955,626 | 12,282,238 | 0       | 0     | 8,054,630 | 7,834,598 | 17,431,993 | 8,818,753 |
| OD          | 0         | 0     | 0          | 39,132     | 112,602    | 0       | 0     | 0         | 7,114     | 98,993     | 164,435   |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 3,248,109  | 3,489,656  | 2,951,069  | 0       | 0       | 1,865,878  | 1,941,687 | 3,422,537  | 1,457,874 |
| 2016        | 0         | 2,683  | 7,067,932  | 3,913,296  | 2,194,165  | 0       | 4,191   | 6,597,890  | 2,203,095 | 2,959,394  | 1,670,954 |
| 2017        | 3,442     | 5,572  | 4,264,806  | 2,172,743  | 2,719,481  | 0       | 14,801  | 3,630,844  | 1,974,013 | 3,747,065  | 1,616,997 |
| 2018        | 266       | 8,717  | 3,887,327  | 2,344,637  | 3,658,314  | 0       | 7,532   | 1,819,436  | 1,422,811 | 4,183,518  | 1,613,433 |
| 2019        | 126,293   | 21,802 | 3,495,999  | 1,994,632  | 2,660,516  | 0       | 100,316 | 2,540,998  | 1,614,269 | 3,122,579  | 1,733,069 |
| TOTAL       | 130,001   | 38,774 | 21,964,173 | 13,914,963 | 14,183,545 | 0       | 126,841 | 16,455,044 | 9,155,874 | 17,435,093 | 8,092,328 |
| OD          | 1         | 92     | 17,612     | 60,161     | 131,736    | 0       | 28      | 1,556      | 9,617     | 111,976    | 150,617   |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 38,734,121   | 55,002,966   | 8,242,945 |       |
| IBNR + FREQUENCY ADJUSTMENT | (15,058,949) | (13,878,586) | 27,970    |       |
| TOTAL LOSSES                | 23,675,173   | 41,124,380   | 8,270,915 |       |
| EXPECTED LOSSES             | 29,866,966   | 38,782,752   | 9,957,048 |       |
| CREDIBILITY                 | 0.33         | 1.00         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.355 | 0.613 | 0.122 | 1.090 |
| INDICATED (POST-TEST)   | 0.359 | 0.619 | 0.123 | 1.100 |
| PRESENT ON RATE LEVEL   | 0.433 | 0.562 | 0.144 | 1.139 |
| DERIVED BY FORMULA      | 0.408 | 0.619 | 0.123 | 1.150 |
| UNDERLYING PRESENT RATE | 0.448 | 0.582 | 0.150 | 1.180 |
| PROPOSED                | 0.404 | 0.613 | 0.122 | 1.139 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.162 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.16   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.42   | 1.33   | 1.22   | + 1.16 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 286,129          | 3,861,512          | 1.350               | 0               | 0     | 3     | 12    | 60   | 75  |
| 2016        | 273,555          | 3,137,690          | 1.147               | 0               | 0     | 2     | 17    | 30   | 49  |
| 2017        | 290,631          | 3,872,436          | 1.332               | 2               | 0     | 2     | 17    | 38   | 59  |
| 2018        | 315,134          | 3,354,730          | 1.065               | 0               | 0     | 1     | 21    | 56   | 78  |
| 2019        | 316,661          | 2,272,781          | 0.718               | 0               | 0     | 0     | 7     | 47   | 54  |
| TOTAL       | 1,482,110        | 16,499,149         | 1.113               | 2               | 0     | 8     | 74    | 231  | 315 |
| 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 |
| 2015        | 0         | 0     | 602,045   | 237,631   | 644,854   | 0       | 0     | 338,572 | 181,415   | 1,174,698 | 682,297   |
| 2016        | 0         | 0     | 369,791   | 582,055   | 264,091   | 0       | 0     | 50,603  | 604,985   | 813,229   | 452,936   |
| 2017        | 846,016   | 0     | 320,859   | 644,694   | 359,409   | 0       | 0     | 42,084  | 591,391   | 593,926   | 474,057   |
| 2018        | 0         | 0     | 141,174   | 521,430   | 485,551   | 0       | 0     | 36,985  | 432,278   | 1,163,678 | 573,634   |
| 2019        | 0         | 0     | 0         | 273,792   | 543,434   | 0       | 0     | 0       | 224,863   | 821,980   | 408,712   |
| TOTAL       | 846,016   | 0     | 1,433,869 | 2,259,602 | 2,297,339 | 0       | 0     | 468,244 | 2,034,932 | 4,567,511 | 2,591,636 |
| OD          | 0         | 0     | 137,526   | 11,142    | 0         | 0       | 0     | 51,926  | 0         | 0         | 7,747     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 809,751   | 310,346   | 813,161   | 0       | 0      | 717,773   | 224,229   | 1,406,114 | 626,349   |
| 2016        | 0         | 306   | 514,873   | 729,474   | 341,885   | 0       | 200    | 142,096   | 676,301   | 927,582   | 413,984   |
| 2017        | 912,688   | 746   | 526,867   | 734,671   | 443,658   | 0       | 541    | 190,047   | 633,143   | 645,985   | 422,385   |
| 2018        | 60        | 880   | 421,259   | 515,505   | 538,298   | 0       | 903    | 294,187   | 402,735   | 1,135,758 | 508,240   |
| 2019        | 49        | 2,635 | 523,816   | 410,312   | 522,073   | 0       | 12,297 | 355,144   | 301,571   | 595,379   | 400,946   |
| TOTAL       | 912,797   | 4,566 | 2,796,565 | 2,700,308 | 2,659,074 | 0       | 13,941 | 1,699,246 | 2,237,980 | 4,710,818 | 2,371,903 |
| OD          | 1         | 4     | 186,657   | 12,388    | 333       | 0       | 0      | 110,083   | 0         | 0         | 7,064     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,723,860   | 12,320,901  | 2,378,967 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,368,621) | (3,435,059) | 7,873     |       |
| TOTAL LOSSES                | 2,355,239   | 8,885,842   | 2,386,840 |       |
| EXPECTED LOSSES             | 6,642,049   | 9,542,643   | 2,886,729 |       |
| CREDIBILITY                 | 0.12        | 0.39        | 0.65      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.139 | 0.599 | 0.161 | 0.898 |
| INDICATED (POST-TEST)   | 0.140 | 0.604 | 0.162 | 0.907 |
| PRESENT ON RATE LEVEL   | 0.432 | 0.621 | 0.188 | 1.242 |
| DERIVED BY FORMULA      | 0.397 | 0.615 | 0.171 | 1.183 |
| UNDERLYING PRESENT RATE | 0.448 | 0.644 | 0.195 | 1.287 |
| PROPOSED                | 0.397 | 0.615 | 0.171 | 1.183 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.207 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.21   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.59   | 1.49   | 1.33   | + 1.21 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 47,877           | 1,047,185          | 2.187               | 0               | 0     | 2     | 4     | 9    | 15  |
| 2016        | 50,338           | 550,016            | 1.093               | 0               | 0     | 0     | 1     | 12   | 13  |
| 2017        | 52,864           | 600,028            | 1.135               | 0               | 0     | 0     | 2     | 10   | 12  |
| 2018        | 61,288           | 990,728            | 1.617               | 0               | 0     | 2     | 0     | 15   | 17  |
| 2019        | 63,748           | 952,878            | 1.495               | 0               | 0     | 0     | 4     | 10   | 14  |
| TOTAL       | 276,115          | 4,140,835          | 1.500               | 0               | 0     | 4     | 11    | 56   | 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 |
| 2015        | 0         | 0     | 344,910 | 166,917 | 36,467  | 0       | 0     | 53,185  | 280,972 | 53,813  | 110,921   |
| 2016        | 0         | 0     | 0       | 7,654   | 228,125 | 0       | 0     | 0       | 5,464   | 165,836 | 142,937   |
| 2017        | 0         | 0     | 0       | 150,271 | 112,733 | 0       | 0     | 0       | 135,066 | 90,090  | 111,868   |
| 2018        | 0         | 0     | 318,610 | 0       | 125,152 | 0       | 0     | 205,491 | 0       | 218,878 | 122,597   |
| 2019        | 0         | 0     | 0       | 284,313 | 88,086  | 0       | 0     | 0       | 175,325 | 283,669 | 121,485   |
| TOTAL       | 0         | 0     | 663,520 | 609,155 | 590,563 | 0       | 0     | 258,676 | 596,827 | 812,286 | 609,808   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 774       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 463,904   | 217,994 | 45,985  | 0       | 0     | 112,752 | 347,281 | 64,414  | 101,825   |
| 2016        | 0         | 2     | 3,024     | 11,953  | 286,947 | 0       | 1     | 1,523   | 7,564   | 187,746 | 130,644   |
| 2017        | 17        | 52    | 27,427    | 170,508 | 134,927 | 0       | 46    | 24,410  | 142,891 | 99,298  | 99,674    |
| 2018        | 2         | 931   | 386,425   | 25,369  | 143,334 | 0       | 1,805 | 335,848 | 28,315  | 216,158 | 108,621   |
| 2019        | 31        | 1,325 | 279,134   | 252,792 | 117,174 | 0       | 6,104 | 179,546 | 159,398 | 215,585 | 119,177   |
| TOTAL       | 49        | 2,311 | 1,159,915 | 678,616 | 728,367 | 0       | 7,956 | 654,079 | 685,449 | 783,202 | 559,942   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 759       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,824,311   | 2,875,634   | 560,701   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,033,600) | (707,317)   | 1,336     |       |
| TOTAL LOSSES                | 790,711     | 2,168,317   | 562,037   |       |
| EXPECTED LOSSES             | 2,059,382   | 1,991,651   | 463,654   |       |
| CREDIBILITY                 | 0.04        | 0.13        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.286 | 0.785 | 0.203 | 1.275 |
| INDICATED (POST-TEST)   | 0.289 | 0.793 | 0.205 | 1.287 |
| PRESENT ON RATE LEVEL   | 0.720 | 0.696 | 0.162 | 1.578 |
| DERIVED BY FORMULA      | 0.703 | 0.709 | 0.171 | 1.582 |
| UNDERLYING PRESENT RATE | 0.746 | 0.721 | 0.168 | 1.635 |
| PROPOSED                | 0.701 | 0.707 | 0.171 | 1.578 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.610 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.61   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.89   | 1.84   | 1.69   | + 1.61 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 12,035           | 12,037             | 0.100               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 10,492           | 325,863            | 3.106               | 0               | 0     | 1     | 0     | 4    | 5   |
| 2017        | 9,201            | 24,604             | 0.267               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2018        | 7,829            | 13,779             | 0.176               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 13,884           | 6,671              | 0.048               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 53,441           | 382,954            | 0.717               | 0               | 0     | 1     | 0     | 8    | 9   |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |       |        | MEDICAL |       |        |       |        |           |
|-------------|-----------|-------|---------|-------|--------|---------|-------|--------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR | TEMP   | DEATH   | P. T. | MAJOR  | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 12,037    |
| 2016        | 0         | 0     | 173,356 | 0     | 76,927 | 0       | 0     | 43,888 | 0     | 22,749 | 8,943     |
| 2017        | 0         | 0     | 0       | 0     | 8,671  | 0       | 0     | 0      | 0     | 12,845 | 3,088     |
| 2018        | 0         | 0     | 0       | 0     | 1,904  | 0       | 0     | 0      | 0     | 2,464  | 9,411     |
| 2019        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 6,671     |
| TOTAL       | 0         | 0     | 173,356 | 0     | 87,502 | 0       | 0     | 43,888 | 0     | 38,058 | 40,150    |
| 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 |
| 2015        | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0      | 0     | 0      | 11,050    |
| 2016        | 0         | 56    | 228,985 | 2,233 | 98,993  | 0       | 51    | 88,500 | 790   | 26,247 | 8,174     |
| 2017        | 0         | 0     | 362     | 264   | 10,033  | 0       | 0     | 407    | 375   | 13,541 | 2,751     |
| 2018        | 0         | 0     | 228     | 148   | 1,939   | 0       | 0     | 180    | 144   | 2,340  | 8,338     |
| 2019        | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0      | 0     | 0      | 6,544     |
| TOTAL       | 0         | 56    | 229,576 | 2,646 | 110,966 | 0       | 52    | 89,087 | 1,309 | 42,127 | 36,858    |
| OD          | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0      | 0     | 0      | 1,888     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 318,770   | 157,048     | 38,746    |       |
| IBNR + FREQUENCY ADJUSTMENT | (249,301) | (152,402)   | 177       |       |
| TOTAL LOSSES                | 69,469    | 4,646       | 38,923    |       |
| EXPECTED LOSSES             | 502,077   | 425,973     | 59,500    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.130 | 0.009 | 0.069 | 0.208 |
| INDICATED (POST-TEST)   | 0.131 | 0.009 | 0.070 | 0.210 |
| PRESENT ON RATE LEVEL   | 0.907 | 0.769 | 0.107 | 1.783 |
| DERIVED BY FORMULA      | 0.899 | 0.739 | 0.105 | 1.742 |
| UNDERLYING PRESENT RATE | 0.939 | 0.797 | 0.111 | 1.848 |
| PROPOSED                | 0.899 | 0.739 | 0.105 | 1.742 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.778 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.78   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.26   | 2.13   | 1.91   | + 1.78 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 226,638          | 1,801,561          | 0.795               | 0               | 0     | 1     | 13    | 33   | 47  |
| 2016        | 221,844          | 2,023,369          | 0.912               | 0               | 0     | 1     | 9     | 13   | 23  |
| 2017        | 232,607          | 1,380,359          | 0.593               | 0               | 0     | 1     | 9     | 20   | 30  |
| 2018        | 247,263          | 993,127            | 0.402               | 0               | 0     | 1     | 6     | 13   | 20  |
| 2019        | 257,097          | 761,884            | 0.296               | 0               | 0     | 0     | 0     | 28   | 28  |
| TOTAL       | 1,185,449        | 6,960,300          | 0.587               | 0               | 0     | 4     | 37    | 107  | 148 |
| 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 |
| 2015        | 0         | 0     | 190,070 | 365,437   | 215,486   | 0       | 0     | 34,935  | 363,156   | 344,151   | 288,326   |
| 2016        | 0         | 0     | 172,154 | 475,407   | 176,703   | 0       | 0     | 59,030  | 838,477   | 138,452   | 163,146   |
| 2017        | 0         | 0     | 140,000 | 99,654    | 418,770   | 0       | 0     | 34      | 206,985   | 310,748   | 204,168   |
| 2018        | 0         | 0     | 154,996 | 174,024   | 53,505    | 0       | 0     | 33,649  | 175,379   | 195,134   | 206,440   |
| 2019        | 0         | 0     | 0       | 0         | 180,442   | 0       | 0     | 0       | 0         | 313,421   | 268,021   |
| TOTAL       | 0         | 0     | 657,220 | 1,114,522 | 1,044,906 | 0       | 0     | 127,648 | 1,583,997 | 1,301,906 | 1,130,101 |
| OD          | 0         | 0     | 0       | 5,500     | 0         | 0       | 0     | 1,558   | 0         | 0         | 5,265     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 255,644   | 477,261   | 271,728   | 0       | 0     | 74,062  | 448,861   | 411,949   | 264,683   |
| 2016        | 0         | 208   | 249,195   | 594,341   | 228,511   | 0       | 264   | 167,358 | 928,050   | 166,552   | 149,115   |
| 2017        | 11        | 268   | 213,370   | 126,587   | 491,257   | 0       | 74    | 42,941  | 224,019   | 334,210   | 181,914   |
| 2018        | 20        | 585   | 253,330   | 168,881   | 74,468    | 0       | 484   | 128,137 | 148,589   | 198,526   | 182,906   |
| 2019        | 8         | 535   | 100,336   | 65,658    | 161,016   | 0       | 3,057 | 85,420  | 66,449    | 218,141   | 262,929   |
| TOTAL       | 39        | 1,596 | 1,071,874 | 1,432,726 | 1,226,980 | 0       | 3,879 | 497,918 | 1,815,968 | 1,329,379 | 1,041,547 |
| OD          | 1         | 2     | 831       | 6,115     | 164       | 0       | 1     | 249     | 1,618     | 50        | 4,897     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,576,389 | 5,813,000   | 1,046,444 |       |
| IBNR + FREQUENCY ADJUSTMENT | (994,841) | (1,651,996) | 3,091     |       |
| TOTAL LOSSES                | 581,548   | 4,161,004   | 1,049,535 |       |
| EXPECTED LOSSES             | 1,964,793 | 4,594,473   | 1,125,111 |       |
| CREDIBILITY                 | 0.10      | 0.34        | 0.56      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.049 | 0.350 | 0.088 | 0.487 |
| INDICATED (POST-TEST)   | 0.049 | 0.354 | 0.089 | 0.492 |
| PRESENT ON RATE LEVEL   | 0.160 | 0.374 | 0.092 | 0.626 |
| DERIVED BY FORMULA      | 0.149 | 0.367 | 0.090 | 0.606 |
| UNDERLYING PRESENT RATE | 0.166 | 0.388 | 0.095 | 0.648 |
| PROPOSED                | 0.149 | 0.367 | 0.090 | 0.606 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.618 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.62   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.76   | 0.74   | 0.67   | + 0.62 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 198,189          | 870,527            | 0.439               | 0               | 0     | 1     | 3     | 14   | 18  |
| 2016        | 187,201          | 374,889            | 0.200               | 0               | 0     | 0     | 1     | 11   | 12  |
| 2017        | 242,881          | 413,130            | 0.170               | 0               | 0     | 0     | 2     | 10   | 12  |
| 2018        | 273,058          | 1,019,479          | 0.373               | 1               | 0     | 1     | 3     | 12   | 17  |
| 2019        | 273,101          | 604,567            | 0.221               | 0               | 0     | 0     | 0     | 13   | 13  |
| TOTAL       | 1,174,430        | 3,282,592          | 0.280               | 1               | 0     | 2     | 9     | 60   | 72  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |        |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 302,574 | 56,504  | 148,714 | 0       | 0     | 95,952  | 36,671 | 172,714 | 57,398    |
| 2016        | 0         | 0     | 0       | 55,000  | 53,662  | 0       | 0     | 0       | 7,272  | 149,342 | 109,613   |
| 2017        | 0         | 0     | 0       | 137,637 | 29,295  | 0       | 0     | 0       | 27,859 | 88,051  | 130,288   |
| 2018        | 59,101    | 0     | 203,750 | 114,276 | 153,883 | 87,188  | 0     | 118,428 | 13,229 | 167,120 | 102,504   |
| 2019        | 0         | 0     | 0       | 0       | 163,419 | 0       | 0     | 0       | 0      | 315,747 | 125,401   |
| TOTAL       | 59,101    | 0     | 506,324 | 363,417 | 548,973 | 87,188  | 0     | 214,380 | 85,031 | 892,974 | 525,204   |
| OD          | 0         | 0     | 0       | 0       | 7,133   | 0       | 0     | 0       | 0      | 9,194   | 15,219    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 406,962 | 73,794  | 187,528 | 0       | 0     | 203,418 | 45,325  | 206,739 | 52,691    |
| 2016        | 0         | 18    | 3,018   | 68,952  | 67,953  | 0       | 2     | 1,505   | 9,409   | 169,099 | 100,186   |
| 2017        | 15        | 47    | 22,032  | 153,919 | 38,005  | 0       | 11    | 7,236   | 31,501  | 93,712  | 116,087   |
| 2018        | 72,614    | 695   | 299,467 | 125,147 | 174,926 | 154,317 | 1,059 | 201,188 | 28,872  | 164,382 | 90,819    |
| 2019        | 7         | 484   | 90,870  | 59,464  | 145,826 | 0       | 3,080 | 86,054  | 66,942  | 219,760 | 123,018   |
| TOTAL       | 72,637    | 1,243 | 822,348 | 481,276 | 614,238 | 154,317 | 4,152 | 499,401 | 182,049 | 853,691 | 482,801   |
| OD          | 0         | 0     | 0       | 0       | 8,995   | 0       | 0     | 0       | 0       | 11,005  | 13,762    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,554,097   | 2,151,255   | 496,563   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,057,608) | (746,643)   | 1,938     |       |
| TOTAL LOSSES                | 496,490     | 1,404,612   | 498,501   |       |
| EXPECTED LOSSES             | 2,106,381   | 2,115,439   | 664,103   |       |
| CREDIBILITY                 | 0.10        | 0.34        | 0.56      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.042 | 0.118 | 0.041 | 0.201 |
| INDICATED (POST-TEST)   | 0.043 | 0.119 | 0.042 | 0.203 |
| PRESENT ON RATE LEVEL   | 0.173 | 0.174 | 0.055 | 0.401 |
| DERIVED BY FORMULA      | 0.160 | 0.155 | 0.047 | 0.363 |
| UNDERLYING PRESENT RATE | 0.179 | 0.180 | 0.057 | 0.416 |
| PROPOSED                | 0.160 | 0.155 | 0.047 | 0.363 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.370 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.37   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.57   | 0.51   | 0.43   | + 0.37 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 192,205          | 2,773,045          | 1.443               | 0               | 0     | 5     | 22    | 32   | 59  |
| 2016        | 170,977          | 1,610,493          | 0.942               | 0               | 0     | 1     | 10    | 22   | 33  |
| 2017        | 172,181          | 2,814,130          | 1.634               | 0               | 0     | 2     | 21    | 35   | 58  |
| 2018        | 192,428          | 2,815,161          | 1.463               | 0               | 0     | 1     | 23    | 32   | 56  |
| 2019        | 179,828          | 1,234,377          | 0.686               | 0               | 0     | 0     | 3     | 27   | 30  |
| TOTAL       | 907,619          | 11,247,206         | 1.239               | 0               | 0     | 9     | 79    | 148  | 236 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 778,137   | 901,865   | 170,806   | 0       | 0     | 177,306 | 314,567   | 260,975   | 169,389   |
| 2016        | 0         | 0     | 239,163   | 539,918   | 149,372   | 0       | 0     | 89,802  | 212,919   | 264,026   | 115,293   |
| 2017        | 0         | 0     | 373,534   | 553,301   | 235,142   | 0       | 0     | 388,157 | 609,873   | 370,762   | 283,361   |
| 2018        | 0         | 0     | 423,024   | 598,713   | 398,545   | 0       | 0     | 115,211 | 555,482   | 330,714   | 393,472   |
| 2019        | 0         | 0     | 0         | 138,404   | 241,019   | 0       | 0     | 0       | 77,525    | 486,748   | 290,681   |
| TOTAL       | 0         | 0     | 1,813,858 | 2,732,201 | 1,194,884 | 0       | 0     | 770,476 | 1,770,366 | 1,713,225 | 1,252,196 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 3,911     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,046,594 | 1,177,836 | 215,386   | 0       | 0      | 375,889   | 388,805   | 312,387   | 155,499   |
| 2016        | 0         | 250   | 339,830   | 674,798   | 195,562   | 0       | 154    | 194,747   | 238,765   | 302,170   | 105,378   |
| 2017        | 62        | 799   | 575,889   | 630,412   | 298,546   | 0       | 3,300  | 817,875   | 659,539   | 419,071   | 252,475   |
| 2018        | 69        | 1,732 | 768,793   | 592,319   | 469,154   | 0       | 1,562  | 398,297   | 454,463   | 356,296   | 348,616   |
| 2019        | 23        | 1,232 | 246,059   | 195,157   | 233,848   | 0       | 6,223  | 177,865   | 147,086   | 346,803   | 285,158   |
| TOTAL       | 154       | 4,014 | 2,977,166 | 3,270,521 | 1,412,496 | 0       | 11,240 | 1,964,673 | 1,888,657 | 1,736,727 | 1,147,126 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 3,731     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,957,246   | 8,308,401   | 1,150,857 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,838,385) | (1,910,005) | 2,813     |       |
| TOTAL LOSSES                | 3,118,861   | 6,398,396   | 1,153,670 |       |
| EXPECTED LOSSES             | 3,595,086   | 5,243,995   | 1,083,691 |       |
| CREDIBILITY                 | 0.09        | 0.28        | 0.47      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.344 | 0.705 | 0.127 | 1.175 |
| INDICATED (POST-TEST)   | 0.347 | 0.712 | 0.128 | 1.186 |
| PRESENT ON RATE LEVEL   | 0.382 | 0.558 | 0.115 | 1.055 |
| DERIVED BY FORMULA      | 0.379 | 0.601 | 0.121 | 1.101 |
| UNDERLYING PRESENT RATE | 0.396 | 0.578 | 0.119 | 1.093 |
| PROPOSED                | 0.379 | 0.601 | 0.121 | 1.101 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.124 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.12   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.34   | 1.24   | 1.13   | + 1.12 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |  |
| 2015        | 168,201          | 2,406,125          | 1.431               | 0               | 0     | 3     | 7     | 34   | 44  |  |
| 2016        | 175,230          | 1,891,197          | 1.079               | 0               | 0     | 1     | 5     | 25   | 31  |  |
| 2017        | 179,199          | 2,231,720          | 1.245               | 0               | 0     | 3     | 6     | 26   | 35  |  |
| 2018        | 189,179          | 2,963,637          | 1.567               | 0               | 0     | 3     | 12    | 28   | 43  |  |
| 2019        | 179,930          | 2,044,010          | 1.136               | 0               | 0     | 1     | 8     | 26   | 35  |  |
| TOTAL       | 891,739          | 11,536,689         | 1.294               | 0               | 0     | 11    | 38    | 139  | 188 |  |
| 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 |
| 2015        | 0         | 0     | 520,403   | 241,253   | 415,572   | 0       | 0     | 239,037   | 160,152   | 517,405   | 312,303   |
| 2016        | 0         | 0     | 138,061   | 218,911   | 231,863   | 0       | 0     | 550,311   | 132,646   | 440,256   | 179,149   |
| 2017        | 0         | 0     | 530,934   | 205,865   | 219,309   | 0       | 0     | 506,165   | 137,412   | 355,414   | 276,621   |
| 2018        | 0         | 0     | 577,231   | 584,844   | 366,800   | 0       | 0     | 193,693   | 502,231   | 459,870   | 278,968   |
| 2019        | 0         | 0     | 145,361   | 329,830   | 355,825   | 0       | 0     | 20,032    | 537,027   | 409,782   | 246,153   |
| TOTAL       | 0         | 0     | 1,911,990 | 1,580,703 | 1,589,369 | 0       | 0     | 1,509,238 | 1,469,468 | 2,182,727 | 1,293,194 |
| OD          | 0         | 0     | 0         | 0         | 11,539    | 0       | 0     | 0         | 0         | 15,119    | 1,836     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 699,942   | 315,076   | 524,036   | 0       | 0      | 506,758   | 197,948   | 619,334   | 286,694   |
| 2016        | 0         | 111   | 176,343   | 275,655   | 295,073   | 0       | 610    | 1,011,476 | 157,123   | 505,390   | 163,742   |
| 2017        | 23        | 939   | 725,984   | 247,052   | 274,050   | 0       | 4,087  | 957,475   | 173,138   | 390,386   | 246,469   |
| 2018        | 68        | 2,158 | 939,470   | 584,885   | 443,522   | 0       | 2,209  | 511,220   | 427,066   | 478,512   | 247,166   |
| 2019        | 48        | 3,572 | 607,551   | 399,816   | 373,786   | 0       | 15,533 | 450,284   | 393,389   | 341,985   | 241,476   |
| TOTAL       | 139       | 6,780 | 3,149,291 | 1,822,485 | 1,910,466 | 0       | 22,439 | 3,437,214 | 1,348,663 | 2,335,607 | 1,185,547 |
| OD          | 0         | 34    | 6,416     | 4,199     | 10,297    | 0       | 147    | 4,121     | 3,205     | 10,523    | 1,700     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,626,582   | 7,445,444   | 1,187,247 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,787,856) | (1,681,253) | 3,314     |       |
| TOTAL LOSSES                | 4,838,726   | 5,764,192   | 1,190,561 |       |
| EXPECTED LOSSES             | 3,505,202   | 4,641,628   | 1,257,226 |       |
| CREDIBILITY                 | 0.09        | 0.28        | 0.46      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.541 | 0.643 | 0.133 | 1.318 |
| INDICATED (POST-TEST)   | 0.547 | 0.649 | 0.135 | 1.330 |
| PRESENT ON RATE LEVEL   | 0.379 | 0.502 | 0.136 | 1.018 |
| DERIVED BY FORMULA      | 0.394 | 0.543 | 0.135 | 1.073 |
| UNDERLYING PRESENT RATE | 0.393 | 0.521 | 0.141 | 1.055 |
| PROPOSED                | 0.394 | 0.543 | 0.135 | 1.073 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.095 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.09   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.19   | 1.16   | 1.09   | + 1.09 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 332,436          | 4,151,393          | 1.249               | 0               | 0     | 1     | 74    | 36   | 111 |
| 2016        | 350,859          | 3,996,480          | 1.139               | 0               | 0     | 0     | 58    | 41   | 99  |
| 2017        | 377,106          | 3,007,392          | 0.797               | 0               | 0     | 1     | 36    | 31   | 68  |
| 2018        | 395,848          | 3,473,527          | 0.877               | 0               | 0     | 2     | 43    | 40   | 85  |
| 2019        | 362,197          | 3,279,542          | 0.905               | 0               | 0     | 1     | 3     | 82   | 86  |
| TOTAL       | 1,818,446        | 17,908,334         | 0.985               | 0               | 0     | 5     | 214   | 230  | 449 |
| 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 |
| 2015        | 0         | 0     | 139,028 | 1,668,887 | 190,381   | 0       | 0     | 52,401  | 1,540,515 | 230,337   | 329,844   |
| 2016        | 0         | 0     | 0       | 1,142,459 | 333,458   | 0       | 0     | 0       | 1,674,639 | 492,103   | 353,821   |
| 2017        | 0         | 0     | 156,347 | 959,188   | 283,097   | 0       | 0     | 13,978  | 1,121,378 | 203,902   | 269,502   |
| 2018        | 0         | 0     | 319,073 | 1,104,302 | 334,254   | 0       | 0     | 66,311  | 1,028,245 | 308,761   | 312,581   |
| 2019        | 0         | 0     | 176,601 | 147,180   | 790,976   | 0       | 0     | 163,750 | 118,674   | 1,570,818 | 311,543   |
| TOTAL       | 0         | 0     | 791,049 | 5,022,016 | 1,932,166 | 0       | 0     | 296,440 | 5,483,451 | 2,805,921 | 1,577,291 |
| OD          | 0         | 0     | 0       | 15,341    | 67        | 0       | 0     | 0       | 3,238     | 373       | 127       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 186,993   | 2,179,566 | 240,070   | 0       | 0      | 111,090   | 1,904,077 | 275,713   | 302,797   |
| 2016        | 0         | 367   | 53,473    | 1,423,928 | 429,097   | 0       | 390    | 98,540    | 1,853,969 | 575,285   | 323,392   |
| 2017        | 107       | 582   | 358,757   | 1,078,444 | 360,362   | 0       | 481    | 210,952   | 1,171,010 | 251,203   | 240,126   |
| 2018        | 123       | 1,812 | 832,317   | 1,038,675 | 434,101   | 0       | 1,578  | 486,372   | 812,403   | 365,466   | 276,947   |
| 2019        | 49        | 4,454 | 732,329   | 419,411   | 739,787   | 0       | 28,340 | 705,388   | 420,515   | 1,115,204 | 305,624   |
| TOTAL       | 280       | 7,214 | 2,163,868 | 6,140,026 | 2,203,417 | 0       | 30,788 | 1,612,342 | 6,161,973 | 2,582,871 | 1,448,886 |
| OD          | 0         | 5     | 666       | 19,073    | 215       | 0       | 1      | 186       | 3,579     | 458       | 114       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,815,350   | 17,111,613  | 1,449,000 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,613,238) | (4,726,094) | 4,472     |       |
| TOTAL LOSSES                | 1,202,112   | 12,385,519  | 1,453,472 |       |
| EXPECTED LOSSES             | 5,116,515   | 13,062,516  | 1,701,584 |       |
| CREDIBILITY                 | 0.14        | 0.45        | 0.75      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.066 | 0.680 | 0.080 | 0.826 |
| INDICATED (POST-TEST)   | 0.067 | 0.686 | 0.081 | 0.834 |
| PRESENT ON RATE LEVEL   | 0.272 | 0.693 | 0.090 | 1.055 |
| DERIVED BY FORMULA      | 0.243 | 0.690 | 0.083 | 1.016 |
| UNDERLYING PRESENT RATE | 0.281 | 0.718 | 0.094 | 1.093 |
| PROPOSED                | 0.243 | 0.690 | 0.083 | 1.016 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.037 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.04   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.28   | 1.25   | 1.13   | + 1.04 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 80,531           | 1,315,560          | 1.634               | 0               | 0     | 2     | 3     | 5    | 10  |
| 2016        | 77,469           | 272,512            | 0.352               | 0               | 0     | 0     | 0     | 5    | 5   |
| 2017        | 81,444           | 1,037,680          | 1.274               | 0               | 0     | 1     | 5     | 11   | 17  |
| 2018        | 86,770           | 816,426            | 0.941               | 0               | 0     | 2     | 0     | 5    | 7   |
| 2019        | 93,835           | 610,055            | 0.650               | 0               | 0     | 0     | 1     | 7    | 8   |
| TOTAL       | 420,049          | 4,052,233          | 0.965               | 0               | 0     | 5     | 9     | 33   | 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 |
| 2015        | 0         | 0     | 542,753   | 51,057  | 170,981 | 0       | 0     | 211,717 | 122,005 | 167,530 | 49,517    |
| 2016        | 0         | 0     | 0         | 0       | 91,864  | 0       | 0     | 0       | 0       | 70,015  | 110,633   |
| 2017        | 0         | 0     | 151,423   | 126,129 | 333,946 | 0       | 0     | 104,407 | 42,520  | 241,288 | 37,967    |
| 2018        | 0         | 0     | 392,849   | 0       | 60,363  | 0       | 0     | 109,503 | 0       | 134,571 | 119,140   |
| 2019        | 0         | 0     | 0         | 75,406  | 104,803 | 0       | 0     | 0       | 175,000 | 163,548 | 91,298    |
| TOTAL       | 0         | 0     | 1,087,025 | 252,592 | 761,957 | 0       | 0     | 425,627 | 339,525 | 776,952 | 408,555   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 20,419    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 730,003   | 66,680  | 215,607 | 0       | 0     | 448,840 | 150,798 | 200,533 | 45,457    |
| 2016        | 0         | 0     | 1,084     | 982     | 115,525 | 0       | 0     | 512     | 646     | 79,240  | 101,119   |
| 2017        | 14        | 294   | 228,581   | 153,684 | 394,203 | 0       | 851   | 205,083 | 55,339  | 258,052 | 33,829    |
| 2018        | 2         | 1,134 | 465,195   | 23,962  | 81,040  | 0       | 965   | 180,279 | 16,138  | 132,217 | 105,558   |
| 2019        | 12        | 593   | 119,318   | 96,680  | 103,750 | 0       | 4,926 | 146,618 | 133,747 | 131,947 | 89,563    |
| TOTAL       | 27        | 2,021 | 1,544,181 | 341,988 | 910,125 | 0       | 6,742 | 981,332 | 356,668 | 801,990 | 375,525   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 18,101    |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,534,304 | 2,410,771   | 393,626   |       |
| IBNR + FREQUENCY ADJUSTMENT | (680,379) | (371,690)   | 1,058     |       |
| TOTAL LOSSES                | 1,853,924 | 2,039,081   | 394,683   |       |
| EXPECTED LOSSES             | 1,348,119 | 1,036,913   | 378,470   |       |
| CREDIBILITY                 | 0.05      | 0.17        | 0.28      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.441 | 0.485 | 0.090 | 1.016 |
| INDICATED (POST-TEST)   | 0.446 | 0.490 | 0.091 | 1.026 |
| PRESENT ON RATE LEVEL   | 0.310 | 0.238 | 0.087 | 0.635 |
| DERIVED BY FORMULA      | 0.317 | 0.281 | 0.088 | 0.685 |
| UNDERLYING PRESENT RATE | 0.321 | 0.247 | 0.090 | 0.658 |
| PROPOSED                | 0.316 | 0.281 | 0.088 | 0.685 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.699 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.66   | 0.68   | 0.68   | + 0.70 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 52,643           | 147,048            | 0.279               | 0               | 0     | 0     | 1     | 5    | 6   |
| 2016        | 49,834           | 358,624            | 0.720               | 0               | 0     | 0     | 1     | 6    | 7   |
| 2017        | 47,031           | 520,113            | 1.106               | 0               | 0     | 1     | 2     | 5    | 8   |
| 2018        | 44,674           | 959,765            | 2.148               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2019        | 42,929           | 159,344            | 0.371               | 0               | 0     | 0     | 2     | 1    | 3   |
| TOTAL       | 237,111          | 2,144,894          | 0.905               | 0               | 0     | 1     | 7     | 20   | 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 |
| 2015        | 0         | 0     | 0       | 47,529  | 21,524  | 0       | 0     | 0      | 13,838  | 12,974  | 51,183    |
| 2016        | 0         | 0     | 0       | 52,042  | 73,253  | 0       | 0     | 0      | 95,160  | 80,345  | 57,824    |
| 2017        | 0         | 0     | 187,649 | 31,168  | 30,879  | 0       | 0     | 26,741 | 28,394  | 164,151 | 51,131    |
| 2018        | 0         | 0     | 0       | 124,590 | 5,352   | 0       | 0     | 0      | 720,000 | 44,149  | 65,674    |
| 2019        | 0         | 0     | 0       | 42,158  | 3,300   | 0       | 0     | 0      | 49,176  | 16,635  | 48,075    |
| TOTAL       | 0         | 0     | 187,649 | 297,487 | 134,308 | 0       | 0     | 26,741 | 906,568 | 318,254 | 273,887   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 1,514     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 62,073  | 27,142  | 0       | 0     | 0       | 17,104  | 15,530  | 46,986    |
| 2016        | 0         | 17    | 3,121   | 65,484  | 92,565  | 0       | 22    | 5,983   | 105,834 | 91,973  | 52,851    |
| 2017        | 3         | 317   | 248,350 | 39,653  | 41,660  | 0       | 226   | 58,562  | 35,339  | 174,548 | 45,558    |
| 2018        | 14        | 96    | 48,058  | 112,900 | 14,225  | 0       | 678   | 255,724 | 555,290 | 90,651  | 58,187    |
| 2019        | 4         | 168   | 35,962  | 33,932  | 8,664   | 0       | 1,098 | 33,209  | 31,367  | 16,669  | 47,162    |
| TOTAL       | 21        | 598   | 335,491 | 314,043 | 184,255 | 0       | 2,024 | 353,478 | 744,933 | 389,371 | 250,744   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 1,472     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 691,612   | 1,632,602   | 252,215   |       |
| IBNR + FREQUENCY ADJUSTMENT | (492,283) | (346,406)   | 591       |       |
| TOTAL LOSSES                | 199,329   | 1,286,196   | 252,806   |       |
| EXPECTED LOSSES             | 953,241   | 936,770     | 243,454   |       |
| CREDIBILITY                 | 0.04      | 0.12        | 0.19      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.084 | 0.542 | 0.106 | 0.733 |
| INDICATED (POST-TEST)   | 0.085 | 0.548 | 0.107 | 0.739 |
| PRESENT ON RATE LEVEL   | 0.388 | 0.381 | 0.099 | 0.868 |
| DERIVED BY FORMULA      | 0.376 | 0.401 | 0.101 | 0.878 |
| UNDERLYING PRESENT RATE | 0.402 | 0.395 | 0.103 | 0.900 |
| PROPOSED                | 0.372 | 0.397 | 0.099 | 0.868 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.886 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.89   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.04   | 1.01   | 0.93   | + 0.89 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 41,377           | 227,057            | 0.549               | 0               | 0     | 0     | 2     | 1    | 3   |
| 2016        | 32,104           | 127,699            | 0.398               | 0               | 0     | 0     | 3     | 1    | 4   |
| 2017        | 41,755           | 280,577            | 0.672               | 0               | 0     | 1     | 0     | 0    | 1   |
| 2018        | 43,946           | 110,243            | 0.251               | 0               | 0     | 0     | 1     | 1    | 2   |
| 2019        | 40,830           | 195,271            | 0.478               | 0               | 0     | 0     | 0     | 2    | 2   |
| TOTAL       | 200,012          | 940,847            | 0.470               | 0               | 0     | 1     | 6     | 5    | 12  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |        | MEDICAL |       |        |        |        |           |
|-------------|-----------|-------|---------|---------|--------|---------|-------|--------|--------|--------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR  | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0       | 87,878  | 264    | 0       | 0     | 0      | 72,653 | 1,394  | 64,868    |
| 2016        | 0         | 0     | 0       | 33,058  | 12,274 | 0       | 0     | 0      | 12,725 | 31,905 | 37,737    |
| 2017        | 0         | 0     | 191,632 | 0       | 0      | 0       | 0     | 49,905 | 0      | 0      | 39,040    |
| 2018        | 0         | 0     | 0       | 2,338   | 3,597  | 0       | 0     | 0      | 463    | 27,132 | 76,713    |
| 2019        | 0         | 0     | 0       | 0       | 79,691 | 0       | 0     | 0      | 0      | 27,221 | 88,359    |
| TOTAL       | 0         | 0     | 191,632 | 123,274 | 95,826 | 0       | 0     | 49,905 | 85,841 | 87,652 | 306,717   |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0      | 0      | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |        | MEDICAL |       |         |         |        |           |
|-------------|-----------|-------|---------|---------|--------|---------|-------|---------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP   | DEATH   | P. T. | MAJOR   | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0       | 114,769 | 333    | 0       | 0     | 0       | 89,799  | 1,669  | 59,549    |
| 2016        | 0         | 11    | 1,578   | 41,231  | 15,718 | 0       | 3     | 955     | 14,348  | 36,248 | 34,492    |
| 2017        | 0         | 313   | 247,492 | 4,146   | 5,106  | 0       | 398   | 91,129  | 1,978   | 1,116  | 34,785    |
| 2018        | 0         | 2     | 1,321   | 2,391   | 3,828  | 0       | 5     | 2,145   | 1,943   | 25,795 | 67,968    |
| 2019        | 3         | 236   | 44,313  | 28,997  | 71,112 | 0       | 266   | 7,419   | 5,771   | 18,946 | 86,680    |
| TOTAL       | 4         | 562   | 294,704 | 191,533 | 96,096 | 0       | 671   | 101,648 | 113,839 | 83,774 | 283,473   |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0       | 0       | 0      | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 397,589   | 485,243     | 283,473   |       |
| IBNR + FREQUENCY ADJUSTMENT | (369,890) | (208,290)   | 555       |       |
| TOTAL LOSSES                | 27,699    | 276,953     | 284,028   |       |
| EXPECTED LOSSES             | 724,244   | 576,759     | 208,388   |       |
| CREDIBILITY                 | 0.03      | 0.10        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.014 | 0.138 | 0.142 | 0.294 |
| INDICATED (POST-TEST)   | 0.014 | 0.140 | 0.143 | 0.297 |
| PRESENT ON RATE LEVEL   | 0.349 | 0.278 | 0.101 | 0.728 |
| DERIVED BY FORMULA      | 0.339 | 0.264 | 0.108 | 0.712 |
| UNDERLYING PRESENT RATE | 0.362 | 0.288 | 0.104 | 0.755 |
| PROPOSED                | 0.340 | 0.265 | 0.108 | 0.712 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.727 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.73   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.90   | 0.88   | 0.78   | + 0.73 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 161,968          | 2,026,993          | 1.251               | 0               | 0     | 3     | 4     | 11   | 18  |
| 2016        | 172,409          | 1,042,983          | 0.605               | 0               | 0     | 1     | 8     | 9    | 18  |
| 2017        | 176,904          | 1,731,380          | 0.979               | 0               | 0     | 4     | 7     | 9    | 20  |
| 2018        | 187,172          | 1,275,679          | 0.682               | 0               | 0     | 1     | 3     | 21   | 25  |
| 2019        | 213,592          | 1,065,760          | 0.499               | 0               | 0     | 1     | 1     | 12   | 14  |
| TOTAL       | 912,045          | 7,142,795          | 0.783               | 0               | 0     | 10    | 23    | 62   | 95  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |           |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 908,203   | 79,304  | 45,081  | 0       | 0     | 686,818   | 72,927  | 134,036 | 100,624   |
| 2016        | 0         | 0     | 183,306   | 155,698 | 92,752  | 0       | 0     | 93,006    | 232,716 | 76,945  | 208,560   |
| 2017        | 0         | 0     | 919,371   | 159,853 | 43,428  | 0       | 0     | 260,103   | 148,996 | 86,411  | 113,218   |
| 2018        | 0         | 0     | 232,728   | 135,968 | 146,126 | 0       | 0     | 35,562    | 196,652 | 267,862 | 260,781   |
| 2019        | 0         | 0     | 358,957   | 44,487  | 167,421 | 0       | 0     | 227,413   | 28,515  | 108,082 | 130,885   |
| TOTAL       | 0         | 0     | 2,602,565 | 575,310 | 494,808 | 0       | 0     | 1,302,902 | 679,806 | 673,336 | 814,068   |
| OD          | 0         | 0     | 0         | 0       | 8,563   | 0       | 0     | 0         | 0       | 4,378   | 1,087     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |        |           |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|--------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 849,180   | 103,571 | 56,847  | 0       | 0      | 907,730   | 90,138  | 160,441 | 92,373    |
| 2016        | 0         | 109   | 249,014   | 196,055 | 120,353 | 0       | 162    | 200,949   | 258,944 | 90,693  | 190,624   |
| 2017        | 18        | 1,556 | 1,213,346 | 198,938 | 79,516  | 0       | 2,123  | 501,479   | 167,559 | 101,684 | 100,877   |
| 2018        | 17        | 793   | 340,572   | 145,548 | 169,996 | 0       | 531    | 143,889   | 169,320 | 269,105 | 231,052   |
| 2019        | 15        | 3,832 | 481,477   | 130,678 | 183,886 | 0       | 16,539 | 335,055   | 67,247  | 91,547  | 128,398   |
| TOTAL       | 49        | 6,290 | 3,133,588 | 774,791 | 610,598 | 0       | 19,356 | 2,089,102 | 753,208 | 713,471 | 743,324   |
| OD          | 0         | 0     | 101       | 91      | 10,769  | 0       | 0      | 32        | 40      | 4,955   | 999       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,248,519   | 2,867,923   | 744,323   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,229,217) | (781,146)   | 2,122     |       |
| TOTAL LOSSES                | 4,019,302   | 2,086,776   | 746,446   |       |
| EXPECTED LOSSES             | 2,451,147   | 2,195,180   | 736,334   |       |
| CREDIBILITY                 | 0.09        | 0.28        | 0.47      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.441 | 0.227 | 0.082 | 0.749 |
| INDICATED (POST-TEST)   | 0.445 | 0.229 | 0.083 | 0.757 |
| PRESENT ON RATE LEVEL   | 0.259 | 0.232 | 0.078 | 0.570 |
| DERIVED BY FORMULA      | 0.276 | 0.231 | 0.080 | 0.588 |
| UNDERLYING PRESENT RATE | 0.269 | 0.241 | 0.081 | 0.590 |
| PROPOSED                | 0.276 | 0.232 | 0.080 | 0.588 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.600 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.60   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.65   | 0.64   | 0.61   | + 0.60 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 28,769           | 364,978            | 1.269               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2016        | 30,160           | 747,679            | 2.479               | 0               | 0     | 1     | 0     | 5    | 6   |
| 2017        | 19,917           | 374,947            | 1.883               | 0               | 0     | 1     | 0     | 3    | 4   |
| 2018        | 16,654           | 19,984             | 0.120               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 7,502            | 193                | 0.003               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 103,002          | 1,507,781          | 1.464               | 0               | 0     | 2     | 0     | 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 |
| 2015        | 0         | 0     | 0       | 0     | 284,394 | 0       | 0     | 0       | 0     | 76,981  | 3,603     |
| 2016        | 0         | 0     | 190,086 | 0     | 367,876 | 0       | 0     | 52,782  | 0     | 117,665 | 19,270    |
| 2017        | 0         | 0     | 173,320 | 0     | 34,216  | 0       | 0     | 120,609 | 0     | 31,725  | 15,077    |
| 2018        | 0         | 0     | 0       | 0     | 7,681   | 0       | 0     | 0       | 0     | 5,557   | 6,746     |
| 2019        | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0       | 0     | 0       | 193       |
| TOTAL       | 0         | 0     | 363,406 | 0     | 694,167 | 0       | 0     | 173,391 | 0     | 231,928 | 44,889    |
| OD          | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0       | 0     | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |        |         | MEDICAL |       |         |       |         |           |
|-------------|-----------|-------|---------|--------|---------|---------|-------|---------|-------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR  | TEMP    | DEATH   | P. T. | MAJOR   | MINOR | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0      | 358,621 | 0       | 0     | 0       | 0     | 92,146  | 3,308     |
| 2016        | 0         | 61    | 254,429 | 5,478  | 465,098 | 0       | 61    | 107,095 | 1,783 | 133,771 | 17,613    |
| 2017        | 0         | 284   | 225,272 | 4,792  | 44,209  | 0       | 962   | 221,244 | 5,707 | 36,141  | 13,434    |
| 2018        | 0         | 1     | 921     | 598    | 7,823   | 0       | 1     | 406     | 325   | 5,277   | 5,977     |
| 2019        | 0         | 0     | 0       | 0      | 0       | 0       | 0     | 0       | 0     | 0       | 189       |
| TOTAL       | 0         | 346   | 480,623 | 10,869 | 875,751 | 0       | 1,024 | 328,745 | 7,815 | 267,334 | 40,520    |
| OD          | 0         | 0     | 0       | 0      | 0       | 0       | 0     | 0       | 0     | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 810,737   | 1,161,769   | 40,520    |       |
| IBNR + FREQUENCY ADJUSTMENT | (198,161) | (136,340)   | 91        |       |
| TOTAL LOSSES                | 612,577   | 1,025,429   | 40,611    |       |
| EXPECTED LOSSES             | 363,879   | 343,121     | 60,340    |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.595 | 0.996 | 0.039 | 1.630 |
| INDICATED (POST-TEST)   | 0.600 | 1.005 | 0.040 | 1.645 |
| PRESENT ON RATE LEVEL   | 0.341 | 0.321 | 0.057 | 0.719 |
| DERIVED BY FORMULA      | 0.346 | 0.369 | 0.055 | 0.770 |
| UNDERLYING PRESENT RATE | 0.353 | 0.333 | 0.059 | 0.745 |
| PROPOSED                | 0.346 | 0.369 | 0.055 | 0.770 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.786 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.79   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.76   | 0.79   | 0.77   | + 0.79 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 207,894          | 1,235,559          | 0.594               | 0               | 0     | 0     | 17    | 18   | 35  |
| 2016        | 208,291          | 1,700,427          | 0.816               | 1               | 0     | 2     | 12    | 23   | 38  |
| 2017        | 237,248          | 1,849,266          | 0.779               | 0               | 0     | 1     | 17    | 10   | 28  |
| 2018        | 246,281          | 1,098,330          | 0.446               | 0               | 0     | 0     | 12    | 19   | 31  |
| 2019        | 222,685          | 1,530,250          | 0.687               | 0               | 0     | 0     | 9     | 24   | 33  |
| TOTAL       | 1,122,399        | 7,413,832          | 0.661               | 1               | 0     | 3     | 67    | 94   | 165 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 471,374   | 114,920 | 0       | 0     | 0       | 262,440   | 200,322   | 186,503   |
| 2016        | 5,108     | 0     | 337,284 | 186,334   | 335,903 | 8,697   | 0     | 60,294  | 184,191   | 275,530   | 307,086   |
| 2017        | 0         | 0     | 142,725 | 728,259   | 35,097  | 0       | 0     | 63,308  | 606,799   | 86,705    | 186,373   |
| 2018        | 0         | 0     | 0       | 391,327   | 69,654  | 0       | 0     | 0       | 266,595   | 165,075   | 205,679   |
| 2019        | 0         | 0     | 0       | 300,176   | 271,351 | 0       | 0     | 0       | 284,863   | 451,445   | 222,415   |
| TOTAL       | 5,108     | 0     | 480,009 | 2,077,470 | 826,925 | 8,697   | 0     | 123,602 | 1,604,888 | 1,179,077 | 1,108,056 |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0       | 0         | 0         | 3,807     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 615,614   | 144,914   | 0       | 0      | 0       | 324,376   | 239,785   | 171,210   |
| 2016        | 6,025     | 168   | 455,794   | 237,995   | 428,393   | 14,151  | 113    | 133,811 | 206,754   | 314,539   | 280,677   |
| 2017        | 82        | 479   | 295,892   | 813,843   | 66,149    | 0       | 704    | 215,194 | 635,176   | 112,268   | 166,058   |
| 2018        | 43        | 311   | 157,284   | 358,727   | 98,503    | 0       | 274    | 105,554 | 214,312   | 174,795   | 182,232   |
| 2019        | 40        | 1,927 | 393,881   | 331,793   | 282,861   | 0       | 9,825  | 289,145 | 256,981   | 343,698   | 218,189   |
| TOTAL       | 6,189     | 2,885 | 1,302,852 | 2,357,972 | 1,020,821 | 14,151  | 10,916 | 743,703 | 1,637,600 | 1,185,085 | 1,018,365 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0       | 0         | 0         | 3,412     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,080,696   | 6,201,477   | 1,021,778 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,037,337) | (1,038,146) | 2,533     |       |
| TOTAL LOSSES                | 1,043,359   | 5,163,332   | 1,024,310 |       |
| EXPECTED LOSSES             | 2,029,010   | 2,870,323   | 964,641   |       |
| CREDIBILITY                 | 0.10        | 0.33        | 0.54      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.093 | 0.460 | 0.091 | 0.644 |
| INDICATED (POST-TEST)   | 0.094 | 0.464 | 0.092 | 0.650 |
| PRESENT ON RATE LEVEL   | 0.174 | 0.247 | 0.083 | 0.504 |
| DERIVED BY FORMULA      | 0.166 | 0.319 | 0.088 | 0.573 |
| UNDERLYING PRESENT RATE | 0.181 | 0.256 | 0.086 | 0.522 |
| PROPOSED                | 0.166 | 0.319 | 0.088 | 0.573 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.585 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.58   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.60   | 0.59   | 0.54   | + 0.58 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 500,599          | 1,547,028          | 0.309               | 0               | 0     | 2     | 12    | 23   | 37  |
| 2016        | 544,508          | 3,345,452          | 0.614               | 0               | 0     | 6     | 19    | 15   | 40  |
| 2017        | 559,237          | 1,821,878          | 0.326               | 0               | 0     | 0     | 22    | 21   | 43  |
| 2018        | 548,630          | 2,500,809          | 0.456               | 0               | 0     | 3     | 14    | 21   | 38  |
| 2019        | 537,731          | 1,684,829          | 0.313               | 0               | 0     | 0     | 11    | 30   | 41  |
| TOTAL       | 2,690,705        | 10,899,996         | 0.405               | 0               | 0     | 11    | 78    | 110  | 199 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

## REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |         | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|---------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 321,999   | 339,652   | 86,023  | 0       | 0     | 145,494 | 237,608   | 179,834   | 236,418   |
| 2016        | 0         | 0     | 1,248,947 | 649,270   | 69,867  | 0       | 0     | 517,217 | 488,925   | 171,204   | 200,022   |
| 2017        | 0         | 0     | 0         | 417,960   | 97,320  | 0       | 0     | 0       | 616,477   | 281,189   | 408,932   |
| 2018        | 0         | 0     | 802,756   | 250,731   | 265,926 | 0       | 0     | 257,526 | 274,724   | 316,709   | 332,437   |
| 2019        | 0         | 0     | 0         | 346,699   | 372,135 | 0       | 0     | 0       | 361,244   | 397,679   | 207,072   |
| TOTAL       | 0         | 0     | 2,373,702 | 2,004,312 | 891,271 | 0       | 0     | 920,237 | 1,978,978 | 1,346,615 | 1,384,881 |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0     | 0       | 0         | 0         | 9,598     |

## TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 433,089   | 443,586   | 108,475   | 0       | 0      | 308,447   | 293,683   | 215,261   | 217,032   |
| 2016        | 0         | 609   | 1,672,163 | 818,121   | 109,634   | 0       | 716    | 1,069,972 | 548,369   | 205,018   | 182,820   |
| 2017        | 47        | 142   | 67,252    | 467,658   | 125,082   | 0       | 207    | 107,296   | 648,395   | 316,177   | 364,358   |
| 2018        | 32        | 2,531 | 1,063,115 | 286,437   | 328,477   | 0       | 2,525  | 520,335   | 248,858   | 329,755   | 294,539   |
| 2019        | 48        | 2,400 | 487,583   | 404,586   | 379,107   | 0       | 10,754 | 319,030   | 288,824   | 314,185   | 203,138   |
| TOTAL       | 127       | 5,683 | 3,723,202 | 2,420,387 | 1,050,776 | 0       | 14,201 | 2,325,079 | 2,028,129 | 1,380,396 | 1,261,887 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 8,723     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,068,292   | 6,879,688   | 1,270,610 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,661,069) | (1,658,449) | 4,728     |       |
| TOTAL LOSSES                | 4,407,223   | 5,221,239   | 1,275,338 |       |
| EXPECTED LOSSES             | 3,251,899   | 4,569,855   | 1,810,297 |       |
| CREDIBILITY                 | 0.18        | 0.59        | 0.97      |       |

## PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.164 | 0.194 | 0.047 | 0.405 |
| INDICATED (POST-TEST)   | 0.165 | 0.196 | 0.048 | 0.409 |
| PRESENT ON RATE LEVEL   | 0.117 | 0.164 | 0.065 | 0.345 |
| DERIVED BY FORMULA      | 0.125 | 0.183 | 0.048 | 0.356 |
| UNDERLYING PRESENT RATE | 0.121 | 0.170 | 0.067 | 0.358 |
| PROPOSED                | 0.125 | 0.183 | 0.048 | 0.356 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.363 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.36   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.44   | 0.41   | 0.37   | + 0.36 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 53,747           | 106,617            | 0.198               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2016        | 55,746           | 416,825            | 0.748               | 0               | 0     | 0     | 6     | 2    | 8   |
| 2017        | 56,450           | 401,466            | 0.711               | 0               | 0     | 0     | 3     | 10   | 13  |
| 2018        | 55,625           | 113,859            | 0.205               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 47,837           | 289,981            | 0.606               | 0               | 0     | 0     | 1     | 3    | 4   |
| TOTAL       | 269,405          | 1,328,748          | 0.493               | 0               | 0     | 0     | 10    | 20   | 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 |
| 2015        | 0         | 0     | 0     | 0       | 9,675  | 0       | 0     | 0     | 0       | 28,778  | 68,164    |
| 2016        | 0         | 0     | 0     | 158,255 | 12,496 | 0       | 0     | 0     | 173,846 | 31,218  | 41,010    |
| 2017        | 0         | 0     | 0     | 83,669  | 33,892 | 0       | 0     | 0     | 42,612  | 204,930 | 36,363    |
| 2018        | 0         | 0     | 0     | 0       | 5,581  | 0       | 0     | 0     | 0       | 25,920  | 82,358    |
| 2019        | 0         | 0     | 0     | 115,114 | 2,975  | 0       | 0     | 0     | 105,451 | 32,656  | 33,785    |
| TOTAL       | 0         | 0     | 0     | 357,038 | 64,619 | 0       | 0     | 0     | 321,909 | 323,502 | 261,680   |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0       | 1,532     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |        | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|--------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0       | 12,200 | 0       | 0     | 0      | 0       | 34,447  | 62,575    |
| 2016        | 0         | 51    | 7,009   | 196,884 | 17,065 | 0       | 40    | 10,084 | 192,279 | 37,235  | 37,483    |
| 2017        | 9         | 29    | 14,065  | 94,057  | 41,713 | 0       | 18    | 13,293 | 50,234  | 217,393 | 32,399    |
| 2018        | 0         | 1     | 669     | 435     | 5,684  | 0       | 4     | 1,894  | 1,517   | 24,613  | 72,969    |
| 2019        | 11        | 440   | 94,840  | 90,457  | 18,272 | 0       | 2,325 | 70,390 | 66,622  | 33,646  | 33,143    |
| TOTAL       | 20        | 520   | 116,584 | 381,833 | 94,935 | 0       | 2,388 | 95,661 | 310,653 | 347,334 | 238,569   |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0      | 0       | 0       | 1,451     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 215,173   | 1,134,755   | 240,021   |       |
| IBNR + FREQUENCY ADJUSTMENT | (290,675) | (262,932)   | 635       |       |
| TOTAL LOSSES                | 0         | 871,823     | 240,655   |       |
| EXPECTED LOSSES             | 562,458   | 714,885     | 260,488   |       |
| CREDIBILITY                 | 0.04      | 0.13        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.324 | 0.089 | 0.412 |
| INDICATED (POST-TEST)   | 0.000 | 0.327 | 0.090 | 0.416 |
| PRESENT ON RATE LEVEL   | 0.201 | 0.256 | 0.093 | 0.551 |
| DERIVED BY FORMULA      | 0.193 | 0.265 | 0.093 | 0.551 |
| UNDERLYING PRESENT RATE | 0.209 | 0.265 | 0.097 | 0.571 |
| PROPOSED                | 0.193 | 0.265 | 0.093 | 0.551 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.562 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.56   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.67   | 0.65   | 0.59   | + 0.56 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 54,271           | 1,812,122          | 3.339               | 0               | 0     | 2     | 11    | 5    | 18  |
| 2016        | 53,737           | 6,406,913          | 11.923              | 0               | 0     | 1     | 5     | 7    | 13  |
| 2017        | 51,697           | 289,989            | 0.561               | 0               | 0     | 0     | 4     | 5    | 9   |
| 2018        | 55,359           | 2,436,338          | 4.401               | 0               | 0     | 0     | 6     | 12   | 18  |
| 2019        | 52,029           | 4,725,830          | 9.083               | 0               | 0     | 2     | 1     | 9    | 12  |
| TOTAL       | 267,093          | 15,671,192         | 5.867               | 0               | 0     | 5     | 27    | 38   | 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 |
| 2015        | 0         | 0     | 554,559   | 227,159 | 27,448  | 0       | 0     | 454,212   | 339,455   | 46,928  | 162,361   |
| 2016        | 0         | 0     | 817,851   | 184,245 | 56,378  | 0       | 0     | 4,942,645 | 162,541   | 93,679  | 149,574   |
| 2017        | 0         | 0     | 0         | 53,534  | 18,734  | 0       | 0     | 0         | 120,365   | 40,831  | 56,525    |
| 2018        | 0         | 0     | 0         | 264,815 | 200,496 | 0       | 0     | 0         | 1,441,636 | 399,623 | 129,768   |
| 2019        | 0         | 0     | 987,798   | 21,620  | 60,778  | 0       | 0     | 3,358,231 | 23,276    | 209,884 | 64,243    |
| TOTAL       | 0         | 0     | 2,360,208 | 751,373 | 363,834 | 0       | 0     | 8,755,088 | 2,087,273 | 790,945 | 562,471   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0         | 0         | 0       | 941       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |        |           |           |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|--------|-----------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 745,882   | 296,670 | 34,612  | 0       | 0      | 962,929   | 419,566   | 56,173  | 149,047   |
| 2016        | 0         | 89    | 129,437   | 230,413 | 73,666  | 0       | 684    | 1,126,568 | 187,702   | 114,133 | 136,711   |
| 2017        | 6         | 18    | 8,876     | 60,091  | 23,275  | 0       | 40     | 20,503    | 126,186   | 46,900  | 50,364    |
| 2018        | 29        | 223   | 119,344   | 241,678 | 221,845 | 0       | 1,218  | 464,355   | 975,926   | 463,453 | 114,974   |
| 2019        | 9         | 3,558 | 417,758   | 75,529  | 86,760  | 0       | 51,513 | 1,018,847 | 150,159   | 192,355 | 63,022    |
| TOTAL       | 44        | 3,888 | 1,421,296 | 904,381 | 440,158 | 0       | 53,455 | 3,593,203 | 1,859,538 | 873,014 | 514,119   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0      | 0         | 0         | 0       | 836       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,071,885   | 4,077,091   | 514,954   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,326,925) | (959,477)   | 1,191     |       |
| TOTAL LOSSES                | 3,744,960   | 3,117,614   | 516,145   |       |
| EXPECTED LOSSES             | 2,591,705   | 2,629,247   | 464,123   |       |
| CREDIBILITY                 | 0.04        | 0.13        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.402 | 1.167 | 0.193 | 2.762 |
| INDICATED (POST-TEST)   | 1.415 | 1.178 | 0.195 | 2.789 |
| PRESENT ON RATE LEVEL   | 0.936 | 0.950 | 0.168 | 2.054 |
| DERIVED BY FORMULA      | 0.956 | 0.980 | 0.173 | 2.109 |
| UNDERLYING PRESENT RATE | 0.970 | 0.984 | 0.174 | 2.129 |
| PROPOSED                | 0.956 | 0.980 | 0.173 | 2.109 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.152 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.15   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.43   | 2.35   | 2.20   | + 2.15 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,275            | 1,828              | 0.143               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 1,404            | 449                | 0.032               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 1,352            | 46,533             | 3.442               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2018        | 1,056            | 2,438              | 0.231               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 859              | 494                | 0.058               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 5,946            | 51,742             | 0.870               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 1,828     |
| 2016        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 449       |
| 2017        | 0         | 0     | 0     | 0     | 18,745 | 0       | 0     | 0     | 0     | 22,667 | 5,121     |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 2,438     |
| 2019        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 494       |
| TOTAL       | 0         | 0     | 0     | 0     | 18,745 | 0       | 0     | 0     | 0     | 22,667 | 10,330    |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |        | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|--------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP   | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 1,678     |
| 2016        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 410       |
| 2017        | 0         | 0     | 783   | 571   | 21,690 | 0       | 0     | 718   | 662   | 23,894 | 4,563     |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 2,160     |
| 2019        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 485       |
| TOTAL       | 0         | 0     | 783   | 571   | 21,690 | 0       | 0     | 718   | 662   | 23,894 | 9,296     |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,502    | 46,817      | 9,296     |       |
| IBNR + FREQUENCY ADJUSTMENT | (25,586) | (17,065)    | 16        |       |
| TOTAL LOSSES                | 0        | 29,752      | 9,312     |       |
| EXPECTED LOSSES             | 48,605   | 45,274      | 7,369     |       |
| CREDIBILITY                 | 0.00     | 0.01        | 0.02      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.500 | 0.157 | 0.657 |
| INDICATED (POST-TEST)   | 0.000 | 0.505 | 0.158 | 0.663 |
| PRESENT ON RATE LEVEL   | 0.789 | 0.735 | 0.120 | 1.643 |
| DERIVED BY FORMULA      | 0.789 | 0.732 | 0.120 | 1.642 |
| UNDERLYING PRESENT RATE | 0.817 | 0.761 | 0.124 | 1.703 |
| PROPOSED                | 0.789 | 0.733 | 0.120 | 1.642 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.676 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.68   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.97   | 1.92   | 1.76   | + 1.68 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 275,125          | 3,520,415          | 1.280               | 0               | 0     | 3     | 9     | 57   | 69  |
| 2016        | 276,648          | 2,942,517          | 1.064               | 0               | 0     | 2     | 11    | 48   | 61  |
| 2017        | 298,655          | 3,233,744          | 1.083               | 0               | 0     | 3     | 11    | 61   | 75  |
| 2018        | 306,515          | 4,260,053          | 1.390               | 0               | 0     | 5     | 11    | 53   | 69  |
| 2019        | 299,126          | 2,981,675          | 0.997               | 0               | 0     | 0     | 9     | 51   | 60  |
| TOTAL       | 1,456,069        | 16,938,404         | 1.163               | 0               | 0     | 13    | 51    | 270  | 334 |
| 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 |
| 2015        | 0         | 0     | 1,005,896 | 469,091   | 432,503   | 0       | 0     | 355,012   | 210,170   | 740,540   | 307,203   |
| 2016        | 0         | 0     | 381,698   | 460,235   | 354,879   | 0       | 0     | 100,899   | 420,022   | 731,213   | 493,571   |
| 2017        | 0         | 0     | 489,900   | 606,998   | 413,015   | 0       | 0     | 170,306   | 418,256   | 832,690   | 302,579   |
| 2018        | 0         | 0     | 872,986   | 604,000   | 563,603   | 0       | 0     | 678,048   | 501,475   | 680,425   | 359,516   |
| 2019        | 0         | 0     | 0         | 428,398   | 573,582   | 0       | 0     | 0         | 950,991   | 734,577   | 294,127   |
| TOTAL       | 0         | 0     | 2,750,480 | 2,568,722 | 2,337,582 | 0       | 0     | 1,304,265 | 2,500,914 | 3,719,445 | 1,756,996 |
| OD          | 0         | 0     | 178,885   | 0         | 1,948     | 0       | 0     | 13,147    | 0         | 2,588     | 4,003     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,241,552 | 612,633   | 545,386   | 0       | 0      | 690,878   | 259,770   | 886,426   | 282,012   |
| 2016        | 0         | 270   | 526,328   | 579,088   | 455,172   | 0       | 215    | 232,240   | 471,941   | 833,308   | 451,124   |
| 2017        | 68        | 1,010 | 741,724   | 698,051   | 509,063   | 0       | 1,512  | 404,120   | 465,404   | 894,996   | 269,598   |
| 2018        | 72        | 3,016 | 1,301,034 | 631,416   | 659,443   | 0       | 6,096  | 1,223,013 | 473,129   | 705,989   | 318,531   |
| 2019        | 65        | 3,303 | 665,735   | 541,318   | 569,950   | 0       | 25,263 | 754,738   | 694,124   | 609,723   | 288,539   |
| TOTAL       | 205       | 7,599 | 4,476,372 | 3,062,505 | 2,739,015 | 0       | 33,087 | 3,304,989 | 2,364,367 | 3,930,442 | 1,609,804 |
| OD          | 0         | 0     | 240,834   | 152       | 1,984     | 0       | 0      | 28,061    | 151       | 2,458     | 3,603     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,091,147   | 12,101,075  | 1,613,407 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,635,656) | (2,978,081) | 4,793     |       |
| TOTAL LOSSES                | 5,455,491   | 9,122,993   | 1,618,200 |       |
| EXPECTED LOSSES             | 5,173,698   | 8,241,487   | 1,799,280 |       |
| CREDIBILITY                 | 0.12        | 0.39        | 0.64      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.356 | 0.626 | 0.111 | 1.093 |
| INDICATED (POST-TEST)   | 0.360 | 0.632 | 0.112 | 1.104 |
| PRESENT ON RATE LEVEL   | 0.343 | 0.546 | 0.119 | 1.008 |
| DERIVED BY FORMULA      | 0.345 | 0.580 | 0.115 | 1.039 |
| UNDERLYING PRESENT RATE | 0.355 | 0.566 | 0.124 | 1.045 |
| PROPOSED                | 0.345 | 0.580 | 0.115 | 1.039 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.060 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.06   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.09   | 1.11   | 1.08   | + 1.06 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 144,716          | 1,450,622          | 1.002               | 0               | 0     | 3     | 6     | 13   | 22  |
| 2016        | 65,600           | 668,914            | 1.020               | 0               | 0     | 1     | 4     | 5    | 10  |
| 2017        | 108,191          | 536,575            | 0.496               | 0               | 0     | 1     | 3     | 10   | 14  |
| 2018        | 94,331           | 595,352            | 0.631               | 0               | 0     | 0     | 3     | 17   | 20  |
| 2019        | 87,976           | 766,444            | 0.871               | 0               | 0     | 0     | 2     | 7    | 9   |
| TOTAL       | 500,814          | 4,017,907          | 0.802               | 0               | 0     | 5     | 18    | 52   | 75  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 647,017   | 78,668  | 92,701  | 0       | 0     | 112,212 | 123,835 | 318,807   | 77,382    |
| 2016        | 0         | 0     | 291,270   | 35,514  | 36,055  | 0       | 0     | 36,574  | 85,386  | 141,168   | 42,947    |
| 2017        | 0         | 0     | 162,128   | 36,554  | 55,725  | 0       | 0     | 47,182  | 6,193   | 150,643   | 78,150    |
| 2018        | 0         | 0     | 0         | 108,551 | 171,480 | 0       | 0     | 0       | 35,359  | 137,676   | 142,286   |
| 2019        | 0         | 0     | 0         | 83,455  | 140,815 | 0       | 0     | 0       | 132,483 | 261,608   | 148,083   |
| TOTAL       | 0         | 0     | 1,100,415 | 342,742 | 496,776 | 0       | 0     | 195,968 | 383,256 | 1,009,902 | 488,848   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 870,238   | 102,740 | 116,896 | 0       | 0     | 237,889 | 153,060 | 381,612   | 71,037    |
| 2016        | 0         | 105   | 385,177   | 46,909  | 49,430  | 0       | 62    | 79,486  | 96,084  | 161,121   | 39,254    |
| 2017        | 4         | 278   | 217,242   | 45,847  | 69,889  | 0       | 381   | 91,918  | 12,700  | 160,054   | 69,632    |
| 2018        | 13        | 110   | 61,882    | 111,360 | 182,302 | 0       | 54    | 22,459  | 35,201  | 133,127   | 126,065   |
| 2019        | 14        | 730   | 145,858   | 116,033 | 136,977 | 0       | 5,073 | 148,552 | 130,467 | 195,795   | 145,269   |
| TOTAL       | 31        | 1,222 | 1,680,397 | 422,890 | 555,494 | 0       | 5,571 | 580,303 | 427,511 | 1,031,709 | 451,257   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,267,525   | 2,437,604   | 451,257   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,453,593) | (694,886)   | 911       |       |
| TOTAL LOSSES                | 813,932     | 1,742,719   | 452,167   |       |
| EXPECTED LOSSES             | 2,786,222   | 1,868,672   | 384,297   |       |
| CREDIBILITY                 | 0.06        | 0.19        | 0.32      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.163 | 0.348 | 0.090 | 0.601 |
| INDICATED (POST-TEST)   | 0.164 | 0.351 | 0.091 | 0.606 |
| PRESENT ON RATE LEVEL   | 0.537 | 0.360 | 0.074 | 0.971 |
| DERIVED BY FORMULA      | 0.514 | 0.358 | 0.080 | 0.952 |
| UNDERLYING PRESENT RATE | 0.556 | 0.373 | 0.077 | 1.006 |
| PROPOSED                | 0.514 | 0.358 | 0.079 | 0.952 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.971 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.97   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.22   | 1.16   | 1.04   | + 0.97 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 0                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 0                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 0                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 2                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 | (19)    | (6)         | 0         |       |
| TOTAL LOSSES                | 0       | 0           | 0         |       |
| EXPECTED LOSSES             | 36      | 17          | 2         |       |
| CREDIBILITY                 | 0.00    | 0.00        | 0.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.000 | 0.000 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.000 | 0.000 |
| PRESENT ON RATE LEVEL   | 1.715 | 0.840 | 0.087 | 2.642 |
| DERIVED BY FORMULA      | 1.715 | 0.840 | 0.087 | 2.642 |
| UNDERLYING PRESENT RATE | 1.777 | 0.871 | 0.090 | 2.738 |
| PROPOSED                | 1.715 | 0.840 | 0.087 | 2.642 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.696 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.18   | 3.08   | 2.83   | + 2.70 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 186,136          | 8,717,393          | 4.683               | 0               | 0     | 6     | 22    | 104  | 132 |
| 2016        | 200,372          | 10,518,730         | 5.250               | 0               | 0     | 14    | 15    | 82   | 111 |
| 2017        | 196,423          | 5,548,144          | 2.825               | 0               | 0     | 2     | 20    | 93   | 115 |
| 2018        | 202,686          | 6,787,041          | 3.349               | 0               | 0     | 4     | 6     | 77   | 87  |
| 2019        | 215,071          | 4,482,045          | 2.084               | 0               | 0     | 0     | 11    | 94   | 105 |
| TOTAL       | 1,000,688        | 36,053,353         | 3.603               | 0               | 0     | 26    | 74    | 450  | 550 |
| 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 |
| 2015        | 0         | 0     | 1,549,215 | 1,001,145 | 1,590,851 | 0       | 0     | 1,857,376 | 847,578   | 1,301,145 | 570,083   |
| 2016        | 0         | 0     | 2,934,935 | 995,653   | 1,261,730 | 0       | 0     | 2,224,244 | 989,814   | 1,467,940 | 644,414   |
| 2017        | 0         | 0     | 560,815   | 974,892   | 1,449,369 | 0       | 0     | 239,901   | 793,538   | 1,089,854 | 439,775   |
| 2018        | 0         | 0     | 1,119,812 | 452,643   | 743,460   | 0       | 0     | 1,981,491 | 849,289   | 1,134,252 | 506,094   |
| 2019        | 0         | 0     | 0         | 640,095   | 970,191   | 0       | 0     | 0         | 422,914   | 1,961,203 | 487,642   |
| TOTAL       | 0         | 0     | 6,164,777 | 4,064,428 | 6,015,601 | 0       | 0     | 6,303,012 | 3,903,133 | 6,954,394 | 2,648,008 |
| OD          | 0         | 0     | 0         | 0         | 6,448     | 0       | 0     | 0         | 0         | 20,641    | 15,624    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |            |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,545,404 | 1,307,495 | 2,006,063 | 0       | 0      | 2,610,500  | 1,047,606 | 1,557,471 | 523,336   |
| 2016        | 0         | 1,236  | 3,810,631 | 1,274,549 | 1,632,272 | 0       | 2,518  | 4,023,841  | 1,132,645 | 1,694,627 | 588,994   |
| 2017        | 109       | 1,263  | 932,223   | 1,140,195 | 1,721,083 | 0       | 2,194  | 599,245    | 865,385   | 1,179,672 | 391,840   |
| 2018        | 58        | 3,127  | 1,346,106 | 512,187   | 835,439   | 0       | 12,849 | 2,526,107  | 822,335   | 1,190,319 | 448,399   |
| 2019        | 101       | 5,270  | 1,057,642 | 849,994   | 952,581   | 0       | 27,179 | 781,115    | 655,223   | 1,408,784 | 478,377   |
| TOTAL       | 268       | 10,896 | 8,692,006 | 5,084,421 | 7,147,437 | 0       | 44,740 | 10,540,808 | 4,523,194 | 7,030,873 | 2,430,946 |
| OD          | 0         | 0      | 0         | 0         | 8,131     | 0       | 0      | 0          | 0         | 24,707    | 14,431    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 19,288,719  | 23,818,763  | 2,445,377 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,160,358) | (5,907,067) | 7,408     |       |
| TOTAL LOSSES                | 13,128,361  | 17,911,696  | 2,452,785 |       |
| EXPECTED LOSSES             | 12,160,538  | 16,392,146  | 2,719,066 |       |
| CREDIBILITY                 | 0.09        | 0.30        | 0.50      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.312 | 1.787 | 0.244 | 3.342 |
| INDICATED (POST-TEST)   | 1.324 | 1.804 | 0.246 | 3.374 |
| PRESENT ON RATE LEVEL   | 1.173 | 1.581 | 0.262 | 3.016 |
| DERIVED BY FORMULA      | 1.186 | 1.648 | 0.254 | 3.088 |
| UNDERLYING PRESENT RATE | 1.215 | 1.638 | 0.272 | 3.125 |
| PROPOSED                | 1.186 | 1.648 | 0.254 | 3.088 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.151 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.15   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.42   | 3.43   | 3.23   | + 3.15 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 17,868           | 93,816             | 0.525               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2016        | 19,217           | 681,420            | 3.546               | 0               | 0     | 1     | 3     | 2    | 6   |
| 2017        | 19,212           | 800,395            | 4.166               | 0               | 0     | 2     | 2     | 3    | 7   |
| 2018        | 25,462           | 547,795            | 2.151               | 0               | 0     | 1     | 2     | 3    | 6   |
| 2019        | 17,215           | 340,274            | 1.977               | 0               | 0     | 0     | 1     | 2    | 3   |
| TOTAL       | 98,974           | 2,463,700          | 2.489               | 0               | 0     | 4     | 9     | 12   | 25  |
| OD          |                  |                    |                     | 0               | 0     | 1     | 0     | 1    | 2   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 17,385  | 12,456  | 0       | 0     | 0       | 11,384  | 28,542  | 24,049    |
| 2016        | 0         | 0     | 299,036 | 190,652 | 17,851  | 0       | 0     | 16,706  | 93,929  | 9,607   | 53,639    |
| 2017        | 0         | 0     | 417,483 | 175,911 | 6,771   | 0       | 0     | 81,252  | 53,623  | 21,782  | 43,573    |
| 2018        | 0         | 0     | 175,528 | 133,184 | 15,153  | 0       | 0     | 26,461  | 26,795  | 65,138  | 105,536   |
| 2019        | 0         | 0     | 0       | 91,885  | 10,085  | 0       | 0     | 0       | 115,000 | 40,970  | 82,334    |
| TOTAL       | 0         | 0     | 892,047 | 609,017 | 62,316  | 0       | 0     | 124,419 | 300,731 | 166,039 | 309,131   |
| OD          | 0         | 0     | 176,872 | 0       | 101,000 | 0       | 0     | 1,045   | 0       | 0       | 658       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0         | 22,705  | 15,707  | 0       | 0     | 0       | 14,071  | 34,165  | 22,077    |
| 2016        | 0         | 157   | 401,906   | 239,654 | 27,962  | 0       | 41    | 39,019  | 104,042 | 12,092  | 49,026    |
| 2017        | 20        | 741   | 566,055   | 204,817 | 24,208  | 0       | 666   | 157,619 | 59,542  | 26,498  | 38,824    |
| 2018        | 15        | 607   | 257,122   | 130,028 | 33,552  | 0       | 263   | 55,344  | 26,378  | 64,738  | 93,505    |
| 2019        | 9         | 374   | 79,990    | 75,009  | 21,465  | 0       | 2,588 | 78,224  | 73,791  | 40,421  | 80,770    |
| TOTAL       | 44        | 1,879 | 1,305,072 | 672,213 | 122,894 | 0       | 3,558 | 330,206 | 277,824 | 177,914 | 284,201   |
| OD          | 0         | 290   | 232,649   | 6,904   | 121,578 | 0       | 8     | 1,908   | 41      | 23      | 583       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,875,616 | 1,379,392   | 284,784   |       |
| IBNR + FREQUENCY ADJUSTMENT | (600,903) | (253,964)   | 489       |       |
| TOTAL LOSSES                | 1,274,713 | 1,125,428   | 285,274   |       |
| EXPECTED LOSSES             | 1,164,977 | 696,745     | 197,060   |       |
| CREDIBILITY                 | 0.02      | 0.06        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.051 | 1.007 | 0.288 | 2.345 |
| INDICATED (POST-TEST)   | 1.061 | 1.017 | 0.290 | 2.368 |
| PRESENT ON RATE LEVEL   | 1.136 | 0.679 | 0.192 | 2.007 |
| DERIVED BY FORMULA      | 1.134 | 0.700 | 0.203 | 2.037 |
| UNDERLYING PRESENT RATE | 1.177 | 0.704 | 0.199 | 2.080 |
| PROPOSED                | 1.134 | 0.700 | 0.203 | 2.037 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.079 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.37   | 2.30   | 2.15   | + 2.08 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 40,823           | 1,464,482          | 3.587               | 0               | 0     | 0     | 4     | 16   | 20  |
| 2016        | 42,184           | 962,905            | 2.283               | 0               | 0     | 0     | 2     | 21   | 23  |
| 2017        | 42,022           | 1,042,728          | 2.481               | 0               | 0     | 0     | 2     | 10   | 12  |
| 2018        | 40,503           | 352,280            | 0.870               | 0               | 0     | 0     | 3     | 6    | 9   |
| 2019        | 38,044           | 211,829            | 0.557               | 0               | 0     | 0     | 1     | 7    | 8   |
| TOTAL       | 203,576          | 4,034,224          | 1.982               | 0               | 0     | 0     | 12    | 60   | 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 |
| 2015        | 0         | 0     | 0     | 269,421 | 216,129   | 0       | 0     | 0     | 780,059   | 164,275   | 34,598    |
| 2016        | 0         | 0     | 0     | 4,033   | 583,170   | 0       | 0     | 0     | 19,754    | 312,264   | 43,684    |
| 2017        | 0         | 0     | 0     | 61,747  | 193,311   | 0       | 0     | 0     | 47,319    | 696,902   | 43,449    |
| 2018        | 0         | 0     | 0     | 125,499 | 54,132    | 0       | 0     | 0     | 64,964    | 67,383    | 40,302    |
| 2019        | 0         | 0     | 0     | 40,448  | 33,613    | 0       | 0     | 0     | 93,163    | 22,951    | 21,654    |
| TOTAL       | 0         | 0     | 0     | 501,148 | 1,080,355 | 0       | 0     | 0     | 1,005,259 | 1,263,775 | 183,687   |
| OD          | 0         | 0     | 0     | 0       | 0         | 0       | 0     | 0     | 0         | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 351,864 | 272,539   | 0       | 0     | 0       | 964,153   | 196,637   | 31,761    |
| 2016        | 0         | 1     | 7,057   | 11,245  | 733,409   | 0       | 5     | 3,404   | 24,697    | 353,624   | 39,927    |
| 2017        | 7         | 23    | 17,411  | 74,542  | 225,520   | 0       | 31    | 29,630  | 69,486    | 736,155   | 38,713    |
| 2018        | 14        | 105   | 54,255  | 117,521 | 63,973    | 0       | 71    | 27,706  | 53,813    | 68,382    | 35,708    |
| 2019        | 5         | 251   | 51,434  | 43,635  | 35,482    | 0       | 1,997 | 60,580  | 57,608    | 25,619    | 21,243    |
| TOTAL       | 26        | 380   | 130,157 | 598,806 | 1,330,922 | 0       | 2,103 | 121,319 | 1,169,758 | 1,380,417 | 167,351   |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0     | 0       | 0         | 0         | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 253,985   | 4,479,903   | 167,351   |       |
| IBNR + FREQUENCY ADJUSTMENT | (801,806) | (659,666)   | 517       |       |
| TOTAL LOSSES                | 0         | 3,820,238   | 167,869   |       |
| EXPECTED LOSSES             | 1,558,483 | 1,799,348   | 207,140   |       |
| CREDIBILITY                 | 0.03      | 0.10        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 1.877 | 0.082 | 1.959 |
| INDICATED (POST-TEST)   | 0.000 | 1.894 | 0.083 | 1.978 |
| PRESENT ON RATE LEVEL   | 0.739 | 0.853 | 0.098 | 1.690 |
| DERIVED BY FORMULA      | 0.717 | 0.957 | 0.096 | 1.769 |
| UNDERLYING PRESENT RATE | 0.766 | 0.884 | 0.102 | 1.751 |
| PROPOSED                | 0.716 | 0.957 | 0.096 | 1.769 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.805 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.81   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.82   | 1.83   | 1.81   | + 1.81 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 52,189           | 1,203,158          | 2.305               | 0               | 0     | 3     | 5     | 22   | 30  |
| 2016        | 49,487           | 650,486            | 1.314               | 0               | 0     | 0     | 4     | 10   | 14  |
| 2017        | 53,204           | 546,106            | 1.026               | 0               | 0     | 0     | 4     | 12   | 16  |
| 2018        | 50,136           | 830,035            | 1.656               | 0               | 0     | 1     | 1     | 14   | 16  |
| 2019        | 45,456           | 531,116            | 1.168               | 0               | 0     | 0     | 1     | 10   | 11  |
| TOTAL       | 250,472          | 3,760,901          | 1.502               | 0               | 0     | 4     | 15    | 68   | 87  |
| 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 |
| 2015        | 0         | 0     | 488,301 | 101,102 | 125,606 | 0       | 0     | 72,543  | 94,432  | 251,269   | 69,905    |
| 2016        | 0         | 0     | 0       | 126,406 | 86,024  | 0       | 0     | 0       | 188,286 | 198,983   | 50,787    |
| 2017        | 0         | 0     | 0       | 56,796  | 71,891  | 0       | 0     | 0       | 99,358  | 275,014   | 43,047    |
| 2018        | 0         | 0     | 222,555 | 11,105  | 114,517 | 0       | 0     | 140,084 | 26,883  | 198,646   | 116,245   |
| 2019        | 0         | 0     | 0       | 112,303 | 130,060 | 0       | 0     | 0       | 72,261  | 157,310   | 59,182    |
| TOTAL       | 0         | 0     | 710,856 | 407,712 | 528,098 | 0       | 0     | 212,627 | 481,220 | 1,081,222 | 339,166   |
| OD          | 0         | 0     | 0       | 57,445  | 0       | 0       | 0     | 0       | 3,208   | 0         | 986       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 656,765   | 132,039 | 158,389 | 0       | 0     | 153,791 | 116,718 | 300,769   | 64,173    |
| 2016        | 0         | 41    | 6,496     | 158,074 | 109,260 | 0       | 44    | 12,130  | 209,774 | 227,263   | 46,419    |
| 2017        | 6         | 20    | 11,590    | 65,337  | 84,879  | 0       | 38    | 24,570  | 111,209 | 293,091   | 38,355    |
| 2018        | 3         | 663   | 277,402   | 29,857  | 128,501 | 0       | 1,263 | 241,989 | 42,832  | 196,119   | 102,993   |
| 2019        | 16        | 806   | 163,231   | 134,517 | 131,294 | 0       | 2,910 | 85,010  | 74,261  | 116,969   | 58,058    |
| TOTAL       | 25        | 1,530 | 1,115,483 | 519,824 | 612,323 | 0       | 4,255 | 517,489 | 554,794 | 1,134,210 | 309,998   |
| OD          | 0         | 0     | 0         | 75,023  | 0       | 0       | 0     | 0       | 3,965   | 0         | 888       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,638,782   | 2,900,140   | 310,885   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,686,660) | (693,017)   | 799       |       |
| TOTAL LOSSES                | 0           | 2,207,123   | 311,685   |       |
| EXPECTED LOSSES             | 3,265,932   | 1,885,347   | 325,416   |       |
| CREDIBILITY                 | 0.04        | 0.12        | 0.20      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.850 | 0.124 | 0.974 |
| INDICATED (POST-TEST)   | 0.000 | 0.858 | 0.125 | 0.983 |
| PRESENT ON RATE LEVEL   | 1.258 | 0.726 | 0.125 | 2.110 |
| DERIVED BY FORMULA      | 1.208 | 0.742 | 0.125 | 2.075 |
| UNDERLYING PRESENT RATE | 1.304 | 0.753 | 0.130 | 2.187 |
| PROPOSED                | 1.208 | 0.742 | 0.125 | 2.075 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.117 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.12   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.56   | 2.47   | 2.26   | + 2.12 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 15,856           | 5,608              | 0.035               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 13,095           | 122,002            | 0.932               | 0               | 0     | 0     | 5     | 2    | 7   |
| 2017        | 21,136           | 342,712            | 1.621               | 0               | 0     | 0     | 3     | 8    | 11  |
| 2018        | 22,617           | 211,769            | 0.936               | 0               | 0     | 0     | 1     | 4    | 5   |
| 2019        | 26,720           | 231,081            | 0.865               | 0               | 0     | 0     | 2     | 10   | 12  |
| TOTAL       | 99,424           | 913,172            | 0.918               | 0               | 0     | 0     | 11    | 24   | 35  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |        | MEDICAL |       |       |         |        |           |
|-------------|-----------|-------|-------|---------|--------|---------|-------|-------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP   | DEATH   | P. T. | MAJOR | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0      | 5,608     |
| 2016        | 0         | 0     | 0     | 70,590  | 7,145  | 0       | 0     | 0     | 26,733  | 5,464  | 12,070    |
| 2017        | 0         | 0     | 0     | 134,205 | 36,340 | 0       | 0     | 0     | 90,566  | 30,537 | 51,064    |
| 2018        | 0         | 0     | 0     | 122,148 | 10,355 | 0       | 0     | 0     | 63,350  | 6,178  | 9,738     |
| 2019        | 0         | 0     | 0     | 99,440  | 36,989 | 0       | 0     | 0     | 25,500  | 49,629 | 19,523    |
| TOTAL       | 0         | 0     | 0     | 426,383 | 90,829 | 0       | 0     | 0     | 206,149 | 91,808 | 98,003    |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0      | 961       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |         |        |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0      | 5,148     |
| 2016        | 0         | 23    | 3,145   | 87,838  | 9,588   | 0       | 6     | 1,556  | 29,574  | 6,477  | 11,032    |
| 2017        | 15        | 46    | 21,807  | 150,318 | 46,054  | 0       | 30    | 15,421 | 94,940  | 35,094 | 45,498    |
| 2018        | 13        | 95    | 47,729  | 111,085 | 19,149  | 0       | 60    | 22,668 | 48,992  | 10,154 | 8,628     |
| 2019        | 11        | 482   | 101,065 | 90,664  | 46,497  | 0       | 969   | 28,395 | 24,958  | 37,182 | 19,152    |
| TOTAL       | 39        | 645   | 173,746 | 439,905 | 121,288 | 0       | 1,066 | 68,040 | 198,464 | 88,906 | 89,458    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0      | 863       |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 243,537  | 848,564     | 90,321    |       |
| IBNR + FREQUENCY ADJUSTMENT | (17,480) | (35,336)    | 69        |       |
| TOTAL LOSSES                | 226,057  | 813,228     | 90,390    |       |
| EXPECTED LOSSES             | 35,428   | 102,429     | 21,476    |       |
| CREDIBILITY                 | 0.02     | 0.06        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.227 | 0.818 | 0.090 | 1.135 |
| INDICATED (POST-TEST)   | 0.230 | 0.826 | 0.091 | 1.146 |
| PRESENT ON RATE LEVEL   | 0.035 | 0.100 | 0.021 | 0.156 |
| DERIVED BY FORMULA      | 0.038 | 0.144 | 0.029 | 0.211 |
| UNDERLYING PRESENT RATE | 0.036 | 0.103 | 0.022 | 0.160 |
| PROPOSED                | 0.039 | 0.144 | 0.029 | 0.211 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 0.203 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.20   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.27   | 0.21   | 0.16   | + 0.20 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 9,038            | 50,341             | 0.557               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2016        | 16,535           | 439,197            | 2.656               | 0               | 0     | 0     | 4     | 2    | 6   |
| 2017        | 21,235           | 391,068            | 1.842               | 0               | 0     | 0     | 2     | 1    | 3   |
| 2018        | 10,554           | 330,658            | 3.133               | 0               | 0     | 0     | 4     | 4    | 8   |
| 2019        | 13,452           | 230,017            | 1.710               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 70,814           | 1,441,281          | 2.035               | 0               | 0     | 0     | 11    | 8    | 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 |
| 2015        | 0         | 0     | 0     | 35,031  | 0       | 0       | 0     | 0     | 14,980  | 0       | 330       |
| 2016        | 0         | 0     | 0     | 185,780 | 16,327  | 0       | 0     | 0     | 208,306 | 23,511  | 5,273     |
| 2017        | 0         | 0     | 0     | 252,983 | 2,709   | 0       | 0     | 0     | 128,908 | 2,310   | 4,158     |
| 2018        | 0         | 0     | 0     | 136,069 | 100,340 | 0       | 0     | 0     | 60,787  | 25,197  | 8,265     |
| 2019        | 0         | 0     | 0     | 0       | 54,050  | 0       | 0     | 0     | 0       | 175,108 | 859       |
| TOTAL       | 0         | 0     | 0     | 609,863 | 173,426 | 0       | 0     | 0     | 412,981 | 226,126 | 18,885    |
| 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 |
| 2015        | 0         | 0     | 0       | 45,750  | 0       | 0       | 0     | 0       | 18,515  | 0       | 303       |
| 2016        | 0         | 60    | 8,248   | 231,146 | 22,118  | 0       | 48    | 11,981  | 230,265 | 28,890  | 4,820     |
| 2017        | 28        | 85    | 38,359  | 281,352 | 10,685  | 0       | 42    | 20,646  | 133,933 | 6,567   | 3,705     |
| 2018        | 15        | 120   | 63,821  | 130,663 | 111,782 | 0       | 61    | 23,158  | 48,138  | 28,041  | 7,323     |
| 2019        | 2         | 160   | 30,055  | 19,667  | 48,231  | 0       | 1,708 | 47,724  | 37,125  | 121,875 | 843       |
| TOTAL       | 46        | 425   | 140,483 | 708,578 | 192,816 | 0       | 1,859 | 103,511 | 467,976 | 185,374 | 16,993    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 246,323  | 1,554,744   | 16,993    |       |
| IBNR + FREQUENCY ADJUSTMENT | (64,383) | (74,481)    | 44        |       |
| TOTAL LOSSES                | 181,940  | 1,480,262   | 17,037    |       |
| EXPECTED LOSSES             | 124,849  | 204,958     | 17,736    |       |
| CREDIBILITY                 | 0.02     | 0.05        | 0.09      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.257 | 2.090 | 0.024 | 2.371 |
| INDICATED (POST-TEST)   | 0.259 | 2.110 | 0.024 | 2.394 |
| PRESENT ON RATE LEVEL   | 0.171 | 0.281 | 0.024 | 0.477 |
| DERIVED BY FORMULA      | 0.173 | 0.372 | 0.024 | 0.570 |
| UNDERLYING PRESENT RATE | 0.176 | 0.289 | 0.025 | 0.491 |
| PROPOSED                | 0.173 | 0.373 | 0.024 | 0.570 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 0.548 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.55   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.64   | 0.55   | 0.49   | + 0.55 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 97,970           | 898,880            | 0.918               | 0               | 0     | 1     | 8     | 16   | 25  |
| 2016        | 92,474           | 1,198,161          | 1.296               | 0               | 0     | 0     | 12    | 17   | 29  |
| 2017        | 93,956           | 312,888            | 0.333               | 0               | 0     | 0     | 3     | 11   | 14  |
| 2018        | 102,027          | 863,514            | 0.846               | 0               | 0     | 0     | 6     | 10   | 16  |
| 2019        | 82,085           | 825,120            | 1.005               | 0               | 0     | 0     | 2     | 14   | 16  |
| TOTAL       | 468,512          | 4,098,563          | 0.875               | 0               | 0     | 1     | 31    | 68   | 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 |
| 2015        | 0         | 0     | 133,298 | 112,216   | 171,398 | 0       | 0     | 92,887 | 155,951 | 87,907  | 145,223   |
| 2016        | 0         | 0     | 0       | 578,956   | 154,073 | 0       | 0     | 0      | 248,256 | 134,262 | 82,614    |
| 2017        | 0         | 0     | 0       | 77,456    | 81,473  | 0       | 0     | 0      | 29,440  | 53,607  | 70,912    |
| 2018        | 0         | 0     | 0       | 258,183   | 221,789 | 0       | 0     | 0      | 190,695 | 128,294 | 64,553    |
| 2019        | 0         | 0     | 0       | 143,594   | 191,216 | 0       | 0     | 0      | 257,172 | 162,432 | 70,706    |
| TOTAL       | 0         | 0     | 133,298 | 1,170,405 | 819,949 | 0       | 0     | 92,887 | 881,514 | 566,502 | 434,008   |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0      | 0       | 0       | 2,397     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 179,286 | 146,554   | 216,133 | 0       | 0     | 196,920 | 192,755 | 105,225 | 133,315   |
| 2016        | 0         | 186   | 26,922  | 721,435   | 198,699 | 0       | 58    | 15,056  | 275,406 | 154,671 | 75,509    |
| 2017        | 9         | 27    | 15,113  | 88,599    | 96,583  | 0       | 11    | 6,397   | 32,137  | 57,453  | 63,183    |
| 2018        | 29        | 233   | 124,863 | 250,371   | 244,081 | 0       | 198   | 76,249  | 153,895 | 134,731 | 57,194    |
| 2019        | 22        | 1,104 | 222,567 | 181,064   | 190,111 | 0       | 6,479 | 194,230 | 180,030 | 139,678 | 69,363    |
| TOTAL       | 60        | 1,550 | 568,751 | 1,388,024 | 945,606 | 0       | 6,745 | 488,852 | 834,225 | 591,759 | 398,563   |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0       | 0       | 0       | 2,206     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,065,958 | 3,759,613   | 400,770   |       |
| IBNR + FREQUENCY ADJUSTMENT | (416,321) | (898,218)   | 780       |       |
| TOTAL LOSSES                | 649,636   | 2,861,395   | 401,549   |       |
| EXPECTED LOSSES             | 804,847   | 2,440,379   | 321,162   |       |
| CREDIBILITY                 | 0.06      | 0.18        | 0.30      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.139 | 0.611 | 0.085 | 0.835 |
| INDICATED (POST-TEST)   | 0.140 | 0.617 | 0.086 | 0.843 |
| PRESENT ON RATE LEVEL   | 0.167 | 0.506 | 0.067 | 0.739 |
| DERIVED BY FORMULA      | 0.165 | 0.526 | 0.072 | 0.763 |
| UNDERLYING PRESENT RATE | 0.172 | 0.521 | 0.069 | 0.761 |
| PROPOSED                | 0.165 | 0.525 | 0.072 | 0.763 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 7.33 |
|-----------|--------|--------|--------|--------|-----------------|------|
| IND. RATE |        |        |        | 0.73   | MINIMUM PREMIUM |      |
| MAN. RATE | 1.09   | 0.91   | 0.76   | + 0.73 | PRESENT         |      |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 65,219           | 1,743,252          | 2.673               | 0               | 0     | 1     | 15    | 21   | 37  |
| 2016        | 60,409           | 977,250            | 1.618               | 0               | 0     | 0     | 8     | 17   | 25  |
| 2017        | 75,652           | 1,142,213          | 1.510               | 0               | 0     | 0     | 11    | 23   | 34  |
| 2018        | 83,229           | 1,359,812          | 1.634               | 0               | 0     | 0     | 9     | 18   | 27  |
| 2019        | 67,665           | 777,056            | 1.148               | 0               | 0     | 0     | 0     | 21   | 21  |
| TOTAL       | 352,174          | 5,999,583          | 1.704               | 0               | 0     | 1     | 43    | 100  | 144 |
| 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 |
| 2015        | 0         | 0     | 180,000 | 561,240   | 210,661   | 0       | 0     | 140,000 | 339,599   | 218,816 | 92,936    |
| 2016        | 0         | 0     | 0       | 412,822   | 91,628    | 0       | 0     | 0       | 326,458   | 65,608  | 80,734    |
| 2017        | 0         | 0     | 0       | 344,815   | 194,958   | 0       | 0     | 0       | 348,052   | 118,469 | 135,919   |
| 2018        | 0         | 0     | 0       | 458,915   | 181,324   | 0       | 0     | 0       | 392,598   | 152,020 | 174,955   |
| 2019        | 0         | 0     | 0       | 0         | 379,085   | 0       | 0     | 0       | 0         | 337,207 | 60,764    |
| TOTAL       | 0         | 0     | 180,000 | 1,777,792 | 1,057,656 | 0       | 0     | 140,000 | 1,406,707 | 892,120 | 545,308   |
| OD          | 0         | 0     | 0       | 0         | 123       | 0       | 0     | 0       | 0         | 316     | 2,376     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |         |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 242,100 | 732,979   | 265,644   | 0       | 0     | 296,800 | 419,744   | 261,923 | 85,315    |
| 2016        | 0         | 133   | 18,981  | 514,221   | 118,752   | 0       | 76    | 18,988  | 361,137   | 77,828  | 73,791    |
| 2017        | 39        | 119   | 60,273  | 389,310   | 235,875   | 0       | 116   | 59,301  | 364,896   | 136,041 | 121,104   |
| 2018        | 51        | 380   | 196,402 | 428,446   | 217,002   | 0       | 389   | 148,788 | 310,274   | 170,925 | 155,010   |
| 2019        | 16        | 1,123 | 210,792 | 137,938   | 338,273   | 0       | 3,289 | 91,903  | 71,492    | 234,696 | 59,609    |
| TOTAL       | 105       | 1,754 | 728,549 | 2,202,895 | 1,175,545 | 0       | 3,871 | 615,780 | 1,527,544 | 881,414 | 494,830   |
| OD          | 0         | 0     | 1       | 1         | 155       | 0       | 0     | 2       | 3         | 358     | 2,128     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,350,063 | 5,787,914   | 496,958   |       |
| IBNR + FREQUENCY ADJUSTMENT | (773,727) | (954,207)   | 1,045     |       |
| TOTAL LOSSES                | 576,336   | 4,833,707   | 498,003   |       |
| EXPECTED LOSSES             | 1,508,596 | 2,640,258   | 401,459   |       |
| CREDIBILITY                 | 0.05      | 0.15        | 0.25      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.164 | 1.372 | 0.141 | 1.677 |
| INDICATED (POST-TEST)   | 0.165 | 1.385 | 0.142 | 1.693 |
| PRESENT ON RATE LEVEL   | 0.416 | 0.728 | 0.111 | 1.254 |
| DERIVED BY FORMULA      | 0.403 | 0.827 | 0.119 | 1.348 |
| UNDERLYING PRESENT RATE | 0.428 | 0.750 | 0.114 | 1.292 |
| PROPOSED                | 0.403 | 0.826 | 0.119 | 1.348 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 1.295 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.30   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.87   | 1.56   | 1.29   | + 1.30 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 94,032           | 2,850,368          | 3.031               | 0               | 0     | 0     | 28    | 56   | 84  |
| 2016        | 90,486           | 1,894,449          | 2.094               | 0               | 0     | 1     | 24    | 18   | 43  |
| 2017        | 97,336           | 2,909,327          | 2.989               | 1               | 0     | 0     | 12    | 70   | 83  |
| 2018        | 95,816           | 2,880,192          | 3.006               | 0               | 0     | 1     | 5     | 66   | 72  |
| 2019        | 117,306          | 1,721,702          | 1.468               | 0               | 0     | 0     | 5     | 60   | 65  |
| TOTAL       | 494,976          | 12,256,038         | 2.476               | 1               | 0     | 2     | 74    | 270  | 347 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 932,283   | 804,891   | 0       | 0     | 0       | 603,971   | 343,519   | 165,704   |
| 2016        | 0         | 0     | 151,519 | 633,900   | 206,977   | 0       | 0     | 79,427  | 466,936   | 143,061   | 212,629   |
| 2017        | 185,000   | 0     | 0       | 330,069   | 1,170,530 | 19,210  | 0     | 0       | 107,217   | 851,231   | 246,070   |
| 2018        | 0         | 0     | 187,440 | 220,017   | 1,004,968 | 0       | 0     | 689,953 | 47,021    | 535,939   | 194,854   |
| 2019        | 0         | 0     | 0       | 97,485    | 786,801   | 0       | 0     | 0       | 46,856    | 634,589   | 155,971   |
| TOTAL       | 185,000   | 0     | 338,959 | 2,213,754 | 3,974,167 | 19,210  | 0     | 769,380 | 1,272,001 | 2,508,339 | 975,228   |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 4,898     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 1,217,562 | 1,014,968 | 0       | 0      | 0         | 746,508   | 411,192   | 152,116   |
| 2016        | 0         | 252   | 229,276   | 791,543   | 267,667   | 0       | 201    | 187,381   | 518,041   | 167,931   | 194,343   |
| 2017        | 199,600   | 126   | 98,800    | 402,645   | 1,364,254 | 20,289  | 54     | 44,079    | 136,194   | 900,761   | 219,248   |
| 2018        | 31        | 704   | 358,305   | 283,396   | 1,045,663 | 0       | 4,319  | 812,639   | 104,157   | 531,780   | 172,641   |
| 2019        | 42        | 2,696 | 516,419   | 361,982   | 715,321   | 0       | 7,082  | 200,274   | 161,067   | 446,526   | 153,008   |
| TOTAL       | 199,673   | 3,779 | 1,202,800 | 3,057,128 | 4,407,872 | 20,289  | 11,656 | 1,244,372 | 1,665,968 | 2,458,190 | 891,356   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 4,496     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,682,568   | 11,589,159  | 895,852   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,214,497) | (2,303,686) | 2,115     |       |
| TOTAL LOSSES                | 1,468,071   | 9,285,473   | 897,967   |       |
| EXPECTED LOSSES             | 2,421,432   | 6,463,086   | 733,381   |       |
| CREDIBILITY                 | 0.06        | 0.19        | 0.31      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.297 | 1.876 | 0.181 | 2.353 |
| INDICATED (POST-TEST)   | 0.299 | 1.894 | 0.182 | 2.375 |
| PRESENT ON RATE LEVEL   | 0.475 | 1.268 | 0.144 | 1.887 |
| DERIVED BY FORMULA      | 0.464 | 1.387 | 0.156 | 2.007 |
| UNDERLYING PRESENT RATE | 0.489 | 1.306 | 0.148 | 1.943 |
| PROPOSED                | 0.464 | 1.387 | 0.156 | 2.007 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 1.928 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.93   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.76   | 2.32   | 1.94   | + 1.93 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |             |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|
|              |                  |                    |                     | DEATH           | P. T.    | MAJOR     | MINOR      | TEMP        | ALL         |
| 2015         | 301,081          | 11,932,087         | 3,963               | 1               | 0        | 6         | 111        | 207         | 325         |
| 2016         | 322,086          | 11,817,383         | 3,669               | 0               | 0        | 3         | 107        | 199         | 309         |
| 2017         | 304,227          | 9,094,717          | 2,989               | 0               | 0        | 1         | 72         | 189         | 262         |
| 2018         | 342,810          | 17,270,868         | 5,038               | 0               | 0        | 5         | 71         | 245         | 321         |
| 2019         | 316,422          | 6,962,400          | 2,200               | 0               | 0        | 1         | 30         | 184         | 215         |
| <b>TOTAL</b> | <b>1,586,626</b> | <b>57,077,455</b>  | <b>3,597</b>        | <b>1</b>        | <b>0</b> | <b>16</b> | <b>391</b> | <b>1024</b> | <b>1432</b> |
| 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        |
| 2015         | 69,952        | 0        | 890,911          | 3,361,087         | 2,558,497         | 0        | 0        | 647,117          | 1,674,984        | 1,790,499        | 939,040          |
| 2016         | 0             | 0        | 604,073          | 3,462,834         | 2,394,610         | 0        | 0        | 285,673          | 2,279,707        | 1,793,599        | 996,887          |
| 2017         | 0             | 0        | 284,800          | 2,940,002         | 2,344,250         | 0        | 0        | 32,530           | 1,420,898        | 1,288,121        | 784,116          |
| 2018         | 0             | 0        | 909,823          | 3,379,483         | 3,096,137         | 0        | 0        | 5,019,996        | 2,026,418        | 2,101,119        | 737,892          |
| 2019         | 0             | 0        | 222,218          | 986,714           | 2,312,488         | 0        | 0        | 212,131          | 812,579          | 1,765,158        | 651,112          |
| <b>TOTAL</b> | <b>69,952</b> | <b>0</b> | <b>2,911,825</b> | <b>14,130,120</b> | <b>12,705,982</b> | <b>0</b> | <b>0</b> | <b>6,197,447</b> | <b>8,214,586</b> | <b>8,738,496</b> | <b>4,109,047</b> |
| OD           | 0             | 0        | 0                | 12,760            | 6,697             | 0        | 0        | 0                | 4,598            | 1,598            | 14,215           |

TRANSLATED LOSSES

| POLICY YEAR  | INDEMNITY      |               |                  |                   |                   | MEDICAL  |               |                  |                  |                  |                  |
|--------------|----------------|---------------|------------------|-------------------|-------------------|----------|---------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P. T.         | MAJOR            | MINOR             | TEMP              | DEATH    | P. T.         | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2015         | 100,871        | 0             | 1,198,275        | 4,389,580         | 3,226,265         | 0        | 0             | 1,371,888        | 2,070,280        | 2,143,227        | 862,039          |
| 2016         | 0              | 1,305         | 973,162          | 4,335,682         | 3,048,787         | 0        | 863           | 717,336          | 2,537,972        | 2,058,150        | 911,155          |
| 2017         | 329            | 1,486         | 910,218          | 3,346,324         | 2,807,835         | 0        | 750           | 326,980          | 1,514,440        | 1,404,147        | 698,647          |
| 2018         | 390            | 5,017         | 2,448,891        | 3,325,548         | 3,425,300         | 0        | 12,048        | 2,639,838        | 1,764,621        | 2,178,491        | 653,772          |
| 2019         | 192            | 12,507        | 2,302,763        | 1,629,335         | 2,215,007         | 0        | 46,620        | 1,224,456        | 860,554          | 1,325,150        | 638,741          |
| <b>TOTAL</b> | <b>101,782</b> | <b>20,315</b> | <b>7,833,309</b> | <b>17,026,468</b> | <b>14,723,193</b> | <b>0</b> | <b>60,281</b> | <b>6,280,497</b> | <b>8,747,868</b> | <b>9,109,165</b> | <b>3,764,354</b> |
| OD           | 1              | 8             | 3,921            | 12,818            | 8,454             | 0        | 4             | 1,511            | 3,703            | 2,145            | 13,024           |

|                             | SERIOUS          | NON-SERIOUS       | MED. ONLY        | TOTAL |
|-----------------------------|------------------|-------------------|------------------|-------|
| TOTAL TRANSLATED LOSSES     | 14,301,629       | 49,633,815        | 3,777,378        |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,569,551)      | (12,287,656)      | 11,070           |       |
| <b>TOTAL LOSSES</b>         | <b>7,732,079</b> | <b>37,346,159</b> | <b>3,788,448</b> |       |
| EXPECTED LOSSES             | 12,877,595       | 33,860,290        | 4,226,128        |       |
| CREDIBILITY                 | 0.13             | 0.41              | 0.68             |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.487 | 2.352 | 0.238 | 3.077 |
| INDICATED (POST-TEST)   | 0.492 | 2.374 | 0.240 | 3.106 |
| PRESENT ON RATE LEVEL   | 0.783 | 2.059 | 0.257 | 3.100 |
| DERIVED BY FORMULA      | 0.745 | 2.189 | 0.246 | 3.179 |
| UNDERLYING PRESENT RATE | 0.812 | 2.134 | 0.266 | 3.212 |
| PROPOSED                | 0.728 | 2.138 | 0.240 | 3.106 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 3.170 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.17   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.73   | 4.01   | 3.32   | + 3.17 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 120,885          | 6,671,558          | 5.519               | 0               | 0     | 9     | 30    | 84   | 123 |
| 2016        | 109,648          | 4,404,913          | 4.017               | 0               | 0     | 4     | 32    | 74   | 110 |
| 2017        | 124,288          | 2,781,350          | 2.238               | 0               | 0     | 0     | 22    | 65   | 87  |
| 2018        | 128,068          | 4,074,570          | 3.182               | 0               | 0     | 1     | 14    | 71   | 86  |
| 2019        | 123,401          | 3,994,831          | 3.237               | 0               | 0     | 0     | 14    | 84   | 98  |
| TOTAL       | 606,290          | 21,927,222         | 3.617               | 0               | 0     | 14    | 112   | 378  | 504 |
| 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 |
| 2015        | 0         | 0     | 1,787,013 | 1,056,854 | 1,303,933 | 0       | 0     | 960,961   | 679,532   | 692,875   | 190,390   |
| 2016        | 0         | 0     | 763,589   | 1,318,664 | 792,422   | 0       | 0     | 107,495   | 643,100   | 559,336   | 220,307   |
| 2017        | 0         | 0     | 0         | 648,954   | 995,410   | 0       | 0     | 0         | 328,840   | 548,000   | 260,146   |
| 2018        | 0         | 0     | 320,695   | 488,857   | 1,633,258 | 0       | 0     | 76,118    | 432,028   | 807,169   | 316,445   |
| 2019        | 0         | 0     | 0         | 774,488   | 1,555,090 | 0       | 0     | 0         | 459,553   | 821,841   | 383,859   |
| TOTAL       | 0         | 0     | 2,871,297 | 4,287,817 | 6,280,113 | 0       | 0     | 1,144,574 | 2,543,053 | 3,429,221 | 1,371,147 |
| OD          | 0         | 0     | 0         | 0         | 792       | 0       | 0     | 0         | 0         | 658       | 8,799     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 2,392,497 | 1,380,251 | 1,644,260 | 0       | 0      | 1,987,534 | 839,902   | 829,371   | 174,778   |
| 2016        | 0         | 668   | 1,071,151 | 1,654,116 | 1,017,701 | 0       | 275    | 256,906   | 716,804   | 641,304   | 201,361   |
| 2017        | 73        | 232   | 139,692   | 751,848   | 1,171,143 | 0       | 119    | 69,842    | 357,486   | 588,215   | 231,790   |
| 2018        | 64        | 1,548 | 755,812   | 584,298   | 1,713,917 | 0       | 1,184  | 328,964   | 384,630   | 798,791   | 280,370   |
| 2019        | 138       | 7,506 | 1,491,670 | 1,167,164 | 1,492,743 | 0       | 16,762 | 491,957   | 434,407   | 619,580   | 376,566   |
| TOTAL       | 275       | 9,954 | 5,850,822 | 5,537,678 | 7,039,763 | 0       | 18,340 | 3,135,203 | 2,733,229 | 3,477,261 | 1,264,865 |
| OD          | 0         | 0     | 0         | 0         | 999       | 0       | 0      | 0         | 0         | 788       | 8,105     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 9,014,595   | 18,789,716  | 1,272,969 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,605,556) | (5,403,554) | 3,544     |       |
| TOTAL LOSSES                | 2,409,039   | 13,386,162  | 1,276,513 |       |
| EXPECTED LOSSES             | 12,943,190  | 14,927,298  | 1,338,721 |       |
| CREDIBILITY                 | 0.07        | 0.22        | 0.36      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.397 | 2.208 | 0.209 | 2.814 |
| INDICATED (POST-TEST)   | 0.401 | 2.229 | 0.211 | 2.841 |
| PRESENT ON RATE LEVEL   | 2.073 | 2.390 | 0.214 | 4.678 |
| DERIVED BY FORMULA      | 1.956 | 2.355 | 0.213 | 4.524 |
| UNDERLYING PRESENT RATE | 2.135 | 2.462 | 0.221 | 4.818 |
| PROPOSED                | 1.956 | 2.355 | 0.213 | 4.524 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 4.347 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 6.95   | 5.78   | 4.81   | + 4.35 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 31,821           | 2,159,926          | 6.788               | 0               | 0     | 4     | 2     | 32   | 38  |
| 2016        | 32,796           | 2,893,192          | 8.822               | 0               | 0     | 5     | 28    | 24   | 57  |
| 2017        | 44,509           | 2,437,741          | 5.477               | 0               | 0     | 3     | 15    | 21   | 39  |
| 2018        | 49,257           | 2,526,144          | 5.128               | 0               | 0     | 3     | 6     | 28   | 37  |
| 2019        | 49,983           | 2,012,749          | 4.027               | 0               | 0     | 1     | 0     | 34   | 35  |
| TOTAL       | 208,366          | 12,029,752         | 5.773               | 0               | 0     | 16    | 51    | 139  | 206 |
| 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 |
| 2015        | 0         | 0     | 891,937   | 87,467    | 427,318   | 0       | 0     | 362,390   | 37,588  | 297,964   | 55,262    |
| 2016        | 0         | 0     | 1,012,818 | 479,989   | 295,682   | 0       | 0     | 542,186   | 309,890 | 136,693   | 115,934   |
| 2017        | 0         | 0     | 629,730   | 616,302   | 274,793   | 0       | 0     | 367,699   | 229,800 | 182,749   | 136,668   |
| 2018        | 0         | 0     | 657,829   | 330,627   | 600,427   | 0       | 0     | 448,740   | 191,081 | 241,464   | 55,976    |
| 2019        | 0         | 0     | 236,706   | 0         | 1,092,581 | 0       | 0     | 20,051    | 0       | 616,778   | 46,633    |
| TOTAL       | 0         | 0     | 3,429,020 | 1,514,385 | 2,690,801 | 0       | 0     | 1,741,066 | 768,359 | 1,475,648 | 410,473   |
| OD          | 0         | 0     | 0         | 0         | 18,000    | 0       | 0     | 0         | 0       | 49        | 4,010     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,199,655 | 114,232   | 538,848   | 0       | 0      | 768,267   | 46,459  | 356,663   | 50,731    |
| 2016        | 0         | 479   | 1,356,823 | 608,152   | 389,098   | 0       | 703    | 1,109,824 | 350,659 | 164,284   | 105,964   |
| 2017        | 69        | 1,240 | 917,946   | 707,208   | 353,132   | 0       | 3,009  | 713,903   | 258,549 | 208,236   | 121,771   |
| 2018        | 42        | 2,230 | 964,702   | 377,520   | 667,588   | 0       | 4,083  | 783,138   | 194,673 | 260,381   | 49,595    |
| 2019        | 48        | 5,327 | 839,896   | 420,784   | 993,719   | 0       | 7,334  | 193,576   | 133,250 | 430,457   | 45,747    |
| TOTAL       | 159       | 9,276 | 5,279,023 | 2,227,896 | 2,942,384 | 0       | 15,130 | 3,568,708 | 983,590 | 1,420,021 | 373,807   |
| OD          | 1         | 53    | 10,009    | 6,550     | 16,062    | 0       | 0      | 13        | 10      | 34        | 3,811     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,882,373   | 7,596,547   | 377,618   |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,477,216) | (2,285,562) | 1,522     |       |
| TOTAL LOSSES                | 5,405,156   | 5,310,985   | 379,140   |       |
| EXPECTED LOSSES             | 6,954,669   | 6,525,817   | 509,170   |       |
| CREDIBILITY                 | 0.03        | 0.11        | 0.18      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 2.589 | 2.538 | 0.180 | 5.307 |
| INDICATED (POST-TEST)   | 2.614 | 2.562 | 0.182 | 5.358 |
| PRESENT ON RATE LEVEL   | 3.248 | 3.048 | 0.238 | 6.534 |
| DERIVED BY FORMULA      | 3.229 | 2.995 | 0.228 | 6.451 |
| UNDERLYING PRESENT RATE | 3.338 | 3.132 | 0.244 | 6.714 |
| PROPOSED                | 3.229 | 2.994 | 0.228 | 6.451 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 7.648 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 7.65   | MINIMUM PREMIUM |       |
| MAN. RATE | 10.90  | 9.13   | 7.62   | + 7.65 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 2,753            | 15,291             | 0.555               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2016        | 2,351            | 141,983            | 6.039               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2017        | 2,094            | 3,373              | 0.161               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 2,926            | 6,694              | 0.229               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 2,824            | 6,865              | 0.243               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 12,948           | 174,206            | 1.345               | 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 |
| 2015        | 0         | 0     | 0     | 0      | 4,478   | 0       | 0     | 0     | 0     | 5,271  | 5,542     |
| 2016        | 0         | 0     | 0     | 12,107 | 103,212 | 0       | 0     | 0     | 3,501 | 21,746 | 1,417     |
| 2017        | 0         | 0     | 0     | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 3,373     |
| 2018        | 0         | 0     | 0     | 0      | 2,532   | 0       | 0     | 0     | 0     | 1,632  | 2,530     |
| 2019        | 0         | 0     | 0     | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 6,865     |
| TOTAL       | 0         | 0     | 0     | 12,107 | 110,222 | 0       | 0     | 0     | 3,501 | 28,649 | 19,727    |
| OD          | 0         | 0     | 0     | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 860       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |        |         | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|--------|---------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR  | TEMP    | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0      | 5,647   | 0       | 0     | 0     | 0     | 6,309  | 5,088     |
| 2016        | 0         | 4     | 1,743 | 16,155 | 129,899 | 0       | 1     | 358   | 4,067 | 24,650 | 1,295     |
| 2017        | 0         | 0     | 0     | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 3,005     |
| 2018        | 0         | 0     | 304   | 197    | 2,579   | 0       | 0     | 119   | 96    | 1,550  | 2,242     |
| 2019        | 0         | 0     | 0     | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 6,735     |
| TOTAL       | 0         | 4     | 2,047 | 16,352 | 138,125 | 0       | 1     | 477   | 4,163 | 32,509 | 18,364    |
| OD          | 0         | 0     | 0     | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 789       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,529     | 191,148     | 19,154    |       |
| IBNR + FREQUENCY ADJUSTMENT | (313,694) | (219,230)   | 192       |       |
| TOTAL LOSSES                | 0         | 0           | 19,345    |       |
| EXPECTED LOSSES             | 621,076   | 608,675     | 69,319    |       |
| CREDIBILITY                 | 0.01      | 0.02        | 0.03      |       |

PURE PREMIUMS

|                         |       |       |       |        |
|-------------------------|-------|-------|-------|--------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.143 | 0.143  |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.145 | 0.145  |
| PRESENT ON RATE LEVEL   | 4.629 | 4.536 | 0.517 | 9.682  |
| DERIVED BY FORMULA      | 4.583 | 4.446 | 0.505 | 9.534  |
| UNDERLYING PRESENT RATE | 4.797 | 4.701 | 0.535 | 10.033 |
| PROPOSED                | 4.583 | 4.446 | 0.505 | 9.534  |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 9.729 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 9.73   | MINIMUM PREMIUM |       |
| MAN. RATE | 16.10  | 13.03  | 10.37  | + 9.73 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,191            | 407                | 0.034               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 1,148            | 1,036,642          | 90.300              | 0               | 0     | 2     | 0     | 0    | 2   |
| 2017        | 1,899            | 16,721             | 0.881               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2018        | 2,225            | 324,509            | 14.585              | 0               | 0     | 0     | 0     | 3    | 3   |
| 2019        | 2,472            | 604,271            | 24.445              | 0               | 0     | 0     | 0     | 4    | 4   |
| TOTAL       | 8,935            | 1,982,550          | 22.189              | 0               | 0     | 2     | 0     | 8    | 10  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |       |         | MEDICAL |       |         |       |         |           |
|-------------|-----------|-------|---------|-------|---------|---------|-------|---------|-------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR | TEMP    | DEATH   | P. T. | MAJOR   | MINOR | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0       | 0     | 0       | 407       |
| 2016        | 0         | 0     | 642,792 | 0     | 0       | 0       | 0     | 393,850 | 0     | 0       | 0         |
| 2017        | 0         | 0     | 0       | 0     | 924     | 0       | 0     | 0       | 0     | 12,210  | 3,587     |
| 2018        | 0         | 0     | 0       | 0     | 167,614 | 0       | 0     | 0       | 0     | 153,321 | 3,574     |
| 2019        | 0         | 0     | 0       | 0     | 391,275 | 0       | 0     | 0       | 0     | 212,153 | 843       |
| TOTAL       | 0         | 0     | 642,792 | 0     | 559,813 | 0       | 0     | 393,850 | 0     | 377,684 | 8,411     |
| 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 |
| 2015        | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0      | 0       | 374       |
| 2016        | 0         | 206   | 845,694   | 5,233   | 8,353   | 0       | 458   | 792,700 | 5,204  | 4,494   | 0         |
| 2017        | 0         | 0     | 39        | 28      | 1,069   | 0       | 0     | 387     | 356    | 12,871  | 3,196     |
| 2018        | 1         | 26    | 20,107    | 13,056  | 170,720 | 0       | 24    | 11,202  | 8,974  | 145,591 | 3,167     |
| 2019        | 16        | 1,159 | 217,570   | 142,374 | 349,151 | 0       | 2,069 | 57,820  | 44,979 | 147,659 | 827       |
| TOTAL       | 17        | 1,392 | 1,083,410 | 160,691 | 529,293 | 0       | 2,552 | 862,110 | 59,513 | 310,614 | 7,563     |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,949,480 | 1,060,111   | 7,563     |       |
| IBNR + FREQUENCY ADJUSTMENT | (325,072) | (235,503)   | 233       |       |
| TOTAL LOSSES                | 1,624,408 | 824,609     | 7,797     |       |
| EXPECTED LOSSES             | 663,067   | 691,222     | 70,657    |       |
| CREDIBILITY                 | 0.00      | 0.01        | 0.02      |       |

PURE PREMIUMS

|                         |        |       |       |        |
|-------------------------|--------|-------|-------|--------|
| INDICATED (PRE-TEST)    | 18.180 | 9.229 | 0.087 | 27.497 |
| INDICATED (POST-TEST)   | 18.353 | 9.317 | 0.088 | 27.758 |
| PRESENT ON RATE LEVEL   | 7.222  | 7.529 | 0.770 | 15.521 |
| DERIVED BY FORMULA      | 7.222  | 7.547 | 0.756 | 15.525 |
| UNDERLYING PRESENT RATE | 7.421  | 7.736 | 0.791 | 15.948 |
| PROPOSED                | 7.222  | 7.547 | 0.756 | 15.525 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23  | IND. RATE       | 18.405 |
|-----------|--------|--------|--------|---------|-----------------|--------|
| IND. RATE |        |        |        | 18.40   | MINIMUM PREMIUM |        |
| MAN. RATE | 25.84  | 21.84  | 18.10  | + 18.40 | PRESENT         |        |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 105,043          | 2,443,705          | 2.326               | 0               | 0     | 4     | 9     | 32   | 45  |
| 2016        | 137,582          | 2,031,241          | 1.476               | 0               | 0     | 2     | 11    | 33   | 46  |
| 2017        | 111,742          | 1,561,933          | 1.398               | 0               | 0     | 2     | 5     | 13   | 20  |
| 2018        | 157,167          | 1,182,643          | 0.752               | 0               | 0     | 0     | 9     | 23   | 32  |
| 2019        | 160,881          | 1,231,583          | 0.766               | 0               | 0     | 0     | 4     | 24   | 28  |
| TOTAL       | 672,415          | 8,451,105          | 1.257               | 0               | 0     | 8     | 38    | 125  | 171 |
| 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 |
| 2015        | 0         | 0     | 729,646   | 382,242   | 253,369   | 0       | 0     | 307,217 | 369,551 | 301,013   | 100,667   |
| 2016        | 0         | 0     | 404,816   | 231,724   | 456,367   | 0       | 0     | 187,995 | 148,699 | 440,233   | 161,407   |
| 2017        | 0         | 0     | 306,977   | 198,500   | 202,225   | 0       | 0     | 392,801 | 61,670  | 253,010   | 146,750   |
| 2018        | 0         | 0     | 0         | 448,924   | 149,117   | 0       | 0     | 0       | 184,251 | 269,024   | 131,327   |
| 2019        | 0         | 0     | 0         | 190,195   | 352,117   | 0       | 0     | 0       | 75,950  | 471,056   | 142,265   |
| TOTAL       | 0         | 0     | 1,441,439 | 1,451,585 | 1,413,195 | 0       | 0     | 888,013 | 840,121 | 1,734,336 | 682,416   |
| OD          | 0         | 0     | 0         | 65,000    | 0         | 0       | 0     | 0       | 0       | 0         | 328       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 981,374   | 499,208   | 319,498   | 0       | 0     | 651,300   | 456,765   | 360,313   | 92,412    |
| 2016        | 0         | 204   | 548,032   | 296,263   | 581,150   | 0       | 253   | 390,027   | 170,765   | 502,011   | 147,526   |
| 2017        | 22        | 571   | 434,917   | 233,498   | 248,095   | 0       | 3,156 | 735,134   | 87,000    | 277,473   | 130,754   |
| 2018        | 50        | 367   | 188,737   | 416,917   | 183,495   | 0       | 214   | 84,271    | 157,185   | 267,930   | 116,356   |
| 2019        | 33        | 1,755 | 349,761   | 275,792   | 340,012   | 0       | 6,040 | 172,670   | 142,867   | 335,719   | 139,562   |
| TOTAL       | 105       | 2,898 | 2,502,821 | 1,721,679 | 1,672,249 | 0       | 9,663 | 2,033,402 | 1,014,582 | 1,743,445 | 626,610   |
| OD          | 7         | 22    | 9,827     | 72,268    | 1,940     | 0       | 0     | 0         | 0         | 0         | 322       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,558,744   | 6,226,162   | 626,932   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,983,404) | (1,737,410) | 2,142     |       |
| TOTAL LOSSES                | 2,575,340   | 4,488,752   | 629,074   |       |
| EXPECTED LOSSES             | 3,985,039   | 4,919,622   | 723,650   |       |
| CREDIBILITY                 | 0.07        | 0.23        | 0.38      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.382 | 0.657 | 0.094 | 1.132 |
| INDICATED (POST-TEST)   | 0.385 | 0.663 | 0.094 | 1.142 |
| PRESENT ON RATE LEVEL   | 0.572 | 0.706 | 0.104 | 1.382 |
| DERIVED BY FORMULA      | 0.559 | 0.696 | 0.100 | 1.355 |
| UNDERLYING PRESENT RATE | 0.593 | 0.732 | 0.108 | 1.432 |
| PROPOSED                | 0.559 | 0.696 | 0.100 | 1.355 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.383 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.38   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.63   | 1.61   | 1.48   | + 1.38 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 35,645           | 801,433            | 2,248               | 0               | 0     | 1     | 3     | 18   | 22  |
| 2016        | 41,369           | 514,005            | 1,242               | 0               | 0     | 0     | 3     | 14   | 17  |
| 2017        | 39,570           | 2,011,727          | 5,084               | 0               | 0     | 2     | 5     | 19   | 26  |
| 2018        | 39,205           | 1,187,859          | 3,030               | 0               | 0     | 2     | 4     | 10   | 16  |
| 2019        | 44,913           | 1,337,543          | 2,978               | 0               | 0     | 2     | 3     | 17   | 22  |
| TOTAL       | 200,702          | 5,852,567          | 2,916               | 0               | 0     | 7     | 18    | 78   | 103 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 159,537   | 64,768  | 93,062  | 0       | 0     | 121,647 | 70,517  | 209,547   | 82,355    |
| 2016        | 0         | 0     | 0         | 20,988  | 64,382  | 0       | 0     | 0       | 29,962  | 234,612   | 164,061   |
| 2017        | 0         | 0     | 541,530   | 233,544 | 415,936 | 0       | 0     | 245,897 | 170,059 | 295,356   | 109,405   |
| 2018        | 0         | 0     | 305,625   | 125,966 | 139,261 | 0       | 0     | 276,598 | 82,838  | 160,625   | 96,946    |
| 2019        | 0         | 0     | 385,016   | 111,195 | 181,993 | 0       | 0     | 153,072 | 65,903  | 341,196   | 99,168    |
| TOTAL       | 0         | 0     | 1,391,708 | 556,461 | 894,634 | 0       | 0     | 797,214 | 419,279 | 1,241,336 | 551,935   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 1,331     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 214,577   | 84,587  | 117,351   | 0       | 0      | 257,892   | 87,159  | 250,828   | 75,602    |
| 2016        | 0         | 7     | 1,670     | 26,781  | 81,144    | 0       | 7      | 3,415     | 35,254  | 265,852   | 149,952   |
| 2017        | 26        | 969   | 752,068   | 284,047 | 502,672   | 0       | 2,022  | 485,519   | 194,970 | 322,301   | 97,480    |
| 2018        | 16        | 993   | 420,920   | 139,557 | 165,929   | 0       | 2,486  | 471,324   | 93,861  | 169,326   | 85,894    |
| 2019        | 22        | 4,355 | 569,161   | 190,330 | 208,005   | 0       | 14,640 | 325,925   | 128,621 | 253,295   | 97,284    |
| TOTAL       | 64        | 6,324 | 1,958,395 | 725,302 | 1,075,100 | 0       | 19,155 | 1,544,075 | 539,865 | 1,261,602 | 506,211   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0      | 0         | 0       | 0         | 1,243     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,528,013   | 3,601,869   | 507,455   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,213,927) | (881,272)   | 1,759     |       |
| TOTAL LOSSES                | 2,314,086   | 2,720,596   | 509,213   |       |
| EXPECTED LOSSES             | 2,407,787   | 2,456,259   | 631,225   |       |
| CREDIBILITY                 | 0.03        | 0.10        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.153 | 1.356 | 0.253 | 2.762 |
| INDICATED (POST-TEST)   | 1.164 | 1.368 | 0.256 | 2.788 |
| PRESENT ON RATE LEVEL   | 1.158 | 1.181 | 0.304 | 2.642 |
| DERIVED BY FORMULA      | 1.158 | 1.200 | 0.295 | 2.653 |
| UNDERLYING PRESENT RATE | 1.200 | 1.224 | 0.315 | 2.738 |
| PROPOSED                | 1.158 | 1.200 | 0.295 | 2.653 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.707 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.71   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.24   | 3.11   | 2.83   | + 2.71 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 253,959          | 2,678,572          | 1.055               | 0               | 0     | 5     | 12    | 13   | 30  |
| 2016        | 247,646          | 2,607,020          | 1.053               | 0               | 0     | 4     | 6     | 17   | 27  |
| 2017        | 287,752          | 3,961,779          | 1.377               | 0               | 0     | 6     | 7     | 28   | 41  |
| 2018        | 282,950          | 1,641,136          | 0.580               | 0               | 0     | 2     | 6     | 19   | 27  |
| 2019        | 299,510          | 1,457,290          | 0.487               | 0               | 0     | 2     | 4     | 12   | 18  |
| TOTAL       | 1,371,817        | 12,345,797         | 0.900               | 0               | 0     | 19    | 35    | 89   | 143 |
| 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 |
| 2015        | 0         | 0     | 893,446   | 454,934   | 365,199   | 0       | 0     | 240,249   | 377,899   | 231,952   | 114,893   |
| 2016        | 0         | 0     | 956,131   | 299,724   | 293,351   | 0       | 0     | 383,295   | 298,775   | 179,309   | 196,435   |
| 2017        | 0         | 0     | 1,575,855 | 298,050   | 691,473   | 0       | 0     | 513,089   | 158,442   | 597,494   | 127,376   |
| 2018        | 0         | 0     | 416,366   | 258,521   | 311,964   | 0       | 0     | 144,953   | 177,967   | 123,789   | 207,576   |
| 2019        | 0         | 0     | 539,806   | 199,249   | 168,813   | 0       | 0     | 125,100   | 107,588   | 187,577   | 129,157   |
| TOTAL       | 0         | 0     | 4,381,604 | 1,510,478 | 1,830,800 | 0       | 0     | 1,406,686 | 1,120,671 | 1,320,121 | 775,437   |
| OD          | 0         | 0     | 0         | 0         | 1,472     | 0       | 0     | 0         | 0         | 646       | 121,947   |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,201,685 | 594,144   | 460,516   | 0       | 0      | 509,328   | 467,083   | 277,647   | 105,472   |
| 2016        | 0         | 403    | 1,274,399 | 383,551   | 383,891   | 0       | 515    | 789,706   | 336,678   | 210,580   | 179,542   |
| 2017        | 33        | 2,683  | 2,109,159 | 386,538   | 850,975   | 0       | 4,154  | 981,144   | 202,319   | 646,403   | 113,492   |
| 2018        | 32        | 1,439  | 621,178   | 278,113   | 356,680   | 0       | 1,434  | 297,082   | 154,798   | 135,458   | 183,912   |
| 2019        | 31        | 6,013  | 785,062   | 269,086   | 220,459   | 0       | 12,097 | 272,821   | 116,184   | 149,047   | 126,703   |
| TOTAL       | 96        | 10,538 | 5,991,482 | 1,911,432 | 2,272,522 | 0       | 18,201 | 2,850,082 | 1,277,062 | 1,419,136 | 709,121   |
| OD          | 0         | 0      | 17        | 16        | 1,851     | 0       | 0      | 5         | 6         | 731       | 111,443   |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,870,420   | 6,882,755   | 820,564   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,833,357) | (1,682,084) | 2,385     |       |
| TOTAL LOSSES                | 6,037,063   | 5,200,671   | 822,949   |       |
| EXPECTED LOSSES             | 5,594,452   | 4,690,995   | 863,310   |       |
| CREDIBILITY                 | 0.12        | 0.37        | 0.62      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.440 | 0.379 | 0.052 | 0.871 |
| INDICATED (POST-TEST)   | 0.444 | 0.383 | 0.052 | 0.879 |
| PRESENT ON RATE LEVEL   | 0.394 | 0.330 | 0.061 | 0.784 |
| DERIVED BY FORMULA      | 0.400 | 0.349 | 0.056 | 0.805 |
| UNDERLYING PRESENT RATE | 0.408 | 0.342 | 0.063 | 0.813 |
| PROPOSED                | 0.400 | 0.350 | 0.056 | 0.805 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.821 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.82   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.79   | 0.85   | 0.84   | + 0.82 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |  |
| 2015        | 183,321          | 2,779,700          | 1.516               | 0               | 0     | 5     | 5     | 7    | 17  |  |
| 2016        | 213,450          | 546,547            | 0.256               | 0               | 0     | 0     | 4     | 5    | 9   |  |
| 2017        | 189,950          | 1,307,060          | 0.688               | 0               | 0     | 3     | 4     | 8    | 15  |  |
| 2018        | 210,852          | 1,676,880          | 0.795               | 0               | 0     | 4     | 2     | 5    | 11  |  |
| 2019        | 202,598          | 889,362            | 0.439               | 0               | 0     | 0     | 3     | 8    | 11  |  |
| TOTAL       | 1,000,171        | 7,199,549          | 0.720               | 0               | 0     | 12    | 18    | 33   | 63  |  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |  |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |           |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 1,464,171 | 175,254 | 36,525  | 0       | 0     | 560,173   | 435,607 | 77,638  | 30,332    |
| 2016        | 0         | 0     | 0         | 146,591 | 25,701  | 0       | 0     | 0         | 266,677 | 37,279  | 70,299    |
| 2017        | 0         | 0     | 608,203   | 52,717  | 118,193 | 0       | 0     | 254,264   | 43,909  | 173,597 | 56,177    |
| 2018        | 0         | 0     | 904,751   | 186,996 | 60,386  | 0       | 0     | 325,687   | 28,118  | 80,295  | 90,647    |
| 2019        | 0         | 0     | 0         | 183,767 | 223,218 | 0       | 0     | 0         | 175,058 | 138,637 | 168,682   |
| TOTAL       | 0         | 0     | 2,977,125 | 745,325 | 464,023 | 0       | 0     | 1,140,124 | 949,369 | 507,446 | 416,137   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0         | 0       | 0       | 7,625     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |           |           |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|-----------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR     | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 1,969,310 | 228,882 | 46,058  | 0       | 0     | 1,187,567 | 538,410   | 92,933  | 27,845    |
| 2016        | 0         | 47    | 6,660     | 182,524 | 33,572  | 0       | 62    | 15,391    | 294,855   | 45,112  | 64,253    |
| 2017        | 6         | 1,013 | 798,400   | 75,371  | 154,537 | 0       | 2,045 | 476,807   | 60,745    | 190,092 | 50,054    |
| 2018        | 24        | 2,742 | 1,133,101 | 217,886 | 119,718 | 0       | 2,846 | 522,675   | 50,858    | 91,329  | 80,313    |
| 2019        | 27        | 1,349 | 272,882   | 223,899 | 224,118 | 0       | 4,684 | 139,863   | 128,498   | 114,615 | 165,477   |
| TOTAL       | 57        | 5,151 | 4,180,353 | 928,561 | 578,003 | 0       | 9,636 | 2,342,303 | 1,073,366 | 534,081 | 387,942   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0         | 0         | 0       | 7,400     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,537,500   | 3,114,012   | 395,342   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,943,892) | (951,570)   | 872       |       |
| TOTAL LOSSES                | 4,593,607   | 2,162,442   | 396,213   |       |
| EXPECTED LOSSES             | 3,818,808   | 2,624,413   | 330,438   |       |
| CREDIBILITY                 | 0.09        | 0.30        | 0.50      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.459 | 0.216 | 0.039 | 0.714 |
| INDICATED (POST-TEST)   | 0.464 | 0.218 | 0.039 | 0.721 |
| PRESENT ON RATE LEVEL   | 0.368 | 0.253 | 0.032 | 0.654 |
| DERIVED BY FORMULA      | 0.377 | 0.243 | 0.036 | 0.655 |
| UNDERLYING PRESENT RATE | 0.382 | 0.262 | 0.033 | 0.677 |
| PROPOSED                | 0.377 | 0.243 | 0.036 | 0.655 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.668 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.67   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.77   | 0.75   | 0.70   | + 0.67 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 992,073          | 3,562,160          | 0.359               | 0               | 0     | 4     | 18    | 23   | 45  |
| 2016        | 941,960          | 3,474,019          | 0.369               | 0               | 0     | 4     | 21    | 26   | 51  |
| 2017        | 1,115,841        | 2,342,994          | 0.210               | 0               | 0     | 4     | 11    | 22   | 37  |
| 2018        | 1,297,693        | 2,610,066          | 0.201               | 0               | 0     | 5     | 9     | 20   | 34  |
| 2019        | 1,249,841        | 1,108,936          | 0.089               | 0               | 0     | 0     | 3     | 23   | 26  |
| TOTAL       | 5,597,408        | 13,098,175         | 0.234               | 0               | 0     | 17    | 62    | 114  | 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 |
| 2015        | 0         | 0     | 754,991   | 506,298   | 394,809   | 0       | 0     | 155,395 | 943,996   | 274,272   | 532,399   |
| 2016        | 0         | 0     | 1,021,937 | 712,561   | 181,039   | 0       | 0     | 255,544 | 496,325   | 300,720   | 505,893   |
| 2017        | 0         | 0     | 587,800   | 534,756   | 113,854   | 0       | 0     | 228,086 | 237,269   | 232,340   | 408,889   |
| 2018        | 0         | 0     | 1,034,096 | 271,052   | 171,528   | 0       | 0     | 345,949 | 217,053   | 204,116   | 366,272   |
| 2019        | 0         | 0     | 0         | 129,167   | 145,814   | 0       | 0     | 0       | 134,686   | 317,807   | 381,462   |
| TOTAL       | 0         | 0     | 3,398,824 | 2,153,834 | 1,007,044 | 0       | 0     | 984,974 | 2,029,329 | 1,329,255 | 2,194,915 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 4,111     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,015,463 | 661,225   | 497,854   | 0       | 0      | 329,437   | 1,166,779 | 328,304   | 488,742   |
| 2016        | 0         | 557   | 1,377,552 | 896,147   | 247,031   | 0       | 413    | 544,670   | 554,279   | 348,695   | 462,386   |
| 2017        | 60        | 1,142 | 844,742   | 610,733   | 163,361   | 0       | 1,900  | 461,725   | 262,219   | 257,629   | 364,320   |
| 2018        | 34        | 3,194 | 1,329,204 | 308,772   | 245,279   | 0       | 3,216  | 629,518   | 204,669   | 222,514   | 324,517   |
| 2019        | 18        | 915   | 185,642   | 153,343   | 147,639   | 0       | 5,663  | 165,153   | 143,629   | 235,138   | 374,214   |
| TOTAL       | 112       | 5,808 | 4,752,603 | 2,630,220 | 1,301,164 | 0       | 11,192 | 2,130,504 | 2,331,575 | 1,392,279 | 2,014,180 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 3,684     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,900,220   | 7,655,237   | 2,017,864 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,135,007) | (1,890,030) | 7,234     |       |
| TOTAL LOSSES                | 3,765,213   | 5,765,207   | 2,025,098 |       |
| EXPECTED LOSSES             | 6,216,830   | 5,314,599   | 2,548,852 |       |
| CREDIBILITY                 | 0.29        | 0.95        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.067 | 0.103 | 0.036 | 0.206 |
| INDICATED (POST-TEST)   | 0.068 | 0.104 | 0.036 | 0.208 |
| PRESENT ON RATE LEVEL   | 0.107 | 0.092 | 0.044 | 0.243 |
| DERIVED BY FORMULA      | 0.096 | 0.103 | 0.036 | 0.236 |
| UNDERLYING PRESENT RATE | 0.111 | 0.095 | 0.046 | 0.252 |
| PROPOSED                | 0.096 | 0.104 | 0.037 | 0.236 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.241 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.24   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.30   | 0.29   | 0.26   | + 0.24 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 299,516          | 5,985,133          | 1.998               | 0               | 0     | 9     | 24    | 34   | 67  |
| 2016        | 375,482          | 2,636,052          | 0.702               | 0               | 0     | 3     | 11    | 30   | 44  |
| 2017        | 373,373          | 2,929,865          | 0.785               | 0               | 0     | 2     | 14    | 36   | 52  |
| 2018        | 327,266          | 2,361,814          | 0.722               | 0               | 0     | 3     | 9     | 34   | 46  |
| 2019        | 340,421          | 1,970,990          | 0.579               | 0               | 0     | 1     | 8     | 41   | 50  |
| TOTAL       | 1,716,058        | 15,883,854         | 0.926               | 0               | 0     | 18    | 66    | 175  | 259 |
| OD          |                  |                    |                     | 0               | 0     | 2     | 1     | 1    | 4   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,926,012 | 859,508   | 312,730   | 0       | 0     | 1,457,875 | 807,499   | 344,048   | 277,461   |
| 2016        | 0         | 0     | 619,704   | 602,943   | 191,794   | 0       | 0     | 152,441   | 319,606   | 372,880   | 376,684   |
| 2017        | 0         | 0     | 457,128   | 687,460   | 308,710   | 0       | 0     | 180,866   | 448,985   | 483,290   | 363,426   |
| 2018        | 0         | 0     | 652,694   | 367,879   | 281,966   | 0       | 0     | 117,978   | 280,613   | 411,206   | 249,478   |
| 2019        | 0         | 0     | 164,046   | 385,574   | 301,009   | 0       | 0     | 33,140    | 173,716   | 692,500   | 221,005   |
| TOTAL       | 0         | 0     | 3,819,584 | 2,903,364 | 1,396,209 | 0       | 0     | 1,942,300 | 2,030,419 | 2,303,924 | 1,488,054 |
| OD          | 0         | 0     | 508,124   | 1,000     | 1,648     | 0       | 0     | 27,317    | 0         | 2,069     | 7,556     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 2,420,459 | 1,122,517 | 394,353   | 0       | 0      | 2,408,363 | 998,069   | 411,825   | 254,709   |
| 2016        | 0         | 392   | 843,725   | 756,705   | 254,393   | 0       | 252    | 327,664   | 358,419   | 427,250   | 344,289   |
| 2017        | 77        | 982   | 707,206   | 783,622   | 389,902   | 0       | 1,598  | 417,238   | 487,532   | 527,898   | 323,813   |
| 2018        | 44        | 2,194 | 934,691   | 386,094   | 345,593   | 0       | 1,342  | 312,091   | 248,380   | 414,239   | 221,038   |
| 2019        | 51        | 3,784 | 640,538   | 424,983   | 333,915   | 0       | 12,238 | 332,141   | 249,272   | 501,914   | 216,806   |
| TOTAL       | 172       | 7,352 | 5,546,619 | 3,473,921 | 1,718,156 | 0       | 15,431 | 3,797,498 | 2,341,672 | 2,283,126 | 1,360,654 |
| OD          | 0         | 577   | 661,952   | 10,182    | 12,333    | 0       | 149    | 52,886    | 1,176     | 1,908     | 6,932     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,082,636  | 9,842,474   | 1,367,587 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,814,074) | (2,277,267) | 3,916     |       |
| TOTAL LOSSES                | 7,268,563   | 7,565,206   | 1,371,503 |       |
| EXPECTED LOSSES             | 5,504,848   | 6,264,060   | 1,513,381 |       |
| CREDIBILITY                 | 0.13        | 0.43        | 0.72      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.382 | 0.439 | 0.080 | 0.901 |
| INDICATED (POST-TEST)   | 0.385 | 0.444 | 0.080 | 0.909 |
| PRESENT ON RATE LEVEL   | 0.310 | 0.352 | 0.085 | 0.747 |
| DERIVED BY FORMULA      | 0.319 | 0.392 | 0.082 | 0.793 |
| UNDERLYING PRESENT RATE | 0.321 | 0.365 | 0.088 | 0.774 |
| PROPOSED                | 0.320 | 0.392 | 0.082 | 0.793 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.809 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.81   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.80   | 0.80   | 0.80   | + 0.81 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 188,537          | 1,809,952          | 0.960               | 0               | 0     | 2     | 3     | 25   | 30  |
| 2016        | 206,205          | 2,349,263          | 1.139               | 0               | 0     | 2     | 10    | 13   | 25  |
| 2017        | 204,455          | 2,635,960          | 1.289               | 0               | 0     | 1     | 12    | 24   | 37  |
| 2018        | 219,915          | 1,242,058          | 0.565               | 0               | 0     | 1     | 7     | 20   | 28  |
| 2019        | 207,909          | 1,444,034          | 0.695               | 0               | 0     | 1     | 3     | 27   | 31  |
| TOTAL       | 1,027,021        | 9,481,267          | 0.923               | 0               | 0     | 7     | 35    | 109  | 151 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 422,473   | 140,538   | 334,481   | 0       | 0     | 93,805  | 255,087   | 298,672   | 264,896   |
| 2016        | 0         | 0     | 543,363   | 398,639   | 230,222   | 0       | 0     | 119,499 | 517,791   | 298,383   | 241,366   |
| 2017        | 0         | 0     | 157,288   | 750,657   | 289,483   | 0       | 0     | 21,249  | 736,016   | 358,575   | 322,692   |
| 2018        | 0         | 0     | 159,564   | 63,314    | 158,071   | 0       | 0     | 139,479 | 48,209    | 479,112   | 194,309   |
| 2019        | 0         | 0     | 175,896   | 111,916   | 306,554   | 0       | 0     | 44,598  | 201,870   | 329,782   | 273,418   |
| TOTAL       | 0         | 0     | 1,458,584 | 1,465,064 | 1,318,811 | 0       | 0     | 418,630 | 1,758,973 | 1,764,524 | 1,296,681 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 16,646    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 568,226   | 183,543   | 421,781   | 0       | 0      | 198,867   | 315,288   | 357,510   | 243,175   |
| 2016        | 0         | 302   | 734,881   | 502,492   | 299,983   | 0       | 260    | 272,053   | 576,167   | 344,732   | 220,609   |
| 2017        | 84        | 513   | 328,714   | 846,812   | 361,552   | 0       | 417    | 167,627   | 775,633   | 402,060   | 287,519   |
| 2018        | 8         | 530   | 229,065   | 77,297    | 173,403   | 0       | 1,322  | 269,017   | 75,573    | 463,862   | 172,158   |
| 2019        | 25        | 2,880 | 433,725   | 215,696   | 302,677   | 0       | 9,989  | 264,262   | 189,730   | 253,050   | 268,223   |
| TOTAL       | 118       | 4,226 | 2,294,612 | 1,825,840 | 1,559,395 | 0       | 11,987 | 1,171,826 | 1,932,390 | 1,821,216 | 1,191,682 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 15,418    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,482,769   | 7,138,842   | 1,207,100 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,446,716) | (1,887,234) | 3,729     |       |
| TOTAL LOSSES                | 1,036,053   | 5,251,608   | 1,210,829 |       |
| EXPECTED LOSSES             | 4,801,597   | 5,215,403   | 1,409,893 |       |
| CREDIBILITY                 | 0.09        | 0.31        | 0.51      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.101 | 0.511 | 0.116 | 0.729 |
| INDICATED (POST-TEST)   | 0.102 | 0.516 | 0.118 | 0.736 |
| PRESENT ON RATE LEVEL   | 0.451 | 0.490 | 0.132 | 1.074 |
| DERIVED BY FORMULA      | 0.420 | 0.498 | 0.125 | 1.043 |
| UNDERLYING PRESENT RATE | 0.468 | 0.508 | 0.137 | 1.113 |
| PROPOSED                | 0.420 | 0.498 | 0.125 | 1.043 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.064 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.06   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.33   | 1.27   | 1.15   | + 1.06 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 28,110           | 406,273            | 1.445               | 0               | 0     | 0     | 1     | 5    | 6   |
| 2016        | 27,333           | 858,590            | 3.141               | 0               | 0     | 1     | 2     | 9    | 12  |
| 2017        | 30,657           | 453,536            | 1.479               | 0               | 0     | 1     | 1     | 9    | 11  |
| 2018        | 39,471           | 451,587            | 1.144               | 0               | 0     | 0     | 1     | 6    | 7   |
| 2019        | 41,954           | 598,491            | 1.427               | 0               | 0     | 0     | 1     | 8    | 9   |
| TOTAL       | 167,525          | 2,768,477          | 1.653               | 0               | 0     | 2     | 6     | 37   | 45  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 96,396  | 125,276 | 0       | 0     | 0       | 4,677   | 62,831  | 117,093   |
| 2016        | 0         | 0     | 196,624 | 166,510 | 72,768  | 0       | 0     | 130,386 | 94,508  | 161,691 | 36,103    |
| 2017        | 0         | 0     | 135,565 | 20,553  | 87,082  | 0       | 0     | 18,834  | 28,676  | 129,859 | 32,967    |
| 2018        | 0         | 0     | 0       | 87,219  | 184,768 | 0       | 0     | 0       | 17,122  | 128,401 | 34,077    |
| 2019        | 0         | 0     | 0       | 11,630  | 313,223 | 0       | 0     | 0       | 27,780  | 216,326 | 29,532    |
| TOTAL       | 0         | 0     | 332,189 | 382,308 | 783,117 | 0       | 0     | 149,220 | 172,763 | 699,108 | 249,772   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 635       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 125,893 | 157,973 | 0       | 0     | 0       | 5,781   | 75,209  | 107,491   |
| 2016        | 0         | 117   | 266,768 | 209,392 | 95,487  | 0       | 174   | 268,968 | 107,587 | 185,518 | 32,998    |
| 2017        | 2         | 229   | 181,827 | 28,438  | 104,987 | 0       | 162   | 43,082  | 34,317  | 138,231 | 29,374    |
| 2018        | 11        | 96    | 55,358  | 93,136  | 194,334 | 0       | 36    | 15,386  | 20,659  | 123,086 | 30,192    |
| 2019        | 14        | 972   | 183,584 | 123,003 | 281,080 | 0       | 2,639 | 75,157  | 61,591  | 153,439 | 28,971    |
| TOTAL       | 27        | 1,413 | 687,537 | 579,862 | 833,860 | 0       | 3,011 | 402,593 | 229,934 | 675,483 | 229,026   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 580       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,094,581 | 2,319,139   | 229,607   |       |
| IBNR + FREQUENCY ADJUSTMENT | (820,012) | (455,342)   | 784       |       |
| TOTAL LOSSES                | 274,569   | 1,863,797   | 230,391   |       |
| EXPECTED LOSSES             | 1,651,621 | 1,300,917   | 256,655   |       |
| CREDIBILITY                 | 0.03      | 0.09        | 0.15      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.164 | 1.113 | 0.137 | 1.414 |
| INDICATED (POST-TEST)   | 0.165 | 1.123 | 0.138 | 1.427 |
| PRESENT ON RATE LEVEL   | 0.951 | 0.749 | 0.148 | 1.849 |
| DERIVED BY FORMULA      | 0.928 | 0.783 | 0.146 | 1.857 |
| UNDERLYING PRESENT RATE | 0.986 | 0.777 | 0.153 | 1.916 |
| PROPOSED                | 0.924 | 0.780 | 0.146 | 1.849 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.887 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.89   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.21   | 2.15   | 1.98   | + 1.89 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 428,078          | 2,080,098          | 0.486               | 0               | 0     | 3     | 17    | 30   | 50  |
| 2016        | 338,805          | 1,714,463          | 0.506               | 0               | 0     | 2     | 6     | 17   | 25  |
| 2017        | 412,774          | 2,352,035          | 0.570               | 0               | 0     | 2     | 13    | 30   | 45  |
| 2018        | 425,073          | 1,751,707          | 0.412               | 0               | 0     | 2     | 10    | 14   | 26  |
| 2019        | 399,442          | 1,427,279          | 0.357               | 0               | 0     | 0     | 5     | 31   | 36  |
| TOTAL       | 2,004,172        | 9,325,582          | 0.465               | 0               | 0     | 9     | 51    | 122  | 182 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 597,785   | 382,880   | 189,221   | 0       | 0     | 74,481  | 344,024   | 299,563   | 192,144   |
| 2016        | 0         | 0     | 588,386   | 171,520   | 213,657   | 0       | 0     | 189,839 | 179,978   | 184,584   | 186,499   |
| 2017        | 0         | 0     | 433,995   | 308,878   | 410,935   | 0       | 0     | 258,875 | 357,787   | 380,771   | 200,794   |
| 2018        | 0         | 0     | 460,039   | 235,540   | 203,000   | 0       | 0     | 264,533 | 247,204   | 102,007   | 239,384   |
| 2019        | 0         | 0     | 0         | 237,380   | 639,734   | 0       | 0     | 0       | 142,613   | 263,235   | 144,317   |
| TOTAL       | 0         | 0     | 2,080,205 | 1,336,198 | 1,656,547 | 0       | 0     | 787,728 | 1,271,606 | 1,230,160 | 963,138   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 16,124    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 804,021   | 500,041   | 238,608   | 0       | 0      | 157,900   | 425,214   | 358,577   | 176,388   |
| 2016        | 0         | 244   | 784,073   | 220,316   | 277,798   | 0       | 263    | 393,642   | 202,974   | 213,042   | 170,460   |
| 2017        | 35        | 818   | 624,367   | 365,325   | 496,269   | 0       | 2,188  | 541,884   | 392,926   | 418,649   | 178,907   |
| 2018        | 29        | 1,529 | 650,271   | 251,019   | 246,253   | 0       | 2,526  | 505,904   | 215,695   | 124,299   | 212,094   |
| 2019        | 49        | 2,784 | 547,888   | 417,083   | 603,066   | 0       | 5,282  | 154,902   | 136,546   | 197,977   | 141,575   |
| TOTAL       | 112       | 5,375 | 3,410,620 | 1,753,783 | 1,861,993 | 0       | 10,259 | 1,754,231 | 1,373,355 | 1,312,544 | 879,425   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 14,369    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,180,597   | 6,301,675   | 893,794   |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,158,325) | (1,656,567) | 2,869     |       |
| TOTAL LOSSES                | 2,022,272   | 4,645,108   | 896,663   |       |
| EXPECTED LOSSES             | 6,168,008   | 4,561,403   | 1,098,711 |       |
| CREDIBILITY                 | 0.15        | 0.48        | 0.80      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.101 | 0.232 | 0.044 | 0.377 |
| INDICATED (POST-TEST)   | 0.102 | 0.234 | 0.044 | 0.380 |
| PRESENT ON RATE LEVEL   | 0.297 | 0.220 | 0.053 | 0.570 |
| DERIVED BY FORMULA      | 0.268 | 0.227 | 0.046 | 0.540 |
| UNDERLYING PRESENT RATE | 0.308 | 0.228 | 0.055 | 0.590 |
| PROPOSED                | 0.268 | 0.226 | 0.046 | 0.540 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.551 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.55   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.79   | 0.73   | 0.61   | + 0.55 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 402,348          | 11,505,946         | 2.860               | 1               | 0     | 17    | 31    | 92   | 141 |
| 2016        | 421,684          | 9,274,768          | 2.199               | 1               | 0     | 9     | 23    | 83   | 116 |
| 2017        | 468,659          | 13,514,693         | 2.884               | 1               | 1     | 10    | 36    | 86   | 134 |
| 2018        | 494,237          | 10,300,365         | 2.084               | 1               | 0     | 11    | 28    | 81   | 121 |
| 2019        | 488,382          | 9,478,727          | 1.941               | 0               | 0     | 3     | 16    | 104  | 123 |
| TOTAL       | 2,275,310        | 54,074,499         | 2.377               | 4               | 1     | 50    | 134   | 446  | 635 |
| 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 |
| 2015        | 86,176    | 0       | 3,664,780  | 1,434,576 | 1,976,011 | 54      | 0         | 1,195,838 | 1,055,948 | 1,484,218 | 608,345   |
| 2016        | 1,353,000 | 0       | 1,980,632  | 1,031,586 | 1,285,557 | 3,842   | 0         | 988,287   | 809,128   | 1,107,358 | 715,378   |
| 2017        | 542,971   | 557,131 | 2,236,758  | 1,753,385 | 1,682,484 | 0       | 1,907,552 | 542,639   | 1,586,722 | 1,847,932 | 857,119   |
| 2018        | 1,109,173 | 0       | 2,438,622  | 1,175,818 | 1,354,220 | 0       | 0         | 882,374   | 1,267,506 | 1,219,917 | 852,735   |
| 2019        | 0         | 0       | 653,500    | 896,432   | 1,768,762 | 0       | 0         | 361,523   | 2,619,924 | 2,628,900 | 549,686   |
| TOTAL       | 3,091,320 | 557,131 | 10,974,292 | 6,291,797 | 8,067,034 | 3,896   | 1,907,552 | 3,970,661 | 7,339,228 | 8,288,325 | 3,583,263 |
| OD          | 0         | 0       | 0          | 3,173     | 2,693     | 0       | 0         | 0         | 643       | 1,092     | 9,900     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |           |           | MEDICAL |           |            |           |           |           |
|-------------|-----------|---------|------------|-----------|-----------|---------|-----------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 124,266   | 0       | 4,929,129  | 1,873,556 | 2,491,750 | 120     | 0         | 2,535,177  | 1,305,152 | 1,776,609 | 558,461   |
| 2016        | 1,248,840 | 967     | 2,665,734  | 1,312,382 | 1,651,215 | 4,892   | 1,338     | 2,043,094  | 916,854   | 1,273,400 | 653,855   |
| 2017        | 585,911   | 202,987 | 3,224,170  | 2,050,676 | 2,058,713 | 0       | 1,056,991 | 1,302,721  | 1,724,403 | 2,011,008 | 763,693   |
| 2018        | 1,253,866 | 8,092   | 3,452,700  | 1,286,605 | 1,583,530 | 0       | 8,976     | 1,907,092  | 1,110,972 | 1,279,899 | 755,523   |
| 2019        | 163       | 14,265  | 2,328,588  | 1,382,497 | 1,748,050 | 0       | 94,968    | 2,572,207  | 1,957,844 | 2,098,889 | 539,242   |
| TOTAL       | 3,213,046 | 226,311 | 16,600,321 | 7,905,715 | 9,533,258 | 5,013   | 1,162,274 | 10,360,289 | 7,015,225 | 8,439,806 | 3,270,774 |
| OD          | 0         | 1       | 592        | 3,610     | 3,211     | 0       | 0         | 137        | 700       | 1,172     | 9,025     |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 31,567,984   | 32,902,696  | 3,279,800 |       |
| IBNR + FREQUENCY ADJUSTMENT | (19,396,042) | (7,915,587) | 12,079    |       |
| TOTAL LOSSES                | 12,171,942   | 24,987,109  | 3,291,879 |       |
| EXPECTED LOSSES             | 38,277,581   | 22,085,593  | 4,391,079 |       |
| CREDIBILITY                 | 0.16         | 0.52        | 0.87      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.535 | 1.098 | 0.144 | 1.777 |
| INDICATED (POST-TEST)   | 0.540 | 1.108 | 0.146 | 1.794 |
| PRESENT ON RATE LEVEL   | 1.637 | 0.945 | 0.188 | 2.770 |
| DERIVED BY FORMULA      | 1.462 | 1.030 | 0.151 | 2.643 |
| UNDERLYING PRESENT RATE | 1.682 | 0.971 | 0.193 | 2.846 |
| PROPOSED                | 1.462 | 1.030 | 0.151 | 2.643 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.133 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.13   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.93   | 3.67   | 3.23   | + 3.13 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 105,645          | 1,467,012          | 1.389               | 0               | 0     | 2     | 2     | 22   | 26  |
| 2016        | 98,816           | 2,732,950          | 2.766               | 0               | 0     | 3     | 7     | 27   | 37  |
| 2017        | 101,124          | 3,904,409          | 3.861               | 2               | 0     | 4     | 3     | 32   | 41  |
| 2018        | 107,971          | 1,639,065          | 1.518               | 1               | 0     | 2     | 4     | 11   | 18  |
| 2019        | 112,625          | 2,640,946          | 2.345               | 2               | 0     | 3     | 3     | 31   | 39  |
| TOTAL       | 526,181          | 12,384,382         | 2.354               | 5               | 0     | 14    | 19    | 123  | 161 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 427,499   | 19,356  | 400,413   | 0       | 0     | 201,424   | 24,735  | 262,926   | 130,659   |
| 2016        | 0         | 0     | 660,706   | 374,250 | 446,917   | 0       | 0     | 257,510   | 204,210 | 580,880   | 208,477   |
| 2017        | 609,893   | 0     | 877,814   | 148,491 | 434,491   | 1       | 0     | 716,940   | 233,906 | 732,580   | 150,293   |
| 2018        | 308,918   | 0     | 393,185   | 45,371  | 153,533   | 14,576  | 0     | 265,399   | 76,611  | 172,387   | 209,085   |
| 2019        | 286,096   | 0     | 628,956   | 179,457 | 515,601   | 2,500   | 0     | 136,642   | 159,353 | 634,478   | 97,863    |
| TOTAL       | 1,204,907 | 0     | 2,988,160 | 766,925 | 1,950,955 | 17,077  | 0     | 1,577,915 | 698,815 | 2,383,251 | 796,377   |
| OD          | 0         | 0     | 0         | 0       | 15,200    | 0       | 0     | 0         | 0       | 10,000    | 25        |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 574,986   | 25,279    | 504,921   | 0       | 0      | 427,019   | 30,572  | 314,722   | 119,945   |
| 2016        | 0         | 332    | 890,764   | 475,441   | 573,808   | 0       | 347    | 534,116   | 234,286 | 662,591   | 190,548   |
| 2017        | 657,921   | 1,428  | 1,125,558 | 196,509   | 529,558   | 1       | 4,976  | 1,179,502 | 288,581 | 793,454   | 133,911   |
| 2018        | 379,485   | 1,184  | 494,030   | 72,198    | 179,149   | 25,798  | 2,386  | 452,568   | 88,924  | 179,620   | 185,249   |
| 2019        | 360,693   | 7,754  | 1,049,387 | 388,653   | 534,294   | 4,247   | 18,199 | 439,471   | 241,669 | 466,129   | 96,004    |
| TOTAL       | 1,398,099 | 10,698 | 4,134,725 | 1,158,079 | 2,321,729 | 30,046  | 25,909 | 3,032,677 | 884,032 | 2,416,516 | 725,657   |
| OD          | 0         | 2      | 1,823     | 1,184     | 15,482    | 0       | 2      | 731       | 585     | 9,496     | 22        |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,634,712   | 6,807,104   | 725,679   |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,044,815) | (2,015,254) | 2,272     |       |
| TOTAL LOSSES                | 3,589,897   | 4,791,850   | 727,951   |       |
| EXPECTED LOSSES             | 9,945,755   | 5,583,386   | 836,577   |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.33      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.682 | 0.906 | 0.138 | 1.726 |
| INDICATED (POST-TEST)   | 0.688 | 0.914 | 0.140 | 1.742 |
| PRESENT ON RATE LEVEL   | 1.840 | 1.033 | 0.155 | 3.027 |
| DERIVED BY FORMULA      | 1.770 | 1.009 | 0.150 | 2.929 |
| UNDERLYING PRESENT RATE | 1.890 | 1.061 | 0.159 | 3.110 |
| PROPOSED                | 1.770 | 1.009 | 0.150 | 2.929 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.472 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.47   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.71   | 3.74   | 3.53   | + 3.47 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 20,842           | 964,542            | 4.628               | 0               | 0     | 2     | 6     | 2    | 10  |
| 2016        | 20,309           | 220,403            | 1.085               | 0               | 0     | 0     | 1     | 4    | 5   |
| 2017        | 16,931           | 62,396             | 0.369               | 0               | 0     | 0     | 1     | 5    | 6   |
| 2018        | 20,394           | 1,381,660          | 6.775               | 0               | 0     | 2     | 3     | 3    | 8   |
| 2019        | 20,314           | 702,229            | 3.457               | 1               | 0     | 0     | 0     | 7    | 8   |
| TOTAL       | 98,790           | 3,331,230          | 3.372               | 1               | 0     | 4     | 11    | 21   | 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 |
| 2015        | 0         | 0     | 404,460 | 355,524 | 13,849  | 0       | 0     | 69,247  | 89,228  | 25,205  | 7,029     |
| 2016        | 0         | 0     | 0       | 129,773 | 51,858  | 0       | 0     | 0       | 29,260  | 4,568   | 4,944     |
| 2017        | 0         | 0     | 0       | 5,000   | 16,752  | 0       | 0     | 0       | 344     | 34,403  | 5,897     |
| 2018        | 0         | 0     | 423,839 | 310,389 | 94,494  | 0       | 0     | 300,096 | 115,439 | 58,585  | 78,818    |
| 2019        | 376,549   | 0     | 0       | 0       | 171,054 | 500     | 0     | 0       | 0       | 104,919 | 49,207    |
| TOTAL       | 376,549   | 0     | 828,299 | 800,686 | 348,007 | 500     | 0     | 369,343 | 234,271 | 227,680 | 145,895   |
| 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 |
| 2015        | 0         | 0     | 543,999   | 464,314   | 17,464  | 0       | 0     | 146,804 | 110,286 | 30,170  | 6,453     |
| 2016        | 0         | 42    | 6,239     | 161,895   | 66,323  | 0       | 7     | 1,692   | 32,356  | 5,490   | 4,519     |
| 2017        | 1         | 2     | 1,456     | 6,070     | 19,533  | 0       | 1     | 1,145   | 1,362   | 36,277  | 5,254     |
| 2018        | 36        | 1,466 | 623,541   | 308,368   | 139,205 | 0       | 2,703 | 511,878 | 114,688 | 75,588  | 69,833    |
| 2019        | 474,679   | 507   | 95,115    | 62,242    | 152,639 | 849     | 1,023 | 28,595  | 22,244  | 73,024  | 48,272    |
| TOTAL       | 474,715   | 2,016 | 1,270,350 | 1,002,888 | 395,162 | 849     | 3,734 | 690,113 | 280,935 | 220,549 | 134,330   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,441,778   | 1,899,536   | 134,330   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,381,660) | (432,876)   | 420       |       |
| TOTAL LOSSES                | 1,060,118   | 1,466,660   | 134,750   |       |
| EXPECTED LOSSES             | 2,716,813   | 1,189,176   | 158,960   |       |
| CREDIBILITY                 | 0.02        | 0.06        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.073 | 1.485 | 0.136 | 2.694 |
| INDICATED (POST-TEST)   | 1.083 | 1.499 | 0.138 | 2.720 |
| PRESENT ON RATE LEVEL   | 2.676 | 1.171 | 0.157 | 4.004 |
| DERIVED BY FORMULA      | 2.645 | 1.191 | 0.155 | 3.990 |
| UNDERLYING PRESENT RATE | 2.750 | 1.204 | 0.161 | 4.115 |
| PROPOSED                | 2.644 | 1.191 | 0.155 | 3.990 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.730 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.73   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.64   | 4.71   | 4.67   | + 4.73 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 117,642          | 582,730            | 0.495               | 0               | 0     | 1     | 3     | 8    | 12  |
| 2016        | 68,046           | 369,711            | 0.543               | 0               | 0     | 1     | 1     | 2    | 4   |
| 2017        | 98,767           | 2,459,383          | 2.490               | 0               | 0     | 4     | 2     | 11   | 17  |
| 2018        | 113,463          | 2,877,765          | 2.536               | 0               | 0     | 6     | 7     | 16   | 29  |
| 2019        | 90,642           | 565,226            | 0.624               | 0               | 0     | 1     | 1     | 4    | 6   |
| TOTAL       | 488,560          | 6,854,815          | 1.403               | 0               | 0     | 13    | 14    | 41   | 68  |
| 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 |
| 2015        | 0         | 0     | 147,076   | 165,193 | 41,736    | 0       | 0     | 61,629  | 38,832  | 52,189  | 76,075    |
| 2016        | 0         | 0     | 201,052   | 13,930  | 17,683    | 0       | 0     | 28,387  | 7,934   | 4,824   | 95,901    |
| 2017        | 0         | 0     | 1,222,920 | 30,951  | 554,352   | 0       | 0     | 159,063 | 13,108  | 419,274 | 59,715    |
| 2018        | 0         | 0     | 1,601,027 | 358,603 | 242,012   | 0       | 0     | 339,921 | 96,595  | 150,128 | 89,479    |
| 2019        | 0         | 0     | 170,799   | 36,828  | 179,006   | 0       | 0     | 41,402  | 40,500  | 67,923  | 28,768    |
| TOTAL       | 0         | 0     | 3,342,874 | 605,505 | 1,034,789 | 0       | 0     | 630,402 | 196,969 | 694,338 | 349,938   |
| OD          | 0         | 0     | 200,000   | 0       | 0         | 0       | 0     | 1,829   | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |           |         |         |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 197,817   | 215,742 | 52,629    | 0       | 0     | 130,653   | 47,996  | 62,470  | 69,837    |
| 2016        | 0         | 69    | 265,328   | 19,144  | 24,969    | 0       | 35    | 57,619    | 9,182   | 5,870   | 87,654    |
| 2017        | 3         | 2,015 | 1,607,236 | 77,761  | 674,939   | 0       | 1,281 | 305,832   | 32,159  | 445,955 | 53,206    |
| 2018        | 46        | 4,895 | 2,031,864 | 421,101 | 351,460   | 0       | 3,043 | 573,947   | 108,585 | 162,852 | 79,278    |
| 2019        | 13        | 2,176 | 297,014   | 110,486 | 178,270   | 0       | 4,154 | 94,737    | 42,461  | 53,902  | 28,221    |
| TOTAL       | 62        | 9,156 | 4,399,260 | 844,234 | 1,282,267 | 0       | 8,513 | 1,162,789 | 240,383 | 731,049 | 318,196   |
| OD          | 2         | 1,766 | 196,329   | 19,623  | 15,854    | 0       | 120   | 2,324     | 227     | 108     | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,780,321   | 3,133,744   | 318,196   |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,732,430) | (888,069)   | 934       |       |
| TOTAL LOSSES                | 1,047,892   | 2,245,675   | 319,130   |       |
| EXPECTED LOSSES             | 9,166,196   | 2,430,664   | 370,212   |       |
| CREDIBILITY                 | 0.06        | 0.19        | 0.31      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.173 | 0.452 | 0.065 | 0.691 |
| INDICATED (POST-TEST)   | 0.175 | 0.457 | 0.066 | 0.698 |
| PRESENT ON RATE LEVEL   | 1.826 | 0.484 | 0.074 | 2.384 |
| DERIVED BY FORMULA      | 1.727 | 0.479 | 0.071 | 2.277 |
| UNDERLYING PRESENT RATE | 1.876 | 0.498 | 0.076 | 2.449 |
| PROPOSED                | 1.727 | 0.479 | 0.071 | 2.277 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.699 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.97   | 2.92   | 2.78   | + 2.70 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 556,017          | 8,964,104          | 1.612               | 0               | 0     | 18    | 22    | 42   | 82  |
| 2016        | 402,765          | 6,683,715          | 1.659               | 0               | 0     | 11    | 13    | 44   | 68  |
| 2017        | 560,518          | 12,985,444         | 2.317               | 2               | 1     | 15    | 16    | 57   | 91  |
| 2018        | 655,406          | 12,077,081         | 1.843               | 3               | 1     | 15    | 21    | 41   | 81  |
| 2019        | 532,901          | 4,629,078          | 0.869               | 0               | 0     | 6     | 8     | 37   | 51  |
| TOTAL       | 2,707,607        | 45,339,422         | 1.675               | 5               | 2     | 65    | 80    | 221  | 373 |
| OD          |                  |                    |                     | 0               | 0     | 2     | 1     | 0    | 3   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |           |            |           |           | MEDICAL |           |           |           |           |           |
|-------------|-----------|-----------|------------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.     | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0         | 4,188,588  | 792,721   | 742,029   | 0       | 0         | 1,164,141 | 1,129,140 | 601,596   | 345,889   |
| 2016        | 0         | 0         | 2,999,015  | 727,056   | 390,073   | 0       | 0         | 874,481   | 677,919   | 785,618   | 229,553   |
| 2017        | 467,261   | 1,049,239 | 3,155,978  | 777,223   | 898,446   | 0       | 2,406,205 | 2,133,462 | 451,349   | 1,221,794 | 424,487   |
| 2018        | 1,952,485 | 289,452   | 3,977,609  | 1,280,868 | 961,691   | 3,147   | 97,055    | 2,049,124 | 645,488   | 535,482   | 284,680   |
| 2019        | 0         | 0         | 1,488,902  | 364,882   | 781,170   | 0       | 0         | 499,510   | 263,082   | 920,706   | 310,826   |
| TOTAL       | 2,419,746 | 1,338,691 | 15,810,092 | 3,942,750 | 3,773,409 | 3,147   | 2,503,260 | 6,720,718 | 3,166,978 | 4,065,196 | 1,595,435 |
| OD          | 0         | 0         | 377,659    | 7,200     | 0         | 0       | 0         | 123,848   | 98        | 0         | 3,701     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |           |           | MEDICAL |           |            |           |           |           |
|-------------|-----------|---------|------------|-----------|-----------|---------|-----------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0       | 5,328,107  | 1,035,294 | 935,699   | 0       | 0         | 1,979,752  | 1,395,617 | 720,110   | 317,526   |
| 2016        | 0         | 1,196   | 3,981,804  | 932,497   | 535,720   | 0       | 1,175     | 1,804,244  | 767,478   | 906,533   | 209,811   |
| 2017        | 504,132   | 280,249 | 4,067,051  | 959,224   | 1,143,491 | 0       | 984,950   | 2,284,609  | 552,678   | 1,329,061 | 378,218   |
| 2018        | 2,398,609 | 595,478 | 5,005,524  | 1,421,518 | 1,257,706 | 5,570   | 194,412   | 3,054,851  | 662,437   | 624,692   | 252,226   |
| 2019        | 82        | 16,828  | 2,191,323  | 713,623   | 864,594   | 0       | 46,807    | 1,039,057  | 406,055   | 697,416   | 304,920   |
| TOTAL       | 2,902,823 | 893,751 | 20,573,809 | 5,062,155 | 4,737,210 | 5,570   | 1,227,344 | 10,162,514 | 3,784,266 | 4,277,813 | 1,462,702 |
| OD          | 2         | 606     | 471,233    | 18,344    | 10,714    | 0       | 929       | 201,855    | 8,232     | 4,364     | 3,328     |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 36,440,436   | 17,903,099  | 1,466,030 |       |
| IBNR + FREQUENCY ADJUSTMENT | (11,692,061) | (4,755,835) | 4,457     |       |
| TOTAL LOSSES                | 24,748,375   | 13,147,264  | 1,470,487 |       |
| EXPECTED LOSSES             | 22,825,529   | 13,179,408  | 1,688,688 |       |
| CREDIBILITY                 | 0.18         | 0.59        | 0.97      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.889 | 0.484 | 0.054 | 1.427 |
| INDICATED (POST-TEST)   | 0.898 | 0.489 | 0.055 | 1.441 |
| PRESENT ON RATE LEVEL   | 0.820 | 0.474 | 0.061 | 1.355 |
| DERIVED BY FORMULA      | 0.834 | 0.483 | 0.055 | 1.372 |
| UNDERLYING PRESENT RATE | 0.843 | 0.487 | 0.062 | 1.392 |
| PROPOSED                | 0.834 | 0.483 | 0.055 | 1.372 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.627 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.63   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.61   | 1.56   | 1.58   | + 1.63 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 495,614          | 16,304,297         | 3,290               | 2               | 0     | 22    | 42    | 137  | 203 |
| 2016        | 504,434          | 12,724,375         | 2,523               | 1               | 0     | 17    | 47    | 128  | 193 |
| 2017        | 524,000          | 15,533,758         | 2,964               | 1               | 0     | 20    | 29    | 144  | 194 |
| 2018        | 546,840          | 11,334,997         | 2,073               | 1               | 0     | 10    | 37    | 132  | 180 |
| 2019        | 567,508          | 18,170,677         | 3,202               | 0               | 0     | 8     | 20    | 145  | 173 |
| TOTAL       | 2,638,396        | 74,068,104         | 2,807               | 5               | 0     | 77    | 175   | 686  | 943 |
| 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 |
| 2015        | 487,572   | 0     | 5,314,868  | 1,904,943 | 1,674,574 | 2,248   | 0     | 2,058,424  | 2,449,998 | 1,680,122  | 731,548   |
| 2016        | 526,294   | 0     | 3,324,891  | 2,510,258 | 1,173,660 | 0       | 0     | 1,122,043  | 1,663,045 | 1,442,017  | 962,167   |
| 2017        | 3,000     | 0     | 4,102,817  | 1,534,955 | 1,825,962 | 0       | 0     | 4,008,520  | 1,400,186 | 1,747,748  | 910,570   |
| 2018        | 635,420   | 0     | 1,949,124  | 1,911,120 | 1,925,877 | 25,000  | 0     | 663,540    | 932,348   | 2,022,606  | 1,269,962 |
| 2019        | 0         | 0     | 2,058,693  | 998,720   | 2,472,228 | 0       | 0     | 7,136,449  | 1,019,085 | 3,766,820  | 718,682   |
| TOTAL       | 1,652,286 | 0     | 16,750,393 | 8,859,996 | 9,072,301 | 27,248  | 0     | 14,988,976 | 7,464,662 | 10,659,313 | 4,592,929 |
| OD          | 0         | 0     | 0          | 0         | 4,608     | 0       | 0     | 0          | 0         | 26,178     | 11,670    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 703,079   | 0      | 7,073,780  | 2,487,856  | 2,111,638  | 5,011   | 0       | 4,184,931  | 3,028,198 | 2,011,106  | 671,561   |
| 2016        | 620,770   | 1,873  | 4,497,113  | 3,160,493  | 1,540,588  | 0       | 1,692   | 2,363,163  | 1,864,753 | 1,663,033  | 879,421   |
| 2017        | 3,408     | 7,033  | 5,441,177  | 1,848,201  | 2,264,497  | 0       | 25,832  | 6,083,619  | 1,631,074 | 1,958,377  | 811,318   |
| 2018        | 780,782   | 7,344  | 3,230,491  | 1,970,987  | 2,193,191  | 44,248  | 6,903   | 1,507,575  | 884,158   | 2,010,578  | 1,125,186 |
| 2019        | 214       | 24,377 | 3,663,082  | 1,822,895  | 2,461,066  | 0       | 171,163 | 3,845,431  | 1,592,551 | 2,830,143  | 705,027   |
| TOTAL       | 2,108,252 | 40,627 | 23,905,643 | 11,290,432 | 10,570,980 | 49,259  | 205,590 | 17,984,719 | 9,000,733 | 10,473,238 | 4,192,513 |
| OD          | 0         | 9      | 1,911      | 1,250      | 4,300      | 0       | 52      | 2,899      | 2,291     | 23,604     | 10,607    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 44,298,962   | 41,366,829   | 4,203,120 |       |
| IBNR + FREQUENCY ADJUSTMENT | (23,059,927) | (11,769,104) | 14,333    |       |
| TOTAL LOSSES                | 21,239,035   | 29,597,724   | 4,217,454 |       |
| EXPECTED LOSSES             | 45,506,395   | 32,705,936   | 5,244,066 |       |
| CREDIBILITY                 | 0.18         | 0.58         | 0.96      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.805 | 1.121 | 0.159 | 2.085 |
| INDICATED (POST-TEST)   | 0.812 | 1.131 | 0.161 | 2.105 |
| PRESENT ON RATE LEVEL   | 1.679 | 1.206 | 0.193 | 3.078 |
| DERIVED BY FORMULA      | 1.523 | 1.163 | 0.162 | 2.848 |
| UNDERLYING PRESENT RATE | 1.725 | 1.240 | 0.199 | 3.163 |
| PROPOSED                | 1.523 | 1.163 | 0.162 | 2.848 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.376 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.38   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.01   | 3.85   | 3.59   | + 3.38 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P. T.    | MAJOR      | MINOR      | TEMP       | ALL         |
| 2015         | 983,666          | 17,892,909         | 1.819               | 2               | 0        | 20         | 59         | 192        | 273         |
| 2016         | 1,047,227        | 31,555,145         | 3.013               | 3               | 1        | 24         | 48         | 183        | 259         |
| 2017         | 1,499,723        | 29,532,365         | 1.969               | 2               | 0        | 42         | 43         | 171        | 258         |
| 2018         | 1,497,197        | 21,583,677         | 1.442               | 1               | 0        | 27         | 54         | 197        | 279         |
| 2019         | 1,277,741        | 20,132,499         | 1.576               | 2               | 0        | 15         | 44         | 186        | 247         |
| <b>TOTAL</b> | <b>6,305,554</b> | <b>120,696,595</b> | <b>1.914</b>        | <b>10</b>       | <b>1</b> | <b>128</b> | <b>248</b> | <b>929</b> | <b>1316</b> |
| OD           |                  |                    |                     | 0               | 0        | 2          | 1          | 1          | 4           |

REPORTED LOSSES

| POLICY YEAR  | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                  |                   |                  |
|--------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
|              | DEATH            | P. T.            | MAJOR             | MINOR             | TEMP              | DEATH          | P. T.            | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2015         | 476,313          | 0                | 4,369,441         | 2,550,904         | 2,868,367         | 1              | 0                | 1,469,204         | 1,828,989        | 3,154,159         | 1,175,531        |
| 2016         | 1,888,522        | 2,076,579        | 5,052,986         | 2,507,933         | 3,013,748         | 49,385         | 9,249,095        | 1,731,155         | 1,868,299        | 2,826,440         | 1,291,003        |
| 2017         | 928,177          | 0                | 10,557,320        | 1,825,635         | 2,602,840         | 8,406          | 0                | 8,477,027         | 834,985          | 3,281,336         | 1,016,639        |
| 2018         | 3,094            | 0                | 6,842,214         | 2,715,565         | 2,675,456         | 308,991        | 0                | 2,645,696         | 2,023,465        | 3,192,789         | 1,176,407        |
| 2019         | 752,751          | 0                | 3,028,652         | 3,043,460         | 3,093,434         | 295,751        | 0                | 1,982,696         | 2,426,729        | 4,175,232         | 1,333,794        |
| <b>TOTAL</b> | <b>4,048,857</b> | <b>2,076,579</b> | <b>29,850,613</b> | <b>12,643,497</b> | <b>14,253,845</b> | <b>662,534</b> | <b>9,249,095</b> | <b>16,305,778</b> | <b>8,982,467</b> | <b>16,629,956</b> | <b>5,993,374</b> |
| OD           | 0                | 0                | 337,383           | 8,213             | 11,986            | 0              | 0                | 160,765           | 11               | 3,135             | 6,034            |

TRANSLATED LOSSES

| POLICY YEAR  | INDEMNITY        |                |                   |                   |                   | MEDICAL          |                  |                   |                   |                   |                  |
|--------------|------------------|----------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|
|              | DEATH            | P. T.          | MAJOR             | MINOR             | TEMP              | DEATH            | P. T.            | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2015         | 686,843          | 0              | 5,813,028         | 3,331,481         | 3,617,011         | 2                | 0                | 2,951,160         | 2,260,630         | 3,775,528         | 1,079,137        |
| 2016         | 2,154,449        | 185,996        | 6,792,308         | 3,191,810         | 3,877,055         | 75,934           | 1,150,067        | 3,610,884         | 2,112,309         | 3,239,063         | 1,179,977        |
| 2017         | 1,001,449        | 16,625         | 13,016,211        | 2,320,665         | 3,326,785         | 8,878            | 49,175           | 11,424,321        | 1,205,755         | 3,622,821         | 905,825          |
| 2018         | 4,137            | 22,082         | 9,330,560         | 2,995,540         | 3,256,922         | 546,892          | 25,187           | 5,061,038         | 1,939,794         | 3,275,820         | 1,042,297        |
| 2019         | 905,283          | 47,302         | 7,156,890         | 3,785,705         | 3,413,366         | 480,986          | 217,178          | 5,072,365         | 2,504,806         | 3,273,772         | 1,308,452        |
| <b>TOTAL</b> | <b>4,752,162</b> | <b>272,006</b> | <b>42,108,997</b> | <b>15,625,202</b> | <b>17,491,139</b> | <b>1,112,693</b> | <b>1,441,607</b> | <b>28,119,768</b> | <b>10,023,294</b> | <b>17,187,004</b> | <b>5,515,688</b> |
| OD           | 1                | 3              | 455,522           | 9,497             | 14,114            | 0                | 0                | 340,923           | 103               | 3,305             | 5,428            |

|                             | SERIOUS           | NON-SERIOUS       | MED. ONLY        | TOTAL |
|-----------------------------|-------------------|-------------------|------------------|-------|
| TOTAL TRANSLATED LOSSES     | 78,603,682        | 60,353,658        | 5,521,116        |       |
| IBNR + FREQUENCY ADJUSTMENT | (36,298,174)      | (14,705,529)      | 17,796           |       |
| <b>TOTAL LOSSES</b>         | <b>42,305,508</b> | <b>45,648,129</b> | <b>5,538,912</b> |       |
| EXPECTED LOSSES             | 71,129,738        | 41,186,882        | 6,578,006        |       |
| CREDIBILITY                 | 0.32              | 1.00              | 1.00             |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.658 | 0.724 | 0.088 | 1.470 |
| INDICATED (POST-TEST)   | 0.665 | 0.730 | 0.089 | 1.484 |
| PRESENT ON RATE LEVEL   | 1.098 | 0.636 | 0.102 | 1.835 |
| DERIVED BY FORMULA      | 0.959 | 0.730 | 0.089 | 1.778 |
| UNDERLYING PRESENT RATE | 1.128 | 0.653 | 0.104 | 1.886 |
| PROPOSED                | 0.959 | 0.730 | 0.089 | 1.778 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | T.108 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.55   | 2.29   | 2.14   | + 2.11 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 7,871            | 6,215              | 0.079               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 7,767            | 608                | 0.008               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 9,109            | 35,916             | 0.394               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2018        | 7,131            | 392,537            | 5.505               | 0               | 0     | 1     | 0     | 0    | 1   |
| 2019        | 6,521            | 5,404              | 0.083               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 38,399           | 440,680            | 1.148               | 0               | 0     | 1     | 1     | 1    | 3   |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |       |       | MEDICAL |       |        |        |       |           |
|-------------|-----------|-------|---------|-------|-------|---------|-------|--------|--------|-------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR | TEMP  | DEATH   | P. T. | MAJOR  | MINOR  | TEMP  | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0     | 0     | 0       | 0     | 0      | 0      | 0     | 6,215     |
| 2016        | 0         | 0     | 0       | 0     | 0     | 0       | 0     | 0      | 0      | 0     | 608       |
| 2017        | 0         | 0     | 0       | 8,932 | 0     | 0       | 0     | 24,700 | 0      | 0     | 2,284     |
| 2018        | 0         | 0     | 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       |
| TOTAL       | 0         | 0     | 327,686 | 8,932 | 1,312 | 0       | 0     | 64,173 | 24,700 | 3,936 | 9,941     |
| OD          | 0         | 0     | 0       | 0     | 0     | 0       | 0     | 0      | 0      | 0     | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |        |        | MEDICAL |       |         |        |       |           |
|-------------|-----------|-------|---------|--------|--------|---------|-------|---------|--------|-------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR  | TEMP   | DEATH   | P. T. | MAJOR   | MINOR  | TEMP  | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0      | 0      | 0       | 0     | 0       | 0      | 0     | 5,705     |
| 2016        | 0         | 0     | 0       | 0      | 0      | 0       | 0     | 0       | 0      | 0     | 556       |
| 2017        | 1         | 3     | 1,350   | 9,931  | 267    | 0       | 8     | 3,942   | 25,650 | 792   | 2,035     |
| 2018        | 1         | 938   | 381,992 | 16,065 | 16,314 | 0       | 553   | 99,888  | 4,842  | 2,597 | 601       |
| 2019        | 0         | 4     | 730     | 477    | 1,171  | 0       | 38    | 1,073   | 834    | 2,739 | 153       |
| TOTAL       | 2         | 945   | 384,072 | 26,473 | 17,752 | 0       | 600   | 104,903 | 31,326 | 6,128 | 9,050     |
| OD          | 0         | 0     | 0       | 0      | 0      | 0       | 0     | 0       | 0      | 0     | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 490,521   | 81,679      | 9,050     |       |
| IBNR + FREQUENCY ADJUSTMENT | (790,985) | (167,095)   | 130       |       |
| TOTAL LOSSES                | 0         | 0           | 9,180     |       |
| EXPECTED LOSSES             | 1,519,791 | 451,648     | 55,180    |       |
| CREDIBILITY                 | 0.01      | 0.03        | 0.06      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.024 | 0.024 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.024 | 0.024 |
| PRESENT ON RATE LEVEL   | 3.852 | 1.145 | 0.140 | 5.136 |
| DERIVED BY FORMULA      | 3.813 | 1.110 | 0.133 | 5.057 |
| UNDERLYING PRESENT RATE | 3.958 | 1.176 | 0.144 | 5.278 |
| PROPOSED                | 3.814 | 1.110 | 0.133 | 5.057 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 5.995 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 6.00   | MINIMUM PREMIUM |       |
| MAN. RATE | 6.08   | 6.14   | 5.99   | + 6.00 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,023            | 42,795             | 4.183               | 0               | 0     | 0     | 0     | 5    | 5   |
| 2016        | 1,549            | 324,887            | 20.974              | 0               | 0     | 1     | 0     | 0    | 1   |
| 2017        | 1,854            | 8,888              | 0.479               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 4,867            | 11,049             | 0.227               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 7,184            | 4,294              | 0.060               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 16,477           | 391,913            | 2.379               | 0               | 0     | 1     | 0     | 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 |
| 2015        | 0         | 0     | 0       | 0     | 23,951 | 0       | 0     | 0      | 0     | 18,510 | 334       |
| 2016        | 0         | 0     | 236,573 | 0     | 0      | 0       | 0     | 88,314 | 0     | 0      | 0         |
| 2017        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 8,888     |
| 2018        | 0         | 0     | 0       | 0     | 3,887  | 0       | 0     | 0      | 0     | 1,602  | 5,560     |
| 2019        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 4,294     |
| TOTAL       | 0         | 0     | 236,573 | 0     | 27,838 | 0       | 0     | 88,314 | 0     | 20,112 | 19,076    |
| 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 |
| 2015        | 0         | 0     | 0       | 0     | 30,202 | 0       | 0     | 0       | 0     | 22,156 | 307       |
| 2016        | 0         | 76    | 311,249 | 1,926 | 3,074  | 0       | 103   | 177,749 | 1,167 | 1,008  | 0         |
| 2017        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0       | 0     | 0      | 7,919     |
| 2018        | 0         | 1     | 466     | 303   | 3,959  | 0       | 0     | 117     | 94    | 1,521  | 4,926     |
| 2019        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0       | 0     | 0      | 4,212     |
| TOTAL       | 0         | 77    | 311,715 | 2,229 | 37,235 | 0       | 103   | 177,866 | 1,261 | 24,685 | 17,364    |
| OD          | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0       | 0     | 0      | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 489,761   | 65,410      | 17,364    |       |
| IBNR + FREQUENCY ADJUSTMENT | (244,862) | (79,810)    | 92        |       |
| TOTAL LOSSES                | 244,899   | 0           | 17,457    |       |
| EXPECTED LOSSES             | 552,071   | 261,285     | 19,970    |       |
| CREDIBILITY                 | 0.01      | 0.02        | 0.03      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.486 | 0.000 | 0.106 | 1.592 |
| INDICATED (POST-TEST)   | 1.500 | 0.000 | 0.107 | 1.607 |
| PRESENT ON RATE LEVEL   | 3.261 | 1.543 | 0.118 | 4.922 |
| DERIVED BY FORMULA      | 3.243 | 1.512 | 0.118 | 4.873 |
| UNDERLYING PRESENT RATE | 3.351 | 1.586 | 0.121 | 5.058 |
| PROPOSED                | 3.243 | 1.512 | 0.118 | 4.873 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 5.777 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 5.78   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.71   | 5.81   | 5.74   | + 5.78 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 309,508          | 6,602,170          | 2.133               | 0               | 0     | 10    | 11    | 47   | 68  |
| 2016        | 293,809          | 4,669,237          | 1.589               | 0               | 0     | 5     | 12    | 41   | 58  |
| 2017        | 371,522          | 5,107,280          | 1.375               | 1               | 0     | 6     | 10    | 33   | 50  |
| 2018        | 319,821          | 7,427,817          | 2.322               | 0               | 0     | 12    | 11    | 48   | 71  |
| 2019        | 354,162          | 2,037,453          | 0.575               | 0               | 0     | 1     | 5     | 29   | 35  |
| TOTAL       | 1,648,822        | 25,843,957         | 1.567               | 1               | 0     | 34    | 49    | 198  | 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 |
| 2015        | 0         | 0     | 2,501,028 | 366,911   | 1,218,999 | 0       | 0     | 860,384   | 308,295   | 1,106,803 | 239,750   |
| 2016        | 0         | 0     | 1,150,198 | 541,424   | 1,223,429 | 0       | 0     | 382,621   | 412,499   | 687,802   | 271,264   |
| 2017        | 584,667   | 0     | 1,538,792 | 617,141   | 604,597   | 0       | 0     | 482,719   | 401,256   | 516,878   | 361,230   |
| 2018        | 0         | 0     | 2,958,957 | 627,714   | 735,297   | 0       | 0     | 1,529,851 | 237,836   | 1,114,646 | 223,516   |
| 2019        | 0         | 0     | 190,311   | 302,767   | 424,582   | 0       | 0     | 122,000   | 99,387    | 620,557   | 277,849   |
| TOTAL       | 584,667   | 0     | 8,339,286 | 2,455,957 | 4,206,904 | 0       | 0     | 3,377,575 | 1,459,273 | 4,046,686 | 1,373,609 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 3,681     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 3,363,883  | 479,186   | 1,537,158 | 0       | 0      | 1,824,014 | 381,053   | 1,324,843 | 220,091   |
| 2016        | 0         | 543    | 1,551,181  | 695,563   | 1,558,110 | 0       | 541    | 798,517   | 466,954   | 787,309   | 247,935   |
| 2017        | 630,762   | 2,729  | 2,105,902  | 737,857   | 758,989   | 0       | 3,989  | 961,885   | 450,914   | 568,526   | 321,856   |
| 2018        | 83        | 8,941  | 3,725,842  | 766,933   | 938,284   | 0       | 12,662 | 2,380,032 | 355,189   | 1,132,134 | 198,035   |
| 2019        | 48        | 4,072  | 668,001    | 408,233   | 435,033   | 0       | 15,960 | 382,105   | 202,954   | 449,370   | 272,570   |
| TOTAL       | 630,894   | 16,285 | 11,414,809 | 3,087,772 | 5,227,574 | 0       | 33,153 | 6,346,553 | 1,857,064 | 4,262,184 | 1,260,487 |
| OD          | 0         | 0      | 0          | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 3,328     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 18,441,694  | 14,434,593  | 1,263,815 |       |
| IBNR + FREQUENCY ADJUSTMENT | (8,131,360) | (3,942,136) | 4,128     |       |
| TOTAL LOSSES                | 10,310,334  | 10,492,457  | 1,267,943 |       |
| EXPECTED LOSSES             | 15,997,117  | 10,960,698  | 1,516,616 |       |
| CREDIBILITY                 | 0.13        | 0.42        | 0.70      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.625 | 0.636 | 0.077 | 1.338 |
| INDICATED (POST-TEST)   | 0.631 | 0.642 | 0.077 | 1.351 |
| PRESENT ON RATE LEVEL   | 0.944 | 0.647 | 0.090 | 1.681 |
| DERIVED BY FORMULA      | 0.904 | 0.645 | 0.081 | 1.630 |
| UNDERLYING PRESENT RATE | 0.970 | 0.665 | 0.092 | 1.727 |
| PROPOSED                | 0.904 | 0.645 | 0.081 | 1.630 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.932 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.93   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.95   | 1.98   | 1.96   | + 1.93 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 250,355          | 5,520,978          | 2.205               | 0               | 0     | 3     | 24    | 74   | 101 |
| 2016        | 263,347          | 5,466,666          | 2.076               | 0               | 0     | 8     | 14    | 60   | 82  |
| 2017        | 266,904          | 6,755,537          | 2.531               | 1               | 0     | 8     | 11    | 64   | 84  |
| 2018        | 301,790          | 6,493,931          | 2.152               | 0               | 0     | 11    | 11    | 61   | 83  |
| 2019        | 292,896          | 6,582,904          | 2.248               | 0               | 0     | 3     | 7     | 76   | 86  |
| TOTAL       | 1,375,292        | 30,820,016         | 2.241               | 1               | 0     | 33    | 67    | 335  | 436 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 611,751   | 890,027   | 1,067,307 | 0       | 0     | 719,424   | 990,100   | 1,010,504 | 231,865   |
| 2016        | 0         | 0     | 1,568,177 | 831,831   | 749,522   | 0       | 0     | 605,821   | 652,228   | 781,354   | 277,733   |
| 2017        | 608,392   | 0     | 1,666,761 | 637,601   | 894,067   | 242,963 | 0     | 891,698   | 344,269   | 1,175,966 | 293,820   |
| 2018        | 0         | 0     | 2,533,769 | 567,278   | 984,242   | 0       | 0     | 1,087,481 | 200,953   | 639,739   | 480,469   |
| 2019        | 0         | 0     | 700,249   | 538,628   | 1,198,713 | 0       | 0     | 1,646,942 | 607,111   | 1,662,011 | 229,250   |
| TOTAL       | 608,392   | 0     | 7,080,707 | 3,465,365 | 4,893,851 | 242,963 | 0     | 4,951,366 | 2,794,661 | 5,269,574 | 1,513,137 |
| 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 |
| 2015        | 0         | 0      | 795,707    | 1,162,375 | 1,345,874 | 0       | 0       | 1,441,249 | 1,223,764 | 1,209,573 | 212,852   |
| 2016        | 0         | 770    | 2,108,097  | 1,054,951 | 970,051   | 0       | 857     | 1,262,026 | 735,517   | 898,360   | 253,848   |
| 2017        | 656,357   | 2,949  | 2,286,360  | 772,195   | 1,097,950 | 256,605 | 7,245   | 1,720,488 | 427,191   | 1,270,625 | 261,794   |
| 2018        | 77        | 7,822  | 3,280,274  | 712,733   | 1,168,264 | 0       | 9,610   | 1,800,725 | 273,309   | 664,853   | 425,696   |
| 2019        | 107       | 10,579 | 1,659,639  | 910,046   | 1,187,718 | 0       | 94,642  | 2,100,352 | 822,237   | 1,279,458 | 224,894   |
| TOTAL       | 656,541   | 22,121 | 10,130,078 | 4,612,301 | 5,769,857 | 256,605 | 112,354 | 8,324,839 | 3,482,017 | 5,322,868 | 1,379,083 |
| OD          | 0         | 0      | 0          | 0         | 0         | 0       | 0       | 0         | 0         | 0         | 291       |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 19,502,538   | 19,187,044  | 1,379,374 |       |
| IBNR + FREQUENCY ADJUSTMENT | (12,853,559) | (5,467,794) | 5,331     |       |
| TOTAL LOSSES                | 6,648,979    | 13,719,250  | 1,384,705 |       |
| EXPECTED LOSSES             | 25,367,233   | 15,216,316  | 1,949,570 |       |
| CREDIBILITY                 | 0.12         | 0.37        | 0.62      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.483 | 0.998 | 0.101 | 1.582 |
| INDICATED (POST-TEST)   | 0.488 | 1.007 | 0.102 | 1.597 |
| PRESENT ON RATE LEVEL   | 1.795 | 1.077 | 0.138 | 3.010 |
| DERIVED BY FORMULA      | 1.638 | 1.051 | 0.115 | 2.805 |
| UNDERLYING PRESENT RATE | 1.844 | 1.106 | 0.142 | 3.093 |
| PROPOSED                | 1.638 | 1.051 | 0.115 | 2.805 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.325 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.33   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.21   | 3.98   | 3.51   | + 3.33 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 90,640           | 2,362,624          | 2.607               | 0               | 0     | 4     | 4     | 28   | 36  |
| 2016        | 86,419           | 1,821,325          | 2.108               | 0               | 0     | 3     | 6     | 28   | 37  |
| 2017        | 100,302          | 2,189,957          | 2.183               | 0               | 0     | 3     | 9     | 22   | 34  |
| 2018        | 106,671          | 2,661,401          | 2.495               | 0               | 0     | 3     | 3     | 30   | 36  |
| 2019        | 107,226          | 2,349,866          | 2.192               | 0               | 0     | 1     | 6     | 27   | 34  |
| TOTAL       | 491,258          | 11,385,173         | 2.318               | 0               | 0     | 14    | 28    | 135  | 177 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 704,700   | 209,898   | 345,410   | 0       | 0     | 304,759   | 156,016   | 501,026   | 140,815   |
| 2016        | 0         | 0     | 662,890   | 234,280   | 321,631   | 0       | 0     | 205,230   | 107,926   | 202,741   | 86,627    |
| 2017        | 0         | 0     | 566,638   | 632,199   | 111,980   | 0       | 0     | 339,472   | 279,353   | 159,515   | 100,800   |
| 2018        | 0         | 0     | 540,755   | 263,057   | 294,583   | 0       | 0     | 488,122   | 262,440   | 580,661   | 231,783   |
| 2019        | 0         | 0     | 169,858   | 453,726   | 662,635   | 0       | 0     | 49,233    | 344,684   | 590,135   | 79,595    |
| TOTAL       | 0         | 0     | 2,644,841 | 1,793,160 | 1,736,239 | 0       | 0     | 1,386,816 | 1,150,419 | 2,034,078 | 639,620   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 947,822   | 274,127   | 435,562   | 0       | 0      | 646,089   | 192,836   | 599,728   | 129,268   |
| 2016        | 0         | 288   | 886,090   | 300,102   | 415,086   | 0       | 264    | 420,667   | 123,773   | 232,978   | 79,177    |
| 2017        | 71        | 1,140 | 832,065   | 718,556   | 163,537   | 0       | 2,800  | 669,532   | 308,210   | 184,701   | 89,813    |
| 2018        | 32        | 1,795 | 765,822   | 286,953   | 345,489   | 0       | 4,542  | 894,245   | 272,275   | 588,899   | 205,360   |
| 2019        | 72        | 5,161 | 902,497   | 610,052   | 666,316   | 0       | 15,551 | 424,386   | 326,354   | 449,314   | 78,083    |
| TOTAL       | 176       | 8,385 | 4,334,295 | 2,189,789 | 2,025,990 | 0       | 23,157 | 3,054,919 | 1,223,448 | 2,055,620 | 581,700   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 7,420,931   | 7,494,848   | 581,700   |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,955,185) | (1,772,275) | 1,810     |       |
| TOTAL LOSSES                | 3,465,747   | 5,722,573   | 583,510   |       |
| EXPECTED LOSSES             | 7,814,900   | 4,951,471   | 651,899   |       |
| CREDIBILITY                 | 0.06        | 0.19        | 0.31      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.705 | 1.165 | 0.119 | 1.989 |
| INDICATED (POST-TEST)   | 0.712 | 1.176 | 0.120 | 2.008 |
| PRESENT ON RATE LEVEL   | 1.548 | 0.981 | 0.129 | 2.658 |
| DERIVED BY FORMULA      | 1.498 | 1.018 | 0.126 | 2.642 |
| UNDERLYING PRESENT RATE | 1.591 | 1.008 | 0.133 | 2.731 |
| PROPOSED                | 1.498 | 1.018 | 0.126 | 2.642 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.132 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.13   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.27   | 3.23   | 3.10   | + 3.13 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 47,863           | 1,075,649          | 2,247               | 0               | 0     | 2     | 4     | 23   | 29  |
| 2016        | 45,916           | 991,877            | 2,160               | 0               | 0     | 1     | 5     | 26   | 32  |
| 2017        | 45,438           | 1,649,375          | 3,630               | 0               | 0     | 2     | 4     | 15   | 21  |
| 2018        | 47,826           | 2,146,199          | 4,488               | 0               | 0     | 4     | 3     | 20   | 27  |
| 2019        | 56,206           | 1,580,405          | 2,812               | 0               | 0     | 1     | 4     | 19   | 24  |
| TOTAL       | 243,249          | 7,443,505          | 3,060               | 0               | 0     | 10    | 20    | 103  | 133 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 310,293   | 93,135  | 255,876   | 0       | 0     | 147,917 | 26,460  | 181,683   | 60,285    |
| 2016        | 0         | 0     | 145,283   | 104,812 | 269,168   | 0       | 0     | 47,390  | 123,947 | 217,552   | 83,725    |
| 2017        | 0         | 0     | 392,447   | 261,908 | 560,500   | 0       | 0     | 84,077  | 67,702  | 216,936   | 65,805    |
| 2018        | 0         | 0     | 904,774   | 141,317 | 153,331   | 0       | 0     | 508,105 | 68,263  | 280,386   | 90,023    |
| 2019        | 0         | 0     | 149,274   | 95,084  | 236,946   | 0       | 0     | 13,621  | 628,227 | 386,074   | 71,179    |
| TOTAL       | 0         | 0     | 1,902,071 | 696,256 | 1,475,821 | 0       | 0     | 801,110 | 914,599 | 1,282,631 | 371,017   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0       | 0       | 0         | 1,891     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 417,344   | 121,634 | 322,660   | 0       | 0      | 313,584   | 32,705  | 217,475   | 55,342    |
| 2016        | 0         | 80    | 198,864   | 134,367 | 341,279   | 0       | 84     | 104,000   | 139,517 | 248,115   | 76,525    |
| 2017        | 29        | 737   | 569,855   | 316,763 | 666,819   | 0       | 697    | 171,207   | 79,972  | 232,734   | 58,632    |
| 2018        | 20        | 2,722 | 1,126,893 | 183,886 | 211,170   | 0       | 4,487  | 835,315   | 107,149 | 291,431   | 79,760    |
| 2019        | 20        | 2,376 | 355,261   | 174,687 | 236,169   | 0       | 16,616 | 488,856   | 439,199 | 334,549   | 69,827    |
| TOTAL       | 69        | 5,915 | 2,668,216 | 931,337 | 1,778,097 | 0       | 21,884 | 1,912,962 | 798,542 | 1,324,303 | 340,086   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0      | 0         | 0       | 0         | 1,728     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,609,046   | 4,832,279   | 341,814   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,470,439) | (1,514,104) | 1,366     |       |
| TOTAL LOSSES                | 2,138,607   | 3,318,175   | 343,180   |       |
| EXPECTED LOSSES             | 4,914,009   | 4,227,470   | 481,789   |       |
| CREDIBILITY                 | 0.04        | 0.12        | 0.20      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.879 | 1.364 | 0.140 | 2.384 |
| INDICATED (POST-TEST)   | 0.888 | 1.377 | 0.142 | 2.406 |
| PRESENT ON RATE LEVEL   | 1.966 | 1.691 | 0.193 | 3.850 |
| DERIVED BY FORMULA      | 1.923 | 1.654 | 0.183 | 3.759 |
| UNDERLYING PRESENT RATE | 2.020 | 1.738 | 0.198 | 3.956 |
| PROPOSED                | 1.923 | 1.654 | 0.183 | 3.759 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.456 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.46   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.70   | 4.69   | 4.49   | + 4.46 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 126,595          | 5,802,148          | 4.583               | 0               | 0     | 9     | 16    | 36   | 61  |
| 2016        | 131,822          | 4,089,113          | 3.102               | 0               | 0     | 5     | 12    | 37   | 54  |
| 2017        | 134,709          | 6,474,572          | 4.806               | 0               | 0     | 8     | 13    | 50   | 71  |
| 2018        | 148,399          | 4,601,375          | 3.101               | 0               | 0     | 4     | 11    | 56   | 71  |
| 2019        | 145,461          | 1,995,825          | 1.372               | 0               | 0     | 1     | 6     | 41   | 48  |
| TOTAL       | 686,986          | 22,963,033         | 3.343               | 0               | 0     | 27    | 58    | 220  | 305 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 2,020,518 | 1,093,987 | 377,994   | 0       | 0     | 842,909   | 927,256   | 357,662   | 181,822   |
| 2016        | 0         | 0     | 943,748   | 548,881   | 489,911   | 0       | 0     | 1,221,388 | 222,195   | 480,093   | 182,897   |
| 2017        | 0         | 0     | 1,673,153 | 824,028   | 434,115   | 0       | 0     | 2,577,409 | 196,878   | 603,336   | 165,653   |
| 2018        | 0         | 0     | 943,514   | 630,034   | 763,668   | 0       | 0     | 437,275   | 688,070   | 852,873   | 285,941   |
| 2019        | 0         | 0     | 207,770   | 324,320   | 580,551   | 0       | 0     | 50,298    | 223,656   | 450,086   | 159,144   |
| TOTAL       | 0         | 0     | 5,788,703 | 3,421,250 | 2,646,239 | 0       | 0     | 5,129,279 | 2,258,055 | 2,744,050 | 975,457   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 120       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 2,717,597 | 1,428,747 | 476,650   | 0       | 0      | 1,786,967 | 1,146,088 | 428,121   | 166,913   |
| 2016        | 0         | 458    | 1,181,741 | 694,762   | 632,161   | 0       | 1,087  | 1,805,335 | 261,561   | 555,927   | 167,168   |
| 2017        | 92        | 2,834  | 2,158,935 | 963,165   | 568,497   | 0       | 13,506 | 3,126,942 | 288,848   | 680,002   | 147,597   |
| 2018        | 77        | 3,303  | 1,431,261 | 674,555   | 869,162   | 0       | 4,543  | 984,253   | 611,105   | 874,134   | 253,344   |
| 2019        | 57        | 4,769  | 789,315   | 483,433   | 578,518   | 0       | 11,951 | 316,997   | 228,277   | 339,373   | 156,120   |
| TOTAL       | 226       | 11,363 | 8,278,849 | 4,244,663 | 3,124,989 | 0       | 31,087 | 8,020,494 | 2,535,879 | 2,877,557 | 891,141   |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 107       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 16,342,019  | 12,783,088  | 891,248   |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,348,662) | (3,808,308) | 3,355     |       |
| TOTAL LOSSES                | 9,993,357   | 8,974,781   | 894,603   |       |
| EXPECTED LOSSES             | 12,516,734  | 10,582,897  | 1,233,564 |       |
| CREDIBILITY                 | 0.07        | 0.24        | 0.39      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.455 | 1.306 | 0.130 | 2.891 |
| INDICATED (POST-TEST)   | 1.468 | 1.319 | 0.131 | 2.919 |
| PRESENT ON RATE LEVEL   | 1.773 | 1.499 | 0.175 | 3.447 |
| DERIVED BY FORMULA      | 1.752 | 1.456 | 0.158 | 3.366 |
| UNDERLYING PRESENT RATE | 1.822 | 1.540 | 0.180 | 3.542 |
| PROPOSED                | 1.752 | 1.456 | 0.158 | 3.366 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.990 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.99   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.14   | 4.16   | 4.02   | + 3.99 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 82,964           | 1,404,163          | 1.692               | 0               | 0     | 2     | 3     | 17   | 22  |
| 2016        | 79,755           | 1,179,441          | 1.479               | 0               | 0     | 2     | 2     | 11   | 15  |
| 2017        | 82,139           | 727,455            | 0.886               | 0               | 0     | 1     | 3     | 6    | 10  |
| 2018        | 92,021           | 2,784,973          | 3.026               | 0               | 0     | 4     | 7     | 18   | 29  |
| 2019        | 93,296           | 1,582,695          | 1.696               | 0               | 0     | 0     | 2     | 33   | 35  |
| TOTAL       | 430,175          | 7,678,727          | 1.785               | 0               | 0     | 9     | 17    | 85   | 111 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 390,585   | 124,470 | 267,510   | 0       | 0     | 195,396 | 70,459  | 231,151   | 124,592   |
| 2016        | 0         | 0     | 542,587   | 77,858  | 317,370   | 0       | 0     | 62,221  | 47,246  | 64,004    | 68,155    |
| 2017        | 0         | 0     | 145,028   | 231,642 | 56,253    | 0       | 0     | 15,440  | 77,759  | 120,071   | 81,262    |
| 2018        | 0         | 0     | 1,111,630 | 432,544 | 262,228   | 0       | 0     | 445,525 | 255,433 | 216,518   | 61,095    |
| 2019        | 0         | 0     | 0         | 117,947 | 755,517   | 0       | 0     | 0       | 71,037  | 571,089   | 67,105    |
| TOTAL       | 0         | 0     | 2,189,830 | 984,461 | 1,658,878 | 0       | 0     | 718,582 | 521,934 | 1,202,833 | 402,209   |
| 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 |
| 2015        | 0         | 0     | 525,337   | 162,558   | 337,330   | 0       | 0      | 414,240   | 87,087  | 276,688   | 114,375   |
| 2016        | 0         | 199   | 720,980   | 104,605   | 406,829   | 0       | 83     | 128,379   | 53,590  | 73,664    | 62,294    |
| 2017        | 26        | 316   | 224,673   | 262,394   | 75,867    | 0       | 151    | 44,408    | 84,867  | 129,411   | 72,404    |
| 2018        | 53        | 3,554 | 1,491,927 | 465,438   | 352,892   | 0       | 4,112  | 798,879   | 242,370 | 240,918   | 54,130    |
| 2019        | 43        | 2,680 | 515,588   | 366,485   | 690,181   | 0       | 6,923  | 197,068   | 161,294 | 404,833   | 65,830    |
| TOTAL       | 121       | 6,749 | 3,478,504 | 1,361,480 | 1,863,099 | 0       | 11,269 | 1,582,973 | 629,208 | 1,125,514 | 369,034   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0       | 0         | 7,096     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,079,615   | 4,979,301   | 376,129   |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,081,450) | (1,301,054) | 1,237     |       |
| TOTAL LOSSES                | 1,998,166   | 3,678,247   | 377,367   |       |
| EXPECTED LOSSES             | 6,088,550   | 3,619,849   | 449,531   |       |
| CREDIBILITY                 | 0.05        | 0.17        | 0.29      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.465 | 0.855 | 0.086 | 1.406 |
| INDICATED (POST-TEST)   | 0.469 | 0.863 | 0.087 | 1.419 |
| PRESENT ON RATE LEVEL   | 1.377 | 0.819 | 0.102 | 2.298 |
| DERIVED BY FORMULA      | 1.332 | 0.826 | 0.097 | 2.256 |
| UNDERLYING PRESENT RATE | 1.415 | 0.841 | 0.104 | 2.361 |
| PROPOSED                | 1.332 | 0.827 | 0.097 | 2.256 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.674 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.67   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.70   | 2.78   | 2.68   | + 2.67 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 663,994          | 24,664,730         | 3.715               | 1               | 1     | 24    | 58    | 191  | 275  |
| 2016        | 689,473          | 36,344,294         | 5.271               | 2               | 1     | 43    | 55    | 182  | 283  |
| 2017        | 723,436          | 21,462,358         | 2.967               | 1               | 0     | 29    | 36    | 181  | 247  |
| 2018        | 857,873          | 33,558,333         | 3.912               | 0               | 1     | 29    | 51    | 198  | 279  |
| 2019        | 870,247          | 16,730,556         | 1.923               | 0               | 0     | 16    | 29    | 180  | 225  |
| TOTAL       | 3,805,023        | 132,760,271        | 3.489               | 4               | 3     | 141   | 229   | 932  | 1309 |
| 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 |
| 2015        | 284,667   | 122,325   | 5,842,531  | 2,602,757  | 2,739,190  | 4,327   | 4,600,698  | 3,602,571  | 1,578,417 | 2,270,263  | 1,016,984 |
| 2016        | 774,512   | 949,159   | 9,693,452  | 2,589,403  | 2,100,979  | 315,305 | 9,791,621  | 3,998,179  | 2,843,131 | 2,247,709  | 1,040,844 |
| 2017        | 23,000    | 0         | 6,567,478  | 1,633,550  | 3,261,465  | 537     | 0          | 3,954,549  | 1,656,650 | 3,107,566  | 1,257,563 |
| 2018        | 0         | 692,478   | 6,668,471  | 3,668,099  | 2,401,677  | 0       | 10,848,829 | 3,462,681  | 1,684,147 | 2,849,610  | 1,282,341 |
| 2019        | 0         | 0         | 3,492,918  | 1,600,935  | 2,976,329  | 0       | 0          | 1,317,684  | 1,276,168 | 4,531,542  | 1,534,980 |
| TOTAL       | 1,082,179 | 1,763,962 | 32,264,850 | 12,094,744 | 13,479,640 | 320,169 | 25,241,148 | 16,335,664 | 9,038,513 | 15,006,690 | 6,132,712 |
| OD          | 0         | 0         | 0          | 48,500     | 93,675     | 0       | 0          | 0          | 98        | 20,849     | 11,250    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |           |            |            |            |           |
|-------------|-----------|---------|------------|------------|------------|---------|-----------|------------|------------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 410,490   | 28,864  | 6,908,798  | 3,399,201  | 3,454,119  | 9,645   | 1,224,868 | 4,940,541  | 1,950,923  | 2,717,505  | 933,591   |
| 2016        | 913,546   | 84,897  | 12,824,131 | 3,320,446  | 2,789,533  | 513,027 | 1,177,639 | 8,044,647  | 3,212,321  | 2,619,604  | 951,331   |
| 2017        | 24,993    | 10,594  | 8,290,658  | 2,048,043  | 3,985,679  | 567     | 23,426    | 5,590,463  | 1,924,575  | 3,392,978  | 1,120,489 |
| 2018        | 438       | 103,676 | 9,326,181  | 3,820,849  | 3,030,878  | 0       | 1,195,594 | 5,670,654  | 1,698,252  | 2,946,599  | 1,136,154 |
| 2019        | 311       | 45,656  | 6,379,782  | 2,668,673  | 3,149,969  | 0       | 155,065   | 3,653,545  | 1,846,550  | 3,363,549  | 1,505,815 |
| TOTAL       | 1,349,779 | 273,686 | 43,729,550 | 15,257,211 | 16,410,177 | 523,239 | 3,776,591 | 27,899,850 | 10,632,622 | 15,040,235 | 5,647,381 |
| OD          | 6         | 31      | 18,569     | 61,220     | 96,858     | 0       | 3         | 1,539      | 1,322      | 19,801     | 10,724    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 77,572,844   | 57,519,447   | 5,658,105 |       |
| IBNR + FREQUENCY ADJUSTMENT | (32,528,471) | (15,904,439) | 19,613    |       |
| TOTAL LOSSES                | 45,044,373   | 41,615,008   | 5,677,718 |       |
| EXPECTED LOSSES             | 64,748,679   | 44,749,669   | 6,837,073 |       |
| CREDIBILITY                 | 0.23         | 0.74         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.183 | 1.089 | 0.149 | 2.421 |
| INDICATED (POST-TEST)   | 1.195 | 1.099 | 0.150 | 2.444 |
| PRESENT ON RATE LEVEL   | 1.656 | 1.145 | 0.175 | 2.975 |
| DERIVED BY FORMULA      | 1.550 | 1.111 | 0.150 | 2.811 |
| UNDERLYING PRESENT RATE | 1.702 | 1.176 | 0.180 | 3.057 |
| PROPOSED                | 1.550 | 1.111 | 0.150 | 2.811 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.332 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.33   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.82   | 3.68   | 3.47   | + 3.33 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 475,589          | 19,380,721         | 4.075               | 2               | 1     | 14    | 86    | 286  | 389  |
| 2016        | 486,360          | 20,743,952         | 4.265               | 1               | 1     | 19    | 80    | 223  | 324  |
| 2017        | 487,964          | 22,682,782         | 4.648               | 1               | 0     | 20    | 66    | 253  | 340  |
| 2018        | 519,025          | 21,867,840         | 4.213               | 0               | 1     | 15    | 62    | 279  | 357  |
| 2019        | 544,342          | 19,072,684         | 3.504               | 1               | 0     | 5     | 63    | 224  | 293  |
| TOTAL       | 2,513,280        | 103,747,979        | 4.128               | 5               | 3     | 73    | 357   | 1265 | 1703 |
| 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 |
| 2015        | 74,946    | 510,110   | 2,623,214  | 3,941,775  | 2,747,097  | 13,758  | 1,000,000 | 1,495,355 | 3,210,861  | 2,822,977  | 940,628   |
| 2016        | 465,363   | 626,996   | 3,687,476  | 3,767,012  | 2,619,732  | 231,208 | 254,925   | 1,536,987 | 2,827,927  | 3,855,830  | 870,496   |
| 2017        | 3,000     | 0         | 3,652,942  | 3,421,800  | 2,971,497  | 0       | 0         | 3,400,161 | 2,962,157  | 4,955,536  | 1,315,689 |
| 2018        | 0         | 628,490   | 2,551,150  | 2,925,188  | 2,691,162  | 0       | 2,847,299 | 2,233,255 | 2,197,330  | 4,503,875  | 1,290,091 |
| 2019        | 50,000    | 0         | 967,052    | 3,519,536  | 2,540,777  | 0       | 0         | 876,440   | 5,954,071  | 3,980,317  | 1,184,491 |
| TOTAL       | 593,309   | 1,765,596 | 13,481,834 | 17,575,311 | 13,570,265 | 244,966 | 4,102,224 | 9,542,198 | 17,152,346 | 20,118,535 | 5,601,395 |
| OD          | 0         | 0         | 0          | 0          | 652        | 0       | 0         | 0         | 0          | 6,617      | 2,506     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |           |            |            |            | MEDICAL |           |            |            |            |           |
|-------------|-----------|-----------|------------|------------|------------|---------|-----------|------------|------------|------------|-----------|
|             | DEATH     | P. T.     | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 108,072   | 414,602   | 3,528,223  | 5,147,958  | 3,464,089  | 30,667  | 917,070   | 3,170,153  | 3,968,624  | 3,379,103  | 863,497   |
| 2016        | 548,901   | 848,793   | 5,045,709  | 4,743,564  | 3,374,557  | 376,194 | 485,474   | 3,282,017  | 3,178,996  | 4,412,379  | 795,633   |
| 2017        | 3,619     | 7,038     | 5,264,009  | 3,972,376  | 3,635,769  | 0       | 25,457    | 6,216,194  | 3,342,033  | 5,387,258  | 1,172,279 |
| 2018        | 345       | 268,116   | 4,411,908  | 2,977,954  | 3,074,106  | 0       | 1,087,611 | 4,577,046  | 2,121,208  | 4,515,932  | 1,143,021 |
| 2019        | 63,479    | 29,241    | 5,211,209  | 3,751,959  | 2,821,376  | 0       | 209,720   | 5,670,377  | 4,323,291  | 3,438,259  | 1,161,986 |
| TOTAL       | 724,416   | 1,567,790 | 23,461,058 | 20,593,813 | 16,369,897 | 406,861 | 2,725,332 | 22,915,786 | 16,934,151 | 21,132,932 | 5,136,415 |
| OD          | 0         | 0         | 78         | 51         | 664        | 0       | 1         | 483        | 387        | 6,283      | 2,299     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 51,801,805   | 75,038,178   | 5,138,714 |       |
| IBNR + FREQUENCY ADJUSTMENT | (26,610,458) | (20,249,306) | 16,701    |       |
| TOTAL LOSSES                | 25,191,347   | 54,788,872   | 5,155,415 |       |
| EXPECTED LOSSES             | 52,568,216   | 56,270,475   | 6,091,317 |       |
| CREDIBILITY                 | 0.17         | 0.56         | 0.93      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.002 | 2.180 | 0.205 | 3.387 |
| INDICATED (POST-TEST)   | 1.012 | 2.200 | 0.207 | 3.419 |
| PRESENT ON RATE LEVEL   | 2.036 | 2.179 | 0.236 | 4.450 |
| DERIVED BY FORMULA      | 1.862 | 2.191 | 0.209 | 4.261 |
| UNDERLYING PRESENT RATE | 2.092 | 2.239 | 0.242 | 4.573 |
| PROPOSED                | 1.861 | 2.191 | 0.209 | 4.261 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 5.051 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 5.05   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.91   | 5.70   | 5.19   | + 5.05 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 275,552          | 8,096,709          | 2.938               | 1               | 0     | 12    | 28    | 93   | 134 |
| 2016        | 290,226          | 10,349,026         | 3.566               | 1               | 0     | 13    | 24    | 90   | 128 |
| 2017        | 295,484          | 13,917,522         | 4.710               | 1               | 0     | 18    | 22    | 106  | 147 |
| 2018        | 328,609          | 21,848,405         | 6.649               | 1               | 1     | 17    | 27    | 97   | 143 |
| 2019        | 306,280          | 9,433,862          | 3.080               | 0               | 0     | 9     | 15    | 92   | 116 |
| TOTAL       | 1,496,151        | 63,645,524         | 4.254               | 4               | 1     | 69    | 116   | 478  | 668 |
| 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 |
| 2015        | 3,000     | 0       | 2,682,306  | 1,096,406 | 1,416,566 | 0         | 0         | 1,015,022  | 602,233   | 978,970   | 302,206   |
| 2016        | 22,718    | 0       | 3,407,984  | 1,262,852 | 926,311   | 12,534    | 0         | 2,477,731  | 782,279   | 1,113,652 | 342,965   |
| 2017        | 1,075,174 | 0       | 4,310,139  | 936,045   | 2,143,182 | 321,984   | 0         | 2,728,373  | 501,286   | 1,426,074 | 475,265   |
| 2018        | 24,683    | 560,300 | 3,791,924  | 1,644,390 | 1,578,866 | 991,170   | 7,500,000 | 2,030,600  | 1,696,951 | 1,549,391 | 480,130   |
| 2019        | 0         | 0       | 1,917,326  | 704,197   | 1,607,993 | 0         | 0         | 2,492,412  | 456,582   | 1,877,231 | 378,121   |
| TOTAL       | 1,125,575 | 560,300 | 16,109,679 | 5,643,890 | 7,672,918 | 1,325,688 | 7,500,000 | 10,744,138 | 4,039,331 | 6,945,318 | 1,978,687 |
| OD          | 0         | 0       | 0          | 12,398    | 0         | 0         | 0         | 0          | 383       | 0         | 7,753     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |           |           | MEDICAL   |           |            |           |           |           |
|-------------|-----------|---------|------------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR     | TEMP      | DEATH     | P. T.     | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 4,326     | 0       | 3,607,702  | 1,431,906 | 1,786,290 | 0         | 0         | 2,151,847  | 744,360   | 1,171,827 | 277,425   |
| 2016        | 26,796    | 1,362   | 3,985,870  | 1,604,198 | 1,214,396 | 20,394    | 2,179     | 3,505,982  | 896,874   | 1,288,531 | 313,470   |
| 2017        | 1,029,834 | 7,229   | 5,675,008  | 1,197,206 | 2,620,092 | 301,922   | 20,047    | 4,673,373  | 660,936   | 1,575,077 | 423,461   |
| 2018        | 22,828    | 112,444 | 5,080,336  | 1,787,832 | 1,906,078 | 1,309,042 | 1,241,379 | 3,280,950  | 1,520,658 | 1,653,028 | 425,395   |
| 2019        | 153       | 23,601  | 3,265,148  | 1,311,846 | 1,675,842 | 0         | 165,907   | 3,464,265  | 918,536   | 1,478,119 | 370,937   |
| TOTAL       | 1,083,938 | 144,637 | 21,614,064 | 7,332,989 | 9,202,698 | 1,631,358 | 1,429,511 | 17,076,417 | 4,741,364 | 7,166,583 | 1,810,688 |
| OD          | 1         | 10      | 4,718      | 11,193    | 873       | 0         | 0         | 134        | 294       | 26        | 7,031     |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 42,984,789   | 28,456,020  | 1,817,719 |       |
| IBNR + FREQUENCY ADJUSTMENT | (16,767,943) | (7,514,468) | 6,044     |       |
| TOTAL LOSSES                | 26,216,846   | 20,941,552  | 1,823,763 |       |
| EXPECTED LOSSES             | 32,946,362   | 20,816,282  | 2,263,348 |       |
| CREDIBILITY                 | 0.12         | 0.40        | 0.65      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.752 | 1.399 | 0.121 | 3.272 |
| INDICATED (POST-TEST)   | 1.769 | 1.412 | 0.123 | 3.303 |
| PRESENT ON RATE LEVEL   | 2.143 | 1.354 | 0.147 | 3.644 |
| DERIVED BY FORMULA      | 2.098 | 1.377 | 0.131 | 3.607 |
| UNDERLYING PRESENT RATE | 2.202 | 1.391 | 0.151 | 3.745 |
| PROPOSED                | 2.098 | 1.377 | 0.131 | 3.607 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.276 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.28   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.46   | 4.40   | 4.25   | + 4.28 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 261,736          | 11,117,500         | 4.248               | 0               | 0     | 20    | 10    | 71   | 101 |
| 2016        | 265,066          | 8,341,511          | 3.147               | 1               | 0     | 15    | 13    | 73   | 102 |
| 2017        | 259,726          | 9,108,029          | 3.507               | 0               | 0     | 16    | 16    | 63   | 95  |
| 2018        | 251,323          | 4,704,951          | 1.872               | 0               | 0     | 5     | 12    | 54   | 71  |
| 2019        | 251,188          | 4,256,032          | 1.694               | 0               | 0     | 4     | 6     | 55   | 65  |
| TOTAL       | 1,289,039        | 37,528,023         | 2.911               | 1               | 0     | 60    | 57    | 316  | 434 |
| 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 |
| 2015        | 0         | 0     | 4,714,471  | 509,493   | 2,240,272 | 0       | 0     | 1,840,741 | 246,764   | 1,093,113 | 472,646   |
| 2016        | 331,700   | 0     | 3,391,288  | 510,329   | 1,488,074 | 20,000  | 0     | 998,935   | 265,120   | 1,062,263 | 273,802   |
| 2017        | 0         | 0     | 3,215,597  | 861,963   | 1,157,967 | 0       | 0     | 1,890,975 | 471,439   | 1,002,598 | 507,490   |
| 2018        | 0         | 0     | 1,091,520  | 588,992   | 695,324   | 0       | 0     | 411,366   | 455,301   | 1,041,956 | 420,492   |
| 2019        | 0         | 0     | 665,750    | 448,231   | 1,158,756 | 0       | 0     | 127,561   | 247,606   | 1,103,120 | 505,008   |
| TOTAL       | 331,700   | 0     | 13,078,626 | 2,919,008 | 6,740,393 | 20,000  | 0     | 5,269,578 | 1,686,230 | 5,303,050 | 2,179,438 |
| OD          | 0         | 0     | 0          | 0         | 10,900    | 0       | 0     | 0         | 0         | 3,214     | 16,275    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |            |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 6,340,963  | 665,398   | 2,824,983 | 0       | 0      | 3,902,371  | 305,000   | 1,308,456 | 433,889   |
| 2016        | 391,244   | 1,252  | 4,501,462  | 677,976   | 1,919,776 | 32,542  | 1,224  | 2,033,354  | 315,790   | 1,216,526 | 250,255   |
| 2017        | 96        | 5,433  | 4,232,013  | 1,061,523 | 1,449,214 | 0       | 13,024 | 3,050,625  | 582,743   | 1,108,059 | 452,174   |
| 2018        | 72        | 3,684  | 1,579,978  | 639,434   | 804,030   | 0       | 4,132  | 876,109    | 441,532   | 1,036,882 | 372,556   |
| 2019        | 98        | 10,990 | 1,660,710  | 834,964   | 1,147,588 | 0       | 23,854 | 607,118    | 389,864   | 800,907   | 495,413   |
| TOTAL       | 391,510   | 21,359 | 18,315,125 | 3,879,294 | 8,145,591 | 32,542  | 42,234 | 10,469,577 | 2,034,929 | 5,470,830 | 2,004,286 |
| OD          | 0         | 0      | 129        | 116       | 13,707    | 0       | 0      | 24         | 30        | 3,637     | 15,698    |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 29,272,498   | 19,548,135  | 2,019,984 |       |
| IBNR + FREQUENCY ADJUSTMENT | (16,189,162) | (6,336,622) | 5,859     |       |
| TOTAL LOSSES                | 13,083,337   | 13,211,513  | 2,025,844 |       |
| EXPECTED LOSSES             | 31,592,556   | 17,334,441  | 2,296,332 |       |
| CREDIBILITY                 | 0.11         | 0.36        | 0.59      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.015 | 1.024 | 0.156 | 2.194 |
| INDICATED (POST-TEST)   | 1.025 | 1.033 | 0.157 | 2.215 |
| PRESENT ON RATE LEVEL   | 2.385 | 1.309 | 0.173 | 3.867 |
| DERIVED BY FORMULA      | 2.236 | 1.210 | 0.164 | 3.609 |
| UNDERLYING PRESENT RATE | 2.451 | 1.345 | 0.178 | 3.974 |
| PROPOSED                | 2.235 | 1.210 | 0.164 | 3.609 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.278 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.28   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.85   | 4.83   | 4.51   | + 4.28 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 169,620          | 5,881,661          | 3.468               | 1               | 0     | 8     | 8     | 30   | 47  |
| 2016        | 181,581          | 4,848,785          | 2.670               | 0               | 0     | 9     | 10    | 25   | 44  |
| 2017        | 159,601          | 5,471,472          | 3.428               | 0               | 0     | 11    | 10    | 23   | 44  |
| 2018        | 204,317          | 8,880,491          | 4.346               | 0               | 0     | 7     | 13    | 34   | 54  |
| 2019        | 233,232          | 4,849,477          | 2.079               | 0               | 0     | 4     | 7     | 37   | 48  |
| TOTAL       | 948,351          | 29,931,886         | 3.156               | 1               | 0     | 39    | 48    | 149  | 237 |
| 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 |
| 2015        | 178,971   | 0     | 1,805,166  | 415,328   | 753,088   | 1,080   | 0     | 1,558,408 | 455,931   | 374,365   | 339,324   |
| 2016        | 0         | 0     | 2,409,918  | 276,189   | 924,336   | 0       | 0     | 439,860   | 277,558   | 337,860   | 183,064   |
| 2017        | 0         | 0     | 2,864,014  | 323,933   | 411,448   | 0       | 0     | 1,126,579 | 383,343   | 225,992   | 136,163   |
| 2018        | 0         | 0     | 2,062,440  | 932,815   | 1,196,679 | 0       | 0     | 424,140   | 2,884,477 | 1,171,964 | 207,976   |
| 2019        | 0         | 0     | 1,045,529  | 457,061   | 896,695   | 0       | 0     | 1,131,046 | 192,109   | 887,237   | 239,800   |
| TOTAL       | 178,971   | 0     | 10,187,067 | 2,405,326 | 4,182,246 | 1,080   | 0     | 4,680,033 | 4,193,418 | 2,997,418 | 1,106,327 |
| OD          | 0         | 0     | 0          | 0         | 3,075     | 0       | 0     | 0         | 0         | 1,220     | 1,331     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 258,076   | 0      | 2,341,016  | 542,418   | 949,644   | 2,407   | 0      | 2,575,657 | 563,531   | 448,115   | 311,499   |
| 2016        | 0         | 862    | 3,193,510  | 372,868   | 1,196,087 | 0       | 576    | 903,512   | 315,457   | 390,435   | 167,320   |
| 2017        | 36        | 4,792  | 3,765,028  | 434,648   | 562,056   | 0       | 9,109  | 2,125,534 | 449,341   | 275,717   | 121,321   |
| 2018        | 112       | 6,772  | 2,886,023  | 996,708   | 1,384,125 | 0       | 6,085  | 1,591,258 | 1,951,213 | 1,293,194 | 184,267   |
| 2019        | 90        | 12,683 | 1,792,962  | 773,532   | 936,807   | 0       | 73,564 | 1,538,457 | 412,423   | 692,217   | 235,244   |
| TOTAL       | 258,315   | 25,110 | 13,978,539 | 3,120,175 | 5,028,719 | 2,407   | 89,334 | 8,734,417 | 3,691,965 | 3,099,679 | 1,019,652 |
| OD          | 0         | 0      | 369        | 240       | 3,132     | 0       | 0      | 89        | 71        | 1,158     | 1,220     |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 23,088,580   | 14,945,138  | 1,020,871 |       |
| IBNR + FREQUENCY ADJUSTMENT | (18,436,096) | (3,612,182) | 3,527     |       |
| TOTAL LOSSES                | 4,652,485    | 11,332,956  | 1,024,398 |       |
| EXPECTED LOSSES             | 37,070,881   | 10,209,918  | 1,183,541 |       |
| CREDIBILITY                 | 0.09         | 0.29        | 0.48      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.491 | 1.195 | 0.108 | 1.793 |
| INDICATED (POST-TEST)   | 0.495 | 1.206 | 0.109 | 1.810 |
| PRESENT ON RATE LEVEL   | 3.804 | 1.048 | 0.121 | 4.973 |
| DERIVED BY FORMULA      | 3.506 | 1.094 | 0.115 | 4.715 |
| UNDERLYING PRESENT RATE | 3.909 | 1.077 | 0.125 | 5.110 |
| PROPOSED                | 3.506 | 1.093 | 0.115 | 4.715 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 5.590 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 5.59   | MINIMUM PREMIUM |       |
| MAN. RATE | 6.52   | 6.20   | 5.80   | + 5.59 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 146,481          | 4,838,508          | 3.303               | 1               | 0     | 5     | 8     | 14   | 28  |
| 2016        | 158,237          | 3,981,055          | 2.516               | 2               | 1     | 4     | 7     | 20   | 34  |
| 2017        | 234,297          | 5,868,904          | 2.505               | 1               | 0     | 6     | 5     | 30   | 42  |
| 2018        | 311,135          | 2,548,628          | 0.819               | 0               | 0     | 1     | 5     | 30   | 36  |
| 2019        | 302,575          | 2,984,450          | 0.986               | 0               | 0     | 3     | 4     | 41   | 48  |
| TOTAL       | 1,152,725        | 20,221,545         | 1.754               | 4               | 1     | 19    | 29    | 135  | 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 |
| 2015        | 807,035   | 0       | 1,624,991 | 647,583   | 297,927   | 34,784  | 0     | 752,247   | 344,553   | 200,228   | 129,160   |
| 2016        | 816,163   | 168,052 | 1,246,491 | 306,456   | 127,764   | 64,987  | 5,790 | 353,783   | 403,808   | 294,627   | 193,134   |
| 2017        | 673,370   | 0       | 1,409,779 | 133,115   | 445,972   | 3,500   | 0     | 2,092,156 | 82,510    | 627,905   | 400,597   |
| 2018        | 0         | 0       | 159,380   | 493,865   | 717,901   | 0       | 0     | 22,581    | 230,309   | 527,219   | 397,373   |
| 2019        | 0         | 0       | 557,101   | 267,765   | 720,056   | 0       | 0     | 500,285   | 108,329   | 598,748   | 232,166   |
| TOTAL       | 2,296,568 | 168,052 | 4,997,742 | 1,848,784 | 2,309,620 | 103,271 | 5,790 | 3,721,052 | 1,169,509 | 2,248,727 | 1,352,430 |
| OD          | 0         | 0       | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 1,964     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|---------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 1,163,744 | 0       | 1,907,792 | 845,743   | 375,686   | 77,534  | 0      | 1,199,304 | 425,868   | 239,673   | 118,569   |
| 2016        | 962,673   | 271,193 | 1,654,751 | 393,220   | 179,485   | 105,739 | 13,596 | 737,106   | 453,348   | 341,906   | 176,524   |
| 2017        | 726,394   | 2,137   | 1,688,310 | 189,220   | 554,031   | 3,697   | 8,873  | 2,056,445 | 147,941   | 689,336   | 356,932   |
| 2018        | 59        | 947     | 459,864   | 509,610   | 773,919   | 0       | 491    | 154,436   | 209,357   | 517,137   | 352,072   |
| 2019        | 61        | 8,055   | 1,164,025 | 524,560   | 723,022   | 0       | 40,772 | 862,057   | 250,282   | 457,357   | 227,755   |
| TOTAL       | 2,852,931 | 282,332 | 6,874,741 | 2,462,354 | 2,606,143 | 186,969 | 63,732 | 5,009,348 | 1,486,796 | 2,245,410 | 1,231,853 |
| OD          | 0         | 0       | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 1,772     |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 15,270,055   | 8,800,703   | 1,233,624 |       |
| IBNR + FREQUENCY ADJUSTMENT | (10,002,252) | (3,055,976) | 4,991     |       |
| TOTAL LOSSES                | 5,267,802    | 5,744,727   | 1,238,615 |       |
| EXPECTED LOSSES             | 20,297,664   | 8,927,932   | 1,549,084 |       |
| CREDIBILITY                 | 0.10         | 0.33        | 0.55      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.457 | 0.498 | 0.107 | 1.063 |
| INDICATED (POST-TEST)   | 0.461 | 0.503 | 0.108 | 1.073 |
| PRESENT ON RATE LEVEL   | 1.714 | 0.754 | 0.131 | 2.598 |
| DERIVED BY FORMULA      | 1.588 | 0.671 | 0.118 | 2.378 |
| UNDERLYING PRESENT RATE | 1.761 | 0.775 | 0.134 | 2.670 |
| PROPOSED                | 1.588 | 0.671 | 0.118 | 2.378 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.819 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.82   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.33   | 3.29   | 3.03   | + 2.82 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 13,579           | 379,875            | 2.798               | 0               | 0     | 0     | 3     | 2    | 5   |
| 2016        | 12,903           | 417,204            | 3.233               | 0               | 0     | 1     | 1     | 3    | 5   |
| 2017        | 12,308           | 79,121             | 0.643               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2018        | 16,435           | 71,421             | 0.435               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2019        | 18,532           | 182,774            | 0.986               | 0               | 0     | 0     | 1     | 3    | 4   |
| TOTAL       | 73,757           | 1,130,395          | 1.533               | 0               | 0     | 1     | 6     | 13   | 20  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 170,520 | 8,828   | 0       | 0     | 0      | 174,126 | 13,445  | 12,956    |
| 2016        | 0         | 0     | 207,310 | 5       | 43,595  | 0       | 0     | 66,000 | 2,261   | 70,844  | 27,189    |
| 2017        | 0         | 0     | 0       | 14,495  | 9,161   | 0       | 0     | 0      | 33,395  | 4,437   | 17,633    |
| 2018        | 0         | 0     | 0       | 0       | 20,617  | 0       | 0     | 0      | 0       | 36,588  | 14,216    |
| 2019        | 0         | 0     | 0       | 32,626  | 86,204  | 0       | 0     | 0      | 31,330  | 27,683  | 4,931     |
| TOTAL       | 0         | 0     | 207,310 | 217,646 | 168,405 | 0       | 0     | 66,000 | 241,112 | 152,997 | 76,925    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 222,699 | 11,132  | 0       | 0     | 0       | 215,220 | 16,094  | 11,894    |
| 2016        | 0         | 67    | 273,264 | 2,160   | 57,518  | 0       | 77    | 133,484 | 4,023   | 80,956  | 24,851    |
| 2017        | 2         | 5     | 2,574   | 16,395  | 11,033  | 0       | 11    | 5,470   | 34,809  | 5,748   | 15,711    |
| 2018        | 0         | 3     | 2,473   | 1,606   | 20,999  | 0       | 6     | 2,673   | 2,141   | 34,743  | 12,595    |
| 2019        | 7         | 378   | 74,345  | 56,698  | 81,350  | 0       | 866   | 25,814  | 23,606  | 22,511  | 4,837     |
| TOTAL       | 8         | 452   | 352,656 | 299,558 | 182,031 | 0       | 960   | 167,442 | 279,799 | 160,052 | 69,888    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 521,519     | 921,439     | 69,888    |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,044,701) | (410,948)   | 285       |       |
| TOTAL LOSSES                | 0           | 510,491     | 70,173    |       |
| EXPECTED LOSSES             | 2,105,437   | 1,166,738   | 94,166    |       |
| CREDIBILITY                 | 0.02        | 0.05        | 0.09      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.692 | 0.095 | 0.787 |
| INDICATED (POST-TEST)   | 0.000 | 0.699 | 0.096 | 0.795 |
| PRESENT ON RATE LEVEL   | 2.778 | 1.539 | 0.124 | 4.442 |
| DERIVED BY FORMULA      | 2.722 | 1.497 | 0.122 | 4.342 |
| UNDERLYING PRESENT RATE | 2.855 | 1.582 | 0.128 | 4.564 |
| PROPOSED                | 2.723 | 1.498 | 0.122 | 4.342 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 5.147 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 5.15   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.36   | 5.38   | 5.18   | + 5.15 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 77,554           | 2,710,092          | 3,494               | 0               | 0     | 6     | 4     | 23   | 33  |
| 2016        | 80,472           | 4,994,669          | 6,207               | 0               | 0     | 9     | 4     | 37   | 50  |
| 2017        | 80,138           | 3,431,446          | 4,282               | 0               | 0     | 8     | 13    | 20   | 41  |
| 2018        | 79,338           | 1,420,320          | 1,790               | 0               | 0     | 1     | 7     | 23   | 31  |
| 2019        | 75,273           | 3,454,633          | 4,589               | 0               | 0     | 5     | 0     | 19   | 24  |
| TOTAL       | 392,775          | 16,011,160         | 4,076               | 0               | 0     | 29    | 28    | 122  | 179 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,433,260 | 236,733   | 175,141   | 0       | 0     | 380,685   | 137,791 | 229,029   | 117,453   |
| 2016        | 0         | 0     | 2,528,163 | 139,882   | 342,383   | 0       | 0     | 1,387,834 | 171,611 | 311,289   | 113,507   |
| 2017        | 0         | 0     | 1,705,838 | 677,377   | 145,302   | 0       | 0     | 468,526   | 251,415 | 77,611    | 105,377   |
| 2018        | 0         | 0     | 215,040   | 230,328   | 393,646   | 0       | 0     | 20,997    | 71,158  | 329,033   | 160,118   |
| 2019        | 0         | 0     | 1,523,121 | 0         | 374,169   | 0       | 0     | 962,076   | 0       | 492,959   | 102,308   |
| TOTAL       | 0         | 0     | 7,405,422 | 1,284,320 | 1,430,641 | 0       | 0     | 3,220,118 | 631,975 | 1,439,921 | 598,763   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,927,735 | 309,173   | 220,853   | 0       | 0      | 807,052   | 170,310 | 274,148   | 107,822   |
| 2016        | 0         | 837    | 3,256,423 | 197,654   | 463,828   | 0       | 1,590  | 2,692,225 | 209,989 | 369,379   | 103,745   |
| 2017        | 76        | 3,016  | 2,311,561 | 794,445   | 233,794   | 0       | 3,818  | 898,138   | 281,922 | 100,353   | 93,891    |
| 2018        | 28        | 854    | 385,556   | 249,152   | 427,867   | 0       | 299    | 81,677    | 75,466  | 318,109   | 141,865   |
| 2019        | 31        | 14,559 | 1,703,224 | 285,591   | 454,621   | 0       | 68,020 | 1,356,849 | 223,766 | 399,662   | 100,364   |
| TOTAL       | 135       | 19,266 | 9,584,498 | 1,836,015 | 1,800,962 | 0       | 73,726 | 5,835,941 | 961,453 | 1,461,651 | 547,687   |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0       | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 15,513,566  | 6,060,082   | 547,687   |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,322,983) | (2,098,500) | 1,751     |       |
| TOTAL LOSSES                | 9,190,583   | 3,961,582   | 549,438   |       |
| EXPECTED LOSSES             | 12,323,915  | 5,743,643   | 689,656   |       |
| CREDIBILITY                 | 0.05        | 0.16        | 0.27      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 2.340 | 1.009 | 0.140 | 3.488 |
| INDICATED (POST-TEST)   | 2.362 | 1.018 | 0.141 | 3.522 |
| PRESENT ON RATE LEVEL   | 3.054 | 1.423 | 0.171 | 4.648 |
| DERIVED BY FORMULA      | 3.019 | 1.358 | 0.163 | 4.540 |
| UNDERLYING PRESENT RATE | 3.138 | 1.462 | 0.176 | 4.776 |
| PROPOSED                | 3.019 | 1.358 | 0.163 | 4.540 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 5.382 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 5.38   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.62   | 5.65   | 5.42   | + 5.38 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 152,468          | 9,902,869          | 6.495               | 0               | 0     | 10    | 21    | 78   | 109 |
| 2016        | 151,543          | 9,569,630          | 6.315               | 0               | 0     | 17    | 19    | 77   | 113 |
| 2017        | 153,834          | 11,929,008         | 7.754               | 0               | 0     | 15    | 20    | 72   | 107 |
| 2018        | 177,621          | 9,688,860          | 5.455               | 0               | 0     | 9     | 12    | 92   | 113 |
| 2019        | 181,652          | 7,803,520          | 4.296               | 2               | 0     | 3     | 14    | 90   | 109 |
| TOTAL       | 817,118          | 48,893,887         | 5.984               | 2               | 0     | 54    | 86    | 409  | 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 |
| 2015        | 0         | 0     | 2,246,333  | 808,504   | 1,856,600 | 0       | 0     | 1,584,504 | 916,659   | 1,754,087 | 736,182   |
| 2016        | 0         | 0     | 3,619,555  | 896,689   | 1,121,464 | 0       | 0     | 1,567,254 | 742,535   | 1,323,368 | 298,765   |
| 2017        | 0         | 0     | 3,077,022  | 1,555,192 | 1,042,615 | 0       | 0     | 2,907,397 | 1,475,873 | 1,333,274 | 537,635   |
| 2018        | 0         | 0     | 2,099,921  | 561,391   | 1,664,918 | 0       | 0     | 1,752,562 | 479,046   | 2,572,979 | 558,043   |
| 2019        | 4,314     | 0     | 824,496    | 1,135,398 | 1,258,882 | 580,963 | 0     | 1,070,112 | 1,110,026 | 1,521,423 | 297,906   |
| TOTAL       | 4,314     | 0     | 11,867,327 | 4,957,174 | 6,944,479 | 580,963 | 0     | 8,881,829 | 4,724,139 | 8,505,131 | 2,428,531 |
| OD          | 0         | 0     | 0          | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 211       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |         |            |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|---------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 3,003,138  | 1,055,906 | 2,341,173 | 0       | 0       | 3,293,986  | 1,132,991 | 2,099,642 | 675,815   |
| 2016        | 0         | 1,450  | 4,814,209  | 1,156,260 | 1,465,004 | 0       | 1,996   | 3,206,183  | 852,953   | 1,523,748 | 273,071   |
| 2017        | 174       | 5,364  | 4,094,651  | 1,824,772 | 1,331,536 | 0       | 18,626  | 4,428,309  | 1,661,659 | 1,503,623 | 479,033   |
| 2018        | 79        | 6,701  | 2,861,303  | 739,478   | 1,839,853 | 0       | 15,953  | 3,083,932  | 650,562   | 2,546,594 | 494,426   |
| 2019        | 5,607     | 14,740 | 2,370,649  | 1,414,708 | 1,338,073 | 986,923 | 96,103  | 2,224,969  | 1,064,433 | 1,227,645 | 292,246   |
| TOTAL       | 5,860     | 28,255 | 17,143,950 | 6,191,124 | 8,315,639 | 986,923 | 132,678 | 16,237,380 | 5,362,598 | 8,901,252 | 2,214,591 |
| OD          | 0         | 0      | 0          | 0         | 0         | 0       | 0       | 0          | 0         | 0         | 188       |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 34,535,045   | 28,770,612  | 2,214,779 |       |
| IBNR + FREQUENCY ADJUSTMENT | (18,572,994) | (9,666,826) | 8,551     |       |
| TOTAL LOSSES                | 15,962,051   | 19,103,786  | 2,223,330 |       |
| EXPECTED LOSSES             | 36,823,868   | 27,008,558  | 3,052,105 |       |
| CREDIBILITY                 | 0.08         | 0.26        | 0.44      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.953 | 2.338 | 0.272 | 4.563 |
| INDICATED (POST-TEST)   | 1.972 | 2.360 | 0.275 | 4.607 |
| PRESENT ON RATE LEVEL   | 4.386 | 3.217 | 0.364 | 7.966 |
| DERIVED BY FORMULA      | 4.193 | 2.994 | 0.324 | 7.511 |
| UNDERLYING PRESENT RATE | 4.507 | 3.305 | 0.374 | 8.185 |
| PROPOSED                | 4.193 | 2.994 | 0.324 | 7.511 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 8.904 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 8.90   | MINIMUM PREMIUM |       |
| MAN. RATE | 9.99   | 9.82   | 9.29   | + 8.90 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 396,453          | 7,914,525          | 1.996               | 0               | 0     | 8     | 17    | 66   | 91  |
| 2016        | 406,291          | 5,370,795          | 1.322               | 0               | 0     | 8     | 19    | 42   | 69  |
| 2017        | 434,500          | 6,810,999          | 1.568               | 1               | 0     | 8     | 20    | 56   | 85  |
| 2018        | 439,806          | 6,119,482          | 1.391               | 0               | 0     | 12    | 10    | 41   | 63  |
| 2019        | 449,723          | 7,263,828          | 1.615               | 0               | 1     | 1     | 11    | 67   | 80  |
| TOTAL       | 2,126,773        | 33,479,629         | 1.574               | 1               | 1     | 37    | 77    | 272  | 388 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |           |           |           | MEDICAL |           |           |           |           |           |
|-------------|-----------|---------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0       | 1,875,016 | 789,524   | 1,120,471 | 0       | 0         | 1,833,660 | 700,207   | 1,279,844 | 315,803   |
| 2016        | 0         | 0       | 1,771,376 | 1,111,526 | 382,441   | 0       | 0         | 535,087   | 545,903   | 589,475   | 434,987   |
| 2017        | 724,638   | 0       | 1,631,732 | 858,993   | 902,204   | 737,552 | 0         | 447,809   | 449,461   | 675,694   | 382,916   |
| 2018        | 0         | 0       | 2,475,157 | 625,530   | 509,317   | 0       | 0         | 1,339,436 | 284,078   | 515,465   | 370,499   |
| 2019        | 0         | 661,406 | 167,000   | 515,058   | 871,754   | 0       | 2,000,000 | 107,645   | 366,946   | 2,137,342 | 436,677   |
| TOTAL       | 724,638   | 661,406 | 7,920,281 | 3,900,631 | 3,786,187 | 737,552 | 2,000,000 | 4,263,637 | 2,346,595 | 5,197,820 | 1,940,882 |
| OD          | 0         | 0       | 0         | 0         | 0         | 0       | 0         | 0         | 0         | 0         | 1,920     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |           |           | MEDICAL |           |           |           |           |           |
|-------------|-----------|---------|------------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0       | 2,211,415  | 1,031,118 | 1,412,914 | 0       | 0         | 2,668,223 | 865,456   | 1,531,973 | 289,907   |
| 2016        | 0         | 925     | 2,383,233  | 1,400,415 | 513,451   | 0       | 750       | 1,112,228 | 615,390   | 679,228   | 397,578   |
| 2017        | 628,054   | 2,966   | 2,274,930  | 1,017,831 | 1,113,040 | 625,775 | 3,730     | 910,862   | 504,226   | 736,707   | 341,178   |
| 2018        | 80        | 7,643   | 3,184,511  | 725,767   | 686,036   | 0       | 11,890    | 2,222,181 | 349,302   | 562,905   | 328,262   |
| 2019        | 88        | 226,765 | 1,081,558  | 733,985   | 854,419   | 0       | 990,706   | 919,052   | 641,066   | 1,395,621 | 428,380   |
| TOTAL       | 628,222   | 238,300 | 11,135,646 | 4,909,115 | 4,579,860 | 625,775 | 1,007,076 | 7,832,547 | 2,975,440 | 4,906,435 | 1,785,306 |
| OD          | 0         | 0       | 0          | 0         | 0         | 0       | 0         | 0         | 0         | 0         | 1,760     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 21,467,566  | 17,370,850  | 1,787,066 |       |
| IBNR + FREQUENCY ADJUSTMENT | (8,261,321) | (4,546,979) | 5,504     |       |
| TOTAL LOSSES                | 13,206,245  | 12,823,870  | 1,792,570 |       |
| EXPECTED LOSSES             | 16,267,165  | 12,618,599  | 2,033,580 |       |
| CREDIBILITY                 | 0.15        | 0.50        | 0.83      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.621 | 0.603 | 0.084 | 1.308 |
| INDICATED (POST-TEST)   | 0.627 | 0.609 | 0.085 | 1.321 |
| PRESENT ON RATE LEVEL   | 0.744 | 0.577 | 0.093 | 1.415 |
| DERIVED BY FORMULA      | 0.727 | 0.593 | 0.086 | 1.406 |
| UNDERLYING PRESENT RATE | 0.765 | 0.593 | 0.096 | 1.454 |
| PROPOSED                | 0.727 | 0.593 | 0.086 | 1.406 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.667 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.67   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.62   | 1.66   | 1.65   | + 1.67 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,048,316        | 16,065,468         | 1.533               | 1               | 0     | 20    | 40    | 138  | 199  |
| 2016        | 1,126,210        | 15,939,289         | 1.415               | 3               | 0     | 14    | 32    | 165  | 214  |
| 2017        | 1,175,775        | 15,237,768         | 1.296               | 1               | 0     | 20    | 31    | 145  | 197  |
| 2018        | 1,255,985        | 19,920,172         | 1.586               | 1               | 0     | 15    | 40    | 176  | 232  |
| 2019        | 1,294,096        | 17,649,967         | 1.364               | 1               | 0     | 8     | 23    | 203  | 235  |
| TOTAL       | 5,900,382        | 84,812,664         | 1.437               | 7               | 0     | 77    | 166   | 827  | 1077 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0    |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |           |            | MEDICAL |       |            |           |            |           |
|-------------|-----------|-------|------------|-----------|------------|---------|-------|------------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR      | MINOR     | TEMP       | DEATH   | P. T. | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 785,751   | 0     | 4,192,930  | 1,936,718 | 2,105,576  | 877,810 | 0     | 1,634,051  | 1,232,500 | 2,132,909  | 1,167,223 |
| 2016        | 2,762,721 | 0     | 3,666,094  | 1,292,581 | 2,119,446  | 6,000   | 0     | 1,198,956  | 1,083,343 | 2,690,749  | 1,119,399 |
| 2017        | 88,000    | 0     | 4,740,705  | 1,317,546 | 2,387,815  | 441     | 0     | 1,973,353  | 1,377,548 | 2,075,033  | 1,277,327 |
| 2018        | 876,000   | 0     | 3,749,464  | 1,809,723 | 4,116,027  | 3,000   | 0     | 1,508,310  | 1,960,238 | 4,683,145  | 1,214,265 |
| 2019        | 970,507   | 0     | 1,717,080  | 1,725,634 | 2,973,933  | 10,495  | 0     | 3,896,570  | 835,363   | 4,116,697  | 1,403,688 |
| TOTAL       | 5,482,979 | 0     | 18,066,273 | 8,082,202 | 13,702,797 | 897,746 | 0     | 10,211,240 | 6,488,992 | 15,698,533 | 6,181,902 |
| OD          | 0         | 0     | 0          | 0         | 0          | 0       | 0     | 0          | 0         | 0          | 14,297    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 459,771   | 0      | 5,639,491  | 2,529,354  | 2,655,131  | 793,965 | 0       | 3,464,188  | 1,523,370 | 2,553,092  | 1,071,511 |
| 2016        | 2,602,467 | 1,548  | 4,755,647  | 1,624,488  | 2,722,325  | 7,782   | 1,622   | 2,450,073  | 1,232,790 | 3,070,535  | 1,023,131 |
| 2017        | 95,075    | 7,909  | 6,177,015  | 1,636,089  | 2,923,494  | 466     | 13,945  | 3,367,240  | 1,558,007 | 2,269,301  | 1,138,098 |
| 2018        | 1,076,319 | 12,386 | 5,371,303  | 2,093,860  | 3,986,823  | 5,310   | 13,939  | 3,048,800  | 1,832,325 | 3,866,646  | 1,075,839 |
| 2019        | 1,223,709 | 28,383 | 4,508,247  | 2,567,602  | 3,005,579  | 17,829  | 162,340 | 3,664,637  | 1,546,230 | 3,046,817  | 1,377,018 |
| TOTAL       | 5,457,341 | 50,226 | 26,451,703 | 10,451,392 | 15,293,353 | 825,352 | 191,847 | 15,994,939 | 7,692,722 | 14,806,392 | 5,685,596 |
| OD          | 0         | 0      | 0          | 0          | 0          | 0       | 0       | 0          | 0         | 0          | 13,336    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 48,971,407   | 48,243,858   | 5,698,933 |       |
| IBNR + FREQUENCY ADJUSTMENT | (21,662,813) | (12,544,630) | 19,008    |       |
| TOTAL LOSSES                | 27,308,594   | 35,699,228   | 5,717,941 |       |
| EXPECTED LOSSES             | 42,871,795   | 35,027,503   | 6,841,575 |       |
| CREDIBILITY                 | 0.30         | 0.99         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.463 | 0.605 | 0.097 | 1.165 |
| INDICATED (POST-TEST)   | 0.467 | 0.611 | 0.098 | 1.176 |
| PRESENT ON RATE LEVEL   | 0.707 | 0.578 | 0.113 | 1.398 |
| DERIVED BY FORMULA      | 0.635 | 0.610 | 0.098 | 1.343 |
| UNDERLYING PRESENT RATE | 0.727 | 0.594 | 0.116 | 1.436 |
| PROPOSED                | 0.635 | 0.610 | 0.098 | 1.343 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.592 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.59   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.88   | 1.68   | 1.63   | + 1.59 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 64,380           | 3,188,159          | 4.952               | 0               | 0     | 3     | 8     | 26   | 37  |
| 2016        | 65,563           | 3,203,176          | 4.886               | 0               | 0     | 5     | 10    | 23   | 38  |
| 2017        | 71,332           | 2,525,973          | 3.541               | 0               | 0     | 3     | 12    | 31   | 46  |
| 2018        | 70,382           | 1,899,872          | 2.699               | 0               | 0     | 2     | 3     | 25   | 30  |
| 2019        | 78,018           | 1,683,389          | 2.158               | 0               | 0     | 1     | 3     | 29   | 33  |
| TOTAL       | 349,675          | 12,500,569         | 3.575               | 0               | 0     | 14    | 36    | 134  | 184 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 562,631   | 190,811   | 734,422   | 0       | 0     | 876,000   | 133,741   | 287,997   | 402,557   |
| 2016        | 0         | 0     | 1,057,139 | 604,523   | 366,132   | 0       | 0     | 209,900   | 627,717   | 242,205   | 95,560    |
| 2017        | 0         | 0     | 546,549   | 339,604   | 459,819   | 0       | 0     | 176,817   | 431,901   | 343,871   | 227,412   |
| 2018        | 0         | 0     | 357,412   | 190,675   | 325,123   | 0       | 0     | 294,449   | 190,894   | 406,128   | 135,191   |
| 2019        | 0         | 0     | 186,004   | 282,072   | 331,223   | 0       | 0     | 191,847   | 135,607   | 422,853   | 133,783   |
| TOTAL       | 0         | 0     | 2,709,735 | 1,607,685 | 2,216,719 | 0       | 0     | 1,749,013 | 1,519,860 | 1,703,054 | 994,503   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 1,688     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 673,192   | 249,199   | 926,106   | 0       | 0      | 1,587,037 | 165,304   | 344,732   | 369,547   |
| 2016        | 0         | 533   | 1,421,366 | 764,093   | 479,332   | 0       | 390    | 459,824   | 698,242   | 283,388   | 87,342    |
| 2017        | 38        | 1,013 | 776,417   | 403,411   | 556,748   | 0       | 1,557  | 402,701   | 465,560   | 380,291   | 202,624   |
| 2018        | 24        | 1,220 | 528,211   | 214,995   | 362,370   | 0       | 2,779  | 554,942   | 192,525   | 410,486   | 119,779   |
| 2019        | 42        | 3,680 | 595,108   | 357,773   | 348,576   | 0       | 19,310 | 438,096   | 190,201   | 319,625   | 131,241   |
| TOTAL       | 105       | 6,446 | 3,994,294 | 1,989,471 | 2,673,132 | 0       | 24,037 | 3,442,600 | 1,711,833 | 1,738,523 | 910,534   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 1,611     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 7,467,482   | 8,112,958   | 912,145   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,829,200) | (2,153,780) | 2,925     |       |
| TOTAL LOSSES                | 4,638,281   | 5,959,177   | 915,070   |       |
| EXPECTED LOSSES             | 5,602,654   | 6,012,099   | 1,048,102 |       |
| CREDIBILITY                 | 0.05        | 0.15        | 0.25      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.326 | 1.704 | 0.261 | 3.292 |
| INDICATED (POST-TEST)   | 1.339 | 1.720 | 0.264 | 3.323 |
| PRESENT ON RATE LEVEL   | 1.559 | 1.673 | 0.292 | 3.524 |
| DERIVED BY FORMULA      | 1.548 | 1.680 | 0.285 | 3.513 |
| UNDERLYING PRESENT RATE | 1.602 | 1.719 | 0.300 | 3.621 |
| PROPOSED                | 1.548 | 1.680 | 0.285 | 3.513 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.165 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.16   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.96   | 4.14   | 4.11   | + 4.16 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,018,316        | 22,082,142         | 2.168               | 0               | 0     | 31    | 50    | 245  | 326  |
| 2016        | 1,064,051        | 19,238,590         | 1.808               | 1               | 0     | 29    | 41    | 227  | 298  |
| 2017        | 1,152,110        | 32,354,094         | 2.808               | 1               | 0     | 41    | 49    | 234  | 325  |
| 2018        | 1,234,328        | 21,026,870         | 1.704               | 1               | 0     | 26    | 54    | 186  | 267  |
| 2019        | 1,350,929        | 16,261,151         | 1.204               | 0               | 0     | 9     | 38    | 229  | 276  |
| TOTAL       | 5,819,734        | 110,962,847        | 1.907               | 3               | 0     | 136   | 232   | 1121 | 1492 |
| OD          |                  |                    |                     | 1               | 0     | 0     | 2     | 1    | 4    |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL   |       |            |           |            |           |
|-------------|-----------|-------|------------|------------|------------|-----------|-------|------------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH     | P. T. | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0     | 7,200,304  | 2,391,646  | 3,278,984  | 0         | 0     | 3,269,479  | 2,065,369 | 2,738,007  | 1,138,353 |
| 2016        | 205,604   | 0     | 6,999,446  | 1,564,618  | 2,438,490  | 0         | 0     | 1,900,573  | 1,849,457 | 2,799,788  | 1,480,614 |
| 2017        | 37,807    | 0     | 10,569,982 | 2,378,803  | 4,207,515  | 1,449,812 | 0     | 7,102,422  | 1,821,875 | 3,239,806  | 1,546,072 |
| 2018        | 497,952   | 0     | 5,989,652  | 2,923,025  | 2,636,684  | 1,967     | 0     | 3,260,974  | 1,854,201 | 2,400,869  | 1,461,546 |
| 2019        | 0         | 0     | 2,039,558  | 2,449,600  | 3,465,368  | 0         | 0     | 1,561,041  | 1,486,762 | 3,998,743  | 1,260,079 |
| TOTAL       | 741,363   | 0     | 32,798,942 | 11,707,692 | 16,027,041 | 1,451,779 | 0     | 17,094,489 | 9,077,664 | 15,177,213 | 6,886,664 |
| OD          | 4,755     | 0     | 0          | 21,115     | 63,570     | 3,000     | 0     | 0          | 3,368     | 6,284      | 21,047    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL   |         |            |            |            |           |
|-------------|-----------|--------|------------|------------|------------|-----------|---------|------------|------------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 9,535,189  | 3,123,490  | 4,134,799  | 0         | 0       | 5,406,279  | 2,552,796  | 3,277,394  | 1,045,008 |
| 2016        | 242,512   | 2,722  | 9,194,630  | 2,027,567  | 3,169,778  | 0         | 2,517   | 3,733,633  | 2,092,011  | 3,209,396  | 1,353,281 |
| 2017        | 32,793    | 16,851 | 13,182,089 | 2,984,837  | 5,200,353  | 1,221,194 | 35,715  | 8,423,703  | 2,160,856  | 3,572,007  | 1,377,550 |
| 2018        | 612,044   | 19,507 | 8,293,427  | 3,133,079  | 3,184,575  | 3,481     | 26,853  | 5,295,289  | 1,780,549  | 2,521,511  | 1,294,930 |
| 2019        | 396       | 35,691 | 5,716,821  | 3,343,414  | 3,570,526  | 0         | 137,650 | 3,317,332  | 1,822,203  | 3,000,005  | 1,236,137 |
| TOTAL       | 887,745   | 74,771 | 45,922,156 | 14,612,387 | 19,260,031 | 1,224,676 | 202,734 | 26,176,237 | 10,408,414 | 15,580,314 | 6,306,907 |
| OD          | 5,609     | 2      | 1,061      | 27,806     | 80,005     | 4,881     | 1       | 237        | 3,778      | 7,149      | 20,159    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 74,500,109   | 59,979,882   | 6,327,065 |       |
| IBNR + FREQUENCY ADJUSTMENT | (29,175,671) | (16,554,974) | 23,375    |       |
| TOTAL LOSSES                | 45,324,439   | 43,424,909   | 6,350,441 |       |
| EXPECTED LOSSES             | 58,112,405   | 46,578,265   | 8,120,218 |       |
| CREDIBILITY                 | 0.30         | 0.98         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.779 | 0.744 | 0.109 | 1.632 |
| INDICATED (POST-TEST)   | 0.786 | 0.751 | 0.110 | 1.647 |
| PRESENT ON RATE LEVEL   | 0.972 | 0.779 | 0.136 | 1.886 |
| DERIVED BY FORMULA      | 0.916 | 0.752 | 0.110 | 1.778 |
| UNDERLYING PRESENT RATE | 0.999 | 0.800 | 0.140 | 1.938 |
| PROPOSED                | 0.916 | 0.752 | 0.110 | 1.778 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.108 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.23   | 2.25   | 2.20   | + 2.11 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 878,559          | 16,780,796         | 1.910               | 1               | 0     | 17    | 46    | 235  | 299  |
| 2016        | 919,271          | 18,127,011         | 1.972               | 0               | 0     | 18    | 46    | 267  | 331  |
| 2017        | 971,836          | 20,426,517         | 2.102               | 0               | 1     | 16    | 44    | 211  | 272  |
| 2018        | 1,041,818        | 17,317,110         | 1.662               | 1               | 0     | 17    | 43    | 223  | 284  |
| 2019        | 1,059,842        | 14,898,831         | 1.406               | 0               | 0     | 11    | 18    | 222  | 251  |
| TOTAL       | 4,871,326        | 87,550,265         | 1.797               | 2               | 1     | 79    | 197   | 1158 | 1437 |
| OD          |                  |                    |                     | 0               | 0     | 1     | 0     | 2    | 3    |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |           |            |            |            | MEDICAL |           |           |           |            |           |
|-------------|-----------|-----------|------------|------------|------------|---------|-----------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T.     | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 765,249   | 0         | 4,832,066  | 2,307,817  | 2,047,493  | 144,496 | 0         | 1,395,129 | 1,315,487 | 2,708,786  | 1,264,273 |
| 2016        | 0         | 0         | 4,127,228  | 2,397,572  | 2,445,082  | 0       | 0         | 1,571,478 | 2,570,895 | 3,654,582  | 1,360,174 |
| 2017        | 0         | 1,843,976 | 3,752,040  | 2,264,367  | 2,015,229  | 0       | 3,143,159 | 1,315,912 | 1,774,423 | 2,840,843  | 1,476,568 |
| 2018        | 3,000     | 0         | 3,778,577  | 2,422,728  | 2,538,858  | 4,847   | 0         | 1,594,712 | 1,879,013 | 3,593,899  | 1,501,476 |
| 2019        | 0         | 0         | 2,548,354  | 1,180,080  | 3,545,567  | 0       | 0         | 2,240,705 | 705,171   | 2,978,025  | 1,700,929 |
| TOTAL       | 768,249   | 1,843,976 | 19,038,265 | 10,572,564 | 12,592,229 | 149,343 | 3,143,159 | 8,117,936 | 8,244,989 | 15,776,135 | 7,303,420 |
| OD          | 0         | 0         | 178,936    | 0          | 86,018     | 0       | 0         | 609       | 0         | 1,889      | 24,002    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |           |            |           |            |           |
|-------------|-----------|---------|------------|------------|------------|---------|-----------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 913,678   | 0       | 6,009,058  | 3,014,009  | 2,581,889  | 266,681 | 0         | 2,884,968  | 1,625,942 | 3,242,417  | 1,160,603 |
| 2016        | 0         | 2,094   | 5,562,832  | 3,040,512  | 3,148,948  | 0       | 2,427     | 3,335,393  | 2,893,710 | 4,182,193  | 1,243,199 |
| 2017        | 253       | 330,563 | 5,272,329  | 2,662,706  | 2,499,356  | 0       | 864,186   | 2,776,161  | 1,978,740 | 3,080,995  | 1,315,622 |
| 2018        | 3,978     | 13,068  | 5,631,368  | 2,570,320  | 2,944,642  | 8,579   | 16,056    | 3,403,779  | 1,773,085 | 3,604,398  | 1,330,308 |
| 2019        | 283       | 35,573  | 5,222,334  | 2,435,780  | 3,509,316  | 0       | 151,064   | 3,323,034  | 1,235,468 | 2,242,887  | 1,668,611 |
| TOTAL       | 918,193   | 381,298 | 27,697,921 | 13,723,328 | 14,684,151 | 275,259 | 1,033,733 | 15,723,336 | 9,506,944 | 16,352,891 | 6,718,343 |
| OD          | 4         | 542     | 277,981    | 34,552     | 82,152     | 0       | 5         | 1,112      | 24        | 2,275      | 21,740    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 46,309,383   | 54,386,317   | 6,740,083 |       |
| IBNR + FREQUENCY ADJUSTMENT | (21,091,252) | (14,787,376) | 22,257    |       |
| TOTAL LOSSES                | 25,218,132   | 39,598,941   | 6,762,340 |       |
| EXPECTED LOSSES             | 41,695,342   | 41,248,822   | 8,048,893 |       |
| CREDIBILITY                 | 0.27         | 0.87         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.512 | 0.810 | 0.138 | 1.461 |
| INDICATED (POST-TEST)   | 0.517 | 0.818 | 0.140 | 1.475 |
| PRESENT ON RATE LEVEL   | 0.833 | 0.824 | 0.161 | 1.818 |
| DERIVED BY FORMULA      | 0.748 | 0.819 | 0.140 | 1.706 |
| UNDERLYING PRESENT RATE | 0.856 | 0.847 | 0.165 | 1.868 |
| PROPOSED                | 0.748 | 0.819 | 0.140 | 1.706 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.022 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.02   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.28   | 2.25   | 2.12   | + 2.02 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 161,966          | 5,356,322          | 3,307               | 0               | 0     | 8     | 18    | 44   | 70  |
| 2016        | 171,887          | 7,948,648          | 4,624               | 0               | 0     | 8     | 18    | 54   | 80  |
| 2017        | 175,118          | 7,124,330          | 4,068               | 0               | 0     | 11    | 20    | 55   | 86  |
| 2018        | 191,610          | 5,560,322          | 2,902               | 0               | 0     | 8     | 17    | 47   | 72  |
| 2019        | 198,918          | 10,188,558         | 5,122               | 0               | 1     | 3     | 10    | 41   | 55  |
| TOTAL       | 899,499          | 36,178,180         | 4,022               | 0               | 1     | 38    | 83    | 241  | 363 |
| 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 |
| 2015        | 0         | 0         | 1,758,715 | 867,533   | 719,388   | 0       | 0         | 918,284   | 350,446   | 559,118   | 182,838   |
| 2016        | 0         | 0         | 1,982,608 | 917,055   | 1,137,093 | 0       | 0         | 1,829,822 | 976,888   | 940,030   | 165,152   |
| 2017        | 0         | 0         | 2,347,940 | 1,164,398 | 559,165   | 0       | 0         | 846,156   | 1,326,885 | 637,649   | 242,137   |
| 2018        | 0         | 0         | 1,924,139 | 746,552   | 484,273   | 0       | 0         | 754,147   | 515,330   | 849,751   | 286,130   |
| 2019        | 0         | 1,015,320 | 693,976   | 517,354   | 511,584   | 0       | 4,996,652 | 147,877   | 1,618,142 | 575,831   | 111,822   |
| TOTAL       | 0         | 1,015,320 | 8,707,378 | 4,212,892 | 3,411,503 | 0       | 4,996,652 | 4,496,286 | 4,787,691 | 3,562,379 | 988,079   |
| OD          | 0         | 0         | 0         | 0         | 19,817    | 0       | 0         | 0         | 0         | 34,051    | 2,512     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |           |           | MEDICAL |           |           |           |           |           |
|-------------|-----------|---------|------------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0       | 2,175,695  | 1,132,998 | 907,148   | 0       | 0         | 1,725,258 | 433,151   | 669,264   | 167,845   |
| 2016        | 0         | 884     | 2,467,281  | 1,167,220 | 1,461,641 | 0       | 2,013     | 3,150,075 | 1,107,794 | 1,092,093 | 150,949   |
| 2017        | 130       | 4,234   | 3,231,751  | 1,362,423 | 744,312   | 0       | 7,190     | 1,777,094 | 1,430,072 | 733,639   | 215,744   |
| 2018        | 91        | 6,155   | 2,585,229  | 806,064   | 641,617   | 0       | 7,113     | 1,416,673 | 502,227   | 872,302   | 253,511   |
| 2019        | 79        | 165,478 | 1,399,074  | 658,436   | 582,363   | 0       | 1,146,620 | 1,334,069 | 1,066,624 | 578,734   | 109,697   |
| TOTAL       | 300       | 176,751 | 11,859,030 | 5,127,141 | 4,337,082 | 0       | 1,162,936 | 9,403,170 | 4,539,868 | 3,946,032 | 897,747   |
| OD          | 0         | 0       | 5          | 5         | 24,988    | 0       | 0         | 39        | 49        | 40,415    | 2,343     |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 22,602,230   | 18,015,578  | 900,090   |       |
| IBNR + FREQUENCY ADJUSTMENT | (11,091,404) | (4,999,006) | 3,440     |       |
| TOTAL LOSSES                | 11,510,825   | 13,016,572  | 903,529   |       |
| EXPECTED LOSSES             | 21,975,444   | 13,962,423  | 1,232,661 |       |
| CREDIBILITY                 | 0.09         | 0.28        | 0.47      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.280 | 1.440 | 0.100 | 2.820 |
| INDICATED (POST-TEST)   | 1.292 | 1.453 | 0.101 | 2.846 |
| PRESENT ON RATE LEVEL   | 2.378 | 1.511 | 0.133 | 4.022 |
| DERIVED BY FORMULA      | 2.280 | 1.495 | 0.118 | 3.893 |
| UNDERLYING PRESENT RATE | 2.443 | 1.552 | 0.137 | 4.132 |
| PROPOSED                | 2.280 | 1.495 | 0.118 | 3.893 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.615 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.62   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.95   | 4.92   | 4.69   | + 4.62 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 68,036           | 2,965,424          | 4,359               | 0               | 0     | 5     | 7     | 22   | 34  |
| 2016        | 70,439           | 2,489,313          | 3,534               | 0               | 0     | 3     | 4     | 26   | 33  |
| 2017        | 72,641           | 1,164,476          | 1,603               | 0               | 0     | 2     | 2     | 20   | 24  |
| 2018        | 81,533           | 2,599,555          | 3,188               | 0               | 0     | 5     | 4     | 16   | 25  |
| 2019        | 80,279           | 730,253            | 0,910               | 0               | 0     | 1     | 1     | 14   | 16  |
| TOTAL       | 372,928          | 9,949,021          | 2,668               | 0               | 0     | 16    | 18    | 98   | 132 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,428,221 | 344,298 | 221,550   | 0       | 0     | 581,775   | 118,094 | 165,835   | 105,651   |
| 2016        | 0         | 0     | 940,223   | 25,628  | 771,314   | 0       | 0     | 165,879   | 77,391  | 436,041   | 72,837    |
| 2017        | 0         | 0     | 394,642   | 10,097  | 282,930   | 0       | 0     | 46,969    | 58,286  | 265,645   | 105,907   |
| 2018        | 0         | 0     | 999,657   | 157,652 | 393,252   | 0       | 0     | 383,721   | 204,374 | 348,471   | 112,428   |
| 2019        | 0         | 0     | 162,965   | 9,011   | 126,023   | 0       | 0     | 93,237    | 5,000   | 160,030   | 173,987   |
| TOTAL       | 0         | 0     | 3,925,708 | 546,686 | 1,795,069 | 0       | 0     | 1,271,581 | 463,145 | 1,376,022 | 570,810   |
| 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 |
| 2015        | 0         | 0     | 1,750,325 | 449,653 | 279,375   | 0       | 0      | 1,017,916 | 145,964 | 198,504   | 96,988    |
| 2016        | 0         | 310   | 1,247,225 | 47,758  | 982,415   | 0       | 211    | 341,441   | 91,683  | 496,233   | 66,573    |
| 2017        | 1         | 652   | 523,025   | 28,385  | 338,190   | 0       | 399    | 103,486   | 70,145  | 282,948   | 94,363    |
| 2018        | 23        | 3,043 | 1,272,498 | 221,974 | 461,411   | 0       | 3,552  | 694,413   | 206,234 | 360,261   | 99,611    |
| 2019        | 8         | 1,846 | 237,344   | 68,842  | 126,596   | 0       | 7,782  | 165,005   | 48,316  | 117,380   | 170,681   |
| TOTAL       | 32        | 5,851 | 5,030,417 | 816,612 | 2,187,986 | 0       | 11,944 | 2,322,261 | 562,343 | 1,455,328 | 528,216   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0      | 0         | 0       | 0         | 1,833     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 7,370,506   | 5,022,269   | 530,049   |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,568,649) | (1,840,729) | 1,740     |       |
| TOTAL LOSSES                | 2,801,858   | 3,181,540   | 531,788   |       |
| EXPECTED LOSSES             | 9,025,162   | 5,129,051   | 632,197   |       |
| CREDIBILITY                 | 0.05        | 0.16        | 0.26      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.751 | 0.853 | 0.142 | 1.747 |
| INDICATED (POST-TEST)   | 0.758 | 0.861 | 0.143 | 1.763 |
| PRESENT ON RATE LEVEL   | 2.355 | 1.338 | 0.165 | 3.859 |
| DERIVED BY FORMULA      | 2.275 | 1.262 | 0.159 | 3.697 |
| UNDERLYING PRESENT RATE | 2.420 | 1.375 | 0.170 | 3.965 |
| PROPOSED                | 2.275 | 1.262 | 0.159 | 3.697 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.383 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.38   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.65   | 4.66   | 4.50   | + 4.38 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 23,333           | 17,701             | 0.076               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2016        | 23,694           | 1,003,329          | 4.235               | 0               | 0     | 3     | 0     | 1    | 4   |
| 2017        | 24,498           | 215,038            | 0.878               | 0               | 0     | 1     | 0     | 2    | 3   |
| 2018        | 24,712           | 135,239            | 0.547               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2019        | 21,839           | 1,152              | 0.005               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 118,076          | 1,372,459          | 1.162               | 0               | 0     | 4     | 1     | 6    | 11  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |        | MEDICAL |       |         |       |        |           |
|-------------|-----------|-------|---------|---------|--------|---------|-------|---------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP   | DEATH   | P. T. | MAJOR   | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0       | 4,984  | 0       | 0     | 0       | 0     | 11,458 | 1,259     |
| 2016        | 0         | 0     | 779,923 | 0       | 61,630 | 0       | 0     | 137,286 | 0     | 13,370 | 11,120    |
| 2017        | 0         | 0     | 169,590 | 0       | 9,343  | 0       | 0     | 15,142  | 0     | 14,162 | 6,801     |
| 2018        | 0         | 0     | 0       | 109,819 | 6,982  | 0       | 0     | 0       | 1,097 | 12,986 | 4,355     |
| 2019        | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0       | 0     | 0      | 1,152     |
| TOTAL       | 0         | 0     | 949,513 | 109,819 | 82,939 | 0       | 0     | 152,428 | 1,097 | 51,976 | 24,687    |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0       | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |       |        |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0         | 0       | 6,285   | 0       | 0     | 0       | 0     | 13,715 | 1,156     |
| 2016        | 0         | 250   | 1,026,839 | 7,008   | 87,639  | 0       | 160   | 276,413 | 1,937 | 16,698 | 10,164    |
| 2017        | 0         | 277   | 219,415   | 3,953   | 15,329  | 0       | 121   | 28,099  | 1,014 | 15,268 | 6,060     |
| 2018        | 12        | 85    | 42,632    | 99,692  | 14,845  | 0       | 3     | 1,333   | 1,602 | 12,405 | 3,859     |
| 2019        | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0     | 0      | 1,130     |
| TOTAL       | 12        | 613   | 1,288,886 | 110,653 | 124,098 | 0       | 284   | 305,845 | 4,553 | 58,086 | 22,368    |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0     | 0      | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,595,639 | 297,390     | 22,368    |       |
| IBNR + FREQUENCY ADJUSTMENT | (418,203) | (180,474)   | 92        |       |
| TOTAL LOSSES                | 1,177,437 | 116,916     | 22,459    |       |
| EXPECTED LOSSES             | 812,312   | 493,089     | 36,673    |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.12      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.997 | 0.099 | 0.019 | 1.115 |
| INDICATED (POST-TEST)   | 1.007 | 0.100 | 0.019 | 1.126 |
| PRESENT ON RATE LEVEL   | 0.670 | 0.406 | 0.030 | 1.106 |
| DERIVED BY FORMULA      | 0.676 | 0.385 | 0.029 | 1.090 |
| UNDERLYING PRESENT RATE | 0.688 | 0.418 | 0.031 | 1.137 |
| PROPOSED                | 0.686 | 0.391 | 0.029 | 1.106 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.311 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.31   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.25   | 1.30   | 1.29   | + 1.31 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 63,943           | 2,643,629          | 4.134               | 0               | 0     | 4     | 6     | 24   | 34  |
| 2016        | 74,767           | 2,474,654          | 3.310               | 0               | 0     | 3     | 8     | 26   | 37  |
| 2017        | 70,645           | 4,508,645          | 6.382               | 0               | 0     | 7     | 9     | 31   | 47  |
| 2018        | 75,460           | 1,896,566          | 2.513               | 0               | 0     | 1     | 10    | 27   | 38  |
| 2019        | 68,439           | 845,945            | 1.236               | 0               | 0     | 0     | 4     | 21   | 25  |
| TOTAL       | 353,254          | 12,369,439         | 3.502               | 0               | 0     | 15    | 37    | 129  | 181 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 761,319   | 417,513   | 522,811   | 0       | 0     | 308,836   | 189,034   | 327,985   | 116,131   |
| 2016        | 0         | 0     | 798,921   | 499,966   | 274,827   | 0       | 0     | 552,559   | 124,632   | 144,327   | 79,422    |
| 2017        | 0         | 0     | 1,295,462 | 733,889   | 390,848   | 0       | 0     | 948,972   | 487,038   | 505,992   | 146,444   |
| 2018        | 0         | 0     | 150,374   | 402,366   | 605,170   | 0       | 0     | 57,244    | 277,257   | 327,458   | 76,697    |
| 2019        | 0         | 0     | 0         | 149,260   | 331,032   | 0       | 0     | 0         | 78,878    | 227,786   | 58,989    |
| TOTAL       | 0         | 0     | 3,006,076 | 2,202,994 | 2,124,688 | 0       | 0     | 1,867,611 | 1,156,839 | 1,533,548 | 477,683   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 407       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,023,974 | 545,272   | 659,265   | 0       | 0      | 654,732   | 233,646   | 392,598   | 106,608   |
| 2016        | 0         | 417   | 1,076,028 | 631,024   | 360,262   | 0       | 672    | 1,120,255 | 146,273   | 171,013   | 72,592    |
| 2017        | 82        | 2,368 | 1,800,363 | 855,881   | 508,664   | 0       | 7,733  | 1,826,634 | 558,159   | 570,230   | 130,482   |
| 2018        | 48        | 833   | 401,020   | 417,779   | 652,207   | 0       | 803    | 210,260   | 236,320   | 332,028   | 67,954    |
| 2019        | 28        | 1,539 | 304,899   | 236,338   | 315,643   | 0       | 3,723  | 108,076   | 92,949    | 166,706   | 57,868    |
| TOTAL       | 158       | 5,158 | 4,606,284 | 2,686,295 | 2,496,041 | 0       | 12,931 | 3,919,957 | 1,267,346 | 1,632,575 | 435,503   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 363       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,544,488   | 8,082,257   | 435,866   |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,253,937) | (2,423,284) | 1,664     |       |
| TOTAL LOSSES                | 4,290,551   | 5,658,973   | 437,530   |       |
| EXPECTED LOSSES             | 8,315,492   | 6,663,409   | 645,954   |       |
| CREDIBILITY                 | 0.05        | 0.15        | 0.25      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.215 | 1.602 | 0.124 | 2.940 |
| INDICATED (POST-TEST)   | 1.226 | 1.617 | 0.125 | 2.968 |
| PRESENT ON RATE LEVEL   | 2.291 | 1.836 | 0.178 | 4.305 |
| DERIVED BY FORMULA      | 2.238 | 1.803 | 0.165 | 4.205 |
| UNDERLYING PRESENT RATE | 2.354 | 1.886 | 0.183 | 4.423 |
| PROPOSED                | 2.237 | 1.803 | 0.165 | 4.205 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.985 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.99   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.05   | 5.15   | 5.02   | + 4.99 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 10,593           | 421,392            | 3.978               | 0               | 0     | 0     | 0     | 7    | 7   |
| 2016        | 10,768           | 1,730,254          | 16.068              | 0               | 0     | 4     | 0     | 3    | 7   |
| 2017        | 11,109           | 3,231,152          | 29.086              | 0               | 1     | 4     | 0     | 6    | 11  |
| 2018        | 10,359           | 1,015,119          | 9.799               | 0               | 0     | 1     | 1     | 6    | 8   |
| 2019        | 10,209           | 101,194            | 0.991               | 0               | 0     | 0     | 0     | 2    | 2   |
| TOTAL       | 53,038           | 6,499,111          | 12.254              | 0               | 1     | 9     | 1     | 24   | 35  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |           |        |         | MEDICAL |           |         |        |         |           |
|-------------|-----------|---------|-----------|--------|---------|---------|-----------|---------|--------|---------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR  | TEMP    | DEATH   | P. T.     | MAJOR   | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0       | 0         | 0      | 342,098 | 0       | 0         | 0       | 0      | 47,130  | 32,164    |
| 2016        | 0         | 0       | 1,282,317 | 0      | 37,558  | 0       | 0         | 324,920 | 0      | 55,167  | 30,292    |
| 2017        | 0         | 427,880 | 1,079,780 | 0      | 46,498  | 0       | 1,200,000 | 426,048 | 0      | 39,544  | 11,402    |
| 2018        | 0         | 0       | 235,466   | 61,500 | 165,371 | 0       | 0         | 83,412  | 40,200 | 416,826 | 12,344    |
| 2019        | 0         | 0       | 0         | 0      | 48,673  | 0       | 0         | 0       | 0      | 50,008  | 2,513     |
| TOTAL       | 0         | 427,880 | 2,597,563 | 61,500 | 640,198 | 0       | 1,200,000 | 834,380 | 40,200 | 608,675 | 88,715    |
| OD          | 0         | 0       | 0         | 0      | 0       | 0       | 0         | 0       | 0      | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |           |         |         | MEDICAL |           |           |        |         |           |
|-------------|-----------|---------|-----------|---------|---------|---------|-----------|-----------|--------|---------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR   | TEMP    | DEATH   | P. T.     | MAJOR     | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0       | 0         | 0       | 431,386 | 0       | 0         | 0         | 0      | 56,415  | 29,527    |
| 2016        | 0         | 412     | 1,687,533 | 10,840  | 63,895  | 0       | 378       | 654,369   | 4,802  | 66,143  | 27,687    |
| 2017        | 0         | 236,103 | 1,396,524 | 26,644  | 82,581  | 0       | 1,019,649 | 779,292   | 19,198 | 51,227  | 10,159    |
| 2018        | 9         | 747     | 317,732   | 79,949  | 184,490 | 0       | 821       | 174,387   | 61,549 | 401,906 | 10,937    |
| 2019        | 2         | 144     | 27,065    | 17,711  | 43,433  | 0       | 488       | 13,629    | 10,602 | 34,806  | 2,465     |
| TOTAL       | 11        | 237,406 | 3,428,854 | 135,144 | 805,784 | 0       | 1,021,336 | 1,621,677 | 96,151 | 610,496 | 80,775    |
| OD          | 0         | 0       | 0         | 0       | 0       | 0       | 0         | 0         | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,309,283 | 1,647,576   | 80,775    |       |
| IBNR + FREQUENCY ADJUSTMENT | (629,071) | (315,720)   | 236       |       |
| TOTAL LOSSES                | 5,680,211 | 1,331,856   | 81,011    |       |
| EXPECTED LOSSES             | 1,225,579 | 863,725     | 93,070    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |        |       |       |        |
|-------------------------|--------|-------|-------|--------|
| INDICATED (PRE-TEST)    | 10.710 | 2.511 | 0.153 | 13.374 |
| INDICATED (POST-TEST)   | 10.811 | 2.535 | 0.154 | 13.501 |
| PRESENT ON RATE LEVEL   | 2.249  | 1.585 | 0.171 | 4.004  |
| DERIVED BY FORMULA      | 2.334  | 1.623 | 0.170 | 4.127  |
| UNDERLYING PRESENT RATE | 2.311  | 1.629 | 0.175 | 4.115  |
| PROPOSED                | 2.334  | 1.623 | 0.170 | 4.127  |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.893 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.89   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.22   | 4.52   | 4.67   | + 4.89 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 60,760           | 1,876,717          | 3.089               | 0               | 0     | 1     | 7     | 33   | 41  |
| 2016        | 66,820           | 2,359,501          | 3.531               | 0               | 0     | 7     | 1     | 25   | 33  |
| 2017        | 70,555           | 612,594            | 0.868               | 0               | 0     | 1     | 1     | 17   | 19  |
| 2018        | 70,856           | 1,430,350          | 2.019               | 0               | 0     | 1     | 5     | 22   | 28  |
| 2019        | 72,103           | 1,334,434          | 1.851               | 0               | 0     | 1     | 2     | 19   | 22  |
| TOTAL       | 341,094          | 7,613,596          | 2.232               | 0               | 0     | 11    | 16    | 116  | 143 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 238,415   | 398,347 | 452,466   | 0       | 0     | 33,035  | 160,807 | 538,125   | 55,522    |
| 2016        | 0         | 0     | 1,521,092 | 33,790  | 369,849   | 0       | 0     | 184,650 | 39,603  | 168,194   | 42,323    |
| 2017        | 0         | 0     | 148,310   | 25,000  | 143,989   | 0       | 0     | 55,409  | 61,491  | 130,215   | 48,180    |
| 2018        | 0         | 0     | 257,723   | 195,113 | 298,058   | 0       | 0     | 51,625  | 99,762  | 206,463   | 321,606   |
| 2019        | 0         | 0     | 312,602   | 76,414  | 403,822   | 0       | 0     | 51,363  | 34,625  | 367,890   | 87,718    |
| TOTAL       | 0         | 0     | 2,478,142 | 728,664 | 1,668,184 | 0       | 0     | 376,082 | 396,288 | 1,410,887 | 555,349   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0       | 0       | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 320,668   | 520,241   | 570,560   | 0       | 0     | 70,034  | 198,757 | 644,136   | 50,969    |
| 2016        | 0         | 499   | 2,007,066 | 58,344    | 485,164   | 0       | 224   | 375,120 | 47,728  | 192,896   | 38,683    |
| 2017        | 3         | 253   | 201,337   | 35,392    | 171,305   | 0       | 465   | 115,119 | 69,854  | 140,477   | 42,928    |
| 2018        | 24        | 934   | 410,444   | 212,006   | 330,153   | 0       | 570   | 130,427 | 92,561  | 204,894   | 284,943   |
| 2019        | 27        | 4,243 | 593,269   | 236,938   | 395,493   | 0       | 7,622 | 185,722 | 103,966 | 262,656   | 86,051    |
| TOTAL       | 54        | 5,928 | 3,532,784 | 1,062,921 | 1,952,675 | 0       | 8,881 | 876,422 | 512,867 | 1,445,058 | 503,575   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0       | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,424,069   | 4,973,520   | 503,575   |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,399,729) | (1,728,677) | 1,006     |       |
| TOTAL LOSSES                | 1,024,340   | 3,244,843   | 504,581   |       |
| EXPECTED LOSSES             | 6,697,253   | 4,802,996   | 370,999   |       |
| CREDIBILITY                 | 0.05        | 0.15        | 0.24      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.300 | 0.951 | 0.148 | 1.400 |
| INDICATED (POST-TEST)   | 0.303 | 0.960 | 0.149 | 1.413 |
| PRESENT ON RATE LEVEL   | 1.911 | 1.370 | 0.106 | 3.387 |
| DERIVED BY FORMULA      | 1.830 | 1.309 | 0.116 | 3.256 |
| UNDERLYING PRESENT RATE | 1.963 | 1.408 | 0.109 | 3.480 |
| PROPOSED                | 1.831 | 1.309 | 0.116 | 3.256 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.860 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.86   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.00   | 4.08   | 3.95   | + 3.86 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 47,649           | 949,208            | 1.992               | 0               | 0     | 1     | 4     | 13   | 18  |
| 2016        | 44,125           | 5,953,475          | 13.492              | 0               | 0     | 3     | 8     | 8    | 19  |
| 2017        | 43,202           | 1,047,312          | 2.424               | 0               | 0     | 2     | 5     | 10   | 17  |
| 2018        | 46,103           | 308,668            | 0.670               | 1               | 0     | 0     | 0     | 8    | 9   |
| 2019        | 41,915           | 1,140,590          | 2.721               | 0               | 0     | 2     | 2     | 9    | 13  |
| TOTAL       | 222,994          | 9,399,253          | 4.215               | 1               | 0     | 8     | 19    | 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 |
| 2015        | 0         | 0     | 350,148   | 51,952  | 96,898  | 0       | 0     | 26,028    | 154,169 | 195,005 | 75,008    |
| 2016        | 0         | 0     | 697,830   | 603,549 | 261,496 | 0       | 0     | 3,715,092 | 410,650 | 203,383 | 61,475    |
| 2017        | 0         | 0     | 322,863   | 158,013 | 76,316  | 0       | 0     | 115,280   | 58,466  | 229,582 | 86,792    |
| 2018        | 7,000     | 0     | 0         | 0       | 41,189  | 13,588  | 0     | 0         | 0       | 116,458 | 130,433   |
| 2019        | 0         | 0     | 414,677   | 143,536 | 58,177  | 0       | 0     | 110,490   | 244,686 | 86,434  | 82,590    |
| TOTAL       | 7,000     | 0     | 1,785,518 | 957,050 | 534,076 | 13,588  | 0     | 3,966,890 | 867,971 | 830,862 | 436,298   |
| 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 |
| 2015        | 0         | 0     | 470,949   | 67,849    | 122,188 | 0       | 0      | 55,179    | 190,553 | 233,421 | 68,857    |
| 2016        | 0         | 313   | 516,160   | 756,171   | 338,810 | 0       | 785    | 1,217,298 | 463,217 | 241,440 | 56,188    |
| 2017        | 18        | 582   | 444,053   | 184,991   | 101,622 | 0       | 943    | 227,112   | 71,987  | 246,466 | 77,332    |
| 2018        | 8,599     | 6     | 4,941     | 3,208     | 41,952  | 24,050  | 18     | 8,509     | 6,816   | 110,586 | 115,564   |
| 2019        | 20        | 4,372 | 555,609   | 173,296   | 104,257 | 0       | 12,759 | 306,635   | 170,545 | 91,987  | 81,021    |
| TOTAL       | 8,637     | 5,272 | 1,991,713 | 1,185,515 | 708,831 | 24,050  | 14,505 | 1,814,733 | 903,118 | 923,900 | 398,962   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0      | 0         | 0       | 0       | 84        |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,858,910   | 3,721,363   | 399,045   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,079,970) | (1,114,344) | 1,007     |       |
| TOTAL LOSSES                | 1,778,940   | 2,607,019   | 400,052   |       |
| EXPECTED LOSSES             | 4,045,837   | 3,038,632   | 401,420   |       |
| CREDIBILITY                 | 0.03        | 0.11        | 0.18      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.798 | 1.169 | 0.179 | 2.146 |
| INDICATED (POST-TEST)   | 0.805 | 1.180 | 0.181 | 2.167 |
| PRESENT ON RATE LEVEL   | 1.766 | 1.326 | 0.175 | 3.267 |
| DERIVED BY FORMULA      | 1.737 | 1.310 | 0.176 | 3.223 |
| UNDERLYING PRESENT RATE | 1.814 | 1.363 | 0.180 | 3.357 |
| PROPOSED                | 1.737 | 1.310 | 0.176 | 3.223 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.821 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.82   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.74   | 3.88   | 3.81   | + 3.82 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 23,860           | 590,444            | 2.475               | 0               | 0     | 0     | 1     | 8    | 9   |
| 2016        | 25,348           | 1,397,660          | 5.514               | 0               | 0     | 2     | 2     | 13   | 17  |
| 2017        | 26,468           | 662,863            | 2.504               | 0               | 0     | 0     | 5     | 17   | 22  |
| 2018        | 27,918           | 692,315            | 2.480               | 0               | 0     | 1     | 2     | 9    | 12  |
| 2019        | 29,626           | 1,220,253          | 4.119               | 0               | 0     | 1     | 5     | 13   | 19  |
| TOTAL       | 133,220          | 4,563,535          | 3.426               | 0               | 0     | 4     | 15    | 60   | 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 |
| 2015        | 0         | 0     | 0       | 117,500 | 294,616 | 0       | 0     | 0       | 31,928  | 49,299  | 97,101    |
| 2016        | 0         | 0     | 472,723 | 163,198 | 203,968 | 0       | 0     | 335,517 | 31,635  | 148,014 | 42,605    |
| 2017        | 0         | 0     | 0       | 157,283 | 109,952 | 0       | 0     | 0       | 126,683 | 223,949 | 44,996    |
| 2018        | 0         | 0     | 254,010 | 55,711  | 41,951  | 0       | 0     | 64,419  | 62,129  | 124,378 | 89,717    |
| 2019        | 0         | 0     | 227,491 | 326,151 | 165,151 | 0       | 0     | 63,334  | 178,241 | 227,300 | 32,585    |
| TOTAL       | 0         | 0     | 954,224 | 819,843 | 815,638 | 0       | 0     | 463,270 | 430,616 | 772,940 | 307,004   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |        |           |         |         |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|--------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0         | 153,455 | 371,511   | 0       | 0      | 0         | 39,463  | 59,011  | 89,139    |
| 2016        | 0         | 204   | 631,425   | 208,924 | 264,039   | 0       | 398    | 678,170   | 40,735  | 171,691 | 38,941    |
| 2017        | 18        | 54    | 28,371    | 178,220 | 131,918   | 0       | 46     | 27,313    | 138,094 | 240,136 | 40,091    |
| 2018        | 7         | 776   | 322,340   | 66,018  | 59,298    | 0       | 633    | 131,147   | 59,833  | 124,919 | 79,489    |
| 2019        | 40        | 3,719 | 579,171   | 335,637 | 209,651   | 0       | 9,770  | 246,361   | 156,948 | 180,378 | 31,966    |
| TOTAL       | 65        | 4,754 | 1,561,307 | 942,254 | 1,036,417 | 0       | 10,847 | 1,082,991 | 435,074 | 776,135 | 279,626   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0      | 0         | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,659,963 | 3,189,879   | 279,626   |       |
| IBNR + FREQUENCY ADJUSTMENT | (898,575) | (656,301)   | 888       |       |
| TOTAL LOSSES                | 1,761,389 | 2,533,579   | 280,514   |       |
| EXPECTED LOSSES             | 1,780,740 | 1,834,127   | 317,368   |       |
| CREDIBILITY                 | 0.02      | 0.08        | 0.13      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.322 | 1.902 | 0.211 | 3.435 |
| INDICATED (POST-TEST)   | 1.335 | 1.920 | 0.213 | 3.467 |
| PRESENT ON RATE LEVEL   | 1.301 | 1.340 | 0.232 | 2.873 |
| DERIVED BY FORMULA      | 1.302 | 1.386 | 0.229 | 2.917 |
| UNDERLYING PRESENT RATE | 1.337 | 1.377 | 0.238 | 2.952 |
| PROPOSED                | 1.301 | 1.386 | 0.229 | 2.917 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.458 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.46   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.29   | 3.38   | 3.35   | + 3.46 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P. T.    | MAJOR      | MINOR      | TEMP       | ALL        |
| 2015         | 946,489          | 18,573,693         | 1.962               | 2               | 0        | 25         | 63         | 131        | 221        |
| 2016         | 1,025,491        | 17,399,714         | 1.697               | 1               | 0        | 24         | 44         | 119        | 188        |
| 2017         | 1,164,851        | 21,206,216         | 1.821               | 3               | 0        | 33         | 47         | 118        | 201        |
| 2018         | 1,138,757        | 13,876,622         | 1.219               | 1               | 0        | 19         | 31         | 141        | 192        |
| 2019         | 1,312,662        | 12,083,325         | 0.921               | 1               | 0        | 7          | 21         | 150        | 179        |
| <b>TOTAL</b> | <b>5,588,250</b> | <b>83,139,570</b>  | <b>1.488</b>        | <b>8</b>        | <b>0</b> | <b>108</b> | <b>206</b> | <b>659</b> | <b>981</b> |
| 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        |
| 2015         | 239,464          | 0        | 5,983,102         | 2,139,719        | 2,288,067         | 866           | 0        | 2,416,978         | 2,029,719        | 2,132,977         | 1,342,801        |
| 2016         | 981,316          | 0        | 5,715,259         | 1,508,565        | 2,335,244         | 0             | 0        | 2,034,118         | 1,168,093        | 2,564,593         | 1,092,526        |
| 2017         | 2,001,912        | 0        | 7,742,107         | 1,890,338        | 1,496,087         | 7,000         | 0        | 4,306,063         | 1,043,686        | 1,731,960         | 987,063          |
| 2018         | 253,551          | 0        | 3,697,818         | 1,528,417        | 1,796,242         | 0             | 0        | 2,705,882         | 839,153          | 2,174,408         | 881,151          |
| 2019         | 672,350          | 0        | 1,500,683         | 1,706,185        | 2,915,117         | 75,000        | 0        | 296,800           | 653,120          | 3,173,535         | 1,090,535        |
| <b>TOTAL</b> | <b>4,148,593</b> | <b>0</b> | <b>24,638,969</b> | <b>8,773,224</b> | <b>10,830,757</b> | <b>82,866</b> | <b>0</b> | <b>11,759,841</b> | <b>5,733,771</b> | <b>11,777,473</b> | <b>5,394,076</b> |
| OD           | 0                | 0        | 0                 | 51,000           | 76,250            | 0             | 0        | 0                 | 0                | 1,945             | 21,906           |

TRANSLATED LOSSES

| POLICY YEAR  | INDEMNITY        |               |                   |                   |                   | MEDICAL        |                |                   |                  |                   |                  |
|--------------|------------------|---------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
|              | DEATH            | P. T.         | MAJOR             | MINOR             | TEMP              | DEATH          | P. T.          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2015         | 345,307          | 0             | 8,047,272         | 2,794,473         | 2,885,252         | 1,930          | 0              | 5,123,993         | 2,508,733        | 2,553,173         | 1,232,691        |
| 2016         | 1,157,473        | 2,319         | 7,612,292         | 1,947,006         | 3,023,868         | 0              | 2,639          | 4,179,044         | 1,340,548        | 2,938,502         | 998,569          |
| 2017         | 2,159,717        | 13,239        | 10,296,572        | 2,313,928         | 1,992,754         | 7,393          | 33,604         | 7,833,579         | 1,299,638        | 1,952,446         | 879,473          |
| 2018         | 311,655          | 11,616        | 4,936,460         | 1,693,901         | 2,113,948         | 0              | 20,468         | 3,946,974         | 940,794          | 2,212,402         | 780,700          |
| 2019         | 847,852          | 28,275        | 4,475,276         | 2,532,647         | 2,951,706         | 127,408        | 62,886         | 1,622,902         | 1,079,368        | 2,293,851         | 1,069,815        |
| <b>TOTAL</b> | <b>4,822,005</b> | <b>55,448</b> | <b>35,367,872</b> | <b>11,281,955</b> | <b>12,967,528</b> | <b>136,731</b> | <b>119,597</b> | <b>22,706,493</b> | <b>7,169,080</b> | <b>11,950,374</b> | <b>4,961,248</b> |
| OD           | 0                | 1             | 3,185             | 68,930            | 88,228            | 0              | 0              | 62                | 57               | 2,050             | 20,530           |

|                             | SERIOUS           | NON-SERIOUS       | MED. ONLY        | TOTAL |
|-----------------------------|-------------------|-------------------|------------------|-------|
| TOTAL TRANSLATED LOSSES     | 63,211,394        | 43,528,202        | 4,981,778        |       |
| IBNR + FREQUENCY ADJUSTMENT | (24,407,279)      | (11,778,225)      | 18,225           |       |
| <b>TOTAL LOSSES</b>         | <b>38,804,115</b> | <b>31,749,977</b> | <b>5,000,003</b> |       |
| EXPECTED LOSSES             | 48,645,314        | 33,192,992        | 6,297,841        |       |
| CREDIBILITY                 | 0.29              | 0.95              | 1.00             |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.694 | 0.565 | 0.089 | 1.349 |
| INDICATED (POST-TEST)   | 0.701 | 0.571 | 0.090 | 1.362 |
| PRESENT ON RATE LEVEL   | 0.847 | 0.578 | 0.110 | 1.535 |
| DERIVED BY FORMULA      | 0.805 | 0.571 | 0.090 | 1.466 |
| UNDERLYING PRESENT RATE | 0.870 | 0.594 | 0.113 | 1.577 |
| PROPOSED                | 0.805 | 0.571 | 0.090 | 1.466 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.738 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.74   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.08   | 1.98   | 1.79   | + 1.74 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 46,244           | 1,345,810          | 2.910               | 0               | 0     | 0     | 7     | 13   | 20  |
| 2016        | 51,715           | 2,773,863          | 5.364               | 1               | 0     | 2     | 4     | 14   | 21  |
| 2017        | 50,543           | 1,337,376          | 2.646               | 0               | 0     | 1     | 3     | 19   | 23  |
| 2018        | 57,387           | 1,783,294          | 3.107               | 0               | 0     | 2     | 4     | 17   | 23  |
| 2019        | 58,866           | 1,118,042          | 1.899               | 0               | 0     | 0     | 1     | 23   | 24  |
| TOTAL       | 264,755          | 8,358,385          | 3.157               | 1               | 0     | 5     | 19    | 86   | 111 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 424,992   | 108,878   | 0       | 0     | 0       | 449,330   | 270,021   | 92,589    |
| 2016        | 580,049   | 0     | 443,423   | 390,400   | 147,741   | 0       | 0     | 50,082  | 791,472   | 240,486   | 130,210   |
| 2017        | 0         | 0     | 163,486   | 224,628   | 254,255   | 0       | 0     | 45,656  | 437,057   | 148,955   | 63,339    |
| 2018        | 0         | 0     | 451,855   | 204,577   | 255,724   | 0       | 0     | 99,011  | 217,159   | 262,057   | 292,911   |
| 2019        | 0         | 0     | 0         | 17,296    | 291,613   | 0       | 0     | 0       | 70,000    | 674,738   | 64,395    |
| TOTAL       | 580,049   | 0     | 1,058,764 | 1,261,893 | 1,058,211 | 0       | 0     | 194,749 | 1,965,018 | 1,596,257 | 643,444   |
| 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 |
| 2015        | 0         | 0     | 0         | 555,040   | 137,295   | 0       | 0     | 0       | 555,372   | 323,215   | 84,997    |
| 2016        | 684,174   | 268   | 602,064   | 490,554   | 194,889   | 0       | 242   | 147,430 | 876,962   | 281,413   | 119,012   |
| 2017        | 25        | 346   | 255,723   | 261,029   | 305,255   | 0       | 509   | 157,842 | 460,024   | 172,052   | 56,435    |
| 2018        | 25        | 1,490 | 635,272   | 226,770   | 297,366   | 0       | 1,097 | 249,418 | 189,510   | 267,548   | 259,519   |
| 2019        | 14        | 929   | 176,154   | 119,538   | 262,565   | 0       | 7,914 | 224,712 | 182,682   | 476,865   | 63,171    |
| TOTAL       | 684,239   | 3,032 | 1,669,212 | 1,652,931 | 1,197,369 | 0       | 9,762 | 779,401 | 2,264,549 | 1,521,093 | 583,134   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 119       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,145,647   | 6,635,943   | 583,253   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,717,741) | (1,263,355) | 1,270     |       |
| TOTAL LOSSES                | 1,427,906   | 5,372,588   | 584,523   |       |
| EXPECTED LOSSES             | 3,408,409   | 3,533,844   | 452,585   |       |
| CREDIBILITY                 | 0.04        | 0.12        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.539 | 2.029 | 0.221 | 2.789 |
| INDICATED (POST-TEST)   | 0.544 | 2.049 | 0.223 | 2.816 |
| PRESENT ON RATE LEVEL   | 1.253 | 1.299 | 0.166 | 2.718 |
| DERIVED BY FORMULA      | 1.225 | 1.389 | 0.178 | 2.792 |
| UNDERLYING PRESENT RATE | 1.287 | 1.335 | 0.171 | 2.793 |
| PROPOSED                | 1.225 | 1.389 | 0.178 | 2.792 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.310 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.31   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.10   | 3.19   | 3.17   | + 3.31 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 120,614          | 840,082            | 0.697               | 0               | 0     | 1     | 2     | 5    | 8   |
| 2016        | 135,665          | 1,958,678          | 1.444               | 0               | 0     | 3     | 5     | 3    | 11  |
| 2017        | 119,097          | 1,312,526          | 1.102               | 0               | 0     | 3     | 0     | 10   | 13  |
| 2018        | 86,499           | 2,401,518          | 2.776               | 0               | 0     | 3     | 4     | 5    | 12  |
| 2019        | 88,626           | 473,131            | 0.534               | 0               | 0     | 1     | 1     | 6    | 8   |
| TOTAL       | 550,501          | 6,985,935          | 1.269               | 0               | 0     | 11    | 12    | 29   | 52  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 315,921   | 14,729  | 309,499   | 0       | 0     | 35,947  | 45,662  | 84,164  | 34,160    |
| 2016        | 0         | 0     | 1,146,897 | 94,330  | 348,426   | 0       | 0     | 199,122 | 73,172  | 34,983  | 61,748    |
| 2017        | 0         | 0     | 696,950   | 0       | 318,585   | 0       | 0     | 90,797  | 0       | 96,884  | 109,310   |
| 2018        | 0         | 0     | 958,369   | 209,775 | 116,450   | 0       | 0     | 553,041 | 89,302  | 415,729 | 58,852    |
| 2019        | 0         | 0     | 153,987   | 107,694 | 38,121    | 0       | 0     | 14,769  | 23,567  | 116,864 | 18,129    |
| TOTAL       | 0         | 0     | 3,272,124 | 426,528 | 1,131,081 | 0       | 0     | 893,676 | 231,703 | 748,624 | 282,199   |
| 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 |
| 2015        | 0         | 0     | 424,914   | 19,236  | 390,278   | 0       | 0     | 76,208    | 56,438  | 100,744 | 31,359    |
| 2016        | 0         | 398   | 1,517,125 | 130,336 | 453,877   | 0       | 249   | 405,176   | 83,763  | 42,666  | 56,438    |
| 2017        | 0         | 1,143 | 913,419   | 24,786  | 387,199   | 0       | 726   | 168,870   | 6,428   | 104,161 | 97,395    |
| 2018        | 27        | 2,553 | 1,060,567 | 239,121 | 174,671   | 0       | 3,898 | 738,761   | 125,705 | 418,415 | 52,143    |
| 2019        | 13        | 1,876 | 259,537   | 112,593 | 60,833    | 0       | 2,559 | 64,359    | 39,949  | 84,646  | 17,785    |
| TOTAL       | 40        | 5,970 | 4,175,562 | 526,071 | 1,466,859 | 0       | 7,431 | 1,453,374 | 312,283 | 750,632 | 255,119   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0     | 0         | 0       | 0       | 978       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,642,377   | 3,055,845   | 256,097   |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,125,552) | (922,210)   | 648       |       |
| TOTAL LOSSES                | 2,516,826   | 2,133,635   | 256,745   |       |
| EXPECTED LOSSES             | 5,985,989   | 2,453,929   | 290,918   |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.34      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.457 | 0.388 | 0.046 | 0.891 |
| INDICATED (POST-TEST)   | 0.462 | 0.391 | 0.047 | 0.900 |
| PRESENT ON RATE LEVEL   | 1.058 | 0.434 | 0.051 | 1.543 |
| DERIVED BY FORMULA      | 1.022 | 0.425 | 0.050 | 1.498 |
| UNDERLYING PRESENT RATE | 1.087 | 0.446 | 0.053 | 1.586 |
| PROPOSED                | 1.023 | 0.425 | 0.050 | 1.498 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.776 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.78   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.89   | 1.85   | 1.80   | + 1.78 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 10,251           | 782,757            | 7.636               | 0               | 0     | 2     | 0     | 2    | 4   |
| 2016        | 10,826           | 267,322            | 2.469               | 0               | 0     | 0     | 3     | 2    | 5   |
| 2017        | 10,850           | 90,267             | 0.832               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2018        | 9,451            | 119,219            | 1.261               | 0               | 0     | 0     | 2     | 3    | 5   |
| 2019        | 11,987           | 153,328            | 1.279               | 0               | 0     | 0     | 0     | 7    | 7   |
| TOTAL       | 53,365           | 1,412,893          | 2.648               | 0               | 0     | 2     | 5     | 16   | 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 |
| 2015        | 0         | 0     | 476,312 | 0      | 5,231   | 0       | 0     | 225,744 | 0      | 52,822  | 22,648    |
| 2016        | 0         | 0     | 0       | 59,789 | 55,068  | 0       | 0     | 0       | 70,055 | 51,078  | 31,332    |
| 2017        | 0         | 0     | 0       | 0      | 22,564  | 0       | 0     | 0       | 0      | 65,010  | 2,693     |
| 2018        | 0         | 0     | 0       | 17,237 | 17,731  | 0       | 0     | 0       | 11,716 | 55,174  | 17,361    |
| 2019        | 0         | 0     | 0       | 0      | 58,120  | 0       | 0     | 0       | 0      | 65,467  | 29,741    |
| TOTAL       | 0         | 0     | 476,312 | 77,026 | 158,714 | 0       | 0     | 225,744 | 81,771 | 289,551 | 103,775   |
| 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 |
| 2015        | 0         | 0     | 640,640 | 0       | 6,596   | 0       | 0     | 478,577 | 0       | 63,228  | 20,791    |
| 2016        | 0         | 19    | 3,242   | 74,921  | 69,762  | 0       | 16    | 4,345   | 77,838  | 58,575  | 28,637    |
| 2017        | 0         | 0     | 943     | 688     | 26,108  | 0       | 1     | 2,060   | 1,898   | 68,530  | 2,399     |
| 2018        | 2         | 16    | 8,687   | 16,943  | 19,273  | 0       | 20    | 8,140   | 12,223  | 53,185  | 15,382    |
| 2019        | 2         | 172   | 32,318  | 21,148  | 51,863  | 0       | 639   | 17,842  | 13,880  | 45,565  | 29,176    |
| TOTAL       | 4         | 208   | 685,829 | 113,700 | 173,603 | 0       | 676   | 510,964 | 105,839 | 289,084 | 96,386    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 354       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,197,682 | 682,226     | 96,740    |       |
| IBNR + FREQUENCY ADJUSTMENT | (754,962) | (305,902)   | 331       |       |
| TOTAL LOSSES                | 442,720   | 376,324     | 97,071    |       |
| EXPECTED LOSSES             | 1,494,934 | 849,147     | 119,762   |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.830 | 0.705 | 0.181 | 1.716 |
| INDICATED (POST-TEST)   | 0.837 | 0.712 | 0.183 | 1.732 |
| PRESENT ON RATE LEVEL   | 2.726 | 1.549 | 0.218 | 4.493 |
| DERIVED BY FORMULA      | 2.707 | 1.515 | 0.216 | 4.438 |
| UNDERLYING PRESENT RATE | 2.801 | 1.591 | 0.224 | 4.617 |
| PROPOSED                | 2.707 | 1.515 | 0.216 | 4.438 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 5.261 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 5.26   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.28   | 5.38   | 5.24   | + 5.26 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 6,743            | 637,634            | 9,456               | 0               | 0     | 1     | 0     | 5    | 6   |
| 2016        | 6,899            | 946,639            | 13,721              | 0               | 0     | 1     | 1     | 5    | 7   |
| 2017        | 7,767            | 173,807            | 2,238               | 0               | 0     | 1     | 0     | 0    | 1   |
| 2018        | 7,609            | 76,375             | 1,004               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 8,229            | 135,529            | 1,647               | 0               | 0     | 0     | 0     | 4    | 4   |
| TOTAL       | 37,247           | 1,969,984          | 5,289               | 0               | 0     | 3     | 1     | 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 |
| 2015        | 0         | 0     | 187,193 | 0      | 13,329  | 0       | 0     | 409,826 | 0      | 16,075  | 11,211    |
| 2016        | 0         | 0     | 303,378 | 95,618 | 33,045  | 0       | 0     | 463,487 | 25,871 | 20,616  | 4,624     |
| 2017        | 0         | 0     | 150,888 | 0      | 0       | 0       | 0     | 17,427  | 0      | 0       | 5,492     |
| 2018        | 0         | 0     | 0       | 0      | 28,960  | 0       | 0     | 0       | 0      | 16,500  | 30,915    |
| 2019        | 0         | 0     | 0       | 0      | 64,297  | 0       | 0     | 0       | 0      | 53,905  | 17,327    |
| TOTAL       | 0         | 0     | 641,459 | 95,618 | 139,631 | 0       | 0     | 890,740 | 25,871 | 107,096 | 69,569    |
| OD          | 0         | 0     | 0       | 0      | 0       | 0       | 0     | 0       | 0      | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |           |        |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|-----------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR     | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 251,775 | 0       | 16,808  | 0       | 0     | 868,831   | 0      | 19,242  | 10,292    |
| 2016        | 0         | 122   | 375,087 | 121,524 | 46,033  | 0       | 507   | 867,656   | 34,447 | 28,526  | 4,226     |
| 2017        | 0         | 246   | 194,871 | 3,264   | 4,020   | 0       | 139   | 31,823    | 691    | 390     | 4,893     |
| 2018        | 0         | 5     | 3,474   | 2,256   | 29,497  | 0       | 3     | 1,206     | 966    | 15,668  | 27,391    |
| 2019        | 3         | 190   | 35,753  | 23,396  | 57,375  | 0       | 526   | 14,691    | 11,429 | 37,518  | 16,998    |
| TOTAL       | 3         | 564   | 860,960 | 150,440 | 153,732 | 0       | 1,175 | 1,784,207 | 47,532 | 101,344 | 63,800    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0         | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,646,908 | 453,048     | 63,800    |       |
| IBNR + FREQUENCY ADJUSTMENT | (317,201) | (227,469)   | 231       |       |
| TOTAL LOSSES                | 2,329,706 | 225,580     | 64,031    |       |
| EXPECTED LOSSES             | 627,384   | 635,145     | 83,022    |       |
| CREDIBILITY                 | 0.01      | 0.03        | 0.06      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 6.255 | 0.606 | 0.172 | 7.032 |
| INDICATED (POST-TEST)   | 6.314 | 0.611 | 0.174 | 7.099 |
| PRESENT ON RATE LEVEL   | 1.639 | 1.660 | 0.217 | 3.516 |
| DERIVED BY FORMULA      | 1.686 | 1.628 | 0.214 | 3.528 |
| UNDERLYING PRESENT RATE | 1.684 | 1.705 | 0.223 | 3.613 |
| PROPOSED                | 1.686 | 1.628 | 0.214 | 3.528 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.182 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.18   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.00   | 4.08   | 4.10   | + 4.18 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |   |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|---|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |   |
| 2015        | 868              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2016        | 743              | 32,381             | 4.358               | 0               | 0     | 0     | 0     | 0    | 1   | 1 |
| 2017        | 754              | 5,863              | 0.778               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2018        | 579              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2019        | 604              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| TOTAL       | 3,548            | 38,244             | 1.078               | 0               | 0     | 0     | 0     | 0    | 1   | 1 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   | 0 |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |        | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|--------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP   | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| 2016        | 0         | 0     | 0     | 0     | 15,381 | 0       | 0     | 0     | 0     | 17,000 | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 5,863     |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| TOTAL       | 0         | 0     | 0     | 0     | 15,381 | 0       | 0     | 0     | 0     | 17,000 | 5,863     |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |        | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|--------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP   | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| 2016        | 0         | 0     | 182   | 164   | 19,343 | 0       | 0     | 124   | 157   | 19,240 | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 5,224     |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| TOTAL       | 0         | 0     | 182   | 164   | 19,343 | 0       | 0     | 124   | 157   | 19,240 | 5,224     |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |

|                             | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|---------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 306     | 38,904      | 5,224     |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,391) | (9,007)     | 5         |       |
| TOTAL LOSSES                | 0       | 29,896      | 5,229     |       |
| EXPECTED LOSSES             | 12,270  | 24,073      | 2,109     |       |
| CREDIBILITY                 | 0.00    | 0.01        | 0.01      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.843 | 0.147 | 0.990 |
| INDICATED (POST-TEST)   | 0.000 | 0.851 | 0.149 | 0.999 |
| PRESENT ON RATE LEVEL   | 0.337 | 0.660 | 0.058 | 1.055 |
| DERIVED BY FORMULA      | 0.337 | 0.662 | 0.059 | 1.058 |
| UNDERLYING PRESENT RATE | 0.346 | 0.678 | 0.059 | 1.084 |
| PROPOSED                | 0.336 | 0.661 | 0.059 | 1.055 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.251 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.25   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.20   | 1.24   | 1.23   | + 1.25 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 8,592            | 253,285            | 2.948               | 0               | 0     | 0     | 3     | 1    | 4   |
| 2016        | 9,701            | 32,185             | 0.332               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2017        | 9,544            | 20,489             | 0.215               | 0               | 0     | 0     | 1     | 1    | 2   |
| 2018        | 10,292           | 227,629            | 2.212               | 0               | 0     | 1     | 0     | 1    | 2   |
| 2019        | 9,927            | 508,040            | 5.118               | 0               | 0     | 0     | 1     | 4    | 5   |
| TOTAL       | 48,056           | 1,041,628          | 2.168               | 0               | 0     | 1     | 6     | 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 |
| 2015        | 0         | 0     | 0       | 175,404 | 1,019  | 0       | 0     | 0      | 66,519  | 3,449   | 6,894     |
| 2016        | 0         | 0     | 0       | 3,851   | 0      | 0       | 0     | 0      | 17,437  | 0       | 10,897    |
| 2017        | 0         | 0     | 0       | 1,291   | 540    | 0       | 0     | 0      | 4,109   | 1,178   | 13,371    |
| 2018        | 0         | 0     | 149,087 | 0       | 13,838 | 0       | 0     | 24,049 | 0       | 37,319  | 3,336     |
| 2019        | 0         | 0     | 0       | 12,500  | 37,982 | 0       | 0     | 0      | 374,960 | 73,416  | 9,182     |
| TOTAL       | 0         | 0     | 149,087 | 193,046 | 53,379 | 0       | 0     | 24,049 | 463,025 | 115,362 | 43,680    |
| 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 |
| 2015        | 0         | 0     | 0       | 229,078 | 1,285  | 0       | 0     | 0       | 82,217  | 4,128   | 6,329     |
| 2016        | 0         | 1     | 167     | 4,788   | 33     | 0       | 4     | 989     | 19,257  | 191     | 9,960     |
| 2017        | 0         | 0     | 218     | 1,452   | 663    | 0       | 1     | 693     | 4,301   | 1,374   | 11,914    |
| 2018        | 1         | 429   | 175,454 | 8,387   | 21,517 | 0       | 213   | 40,160  | 3,999   | 36,411  | 2,956     |
| 2019        | 3         | 159   | 31,239  | 23,526  | 35,589 | 0       | 7,852 | 238,653 | 227,841 | 89,917  | 9,008     |
| TOTAL       | 4         | 590   | 207,078 | 267,230 | 59,087 | 0       | 8,070 | 280,495 | 337,616 | 132,021 | 40,165    |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 496,236   | 795,953     | 40,165    |       |
| IBNR + FREQUENCY ADJUSTMENT | (146,935) | (168,595)   | 141       |       |
| TOTAL LOSSES                | 349,301   | 627,358     | 40,306    |       |
| EXPECTED LOSSES             | 289,051   | 467,213     | 52,471    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.727 | 1.305 | 0.084 | 2.116 |
| INDICATED (POST-TEST)   | 0.734 | 1.318 | 0.085 | 2.136 |
| PRESENT ON RATE LEVEL   | 0.585 | 0.946 | 0.106 | 1.638 |
| DERIVED BY FORMULA      | 0.587 | 0.961 | 0.105 | 1.653 |
| UNDERLYING PRESENT RATE | 0.601 | 0.972 | 0.109 | 1.683 |
| PROPOSED                | 0.587 | 0.961 | 0.105 | 1.653 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.960 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.96   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.87   | 1.92   | 1.91   | + 1.96 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 775              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 772              | 237                | 0.031               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 689              | 4,568              | 0.663               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 678              | 7,843              | 1.157               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 1,084            | 130,446            | 12.034              | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 3,998            | 143,094            | 3.579               | 0               | 0     | 0     | 0     | 1    | 2   |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |        |      | MEDICAL |       |       |         |       |           |
|-------------|-----------|-------|-------|--------|------|---------|-------|-------|---------|-------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR  | TEMP | DEATH   | P. T. | MAJOR | MINOR   | TEMP  | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0      | 0    | 0       | 0     | 0     | 0       | 0     | 0         |
| 2016        | 0         | 0     | 0     | 0      | 0    | 0       | 0     | 0     | 0       | 0     | 237       |
| 2017        | 0         | 0     | 0     | 0      | 0    | 0       | 0     | 0     | 0       | 0     | 4,568     |
| 2018        | 0         | 0     | 0     | 0      | 475  | 0       | 0     | 0     | 0       | 3,238 | 4,130     |
| 2019        | 0         | 0     | 0     | 20,089 | 0    | 0       | 0     | 0     | 109,925 | 0     | 432       |
| TOTAL       | 0         | 0     | 0     | 20,089 | 475  | 0       | 0     | 0     | 109,925 | 3,238 | 9,367     |
| OD          | 0         | 0     | 0     | 0      | 0    | 0       | 0     | 0     | 0       | 0     | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |        |       | MEDICAL |       |        |        |        |           |
|-------------|-----------|-------|--------|--------|-------|---------|-------|--------|--------|--------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR  | TEMP  | DEATH   | P. T. | MAJOR  | MINOR  | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0      | 0      | 0     | 0       | 0     | 0      | 0      | 0      | 0         |
| 2016        | 0         | 0     | 0      | 0      | 0     | 0       | 0     | 0      | 0      | 0      | 217       |
| 2017        | 0         | 0     | 0      | 0      | 0     | 0       | 0     | 0      | 0      | 0      | 4,070     |
| 2018        | 0         | 0     | 57     | 37     | 484   | 0       | 1     | 237    | 190    | 3,075  | 3,659     |
| 2019        | 2         | 75    | 16,262 | 15,597 | 2,725 | 0       | 2,092 | 64,099 | 62,232 | 11,381 | 424       |
| TOTAL       | 2         | 75    | 16,319 | 15,634 | 3,209 | 0       | 2,092 | 64,335 | 62,421 | 14,455 | 8,370     |
| OD          | 0         | 0     | 0      | 0      | 0     | 0       | 0     | 0      | 0      | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 82,824   | 95,720      | 8,370     |       |
| IBNR + FREQUENCY ADJUSTMENT | (18,174) | (8,630)     | 13        |       |
| TOTAL LOSSES                | 64,651   | 87,089      | 8,382     |       |
| EXPECTED LOSSES             | 36,911   | 24,486      | 4,125     |       |
| CREDIBILITY                 | 0.00     | 0.01        | 0.01      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.617 | 2.178 | 0.210 | 4.005 |
| INDICATED (POST-TEST)   | 1.632 | 2.199 | 0.212 | 4.043 |
| PRESENT ON RATE LEVEL   | 0.898 | 0.596 | 0.100 | 1.595 |
| DERIVED BY FORMULA      | 0.898 | 0.612 | 0.102 | 1.612 |
| UNDERLYING PRESENT RATE | 0.923 | 0.612 | 0.103 | 1.639 |
| PROPOSED                | 0.898 | 0.612 | 0.102 | 1.612 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.911 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.91   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.83   | 1.88   | 1.86   | + 1.91 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 512              | 151,994            | 29.686              | 0               | 0     | 0     | 1     | 0    | 1   |
| 2016        | 841              | 3,213              | 0.382               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 686              | 1,534              | 0.224               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 774              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 709              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 3,522            | 156,741            | 4.450               | 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 |
| 2015        | 0         | 0     | 0     | 120,206 | 0    | 0       | 0     | 0     | 31,788 | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 3,213     |
| 2017        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 1,534     |
| 2018        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 0         |
| TOTAL       | 0         | 0     | 0     | 120,206 | 0    | 0       | 0     | 0     | 31,788 | 0    | 4,747     |
| 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 |
| 2015        | 0         | 0     | 0     | 156,989 | 0    | 0       | 0     | 0     | 39,290 | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 2,937     |
| 2017        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 1,367     |
| 2018        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 0         |
| TOTAL       | 0         | 0     | 0     | 156,989 | 0    | 0       | 0     | 0     | 39,290 | 0    | 4,303     |
| OD          | 0         | 0     | 0     | 0       | 0    | 0       | 0     | 0     | 0      | 0    | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 0        | 196,279     | 4,303     |       |
| IBNR + FREQUENCY ADJUSTMENT | (29,115) | (37,072)    | 13        |       |
| TOTAL LOSSES                | 0        | 159,207     | 4,316     |       |
| EXPECTED LOSSES             | 57,330   | 102,749     | 4,845     |       |
| CREDIBILITY                 | 0.00     | 0.01        | 0.01      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 4.520 | 0.123 | 4.643 |
| INDICATED (POST-TEST)   | 0.000 | 4.563 | 0.124 | 4.687 |
| PRESENT ON RATE LEVEL   | 1.571 | 2.815 | 0.133 | 4.519 |
| DERIVED BY FORMULA      | 1.571 | 2.833 | 0.133 | 4.536 |
| UNDERLYING PRESENT RATE | 1.628 | 2.917 | 0.138 | 4.683 |
| PROPOSED                | 1.571 | 2.833 | 0.133 | 4.536 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.629 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.63   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.41   | 5.27   | 4.84   | + 4.63 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 452,955          | 1,362,088          | 0.301               | 0               | 0     | 2     | 11    | 3    | 16  |
| 2016        | 425,290          | 2,197,782          | 0.517               | 0               | 0     | 5     | 13    | 8    | 26  |
| 2017        | 458,777          | 1,116,940          | 0.243               | 0               | 0     | 1     | 9     | 5    | 15  |
| 2018        | 517,419          | 1,400,577          | 0.271               | 0               | 0     | 3     | 4     | 4    | 11  |
| 2019        | 503,218          | 930,598            | 0.185               | 0               | 0     | 2     | 2     | 9    | 13  |
| TOTAL       | 2,357,659        | 7,007,985          | 0.297               | 0               | 0     | 13    | 39    | 29   | 81  |
| 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 |
| 2015        | 0         | 0     | 576,112   | 81,490  | 7,469   | 0       | 0     | 173,500 | 243,901   | 34,885  | 244,731   |
| 2016        | 0         | 0     | 945,363   | 226,938 | 27,351  | 0       | 0     | 218,028 | 445,075   | 126,634 | 208,393   |
| 2017        | 0         | 0     | 319,231   | 133,979 | 21,850  | 0       | 0     | 16,399  | 236,052   | 174,582 | 214,847   |
| 2018        | 0         | 0     | 721,867   | 43,750  | 9,290   | 0       | 0     | 315,735 | 88,013    | 46,492  | 175,430   |
| 2019        | 0         | 0     | 390,554   | 124,240 | 44,527  | 0       | 0     | 123,600 | 38,500    | 78,080  | 131,097   |
| TOTAL       | 0         | 0     | 2,953,127 | 610,397 | 110,487 | 0       | 0     | 847,262 | 1,051,541 | 460,673 | 974,498   |
| OD          | 0         | 0     | 0         | 6,931   | 0       | 0       | 0     | 0       | 0         | 0       | 13,181    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |        |           |           |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|--------|-----------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 774,871   | 106,426 | 9,418   | 0       | 0      | 367,820   | 301,462   | 41,757  | 224,663   |
| 2016        | 0         | 376   | 1,253,936 | 290,130 | 48,618  | 0       | 357    | 464,983   | 495,578   | 150,682 | 190,471   |
| 2017        | 15        | 567   | 433,454   | 156,531 | 37,787  | 0       | 211    | 73,149    | 250,877   | 191,969 | 191,429   |
| 2018        | 7         | 2,101 | 859,263   | 75,613  | 48,482  | 0       | 2,811  | 525,719   | 94,106    | 62,882  | 155,431   |
| 2019        | 18        | 4,046 | 508,719   | 150,981 | 87,547  | 0       | 9,615  | 200,787   | 53,671    | 65,596  | 128,606   |
| TOTAL       | 40        | 7,090 | 3,830,243 | 779,680 | 231,852 | 0       | 12,994 | 1,632,458 | 1,195,694 | 512,886 | 890,600   |
| OD          | 1         | 5     | 2,638     | 6,258   | 488     | 0       | 0      | 0         | 0         | 0       | 11,967    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,485,469   | 2,726,858   | 902,567   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,033,493) | (771,005)   | 2,909     |       |
| TOTAL LOSSES                | 4,451,976   | 1,955,853   | 905,476   |       |
| EXPECTED LOSSES             | 2,038,156   | 2,144,773   | 1,063,452 |       |
| CREDIBILITY                 | 0.17        | 0.54        | 0.89      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.189 | 0.083 | 0.038 | 0.309 |
| INDICATED (POST-TEST)   | 0.191 | 0.083 | 0.038 | 0.312 |
| PRESENT ON RATE LEVEL   | 0.083 | 0.088 | 0.044 | 0.215 |
| DERIVED BY FORMULA      | 0.102 | 0.085 | 0.039 | 0.226 |
| UNDERLYING PRESENT RATE | 0.086 | 0.091 | 0.045 | 0.223 |
| PROPOSED                | 0.102 | 0.085 | 0.039 | 0.226 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.231 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.23   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.24   | 0.25   | 0.23   | + 0.23 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |  |
| 2015        | 106,647          | 278,059            | 0.261               | 0               | 0     | 0     | 2     | 6    | 8   |  |
| 2016        | 107,141          | 6,638,018          | 6.196               | 0               | 0     | 2     | 1     | 11   | 14  |  |
| 2017        | 123,637          | 475,491            | 0.385               | 0               | 0     | 0     | 3     | 9    | 12  |  |
| 2018        | 126,317          | 592,863            | 0.469               | 0               | 0     | 0     | 3     | 10   | 13  |  |
| 2019        | 129,363          | 244,993            | 0.189               | 0               | 0     | 0     | 2     | 7    | 9   |  |
| TOTAL       | 593,105          | 8,229,424          | 1.388               | 0               | 0     | 2     | 11    | 43   | 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 |
| 2015        | 0         | 0     | 0         | 25,009  | 60,467  | 0       | 0     | 0         | 27,994  | 127,015 | 37,574    |
| 2016        | 0         | 0     | 3,105,158 | 4,990   | 85,199  | 0       | 0     | 3,301,427 | 1,015   | 72,563  | 67,666    |
| 2017        | 0         | 0     | 0         | 53,269  | 131,189 | 0       | 0     | 0         | 113,169 | 152,597 | 25,267    |
| 2018        | 0         | 0     | 0         | 81,347  | 123,951 | 0       | 0     | 0         | 212,923 | 123,338 | 51,304    |
| 2019        | 0         | 0     | 0         | 56,849  | 42,672  | 0       | 0     | 0         | 78,150  | 43,945  | 23,377    |
| TOTAL       | 0         | 0     | 3,105,158 | 221,464 | 443,478 | 0       | 0     | 3,301,427 | 433,251 | 519,458 | 205,188   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0         | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 32,662  | 76,249  | 0       | 0     | 0       | 34,601  | 152,037 | 34,493    |
| 2016        | 0         | 166   | 675,909 | 11,290  | 113,851 | 0       | 473   | 818,902 | 7,163   | 86,774  | 61,847    |
| 2017        | 6         | 20    | 13,534  | 63,223  | 153,387 | 0       | 40    | 22,896  | 121,977 | 164,488 | 22,513    |
| 2018        | 10        | 82    | 45,828  | 83,098  | 131,977 | 0       | 218   | 83,682  | 170,668 | 131,530 | 45,455    |
| 2019        | 7         | 339   | 69,748  | 59,665  | 45,790  | 0       | 1,916 | 57,547  | 53,560  | 38,677  | 22,933    |
| TOTAL       | 23        | 607   | 805,018 | 249,936 | 521,253 | 0       | 2,647 | 983,027 | 387,969 | 573,505 | 187,241   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,791,322 | 1,732,663   | 187,241   |       |
| IBNR + FREQUENCY ADJUSTMENT | (974,366) | (442,974)   | 619       |       |
| TOTAL LOSSES                | 816,956   | 1,289,690   | 187,859   |       |
| EXPECTED LOSSES             | 1,924,944 | 1,237,459   | 223,189   |       |
| CREDIBILITY                 | 0.07      | 0.21        | 0.35      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.138 | 0.217 | 0.032 | 0.387 |
| INDICATED (POST-TEST)   | 0.139 | 0.220 | 0.032 | 0.391 |
| PRESENT ON RATE LEVEL   | 0.313 | 0.201 | 0.036 | 0.551 |
| DERIVED BY FORMULA      | 0.301 | 0.205 | 0.035 | 0.541 |
| UNDERLYING PRESENT RATE | 0.325 | 0.209 | 0.038 | 0.571 |
| PROPOSED                | 0.301 | 0.205 | 0.035 | 0.541 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.552 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.55   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.68   | 0.64   | 0.59   | + 0.55 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |  |
| 2015        | 106,990          | 152,056            | 0.142               | 0               | 0     | 0     | 3     | 2    | 5   |  |
| 2016        | 148,506          | 356,442            | 0.240               | 0               | 0     | 1     | 1     | 2    | 4   |  |
| 2017        | 165,792          | 2,738,948          | 1.652               | 0               | 0     | 1     | 2     | 2    | 5   |  |
| 2018        | 195,595          | 170,721            | 0.087               | 0               | 0     | 0     | 1     | 3    | 4   |  |
| 2019        | 185,406          | 301,619            | 0.163               | 0               | 0     | 0     | 2     | 1    | 3   |  |
| TOTAL       | 802,289          | 3,719,786          | 0.464               | 0               | 0     | 2     | 9     | 10   | 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 |
| 2015        | 0         | 0     | 0         | 22,522  | 56,948 | 0       | 0     | 0         | 46,461  | 12,375  | 13,750    |
| 2016        | 0         | 0     | 211,977   | 15,792  | 8,102  | 0       | 0     | 46,879    | 19,514  | 29,036  | 25,142    |
| 2017        | 0         | 0     | 842,550   | 30,328  | 7,639  | 0       | 0     | 1,767,636 | 14,537  | 23,668  | 52,590    |
| 2018        | 0         | 0     | 0         | 24,007  | 19,622 | 0       | 0     | 0         | 64,033  | 47,720  | 15,339    |
| 2019        | 0         | 0     | 0         | 74,818  | 7,104  | 0       | 0     | 0         | 142,000 | 2,526   | 75,171    |
| TOTAL       | 0         | 0     | 1,054,527 | 167,467 | 99,415 | 0       | 0     | 1,814,515 | 286,545 | 115,325 | 181,992   |
| OD          | 0         | 0     | 0         | 0       | 0      | 0       | 0     | 0         | 0       | 0       | 2,200     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |           |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 29,414  | 71,811  | 0       | 0     | 0         | 57,426  | 14,813  | 12,623    |
| 2016        | 0         | 73    | 279,669 | 21,446  | 13,078  | 0       | 59    | 95,672    | 22,438  | 33,610  | 22,980    |
| 2017        | 3         | 419   | 328,227 | 39,368  | 16,415  | 0       | 4,192 | 962,147   | 36,608  | 37,165  | 46,858    |
| 2018        | 3         | 21    | 11,490  | 23,203  | 21,676  | 0       | 67    | 25,942    | 51,948  | 49,648  | 13,590    |
| 2019        | 7         | 301   | 64,516  | 60,673  | 16,489  | 0       | 2,727 | 83,490    | 80,926  | 16,459  | 73,743    |
| TOTAL       | 14        | 815   | 683,903 | 174,103 | 139,470 | 0       | 7,045 | 1,167,251 | 249,345 | 151,695 | 169,793   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0         | 0       | 0       | 1,960     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,859,028 | 714,613     | 171,753   |       |
| IBNR + FREQUENCY ADJUSTMENT | (980,542) | (311,632)   | 535       |       |
| TOTAL LOSSES                | 878,486   | 402,981     | 172,288   |       |
| EXPECTED LOSSES             | 1,957,975 | 886,990     | 182,272   |       |
| CREDIBILITY                 | 0.08      | 0.26        | 0.43      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.109 | 0.050 | 0.021 | 0.181 |
| INDICATED (POST-TEST)   | 0.111 | 0.051 | 0.021 | 0.183 |
| PRESENT ON RATE LEVEL   | 0.236 | 0.107 | 0.022 | 0.364 |
| DERIVED BY FORMULA      | 0.226 | 0.092 | 0.022 | 0.339 |
| UNDERLYING PRESENT RATE | 0.244 | 0.111 | 0.023 | 0.377 |
| PROPOSED                | 0.225 | 0.092 | 0.022 | 0.339 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.346 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.51   | 0.47   | 0.39   | + 0.35 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 372,358          | 4,803,642          | 1.290               | 0               | 0     | 3     | 14    | 92   | 109 |
| 2016        | 380,426          | 8,599,221          | 2.260               | 3               | 0     | 10    | 14    | 89   | 116 |
| 2017        | 387,230          | 4,778,152          | 1.234               | 0               | 0     | 6     | 4     | 64   | 74  |
| 2018        | 417,373          | 6,189,842          | 1.483               | 0               | 0     | 8     | 10    | 95   | 113 |
| 2019        | 436,255          | 3,061,702          | 0.702               | 0               | 0     | 0     | 7     | 67   | 74  |
| TOTAL       | 1,993,642        | 27,432,559         | 1.376               | 3               | 0     | 27    | 49    | 407  | 486 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 648,212   | 477,267   | 1,177,083 | 0       | 0     | 336,208   | 453,419   | 1,184,220 | 527,233   |
| 2016        | 487,876   | 0     | 2,678,240 | 485,126   | 988,945   | 771,052 | 0     | 1,027,602 | 479,124   | 1,184,003 | 497,253   |
| 2017        | 0         | 0     | 1,543,231 | 69,631    | 976,207   | 0       | 0     | 459,096   | 229,098   | 1,020,525 | 480,364   |
| 2018        | 0         | 0     | 1,889,498 | 338,766   | 996,252   | 0       | 0     | 453,438   | 373,863   | 1,476,694 | 661,331   |
| 2019        | 0         | 0     | 0         | 233,558   | 849,795   | 0       | 0     | 0         | 270,948   | 1,319,703 | 387,698   |
| TOTAL       | 487,876   | 0     | 6,759,181 | 1,604,348 | 4,988,282 | 771,052 | 0     | 2,276,344 | 1,806,452 | 6,185,145 | 2,553,879 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 12,508    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL   |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|-----------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 871,845   | 623,311   | 1,484,302 | 0         | 0      | 712,761   | 560,426   | 1,417,511 | 484,000   |
| 2016        | 575,455   | 1,015  | 3,556,352 | 635,504   | 1,282,607 | 1,254,565 | 1,307  | 2,104,075 | 553,633   | 1,356,978 | 454,489   |
| 2017        | 8         | 2,557  | 2,044,388 | 140,551   | 1,172,750 | 0         | 3,756  | 907,228   | 285,904   | 1,093,398 | 428,004   |
| 2018        | 50        | 5,823  | 2,451,070 | 476,085   | 1,132,642 | 0         | 4,487  | 944,800   | 407,635   | 1,445,892 | 585,939   |
| 2019        | 58        | 3,392  | 661,600   | 490,550   | 789,993   | 0         | 18,029 | 517,667   | 433,185   | 946,566   | 380,332   |
| TOTAL       | 575,570   | 12,787 | 9,585,255 | 2,366,001 | 5,862,294 | 1,254,565 | 27,579 | 5,186,530 | 2,240,782 | 6,260,345 | 2,332,764 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0         | 0      | 0         | 0         | 0         | 11,468    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 16,642,287  | 16,729,421  | 2,344,233 |       |
| IBNR + FREQUENCY ADJUSTMENT | (7,419,303) | (4,697,466) | 8,046     |       |
| TOTAL LOSSES                | 9,222,984   | 12,031,955  | 2,352,278 |       |
| EXPECTED LOSSES             | 14,675,403  | 13,082,792  | 2,910,499 |       |
| CREDIBILITY                 | 0.15        | 0.48        | 0.79      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.463 | 0.604 | 0.117 | 1.184 |
| INDICATED (POST-TEST)   | 0.467 | 0.609 | 0.119 | 1.195 |
| PRESENT ON RATE LEVEL   | 0.710 | 0.633 | 0.141 | 1.484 |
| DERIVED BY FORMULA      | 0.674 | 0.622 | 0.123 | 1.419 |
| UNDERLYING PRESENT RATE | 0.736 | 0.656 | 0.146 | 1.538 |
| PROPOSED                | 0.674 | 0.622 | 0.123 | 1.419 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.448 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.45   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.85   | 1.73   | 1.59   | + 1.45 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 544,214          | 5,952,833          | 1.094               | 0               | 0     | 9     | 28    | 40   | 77  |
| 2016        | 507,506          | 4,133,434          | 0.814               | 0               | 0     | 4     | 8     | 32   | 44  |
| 2017        | 567,362          | 3,534,233          | 0.623               | 0               | 0     | 3     | 13    | 29   | 45  |
| 2018        | 580,611          | 3,428,449          | 0.590               | 0               | 0     | 1     | 10    | 36   | 47  |
| 2019        | 564,613          | 1,604,671          | 0.284               | 1               | 0     | 1     | 3     | 33   | 38  |
| TOTAL       | 2,764,306        | 18,653,620         | 0.675               | 1               | 0     | 18    | 62    | 170  | 251 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 2,741,568 | 703,055   | 375,988   | 0       | 0     | 731,142   | 636,755   | 472,782   | 291,543   |
| 2016        | 0         | 0     | 1,168,236 | 326,462   | 370,026   | 0       | 0     | 1,353,521 | 256,020   | 416,656   | 242,513   |
| 2017        | 0         | 0     | 773,147   | 449,390   | 409,452   | 0       | 0     | 776,524   | 534,432   | 381,502   | 209,786   |
| 2018        | 0         | 0     | 358,360   | 348,909   | 314,572   | 0       | 0     | 1,172,748 | 592,683   | 415,228   | 225,949   |
| 2019        | 7,371     | 0     | 215,000   | 89,682    | 389,199   | 0       | 0     | 24,000    | 82,908    | 589,071   | 207,440   |
| TOTAL       | 7,371     | 0     | 5,256,311 | 1,917,498 | 1,859,237 | 0       | 0     | 4,057,935 | 2,102,798 | 2,275,239 | 1,177,231 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 20,406    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 3,687,409 | 918,190   | 474,121   | 0       | 0      | 1,550,021 | 787,029   | 565,920   | 267,636   |
| 2016        | 0         | 425   | 1,329,557 | 417,941   | 481,069   | 0       | 980    | 1,609,394 | 297,036   | 483,383   | 221,657   |
| 2017        | 50        | 1,366 | 1,041,295 | 528,133   | 506,912   | 0       | 6,049  | 1,441,548 | 595,303   | 435,757   | 186,919   |
| 2018        | 41        | 847   | 386,440   | 348,590   | 354,195   | 0       | 5,842  | 1,181,683 | 525,008   | 458,934   | 200,191   |
| 2019        | 9,319     | 3,387 | 500,068   | 232,342   | 376,508   | 0       | 8,901  | 239,387   | 174,802   | 419,988   | 203,499   |
| TOTAL       | 9,410     | 6,026 | 6,944,769 | 2,445,195 | 2,192,804 | 0       | 21,773 | 6,022,033 | 2,379,179 | 2,363,982 | 1,079,902 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 19,312    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 13,004,011  | 9,381,159   | 1,099,214 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,092,390) | (2,738,193) | 3,814     |       |
| TOTAL LOSSES                | 7,911,620   | 6,642,966   | 1,103,028 |       |
| EXPECTED LOSSES             | 9,983,460   | 7,567,047   | 1,438,202 |       |
| CREDIBILITY                 | 0.18        | 0.60        | 0.99      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.286 | 0.240 | 0.039 | 0.566 |
| INDICATED (POST-TEST)   | 0.289 | 0.243 | 0.040 | 0.571 |
| PRESENT ON RATE LEVEL   | 0.349 | 0.264 | 0.050 | 0.663 |
| DERIVED BY FORMULA      | 0.338 | 0.251 | 0.040 | 0.629 |
| UNDERLYING PRESENT RATE | 0.361 | 0.274 | 0.052 | 0.687 |
| PROPOSED                | 0.338 | 0.251 | 0.040 | 0.629 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.642 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.64   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.81   | 0.74   | 0.71   | + 0.64 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 615,260          | 7,528,277          | 1.224               | 0               | 0     | 13    | 37    | 54   | 104 |
| 2016        | 640,639          | 6,767,865          | 1.056               | 0               | 0     | 10    | 37    | 47   | 94  |
| 2017        | 629,611          | 3,861,948          | 0.613               | 0               | 0     | 7     | 23    | 40   | 70  |
| 2018        | 619,048          | 3,150,875          | 0.509               | 0               | 0     | 3     | 8     | 64   | 75  |
| 2019        | 585,345          | 2,735,590          | 0.467               | 0               | 0     | 1     | 3     | 82   | 86  |
| TOTAL       | 3,089,903        | 24,044,555         | 0.778               | 0               | 0     | 34    | 108   | 287  | 429 |
| 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 |
| 2015        | 0         | 0     | 3,413,523 | 1,052,049 | 403,752   | 0       | 0     | 977,066   | 1,068,942 | 377,812   | 235,133   |
| 2016        | 0         | 0     | 3,193,775 | 600,355   | 407,771   | 0       | 0     | 1,400,115 | 581,336   | 375,251   | 209,262   |
| 2017        | 0         | 0     | 1,744,588 | 563,244   | 311,976   | 0       | 0     | 382,676   | 339,994   | 283,260   | 236,210   |
| 2018        | 0         | 0     | 756,656   | 140,256   | 749,718   | 0       | 0     | 347,552   | 207,189   | 672,142   | 277,362   |
| 2019        | 0         | 0     | 210,142   | 185,331   | 976,662   | 0       | 0     | 13,677    | 18,039    | 1,159,088 | 172,651   |
| TOTAL       | 0         | 0     | 9,318,684 | 2,541,235 | 2,849,879 | 0       | 0     | 3,121,086 | 2,215,500 | 2,867,553 | 1,130,618 |
| OD          | 0         | 0     | 0         | 0         | 1,883     | 0       | 0     | 0         | 0         | 25,346    | 6,972     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 4,591,188  | 1,373,976 | 509,131   | 0       | 0      | 2,071,380 | 1,321,212 | 452,241   | 215,852   |
| 2016        | 0         | 1,218  | 4,232,757  | 776,750   | 559,426   | 0       | 1,764  | 2,853,708 | 663,974   | 447,036   | 191,265   |
| 2017        | 63        | 3,043  | 2,351,315  | 673,468   | 424,276   | 0       | 3,167  | 762,023   | 376,509   | 318,057   | 210,463   |
| 2018        | 23        | 2,390  | 1,025,366  | 222,122   | 811,160   | 0       | 3,293  | 662,749   | 224,610   | 666,340   | 245,743   |
| 2019        | 60        | 5,443  | 899,390    | 519,889   | 913,317   | 0       | 12,548 | 343,797   | 257,648   | 809,398   | 169,371   |
| TOTAL       | 146       | 12,094 | 13,100,016 | 3,566,205 | 3,217,309 | 0       | 20,773 | 6,693,658 | 2,843,953 | 2,693,072 | 1,032,694 |
| OD          | 0         | 6      | 1,047      | 685       | 1,680     | 0       | 247    | 6,908     | 5,374     | 17,641    | 6,566     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 19,834,894  | 12,345,919  | 1,039,260 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,877,329) | (2,986,112) | 2,955     |       |
| TOTAL LOSSES                | 12,957,566  | 9,359,807   | 1,042,216 |       |
| EXPECTED LOSSES             | 13,388,953  | 8,157,897   | 1,173,207 |       |
| CREDIBILITY                 | 0.20        | 0.64        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.419 | 0.302 | 0.034 | 0.755 |
| INDICATED (POST-TEST)   | 0.423 | 0.305 | 0.034 | 0.762 |
| PRESENT ON RATE LEVEL   | 0.418 | 0.255 | 0.037 | 0.710 |
| DERIVED BY FORMULA      | 0.419 | 0.287 | 0.034 | 0.740 |
| UNDERLYING PRESENT RATE | 0.433 | 0.264 | 0.038 | 0.735 |
| PROPOSED                | 0.419 | 0.287 | 0.034 | 0.740 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.755 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.76   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.88   | 0.86   | 0.76   | + 0.76 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 235,440          | 6,975,958          | 2,963               | 0               | 0     | 7     | 55    | 63   | 125 |
| 2016        | 237,424          | 8,257,226          | 3,478               | 0               | 0     | 13    | 55    | 78   | 146 |
| 2017        | 221,441          | 9,012,421          | 4,070               | 0               | 0     | 12    | 61    | 73   | 146 |
| 2018        | 253,810          | 7,565,142          | 2,981               | 0               | 0     | 9     | 55    | 81   | 145 |
| 2019        | 280,215          | 6,199,973          | 2,213               | 1               | 0     | 3     | 36    | 119  | 159 |
| TOTAL       | 1,228,330        | 38,010,720         | 3,095               | 1               | 0     | 44    | 262   | 414  | 721 |
| 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 |
| 2015        | 0         | 0     | 1,571,642  | 1,470,662 | 769,820   | 0       | 0     | 729,398   | 1,207,877 | 588,702   | 637,857   |
| 2016        | 0         | 0     | 2,771,434  | 1,527,404 | 574,393   | 0       | 0     | 925,633   | 1,098,490 | 792,905   | 566,967   |
| 2017        | 0         | 0     | 3,187,205  | 1,520,047 | 539,429   | 0       | 0     | 1,301,003 | 1,337,264 | 576,712   | 550,761   |
| 2018        | 0         | 0     | 1,942,080  | 1,819,778 | 971,544   | 0       | 0     | 527,778   | 1,090,655 | 856,035   | 357,272   |
| 2019        | 519,993   | 0     | 698,834    | 1,161,226 | 1,314,305 | 1,765   | 0     | 102,569   | 1,027,912 | 1,158,878 | 214,491   |
| TOTAL       | 519,993   | 0     | 10,171,195 | 7,499,117 | 4,169,491 | 1,765   | 0     | 3,586,381 | 5,762,198 | 3,973,232 | 2,327,348 |
| OD          | 0         | 0     | 0          | 0         | 6,350     | 0       | 0     | 0         | 0         | 16,605    | 14,836    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 2,113,858  | 1,920,685 | 970,743   | 0       | 0      | 1,546,324 | 1,492,936 | 704,676   | 585,553   |
| 2016        | 0         | 1,380  | 3,719,264  | 1,927,648 | 771,389   | 0       | 1,333  | 1,931,095 | 1,232,689 | 919,970   | 518,208   |
| 2017        | 170       | 5,725  | 4,368,602  | 1,775,391 | 754,452   | 0       | 10,817 | 2,607,395 | 1,457,101 | 679,909   | 490,728   |
| 2018        | 211       | 7,105  | 3,073,037  | 1,813,839 | 1,214,390 | 0       | 5,699  | 1,266,540 | 927,161   | 908,045   | 316,543   |
| 2019        | 655,667   | 14,412 | 2,356,856  | 1,448,378 | 1,385,742 | 2,998   | 37,605 | 1,045,564 | 840,342   | 919,031   | 210,416   |
| TOTAL       | 656,048   | 28,621 | 15,631,617 | 8,885,941 | 5,096,716 | 2,998   | 55,454 | 8,396,917 | 5,950,230 | 4,131,631 | 2,121,447 |
| OD          | 0         | 8      | 1,897      | 1,239     | 6,139     | 0       | 51     | 2,214     | 1,742     | 14,495    | 13,532    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 24,775,826  | 24,088,134  | 2,134,980 |       |
| IBNR + FREQUENCY ADJUSTMENT | (9,237,055) | (6,235,808) | 8,030     |       |
| TOTAL LOSSES                | 15,538,772  | 17,852,325  | 2,143,010 |       |
| EXPECTED LOSSES             | 18,370,618  | 17,411,950  | 2,840,733 |       |
| CREDIBILITY                 | 0.11        | 0.35        | 0.57      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.265 | 1.451 | 0.173 | 2.890 |
| INDICATED (POST-TEST)   | 1.277 | 1.465 | 0.175 | 2.917 |
| PRESENT ON RATE LEVEL   | 1.443 | 1.368 | 0.223 | 3.034 |
| DERIVED BY FORMULA      | 1.425 | 1.402 | 0.196 | 3.023 |
| UNDERLYING PRESENT RATE | 1.496 | 1.418 | 0.231 | 3.144 |
| PROPOSED                | 1.425 | 1.402 | 0.196 | 3.023 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.085 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.64   | 3.55   | 3.25   | + 3.08 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 9,934            | 2,639              | 0.027               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2016        | 6,762            | 1,456              | 0.022               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 7,909            | 470                | 0.006               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 10,431           | 152,273            | 1.460               | 0               | 0     | 0     | 2     | 0    | 2   |
| 2019        | 12,800           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 47,836           | 156,838            | 0.328               | 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 |
| 2015        | 0         | 0     | 0     | 0      | 1,595 | 0       | 0     | 0      | 0      | 1,044 | 0         |
| 2016        | 0         | 0     | 0     | 0      | 0     | 0       | 0     | 0      | 0      | 0     | 1,456     |
| 2017        | 0         | 0     | 0     | 0      | 0     | 0       | 0     | 0      | 0      | 0     | 470       |
| 2018        | 0         | 0     | 0     | 93,095 | 0     | 0       | 0     | 59,178 | 0      | 0     | 0         |
| 2019        | 0         | 0     | 0     | 0      | 0     | 0       | 0     | 0      | 0      | 0     | 0         |
| TOTAL       | 0         | 0     | 0     | 93,095 | 1,595 | 0       | 0     | 0      | 59,178 | 1,044 | 1,926     |
| OD          | 0         | 0     | 0     | 0      | 0     | 0       | 0     | 0      | 0      | 0     | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |        |       | MEDICAL |       |        |        |       |           |
|-------------|-----------|-------|--------|--------|-------|---------|-------|--------|--------|-------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR  | TEMP  | DEATH   | P. T. | MAJOR  | MINOR  | TEMP  | MED. ONLY |
| 2015        | 0         | 0     | 0      | 0      | 2,011 | 0       | 0     | 0      | 0      | 1,250 | 0         |
| 2016        | 0         | 0     | 0      | 0      | 0     | 0       | 0     | 0      | 0      | 0     | 1,331     |
| 2017        | 0         | 0     | 0      | 0      | 0     | 0       | 0     | 0      | 0      | 0     | 419       |
| 2018        | 10        | 71    | 35,430 | 84,049 | 6,556 | 0       | 55    | 20,753 | 45,428 | 4,005 | 0         |
| 2019        | 0         | 0     | 0      | 0      | 0     | 0       | 0     | 0      | 0      | 0     | 0         |
| TOTAL       | 10        | 71    | 35,430 | 84,049 | 8,567 | 0       | 55    | 20,753 | 45,428 | 5,255 | 1,750     |
| OD          | 0         | 0     | 0      | 0      | 0     | 0       | 0     | 0      | 0      | 0     | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 56,319   | 143,299     | 1,750     |       |
| IBNR + FREQUENCY ADJUSTMENT | (54,895) | (24,678)    | 83        |       |
| TOTAL LOSSES                | 1,424    | 118,621     | 1,833     |       |
| EXPECTED LOSSES             | 111,280  | 70,545      | 26,441    |       |
| CREDIBILITY                 | 0.01     | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.003 | 0.248 | 0.004 | 0.255 |
| INDICATED (POST-TEST)   | 0.003 | 0.250 | 0.004 | 0.257 |
| PRESENT ON RATE LEVEL   | 0.224 | 0.142 | 0.053 | 0.420 |
| DERIVED BY FORMULA      | 0.222 | 0.147 | 0.050 | 0.419 |
| UNDERLYING PRESENT RATE | 0.233 | 0.147 | 0.055 | 0.435 |
| PROPOSED                | 0.222 | 0.147 | 0.050 | 0.419 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.428 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.43   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.50   | 0.49   | 0.45   | + 0.43 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 41,962           | 2,615,034          | 6,232               | 0               | 0     | 3     | 11    | 29   | 43  |
| 2016        | 42,332           | 2,213,689          | 5,229               | 0               | 0     | 1     | 7     | 23   | 31  |
| 2017        | 42,824           | 2,085,336          | 4,870               | 0               | 0     | 3     | 2     | 20   | 25  |
| 2018        | 44,789           | 1,397,719          | 3,121               | 1               | 0     | 0     | 3     | 30   | 34  |
| 2019        | 43,302           | 726,119            | 1,677               | 0               | 0     | 0     | 2     | 12   | 14  |
| TOTAL       | 215,209          | 9,037,897          | 4,200               | 1               | 0     | 7     | 25    | 114  | 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 |
| 2015        | 0         | 0     | 804,379   | 701,558   | 134,869   | 0       | 0     | 322,546 | 319,166 | 218,484   | 114,032   |
| 2016        | 0         | 0     | 506,881   | 149,472   | 154,754   | 0       | 0     | 59,230  | 233,262 | 786,929   | 323,161   |
| 2017        | 0         | 0     | 490,318   | 26,346    | 258,374   | 0       | 0     | 244,806 | 21,527  | 914,558   | 129,407   |
| 2018        | 175,950   | 0     | 0         | 169,492   | 344,826   | 0       | 0     | 0       | 54,418  | 496,910   | 156,123   |
| 2019        | 0         | 0     | 0         | 173,049   | 117,156   | 0       | 0     | 0       | 69,488  | 209,494   | 156,932   |
| TOTAL       | 175,950   | 0     | 1,801,578 | 1,219,917 | 1,009,979 | 0       | 0     | 626,582 | 697,861 | 2,626,375 | 879,655   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0       | 0         | 156       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,081,890 | 916,235   | 170,070   | 0       | 0     | 683,798   | 394,489 | 261,525   | 104,681   |
| 2016        | 0         | 211   | 675,189   | 191,611   | 202,476   | 0       | 123   | 138,193   | 265,651 | 893,844   | 295,369   |
| 2017        | 3         | 813   | 648,021   | 47,773    | 312,811   | 0       | 1,978 | 479,438   | 58,762  | 970,246   | 115,302   |
| 2018        | 216,159   | 184   | 105,869   | 179,882   | 363,152   | 0       | 128   | 55,389    | 70,857  | 475,539   | 138,325   |
| 2019        | 21        | 995   | 205,230   | 176,985   | 128,020   | 0       | 3,366 | 97,615    | 83,754  | 153,002   | 153,950   |
| TOTAL       | 216,183   | 2,202 | 2,716,199 | 1,512,486 | 1,176,528 | 0       | 5,595 | 1,454,433 | 873,514 | 2,754,156 | 807,627   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 143       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,394,613   | 6,316,684   | 807,771   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,734,496) | (1,403,853) | 2,426     |       |
| TOTAL LOSSES                | 2,660,117   | 4,912,832   | 810,196   |       |
| EXPECTED LOSSES             | 3,398,404   | 3,867,832   | 924,791   |       |
| CREDIBILITY                 | 0.03        | 0.11        | 0.18      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.236 | 2.283 | 0.376 | 3.895 |
| INDICATED (POST-TEST)   | 1.248 | 2.305 | 0.380 | 3.932 |
| PRESENT ON RATE LEVEL   | 1.533 | 1.745 | 0.417 | 3.695 |
| DERIVED BY FORMULA      | 1.525 | 1.806 | 0.411 | 3.742 |
| UNDERLYING PRESENT RATE | 1.579 | 1.797 | 0.430 | 3.806 |
| PROPOSED                | 1.525 | 1.807 | 0.411 | 3.742 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.595 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.60   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.37   | 4.15   | 3.80   | + 3.60 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 46,343           | 377,843            | 0.815               | 0               | 0     | 0     | 5     | 7    | 12  |
| 2016        | 42,323           | 1,084,596          | 2.563               | 1               | 0     | 1     | 4     | 5    | 11  |
| 2017        | 66,540           | 1,755,490          | 2.638               | 0               | 0     | 1     | 6     | 16   | 23  |
| 2018        | 75,758           | 850,999            | 1.123               | 0               | 0     | 1     | 3     | 10   | 14  |
| 2019        | 65,829           | 692,180            | 1.051               | 0               | 0     | 1     | 3     | 5    | 9   |
| TOTAL       | 296,793          | 4,761,108          | 1.604               | 1               | 0     | 4     | 21    | 43   | 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 |
| 2015        | 0         | 0     | 0         | 86,090  | 64,040  | 0       | 0     | 0       | 98,114  | 79,216  | 50,383    |
| 2016        | 63,000    | 0     | 339,366   | 158,661 | 48,195  | 1,096   | 0     | 116,498 | 158,641 | 119,174 | 79,965    |
| 2017        | 0         | 0     | 369,700   | 201,749 | 238,875 | 0       | 0     | 460,227 | 151,024 | 295,606 | 38,309    |
| 2018        | 0         | 0     | 166,972   | 122,538 | 141,786 | 0       | 0     | 85,177  | 152,630 | 113,639 | 68,257    |
| 2019        | 0         | 0     | 150,157   | 134,126 | 84,574  | 0       | 0     | 36,148  | 177,462 | 84,636  | 25,077    |
| TOTAL       | 63,000    | 0     | 1,026,195 | 703,164 | 577,470 | 1,096   | 0     | 698,050 | 737,871 | 692,271 | 261,991   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |        |           |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|--------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0         | 112,434 | 80,754  | 0       | 0      | 0         | 121,269 | 94,822  | 46,252    |
| 2016        | 74,309    | 160   | 453,938   | 200,533 | 66,373  | 1,783   | 172    | 244,341   | 177,838 | 137,943 | 73,088    |
| 2017        | 23        | 659   | 505,084   | 239,369 | 292,005 | 0       | 3,626  | 851,227   | 183,215 | 326,471 | 34,133    |
| 2018        | 15        | 594   | 258,287   | 129,861 | 161,356 | 0       | 894    | 194,411   | 130,244 | 121,686 | 60,476    |
| 2019        | 18        | 2,079 | 303,005   | 149,642 | 105,568 | 0       | 6,578  | 172,480   | 122,891 | 79,405  | 24,601    |
| TOTAL       | 74,364    | 3,491 | 1,520,313 | 831,839 | 706,056 | 1,783   | 11,270 | 1,462,459 | 735,457 | 760,327 | 238,549   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0      | 0         | 0       | 0       | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,073,681   | 3,033,678   | 238,549   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,098,253) | (607,580)   | 784       |       |
| TOTAL LOSSES                | 975,428     | 2,426,098   | 239,333   |       |
| EXPECTED LOSSES             | 4,155,287   | 1,725,724   | 272,434   |       |
| CREDIBILITY                 | 0.04        | 0.13        | 0.22      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.329 | 0.817 | 0.081 | 1.227 |
| INDICATED (POST-TEST)   | 0.332 | 0.825 | 0.081 | 1.238 |
| PRESENT ON RATE LEVEL   | 1.359 | 0.565 | 0.089 | 2.013 |
| DERIVED BY FORMULA      | 1.318 | 0.598 | 0.087 | 2.004 |
| UNDERLYING PRESENT RATE | 1.400 | 0.581 | 0.092 | 2.073 |
| PROPOSED                | 1.318 | 0.598 | 0.087 | 2.004 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.925 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.93   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.49   | 2.32   | 2.07   | + 1.93 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 4,445            | 75,255             | 1,693               | 0               | 0     | 0     | 0     | 4    | 4   |
| 2016        | 3,127            | 112,598            | 3,601               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2017        | 3,166            | 221,850            | 7,007               | 0               | 0     | 0     | 0     | 4    | 4   |
| 2018        | 1,510            | 28,148             | 1,864               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 1,718            | 63,286             | 3,684               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 13,966           | 501,137            | 3,588               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 23,273  | 0       | 0     | 0     | 0     | 35,824  | 16,158    |
| 2016        | 0         | 0     | 0     | 0     | 1,070   | 0       | 0     | 0     | 0     | 20,923  | 90,605    |
| 2017        | 0         | 0     | 0     | 0     | 136,100 | 0       | 0     | 0     | 0     | 75,659  | 10,091    |
| 2018        | 0         | 0     | 0     | 0     | 12,000  | 0       | 0     | 0     | 0     | 1,148   | 15,000    |
| 2019        | 0         | 0     | 0     | 0     | 3,894   | 0       | 0     | 0     | 0     | 46,100  | 13,292    |
| TOTAL       | 0         | 0     | 0     | 0     | 176,337 | 0       | 0     | 0     | 0     | 179,654 | 145,146   |
| OD          | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |         | MEDICAL |       |        |        |         |           |
|-------------|-----------|-------|-------|-------|---------|---------|-------|--------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP    | DEATH   | P. T. | MAJOR  | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 29,347  | 0       | 0     | 0      | 0      | 42,881  | 14,833    |
| 2016        | 0         | 0     | 13    | 11    | 1,346   | 0       | 0     | 153    | 193    | 23,680  | 82,813    |
| 2017        | 0         | 2     | 5,686 | 4,148 | 157,479 | 0       | 2     | 2,397  | 2,209  | 79,756  | 8,991     |
| 2018        | 0         | 2     | 1,440 | 935   | 12,222  | 0       | 0     | 84     | 67     | 1,090   | 13,290    |
| 2019        | 0         | 12    | 2,165 | 1,417 | 3,475   | 0       | 450   | 12,564 | 9,774  | 32,086  | 13,039    |
| TOTAL       | 0         | 15    | 9,303 | 6,511 | 203,869 | 0       | 452   | 15,198 | 12,243 | 179,493 | 132,967   |
| OD          | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0      | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 24,968    | 402,116     | 132,967   |       |
| IBNR + FREQUENCY ADJUSTMENT | (221,834) | (176,539)   | 80        |       |
| TOTAL LOSSES                | 0         | 225,576     | 133,046   |       |
| EXPECTED LOSSES             | 413,574   | 452,186     | 43,483    |       |
| CREDIBILITY                 | 0.01      | 0.02        | 0.03      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 1.615 | 0.953 | 2.568 |
| INDICATED (POST-TEST)   | 0.000 | 1.631 | 0.962 | 2.592 |
| PRESENT ON RATE LEVEL   | 2.875 | 3.144 | 0.302 | 6.321 |
| DERIVED BY FORMULA      | 2.846 | 3.113 | 0.322 | 6.282 |
| UNDERLYING PRESENT RATE | 2.961 | 3.238 | 0.311 | 6.510 |
| PROPOSED                | 2.846 | 3.113 | 0.322 | 6.282 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 6.036 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 6.04   | MINIMUM PREMIUM |       |
| MAN. RATE | 7.53   | 7.10   | 6.50   | + 6.04 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 423,361          | 10,615,611         | 2.507               | 1               | 0     | 3     | 54    | 107  | 165 |
| 2016        | 426,641          | 8,238,931          | 1.931               | 1               | 0     | 5     | 48    | 137  | 191 |
| 2017        | 459,887          | 9,576,041          | 2.082               | 1               | 0     | 3     | 48    | 125  | 177 |
| 2018        | 474,091          | 9,026,713          | 1.904               | 2               | 0     | 2     | 29    | 142  | 175 |
| 2019        | 365,497          | 5,120,911          | 1.401               | 0               | 0     | 0     | 20    | 94   | 114 |
| TOTAL       | 2,149,477        | 42,578,207         | 1.981               | 5               | 0     | 13    | 199   | 605  | 822 |
| 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 |
| 2015        | 330,507   | 0     | 564,153   | 1,950,768 | 825,908   | 0       | 0     | 122,982 | 4,362,291  | 1,411,357  | 1,047,645 |
| 2016        | 58,043    | 0     | 846,034   | 1,674,280 | 1,284,663 | 0       | 0     | 138,426 | 1,807,663  | 1,419,205  | 1,010,617 |
| 2017        | 18,172    | 0     | 508,126   | 2,244,683 | 1,333,487 | 3,312   | 0     | 231,888 | 1,492,047  | 3,030,837  | 713,489   |
| 2018        | 318,576   | 0     | 329,445   | 1,525,850 | 1,651,813 | 244,334 | 0     | 183,231 | 1,733,583  | 2,276,285  | 763,596   |
| 2019        | 0         | 0     | 0         | 1,058,357 | 954,806   | 0       | 0     | 0       | 660,329    | 1,880,723  | 566,696   |
| TOTAL       | 725,298   | 0     | 2,247,758 | 8,453,938 | 6,050,677 | 247,646 | 0     | 676,527 | 10,055,913 | 10,018,407 | 4,102,043 |
| OD          | 0         | 0     | 0         | 67,063    | 1,781     | 0       | 0     | 0       | 34,479     | 5,812      | 24,086    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |            |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|------------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR      | TEMP      | MED. ONLY |
| 2015        | 476,591   | 0      | 758,786   | 2,529,244 | 1,041,470 | 0       | 0      | 260,722   | 4,429,001  | 1,689,394 | 961,738   |
| 2016        | 68,462    | 809    | 1,200,849 | 2,102,167 | 1,640,833 | 0       | 582    | 391,473   | 2,011,259  | 1,627,576 | 923,704   |
| 2017        | 19,854    | 1,602  | 1,046,638 | 2,543,890 | 1,494,390 | 3,498   | 2,388  | 738,350   | 1,629,385  | 2,607,965 | 635,719   |
| 2018        | 391,519   | 2,371  | 1,162,890 | 1,522,400 | 1,806,278 | 432,454 | 3,549  | 1,059,473 | 1,477,831  | 2,286,256 | 676,546   |
| 2019        | 140       | 6,790  | 1,387,674 | 1,169,133 | 995,596   | 0       | 30,912 | 897,621   | 772,568    | 1,377,349 | 555,929   |
| TOTAL       | 956,567   | 11,572 | 5,556,837 | 9,886,834 | 6,978,567 | 435,952 | 37,430 | 3,347,638 | 10,320,044 | 9,588,541 | 3,753,636 |
| OD          | 0         | 20     | 2,720     | 83,698    | 2,771     | 0       | 7      | 1,670     | 38,891     | 6,892     | 22,064    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,350,412  | 36,886,238  | 3,775,699 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,525,948) | (8,498,966) | 10,448    |       |
| TOTAL LOSSES                | 4,824,464   | 28,387,273  | 3,786,147 |       |
| EXPECTED LOSSES             | 10,654,103  | 23,100,298  | 4,352,215 |       |
| CREDIBILITY                 | 0.16        | 0.50        | 0.83      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.224 | 1.315 | 0.175 | 1.714 |
| INDICATED (POST-TEST)   | 0.226 | 1.327 | 0.177 | 1.730 |
| PRESENT ON RATE LEVEL   | 0.481 | 1.043 | 0.197 | 1.721 |
| DERIVED BY FORMULA      | 0.440 | 1.185 | 0.180 | 1.806 |
| UNDERLYING PRESENT RATE | 0.496 | 1.075 | 0.202 | 1.773 |
| PROPOSED                | 0.422 | 1.135 | 0.173 | 1.730 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.662 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.66   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.03   | 1.91   | 1.77   | + 1.66 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 47,469           | 1,284,200          | 2.705               | 0               | 0     | 2     | 4     | 20   | 26  |
| 2016        | 51,299           | 4,837,782          | 9.431               | 1               | 0     | 7     | 5     | 33   | 46  |
| 2017        | 55,282           | 2,789,708          | 5.046               | 1               | 0     | 2     | 1     | 23   | 27  |
| 2018        | 54,126           | 1,238,941          | 2.289               | 0               | 0     | 2     | 2     | 18   | 22  |
| 2019        | 54,934           | 1,013,124          | 1.844               | 0               | 0     | 2     | 1     | 17   | 20  |
| TOTAL       | 263,110          | 11,163,755         | 4.243               | 2               | 0     | 15    | 13    | 111  | 141 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 448,955   | 178,377 | 197,024 | 0       | 0     | 73,117    | 217,621 | 127,379   | 41,727    |
| 2016        | 777,641   | 0     | 1,406,353 | 242,193 | 281,240 | 253,600 | 0     | 629,664   | 307,606 | 879,930   | 59,555    |
| 2017        | 1,394,587 | 0     | 531,986   | 99,823  | 110,960 | 441     | 0     | 62,062    | 103,191 | 418,203   | 68,455    |
| 2018        | 0         | 0     | 342,347   | 59,375  | 192,881 | 0       | 0     | 330,926   | 19,018  | 218,705   | 75,689    |
| 2019        | 0         | 0     | 302,553   | 121,866 | 200,614 | 0       | 0     | 79,658    | 39,291  | 239,084   | 30,058    |
| TOTAL       | 2,172,228 | 0     | 3,032,194 | 701,634 | 982,719 | 254,041 | 0     | 1,175,427 | 686,727 | 1,883,301 | 275,484   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0         | 0       | 0         | 766       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |        |           |         |           |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|--------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 603,844   | 232,960 | 248,447   | 0       | 0      | 155,008   | 268,980 | 152,473   | 38,305    |
| 2016        | 814,112   | 529   | 1,864,099 | 315,561 | 374,020   | 366,237 | 804    | 1,291,198 | 356,150 | 1,006,422 | 54,433    |
| 2017        | 1,179,995 | 904   | 706,785   | 125,874 | 145,543   | 366     | 537    | 143,046   | 121,830 | 445,544   | 60,993    |
| 2018        | 9         | 1,055 | 444,817   | 85,414  | 217,681   | 0       | 2,904  | 537,751   | 52,368  | 222,357   | 67,060    |
| 2019        | 23        | 3,722 | 507,204   | 197,299 | 219,532   | 0       | 8,314  | 189,292   | 82,806  | 175,154   | 29,487    |
| TOTAL       | 1,994,140 | 6,211 | 4,126,750 | 957,108 | 1,205,224 | 366,603 | 12,559 | 2,316,295 | 882,134 | 2,001,949 | 250,279   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0      | 0         | 0       | 0         | 751       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,822,557   | 5,046,415   | 251,031   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,821,184) | (1,284,586) | 702       |       |
| TOTAL LOSSES                | 7,001,373   | 3,761,829   | 251,733   |       |
| EXPECTED LOSSES             | 3,581,228   | 3,562,893   | 261,099   |       |
| CREDIBILITY                 | 0.04        | 0.12        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 2.661 | 1.430 | 0.095 | 4.186 |
| INDICATED (POST-TEST)   | 2.686 | 1.443 | 0.096 | 4.226 |
| PRESENT ON RATE LEVEL   | 1.322 | 1.315 | 0.096 | 2.733 |
| DERIVED BY FORMULA      | 1.376 | 1.330 | 0.096 | 2.803 |
| UNDERLYING PRESENT RATE | 1.361 | 1.354 | 0.099 | 2.814 |
| PROPOSED                | 1.376 | 1.330 | 0.096 | 2.803 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.693 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.69   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.08   | 3.00   | 2.81   | + 2.69 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 56,519           | 5,003,008          | 8.852               | 0               | 0     | 9     | 16    | 46   | 71  |
| 2016        | 53,384           | 2,908,836          | 5.449               | 0               | 0     | 1     | 14    | 62   | 77  |
| 2017        | 56,834           | 2,985,447          | 5.253               | 0               | 0     | 2     | 13    | 51   | 66  |
| 2018        | 64,925           | 2,430,979          | 3.744               | 0               | 0     | 1     | 14    | 65   | 80  |
| 2019        | 58,503           | 1,786,515          | 3.054               | 0               | 0     | 0     | 4     | 47   | 51  |
| TOTAL       | 290,165          | 15,114,785         | 5.209               | 0               | 0     | 13    | 61    | 271  | 345 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,889,510 | 673,156   | 591,753   | 0       | 0     | 959,168   | 262,536   | 461,746   | 165,139   |
| 2016        | 0         | 0     | 154,852   | 535,446   | 755,082   | 0       | 0     | 82,830    | 299,733   | 858,488   | 222,405   |
| 2017        | 0         | 0     | 453,748   | 765,935   | 287,279   | 0       | 0     | 97,150    | 759,434   | 392,643   | 229,258   |
| 2018        | 0         | 0     | 145,762   | 433,637   | 626,872   | 0       | 0     | 14,449    | 358,222   | 621,010   | 231,027   |
| 2019        | 0         | 0     | 0         | 247,529   | 554,975   | 0       | 0     | 0         | 131,398   | 676,541   | 176,072   |
| TOTAL       | 0         | 0     | 2,643,872 | 2,655,703 | 2,815,961 | 0       | 0     | 1,153,597 | 1,811,323 | 3,010,428 | 1,023,901 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 2,450,521 | 879,142   | 746,201   | 0       | 0      | 1,950,158 | 324,494   | 552,710   | 151,598   |
| 2016        | 0         | 222   | 235,860   | 675,023   | 956,148   | 0       | 166    | 189,984   | 340,032   | 975,829   | 203,278   |
| 2017        | 86        | 1,003 | 713,809   | 870,145   | 367,357   | 0       | 1,030  | 311,043   | 803,955   | 440,422   | 204,269   |
| 2018        | 52        | 848   | 410,148   | 447,476   | 676,283   | 0       | 555    | 193,489   | 312,425   | 614,527   | 204,690   |
| 2019        | 47        | 2,571 | 508,973   | 394,121   | 528,808   | 0       | 9,100  | 261,005   | 217,823   | 484,477   | 172,727   |
| TOTAL       | 184       | 4,643 | 4,319,311 | 3,265,906 | 3,274,796 | 0       | 10,851 | 2,905,680 | 1,998,729 | 3,067,965 | 936,561   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 7,240,669   | 11,607,397  | 936,561   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,929,444) | (2,803,427) | 2,054     |       |
| TOTAL LOSSES                | 4,311,225   | 8,803,970   | 938,615   |       |
| EXPECTED LOSSES             | 5,743,312   | 7,751,141   | 775,445   |       |
| CREDIBILITY                 | 0.04        | 0.13        | 0.22      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.486 | 3.034 | 0.323 | 4.843 |
| INDICATED (POST-TEST)   | 1.500 | 3.063 | 0.327 | 4.889 |
| PRESENT ON RATE LEVEL   | 1.922 | 2.594 | 0.259 | 4.775 |
| DERIVED BY FORMULA      | 1.905 | 2.655 | 0.274 | 4.834 |
| UNDERLYING PRESENT RATE | 1.979 | 2.671 | 0.267 | 4.918 |
| PROPOSED                | 1.905 | 2.655 | 0.274 | 4.834 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.645 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.64   | MINIMUM PREMIUM |       |
| MAN. RATE | 5.69   | 5.40   | 4.91   | + 4.64 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 258,681          | 6,678,140          | 2.582               | 0               | 0     | 3     | 18    | 152  | 173 |
| 2016        | 260,156          | 6,665,600          | 2.562               | 0               | 0     | 2     | 16    | 166  | 184 |
| 2017        | 273,881          | 8,263,834          | 3.017               | 0               | 0     | 6     | 18    | 190  | 214 |
| 2018        | 282,056          | 8,104,392          | 2.873               | 0               | 0     | 3     | 22    | 172  | 197 |
| 2019        | 291,126          | 5,374,988          | 1.846               | 1               | 0     | 1     | 6     | 159  | 167 |
| TOTAL       | 1,365,900        | 35,086,954         | 2.569               | 1               | 0     | 15    | 80    | 839  | 935 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |            | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|------------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP       | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 412,995   | 1,006,668 | 2,023,753  | 0       | 0     | 235,130   | 590,061   | 1,728,528 | 681,005   |
| 2016        | 0         | 0     | 383,076   | 524,596   | 2,694,835  | 0       | 0     | 207,243   | 464,393   | 1,642,057 | 749,400   |
| 2017        | 0         | 0     | 1,183,168 | 774,312   | 2,191,381  | 0       | 0     | 486,971   | 582,153   | 2,276,313 | 769,536   |
| 2018        | 0         | 0     | 649,353   | 1,235,591 | 2,081,928  | 0       | 0     | 234,938   | 1,115,226 | 2,099,967 | 687,389   |
| 2019        | 240,000   | 0     | 284,279   | 249,878   | 1,669,806  | 1       | 0     | 50,000    | 253,809   | 1,941,696 | 685,519   |
| TOTAL       | 240,000   | 0     | 2,912,871 | 3,791,045 | 10,661,703 | 1       | 0     | 1,214,282 | 3,005,642 | 9,688,561 | 3,572,849 |
| OD          | 0         | 0     | 0         | 0         | 0          | 0       | 0     | 0         | 0         | 0         | 5,253     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |            | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|------------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP       | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 555,478   | 1,314,708 | 2,551,953  | 0       | 0      | 498,476   | 729,315   | 2,069,048 | 625,163   |
| 2016        | 0         | 291    | 558,546   | 684,118   | 3,398,387  | 0       | 349    | 455,457   | 530,751   | 1,865,862 | 684,952   |
| 2017        | 87        | 2,222  | 1,736,666 | 953,265   | 2,590,248  | 0       | 4,121  | 1,054,259 | 690,307   | 2,429,126 | 685,657   |
| 2018        | 150       | 3,131  | 1,476,946 | 1,309,533 | 2,239,850  | 0       | 3,391  | 910,222   | 996,733   | 2,079,071 | 609,027   |
| 2019        | 302,636   | 8,393  | 1,409,843 | 829,492   | 1,546,471  | 2       | 27,055 | 740,726   | 561,550   | 1,380,639 | 672,494   |
| TOTAL       | 302,873   | 14,037 | 5,737,479 | 5,091,116 | 12,326,910 | 2       | 34,917 | 3,659,139 | 3,508,656 | 9,823,747 | 3,277,292 |
| OD          | 0         | 0      | 0         | 0         | 0          | 0       | 0      | 0         | 0         | 0         | 4,707     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 9,748,447   | 30,750,428  | 3,281,999 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,634,053) | (7,067,228) | 9,832     |       |
| TOTAL LOSSES                | 4,114,393   | 23,683,200  | 3,291,830 |       |
| EXPECTED LOSSES             | 11,104,166  | 19,616,009  | 3,618,770 |       |
| CREDIBILITY                 | 0.11        | 0.37        | 0.62      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.301 | 1.734 | 0.241 | 2.276 |
| INDICATED (POST-TEST)   | 0.304 | 1.750 | 0.243 | 2.297 |
| PRESENT ON RATE LEVEL   | 0.789 | 1.394 | 0.257 | 2.441 |
| DERIVED BY FORMULA      | 0.736 | 1.526 | 0.248 | 2.510 |
| UNDERLYING PRESENT RATE | 0.813 | 1.436 | 0.265 | 2.514 |
| PROPOSED                | 0.716 | 1.484 | 0.242 | 2.441 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.345 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.95   | 2.77   | 2.51   | + 2.35 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 760,520          | 26,037,713         | 3,424               | 0               | 0     | 40    | 104   | 290  | 434  |
| 2016        | 767,596          | 24,996,321         | 3,256               | 1               | 0     | 34    | 109   | 313  | 457  |
| 2017        | 834,779          | 32,447,379         | 3,887               | 1               | 0     | 33    | 145   | 446  | 625  |
| 2018        | 927,727          | 32,826,261         | 3,538               | 0               | 0     | 35    | 106   | 540  | 681  |
| 2019        | 1,059,986        | 34,490,089         | 3,254               | 0               | 0     | 20    | 124   | 709  | 853  |
| TOTAL       | 4,350,608        | 150,797,763        | 3,466               | 2               | 0     | 162   | 588   | 2298 | 3050 |
| 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 |
| 2015        | 0         | 0     | 9,382,846  | 4,120,436  | 2,796,284  | 0       | 0     | 3,740,581  | 2,745,100  | 2,323,391  | 929,075   |
| 2016        | 131,078   | 0     | 8,121,726  | 5,104,280  | 2,712,799  | 0       | 0     | 2,596,244  | 3,089,131  | 2,411,413  | 829,650   |
| 2017        | 1,048,677 | 0     | 8,201,997  | 7,462,700  | 4,006,275  | 1,500   | 0     | 2,696,216  | 4,378,216  | 3,612,719  | 1,039,079 |
| 2018        | 0         | 0     | 8,494,471  | 5,262,340  | 6,705,920  | 0       | 0     | 2,797,740  | 3,346,686  | 5,128,257  | 1,090,847 |
| 2019        | 0         | 0     | 4,620,622  | 6,294,785  | 8,533,152  | 0       | 0     | 1,348,266  | 3,703,606  | 8,603,359  | 1,386,299 |
| TOTAL       | 1,179,755 | 0     | 38,821,662 | 28,244,541 | 24,754,430 | 1,500   | 0     | 13,179,047 | 17,262,739 | 22,079,139 | 5,274,950 |
| OD          | 0         | 0     | 0          | 0          | 120,524    | 0       | 0     | 0          | 0          | 32,723     | 15,814    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |         |            |            |            |           |
|-------------|-----------|---------|------------|------------|------------|---------|---------|------------|------------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 0         | 0       | 12,613,469 | 5,381,289  | 3,526,114  | 0       | 0       | 7,923,135  | 3,392,944  | 2,781,099  | 852,891   |
| 2016        | 154,608   | 4,246   | 10,938,745 | 6,441,013  | 3,560,631  | 0       | 3,740   | 5,418,221  | 3,468,107  | 2,792,596  | 758,300   |
| 2017        | 1,132,066 | 15,962  | 11,888,427 | 8,596,627  | 5,076,869  | 1,584   | 22,994  | 5,736,637  | 4,758,949  | 4,009,001  | 925,819   |
| 2018        | 644       | 29,393  | 12,709,362 | 5,689,797  | 7,623,685  | 0       | 28,031  | 5,903,155  | 3,080,311  | 5,209,408  | 966,490   |
| 2019        | 1,000     | 89,646  | 14,376,398 | 8,445,583  | 8,834,737  | 0       | 242,988 | 6,217,614  | 4,087,861  | 6,450,649  | 1,359,959 |
| TOTAL       | 1,288,318 | 139,247 | 62,526,401 | 34,554,310 | 28,622,037 | 1,584   | 297,753 | 31,198,762 | 18,788,171 | 21,242,752 | 4,863,460 |
| OD          | 5         | 357     | 67,018     | 43,855     | 107,549    | 0       | 319     | 8,918      | 6,938      | 22,775     | 14,648    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 95,528,683   | 103,388,387  | 4,878,108 |       |
| IBNR + FREQUENCY ADJUSTMENT | (27,920,426) | (21,233,325) | 15,016    |       |
| TOTAL LOSSES                | 67,608,257   | 82,155,062   | 4,893,125 |       |
| EXPECTED LOSSES             | 55,955,655   | 60,126,960   | 5,057,802 |       |
| CREDIBILITY                 | 0.25         | 0.81         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.552 | 1.884 | 0.112 | 3.549 |
| INDICATED (POST-TEST)   | 1.567 | 1.902 | 0.113 | 3.582 |
| PRESENT ON RATE LEVEL   | 1.249 | 1.342 | 0.113 | 2.703 |
| DERIVED BY FORMULA      | 1.328 | 1.796 | 0.113 | 3.237 |
| UNDERLYING PRESENT RATE | 1.286 | 1.382 | 0.116 | 2.784 |
| PROPOSED                | 1.328 | 1.796 | 0.113 | 3.237 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.110 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.61   | 2.75   | 2.78   | + 3.11 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 215,963          | 7,785,384          | 3.605               | 0               | 0     | 14    | 10    | 61   | 85  |
| 2016        | 234,253          | 9,068,860          | 3.871               | 0               | 0     | 9     | 20    | 101  | 130 |
| 2017        | 270,085          | 7,835,048          | 2.901               | 0               | 0     | 9     | 29    | 109  | 147 |
| 2018        | 280,875          | 9,094,977          | 3.238               | 2               | 0     | 7     | 17    | 111  | 137 |
| 2019        | 267,141          | 4,748,459          | 1.778               | 0               | 0     | 2     | 14    | 79   | 95  |
| TOTAL       | 1,268,317        | 38,532,728         | 3.038               | 2               | 0     | 41    | 90    | 461  | 594 |
| 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 |
| 2015        | 0         | 0     | 3,167,438 | 208,385   | 599,709   | 0       | 0     | 2,671,717 | 159,329   | 653,441   | 325,365   |
| 2016        | 0         | 0     | 1,878,803 | 762,021   | 1,748,250 | 0       | 0     | 1,214,242 | 1,615,919 | 1,463,556 | 386,069   |
| 2017        | 0         | 0     | 1,977,022 | 1,387,432 | 910,061   | 0       | 0     | 631,994   | 1,122,168 | 1,374,125 | 432,246   |
| 2018        | 971,533   | 0     | 1,775,491 | 990,062   | 1,698,173 | 0       | 0     | 728,092   | 407,482   | 2,109,898 | 414,246   |
| 2019        | 0         | 0     | 317,352   | 850,587   | 1,260,478 | 0       | 0     | 241,127   | 409,439   | 1,461,161 | 208,315   |
| TOTAL       | 971,533   | 0     | 9,116,106 | 4,198,487 | 6,216,671 | 0       | 0     | 5,487,172 | 3,714,337 | 7,062,181 | 1,766,241 |
| OD          | 0         | 0     | 0         | 12,453    | 0         | 0       | 0     | 0         | 9,117     | 0         | 284       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 3,758,392  | 272,151   | 756,233   | 0       | 0      | 3,269,141 | 196,931   | 782,169   | 298,685   |
| 2016        | 0         | 839    | 2,486,334  | 981,117   | 2,229,071 | 0       | 1,734  | 2,449,875 | 1,813,493 | 1,687,400 | 352,867   |
| 2017        | 155       | 3,708  | 2,801,088  | 1,613,063 | 1,147,103 | 0       | 5,433  | 1,376,682 | 1,230,496 | 1,498,641 | 385,131   |
| 2018        | 1,193,564 | 6,106  | 2,650,237  | 1,113,180 | 1,887,760 | 0       | 6,984  | 1,430,365 | 491,226   | 2,060,560 | 367,022   |
| 2019        | 137       | 9,721  | 1,700,980  | 1,150,183 | 1,265,328 | 0       | 37,887 | 943,373   | 571,468   | 1,073,535 | 204,357   |
| TOTAL       | 1,193,856 | 20,373 | 13,397,031 | 5,129,695 | 7,285,495 | 0       | 52,038 | 9,469,436 | 4,303,614 | 7,102,304 | 1,608,062 |
| OD          | 1         | 10     | 4,739      | 11,243    | 877       | 0       | 8      | 3,197     | 6,999     | 617       | 252       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 24,140,690  | 23,840,843  | 1,608,314 |       |
| IBNR + FREQUENCY ADJUSTMENT | (9,290,947) | (6,100,685) | 5,186     |       |
| TOTAL LOSSES                | 14,849,743  | 17,740,159  | 1,613,500 |       |
| EXPECTED LOSSES             | 18,298,389  | 17,023,408  | 1,899,350 |       |
| CREDIBILITY                 | 0.11        | 0.35        | 0.59      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.170 | 1.397 | 0.127 | 2.695 |
| INDICATED (POST-TEST)   | 1.181 | 1.410 | 0.128 | 2.720 |
| PRESENT ON RATE LEVEL   | 1.401 | 1.303 | 0.145 | 2.849 |
| DERIVED BY FORMULA      | 1.377 | 1.341 | 0.135 | 2.853 |
| UNDERLYING PRESENT RATE | 1.443 | 1.342 | 0.150 | 2.935 |
| PROPOSED                | 1.375 | 1.339 | 0.135 | 2.849 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.737 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.74   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.37   | 3.21   | 2.93   | + 2.74 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 25,436           | 273,554            | 1.075               | 0               | 0     | 1     | 0     | 6    | 7   |
| 2016        | 19,983           | 262,429            | 1.313               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2017        | 22,979           | 271,333            | 1.181               | 0               | 0     | 0     | 1     | 4    | 5   |
| 2018        | 23,890           | 305,775            | 1.280               | 0               | 0     | 0     | 2     | 3    | 5   |
| 2019        | 28,802           | 727,272            | 2.525               | 0               | 0     | 1     | 2     | 8    | 11  |
| TOTAL       | 121,090          | 1,840,363          | 1.520               | 0               | 0     | 2     | 6     | 24   | 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 |
| 2015        | 0         | 0     | 145,328 | 0       | 39,818  | 0       | 0     | 31,114  | 0       | 49,492  | 7,802     |
| 2016        | 0         | 0     | 0       | 118,283 | 18,653  | 0       | 0     | 0       | 14,623  | 105,839 | 5,031     |
| 2017        | 0         | 0     | 0       | 82,023  | 45,781  | 0       | 0     | 0       | 10,366  | 109,641 | 23,522    |
| 2018        | 0         | 0     | 0       | 21,765  | 16,142  | 0       | 0     | 0       | 255,444 | 7,214   | 5,210     |
| 2019        | 0         | 0     | 154,486 | 157,710 | 95,562  | 0       | 0     | 105,840 | 56,299  | 149,424 | 7,951     |
| TOTAL       | 0         | 0     | 299,814 | 379,781 | 215,956 | 0       | 0     | 136,954 | 336,732 | 421,610 | 49,516    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 195,466 | 0       | 50,210  | 0       | 0     | 65,962  | 0       | 59,242  | 7,162     |
| 2016        | 0         | 38    | 5,349   | 147,255 | 24,467  | 0       | 3     | 1,603   | 17,126  | 119,944 | 4,598     |
| 2017        | 9         | 28    | 14,313  | 92,589  | 55,421  | 0       | 6     | 5,128   | 13,966  | 115,910 | 20,958    |
| 2018        | 2         | 19    | 10,220  | 20,907  | 17,974  | 0       | 239   | 90,109  | 196,513 | 24,138  | 4,616     |
| 2019        | 21        | 2,238 | 332,456 | 172,375 | 118,915 | 0       | 9,483 | 208,042 | 76,671  | 116,050 | 7,800     |
| TOTAL       | 32        | 2,323 | 557,803 | 433,127 | 266,988 | 0       | 9,731 | 370,844 | 304,276 | 435,285 | 45,135    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 940,734   | 1,439,676   | 45,135    |       |
| IBNR + FREQUENCY ADJUSTMENT | (799,791) | (298,252)   | 129       |       |
| TOTAL LOSSES                | 140,943   | 1,141,423   | 45,264    |       |
| EXPECTED LOSSES             | 1,593,589 | 835,827     | 44,773    |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.12      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.116 | 0.943 | 0.037 | 1.096 |
| INDICATED (POST-TEST)   | 0.118 | 0.952 | 0.038 | 1.107 |
| PRESENT ON RATE LEVEL   | 1.278 | 0.670 | 0.036 | 1.984 |
| DERIVED BY FORMULA      | 1.255 | 0.690 | 0.036 | 1.981 |
| UNDERLYING PRESENT RATE | 1.316 | 0.690 | 0.037 | 2.043 |
| PROPOSED                | 1.255 | 0.690 | 0.036 | 1.981 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.903 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.90   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.33   | 2.24   | 2.04   | + 1.90 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,725,832        | 78,391,013         | 4,542               | 10              | 0     | 129   | 273   | 815  | 1227 |
| 2016        | 1,729,296        | 83,769,601         | 4,844               | 7               | 0     | 128   | 271   | 768  | 1174 |
| 2017        | 1,869,509        | 78,663,232         | 4,208               | 5               | 0     | 128   | 264   | 806  | 1203 |
| 2018        | 1,988,873        | 93,793,298         | 4,716               | 3               | 1     | 125   | 230   | 786  | 1145 |
| 2019        | 2,100,039        | 72,796,502         | 3,466               | 3               | 0     | 49    | 173   | 857  | 1082 |
| TOTAL       | 9,413,549        | 407,413,646        | 4,328               | 28              | 1     | 559   | 1211  | 4032 | 5831 |
| OD          |                  |                    |                     | 0               | 0     | 1     | 1     | 4    | 6    |

## REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |             |            |            | MEDICAL   |           |            |            |            |            |
|-------------|-----------|---------|-------------|------------|------------|-----------|-----------|------------|------------|------------|------------|
|             | DEATH     | P. T.   | MAJOR       | MINOR      | TEMP       | DEATH     | P. T.     | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 2,037,343 | 0       | 27,176,216  | 10,755,623 | 10,590,383 | 276,592   | 0         | 11,846,958 | 6,246,814  | 7,762,444  | 1,698,640  |
| 2016        | 3,090,398 | 0       | 27,801,568  | 10,464,456 | 11,295,032 | 2,082,160 | 0         | 11,461,987 | 7,326,198  | 8,430,126  | 1,817,676  |
| 2017        | 1,830,426 | 0       | 26,471,155  | 12,548,382 | 9,928,014  | 183,645   | 0         | 10,518,875 | 7,690,309  | 7,576,319  | 1,916,107  |
| 2018        | 591,805   | 587,260 | 26,596,109  | 10,856,450 | 11,702,838 | 36,400    | 5,049,147 | 14,383,314 | 10,780,741 | 10,665,174 | 2,544,060  |
| 2019        | 812,578   | 0       | 12,278,898  | 10,756,069 | 12,498,692 | 1,000     | 0         | 15,665,533 | 6,995,929  | 11,290,645 | 2,497,158  |
| TOTAL       | 8,362,550 | 587,260 | 120,323,946 | 55,380,980 | 56,014,959 | 2,579,797 | 5,049,147 | 63,876,667 | 39,039,991 | 45,724,708 | 10,473,641 |
| OD          | 0         | 0       | 293,206     | 62,060     | 45,021     | 0         | 0         | 1,161,004  | 86,750     | 43,083     | 8,825      |

## TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY  |         |             |            |            | MEDICAL   |           |             |            |            |           |
|-------------|------------|---------|-------------|------------|------------|-----------|-----------|-------------|------------|------------|-----------|
|             | DEATH      | P. T.   | MAJOR       | MINOR      | TEMP       | DEATH     | P. T.     | MAJOR       | MINOR      | TEMP       | MED. ONLY |
| 2015        | 2,937,849  | 0       | 36,173,958  | 14,046,844 | 13,354,473 | 616,524   | 0         | 23,217,890  | 7,721,062  | 9,291,645  | 1,559,352 |
| 2016        | 3,506,030  | 12,196  | 36,803,876  | 13,354,747 | 14,651,281 | 1,319,542 | 13,943    | 21,644,495  | 8,307,597  | 9,741,110  | 1,661,356 |
| 2017        | 1,975,925  | 47,582  | 36,491,582  | 14,826,492 | 12,567,213 | 193,957   | 86,393    | 20,649,032  | 8,623,660  | 8,468,053  | 1,707,251 |
| 2018        | 728,321    | 225,730 | 35,813,766  | 11,935,525 | 13,974,189 | 64,425    | 1,211,398 | 21,263,097  | 9,114,637  | 11,244,736 | 2,254,037 |
| 2019        | 1,025,976  | 172,312 | 26,219,632  | 13,954,632 | 13,465,254 | 1,699     | 612,841   | 14,303,994  | 7,051,579  | 8,913,288  | 2,449,712 |
| TOTAL       | 10,174,100 | 457,821 | 171,502,814 | 68,118,240 | 68,012,409 | 2,196,146 | 1,924,574 | 101,078,508 | 40,818,537 | 47,658,833 | 9,631,708 |
| OD          | 8          | 447     | 459,005     | 65,623     | 52,990     | 0         | 3,211     | 2,394,680   | 70,204     | 57,801     | 8,013     |

|                             | SERIOUS       | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|---------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 290,191,314   | 224,854,637  | 9,639,721  |       |
| IBNR + FREQUENCY ADJUSTMENT | (103,622,901) | (56,746,455) | 28,885     |       |
| TOTAL LOSSES                | 186,568,413   | 168,108,182  | 9,668,606  |       |
| EXPECTED LOSSES             | 205,347,386   | 158,666,178  | 10,302,280 |       |
| CREDIBILITY                 | 0.42          | 1.00         | 1.00       |       |

## PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.952 | 1.783 | 0.103 | 3.837 |
| INDICATED (POST-TEST)   | 1.970 | 1.800 | 0.104 | 3.874 |
| PRESENT ON RATE LEVEL   | 2.118 | 1.636 | 0.106 | 3.861 |
| DERIVED BY FORMULA      | 2.056 | 1.800 | 0.104 | 3.960 |
| UNDERLYING PRESENT RATE | 2.181 | 1.686 | 0.109 | 3.976 |
| PROPOSED                | 2.011 | 1.761 | 0.101 | 3.874 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.722 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.72   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.32   | 4.12   | 3.97   | + 3.72 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 68,436           | 3,497,535          | 5.111               | 0               | 0     | 5     | 9     | 34   | 48  |
| 2016        | 66,812           | 3,986,787          | 5.967               | 1               | 0     | 7     | 6     | 40   | 54  |
| 2017        | 69,600           | 4,299,418          | 6.177               | 0               | 0     | 3     | 21    | 47   | 71  |
| 2018        | 75,584           | 4,204,220          | 5.562               | 0               | 0     | 6     | 16    | 23   | 45  |
| 2019        | 78,538           | 3,127,265          | 3.982               | 0               | 0     | 3     | 9     | 38   | 50  |
| TOTAL       | 358,970          | 19,115,225         | 5.325               | 1               | 0     | 24    | 61    | 182  | 268 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 782,774   | 761,991   | 859,568   | 0       | 0     | 145,344   | 296,926   | 565,194   | 85,738    |
| 2016        | 1,064,892 | 0     | 1,438,552 | 203,190   | 477,898   | 2,500   | 0     | 292,659   | 118,348   | 340,257   | 48,491    |
| 2017        | 0         | 0     | 626,143   | 1,331,848 | 911,470   | 0       | 0     | 209,589   | 627,326   | 529,889   | 63,153    |
| 2018        | 0         | 0     | 1,407,462 | 1,046,626 | 307,377   | 0       | 0     | 425,556   | 798,373   | 157,984   | 60,842    |
| 2019        | 0         | 0     | 481,598   | 550,696   | 742,967   | 0       | 0     | 228,799   | 420,652   | 653,760   | 48,793    |
| TOTAL       | 1,064,892 | 0     | 4,736,529 | 3,894,351 | 3,299,280 | 2,500   | 0     | 1,301,947 | 2,261,625 | 2,247,084 | 307,017   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,052,831 | 995,160   | 1,083,915 | 0       | 0      | 308,129   | 367,001   | 676,537   | 78,707    |
| 2016        | 1,249,684 | 527    | 1,907,092 | 269,434   | 621,416   | 4,048   | 368    | 598,232   | 137,706   | 389,724   | 44,321    |
| 2017        | 149       | 1,483  | 1,048,087 | 1,522,084 | 1,111,083 | 0       | 1,886  | 499,627   | 675,230   | 583,379   | 56,269    |
| 2018        | 121       | 4,878  | 2,075,905 | 1,037,870 | 456,852   | 0       | 4,436  | 953,924   | 654,224   | 221,272   | 53,906    |
| 2019        | 88        | 8,515  | 1,331,682 | 745,156   | 775,866   | 0       | 29,415 | 714,196   | 405,109   | 512,019   | 47,866    |
| TOTAL       | 1,250,042 | 15,404 | 7,415,597 | 4,569,703 | 4,049,131 | 4,048   | 36,106 | 3,074,108 | 2,239,270 | 2,382,932 | 281,070   |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 11,795,305  | 13,241,037  | 281,070   |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,026,045) | (2,267,687) | 789       |       |
| TOTAL LOSSES                | 7,769,260   | 10,973,350  | 281,858   |       |
| EXPECTED LOSSES             | 7,960,984   | 6,315,196   | 285,367   |       |
| CREDIBILITY                 | 0.05        | 0.15        | 0.25      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 2.164 | 3.057 | 0.079 | 5.300 |
| INDICATED (POST-TEST)   | 2.185 | 3.086 | 0.079 | 5.350 |
| PRESENT ON RATE LEVEL   | 2.153 | 1.708 | 0.077 | 3.938 |
| DERIVED BY FORMULA      | 2.155 | 1.915 | 0.078 | 4.147 |
| UNDERLYING PRESENT RATE | 2.218 | 1.759 | 0.079 | 4.056 |
| PROPOSED                | 2.155 | 1.915 | 0.078 | 4.147 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.984 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.98   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.22   | 4.22   | 4.05   | + 3.98 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 609,918          | 21,989,944         | 3,605               | 0               | 0     | 21    | 130   | 217  | 368  |
| 2016        | 638,455          | 19,767,259         | 3,096               | 0               | 1     | 19    | 88    | 176  | 284  |
| 2017        | 663,070          | 15,049,488         | 2,270               | 1               | 0     | 16    | 64    | 156  | 237  |
| 2018        | 722,151          | 22,017,471         | 3,049               | 2               | 0     | 12    | 68    | 163  | 245  |
| 2019        | 815,583          | 11,747,103         | 1,440               | 1               | 0     | 3     | 36    | 189  | 229  |
| TOTAL       | 3,449,177        | 90,571,265         | 2,626               | 4               | 1     | 71    | 386   | 901  | 1363 |
| 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 |
| 2015        | 0         | 0       | 3,650,663  | 4,760,521  | 4,123,554  | 0       | 0         | 2,055,771  | 3,295,672  | 2,588,424  | 1,515,339 |
| 2016        | 0         | 384,988 | 3,379,450  | 3,903,158  | 2,395,170  | 0       | 1,889,629 | 1,748,724  | 2,379,256  | 2,439,692  | 1,247,192 |
| 2017        | 550,687   | 0       | 3,016,492  | 2,582,444  | 2,414,081  | 0       | 0         | 1,405,529  | 1,540,788  | 2,236,232  | 1,303,235 |
| 2018        | 497,696   | 0       | 3,164,595  | 3,386,252  | 3,059,132  | 0       | 0         | 5,235,330  | 2,414,223  | 2,853,979  | 1,406,264 |
| 2019        | 7,000     | 0       | 566,941    | 1,372,344  | 3,535,684  | 242,596 | 0         | 263,671    | 1,127,574  | 3,057,002  | 1,574,291 |
| TOTAL       | 1,055,383 | 384,988 | 13,778,141 | 16,004,719 | 15,527,621 | 242,596 | 1,889,629 | 10,709,025 | 10,757,513 | 13,175,329 | 7,046,321 |
| OD          | 0         | 0       | 0          | 100,553    | 75,000     | 0       | 0         | 0          | 84,656     | 0          | 16,243    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |           |            |            |            |           |
|-------------|-----------|---------|------------|------------|------------|---------|-----------|------------|------------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 0         | 0       | 4,856,859  | 6,217,240  | 5,199,802  | 0       | 0         | 4,186,646  | 4,073,451  | 3,098,344  | 1,391,081 |
| 2016        | 0         | 143,145 | 4,643,706  | 4,906,082  | 3,089,315  | 0       | 972,654   | 3,672,383  | 2,673,252  | 2,807,155  | 1,139,933 |
| 2017        | 594,327   | 5,828   | 4,387,054  | 3,010,011  | 2,950,745  | 0       | 11,753    | 2,883,321  | 1,721,049  | 2,438,152  | 1,161,182 |
| 2018        | 611,771   | 9,980   | 4,468,335  | 3,413,785  | 3,474,413  | 0       | 15,655    | 3,395,602  | 2,133,757  | 2,934,320  | 1,245,950 |
| 2019        | 9,107     | 20,618  | 3,633,494  | 2,407,646  | 3,386,158  | 412,115 | 68,602    | 1,825,705  | 1,319,158  | 2,259,916  | 1,544,379 |
| TOTAL       | 1,215,205 | 179,571 | 21,989,447 | 19,954,765 | 18,100,432 | 412,115 | 1,068,664 | 15,963,657 | 11,920,666 | 13,537,886 | 6,482,526 |
| OD          | 0         | 32      | 7,320      | 127,549    | 87,606     | 0       | 20        | 4,799      | 93,492     | 927        | 14,998    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 40,840,830   | 63,823,324   | 6,497,525 |       |
| IBNR + FREQUENCY ADJUSTMENT | (13,822,515) | (15,636,335) | 21,720    |       |
| TOTAL LOSSES                | 27,018,315   | 48,186,988   | 6,519,244 |       |
| EXPECTED LOSSES             | 27,600,528   | 44,037,671   | 7,474,331 |       |
| CREDIBILITY                 | 0.21         | 0.69         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.783 | 1.388 | 0.189 | 2.360 |
| INDICATED (POST-TEST)   | 0.790 | 1.401 | 0.190 | 2.382 |
| PRESENT ON RATE LEVEL   | 0.777 | 1.240 | 0.210 | 2.227 |
| DERIVED BY FORMULA      | 0.780 | 1.351 | 0.190 | 2.321 |
| UNDERLYING PRESENT RATE | 0.800 | 1.277 | 0.217 | 2.294 |
| PROPOSED                | 0.780 | 1.351 | 0.190 | 2.321 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.230 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.23   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.70   | 2.50   | 2.29   | + 2.23 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 367,371          | 7,468,616          | 2.033               | 0               | 0     | 7     | 17    | 83   | 107 |
| 2016        | 366,607          | 5,336,109          | 1.456               | 0               | 0     | 6     | 23    | 69   | 98  |
| 2017        | 387,059          | 7,110,944          | 1.837               | 1               | 0     | 9     | 17    | 76   | 103 |
| 2018        | 436,509          | 6,691,715          | 1.533               | 1               | 0     | 5     | 12    | 57   | 75  |
| 2019        | 443,456          | 5,330,056          | 1.202               | 1               | 0     | 1     | 7     | 80   | 89  |
| TOTAL       | 2,001,002        | 31,937,440         | 1.596               | 3               | 0     | 28    | 76    | 365  | 472 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 2,102,410 | 698,217   | 803,436   | 0       | 0     | 1,274,437 | 559,622   | 1,474,449 | 556,045   |
| 2016        | 0         | 0     | 1,387,940 | 667,365   | 601,496   | 0       | 0     | 615,260   | 712,417   | 885,617   | 466,014   |
| 2017        | 790,341   | 0     | 2,080,612 | 366,459   | 703,087   | 1       | 0     | 784,359   | 505,427   | 1,090,204 | 790,454   |
| 2018        | 3,000     | 0     | 1,063,230 | 797,637   | 594,493   | 0       | 0     | 2,046,214 | 730,004   | 944,663   | 512,474   |
| 2019        | 725,768   | 0     | 220,026   | 418,150   | 1,286,223 | 22,000  | 0     | 52,367    | 246,037   | 1,933,750 | 425,735   |
| TOTAL       | 1,519,109 | 0     | 6,854,218 | 2,947,828 | 3,988,735 | 22,001  | 0     | 4,772,637 | 2,753,507 | 6,328,683 | 2,750,722 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 2,783     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 2,798,061  | 911,871   | 1,013,133 | 0       | 0      | 2,606,874 | 691,693   | 1,764,915 | 510,449   |
| 2016        | 0         | 660    | 1,862,089  | 847,429   | 780,153   | 0       | 882    | 1,285,199 | 803,075   | 1,017,128 | 425,937   |
| 2017        | 852,599   | 3,531  | 2,771,879  | 473,869   | 879,904   | 1       | 6,440  | 1,547,485 | 587,787   | 1,182,984 | 704,295   |
| 2018        | 3,780     | 3,409  | 1,476,419  | 812,765   | 708,728   | 0       | 13,278 | 2,573,358 | 724,659   | 1,004,893 | 454,052   |
| 2019        | 914,987   | 7,319  | 1,269,694  | 814,259   | 1,221,920 | 37,373  | 26,985 | 737,036   | 555,758   | 1,374,443 | 417,646   |
| TOTAL       | 1,771,366 | 14,919 | 10,178,141 | 3,860,194 | 4,603,837 | 37,374  | 47,585 | 8,749,951 | 3,362,972 | 6,344,362 | 2,512,379 |
| OD          | 0         | 0      | 0          | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 2,536     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 20,799,337  | 18,171,366  | 2,514,914 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,261,242) | (4,211,853) | 7,984     |       |
| TOTAL LOSSES                | 15,538,094  | 13,959,513  | 2,522,898 |       |
| EXPECTED LOSSES             | 10,424,872  | 11,776,454  | 2,851,220 |       |
| CREDIBILITY                 | 0.15        | 0.48        | 0.80      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.777 | 0.698 | 0.126 | 1.600 |
| INDICATED (POST-TEST)   | 0.784 | 0.704 | 0.127 | 1.615 |
| PRESENT ON RATE LEVEL   | 0.506 | 0.571 | 0.138 | 1.216 |
| DERIVED BY FORMULA      | 0.548 | 0.635 | 0.129 | 1.312 |
| UNDERLYING PRESENT RATE | 0.521 | 0.589 | 0.142 | 1.252 |
| PROPOSED                | 0.547 | 0.635 | 0.129 | 1.312 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.261 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.26   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.37   | 1.32   | 1.25   | + 1.26 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,398,157        | 31,659,757         | 2.264               | 1               | 2     | 29    | 127   | 348  | 507  |
| 2016        | 1,423,792        | 27,621,992         | 1.940               | 1               | 0     | 32    | 104   | 332  | 469  |
| 2017        | 1,438,083        | 24,836,193         | 1.727               | 3               | 0     | 23    | 99    | 324  | 449  |
| 2018        | 1,591,420        | 40,901,216         | 2.570               | 2               | 0     | 28    | 102   | 373  | 505  |
| 2019        | 1,554,149        | 21,169,124         | 1.362               | 1               | 0     | 12    | 75    | 333  | 421  |
| TOTAL       | 7,405,601        | 146,188,282        | 1.974               | 8               | 2     | 124   | 507   | 1710 | 2351 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 2     | 11   | 13   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |           |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|-----------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.     | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 3,500     | 3,319,996 | 5,476,591  | 5,356,575  | 3,717,584  | 0       | 300,000 | 3,650,605  | 4,068,621  | 3,683,831  | 2,082,454  |
| 2016        | 37,960    | 0         | 6,653,349  | 4,519,477  | 3,230,986  | 42,949  | 0       | 3,036,754  | 3,802,578  | 4,321,774  | 1,976,165  |
| 2017        | 761,464   | 0         | 4,402,915  | 4,857,280  | 3,451,238  | 3,313   | 0       | 2,188,073  | 2,445,020  | 4,688,569  | 2,038,321  |
| 2018        | 816,453   | 0         | 6,666,961  | 4,734,292  | 4,791,821  | 7,504   | 0       | 13,344,076 | 2,987,109  | 5,225,487  | 2,327,513  |
| 2019        | 709,668   | 0         | 2,311,980  | 3,182,312  | 3,306,315  | 4,250   | 0       | 1,667,534  | 2,656,465  | 5,240,137  | 2,090,463  |
| TOTAL       | 2,329,045 | 3,319,996 | 25,511,796 | 22,649,936 | 18,497,944 | 58,016  | 300,000 | 23,887,042 | 15,959,793 | 23,159,798 | 10,514,916 |
| OD          | 0         | 0         | 0          | 63,407     | 211,490    | 0       | 0       | 0          | 13,755     | 80,041     | 42,630     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |           |            |            |            | MEDICAL |         |            |            |            |           |
|-------------|-----------|-----------|------------|------------|------------|---------|---------|------------|------------|------------|-----------|
|             | DEATH     | P. T.     | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 5,047     | 1,639,917 | 7,083,370  | 6,995,687  | 4,687,873  | 0       | 559,200 | 5,480,581  | 5,028,816  | 4,409,546  | 1,911,693 |
| 2016        | 44,774    | 3,507     | 8,661,780  | 5,705,522  | 4,184,994  | 69,882  | 3,996   | 5,628,568  | 4,274,669  | 4,963,361  | 1,806,215 |
| 2017        | 821,951   | 8,850     | 6,546,884  | 5,600,495  | 4,255,290  | 3,499   | 18,068  | 4,472,202  | 2,761,330  | 5,069,009  | 1,816,144 |
| 2018        | 1,003,504 | 19,902    | 8,699,115  | 4,913,416  | 5,484,047  | 13,282  | 31,735  | 6,510,531  | 2,845,184  | 5,296,285  | 2,062,177 |
| 2019        | 895,060   | 42,123    | 6,683,913  | 3,900,501  | 3,564,979  | 7,220   | 211,132 | 5,093,314  | 2,819,418  | 4,013,127  | 2,050,744 |
| TOTAL       | 2,770,336 | 1,714,299 | 37,675,062 | 27,115,621 | 22,177,184 | 93,882  | 824,131 | 27,185,196 | 17,729,417 | 23,751,328 | 9,646,972 |
| OD          | 0         | 6         | 2,461      | 82,997     | 266,396    | 0       | 0       | 452        | 17,294     | 92,486     | 39,050    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 70,265,825   | 91,232,723   | 9,686,022  |       |
| IBNR + FREQUENCY ADJUSTMENT | (25,723,389) | (22,853,319) | 30,566     |       |
| TOTAL LOSSES                | 44,542,436   | 68,379,405   | 9,716,589  |       |
| EXPECTED LOSSES             | 50,660,017   | 63,379,392   | 11,315,496 |       |
| CREDIBILITY                 | 0.35         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.601 | 0.917 | 0.131 | 1.649 |
| INDICATED (POST-TEST)   | 0.607 | 0.926 | 0.132 | 1.665 |
| PRESENT ON RATE LEVEL   | 0.664 | 0.831 | 0.148 | 1.643 |
| DERIVED BY FORMULA      | 0.644 | 0.926 | 0.132 | 1.702 |
| UNDERLYING PRESENT RATE | 0.684 | 0.856 | 0.153 | 1.693 |
| PROPOSED                | 0.630 | 0.906 | 0.129 | 1.665 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.600 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.60   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.85   | 1.78   | 1.69   | + 1.60 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 158,449          | 2,590,168          | 1.635               | 0               | 0     | 2     | 11    | 32   | 45  |
| 2016        | 156,130          | 1,136,985          | 0.728               | 1               | 0     | 3     | 2     | 26   | 32  |
| 2017        | 149,467          | 1,990,246          | 1.332               | 0               | 0     | 0     | 10    | 25   | 35  |
| 2018        | 133,968          | 1,484,749          | 1.108               | 0               | 0     | 0     | 8     | 21   | 29  |
| 2019        | 130,633          | 835,686            | 0.640               | 0               | 0     | 0     | 2     | 15   | 17  |
| TOTAL       | 728,647          | 8,037,834          | 1.103               | 1               | 0     | 5     | 33    | 119  | 158 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 844,080   | 357,505   | 277,474   | 0       | 0     | 417,160 | 220,955   | 352,289   | 120,705   |
| 2016        | 37,799    | 0     | 417,410   | 29,886    | 161,828   | 9,152   | 0     | 96,119  | 32,444    | 144,508   | 207,839   |
| 2017        | 0         | 0     | 0         | 446,744   | 376,262   | 0       | 0     | 0       | 484,388   | 520,375   | 162,477   |
| 2018        | 0         | 0     | 0         | 317,909   | 474,714   | 0       | 0     | 0       | 331,515   | 277,985   | 82,626    |
| 2019        | 0         | 0     | 0         | 140,197   | 154,150   | 0       | 0     | 0       | 96,815    | 294,761   | 149,763   |
| TOTAL       | 37,799    | 0     | 1,261,490 | 1,292,241 | 1,444,428 | 9,152   | 0     | 513,279 | 1,166,117 | 1,589,918 | 723,410   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 855       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,110,328 | 466,902   | 349,895   | 0       | 0     | 864,927   | 273,100   | 421,690   | 110,807   |
| 2016        | 44,584    | 144   | 552,374   | 42,283    | 209,189   | 14,891  | 119   | 196,355   | 38,434    | 165,000   | 189,965   |
| 2017        | 50        | 155   | 83,257    | 508,161   | 448,701   | 0       | 169   | 93,792    | 518,210   | 564,080   | 144,767   |
| 2018        | 38        | 318   | 177,934   | 323,995   | 505,899   | 0       | 352   | 136,570   | 270,756   | 286,405   | 73,207    |
| 2019        | 20        | 981   | 199,207   | 164,939   | 156,574   | 0       | 4,718 | 136,789   | 117,303   | 215,177   | 146,918   |
| TOTAL       | 44,692    | 1,598 | 2,123,099 | 1,506,280 | 1,670,257 | 14,891  | 5,358 | 1,428,433 | 1,217,803 | 1,652,353 | 665,663   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 832       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,618,071   | 6,046,693   | 666,496   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,427,436) | (1,807,406) | 1,627     |       |
| TOTAL LOSSES                | 2,190,635   | 4,239,286   | 668,122   |       |
| EXPECTED LOSSES             | 2,760,850   | 4,883,748   | 675,268   |       |
| CREDIBILITY                 | 0.08        | 0.24        | 0.41      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.301 | 0.582 | 0.092 | 0.974 |
| INDICATED (POST-TEST)   | 0.304 | 0.587 | 0.092 | 0.983 |
| PRESENT ON RATE LEVEL   | 0.368 | 0.651 | 0.090 | 1.109 |
| DERIVED BY FORMULA      | 0.363 | 0.636 | 0.091 | 1.089 |
| UNDERLYING PRESENT RATE | 0.379 | 0.670 | 0.093 | 1.142 |
| PROPOSED                | 0.363 | 0.635 | 0.091 | 1.089 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.046 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.05   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.31   | 1.23   | 1.14   | + 1.05 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 134,982          | 3,937,822          | 2,917               | 0               | 0     | 5     | 26    | 51   | 82  |
| 2016        | 154,966          | 4,119,578          | 2,658               | 0               | 0     | 3     | 30    | 56   | 89  |
| 2017        | 158,370          | 9,875,899          | 6,236               | 1               | 0     | 11    | 31    | 103  | 146 |
| 2018        | 160,074          | 4,473,497          | 2,795               | 1               | 0     | 2     | 10    | 61   | 74  |
| 2019        | 141,629          | 4,636,148          | 3,273               | 0               | 0     | 1     | 11    | 64   | 76  |
| TOTAL       | 750,021          | 27,042,944         | 3,606               | 2               | 0     | 22    | 108   | 335  | 467 |
| 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 |
| 2015        | 0         | 0     | 869,312   | 818,224   | 467,735   | 0       | 0     | 340,795   | 495,463   | 575,864   | 370,429   |
| 2016        | 0         | 0     | 596,958   | 1,376,509 | 477,495   | 0       | 0     | 88,598    | 819,910   | 486,790   | 273,318   |
| 2017        | 250,000   | 0     | 1,962,945 | 1,418,441 | 1,541,445 | 468     | 0     | 1,749,848 | 948,216   | 1,549,403 | 455,133   |
| 2018        | 262,104   | 0     | 341,413   | 585,893   | 1,305,394 | 10,154  | 0     | 101,161   | 379,833   | 1,131,750 | 355,795   |
| 2019        | 0         | 0     | 202,106   | 375,999   | 1,307,038 | 0       | 0     | 500,000   | 271,170   | 1,610,255 | 369,580   |
| TOTAL       | 512,104   | 0     | 3,972,734 | 4,575,066 | 5,099,107 | 10,622  | 0     | 2,780,402 | 2,914,592 | 5,354,062 | 1,824,255 |
| OD          | 0         | 0     | 0         | 0         | 60,530    | 0       | 0     | 0         | 0         | 13,109    | 14,285    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,169,225 | 1,068,601 | 589,814   | 0       | 0      | 722,485   | 612,392   | 689,309   | 340,054   |
| 2016        | 0         | 633    | 850,713   | 1,721,310 | 619,988   | 0       | 294    | 228,365   | 911,149   | 560,920   | 249,813   |
| 2017        | 269,839   | 3,572  | 2,709,091 | 1,664,720 | 1,876,056 | 494     | 10,743 | 2,583,273 | 1,081,647 | 1,692,886 | 405,524   |
| 2018        | 322,044   | 1,630  | 777,563   | 647,382   | 1,387,842 | 17,972  | 1,402  | 373,355   | 365,449   | 1,104,488 | 315,234   |
| 2019        | 92        | 7,064  | 1,229,556 | 787,349   | 1,233,355 | 0       | 53,719 | 1,232,327 | 556,888   | 1,178,209 | 362,558   |
| TOTAL       | 591,975   | 12,900 | 6,736,147 | 5,889,362 | 5,707,055 | 18,466  | 66,159 | 5,139,805 | 3,527,526 | 5,225,813 | 1,673,182 |
| OD          | 0         | 1      | 2,529     | 1,845     | 70,038    | 0       | 0      | 415       | 383       | 13,819    | 12,810    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 12,568,397  | 20,435,839  | 1,685,992 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,002,374) | (4,582,784) | 4,521     |       |
| TOTAL LOSSES                | 8,566,023   | 15,853,055  | 1,690,514 |       |
| EXPECTED LOSSES             | 7,797,388   | 12,585,214  | 1,778,419 |       |
| CREDIBILITY                 | 0.08        | 0.25        | 0.41      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.142 | 2.102 | 0.224 | 3.468 |
| INDICATED (POST-TEST)   | 1.153 | 2.122 | 0.226 | 3.501 |
| PRESENT ON RATE LEVEL   | 1.009 | 1.629 | 0.230 | 2.869 |
| DERIVED BY FORMULA      | 1.021 | 1.752 | 0.228 | 3.002 |
| UNDERLYING PRESENT RATE | 1.040 | 1.678 | 0.237 | 2.955 |
| PROPOSED                | 1.021 | 1.753 | 0.228 | 3.002 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.884 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.88   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.16   | 3.14   | 2.95   | + 2.88 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 3,480,329        | 32,679,017         | 0.939               | 2               | 0     | 38    | 106   | 463  | 609  |
| 2016        | 3,522,815        | 28,801,851         | 0.818               | 0               | 0     | 28    | 132   | 376  | 536  |
| 2017        | 3,688,981        | 33,405,307         | 0.906               | 2               | 0     | 35    | 113   | 440  | 590  |
| 2018        | 3,852,654        | 26,948,414         | 0.699               | 1               | 0     | 23    | 69    | 464  | 557  |
| 2019        | 3,755,103        | 19,423,725         | 0.517               | 1               | 0     | 5     | 40    | 396  | 442  |
| TOTAL       | 18,299,882       | 141,258,314        | 0.772               | 6               | 0     | 129   | 460   | 2139 | 2734 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 1     | 15   | 16   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |            |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|------------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 286,742   | 0     | 8,225,980  | 4,426,238  | 4,931,579  | 7,905   | 0     | 3,370,668  | 3,262,075  | 5,434,466  | 2,733,364  |
| 2016        | 0         | 0     | 5,976,103  | 5,583,789  | 3,187,691  | 0       | 0     | 2,073,296  | 4,905,065  | 3,828,737  | 3,247,170  |
| 2017        | 504,568   | 0     | 7,122,148  | 4,715,408  | 5,291,635  | 29,638  | 0     | 3,183,248  | 4,024,238  | 5,666,796  | 2,867,628  |
| 2018        | 85,237    | 0     | 4,929,182  | 3,594,984  | 4,199,001  | 72,501  | 0     | 2,233,605  | 3,286,918  | 5,772,929  | 2,774,057  |
| 2019        | 639,426   | 0     | 929,632    | 1,852,824  | 4,535,058  | 165,168 | 0     | 693,531    | 2,413,236  | 5,788,924  | 2,405,926  |
| TOTAL       | 1,515,973 | 0     | 27,183,045 | 20,173,243 | 22,144,964 | 275,212 | 0     | 11,554,348 | 17,891,532 | 26,491,852 | 14,028,145 |
| OD          | 0         | 0     | 0          | 7,569      | 57,385     | 0       | 0     | 0          | 10,050     | 98,405     | 74,471     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 413,482   | 0      | 11,012,804 | 5,780,667  | 6,218,721  | 17,620  | 0       | 6,999,802  | 4,031,925  | 6,505,056  | 2,509,228  |
| 2016        | 0         | 3,700  | 8,095,863  | 7,024,485  | 4,133,592  | 0       | 3,526   | 4,430,490  | 5,479,427  | 4,410,313  | 2,967,913  |
| 2017        | 544,816   | 13,165 | 10,033,228 | 5,556,314  | 6,451,330  | 31,302  | 22,352  | 5,614,016  | 4,448,483  | 6,161,349  | 2,555,057  |
| 2018        | 105,141   | 17,198 | 7,486,499  | 3,805,171  | 4,769,549  | 128,322 | 20,484  | 4,509,851  | 2,805,469  | 5,765,190  | 2,457,815  |
| 2019        | 806,425   | 28,580 | 4,934,187  | 3,179,919  | 4,371,875  | 280,582 | 147,960 | 3,866,170  | 2,679,493  | 4,319,714  | 2,360,213  |
| TOTAL       | 1,869,863 | 62,643 | 41,562,582 | 25,346,557 | 25,945,067 | 457,826 | 194,321 | 25,420,330 | 19,444,796 | 27,161,622 | 12,850,226 |
| OD          | 0         | 8      | 2,053      | 11,287     | 70,197     | 0       | 67      | 2,577      | 14,591     | 110,354    | 68,243     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 69,572,272   | 98,104,471   | 12,918,469 |       |
| IBNR + FREQUENCY ADJUSTMENT | (26,950,148) | (23,810,333) | 40,036     |       |
| TOTAL LOSSES                | 42,622,124   | 74,294,137   | 12,958,504 |       |
| EXPECTED LOSSES             | 52,910,505   | 65,843,769   | 15,048,607 |       |
| CREDIBILITY                 | 0.65         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.233 | 0.405 | 0.070 | 0.708 |
| INDICATED (POST-TEST)   | 0.235 | 0.409 | 0.071 | 0.715 |
| PRESENT ON RATE LEVEL   | 0.281 | 0.349 | 0.080 | 0.710 |
| DERIVED BY FORMULA      | 0.251 | 0.409 | 0.071 | 0.731 |
| UNDERLYING PRESENT RATE | 0.289 | 0.360 | 0.082 | 0.731 |
| PROPOSED                | 0.246 | 0.400 | 0.070 | 0.715 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.687 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.69   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.82   | 0.82   | 0.73   | + 0.69 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 139,026          | 385,171            | 0.277               | 0               | 0     | 0     | 1     | 9    | 10  |
| 2016        | 140,172          | 627,305            | 0.448               | 0               | 0     | 0     | 1     | 16   | 17  |
| 2017        | 146,911          | 600,590            | 0.409               | 0               | 0     | 0     | 2     | 11   | 13  |
| 2018        | 154,927          | 1,544,500          | 0.997               | 1               | 0     | 1     | 2     | 9    | 13  |
| 2019        | 151,658          | 595,392            | 0.393               | 0               | 0     | 1     | 2     | 10   | 13  |
| TOTAL       | 732,694          | 3,752,958          | 0.512               | 1               | 0     | 2     | 8     | 55   | 66  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

## REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |         |           |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 42,611  | 99,564  | 0       | 0     | 0      | 23,149  | 123,448   | 96,399    |
| 2016        | 0         | 0     | 0       | 73,918  | 82,325  | 0       | 0     | 0      | 14,950  | 375,779   | 80,333    |
| 2017        | 0         | 0     | 0       | 85,779  | 128,503 | 0       | 0     | 0      | 29,784  | 226,532   | 129,992   |
| 2018        | 726,259   | 0     | 182,398 | 35,988  | 211,629 | 2,659   | 0     | 51,020 | 70,659  | 184,929   | 78,959    |
| 2019        | 0         | 0     | 148,044 | 85,533  | 38,501  | 0       | 0     | 44,552 | 92,216  | 93,800    | 92,746    |
| TOTAL       | 726,259   | 0     | 330,442 | 323,829 | 560,522 | 2,659   | 0     | 95,572 | 230,758 | 1,004,488 | 478,429   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0         | 124       |

## TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 55,650  | 125,550 | 0       | 0     | 0       | 28,612  | 147,767   | 88,494    |
| 2016        | 0         | 24    | 4,177   | 92,778  | 104,160 | 0       | 3     | 3,596   | 19,977  | 425,455   | 73,424    |
| 2017        | 10        | 31    | 18,336  | 99,286  | 151,249 | 0       | 15    | 11,930  | 37,544  | 239,753   | 115,823   |
| 2018        | 892,149   | 583   | 251,709 | 57,918  | 227,166 | 4,706   | 534   | 117,706 | 68,914  | 182,452   | 69,958    |
| 2019        | 11        | 1,742 | 235,975 | 94,942  | 57,695  | 0       | 5,597 | 135,948 | 77,615  | 77,451    | 90,984    |
| TOTAL       | 892,170   | 2,379 | 510,197 | 400,575 | 665,820 | 4,706   | 6,150 | 269,181 | 232,663 | 1,072,878 | 438,683   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 114       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,684,782 | 2,371,936   | 438,797   |       |
| IBNR + FREQUENCY ADJUSTMENT | (681,129) | (709,923)   | 1,174     |       |
| TOTAL LOSSES                | 1,003,653 | 1,662,012   | 439,971   |       |
| EXPECTED LOSSES             | 1,338,573 | 1,965,479   | 438,666   |       |
| CREDIBILITY                 | 0.08      | 0.25        | 0.41      |       |

## PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.137 | 0.227 | 0.060 | 0.424 |
| INDICATED (POST-TEST)   | 0.138 | 0.229 | 0.061 | 0.428 |
| PRESENT ON RATE LEVEL   | 0.177 | 0.260 | 0.058 | 0.496 |
| DERIVED BY FORMULA      | 0.174 | 0.253 | 0.059 | 0.486 |
| UNDERLYING PRESENT RATE | 0.183 | 0.268 | 0.060 | 0.511 |
| PROPOSED                | 0.174 | 0.253 | 0.059 | 0.486 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.467 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.47   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.68   | 0.57   | 0.51   | + 0.47 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 43,837           | 1,386,911          | 3.164               | 0               | 0     | 1     | 9     | 14   | 24  |
| 2016        | 46,242           | 703,018            | 1.520               | 0               | 0     | 0     | 7     | 9    | 16  |
| 2017        | 59,282           | 1,803,929          | 3.043               | 0               | 0     | 3     | 7     | 17   | 27  |
| 2018        | 62,787           | 1,440,686          | 2.295               | 0               | 0     | 0     | 3     | 30   | 33  |
| 2019        | 72,023           | 3,115,870          | 4.326               | 0               | 0     | 1     | 2     | 31   | 34  |
| TOTAL       | 284,171          | 8,450,414          | 2.974               | 0               | 0     | 5     | 28    | 101  | 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 |
| 2015        | 0         | 0     | 252,961   | 410,175   | 39,225  | 0       | 0     | 71,128    | 355,294 | 82,162    | 175,966   |
| 2016        | 0         | 0     | 0         | 177,117   | 77,098  | 0       | 0     | 0         | 174,494 | 212,880   | 61,429    |
| 2017        | 0         | 0     | 508,072   | 303,317   | 108,701 | 0       | 0     | 199,574   | 237,784 | 244,991   | 201,490   |
| 2018        | 0         | 0     | 0         | 160,563   | 251,299 | 0       | 0     | 0         | 140,249 | 664,752   | 223,823   |
| 2019        | 0         | 0     | 295,414   | 226,705   | 233,490 | 0       | 0     | 1,640,653 | 52,885  | 517,058   | 149,665   |
| TOTAL       | 0         | 0     | 1,056,447 | 1,277,877 | 709,813 | 0       | 0     | 1,911,355 | 960,706 | 1,721,843 | 812,373   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0     | 0         | 0       | 0         | 3,571     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |         | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|---------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 340,233   | 535,689   | 49,463  | 0       | 0      | 150,791   | 439,143   | 98,348    | 161,537   |
| 2016        | 0         | 57    | 8,590     | 221,025   | 98,468  | 0       | 41     | 11,450    | 194,671   | 242,840   | 56,146    |
| 2017        | 34        | 933   | 706,570   | 351,535   | 148,366 | 0       | 1,673  | 410,144   | 261,993   | 270,343   | 179,528   |
| 2018        | 19        | 162   | 91,252    | 164,536   | 267,263 | 0       | 234    | 97,753    | 146,568   | 640,727   | 198,307   |
| 2019        | 33        | 2,562 | 426,932   | 272,326   | 248,281 | 0       | 48,270 | 988,273   | 219,213   | 403,127   | 146,821   |
| TOTAL       | 86        | 3,715 | 1,573,576 | 1,545,110 | 811,840 | 0       | 50,218 | 1,658,411 | 1,261,588 | 1,655,386 | 742,339   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0      | 0         | 0         | 0         | 3,441     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,286,006 | 5,273,924   | 745,780   |       |
| IBNR + FREQUENCY ADJUSTMENT | (742,717) | (841,325)   | 1,463     |       |
| TOTAL LOSSES                | 2,543,288 | 4,432,599   | 747,243   |       |
| EXPECTED LOSSES             | 1,495,607 | 2,411,198   | 476,430   |       |
| CREDIBILITY                 | 0.04      | 0.13        | 0.22      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.895 | 1.560 | 0.262 | 2.717 |
| INDICATED (POST-TEST)   | 0.903 | 1.575 | 0.264 | 2.742 |
| PRESENT ON RATE LEVEL   | 0.511 | 0.824 | 0.163 | 1.498 |
| DERIVED BY FORMULA      | 0.527 | 0.921 | 0.185 | 1.633 |
| UNDERLYING PRESENT RATE | 0.526 | 0.849 | 0.168 | 1.542 |
| PROPOSED                | 0.527 | 0.921 | 0.185 | 1.633 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.569 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.57   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.47   | 1.52   | 1.54   | + 1.57 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 84,666           | 4,613,927          | 5.450               | 0               | 0     | 6     | 6     | 76   | 88  |
| 2016        | 89,647           | 6,037,656          | 6.735               | 0               | 0     | 8     | 6     | 85   | 99  |
| 2017        | 91,262           | 3,586,097          | 3.929               | 0               | 0     | 5     | 7     | 70   | 82  |
| 2018        | 93,289           | 3,643,062          | 3.905               | 0               | 0     | 5     | 8     | 52   | 65  |
| 2019        | 97,296           | 2,831,603          | 2.910               | 0               | 0     | 1     | 8     | 74   | 83  |
| TOTAL       | 456,160          | 20,712,345         | 4.541               | 0               | 0     | 25    | 35    | 357  | 417 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 926,431   | 365,693   | 1,245,383 | 0       | 0     | 364,225   | 148,749   | 1,108,618 | 454,828   |
| 2016        | 0         | 0     | 1,864,249 | 63,182    | 1,317,739 | 0       | 0     | 1,567,421 | 35,659    | 893,141   | 296,265   |
| 2017        | 0         | 0     | 1,021,626 | 347,121   | 508,550   | 0       | 0     | 251,760   | 160,010   | 954,291   | 342,739   |
| 2018        | 0         | 0     | 901,942   | 567,747   | 496,337   | 0       | 0     | 361,141   | 420,656   | 596,141   | 299,098   |
| 2019        | 0         | 0     | 178,256   | 611,781   | 734,370   | 0       | 0     | 115,297   | 242,436   | 716,771   | 232,692   |
| TOTAL       | 0         | 0     | 4,892,504 | 1,955,524 | 4,302,379 | 0       | 0     | 2,659,844 | 1,007,510 | 4,268,962 | 1,625,622 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 2,188     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,246,050 | 477,595   | 1,570,428 | 0       | 0      | 772,157   | 183,854   | 1,327,016 | 417,532   |
| 2016        | 0         | 517    | 2,048,275 | 105,193   | 1,677,733 | 0       | 1,287  | 2,218,390 | 62,129    | 1,023,739 | 270,786   |
| 2017        | 39        | 1,792  | 1,393,150 | 423,531   | 626,016   | 0       | 2,080  | 515,497   | 204,006   | 1,016,725 | 305,380   |
| 2018        | 68        | 3,094  | 1,327,026 | 595,459   | 590,421   | 0       | 3,598  | 753,209   | 385,055   | 609,168   | 265,001   |
| 2019        | 91        | 6,040  | 1,078,576 | 759,692   | 752,436   | 0       | 19,181 | 483,224   | 303,506   | 530,751   | 228,271   |
| TOTAL       | 197       | 11,443 | 7,093,078 | 2,361,470 | 5,217,034 | 0       | 26,145 | 4,742,477 | 1,138,550 | 4,507,399 | 1,486,970 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 1,950     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 11,873,340  | 13,224,453  | 1,488,920 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,342,700) | (2,862,014) | 3,586     |       |
| TOTAL LOSSES                | 8,530,640   | 10,362,440  | 1,492,506 |       |
| EXPECTED LOSSES             | 6,591,075   | 7,942,613   | 1,320,391 |       |
| CREDIBILITY                 | 0.06        | 0.18        | 0.30      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.870 | 2.272 | 0.327 | 4.469 |
| INDICATED (POST-TEST)   | 1.888 | 2.293 | 0.330 | 4.511 |
| PRESENT ON RATE LEVEL   | 1.403 | 1.691 | 0.281 | 3.374 |
| DERIVED BY FORMULA      | 1.432 | 1.799 | 0.296 | 3.527 |
| UNDERLYING PRESENT RATE | 1.445 | 1.741 | 0.289 | 3.476 |
| PROPOSED                | 1.432 | 1.799 | 0.296 | 3.527 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.389 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.39   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.57   | 3.60   | 3.47   | + 3.39 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 102,680          | 5,019,237          | 4.888               | 1               | 0     | 1     | 23    | 35   | 60  |
| 2016        | 106,942          | 3,226,644          | 3.017               | 0               | 0     | 3     | 14    | 42   | 59  |
| 2017        | 118,820          | 2,637,858          | 2.220               | 0               | 0     | 3     | 9     | 31   | 43  |
| 2018        | 122,206          | 2,749,802          | 2.250               | 0               | 0     | 1     | 18    | 31   | 50  |
| 2019        | 112,039          | 1,571,145          | 1.402               | 0               | 0     | 1     | 1     | 37   | 39  |
| TOTAL       | 562,687          | 15,204,686         | 2.702               | 1               | 0     | 9     | 65    | 176  | 251 |
| 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 |
| 2015        | 328,896   | 0     | 474,868   | 766,814   | 342,355   | 3,381   | 0     | 330,534   | 1,272,347 | 1,244,025 | 256,017   |
| 2016        | 0         | 0     | 530,030   | 672,322   | 306,528   | 0       | 0     | 149,121   | 847,136   | 533,832   | 187,675   |
| 2017        | 0         | 0     | 672,638   | 177,675   | 378,520   | 0       | 0     | 302,854   | 105,188   | 729,610   | 271,373   |
| 2018        | 0         | 0     | 164,799   | 758,661   | 311,016   | 0       | 0     | 64,740    | 592,752   | 516,973   | 340,861   |
| 2019        | 0         | 0     | 164,312   | 57,897    | 339,433   | 0       | 0     | 282,972   | 64,761    | 397,870   | 263,900   |
| TOTAL       | 328,896   | 0     | 2,006,647 | 2,433,369 | 1,677,852 | 3,381   | 0     | 1,130,221 | 2,882,184 | 3,422,310 | 1,319,826 |
| OD          | 0         | 0     | 0         | 0         | 3,128     | 0       | 0     | 0         | 0         | 2,020     | 2,542     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 474,268   | 0     | 469,698   | 998,947   | 431,710   | 7,536   | 0      | 515,319   | 1,549,400 | 1,489,098 | 235,024   |
| 2016        | 0         | 386   | 730,107   | 843,456   | 398,105   | 0       | 371    | 352,067   | 942,451   | 615,149   | 171,535   |
| 2017        | 20        | 1,163 | 911,384   | 223,627   | 461,204   | 0       | 2,464  | 592,930   | 142,541   | 779,264   | 241,793   |
| 2018        | 85        | 1,102 | 518,146   | 717,247   | 378,411   | 0       | 1,191  | 346,416   | 490,166   | 533,644   | 302,003   |
| 2019        | 21        | 2,673 | 396,908   | 184,583   | 323,769   | 0       | 23,706 | 505,768   | 156,092   | 300,259   | 258,886   |
| TOTAL       | 474,394   | 5,324 | 3,026,244 | 2,967,860 | 1,993,200 | 7,536   | 27,731 | 2,312,499 | 3,280,650 | 3,717,413 | 1,209,241 |
| OD          | 0         | 9     | 1,739     | 1,138     | 2,791     | 0       | 20     | 551       | 428       | 1,406     | 2,332     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,856,048   | 11,964,887  | 1,211,573 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,015,602) | (2,662,813) | 3,017     |       |
| TOTAL LOSSES                | 3,840,446   | 9,302,074   | 1,214,589 |       |
| EXPECTED LOSSES             | 3,944,780   | 7,362,811   | 1,147,688 |       |
| CREDIBILITY                 | 0.06        | 0.21        | 0.34      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.682 | 1.652 | 0.215 | 2.550 |
| INDICATED (POST-TEST)   | 0.689 | 1.668 | 0.217 | 2.574 |
| PRESENT ON RATE LEVEL   | 0.681 | 1.270 | 0.198 | 2.149 |
| DERIVED BY FORMULA      | 0.681 | 1.354 | 0.205 | 2.240 |
| UNDERLYING PRESENT RATE | 0.701 | 1.309 | 0.204 | 2.214 |
| PROPOSED                | 0.681 | 1.354 | 0.205 | 2.240 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.152 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.15   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.39   | 2.36   | 2.21   | + 2.15 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 64,220           | 4,822,960          | 7.510               | 0               | 0     | 4     | 10    | 35   | 49  |
| 2016        | 69,710           | 2,180,279          | 3.128               | 0               | 0     | 0     | 6     | 48   | 54  |
| 2017        | 71,201           | 3,349,079          | 4.704               | 0               | 0     | 4     | 3     | 49   | 56  |
| 2018        | 76,759           | 2,851,434          | 3.715               | 0               | 0     | 2     | 13    | 39   | 54  |
| 2019        | 75,859           | 1,125,853          | 1.484               | 0               | 0     | 0     | 4     | 23   | 27  |
| TOTAL       | 357,749          | 14,329,605         | 4.005               | 0               | 0     | 10    | 36    | 194  | 240 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 3     | 6    | 9   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 774,526   | 501,247   | 696,136   | 0       | 0     | 1,018,967 | 197,390 | 1,429,636 | 205,058   |
| 2016        | 0         | 0     | 0         | 315,653   | 727,905   | 0       | 0     | 0         | 111,416 | 755,155   | 270,150   |
| 2017        | 0         | 0     | 680,259   | 123,793   | 768,279   | 0       | 0     | 654,777   | 72,447  | 828,537   | 220,987   |
| 2018        | 0         | 0     | 328,215   | 480,934   | 509,213   | 0       | 0     | 213,504   | 444,802 | 459,337   | 415,429   |
| 2019        | 0         | 0     | 0         | 147,063   | 411,480   | 0       | 0     | 0         | 89,724  | 345,696   | 131,890   |
| TOTAL       | 0         | 0     | 1,783,000 | 1,568,690 | 3,113,013 | 0       | 0     | 1,887,248 | 915,779 | 3,818,361 | 1,243,514 |
| OD          | 0         | 0     | 0         | 29,766    | 23,298    | 0       | 0     | 0         | 6,554   | 60,521    | 12,181    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 922,820   | 654,629   | 875,282   | 0       | 0      | 1,651,806 | 243,974   | 1,652,001 | 188,243   |
| 2016        | 0         | 101   | 22,277    | 400,214   | 918,082   | 0       | 26     | 11,841    | 130,012   | 855,873   | 246,917   |
| 2017        | 14        | 1,163 | 929,364   | 175,763   | 910,783   | 0       | 5,261  | 1,233,469 | 125,380   | 890,370   | 196,899   |
| 2018        | 57        | 1,388 | 626,724   | 489,957   | 568,858   | 0       | 2,326  | 521,878   | 384,444   | 474,921   | 368,070   |
| 2019        | 31        | 1,770 | 347,854   | 263,905   | 387,132   | 0       | 5,080  | 146,536   | 124,087   | 249,894   | 129,384   |
| TOTAL       | 102       | 4,421 | 2,849,039 | 1,984,468 | 3,660,139 | 0       | 12,692 | 3,565,529 | 1,007,897 | 4,123,059 | 1,129,514 |
| OD          | 0         | 8     | 1,295     | 37,392    | 29,553    | 0       | 1      | 470       | 7,953     | 70,136    | 11,147    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,433,558   | 10,920,596  | 1,140,661 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,122,572) | (2,656,807) | 3,123     |       |
| TOTAL LOSSES                | 4,310,985   | 8,263,789   | 1,143,784 |       |
| EXPECTED LOSSES             | 4,185,794   | 7,387,593   | 1,147,023 |       |
| CREDIBILITY                 | 0.05        | 0.15        | 0.25      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.205 | 2.269 | 0.317 | 3.791 |
| INDICATED (POST-TEST)   | 1.216 | 2.291 | 0.320 | 3.827 |
| PRESENT ON RATE LEVEL   | 1.136 | 2.005 | 0.311 | 3.452 |
| DERIVED BY FORMULA      | 1.140 | 2.048 | 0.313 | 3.501 |
| UNDERLYING PRESENT RATE | 1.170 | 2.065 | 0.321 | 3.556 |
| PROPOSED                | 1.140 | 2.048 | 0.313 | 3.501 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.364 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.36   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.75   | 3.74   | 3.55   | + 3.36 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 594,485          | 16,516,756         | 2.778               | 1               | 0     | 18    | 65    | 194  | 278  |
| 2016        | 642,656          | 18,284,174         | 2.845               | 3               | 0     | 12    | 58    | 197  | 270  |
| 2017        | 674,195          | 14,761,767         | 2.190               | 1               | 0     | 14    | 55    | 206  | 276  |
| 2018        | 741,467          | 19,472,288         | 2.626               | 0               | 0     | 23    | 56    | 207  | 286  |
| 2019        | 766,824          | 14,467,579         | 1.887               | 0               | 0     | 11    | 28    | 230  | 269  |
| TOTAL       | 3,419,627        | 83,502,564         | 2.442               | 5               | 0     | 78    | 262   | 1034 | 1379 |
| 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 |
| 2015        | 1,195     | 0     | 3,362,065  | 2,668,612  | 2,433,618  | 0       | 0     | 2,719,229  | 1,637,086 | 2,554,690  | 1,140,261 |
| 2016        | 898,309   | 0     | 2,710,882  | 2,857,113  | 2,428,795  | 231,519 | 0     | 1,992,007  | 2,542,877 | 3,319,482  | 1,303,190 |
| 2017        | 233,000   | 0     | 3,026,664  | 2,797,010  | 2,388,512  | 0       | 0     | 1,057,845  | 1,273,049 | 2,774,092  | 1,211,595 |
| 2018        | 0         | 0     | 4,540,734  | 2,690,619  | 2,183,000  | 0       | 0     | 3,642,293  | 2,056,225 | 3,123,347  | 1,236,070 |
| 2019        | 0         | 0     | 2,410,997  | 1,228,270  | 2,606,905  | 0       | 0     | 2,132,054  | 1,057,294 | 3,626,674  | 1,405,385 |
| TOTAL       | 1,132,504 | 0     | 16,051,342 | 12,241,624 | 12,040,830 | 231,519 | 0     | 11,543,428 | 8,566,531 | 15,398,285 | 6,296,501 |
| OD          | 0         | 0     | 0          | 0          | 43,110     | 0       | 0     | 0          | 0         | 53,967     | 45,684    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 1,723     | 0      | 4,065,393  | 3,485,207  | 3,068,792  | 0       | 0       | 4,335,226  | 2,023,438 | 3,057,964  | 1,046,760 |
| 2016        | 1,059,566 | 1,745  | 3,544,440  | 3,599,054  | 3,112,259  | 376,700 | 2,464   | 3,407,005  | 2,860,174 | 3,803,063  | 1,191,116 |
| 2017        | 251,655   | 5,917  | 4,431,560  | 3,248,008  | 2,927,834  | 0       | 8,907   | 2,222,741  | 1,444,936 | 2,988,776  | 1,079,531 |
| 2018        | 323       | 14,773 | 6,324,124  | 2,811,104  | 2,628,112  | 0       | 27,655  | 5,509,703  | 1,982,316 | 3,223,594  | 1,095,158 |
| 2019        | 250       | 32,711 | 4,710,317  | 2,128,736  | 2,675,899  | 0       | 177,508 | 3,964,583  | 1,597,645 | 2,742,807  | 1,378,683 |
| TOTAL       | 1,313,516 | 55,146 | 23,075,834 | 15,272,108 | 14,412,896 | 376,700 | 216,534 | 19,439,258 | 9,908,508 | 15,816,205 | 5,791,247 |
| OD          | 0         | 3      | 2,823      | 1,899      | 49,098     | 0       | 2       | 1,387      | 1,242     | 58,329     | 42,181    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 44,481,205   | 55,520,285   | 5,833,428 |       |
| IBNR + FREQUENCY ADJUSTMENT | (16,321,864) | (14,541,604) | 18,764    |       |
| TOTAL LOSSES                | 28,159,341   | 40,978,681   | 5,852,192 |       |
| EXPECTED LOSSES             | 32,396,063   | 40,762,906   | 6,645,824 |       |
| CREDIBILITY                 | 0.21         | 0.69         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.823 | 1.195 | 0.170 | 2.188 |
| INDICATED (POST-TEST)   | 0.831 | 1.206 | 0.172 | 2.209 |
| PRESENT ON RATE LEVEL   | 0.920 | 1.157 | 0.189 | 2.266 |
| DERIVED BY FORMULA      | 0.901 | 1.191 | 0.172 | 2.264 |
| UNDERLYING PRESENT RATE | 0.947 | 1.192 | 0.194 | 2.334 |
| PROPOSED                | 0.901 | 1.191 | 0.172 | 2.264 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.175 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.18   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.58   | 2.46   | 2.33   | + 2.18 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 125,426          | 4,715,487          | 3.760               | 0               | 0     | 6     | 15    | 41   | 62  |
| 2016        | 129,287          | 2,569,639          | 1.988               | 0               | 0     | 4     | 9     | 44   | 57  |
| 2017        | 142,239          | 4,742,993          | 3.335               | 0               | 0     | 5     | 18    | 38   | 61  |
| 2018        | 149,050          | 3,203,498          | 2.149               | 0               | 0     | 4     | 11    | 41   | 56  |
| 2019        | 147,362          | 3,511,973          | 2.383               | 0               | 0     | 3     | 9     | 39   | 51  |
| TOTAL       | 693,364          | 18,743,590         | 2.703               | 0               | 0     | 22    | 62    | 203  | 287 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,211,273 | 469,324   | 714,909   | 0       | 0     | 1,280,498 | 367,788   | 466,212   | 205,483   |
| 2016        | 0         | 0     | 725,068   | 276,219   | 390,445   | 0       | 0     | 217,813   | 106,015   | 607,806   | 246,273   |
| 2017        | 0         | 0     | 1,446,151 | 697,098   | 384,513   | 0       | 0     | 1,137,418 | 411,155   | 372,219   | 294,439   |
| 2018        | 0         | 0     | 819,061   | 435,533   | 425,509   | 0       | 0     | 329,057   | 370,389   | 547,247   | 276,702   |
| 2019        | 0         | 0     | 771,553   | 421,974   | 455,372   | 0       | 0     | 400,915   | 142,437   | 928,037   | 391,685   |
| TOTAL       | 0         | 0     | 4,973,106 | 2,300,148 | 2,370,748 | 0       | 0     | 3,365,701 | 1,397,784 | 2,921,521 | 1,414,582 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 1,029     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,411,382 | 612,937   | 901,500   | 0       | 0      | 1,935,128 | 454,586   | 558,056   | 188,633   |
| 2016        | 0         | 321    | 970,526   | 353,485   | 502,790   | 0       | 278    | 448,848   | 125,566   | 691,536   | 225,094   |
| 2017        | 78        | 2,422  | 1,845,438 | 815,637   | 501,287   | 0       | 8,391  | 1,967,190 | 478,859   | 428,703   | 262,345   |
| 2018        | 53        | 2,745  | 1,171,596 | 466,512   | 504,844   | 0       | 3,267  | 682,069   | 341,185   | 558,038   | 245,158   |
| 2019        | 67        | 9,742  | 1,352,195 | 569,018   | 524,754   | 0       | 38,104 | 845,422   | 327,088   | 684,232   | 384,243   |
| TOTAL       | 198       | 15,230 | 6,751,138 | 2,817,588 | 2,935,175 | 0       | 50,041 | 5,878,657 | 1,727,283 | 2,920,565 | 1,305,473 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 938       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 12,695,263  | 10,400,611  | 1,306,411 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,578,895) | (2,423,654) | 3,464     |       |
| TOTAL LOSSES                | 9,116,368   | 7,976,958   | 1,309,874 |       |
| EXPECTED LOSSES             | 7,053,837   | 6,747,175   | 1,269,060 |       |
| CREDIBILITY                 | 0.07        | 0.24        | 0.39      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.315 | 1.150 | 0.189 | 2.654 |
| INDICATED (POST-TEST)   | 1.327 | 1.161 | 0.191 | 2.679 |
| PRESENT ON RATE LEVEL   | 0.988 | 0.945 | 0.178 | 2.110 |
| DERIVED BY FORMULA      | 1.012 | 0.997 | 0.183 | 2.191 |
| UNDERLYING PRESENT RATE | 1.017 | 0.973 | 0.183 | 2.173 |
| PROPOSED                | 1.012 | 0.997 | 0.183 | 2.191 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | T.105 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.44   | 2.33   | 2.17   | + 2.11 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 66,060           | 2,506,634          | 3,794               | 0               | 0     | 4     | 10    | 21   | 35  |
| 2016        | 76,359           | 1,876,587          | 2,458               | 2               | 0     | 1     | 7     | 23   | 33  |
| 2017        | 88,849           | 3,141,716          | 3,536               | 0               | 0     | 2     | 12    | 16   | 30  |
| 2018        | 98,570           | 9,327,522          | 9,463               | 0               | 1     | 3     | 5     | 29   | 38  |
| 2019        | 94,054           | 3,857,691          | 4,102               | 0               | 0     | 3     | 7     | 34   | 44  |
| TOTAL       | 423,892          | 20,710,150         | 4,886               | 2               | 1     | 13    | 41    | 123  | 180 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |           |           |           | MEDICAL |           |           |           |           |           |
|-------------|-----------|---------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0       | 648,801   | 384,953   | 339,701   | 0       | 0         | 465,532   | 262,400   | 272,863   | 132,384   |
| 2016        | 65,669    | 0       | 162,406   | 335,969   | 228,060   | 193,670 | 0         | 33,996    | 161,295   | 432,606   | 262,916   |
| 2017        | 0         | 0       | 377,547   | 818,375   | 299,281   | 0       | 0         | 112,914   | 557,599   | 622,565   | 353,435   |
| 2018        | 0         | 848,218 | 534,788   | 248,728   | 265,895   | 0       | 5,817,200 | 628,303   | 355,081   | 392,126   | 237,183   |
| 2019        | 0         | 0       | 532,167   | 690,785   | 311,071   | 0       | 0         | 845,426   | 469,314   | 836,702   | 172,226   |
| TOTAL       | 65,669    | 848,218 | 2,255,709 | 2,478,810 | 1,444,008 | 193,670 | 5,817,200 | 2,086,171 | 1,805,689 | 2,556,862 | 1,158,144 |
| OD          | 0         | 0       | 0         | 0         | 0         | 0       | 0         | 0         | 0         | 0         | 111       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |           |           |           | MEDICAL |           |           |           |           |           |
|-------------|-----------|---------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0       | 872,637   | 502,749   | 428,363   | 0       | 0         | 986,928   | 324,326   | 326,617   | 121,529   |
| 2016        | 77,457    | 160     | 230,930   | 421,453   | 291,779   | 315,117 | 77        | 80,732    | 182,570   | 491,760   | 240,305   |
| 2017        | 92        | 896     | 623,825   | 927,165   | 380,779   | 0       | 1,095     | 314,901   | 601,696   | 676,676   | 314,911   |
| 2018        | 31        | 173,827 | 751,231   | 273,029   | 315,006   | 0       | 1,081,006 | 1,132,396 | 345,285   | 421,867   | 210,144   |
| 2019        | 84        | 8,207   | 1,254,569 | 701,727   | 413,481   | 0       | 72,640    | 1,575,970 | 547,877   | 680,638   | 168,954   |
| TOTAL       | 77,664    | 183,090 | 3,733,191 | 2,826,124 | 1,829,407 | 315,117 | 1,154,818 | 4,090,928 | 2,001,754 | 2,597,558 | 1,055,842 |
| OD          | 0         | 0       | 0         | 0         | 0         | 0       | 0         | 0         | 0         | 0         | 98        |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 9,554,808   | 9,254,843   | 1,055,941 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,176,317) | (2,053,089) | 2,689     |       |
| TOTAL LOSSES                | 6,378,491   | 7,201,754   | 1,058,630 |       |
| EXPECTED LOSSES             | 6,299,721   | 5,787,267   | 947,317   |       |
| CREDIBILITY                 | 0.05        | 0.17        | 0.28      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.505 | 1.699 | 0.250 | 3.453 |
| INDICATED (POST-TEST)   | 1.519 | 1.715 | 0.252 | 3.486 |
| PRESENT ON RATE LEVEL   | 1.443 | 1.326 | 0.217 | 2.985 |
| DERIVED BY FORMULA      | 1.447 | 1.392 | 0.227 | 3.065 |
| UNDERLYING PRESENT RATE | 1.486 | 1.365 | 0.223 | 3.075 |
| PROPOSED                | 1.447 | 1.392 | 0.227 | 3.065 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.945 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.94   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.44   | 3.32   | 3.07   | + 2.94 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 21,745           | 1,252,604          | 5.760               | 0               | 0     | 1     | 8     | 9    | 18  |
| 2016        | 22,112           | 975,485            | 4.412               | 0               | 0     | 0     | 4     | 4    | 8   |
| 2017        | 27,095           | 922,177            | 3.403               | 0               | 0     | 1     | 3     | 12   | 16  |
| 2018        | 28,338           | 374,985            | 1.323               | 0               | 0     | 0     | 1     | 15   | 16  |
| 2019        | 30,527           | 266,477            | 0.873               | 0               | 0     | 0     | 2     | 6    | 8   |
| TOTAL       | 129,817          | 3,791,728          | 2.921               | 0               | 0     | 2     | 18    | 46   | 66  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |           |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 157,389 | 219,512 | 181,785 | 0       | 0     | 73,264 | 419,201   | 38,755  | 162,698   |
| 2016        | 0         | 0     | 0       | 241,273 | 235,172 | 0       | 0     | 0      | 320,035   | 129,674 | 49,331    |
| 2017        | 0         | 0     | 242,963 | 150,607 | 130,114 | 0       | 0     | 21,686 | 221,138   | 93,630  | 62,039    |
| 2018        | 0         | 0     | 0       | 30,257  | 102,360 | 0       | 0     | 0      | 20,679    | 141,063 | 80,626    |
| 2019        | 0         | 0     | 0       | 144,942 | 11,625  | 0       | 0     | 0      | 60,639    | 9,043   | 40,228    |
| TOTAL       | 0         | 0     | 400,352 | 786,591 | 661,056 | 0       | 0     | 94,950 | 1,041,692 | 412,165 | 394,922   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0         | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |           |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 211,688 | 286,683 | 229,231 | 0       | 0     | 155,320 | 518,132   | 46,390  | 149,357   |
| 2016        | 0         | 77    | 13,237  | 302,476 | 297,804 | 0       | 74    | 19,092  | 354,635   | 150,265 | 45,089    |
| 2017        | 17        | 449   | 341,990 | 176,668 | 161,521 | 0       | 247   | 77,859  | 233,236   | 106,274 | 55,277    |
| 2018        | 4         | 39    | 23,794  | 35,290  | 106,388 | 0       | 41    | 17,558  | 24,130    | 135,350 | 71,435    |
| 2019        | 14        | 577   | 123,796 | 116,763 | 30,037  | 0       | 1,242 | 37,824  | 36,247    | 12,572  | 39,464    |
| TOTAL       | 35        | 1,143 | 714,506 | 917,879 | 824,981 | 0       | 1,605 | 307,653 | 1,166,380 | 450,851 | 360,620   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0         | 0       | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,024,941   | 3,360,091   | 360,620   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,039,414) | (667,637)   | 924       |       |
| TOTAL LOSSES                | 0           | 2,692,453   | 361,545   |       |
| EXPECTED LOSSES             | 2,072,342   | 1,888,799   | 316,672   |       |
| CREDIBILITY                 | 0.02        | 0.08        | 0.13      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 2.074 | 0.279 | 2.353 |
| INDICATED (POST-TEST)   | 0.000 | 2.094 | 0.281 | 2.375 |
| PRESENT ON RATE LEVEL   | 1.550 | 1.413 | 0.237 | 3.199 |
| DERIVED BY FORMULA      | 1.519 | 1.467 | 0.243 | 3.229 |
| UNDERLYING PRESENT RATE | 1.596 | 1.455 | 0.244 | 3.295 |
| PROPOSED                | 1.505 | 1.454 | 0.240 | 3.199 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.074 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.07   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.74   | 3.62   | 3.29   | + 3.07 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 13,441           | 383,270            | 2.851               | 0               | 0     | 0     | 3     | 2    | 5   |
| 2016        | 12,847           | 543,369            | 4.230               | 0               | 0     | 1     | 3     | 2    | 6   |
| 2017        | 14,036           | 356,963            | 2.543               | 0               | 0     | 1     | 1     | 2    | 4   |
| 2018        | 16,892           | 214,568            | 1.270               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2019        | 17,380           | 401,187            | 2.308               | 0               | 0     | 0     | 2     | 8    | 10  |
| TOTAL       | 74,596           | 1,899,357          | 2.546               | 0               | 0     | 2     | 10    | 17   | 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 |
| 2015        | 0         | 0     | 0       | 127,472 | 37,460  | 0       | 0     | 0       | 90,369  | 79,746  | 48,223    |
| 2016        | 0         | 0     | 151,000 | 227,930 | 14,453  | 0       | 0     | 16,187  | 82,017  | 7,063   | 44,719    |
| 2017        | 0         | 0     | 209,177 | 15,000  | 2,885   | 0       | 0     | 94,535  | 0       | 18,124  | 17,242    |
| 2018        | 0         | 0     | 0       | 95,000  | 49,957  | 0       | 0     | 0       | 20,336  | 24,267  | 25,008    |
| 2019        | 0         | 0     | 0       | 114,785 | 85,523  | 0       | 0     | 0       | 84,552  | 60,030  | 56,297    |
| TOTAL       | 0         | 0     | 360,177 | 580,187 | 190,278 | 0       | 0     | 110,722 | 277,274 | 189,230 | 191,489   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 166,478 | 47,237  | 0       | 0     | 0       | 111,696 | 95,456  | 44,269    |
| 2016        | 0         | 122   | 208,718 | 284,758 | 22,083  | 0       | 38    | 37,281  | 90,857  | 9,077   | 40,873    |
| 2017        | 2         | 347   | 272,540 | 21,290  | 9,359   | 0       | 754   | 173,200 | 4,277   | 21,220  | 15,363    |
| 2018        | 11        | 81    | 42,147  | 89,660  | 57,573  | 0       | 23    | 8,905   | 17,031  | 24,420  | 22,157    |
| 2019        | 14        | 683   | 140,475 | 120,238 | 91,888  | 0       | 2,195 | 65,664  | 60,594  | 50,535  | 55,227    |
| TOTAL       | 27        | 1,232 | 663,880 | 682,425 | 228,140 | 0       | 3,009 | 285,050 | 284,455 | 200,707 | 177,889   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 953,198   | 1,395,728   | 177,889   |       |
| IBNR + FREQUENCY ADJUSTMENT | (666,736) | (316,365)   | 361       |       |
| TOTAL LOSSES                | 286,462   | 1,079,363   | 178,250   |       |
| EXPECTED LOSSES             | 1,329,458 | 892,039     | 124,565   |       |
| CREDIBILITY                 | 0.02      | 0.05        | 0.09      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.384 | 1.447 | 0.239 | 2.070 |
| INDICATED (POST-TEST)   | 0.388 | 1.461 | 0.241 | 2.090 |
| PRESENT ON RATE LEVEL   | 1.730 | 1.161 | 0.162 | 3.054 |
| DERIVED BY FORMULA      | 1.703 | 1.176 | 0.169 | 3.049 |
| UNDERLYING PRESENT RATE | 1.782 | 1.196 | 0.167 | 3.145 |
| PROPOSED                | 1.704 | 1.176 | 0.169 | 3.049 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.929 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.93   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.66   | 3.45   | 3.14   | + 2.93 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 57,740           | 3,378,188          | 5.851               | 0               | 0     | 3     | 6     | 31   | 40  |
| 2016        | 53,486           | 1,730,227          | 3.235               | 0               | 0     | 1     | 7     | 35   | 43  |
| 2017        | 59,479           | 1,773,453          | 2.982               | 0               | 0     | 2     | 2     | 31   | 35  |
| 2018        | 62,962           | 2,977,649          | 4.729               | 0               | 0     | 4     | 3     | 27   | 34  |
| 2019        | 59,019           | 3,328,105          | 5.639               | 0               | 0     | 2     | 8     | 38   | 48  |
| TOTAL       | 292,686          | 13,187,622         | 4.506               | 0               | 0     | 12    | 26    | 162  | 200 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 497,531   | 319,724   | 341,745   | 0       | 0     | 1,625,579 | 181,379   | 283,021   | 129,209   |
| 2016        | 0         | 0     | 170,168   | 310,886   | 224,959   | 0       | 0     | 300,264   | 191,055   | 352,032   | 180,863   |
| 2017        | 0         | 0     | 304,957   | 143,155   | 338,244   | 0       | 0     | 214,007   | 124,124   | 511,382   | 137,584   |
| 2018        | 0         | 0     | 836,510   | 281,824   | 440,823   | 0       | 0     | 641,723   | 248,284   | 342,658   | 185,827   |
| 2019        | 0         | 0     | 349,402   | 602,656   | 559,816   | 0       | 0     | 50,757    | 1,054,130 | 478,960   | 232,384   |
| TOTAL       | 0         | 0     | 2,158,568 | 1,658,245 | 1,905,587 | 0       | 0     | 2,832,330 | 1,798,972 | 1,968,053 | 865,867   |
| OD          | 0         | 0     | 0         | 0         | 5,000     | 0       | 0     | 0         | 0         | 845       | 6,265     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 532,518   | 417,560   | 430,940   | 0       | 0      | 1,755,530 | 224,184   | 338,776   | 118,614   |
| 2016        | 0         | 154    | 240,018   | 390,299   | 287,766   | 0       | 394    | 617,747   | 218,211   | 403,934   | 165,309   |
| 2017        | 16        | 551    | 429,624   | 176,066   | 403,775   | 0       | 1,757  | 426,799   | 152,312   | 547,838   | 122,587   |
| 2018        | 36        | 2,679  | 1,135,276 | 329,787   | 510,486   | 0       | 5,816  | 1,110,979 | 259,068   | 368,154   | 164,643   |
| 2019        | 84        | 7,000  | 1,142,133 | 705,884   | 609,003   | 0       | 28,068 | 809,709   | 704,611   | 445,475   | 227,969   |
| TOTAL       | 136       | 10,384 | 3,479,569 | 2,019,595 | 2,241,970 | 0       | 36,035 | 4,720,765 | 1,558,387 | 2,104,177 | 799,121   |
| OD          | 0         | 15     | 2,780     | 1,819     | 4,462     | 0       | 8      | 230       | 179       | 588       | 5,775     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,249,922   | 7,931,177   | 804,896   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,485,938) | (1,700,739) | 1,833     |       |
| TOTAL LOSSES                | 5,763,984   | 6,230,438   | 806,729   |       |
| EXPECTED LOSSES             | 4,868,708   | 4,696,855   | 694,837   |       |
| CREDIBILITY                 | 0.04        | 0.13        | 0.22      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.968 | 2.126 | 0.274 | 4.368 |
| INDICATED (POST-TEST)   | 1.987 | 2.147 | 0.276 | 4.410 |
| PRESENT ON RATE LEVEL   | 1.615 | 1.558 | 0.230 | 3.404 |
| DERIVED BY FORMULA      | 1.630 | 1.635 | 0.241 | 3.505 |
| UNDERLYING PRESENT RATE | 1.663 | 1.605 | 0.237 | 3.506 |
| PROPOSED                | 1.630 | 1.635 | 0.241 | 3.505 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.368 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.37   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.79   | 3.71   | 3.50   | + 3.37 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 111,947          | 3,475,392          | 3.104               | 0               | 0     | 6     | 26    | 42   | 74  |
| 2016        | 118,186          | 4,491,141          | 3.800               | 0               | 0     | 4     | 39    | 47   | 90  |
| 2017        | 122,495          | 4,365,139          | 3.564               | 0               | 0     | 5     | 36    | 45   | 86  |
| 2018        | 101,801          | 3,063,821          | 3.010               | 0               | 0     | 1     | 19    | 38   | 58  |
| 2019        | 122,334          | 4,795,914          | 3.920               | 1               | 0     | 2     | 2     | 64   | 69  |
| TOTAL       | 576,763          | 20,191,407         | 3.501               | 1               | 0     | 18    | 122   | 236  | 377 |
| OD          |                  |                    |                     | 1               | 0     | 0     | 2     | 0    | 3   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 848,916   | 411,312   | 566,201   | 0       | 0     | 422,490   | 464,333   | 443,147   | 318,993   |
| 2016        | 0         | 0     | 801,991   | 896,465   | 326,302   | 0       | 0     | 333,425   | 1,161,782 | 459,618   | 511,558   |
| 2017        | 0         | 0     | 1,013,304 | 916,360   | 332,449   | 0       | 0     | 310,994   | 1,031,458 | 328,892   | 431,682   |
| 2018        | 0         | 0     | 170,295   | 901,178   | 494,671   | 0       | 0     | 80,409    | 765,683   | 472,091   | 179,494   |
| 2019        | 906,477   | 0     | 532,262   | 177,478   | 1,102,755 | 6,000   | 0     | 411,543   | 83,421    | 1,282,217 | 293,761   |
| TOTAL       | 906,477   | 0     | 3,366,768 | 3,302,793 | 2,822,378 | 6,000   | 0     | 1,558,861 | 3,506,677 | 2,985,965 | 1,735,488 |
| OD          | 30,850    | 0     | 0         | 33,386    | 0         | 1,000   | 0     | 0         | 32,484    | 0         | 1,220     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,141,792 | 537,173   | 713,979   | 0       | 0      | 895,679   | 573,916   | 530,447   | 292,836   |
| 2016        | 0         | 545    | 1,097,867 | 1,124,548 | 428,420   | 0       | 658    | 740,310   | 1,291,688 | 536,706   | 467,564   |
| 2017        | 103       | 1,968  | 1,461,102 | 1,050,870 | 439,020   | 0       | 2,822  | 742,928   | 1,093,055 | 386,722   | 384,629   |
| 2018        | 102       | 1,255  | 600,822   | 860,491   | 575,779   | 0       | 1,480  | 428,171   | 621,472   | 503,362   | 159,032   |
| 2019        | 1,037,061 | 8,632  | 1,279,355 | 591,278   | 1,050,303 | 9,251   | 41,134 | 921,043   | 370,085   | 925,256   | 288,180   |
| TOTAL       | 1,037,265 | 12,400 | 5,580,938 | 4,164,360 | 3,207,502 | 9,251   | 46,094 | 3,728,132 | 3,950,215 | 2,882,494 | 1,592,239 |
| OD          | 36,392    | 11     | 5,047     | 37,119    | 996       | 1,627   | 11     | 5,184     | 33,733    | 1,041     | 1,093     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,462,353  | 14,277,461  | 1,593,332 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,553,296) | (2,786,549) | 4,632     |       |
| TOTAL LOSSES                | 7,909,057   | 11,490,912  | 1,597,964 |       |
| EXPECTED LOSSES             | 5,020,459   | 7,685,058   | 1,736,629 |       |
| CREDIBILITY                 | 0.06        | 0.21        | 0.35      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.363 | 1.980 | 0.277 | 3.619 |
| INDICATED (POST-TEST)   | 1.376 | 1.998 | 0.279 | 3.654 |
| PRESENT ON RATE LEVEL   | 0.845 | 1.294 | 0.292 | 2.431 |
| DERIVED BY FORMULA      | 0.877 | 1.442 | 0.288 | 2.606 |
| UNDERLYING PRESENT RATE | 0.870 | 1.332 | 0.301 | 2.504 |
| PROPOSED                | 0.877 | 1.441 | 0.288 | 2.606 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.504 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.50   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.62   | 2.59   | 2.50   | + 2.50 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 434,081          | 12,582,257         | 2.899               | 0               | 0     | 17    | 51    | 143  | 211  |
| 2016        | 463,219          | 14,462,364         | 3.122               | 0               | 0     | 17    | 51    | 156  | 224  |
| 2017        | 491,228          | 13,053,386         | 2.657               | 0               | 0     | 15    | 43    | 164  | 222  |
| 2018        | 513,518          | 12,356,727         | 2.406               | 0               | 0     | 7     | 41    | 157  | 205  |
| 2019        | 535,292          | 15,704,609         | 2.934               | 0               | 0     | 6     | 40    | 168  | 214  |
| TOTAL       | 2,437,338        | 68,159,343         | 2.796               | 0               | 0     | 62    | 226   | 788  | 1076 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 10   | 10   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |            |           |            |           |
|-------------|-----------|-------|------------|------------|------------|---------|-------|------------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0     | 3,578,262  | 1,817,820  | 2,038,129  | 0       | 0     | 1,132,097  | 1,139,281 | 2,150,483  | 726,185   |
| 2016        | 0         | 0     | 3,399,488  | 2,335,641  | 2,005,055  | 0       | 0     | 2,344,281  | 1,483,130 | 2,100,099  | 794,670   |
| 2017        | 0         | 0     | 3,169,031  | 1,881,594  | 2,003,787  | 0       | 0     | 1,401,722  | 1,014,729 | 2,324,997  | 1,257,526 |
| 2018        | 0         | 0     | 1,548,871  | 2,745,039  | 2,826,628  | 0       | 0     | 475,745    | 1,768,476 | 2,015,971  | 975,997   |
| 2019        | 0         | 0     | 1,212,006  | 2,576,056  | 2,206,420  | 0       | 0     | 4,772,589  | 1,510,889 | 2,551,487  | 875,162   |
| TOTAL       | 0         | 0     | 12,907,658 | 11,356,150 | 11,080,019 | 0       | 0     | 10,126,434 | 6,916,505 | 11,143,037 | 4,629,540 |
| OD          | 0         | 0     | 0          | 0          | 32,907     | 0       | 0     | 0          | 0         | 111,274    | 48,716    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 4,812,762  | 2,374,073  | 2,570,081  | 0       | 0       | 2,400,046  | 1,408,151 | 2,574,128  | 666,638   |
| 2016        | 0         | 1,818  | 4,501,442  | 2,952,296  | 2,584,652  | 0       | 2,664   | 4,109,822  | 1,683,633 | 2,415,784  | 726,328   |
| 2017        | 211       | 5,836  | 4,460,963  | 2,221,595  | 2,459,146  | 0       | 11,553  | 2,795,224  | 1,177,200 | 2,514,775  | 1,120,456 |
| 2018        | 322       | 6,979  | 3,189,327  | 2,774,414  | 3,149,433  | 0       | 6,062   | 1,508,002  | 1,511,451 | 2,053,266  | 864,733   |
| 2019        | 346       | 23,987 | 4,180,173  | 2,889,649  | 2,388,449  | 0       | 122,373 | 2,905,646  | 1,525,972 | 1,993,762  | 858,534   |
| TOTAL       | 878       | 38,620 | 21,144,668 | 13,212,028 | 13,151,760 | 0       | 142,652 | 13,718,741 | 7,306,407 | 11,551,715 | 4,236,689 |
| OD          | 0         | 9      | 2,037      | 1,386      | 39,558     | 0       | 7       | 1,126      | 1,198     | 126,185    | 44,512    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 35,048,737   | 45,390,238   | 4,281,201 |       |
| IBNR + FREQUENCY ADJUSTMENT | (12,984,596) | (11,346,583) | 12,873    |       |
| TOTAL LOSSES                | 22,064,141   | 34,043,654   | 4,294,074 |       |
| EXPECTED LOSSES             | 25,693,155   | 31,680,843   | 4,633,441 |       |
| CREDIBILITY                 | 0.17         | 0.55         | 0.91      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.905 | 1.390 | 0.174 | 2.469 |
| INDICATED (POST-TEST)   | 0.914 | 1.403 | 0.176 | 2.493 |
| PRESENT ON RATE LEVEL   | 1.023 | 1.262 | 0.185 | 2.470 |
| DERIVED BY FORMULA      | 1.005 | 1.340 | 0.177 | 2.521 |
| UNDERLYING PRESENT RATE | 1.054 | 1.300 | 0.190 | 2.544 |
| PROPOSED                | 0.994 | 1.325 | 0.175 | 2.493 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.395 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.40   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.99   | 2.80   | 2.54   | + 2.40 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 26,580           | 1,009,771          | 3,799               | 0               | 0     | 1     | 8     | 20   | 29  |
| 2016        | 26,891           | 1,946,830          | 7,240               | 0               | 0     | 1     | 4     | 14   | 19  |
| 2017        | 30,477           | 1,209,564          | 3,969               | 0               | 0     | 0     | 12    | 8    | 20  |
| 2018        | 34,823           | 1,026,740          | 2,948               | 0               | 0     | 1     | 6     | 16   | 23  |
| 2019        | 32,659           | 510,788            | 1,564               | 0               | 0     | 0     | 2     | 10   | 12  |
| TOTAL       | 151,430          | 5,703,693          | 3,767               | 0               | 0     | 3     | 32    | 68   | 103 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 216,484 | 314,339   | 58,642  | 0       | 0     | 39,149  | 145,854 | 176,509 | 58,794    |
| 2016        | 0         | 0     | 334,521 | 63,314    | 353,763 | 0       | 0     | 867,213 | 69,526  | 203,497 | 54,996    |
| 2017        | 0         | 0     | 0       | 441,714   | 24,069  | 0       | 0     | 0       | 612,438 | 41,021  | 90,322    |
| 2018        | 0         | 0     | 168,752 | 65,407    | 398,379 | 0       | 0     | 33,688  | 37,957  | 217,181 | 105,376   |
| 2019        | 0         | 0     | 0       | 247,929   | 48,169  | 0       | 0     | 0       | 56,024  | 71,875  | 86,791    |
| TOTAL       | 0         | 0     | 719,757 | 1,132,703 | 883,022 | 0       | 0     | 940,050 | 921,799 | 710,083 | 396,279   |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0       | 0       | 0       | 161       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |         |         |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 291,171   | 410,527   | 73,948    | 0       | 0     | 82,996    | 180,276 | 211,281 | 53,973    |
| 2016        | 0         | 69    | 202,631   | 83,706    | 447,355   | 0       | 465   | 781,591   | 83,756  | 235,472 | 50,266    |
| 2017        | 49        | 149   | 67,783    | 491,835   | 41,034    | 0       | 200   | 99,043    | 637,188 | 62,875  | 80,477    |
| 2018        | 10        | 595   | 269,400   | 98,356    | 418,769   | 0       | 360   | 81,616    | 44,391  | 210,163 | 93,363    |
| 2019        | 26        | 1,071 | 227,485   | 210,019   | 76,619    | 0       | 1,767 | 52,257    | 46,955  | 55,825  | 85,142    |
| TOTAL       | 85        | 1,884 | 1,058,470 | 1,294,443 | 1,057,724 | 0       | 2,792 | 1,097,503 | 992,566 | 775,616 | 363,221   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0       | 148       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,160,735 | 4,120,348   | 363,369   |       |
| IBNR + FREQUENCY ADJUSTMENT | (827,007) | (938,372)   | 847       |       |
| TOTAL LOSSES                | 1,333,728 | 3,181,976   | 364,216   |       |
| EXPECTED LOSSES             | 1,634,006 | 2,626,314   | 305,015   |       |
| CREDIBILITY                 | 0.03      | 0.09        | 0.14      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.881 | 2.101 | 0.240 | 3.222 |
| INDICATED (POST-TEST)   | 0.889 | 2.121 | 0.243 | 3.253 |
| PRESENT ON RATE LEVEL   | 1.048 | 1.684 | 0.196 | 2.927 |
| DERIVED BY FORMULA      | 1.043 | 1.723 | 0.202 | 2.968 |
| UNDERLYING PRESENT RATE | 1.079 | 1.734 | 0.201 | 3.015 |
| PROPOSED                | 1.043 | 1.723 | 0.202 | 2.968 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.852 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.85   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.28   | 3.21   | 3.01   | + 2.85 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 185,961          | 905,101            | 0.487               | 0               | 0     | 0     | 3     | 25   | 28  |
| 2016        | 213,857          | 1,876,370          | 0.877               | 0               | 0     | 2     | 8     | 30   | 40  |
| 2017        | 231,792          | 1,009,198          | 0.435               | 0               | 0     | 0     | 5     | 21   | 26  |
| 2018        | 243,087          | 1,651,072          | 0.679               | 0               | 0     | 0     | 6     | 40   | 46  |
| 2019        | 223,867          | 1,312,582          | 0.586               | 0               | 0     | 0     | 3     | 17   | 20  |
| TOTAL       | 1,098,564        | 6,754,323          | 0.615               | 0               | 0     | 2     | 25    | 133  | 160 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |       |        |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|-------|--------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T. | MAJOR  | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 34,837  | 303,665   | 0       | 0     | 0      | 31,158  | 377,896   | 157,545   |
| 2016        | 0         | 0     | 386,553 | 279,466 | 377,563   | 0       | 0     | 94,009 | 314,882 | 269,240   | 154,657   |
| 2017        | 0         | 0     | 0       | 144,997 | 384,738   | 0       | 0     | 0      | 61,295  | 173,673   | 244,495   |
| 2018        | 0         | 0     | 0       | 68,778  | 670,178   | 0       | 0     | 0      | 131,381 | 590,887   | 189,848   |
| 2019        | 0         | 0     | 0       | 236,465 | 245,250   | 0       | 0     | 0      | 396,223 | 336,308   | 98,336    |
| TOTAL       | 0         | 0     | 386,553 | 764,543 | 1,981,394 | 0       | 0     | 94,009 | 934,939 | 1,748,004 | 844,881   |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0     | 0      | 0       | 0         | 1,554     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |        |         |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|--------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 45,497  | 382,922   | 0       | 0      | 0       | 38,511  | 452,342   | 144,626   |
| 2016        | 0         | 214   | 525,145 | 354,628 | 482,219   | 0       | 183    | 209,033 | 351,474 | 309,236   | 141,356   |
| 2017        | 16        | 54    | 37,993  | 172,934 | 449,502   | 0       | 24     | 15,284  | 68,723  | 185,042   | 217,845   |
| 2018        | 12        | 158   | 106,569 | 114,298 | 687,441   | 0       | 214    | 89,246  | 135,438 | 569,986   | 168,205   |
| 2019        | 33        | 1,612 | 327,793 | 272,830 | 250,927   | 0       | 10,821 | 322,701 | 295,615 | 275,092   | 96,468    |
| TOTAL       | 60        | 2,037 | 997,500 | 960,187 | 2,253,010 | 0       | 11,242 | 636,264 | 889,761 | 1,791,698 | 768,501   |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0      | 0       | 0       | 0         | 1,402     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,647,102 | 5,894,656   | 769,903   |       |
| IBNR + FREQUENCY ADJUSTMENT | (919,502) | (1,240,445) | 2,140     |       |
| TOTAL LOSSES                | 727,600   | 4,654,211   | 772,043   |       |
| EXPECTED LOSSES             | 1,805,693 | 3,446,224   | 799,852   |       |
| CREDIBILITY                 | 0.10      | 0.32        | 0.53      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.066 | 0.424 | 0.070 | 0.560 |
| INDICATED (POST-TEST)   | 0.067 | 0.428 | 0.071 | 0.565 |
| PRESENT ON RATE LEVEL   | 0.160 | 0.305 | 0.071 | 0.535 |
| DERIVED BY FORMULA      | 0.150 | 0.344 | 0.071 | 0.565 |
| UNDERLYING PRESENT RATE | 0.164 | 0.314 | 0.073 | 0.551 |
| PROPOSED                | 0.150 | 0.344 | 0.071 | 0.565 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.543 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.54   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.65   | 0.61   | 0.55   | + 0.54 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 155,360          | 1,572,969          | 1.012               | 0               | 0     | 0     | 14    | 26   | 40  |
| 2016        | 144,962          | 2,100,867          | 1.449               | 0               | 0     | 1     | 18    | 28   | 47  |
| 2017        | 164,067          | 2,517,374          | 1.534               | 0               | 0     | 3     | 9     | 33   | 45  |
| 2018        | 182,823          | 3,262,814          | 1.785               | 0               | 0     | 7     | 11    | 15   | 33  |
| 2019        | 149,596          | 2,030,424          | 1.357               | 0               | 0     | 1     | 4     | 31   | 36  |
| TOTAL       | 796,808          | 11,484,448         | 1.441               | 0               | 0     | 12    | 56    | 133  | 201 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 347,319   | 265,673   | 0       | 0     | 0       | 369,378   | 364,572   | 226,027   |
| 2016        | 0         | 0     | 198,087   | 594,155   | 288,441   | 0       | 0     | 78,490  | 310,204   | 454,956   | 176,534   |
| 2017        | 0         | 0     | 549,442   | 548,609   | 244,296   | 0       | 0     | 244,347 | 211,550   | 407,168   | 311,962   |
| 2018        | 0         | 0     | 1,409,620 | 341,072   | 136,656   | 0       | 0     | 597,570 | 255,218   | 213,760   | 308,918   |
| 2019        | 0         | 0     | 271,525   | 257,134   | 319,093   | 0       | 0     | 64,976  | 109,535   | 719,588   | 288,573   |
| TOTAL       | 0         | 0     | 2,428,674 | 2,088,289 | 1,254,159 | 0       | 0     | 985,383 | 1,255,885 | 2,160,044 | 1,312,014 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 984       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 453,599   | 335,014   | 0       | 0      | 0         | 456,551   | 436,393   | 207,493   |
| 2016        | 0         | 254   | 289,781   | 743,379   | 370,379   | 0       | 164    | 178,891   | 347,816   | 519,193   | 161,352   |
| 2017        | 61        | 1,085 | 802,747   | 629,280   | 313,685   | 0       | 2,025  | 492,853   | 241,260   | 441,463   | 277,958   |
| 2018        | 43        | 4,317 | 1,789,426 | 387,683   | 233,388   | 0       | 5,422  | 1,035,267 | 253,515   | 244,437   | 273,701   |
| 2019        | 40        | 4,306 | 652,127   | 342,388   | 341,147   | 0       | 13,373 | 342,553   | 222,626   | 515,994   | 283,090   |
| TOTAL       | 145       | 9,962 | 3,534,081 | 2,556,328 | 1,593,612 | 0       | 20,983 | 2,049,563 | 1,521,768 | 2,157,480 | 1,203,594 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 881       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,614,735   | 7,829,189   | 1,204,476 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,300,145) | (1,950,561) | 2,792     |       |
| TOTAL LOSSES                | 3,314,589   | 5,878,629   | 1,207,268 |       |
| EXPECTED LOSSES             | 4,475,847   | 5,363,398   | 1,094,490 |       |
| CREDIBILITY                 | 0.08        | 0.26        | 0.43      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.416 | 0.738 | 0.151 | 1.305 |
| INDICATED (POST-TEST)   | 0.420 | 0.745 | 0.153 | 1.318 |
| PRESENT ON RATE LEVEL   | 0.545 | 0.654 | 0.133 | 1.332 |
| DERIVED BY FORMULA      | 0.535 | 0.677 | 0.142 | 1.354 |
| UNDERLYING PRESENT RATE | 0.562 | 0.673 | 0.137 | 1.372 |
| PROPOSED                | 0.527 | 0.666 | 0.139 | 1.332 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.280 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.28   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.53   | 1.50   | 1.37   | + 1.28 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 113,187          | 1,338,647          | 1.183               | 0               | 0     | 2     | 8     | 27   | 37  |
| 2016        | 110,156          | 1,284,135          | 1.166               | 0               | 0     | 0     | 9     | 18   | 27  |
| 2017        | 114,100          | 1,283,281          | 1.125               | 0               | 0     | 1     | 7     | 20   | 28  |
| 2018        | 134,132          | 1,006,715          | 0.751               | 0               | 0     | 0     | 6     | 15   | 21  |
| 2019        | 134,652          | 1,643,290          | 1.220               | 0               | 0     | 1     | 1     | 36   | 38  |
| TOTAL       | 606,227          | 6,556,068          | 1.081               | 0               | 0     | 4     | 31    | 116  | 151 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 340,001 | 197,389   | 113,319   | 0       | 0     | 136,564 | 148,087 | 197,280   | 206,007   |
| 2016        | 0         | 0     | 0       | 328,876   | 349,982   | 0       | 0     | 0       | 250,789 | 204,289   | 150,199   |
| 2017        | 0         | 0     | 209,440 | 369,224   | 124,564   | 0       | 0     | 60,407  | 121,789 | 205,971   | 191,886   |
| 2018        | 0         | 0     | 0       | 223,089   | 223,636   | 0       | 0     | 0       | 69,785  | 238,464   | 251,741   |
| 2019        | 0         | 0     | 152,209 | 42,574    | 558,775   | 0       | 0     | 15,329  | 35,600  | 626,220   | 212,583   |
| TOTAL       | 0         | 0     | 701,650 | 1,161,152 | 1,370,276 | 0       | 0     | 212,300 | 626,050 | 1,472,224 | 1,012,416 |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0       | 0         | 536       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 457,301   | 257,790   | 142,895   | 0       | 0     | 289,516 | 183,036 | 236,144   | 189,114   |
| 2016        | 0         | 106   | 18,390    | 412,615   | 442,932   | 0       | 58    | 15,712  | 278,850 | 233,953   | 137,282   |
| 2017        | 41        | 468   | 331,514   | 418,834   | 160,732   | 0       | 526   | 136,269 | 134,881 | 222,379   | 170,970   |
| 2018        | 26        | 206   | 111,729   | 218,831   | 243,491   | 0       | 102   | 41,896  | 67,527  | 231,164   | 223,043   |
| 2019        | 29        | 3,159 | 494,589   | 251,311   | 516,459   | 0       | 7,793 | 210,908 | 154,821 | 440,437   | 208,544   |
| TOTAL       | 96        | 3,939 | 1,413,523 | 1,559,381 | 1,506,509 | 0       | 8,479 | 694,301 | 819,114 | 1,364,076 | 928,953   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0       | 0         | 490       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,120,337   | 5,249,081   | 929,443   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,209,749) | (958,755)   | 2,274     |       |
| TOTAL LOSSES                | 910,588     | 4,290,326   | 931,718   |       |
| EXPECTED LOSSES             | 2,398,343   | 2,680,850   | 810,618   |       |
| CREDIBILITY                 | 0.07        | 0.22        | 0.36      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.150 | 0.708 | 0.154 | 1.012 |
| INDICATED (POST-TEST)   | 0.152 | 0.714 | 0.155 | 1.021 |
| PRESENT ON RATE LEVEL   | 0.384 | 0.429 | 0.130 | 0.943 |
| DERIVED BY FORMULA      | 0.368 | 0.492 | 0.139 | 0.999 |
| UNDERLYING PRESENT RATE | 0.396 | 0.442 | 0.134 | 0.972 |
| PROPOSED                | 0.368 | 0.492 | 0.139 | 0.999 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.960 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.96   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.09   | 1.07   | 0.97   | + 0.96 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 175,564          | 1,253,672          | 0.714               | 0               | 0     | 2     | 4     | 9    | 15  |
| 2016        | 181,728          | 429,870            | 0.237               | 0               | 0     | 0     | 6     | 3    | 9   |
| 2017        | 190,843          | 563,255            | 0.295               | 0               | 0     | 0     | 9     | 7    | 16  |
| 2018        | 199,274          | 855,577            | 0.429               | 0               | 0     | 1     | 6     | 10   | 17  |
| 2019        | 192,480          | 807,534            | 0.420               | 0               | 0     | 0     | 2     | 11   | 13  |
| TOTAL       | 939,889          | 3,909,908          | 0.416               | 0               | 0     | 3     | 27    | 40   | 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 |
| 2015        | 0         | 0     | 403,355 | 100,577 | 230,297 | 0       | 0     | 215,201 | 33,021  | 139,928 | 131,293   |
| 2016        | 0         | 0     | 0       | 156,235 | 2,696   | 0       | 0     | 0       | 111,717 | 43,657  | 115,565   |
| 2017        | 0         | 0     | 0       | 243,614 | 25,802  | 0       | 0     | 0       | 148,392 | 36,241  | 109,206   |
| 2018        | 0         | 0     | 147,715 | 103,773 | 129,687 | 0       | 0     | 78,966  | 138,351 | 120,760 | 136,325   |
| 2019        | 0         | 0     | 0       | 139,737 | 89,284  | 0       | 0     | 0       | 159,938 | 325,975 | 92,600    |
| TOTAL       | 0         | 0     | 551,070 | 743,936 | 477,766 | 0       | 0     | 294,167 | 591,419 | 666,561 | 584,989   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 110       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 542,512 | 131,354 | 290,405 | 0       | 0     | 456,226 | 40,814  | 167,494 | 120,527   |
| 2016        | 0         | 50    | 6,806   | 194,268 | 4,724   | 0       | 26    | 6,653   | 123,780 | 50,633  | 105,626   |
| 2017        | 27        | 82    | 37,907  | 271,639 | 37,126  | 0       | 49    | 24,831  | 155,157 | 42,960  | 97,303    |
| 2018        | 13        | 523   | 227,245 | 111,033 | 146,752 | 0       | 828   | 180,256 | 119,231 | 127,230 | 120,784   |
| 2019        | 17        | 788   | 162,765 | 140,979 | 98,629  | 0       | 6,223 | 182,104 | 159,656 | 243,437 | 90,841    |
| TOTAL       | 57        | 1,443 | 977,236 | 849,273 | 577,636 | 0       | 7,127 | 850,069 | 598,638 | 631,755 | 535,080   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 97        |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,835,932 | 2,657,302   | 535,178   |       |
| IBNR + FREQUENCY ADJUSTMENT | (636,731) | (524,524)   | 1,579     |       |
| TOTAL LOSSES                | 1,199,201 | 2,132,778   | 536,757   |       |
| EXPECTED LOSSES             | 1,250,032 | 1,451,324   | 593,520   |       |
| CREDIBILITY                 | 0.09      | 0.29        | 0.48      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.128 | 0.227 | 0.057 | 0.412 |
| INDICATED (POST-TEST)   | 0.129 | 0.229 | 0.058 | 0.416 |
| PRESENT ON RATE LEVEL   | 0.129 | 0.150 | 0.061 | 0.340 |
| DERIVED BY FORMULA      | 0.129 | 0.173 | 0.060 | 0.362 |
| UNDERLYING PRESENT RATE | 0.133 | 0.154 | 0.063 | 0.351 |
| PROPOSED                | 0.129 | 0.173 | 0.060 | 0.362 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.348 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.40   | 0.38   | 0.35   | + 0.35 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,186,246        | 2,281,824          | 0.192               | 1               | 0     | 1     | 18    | 27   | 47  |
| 2016        | 1,206,478        | 2,175,845          | 0.180               | 0               | 0     | 1     | 17    | 28   | 46  |
| 2017        | 1,159,432        | 2,562,850          | 0.221               | 1               | 0     | 1     | 8     | 22   | 32  |
| 2018        | 1,228,680        | 1,434,325          | 0.117               | 0               | 0     | 1     | 5     | 33   | 39  |
| 2019        | 1,176,884        | 1,688,970          | 0.144               | 0               | 0     | 1     | 6     | 23   | 30  |
| TOTAL       | 5,957,720        | 10,143,814         | 0.170               | 2               | 0     | 5     | 54    | 133  | 194 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 4,873     | 0     | 187,781   | 627,215   | 395,894   | 0       | 0     | 68,086  | 535,456   | 232,320   | 230,199   |
| 2016        | 0         | 0     | 287,987   | 620,438   | 403,573   | 0       | 0     | 100,388 | 331,008   | 183,739   | 248,712   |
| 2017        | 1,749     | 0     | 818,587   | 323,645   | 371,496   | 2,966   | 0     | 503,000 | 106,295   | 264,859   | 170,253   |
| 2018        | 0         | 0     | 148,222   | 279,707   | 419,894   | 0       | 0     | 43,578  | 79,435    | 366,879   | 96,610    |
| 2019        | 0         | 0     | 212,883   | 345,828   | 403,557   | 0       | 0     | 65,223  | 319,323   | 202,883   | 139,273   |
| TOTAL       | 6,622     | 0     | 1,655,460 | 2,196,833 | 1,994,414 | 2,966   | 0     | 780,275 | 1,371,517 | 1,250,680 | 885,047   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 6,281     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 7,027     | 0     | 252,565   | 819,143   | 499,222   | 0       | 0      | 144,342   | 661,824   | 278,087   | 211,323   |
| 2016        | 0         | 292   | 410,557   | 778,018   | 516,558   | 0       | 194    | 222,160   | 368,578   | 212,719   | 227,323   |
| 2017        | 1,923     | 756   | 571,990   | 379,654   | 449,983   | 3,133   | 1,965  | 466,312   | 127,689   | 288,010   | 151,695   |
| 2018        | 34        | 704   | 329,605   | 292,502   | 454,752   | 0       | 507    | 122,494   | 85,739    | 355,521   | 85,596    |
| 2019        | 52        | 4,370 | 713,326   | 436,230   | 423,902   | 0       | 12,341 | 324,373   | 231,877   | 178,101   | 136,627   |
| TOTAL       | 9,035     | 6,122 | 2,278,044 | 2,705,547 | 2,344,418 | 3,133   | 15,007 | 1,279,681 | 1,475,706 | 1,312,438 | 812,564   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 5,593     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,591,022   | 7,838,109   | 818,158   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,820,355) | (2,346,835) | 3,453     |       |
| TOTAL LOSSES                | 1,770,667   | 5,491,274   | 821,610   |       |
| EXPECTED LOSSES             | 3,560,856   | 6,442,867   | 1,334,056 |       |
| CREDIBILITY                 | 0.31        | 0.99        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.030 | 0.092 | 0.014 | 0.136 |
| INDICATED (POST-TEST)   | 0.030 | 0.093 | 0.014 | 0.137 |
| PRESENT ON RATE LEVEL   | 0.058 | 0.105 | 0.022 | 0.185 |
| DERIVED BY FORMULA      | 0.049 | 0.093 | 0.014 | 0.156 |
| UNDERLYING PRESENT RATE | 0.060 | 0.108 | 0.022 | 0.190 |
| PROPOSED                | 0.049 | 0.093 | 0.014 | 0.156 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 0.150 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.15   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.21   | 0.18   | 0.19   | + 0.15 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 116,338          | 449,364            | 0.386               | 0               | 0     | 1     | 2     | 4    | 7   |
| 2016        | 116,960          | 344,489            | 0.295               | 0               | 0     | 0     | 1     | 7    | 8   |
| 2017        | 119,774          | 271,439            | 0.227               | 0               | 0     | 0     | 3     | 6    | 9   |
| 2018        | 122,514          | 97,679             | 0.080               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 119,936          | 311,197            | 0.259               | 1               | 0     | 0     | 1     | 5    | 7   |
| TOTAL       | 595,522          | 1,474,168          | 0.248               | 1               | 0     | 1     | 7     | 24   | 33  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |        |         | MEDICAL |       |        |        |         |           |
|-------------|-----------|-------|---------|--------|---------|---------|-------|--------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR  | TEMP    | DEATH   | P. T. | MAJOR  | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 154,498 | 16,155 | 43,601  | 0       | 0     | 25,444 | 3,890  | 85,200  | 120,576   |
| 2016        | 0         | 0     | 0       | 982    | 79,001  | 0       | 0     | 0      | 18,861 | 143,355 | 102,290   |
| 2017        | 0         | 0     | 0       | 50,847 | 37,960  | 0       | 0     | 0      | 28,689 | 109,250 | 44,693    |
| 2018        | 0         | 0     | 0       | 0      | 6,782   | 0       | 0     | 0      | 0      | 33,473  | 57,424    |
| 2019        | 4,174     | 0     | 0       | 28,169 | 23,621  | 124,361 | 0     | 0      | 8,917  | 87,261  | 34,694    |
| TOTAL       | 4,174     | 0     | 154,498 | 96,153 | 190,965 | 124,361 | 0     | 25,444 | 60,357 | 458,539 | 359,677   |
| OD          | 0         | 0     | 0       | 0      | 0       | 0       | 0     | 0      | 0      | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |        |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 207,800 | 21,098  | 54,981  | 0       | 0     | 53,941 | 4,808  | 101,984 | 110,689   |
| 2016        | 0         | 0     | 975     | 2,065   | 99,357  | 0       | 4     | 2,118  | 22,152 | 162,450 | 93,493    |
| 2017        | 6         | 18    | 9,273   | 57,689  | 45,441  | 0       | 12    | 8,040  | 32,982 | 116,085 | 39,821    |
| 2018        | 0         | 1     | 814     | 528     | 6,908   | 0       | 5     | 2,446  | 1,959  | 31,785  | 50,878    |
| 2019        | 5,265     | 175   | 35,938  | 30,465  | 24,900  | 211,261 | 1,021 | 28,982 | 23,549 | 61,657  | 34,035    |
| TOTAL       | 5,271     | 194   | 254,799 | 111,846 | 231,586 | 211,261 | 1,042 | 95,526 | 85,450 | 473,962 | 328,916   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 568,094   | 902,844     | 328,916   |       |
| IBNR + FREQUENCY ADJUSTMENT | (188,696) | (242,801)   | 874       |       |
| TOTAL LOSSES                | 379,398   | 660,043     | 329,790   |       |
| EXPECTED LOSSES             | 369,642   | 668,836     | 333,414   |       |
| CREDIBILITY                 | 0.07      | 0.21        | 0.35      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.064 | 0.111 | 0.055 | 0.230 |
| INDICATED (POST-TEST)   | 0.064 | 0.112 | 0.056 | 0.232 |
| PRESENT ON RATE LEVEL   | 0.060 | 0.109 | 0.054 | 0.224 |
| DERIVED BY FORMULA      | 0.061 | 0.110 | 0.055 | 0.225 |
| UNDERLYING PRESENT RATE | 0.062 | 0.112 | 0.056 | 0.230 |
| PROPOSED                | 0.061 | 0.110 | 0.055 | 0.225 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.216 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.22   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.28   | 0.26   | 0.23   | + 0.22 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 988,474          | 6,957,430          | 0.704               | 0               | 0     | 3     | 25    | 154  | 182 |
| 2016        | 1,049,125        | 12,379,619         | 1.180               | 0               | 1     | 3     | 35    | 146  | 185 |
| 2017        | 1,092,507        | 8,789,037          | 0.804               | 0               | 0     | 2     | 36    | 192  | 230 |
| 2018        | 1,143,314        | 7,876,929          | 0.689               | 0               | 0     | 0     | 26    | 177  | 203 |
| 2019        | 1,096,384        | 4,900,729          | 0.447               | 0               | 0     | 0     | 9     | 130  | 139 |
| TOTAL       | 5,369,804        | 40,903,744         | 0.762               | 0               | 1     | 8     | 131   | 799  | 939 |
| 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 |
| 2015        | 0         | 0       | 706,425   | 1,028,376 | 1,567,234 | 0       | 0         | 125,461 | 505,801   | 1,923,580  | 1,100,553 |
| 2016        | 0         | 799,172 | 556,523   | 1,076,860 | 1,378,742 | 0       | 4,419,946 | 337,637 | 1,133,915 | 1,666,507  | 1,010,317 |
| 2017        | 0         | 0       | 300,586   | 1,449,575 | 2,023,614 | 0       | 0         | 210,861 | 1,237,055 | 2,379,794  | 1,187,552 |
| 2018        | 0         | 0       | 0         | 1,515,375 | 1,667,849 | 0       | 0         | 0       | 1,054,405 | 2,478,048  | 1,161,252 |
| 2019        | 0         | 0       | 0         | 420,355   | 1,401,568 | 0       | 0         | 0       | 362,334   | 1,774,337  | 942,135   |
| TOTAL       | 0         | 799,172 | 1,563,534 | 5,490,541 | 8,039,007 | 0       | 4,419,946 | 673,959 | 4,293,510 | 10,222,266 | 5,401,809 |
| OD          | 0         | 0       | 0         | 0         | 3,147     | 0       | 0         | 0       | 0         | 196        | 37,427    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |           |           |           | MEDICAL |         |           |           |            |           |
|-------------|-----------|---------|-----------|-----------|-----------|---------|---------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.   | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0       | 950,142   | 1,343,059 | 1,976,282 | 0       | 0       | 265,977   | 625,170   | 2,302,525  | 1,010,308 |
| 2016        | 0         | 112,892 | 795,157   | 1,358,365 | 1,750,282 | 0       | 872,956 | 756,036   | 1,272,147 | 1,902,355  | 923,430   |
| 2017        | 162       | 1,006   | 691,890   | 1,679,823 | 2,392,767 | 0       | 2,136   | 657,866   | 1,362,470 | 2,553,028  | 1,058,109 |
| 2018        | 175       | 1,422   | 776,785   | 1,498,041 | 1,805,472 | 0       | 1,368   | 550,824   | 954,446   | 2,424,466  | 1,028,869 |
| 2019        | 98        | 5,726   | 1,119,629 | 836,354   | 1,307,705 | 0       | 24,203  | 694,862   | 581,309   | 1,272,453  | 924,234   |
| TOTAL       | 436       | 121,045 | 4,333,603 | 6,715,641 | 9,232,509 | 0       | 900,663 | 2,925,565 | 4,795,543 | 10,454,827 | 4,944,950 |
| OD          | 0         | 9       | 1,750     | 1,145     | 2,808     | 0       | 2       | 53        | 42        | 136        | 33,915    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,283,127   | 31,202,651  | 4,978,865 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,893,697) | (7,755,282) | 15,567    |       |
| TOTAL LOSSES                | 4,389,430   | 23,447,369  | 4,994,432 |       |
| EXPECTED LOSSES             | 7,643,469   | 21,460,675  | 5,855,428 |       |
| CREDIBILITY                 | 0.29        | 0.93        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.082 | 0.437 | 0.092 | 0.611 |
| INDICATED (POST-TEST)   | 0.082 | 0.441 | 0.093 | 0.616 |
| PRESENT ON RATE LEVEL   | 0.138 | 0.388 | 0.106 | 0.632 |
| DERIVED BY FORMULA      | 0.122 | 0.437 | 0.093 | 0.652 |
| UNDERLYING PRESENT RATE | 0.142 | 0.400 | 0.109 | 0.651 |
| PROPOSED                | 0.118 | 0.423 | 0.090 | 0.632 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.607 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.61   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.62   | 0.67   | 0.65   | + 0.61 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 76,906           | 498,049            | 0.648               | 0               | 0     | 0     | 1     | 7    | 8   |
| 2016        | 87,582           | 206,797            | 0.236               | 0               | 0     | 0     | 0     | 7    | 7   |
| 2017        | 88,345           | 1,341,902          | 1.519               | 0               | 0     | 1     | 3     | 12   | 16  |
| 2018        | 94,129           | 416,458            | 0.442               | 0               | 0     | 0     | 1     | 10   | 11  |
| 2019        | 88,871           | 253,677            | 0.285               | 0               | 0     | 0     | 1     | 10   | 11  |
| TOTAL       | 435,833          | 2,716,883          | 0.623               | 0               | 0     | 1     | 6     | 46   | 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 |
| 2015        | 0         | 0     | 0       | 121,446 | 120,228 | 0       | 0     | 0      | 65,310  | 147,222 | 43,843    |
| 2016        | 0         | 0     | 0       | 0       | 17,949  | 0       | 0     | 0      | 0       | 137,689 | 51,159    |
| 2017        | 0         | 0     | 171,398 | 148,465 | 361,826 | 0       | 0     | 66,487 | 75,923  | 445,644 | 72,159    |
| 2018        | 0         | 0     | 0       | 60,000  | 159,501 | 0       | 0     | 0      | 0       | 133,944 | 63,013    |
| 2019        | 0         | 0     | 0       | 1,264   | 78,429  | 0       | 0     | 0      | 7,326   | 107,093 | 59,565    |
| TOTAL       | 0         | 0     | 171,398 | 331,175 | 737,933 | 0       | 0     | 66,487 | 148,559 | 971,592 | 289,739   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 158,608 | 151,608 | 0       | 0     | 0       | 80,723  | 176,225   | 40,248    |
| 2016        | 0         | 0     | 212     | 192     | 22,572  | 0       | 0     | 1,007   | 1,270   | 155,831   | 46,759    |
| 2017        | 17        | 335   | 258,921 | 179,799 | 427,661 | 0       | 564   | 147,644 | 94,490  | 473,696   | 64,294    |
| 2018        | 8         | 71    | 41,968  | 66,594  | 166,682 | 0       | 21    | 9,786   | 7,839   | 127,191   | 55,830    |
| 2019        | 3         | 237   | 44,634  | 29,519  | 70,157  | 0       | 1,184 | 33,459  | 26,852  | 75,295    | 58,433    |
| TOTAL       | 28        | 643   | 345,734 | 434,713 | 838,680 | 0       | 1,769 | 191,897 | 211,175 | 1,008,237 | 265,564   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 540,071   | 2,492,805   | 265,564   |       |
| IBNR + FREQUENCY ADJUSTMENT | (324,892) | (391,117)   | 763       |       |
| TOTAL LOSSES                | 215,179   | 2,101,688   | 266,326   |       |
| EXPECTED LOSSES             | 638,191   | 1,083,433   | 286,416   |       |
| CREDIBILITY                 | 0.05      | 0.17        | 0.29      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.049 | 0.482 | 0.061 | 0.593 |
| INDICATED (POST-TEST)   | 0.050 | 0.487 | 0.062 | 0.598 |
| PRESENT ON RATE LEVEL   | 0.142 | 0.241 | 0.064 | 0.447 |
| DERIVED BY FORMULA      | 0.138 | 0.283 | 0.063 | 0.484 |
| UNDERLYING PRESENT RATE | 0.146 | 0.249 | 0.066 | 0.461 |
| PROPOSED                | 0.138 | 0.283 | 0.063 | 0.484 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.465 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.47   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.43   | 0.47   | 0.46   | + 0.47 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 381,334          | 1,704,811          | 0.447               | 0               | 0     | 0     | 3     | 42   | 45  |
| 2016        | 350,958          | 1,668,555          | 0.475               | 0               | 0     | 1     | 6     | 44   | 51  |
| 2017        | 345,161          | 1,712,759          | 0.496               | 0               | 0     | 0     | 5     | 36   | 41  |
| 2018        | 401,152          | 2,786,619          | 0.695               | 0               | 0     | 2     | 7     | 46   | 55  |
| 2019        | 385,178          | 1,633,535          | 0.424               | 0               | 0     | 0     | 2     | 32   | 34  |
| TOTAL       | 1,863,783        | 9,506,279          | 0.510               | 0               | 0     | 3     | 23    | 200  | 226 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 154,079   | 583,756   | 0       | 0     | 0       | 114,326 | 471,184   | 381,466   |
| 2016        | 0         | 0     | 142,440 | 194,935   | 374,966   | 0       | 0     | 107,742 | 146,909 | 436,690   | 264,873   |
| 2017        | 0         | 0     | 0       | 163,672   | 610,261   | 0       | 0     | 0       | 155,721 | 385,748   | 397,357   |
| 2018        | 0         | 0     | 437,650 | 463,163   | 507,191   | 0       | 0     | 33,701  | 267,843 | 613,350   | 463,721   |
| 2019        | 0         | 0     | 0       | 167,088   | 308,392   | 0       | 0     | 0       | 73,292  | 548,241   | 536,522   |
| TOTAL       | 0         | 0     | 580,090 | 1,142,937 | 2,384,566 | 0       | 0     | 141,443 | 758,091 | 2,455,213 | 2,043,939 |
| OD          | 0         | 0     | 0       | 0         | 2,519     | 0       | 0     | 0       | 0       | 3,449     | 9,046     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |         |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 39        | 2,306 | 449,329   | 332,039   | 541,813   | 0       | 6,772  | 195,082 | 164,620 | 339,781   | 374,218   |
| 2016        | 0         | 108   | 200,280   | 247,519   | 475,059   | 0       | 160    | 228,375 | 167,695 | 497,066   | 242,094   |
| 2017        | 18        | 63    | 50,238    | 200,570   | 711,009   | 0       | 59     | 37,073  | 172,972 | 411,627   | 354,045   |
| 2018        | 55        | 1,687 | 747,289   | 479,121   | 570,996   | 0       | 636    | 191,201 | 244,050 | 601,916   | 410,857   |
| 2019        | 29        | 1,539 | 306,742   | 241,942   | 297,859   | 0       | 6,743  | 192,156 | 157,727 | 389,164   | 526,328   |
| TOTAL       | 141       | 5,704 | 1,753,878 | 1,501,191 | 2,596,736 | 0       | 14,369 | 843,886 | 907,064 | 2,239,554 | 1,907,542 |
| OD          | 0         | 0     | 105       | 77        | 2,915     | 0       | 0      | 109     | 101     | 3,636     | 8,212     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,618,192 | 7,251,272   | 1,915,754 |       |
| IBNR + FREQUENCY ADJUSTMENT | (772,763) | (1,776,952) | 5,269     |       |
| TOTAL LOSSES                | 1,845,429 | 5,474,321   | 1,921,023 |       |
| EXPECTED LOSSES             | 1,518,944 | 4,906,800   | 1,974,699 |       |
| CREDIBILITY                 | 0.14      | 0.46        | 0.76      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.099 | 0.293 | 0.103 | 0.495 |
| INDICATED (POST-TEST)   | 0.100 | 0.296 | 0.104 | 0.500 |
| PRESENT ON RATE LEVEL   | 0.079 | 0.256 | 0.103 | 0.438 |
| DERIVED BY FORMULA      | 0.082 | 0.274 | 0.103 | 0.460 |
| UNDERLYING PRESENT RATE | 0.081 | 0.263 | 0.106 | 0.451 |
| PROPOSED                | 0.082 | 0.274 | 0.103 | 0.460 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.442 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.44   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.44   | 0.46   | 0.45   | + 0.44 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 176,821          | 2,242,884          | 1.268               | 0               | 0     | 4     | 9     | 21   | 34  |
| 2016        | 181,912          | 1,276,202          | 0.702               | 0               | 0     | 0     | 9     | 26   | 35  |
| 2017        | 178,379          | 1,166,045          | 0.654               | 0               | 0     | 0     | 8     | 27   | 35  |
| 2018        | 186,386          | 1,005,693          | 0.540               | 0               | 0     | 0     | 2     | 26   | 28  |
| 2019        | 171,123          | 830,330            | 0.485               | 0               | 0     | 0     | 2     | 24   | 26  |
| TOTAL       | 894,621          | 6,521,154          | 0.729               | 0               | 0     | 4     | 30    | 124  | 158 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 629,698 | 474,142   | 228,798   | 0       | 0     | 275,692 | 321,404 | 181,997   | 131,153   |
| 2016        | 0         | 0     | 0       | 442,187   | 223,632   | 0       | 0     | 0       | 237,828 | 219,475   | 153,080   |
| 2017        | 0         | 0     | 0       | 212,547   | 145,468   | 0       | 0     | 0       | 267,281 | 297,094   | 243,655   |
| 2018        | 0         | 0     | 0       | 18,598    | 333,301   | 0       | 0     | 0       | 17,879  | 495,923   | 139,992   |
| 2019        | 0         | 0     | 0       | 6,194     | 240,078   | 0       | 0     | 0       | 55,512  | 409,745   | 118,801   |
| TOTAL       | 0         | 0     | 629,698 | 1,153,668 | 1,171,277 | 0       | 0     | 275,692 | 899,904 | 1,604,234 | 786,681   |
| 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 |
| 2015        | 0         | 0     | 846,944   | 619,229   | 288,514   | 0       | 0     | 584,467 | 397,255   | 217,850   | 120,398   |
| 2016        | 0         | 142   | 21,812    | 552,140   | 285,006   | 0       | 55    | 15,089  | 264,676   | 250,998   | 139,915   |
| 2017        | 24        | 73    | 38,210    | 240,745   | 174,663   | 0       | 94    | 52,069  | 286,234   | 321,749   | 217,097   |
| 2018        | 4         | 66    | 47,060    | 42,753    | 340,787   | 0       | 94    | 42,503  | 42,750    | 472,129   | 124,033   |
| 2019        | 11        | 734   | 138,511   | 92,167    | 215,072   | 0       | 5,053 | 144,042 | 118,298   | 290,930   | 116,544   |
| TOTAL       | 38        | 1,016 | 1,092,537 | 1,547,034 | 1,304,042 | 0       | 5,296 | 838,170 | 1,109,214 | 1,553,656 | 717,987   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 204       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,937,058 | 5,513,946   | 718,191   |       |
| IBNR + FREQUENCY ADJUSTMENT | (820,511) | (1,282,680) | 2,039     |       |
| TOTAL LOSSES                | 1,116,547 | 4,231,266   | 720,230   |       |
| EXPECTED LOSSES             | 1,599,780 | 3,512,842   | 801,323   |       |
| CREDIBILITY                 | 0.09      | 0.28        | 0.46      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.125 | 0.473 | 0.080 | 0.678 |
| INDICATED (POST-TEST)   | 0.126 | 0.477 | 0.081 | 0.685 |
| PRESENT ON RATE LEVEL   | 0.174 | 0.381 | 0.087 | 0.642 |
| DERIVED BY FORMULA      | 0.169 | 0.408 | 0.084 | 0.662 |
| UNDERLYING PRESENT RATE | 0.179 | 0.393 | 0.090 | 0.661 |
| PROPOSED                | 0.169 | 0.408 | 0.084 | 0.662 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.636 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.64   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.77   | 0.73   | 0.66   | + 0.64 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,633,568        | 13,243,051         | 0.811               | 0               | 0     | 3     | 93    | 379  | 475  |
| 2016        | 1,655,082        | 13,786,710         | 0.833               | 0               | 0     | 5     | 88    | 319  | 412  |
| 2017        | 1,798,492        | 18,401,722         | 1.023               | 0               | 1     | 5     | 87    | 372  | 465  |
| 2018        | 1,869,601        | 16,469,058         | 0.881               | 1               | 0     | 5     | 74    | 410  | 490  |
| 2019        | 1,927,137        | 17,675,193         | 0.917               | 1               | 0     | 4     | 45    | 394  | 444  |
| TOTAL       | 8,883,880        | 79,575,734         | 0.896               | 2               | 1     | 22    | 387   | 1874 | 2286 |
| OD          |                  |                    |                     | 0               | 0     | 1     | 7     | 13   | 21   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |           |            |            | MEDICAL |           |           |            |            |            |
|-------------|-----------|---------|-----------|------------|------------|---------|-----------|-----------|------------|------------|------------|
|             | DEATH     | P. T.   | MAJOR     | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR     | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0       | 437,513   | 2,069,724  | 2,946,243  | 0       | 0         | 178,398   | 2,041,918  | 3,317,620  | 2,251,635  |
| 2016        | 0         | 0       | 884,809   | 2,436,519  | 2,748,276  | 0       | 0         | 307,355   | 2,120,737  | 3,075,511  | 2,213,503  |
| 2017        | 0         | 409,246 | 990,207   | 2,197,614  | 3,054,429  | 0       | 2,700,000 | 604,624   | 2,012,514  | 3,709,713  | 2,723,375  |
| 2018        | 6,965     | 0       | 789,386   | 2,037,070  | 3,967,439  | 308,784 | 0         | 593,807   | 2,147,267  | 4,293,215  | 2,325,125  |
| 2019        | 233,500   | 0       | 744,506   | 2,039,228  | 3,234,505  | 15,500  | 0         | 447,941   | 4,723,245  | 4,093,974  | 2,142,794  |
| TOTAL       | 240,465   | 409,246 | 3,846,421 | 10,780,155 | 15,950,892 | 324,284 | 2,700,000 | 2,132,125 | 13,045,681 | 18,490,033 | 11,656,432 |
| OD          | 0         | 0       | 134,034   | 96,852     | 53,058     | 0       | 0         | 189,455   | 91,574     | 64,127     | 97,319     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |           |            |            | MEDICAL |         |           |            |            |            |
|-------------|-----------|---------|-----------|------------|------------|---------|---------|-----------|------------|------------|------------|
|             | DEATH     | P. T.   | MAJOR     | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR     | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0       | 588,455   | 2,703,060  | 3,715,212  | 0       | 0       | 378,204   | 2,523,811  | 3,971,191  | 2,067,001  |
| 2016        | 0         | 1,066   | 1,302,187 | 3,065,777  | 3,488,432  | 0       | 851     | 761,341   | 2,374,523  | 3,507,470  | 2,023,142  |
| 2017        | 246       | 85,013  | 1,721,693 | 2,558,207  | 3,625,862  | 0       | 848,410 | 1,500,693 | 2,222,235  | 3,988,120  | 2,426,527  |
| 2018        | 8,805     | 4,441   | 2,171,391 | 2,186,867  | 4,223,716  | 546,526 | 7,788   | 1,990,991 | 1,944,420  | 4,246,106  | 2,060,061  |
| 2019        | 294,674   | 23,460  | 4,108,800 | 2,764,789  | 3,209,990  | 26,331  | 112,135 | 2,995,430 | 2,195,790  | 3,108,415  | 2,102,081  |
| TOTAL       | 303,725   | 113,980 | 9,892,526 | 13,278,699 | 18,263,213 | 572,857 | 969,183 | 7,626,659 | 11,260,778 | 18,821,301 | 10,678,811 |
| OD          | 0         | 14      | 182,722   | 123,441    | 67,323     | 0       | 12      | 405,177   | 106,874    | 75,996     | 89,100     |

|                             | SERIOUS     | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|-------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 20,066,855  | 61,997,625   | 10,767,911 |       |
| IBNR + FREQUENCY ADJUSTMENT | (7,370,538) | (15,302,769) | 33,631     |       |
| TOTAL LOSSES                | 12,696,318  | 46,694,856   | 10,801,543 |       |
| EXPECTED LOSSES             | 14,556,926  | 42,641,758   | 12,206,452 |       |
| CREDIBILITY                 | 0.40        | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.136 | 0.521 | 0.121 | 0.778 |
| INDICATED (POST-TEST)   | 0.138 | 0.526 | 0.122 | 0.786 |
| PRESENT ON RATE LEVEL   | 0.159 | 0.466 | 0.133 | 0.759 |
| DERIVED BY FORMULA      | 0.150 | 0.526 | 0.122 | 0.799 |
| UNDERLYING PRESENT RATE | 0.164 | 0.480 | 0.137 | 0.781 |
| PROPOSED                | 0.148 | 0.518 | 0.120 | 0.786 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.755 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.76   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.92   | 0.86   | 0.78   | + 0.76 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 704,757          | 11,055,055         | 1.569               | 0               | 0     | 6     | 94    | 143  | 243 |
| 2016        | 741,324          | 9,357,979          | 1.262               | 0               | 0     | 8     | 43    | 139  | 190 |
| 2017        | 796,878          | 9,262,492          | 1.162               | 0               | 0     | 3     | 55    | 151  | 209 |
| 2018        | 848,725          | 9,488,126          | 1.118               | 0               | 0     | 5     | 45    | 134  | 184 |
| 2019        | 749,998          | 7,127,381          | 0.950               | 0               | 0     | 1     | 18    | 127  | 146 |
| TOTAL       | 3,841,682        | 46,291,033         | 1.205               | 0               | 0     | 23    | 255   | 694  | 972 |
| 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 |
| 2015        | 0         | 0     | 1,237,883 | 3,091,740 | 831,817   | 0       | 0     | 771,773   | 2,277,239 | 1,638,254 | 1,206,349 |
| 2016        | 0         | 0     | 1,591,772 | 1,308,157 | 1,293,402 | 0       | 0     | 790,472   | 1,487,491 | 1,648,155 | 1,238,530 |
| 2017        | 0         | 0     | 648,749   | 1,847,739 | 1,809,002 | 0       | 0     | 408,904   | 1,426,729 | 1,630,439 | 1,490,930 |
| 2018        | 0         | 0     | 1,116,492 | 1,868,774 | 1,658,024 | 0       | 0     | 547,873   | 1,271,189 | 1,799,385 | 1,226,389 |
| 2019        | 0         | 0     | 160,348   | 1,024,505 | 2,028,440 | 0       | 0     | 41,900    | 642,486   | 2,254,174 | 975,528   |
| TOTAL       | 0         | 0     | 4,755,244 | 9,140,915 | 7,620,685 | 0       | 0     | 2,560,922 | 7,105,134 | 8,970,407 | 6,137,726 |
| OD          | 0         | 0     | 0         | 0         | 3,859     | 0       | 0     | 0         | 0         | 3,850     | 14,780    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |            |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|------------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR      | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,664,953 | 4,037,812  | 1,048,921 | 0       | 0      | 1,636,159 | 2,814,667 | 1,960,990 | 1,107,428 |
| 2016        | 0         | 931    | 2,166,212 | 1,653,148  | 1,658,389 | 0       | 1,266  | 1,687,366 | 1,668,397 | 1,890,625 | 1,132,016 |
| 2017        | 207       | 1,705  | 1,192,769 | 2,123,497  | 2,165,603 | 0       | 3,759  | 1,026,035 | 1,545,410 | 1,773,607 | 1,328,419 |
| 2018        | 218       | 4,887  | 2,211,624 | 1,871,071  | 1,875,938 | 0       | 6,187  | 1,430,054 | 1,122,476 | 1,816,863 | 1,086,581 |
| 2019        | 183       | 11,260 | 2,114,674 | 1,549,248  | 1,961,762 | 0       | 36,968 | 1,042,239 | 846,836   | 1,637,887 | 956,993   |
| TOTAL       | 608       | 18,784 | 9,350,233 | 11,234,777 | 8,710,613 | 0       | 48,180 | 6,821,853 | 7,997,787 | 9,079,973 | 5,611,437 |
| OD          | 0         | 0      | 46        | 41         | 4,853     | 0       | 0      | 28        | 36        | 4,357     | 13,801    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 16,239,730  | 37,032,437  | 5,625,239 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,934,200) | (8,558,559) | 16,582    |       |
| TOTAL LOSSES                | 11,305,531  | 28,473,878  | 5,641,820 |       |
| EXPECTED LOSSES             | 9,642,608   | 23,616,440  | 6,373,588 |       |
| CREDIBILITY                 | 0.23        | 0.74        | 1.00      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.294 | 0.741 | 0.146 | 1.182 |
| INDICATED (POST-TEST)   | 0.297 | 0.748 | 0.148 | 1.193 |
| PRESENT ON RATE LEVEL   | 0.244 | 0.597 | 0.161 | 1.002 |
| DERIVED BY FORMULA      | 0.256 | 0.709 | 0.148 | 1.113 |
| UNDERLYING PRESENT RATE | 0.251 | 0.615 | 0.166 | 1.032 |
| PROPOSED                | 0.256 | 0.709 | 0.148 | 1.113 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.069 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.07   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.21   | 1.14   | 1.03   | + 1.07 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 218,562          | 1,251,343          | 0.573               | 0               | 0     | 1     | 9     | 34   | 44  |
| 2016        | 228,150          | 1,339,549          | 0.587               | 0               | 0     | 0     | 9     | 36   | 45  |
| 2017        | 244,989          | 1,796,335          | 0.733               | 0               | 0     | 0     | 6     | 44   | 50  |
| 2018        | 257,006          | 1,820,521          | 0.708               | 0               | 0     | 1     | 2     | 45   | 48  |
| 2019        | 242,769          | 2,418,137          | 0.996               | 0               | 0     | 0     | 5     | 39   | 44  |
| TOTAL       | 1,191,476        | 8,625,885          | 0.724               | 0               | 0     | 2     | 31    | 198  | 231 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 145,714 | 108,632   | 251,716   | 0       | 0     | 66,689  | 212,205   | 293,944   | 172,443   |
| 2016        | 0         | 0     | 0       | 369,512   | 233,425   | 0       | 0     | 0       | 204,295   | 336,663   | 195,654   |
| 2017        | 0         | 0     | 0       | 271,394   | 303,744   | 0       | 0     | 0       | 81,852    | 928,461   | 210,884   |
| 2018        | 0         | 0     | 174,882 | 139,796   | 332,307   | 0       | 0     | 54,587  | 245,155   | 667,461   | 206,333   |
| 2019        | 0         | 0     | 0       | 288,971   | 550,533   | 0       | 0     | 0       | 498,845   | 911,666   | 168,122   |
| TOTAL       | 0         | 0     | 320,596 | 1,178,305 | 1,671,725 | 0       | 0     | 121,276 | 1,242,352 | 3,138,195 | 953,436   |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 948       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 195,985   | 141,873   | 317,414   | 0       | 0      | 141,381 | 262,285   | 351,851   | 158,303   |
| 2016        | 0         | 119   | 18,777    | 461,891   | 296,701   | 0       | 48     | 14,045  | 228,724   | 383,259   | 178,828   |
| 2017        | 30        | 95    | 53,718    | 310,995   | 359,558   | 0       | 47     | 42,477  | 112,108   | 981,360   | 187,898   |
| 2018        | 18        | 660   | 296,930   | 160,670   | 357,017   | 0       | 803    | 219,708 | 231,376   | 652,608   | 182,811   |
| 2019        | 50        | 2,713 | 540,051   | 424,680   | 530,467   | 0       | 18,386 | 539,350 | 475,695   | 686,166   | 164,928   |
| TOTAL       | 99        | 3,586 | 1,105,462 | 1,500,110 | 1,861,156 | 0       | 19,284 | 956,960 | 1,310,189 | 3,055,244 | 872,767   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0       | 0         | 0         | 866       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,085,390 | 7,726,700   | 873,633   |       |
| IBNR + FREQUENCY ADJUSTMENT | (909,219) | (1,487,384) | 2,709     |       |
| TOTAL LOSSES                | 1,176,170 | 6,239,316   | 876,342   |       |
| EXPECTED LOSSES             | 1,784,198 | 4,119,114   | 1,018,306 |       |
| CREDIBILITY                 | 0.10      | 0.34        | 0.56      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.099 | 0.524 | 0.073 | 0.696 |
| INDICATED (POST-TEST)   | 0.100 | 0.529 | 0.074 | 0.702 |
| PRESENT ON RATE LEVEL   | 0.145 | 0.336 | 0.083 | 0.564 |
| DERIVED BY FORMULA      | 0.141 | 0.401 | 0.078 | 0.620 |
| UNDERLYING PRESENT RATE | 0.150 | 0.346 | 0.085 | 0.581 |
| PROPOSED                | 0.141 | 0.401 | 0.078 | 0.620 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.596 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.60   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.68   | 0.64   | 0.58   | + 0.60 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 400              | 29,201             | 7.300               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 402              | 17,387             | 4.325               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2017        | 396              | 3,926              | 0.991               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 557              | 5,769              | 1.036               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 402              | 6,066              | 1.509               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 2,157            | 62,349             | 2.891               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 29,201    |
| 2016        | 0         | 0     | 0     | 0     | 5,562 | 0       | 0     | 0     | 0     | 10,860 | 965       |
| 2017        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 3,926     |
| 2018        | 0         | 0     | 0     | 0     | 1,464 | 0       | 0     | 0     | 0     | 4,045  | 260       |
| 2019        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 6,066     |
| TOTAL       | 0         | 0     | 0     | 0     | 7,026 | 0       | 0     | 0     | 0     | 14,905 | 40,418    |
| OD          | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |       | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|-------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP  | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 26,807    |
| 2016        | 0         | 0     | 66    | 59    | 6,995 | 0       | 0     | 79    | 100   | 12,291 | 882       |
| 2017        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 3,498     |
| 2018        | 0         | 0     | 176   | 114   | 1,491 | 0       | 1     | 296   | 237   | 3,841  | 230       |
| 2019        | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 5,951     |
| TOTAL       | 0         | 0     | 241   | 173   | 8,486 | 0       | 1     | 375   | 337   | 16,132 | 37,368    |
| OD          | 0         | 0     | 0     | 0     | 0     | 0       | 0     | 0     | 0     | 0      | 0         |

|                             | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|---------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 617     | 25,128      | 37,368    |       |
| IBNR + FREQUENCY ADJUSTMENT | (804)   | (4,588)     | 66        |       |
| TOTAL LOSSES                | 0       | 20,540      | 37,434    |       |
| EXPECTED LOSSES             | 1,569   | 12,659      | 25,718    |       |
| CREDIBILITY                 | 0.00    | 0.01        | 0.05      |       |

PURE PREMIUMS

|                         |       |       |        |        |
|-------------------------|-------|-------|--------|--------|
| INDICATED (PRE-TEST)    | 0.000 | 9.523 | 17.355 | 26.877 |
| INDICATED (POST-TEST)   | 0.000 | 9.613 | 17.520 | 27.133 |
| PRESENT ON RATE LEVEL   | 0.706 | 5.698 | 11.576 | 17.981 |
| DERIVED BY FORMULA      | 0.706 | 5.737 | 11.873 | 18.317 |
| UNDERLYING PRESENT RATE | 0.727 | 5.869 | 11.923 | 18.520 |
| PROPOSED                | 0.706 | 5.737 | 11.873 | 18.317 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23  | IND. RATE       | 17.599 |
|-----------|--------|--------|--------|---------|-----------------|--------|
| IND. RATE |        |        |        | 17.60   | MINIMUM PREMIUM |        |
| MAN. RATE | 17.47  | 18.64  | 18.49  | + 17.60 | PRESENT         |        |

+ PROPOSED

| POLICY YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 2                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 2                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 2                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 0                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 1                | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 7                | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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           | 3         |       |
| CREDIBILITY                 | 0.00    | 0.00        | 0.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.001 | 0.001 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.001 | 0.001 |
| PRESENT ON RATE LEVEL   | 0.012 | 0.061 | 0.423 | 0.496 |
| DERIVED BY FORMULA      | 0.012 | 0.061 | 0.423 | 0.496 |
| UNDERLYING PRESENT RATE | 0.012 | 0.063 | 0.436 | 0.511 |
| PROPOSED                | 0.012 | 0.061 | 0.423 | 0.496 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.477 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.48   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.59   | 0.56   | 0.51   | + 0.48 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 266,325          | 134,351            | 0.050               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2016        | 273,768          | 344,282            | 0.126               | 0               | 0     | 0     | 2     | 3    | 5   |
| 2017        | 272,282          | 399,642            | 0.147               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2018        | 278,841          | 142,006            | 0.051               | 0               | 0     | 0     | 0     | 4    | 4   |
| 2019        | 280,569          | 133,486            | 0.048               | 0               | 0     | 0     | 0     | 2    | 2   |
| TOTAL       | 1,371,785        | 1,153,767          | 0.084               | 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 |
| 2015        | 0         | 0     | 0     | 0       | 7,348   | 0       | 0     | 0     | 0       | 57,910  | 69,093    |
| 2016        | 0         | 0     | 0     | 44,883  | 24,792  | 0       | 0     | 0     | 119,228 | 14,756  | 140,623   |
| 2017        | 0         | 0     | 0     | 130,397 | 41,136  | 0       | 0     | 0     | 23,602  | 80,645  | 123,862   |
| 2018        | 0         | 0     | 0     | 0       | 53,713  | 0       | 0     | 0     | 0       | 79,117  | 9,176     |
| 2019        | 0         | 0     | 0     | 0       | 29,035  | 0       | 0     | 0     | 0       | 40,686  | 63,765    |
| TOTAL       | 0         | 0     | 0     | 175,280 | 156,024 | 0       | 0     | 0     | 142,830 | 273,114 | 406,519   |
| 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 |
| 2015        | 0         | 0     | 0      | 0       | 9,266   | 0       | 0     | 0      | 0       | 69,318  | 63,427    |
| 2016        | 0         | 14    | 2,239  | 56,066  | 31,561  | 0       | 28    | 6,867  | 131,808 | 18,006  | 128,529   |
| 2017        | 15        | 44    | 21,432 | 146,230 | 51,490  | 0       | 9     | 6,322  | 26,864  | 85,768  | 110,361   |
| 2018        | 0         | 8     | 6,443  | 4,184   | 54,708  | 0       | 12    | 5,780  | 4,631   | 75,128  | 8,130     |
| 2019        | 1         | 86    | 16,145 | 10,565  | 25,909  | 0       | 397   | 11,089 | 8,626   | 28,317  | 62,553    |
| TOTAL       | 16        | 153   | 46,259 | 217,045 | 172,934 | 0       | 446   | 30,058 | 171,929 | 276,538 | 373,001   |
| OD          | 0         | 0     | 0      | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 76,933    | 838,446     | 373,001   |       |
| IBNR + FREQUENCY ADJUSTMENT | (254,167) | (183,833)   | 973       |       |
| TOTAL LOSSES                | 0         | 654,614     | 373,974   |       |
| EXPECTED LOSSES             | 498,811   | 506,905     | 368,263   |       |
| CREDIBILITY                 | 0.12      | 0.37        | 0.62      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.048 | 0.027 | 0.075 |
| INDICATED (POST-TEST)   | 0.000 | 0.048 | 0.028 | 0.076 |
| PRESENT ON RATE LEVEL   | 0.035 | 0.036 | 0.026 | 0.097 |
| DERIVED BY FORMULA      | 0.031 | 0.040 | 0.027 | 0.098 |
| UNDERLYING PRESENT RATE | 0.036 | 0.037 | 0.027 | 0.100 |
| PROPOSED                | 0.031 | 0.040 | 0.027 | 0.097 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.093 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.09   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.12   | 0.11   | 0.10   | + 0.09 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 18,884           | 102,954            | 0.545               | 0               | 0     | 0     | 1     | 4    | 5   |
| 2016        | 16,902           | 517,546            | 3.062               | 0               | 0     | 1     | 2     | 0    | 3   |
| 2017        | 16,376           | 4,647              | 0.028               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 14,021           | 272,983            | 1.947               | 0               | 0     | 0     | 1     | 1    | 2   |
| 2019        | 13,908           | 160,228            | 1.152               | 0               | 0     | 0     | 1     | 1    | 2   |
| TOTAL       | 80,091           | 1,058,358          | 1.321               | 0               | 0     | 1     | 5     | 6    | 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 |
| 2015        | 0         | 0     | 0       | 756     | 59,156  | 0       | 0     | 0       | 0       | 33,829 | 9,213     |
| 2016        | 0         | 0     | 155,823 | 175,146 | 0       | 0       | 0     | 101,177 | 84,869  | 0      | 531       |
| 2017        | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0      | 4,647     |
| 2018        | 0         | 0     | 0       | 36,736  | 167,890 | 0       | 0     | 0       | 17,528  | 50,590 | 239       |
| 2019        | 0         | 0     | 0       | 48,412  | 3,881   | 0       | 0     | 0       | 100,000 | 7,386  | 549       |
| TOTAL       | 0         | 0     | 155,823 | 261,050 | 230,927 | 0       | 0     | 101,177 | 202,397 | 91,805 | 15,179    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 987     | 74,596  | 0       | 0     | 0       | 0       | 40,493  | 8,458     |
| 2016        | 0         | 106   | 212,604 | 219,019 | 3,520   | 0       | 137   | 208,450 | 95,064  | 2,084   | 485       |
| 2017        | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 4,140     |
| 2018        | 5         | 54    | 34,121  | 46,244  | 173,588 | 0       | 24    | 9,843   | 16,416  | 49,226  | 212       |
| 2019        | 5         | 193   | 41,348  | 38,999  | 10,031  | 0       | 1,975 | 60,324  | 58,179  | 15,494  | 539       |
| TOTAL       | 10        | 353   | 288,073 | 305,250 | 261,735 | 0       | 2,137 | 278,617 | 169,659 | 107,297 | 13,834    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 569,190   | 843,940     | 13,834    |       |
| IBNR + FREQUENCY ADJUSTMENT | (143,692) | (110,252)   | 106       |       |
| TOTAL LOSSES                | 425,498   | 733,688     | 13,939    |       |
| EXPECTED LOSSES             | 276,763   | 295,903     | 45,021    |       |
| CREDIBILITY                 | 0.02      | 0.06        | 0.09      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.531 | 0.916 | 0.017 | 1.465 |
| INDICATED (POST-TEST)   | 0.536 | 0.925 | 0.018 | 1.479 |
| PRESENT ON RATE LEVEL   | 0.336 | 0.359 | 0.055 | 0.749 |
| DERIVED BY FORMULA      | 0.340 | 0.393 | 0.051 | 0.783 |
| UNDERLYING PRESENT RATE | 0.346 | 0.369 | 0.056 | 0.771 |
| PROPOSED                | 0.339 | 0.392 | 0.051 | 0.783 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.752 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.75   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.81   | 0.81   | 0.77   | + 0.75 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 362,679          | 40,839             | 0.011               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2016        | 392,061          | 9,357              | 0.002               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 414,394          | 262,175            | 0.063               | 0               | 0     | 0     | 2     | 1    | 3   |
| 2018        | 438,336          | 284,306            | 0.065               | 0               | 0     | 0     | 1     | 4    | 5   |
| 2019        | 461,305          | 66,807             | 0.014               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 2,068,775        | 663,484            | 0.032               | 0               | 0     | 0     | 4     | 6    | 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 |
| 2015        | 0         | 0     | 0     | 2,325   | 0      | 0       | 0     | 0     | 11,829  | 0      | 26,685    |
| 2016        | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0      | 9,357     |
| 2017        | 0         | 0     | 0     | 94,328  | 3,289  | 0       | 0     | 0     | 143,190 | 11,279 | 10,089    |
| 2018        | 0         | 0     | 0     | 42,584  | 49,702 | 0       | 0     | 0     | 80,605  | 60,111 | 51,304    |
| 2019        | 0         | 0     | 0     | 0       | 2,413  | 0       | 0     | 0     | 0       | 442    | 63,952    |
| TOTAL       | 0         | 0     | 0     | 139,237 | 55,404 | 0       | 0     | 0     | 235,624 | 71,832 | 161,387   |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |         |        | MEDICAL |       |        |         |        |           |
|-------------|-----------|-------|--------|---------|--------|---------|-------|--------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0      | 3,036   | 0      | 0       | 0     | 0      | 14,621  | 0      | 24,497    |
| 2016        | 0         | 0     | 0      | 0       | 0      | 0       | 0     | 0      | 0       | 0      | 8,552     |
| 2017        | 11        | 32    | 14,398 | 104,975 | 6,621  | 0       | 47    | 23,210 | 149,026 | 16,480 | 8,989     |
| 2018        | 5         | 40    | 22,169 | 42,318  | 53,622 | 0       | 84    | 32,659 | 65,394  | 62,535 | 45,455    |
| 2019        | 0         | 7     | 1,342  | 878     | 2,153  | 0       | 4     | 120    | 94      | 308    | 62,737    |
| TOTAL       | 16        | 79    | 37,908 | 151,207 | 62,396 | 0       | 136   | 55,990 | 229,135 | 79,323 | 150,231   |
| OD          | 0         | 0     | 0      | 0       | 0      | 0       | 0     | 0      | 0       | 0      | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 94,128    | 522,061     | 150,231   |       |
| IBNR + FREQUENCY ADJUSTMENT | (138,545) | (150,085)   | 376       |       |
| TOTAL LOSSES                | 0         | 371,976     | 150,607   |       |
| EXPECTED LOSSES             | 274,686   | 420,042     | 134,106   |       |
| CREDIBILITY                 | 0.15      | 0.49        | 0.81      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.018 | 0.007 | 0.025 |
| INDICATED (POST-TEST)   | 0.000 | 0.018 | 0.007 | 0.026 |
| PRESENT ON RATE LEVEL   | 0.013 | 0.020 | 0.006 | 0.039 |
| DERIVED BY FORMULA      | 0.011 | 0.019 | 0.007 | 0.037 |
| UNDERLYING PRESENT RATE | 0.013 | 0.020 | 0.006 | 0.040 |
| PROPOSED                | 0.011 | 0.019 | 0.007 | 0.037 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.036 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.04   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.04   | 0.03   | 0.04   | + 0.04 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 130,005          | 2,839,663          | 2.184               | 0               | 0     | 2     | 13    | 67   | 82  |
| 2016        | 137,142          | 2,938,490          | 2.143               | 0               | 0     | 0     | 8     | 70   | 78  |
| 2017        | 141,683          | 3,768,872          | 2.660               | 0               | 0     | 4     | 10    | 66   | 80  |
| 2018        | 145,782          | 5,483,727          | 3.762               | 0               | 0     | 5     | 13    | 56   | 74  |
| 2019        | 151,948          | 3,870,489          | 2.547               | 2               | 0     | 2     | 4     | 52   | 60  |
| TOTAL       | 706,560          | 18,901,241         | 2.675               | 2               | 0     | 13    | 48    | 311  | 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 |
| 2015        | 0         | 0     | 312,727   | 536,373   | 680,981   | 0       | 0     | 70,908    | 210,152   | 768,352   | 260,170   |
| 2016        | 0         | 0     | 0         | 422,659   | 944,139   | 0       | 0     | 0         | 270,641   | 1,035,446 | 265,605   |
| 2017        | 0         | 0     | 794,740   | 639,239   | 795,398   | 0       | 0     | 421,161   | 196,157   | 697,364   | 224,813   |
| 2018        | 0         | 0     | 1,121,808 | 974,277   | 512,262   | 0       | 0     | 587,610   | 754,005   | 1,102,272 | 431,493   |
| 2019        | 1,138,546 | 0     | 381,609   | 145,669   | 860,281   | 38,500  | 0     | 139,333   | 74,258    | 876,883   | 215,410   |
| TOTAL       | 1,138,546 | 0     | 2,610,884 | 2,718,217 | 3,793,061 | 38,500  | 0     | 1,219,012 | 1,505,213 | 4,480,317 | 1,397,491 |
| OD          | 0         | 0     | 0         | 0         | 6,359     | 0       | 0     | 0         | 0         | 20,227    | 3,431     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 420,618   | 700,503   | 858,717   | 0       | 0      | 150,325   | 259,748   | 919,717   | 238,836   |
| 2016        | 0         | 136    | 29,469    | 535,560   | 1,190,924 | 0       | 63     | 22,918    | 308,442   | 1,174,839 | 242,763   |
| 2017        | 72        | 1,524  | 1,156,273 | 752,144   | 960,597   | 0       | 3,436  | 822,462   | 240,757   | 750,834   | 200,308   |
| 2018        | 113       | 3,955  | 1,706,327 | 973,092   | 644,781   | 0       | 5,689  | 1,214,285 | 685,463   | 1,120,327 | 382,303   |
| 2019        | 1,435,287 | 6,464  | 970,889   | 463,571   | 817,676   | 65,403  | 19,121 | 459,336   | 245,220   | 626,191   | 211,317   |
| TOTAL       | 1,435,471 | 12,079 | 4,283,575 | 3,424,870 | 4,472,695 | 65,403  | 28,309 | 2,669,326 | 1,739,630 | 4,591,908 | 1,275,527 |
| OD          | 0         | 0      | 16        | 15        | 8,014     | 0       | 0      | 37        | 46        | 23,885    | 3,136     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 8,494,215   | 14,261,062  | 1,278,663 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,860,294) | (3,209,363) | 3,321     |       |
| TOTAL LOSSES                | 5,633,921   | 11,051,699  | 1,281,984 |       |
| EXPECTED LOSSES             | 5,645,129   | 8,921,555   | 1,214,813 |       |
| CREDIBILITY                 | 0.07        | 0.24        | 0.40      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.797 | 1.560 | 0.181 | 2.538 |
| INDICATED (POST-TEST)   | 0.805 | 1.574 | 0.183 | 2.562 |
| PRESENT ON RATE LEVEL   | 0.776 | 1.226 | 0.167 | 2.169 |
| DERIVED BY FORMULA      | 0.778 | 1.310 | 0.173 | 2.261 |
| UNDERLYING PRESENT RATE | 0.799 | 1.263 | 0.172 | 2.234 |
| PROPOSED                | 0.778 | 1.310 | 0.173 | 2.261 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.172 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.17   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.47   | 2.33   | 2.23   | + 2.17 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 630              | 7,185              | 1.140               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2016        | 629              | 116,216            | 18.476              | 0               | 0     | 0     | 0     | 2    | 2   |
| 2017        | 579              | 3,392              | 0.586               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2018        | 603              | 58,425             | 9.689               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 532              | 55,768             | 10.483              | 0               | 0     | 0     | 0     | 2    | 2   |
| TOTAL       | 2,973            | 240,986            | 8.106               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 3,792   | 0       | 0     | 0     | 0     | 3,393  | 0         |
| 2016        | 0         | 0     | 0     | 0     | 82,258  | 0       | 0     | 0     | 0     | 31,189 | 2,769     |
| 2017        | 0         | 0     | 0     | 0     | 673     | 0       | 0     | 0     | 0     | 1,099  | 1,620     |
| 2018        | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 58,425    |
| 2019        | 0         | 0     | 0     | 0     | 29,995  | 0       | 0     | 0     | 0     | 25,773 | 0         |
| TOTAL       | 0         | 0     | 0     | 0     | 116,718 | 0       | 0     | 0     | 0     | 61,454 | 62,814    |
| OD          | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |        |         | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|--------|--------|---------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR  | TEMP    | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0      | 0      | 4,782   | 0       | 0     | 0     | 0     | 4,061  | 0         |
| 2016        | 0         | 0     | 971    | 879    | 103,445 | 0       | 0     | 228   | 288   | 35,298 | 2,531     |
| 2017        | 0         | 0     | 28     | 21     | 779     | 0       | 0     | 35    | 32    | 1,159  | 1,443     |
| 2018        | 0         | 0     | 0      | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 51,765    |
| 2019        | 1         | 89    | 16,679 | 10,914 | 26,766  | 0       | 251   | 7,024 | 5,464 | 17,938 | 0         |
| TOTAL       | 1         | 89    | 17,678 | 11,814 | 135,771 | 0       | 251   | 7,287 | 5,784 | 58,456 | 55,739    |
| OD          | 0         | 0     | 0      | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 25,306   | 211,825     | 55,739    |       |
| IBNR + FREQUENCY ADJUSTMENT | (56,158) | (53,349)    | 25        |       |
| TOTAL LOSSES                | 0        | 158,476     | 55,763    |       |
| EXPECTED LOSSES             | 108,785  | 144,610     | 10,077    |       |
| CREDIBILITY                 | 0.01     | 0.04        | 0.03      |       |

PURE PREMIUMS

|                         |        |        |        |        |
|-------------------------|--------|--------|--------|--------|
| INDICATED (PRE-TEST)    | 0.000  | 53.305 | 18.757 | 72.062 |
| INDICATED (POST-TEST)   | 0.000  | 53.811 | 18.935 | 72.746 |
| PRESENT ON RATE LEVEL   | 35.526 | 47.226 | 3.291  | 86.043 |
| DERIVED BY FORMULA      | 35.171 | 47.489 | 3.760  | 86.420 |
| UNDERLYING PRESENT RATE | 36.591 | 48.641 | 3.389  | 88.622 |
| PROPOSED                | 35.017 | 47.282 | 3.744  | 86.043 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23  | IND. RATE       | 82.670 |
|-----------|--------|--------|--------|---------|-----------------|--------|
| IND. RATE |        |        |        | 82.67   | MINIMUM PREMIUM |        |
| MAN. RATE | 103.76 | 97.23  | 88.48  | + 82.67 | PRESENT         |        |

+ PROPOSED

| POLICY YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 206              | 28,401             | 13,787              | 0               | 0     | 0     | 1     | 0    | 1   |
| 2016        | 194              | 49,315             | 25,420              | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 197              | 4,371              | 2,219               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2018        | 173              | 39,857             | 23,039              | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 167              | 167,052            | 100,031             | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 937              | 288,996            | 30,843              | 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 |
| 2015        | 0         | 0     | 0     | 27,919 | 0       | 0       | 0     | 0     | 0     | 0      | 482       |
| 2016        | 0         | 0     | 0     | 0      | 0       | 0       | 0     | 0     | 0     | 0      | 49,315    |
| 2017        | 0         | 0     | 0     | 0      | 855     | 0       | 0     | 0     | 0     | 182    | 3,334     |
| 2018        | 0         | 0     | 0     | 0      | 558     | 0       | 0     | 0     | 0     | 38,659 | 640       |
| 2019        | 0         | 0     | 0     | 0      | 129,250 | 0       | 0     | 0     | 0     | 37,802 | 0         |
| TOTAL       | 0         | 0     | 0     | 27,919 | 130,663 | 0       | 0     | 0     | 0     | 76,643 | 53,771    |
| 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 |
| 2015        | 0         | 0     | 0      | 36,462 | 0       | 0       | 0     | 0      | 0      | 0      | 442       |
| 2016        | 0         | 0     | 0      | 0      | 0       | 0       | 0     | 0      | 0      | 0      | 45,074    |
| 2017        | 0         | 0     | 36     | 26     | 989     | 0       | 0     | 6      | 5      | 192    | 2,971     |
| 2018        | 0         | 0     | 67     | 43     | 568     | 0       | 6     | 2,825  | 2,263  | 36,710 | 567       |
| 2019        | 5         | 383   | 71,870 | 47,030 | 115,335 | 0       | 369   | 10,303 | 8,014  | 26,310 | 0         |
| TOTAL       | 5         | 383   | 71,973 | 83,562 | 116,893 | 0       | 375   | 13,133 | 10,282 | 63,212 | 49,054    |
| OD          | 0         | 0     | 0      | 0      | 0       | 0       | 0     | 0      | 0      | 0      | 0         |

|                             | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|---------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 85,869  | 273,949     | 49,054    |       |
| IBNR + FREQUENCY ADJUSTMENT | (8,703) | (3,980)     | 7         |       |
| TOTAL LOSSES                | 77,166  | 269,969     | 49,061    |       |
| EXPECTED LOSSES             | 16,812  | 10,756      | 2,953     |       |
| CREDIBILITY                 | 0.00    | 0.01        | 0.01      |       |

PURE PREMIUMS

|                         |        |         |        |         |
|-------------------------|--------|---------|--------|---------|
| INDICATED (PRE-TEST)    | 82.354 | 288.121 | 52.360 | 422.835 |
| INDICATED (POST-TEST)   | 83.137 | 290.858 | 52.857 | 426.852 |
| PRESENT ON RATE LEVEL   | 17.420 | 11.145  | 3.059  | 31.624  |
| DERIVED BY FORMULA      | 17.420 | 13.942  | 3.557  | 34.919  |
| UNDERLYING PRESENT RATE | 17.942 | 11.479  | 3.151  | 32.572  |
| PROPOSED                | 17.420 | 13.942  | 3.557  | 34.919  |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23  | IND. RATE       | 33.550 |
|-----------|--------|--------|--------|---------|-----------------|--------|
| IND. RATE |        |        |        | 33.55   | MINIMUM PREMIUM |        |
| MAN. RATE | 36.33  | 34.85  | 32.52  | + 33.55 | PRESENT         |        |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |  |
| 2015        | 41,264           | 2,574,992          | 6.240               | 0               | 0     | 0     | 7     | 46   | 53  |  |
| 2016        | 47,189           | 486,513            | 1.031               | 0               | 0     | 1     | 1     | 11   | 13  |  |
| 2017        | 49,250           | 946,980            | 1.923               | 0               | 0     | 0     | 9     | 8    | 17  |  |
| 2018        | 57,210           | 1,379,565          | 2.411               | 0               | 0     | 1     | 4     | 9    | 14  |  |
| 2019        | 52,063           | 157,003            | 0.302               | 0               | 0     | 0     | 1     | 6    | 7   |  |
| TOTAL       | 246,976          | 5,545,053          | 2.245               | 0               | 0     | 2     | 22    | 80   | 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 |
| 2015        | 0         | 0     | 0       | 544,946   | 1,168,085 | 0       | 0     | 0       | 147,404 | 613,355   | 101,202   |
| 2016        | 0         | 0     | 145,372 | 53,801    | 122,308   | 0       | 0     | 3,225   | 27,575  | 96,147    | 38,085    |
| 2017        | 0         | 0     | 0       | 345,373   | 49,340    | 0       | 0     | 0       | 273,040 | 191,784   | 87,443    |
| 2018        | 0         | 0     | 295,818 | 248,730   | 228,834   | 0       | 0     | 303,145 | 45,650  | 199,887   | 57,501    |
| 2019        | 0         | 0     | 0       | 52,141    | 16,402    | 0       | 0     | 0       | 11,954  | 46,835    | 29,671    |
| TOTAL       | 0         | 0     | 441,190 | 1,244,991 | 1,584,969 | 0       | 0     | 306,370 | 505,623 | 1,148,008 | 313,902   |
| 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 |
| 2015        | 0         | 0     | 0       | 711,699   | 1,472,955 | 0       | 0     | 0       | 182,191 | 734,186   | 92,903    |
| 2016        | 0         | 64    | 195,036 | 69,379    | 156,159   | 0       | 10    | 8,758   | 31,383  | 109,154   | 34,810    |
| 2017        | 39        | 117   | 54,274  | 385,493   | 67,399    | 0       | 93    | 49,652  | 289,140 | 210,921   | 77,912    |
| 2018        | 30        | 1,073 | 466,953 | 256,888   | 265,318   | 0       | 2,687 | 502,473 | 69,615  | 205,166   | 50,946    |
| 2019        | 6         | 244   | 51,329  | 46,450    | 21,710    | 0       | 684   | 19,735  | 16,697  | 33,835    | 29,107    |
| TOTAL       | 74        | 1,498 | 767,592 | 1,469,909 | 1,983,541 | 0       | 3,474 | 580,618 | 589,026 | 1,293,262 | 285,678   |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0       | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,353,256   | 5,335,738   | 285,678   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,162,016) | (1,036,126) | 1,176     |       |
| TOTAL LOSSES                | 191,239     | 4,299,613   | 286,854   |       |
| EXPECTED LOSSES             | 2,292,887   | 2,893,615   | 428,824   |       |
| CREDIBILITY                 | 0.04        | 0.12        | 0.20      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.077 | 1.741 | 0.116 | 1.934 |
| INDICATED (POST-TEST)   | 0.078 | 1.757 | 0.117 | 1.953 |
| PRESENT ON RATE LEVEL   | 0.901 | 1.138 | 0.169 | 2.207 |
| DERIVED BY FORMULA      | 0.868 | 1.212 | 0.158 | 2.239 |
| UNDERLYING PRESENT RATE | 0.928 | 1.172 | 0.174 | 2.274 |
| PROPOSED                | 0.856 | 1.195 | 0.156 | 2.207 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.120 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.12   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.65   | 2.50   | 2.27   | + 2.12 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 427,492          | 15,925,264         | 3.725               | 0               | 0     | 20    | 104   | 188  | 312  |
| 2016        | 521,258          | 21,858,471         | 4.193               | 1               | 0     | 21    | 100   | 230  | 352  |
| 2017        | 541,527          | 15,787,023         | 2.915               | 1               | 0     | 22    | 95    | 207  | 325  |
| 2018        | 554,657          | 17,508,109         | 3.157               | 2               | 0     | 16    | 104   | 230  | 352  |
| 2019        | 612,418          | 16,171,157         | 2.641               | 0               | 0     | 7     | 91    | 300  | 398  |
| TOTAL       | 2,657,352        | 87,250,024         | 3.283               | 4               | 0     | 86    | 494   | 1155 | 1739 |
| 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 |
| 2015        | 0         | 0     | 4,338,205  | 3,415,621  | 2,162,449  | 0       | 0     | 1,756,934 | 1,754,040  | 1,563,840  | 934,175   |
| 2016        | 3,450     | 0     | 5,734,221  | 3,816,506  | 2,921,444  | 0       | 0     | 3,773,845 | 2,504,807  | 2,120,375  | 983,823   |
| 2017        | 65,000    | 0     | 4,270,696  | 3,302,754  | 2,195,211  | 0       | 0     | 1,449,411 | 1,722,930  | 1,622,762  | 1,158,259 |
| 2018        | 721,207   | 0     | 2,866,381  | 4,363,532  | 2,422,562  | 5,062   | 0     | 924,853   | 2,564,150  | 2,232,458  | 1,407,904 |
| 2019        | 0         | 0     | 1,286,106  | 3,835,995  | 3,943,937  | 0       | 0     | 369,617   | 2,602,674  | 2,761,672  | 1,371,156 |
| TOTAL       | 789,657   | 0     | 18,495,609 | 18,734,408 | 13,645,603 | 5,062   | 0     | 8,274,660 | 11,148,601 | 10,301,107 | 5,855,317 |
| OD          | 0         | 0     | 0          | 0          | 4,643      | 0       | 0     | 0         | 0          | 3,040      | 9,945     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 5,762,822  | 4,460,801  | 2,726,848  | 0       | 0       | 3,598,300  | 2,167,993  | 1,871,916  | 857,573   |
| 2016        | 4,069     | 2,784  | 6,583,755  | 4,815,599  | 3,769,538  | 0       | 3,266   | 4,796,706  | 2,816,263  | 2,453,488  | 899,214   |
| 2017        | 70,487    | 8,116  | 6,106,607  | 3,831,321  | 2,752,409  | 0       | 12,149  | 2,973,087  | 1,894,024  | 1,798,283  | 1,032,009 |
| 2018        | 886,437   | 11,927 | 5,292,667  | 4,268,755  | 2,917,452  | 8,959   | 10,708  | 2,501,914  | 2,168,804  | 2,330,861  | 1,247,403 |
| 2019        | 542       | 37,400 | 6,560,817  | 4,539,532  | 4,141,698  | 0       | 100,754 | 2,739,990  | 2,104,775  | 2,213,313  | 1,345,104 |
| TOTAL       | 961,535   | 60,227 | 30,306,667 | 21,916,008 | 16,307,944 | 8,959   | 126,877 | 16,609,996 | 11,151,858 | 10,667,862 | 5,381,303 |
| OD          | 0         | 9      | 1,718      | 1,124      | 4,716      | 0       | 15      | 407        | 316        | 2,891      | 9,243     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 48,076,409   | 60,052,721   | 5,390,545 |       |
| IBNR + FREQUENCY ADJUSTMENT | (16,622,481) | (14,504,573) | 16,242    |       |
| TOTAL LOSSES                | 31,453,928   | 45,548,147   | 5,406,788 |       |
| EXPECTED LOSSES             | 33,103,234   | 40,813,408   | 5,665,311 |       |
| CREDIBILITY                 | 0.18         | 0.58         | 0.96      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.184 | 1.714 | 0.203 | 3.100 |
| INDICATED (POST-TEST)   | 1.195 | 1.730 | 0.205 | 3.130 |
| PRESENT ON RATE LEVEL   | 1.209 | 1.491 | 0.207 | 2.908 |
| DERIVED BY FORMULA      | 1.207 | 1.630 | 0.205 | 3.042 |
| UNDERLYING PRESENT RATE | 1.246 | 1.536 | 0.213 | 2.995 |
| PROPOSED                | 1.207 | 1.630 | 0.205 | 3.042 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.923 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.92   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.52   | 3.29   | 2.99   | + 2.92 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 421              | 768,140            | 182.456             | 0               | 0     | 2     | 0     | 2    | 4   |
| 2016        | 459              | 210,758            | 45.917              | 0               | 0     | 0     | 1     | 5    | 6   |
| 2017        | 425              | 95,195             | 22.399              | 0               | 0     | 0     | 1     | 3    | 4   |
| 2018        | 400              | 105,759            | 26.440              | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 398              | 54,631             | 13.726              | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 2,103            | 1,234,483          | 58.701              | 0               | 0     | 2     | 2     | 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 |
| 2015        | 0         | 0     | 611,129 | 0      | 7,823  | 0       | 0     | 128,474 | 0      | 6,146   | 14,568    |
| 2016        | 0         | 0     | 0       | 25,558 | 31,979 | 0       | 0     | 0       | 65,000 | 45,486  | 42,735    |
| 2017        | 0         | 0     | 0       | 17,062 | 5,658  | 0       | 0     | 0       | 13,600 | 48,325  | 10,550    |
| 2018        | 0         | 0     | 0       | 0      | 14,059 | 0       | 0     | 0       | 0      | 55,524  | 36,176    |
| 2019        | 0         | 0     | 0       | 0      | 10,940 | 0       | 0     | 0       | 0      | 19,326  | 24,365    |
| TOTAL       | 0         | 0     | 611,129 | 42,620 | 70,459 | 0       | 0     | 128,474 | 78,600 | 174,807 | 128,394   |
| OD          | 0         | 0     | 0       | 0      | 0      | 0       | 0     | 0       | 0      | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |        |        | MEDICAL |       |         |        |         |           |
|-------------|-----------|-------|---------|--------|--------|---------|-------|---------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR  | TEMP   | DEATH   | P. T. | MAJOR   | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 821,969 | 0      | 9,865  | 0       | 0     | 272,365 | 0      | 7,357   | 13,373    |
| 2016        | 0         | 8     | 1,486   | 32,117 | 40,434 | 0       | 15    | 4,018   | 72,204 | 52,191  | 39,060    |
| 2017        | 2         | 6     | 2,816   | 19,142 | 7,056  | 0       | 5     | 3,701   | 15,534 | 51,378  | 9,400     |
| 2018        | 0         | 2     | 1,686   | 1,095  | 14,320 | 0       | 9     | 4,057   | 3,250  | 52,725  | 32,052    |
| 2019        | 0         | 32    | 6,083   | 3,981  | 9,762  | 0       | 189   | 5,267   | 4,097  | 13,451  | 23,902    |
| TOTAL       | 2         | 49    | 834,040 | 56,335 | 81,436 | 0       | 218   | 289,408 | 95,085 | 177,101 | 117,787   |
| OD          | 0         | 0     | 0       | 0      | 0      | 0       | 0     | 0       | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,123,716 | 409,957     | 117,787   |       |
| IBNR + FREQUENCY ADJUSTMENT | (136,925) | (79,329)    | 212       |       |
| TOTAL LOSSES                | 986,791   | 330,628     | 118,000   |       |
| EXPECTED LOSSES             | 266,553   | 216,116     | 84,891    |       |
| CREDIBILITY                 | 0.02      | 0.05        | 0.12      |       |

PURE PREMIUMS

|                         |         |         |        |         |
|-------------------------|---------|---------|--------|---------|
| INDICATED (PRE-TEST)    | 469.230 | 157.217 | 56.110 | 682.558 |
| INDICATED (POST-TEST)   | 473.688 | 158.711 | 56.643 | 689.042 |
| PRESENT ON RATE LEVEL   | 123.061 | 99.775  | 39.192 | 262.028 |
| DERIVED BY FORMULA      | 130.073 | 102.722 | 41.286 | 274.081 |
| UNDERLYING PRESENT RATE | 126.749 | 102.765 | 40.367 | 269.881 |
| PROPOSED                | 130.073 | 102.722 | 41.286 | 274.081 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23   | IND. RATE       | 263.337 |
|-----------|--------|--------|--------|----------|-----------------|---------|
| IND. RATE |        |        |        | 263.34   | MINIMUM PREMIUM |         |
| MAN. RATE | 267.90 | 273.44 | 269.45 | + 263.34 | PRESENT         |         |

+ PROPOSED



| POLICY YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,118            | 176,326            | 15.772              | 0               | 0     | 0     | 1     | 1    | 2   |
| 2016        | 1,102            | 401,027            | 36.391              | 0               | 0     | 0     | 1     | 3    | 4   |
| 2017        | 1,083            | 79,263             | 7.319               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2018        | 1,129            | 706,332            | 62.563              | 0               | 0     | 1     | 2     | 4    | 7   |
| 2019        | 1,096            | 128,973            | 11.768              | 0               | 0     | 0     | 1     | 1    | 2   |
| TOTAL       | 5,528            | 1,491,921          | 26.988              | 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 |
| 2015        | 0         | 0     | 0       | 24,211  | 9,501   | 0       | 0     | 0      | 91,919  | 34,315  | 16,380    |
| 2016        | 0         | 0     | 0       | 111,465 | 106,184 | 0       | 0     | 0      | 20,038  | 114,134 | 49,206    |
| 2017        | 0         | 0     | 0       | 52,300  | 0       | 0       | 0     | 0      | 21,608  | 0       | 5,355     |
| 2018        | 0         | 0     | 138,380 | 204,474 | 133,955 | 0       | 0     | 43,860 | 56,960  | 67,152  | 61,551    |
| 2019        | 0         | 0     | 0       | 38,956  | 15,551  | 0       | 0     | 0      | 29,500  | 28,357  | 16,609    |
| TOTAL       | 0         | 0     | 138,380 | 431,406 | 265,191 | 0       | 0     | 43,860 | 220,025 | 243,958 | 149,101   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 944       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 31,620  | 11,981  | 0       | 0     | 0       | 113,612 | 41,075  | 15,037    |
| 2016        | 0         | 36    | 6,086   | 139,714 | 134,485 | 0       | 5     | 1,971   | 23,182  | 129,392 | 44,974    |
| 2017        | 6         | 18    | 7,907   | 58,148  | 1,561   | 0       | 7     | 3,449   | 22,439  | 693     | 4,771     |
| 2018        | 24        | 574   | 255,200 | 201,824 | 157,726 | 0       | 442   | 93,152  | 50,965  | 69,396  | 54,534    |
| 2019        | 4         | 192   | 40,182  | 35,904  | 19,162  | 0       | 838   | 24,930  | 22,713  | 22,791  | 16,293    |
| TOTAL       | 34        | 819   | 309,375 | 467,208 | 324,915 | 0       | 1,291 | 123,502 | 232,911 | 263,346 | 135,610   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 841       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 435,021   | 1,288,380   | 136,451   |       |
| IBNR + FREQUENCY ADJUSTMENT | (182,351) | (241,245)   | 120       |       |
| TOTAL LOSSES                | 252,669   | 1,047,135   | 136,571   |       |
| EXPECTED LOSSES             | 356,671   | 662,242     | 46,321    |       |
| CREDIBILITY                 | 0.02      | 0.10        | 0.08      |       |

PURE PREMIUMS

|                         |        |         |        |         |
|-------------------------|--------|---------|--------|---------|
| INDICATED (PRE-TEST)    | 45.707 | 189.424 | 24.553 | 259.684 |
| INDICATED (POST-TEST)   | 46.141 | 191.223 | 24.786 | 262.151 |
| PRESENT ON RATE LEVEL   | 62.643 | 116.312 | 8.135  | 187.090 |
| DERIVED BY FORMULA      | 62.313 | 123.803 | 9.467  | 195.584 |
| UNDERLYING PRESENT RATE | 64.521 | 119.798 | 8.379  | 192.698 |
| PROPOSED                | 62.313 | 123.803 | 9.468  | 195.584 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23   | IND. RATE       | 187.917 |
|-----------|--------|--------|--------|----------|-----------------|---------|
| IND. RATE |        |        |        | 187.92   | MINIMUM PREMIUM |         |
| MAN. RATE | 218.35 | 204.36 | 192.39 | + 187.92 | PRESENT         |         |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 393,692          | 7,171,407          | 1.822               | 0               | 0     | 10    | 53    | 77   | 140 |
| 2016        | 387,311          | 4,318,343          | 1.115               | 0               | 0     | 0     | 38    | 61   | 99  |
| 2017        | 352,041          | 5,387,711          | 1.530               | 0               | 0     | 4     | 30    | 79   | 113 |
| 2018        | 564,552          | 5,984,617          | 1.060               | 0               | 0     | 3     | 51    | 91   | 145 |
| 2019        | 595,851          | 5,673,195          | 0.952               | 0               | 0     | 0     | 34    | 125  | 159 |
| TOTAL       | 2,293,447        | 28,535,273         | 1.244               | 0               | 0     | 17    | 206   | 433  | 656 |
| 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 |
| 2015        | 0         | 0     | 1,714,065 | 1,833,598 | 404,617   | 0       | 0     | 748,734 | 1,476,239 | 458,829   | 535,325   |
| 2016        | 0         | 0     | 0         | 1,671,433 | 381,966   | 0       | 0     | 0       | 1,150,848 | 643,040   | 471,056   |
| 2017        | 0         | 0     | 700,499   | 1,655,836 | 407,621   | 0       | 0     | 153,237 | 1,070,708 | 972,173   | 427,637   |
| 2018        | 0         | 0     | 480,078   | 1,906,709 | 649,373   | 0       | 0     | 95,858  | 1,228,606 | 916,104   | 707,889   |
| 2019        | 0         | 0     | 0         | 993,180   | 898,166   | 0       | 0     | 0       | 1,868,268 | 1,234,561 | 679,020   |
| TOTAL       | 0         | 0     | 2,894,642 | 8,060,756 | 2,741,743 | 0       | 0     | 997,829 | 6,794,669 | 4,224,707 | 2,820,927 |
| OD          | 0         | 0     | 0         | 0         | 1,186     | 0       | 0     | 0       | 0         | 16,866    | 3,090     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 2,305,417 | 2,394,679 | 510,222   | 0       | 0      | 1,587,316 | 1,824,631 | 549,218   | 491,428   |
| 2016        | 0         | 537    | 76,981    | 2,082,095 | 494,614   | 0       | 268    | 69,949    | 1,276,900 | 740,372   | 430,545   |
| 2017        | 185       | 1,707  | 1,172,048 | 1,868,551 | 539,738   | 0       | 1,591  | 481,499   | 1,146,343 | 1,062,565 | 381,025   |
| 2018        | 213       | 2,937  | 1,363,181 | 1,795,551 | 819,583   | 0       | 2,114  | 647,003   | 1,003,986 | 956,943   | 627,190   |
| 2019        | 132       | 6,378  | 1,303,417 | 1,097,920 | 936,211   | 0       | 47,597 | 1,425,880 | 1,319,424 | 1,052,678 | 666,119   |
| TOTAL       | 530       | 11,559 | 6,221,045 | 9,238,796 | 3,300,368 | 0       | 51,570 | 4,211,646 | 6,571,284 | 4,361,776 | 2,596,306 |
| OD          | 0         | 0      | 142       | 92        | 1,208     | 0       | 3      | 1,232     | 987       | 16,016    | 2,840     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,497,728  | 23,490,527  | 2,599,146 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,297,764) | (5,094,630) | 8,825     |       |
| TOTAL LOSSES                | 7,199,964   | 18,395,897  | 2,607,972 |       |
| EXPECTED LOSSES             | 6,691,951   | 14,609,615  | 2,818,157 |       |
| CREDIBILITY                 | 0.16        | 0.53        | 0.87      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.314 | 0.801 | 0.114 | 1.229 |
| INDICATED (POST-TEST)   | 0.317 | 0.809 | 0.115 | 1.240 |
| PRESENT ON RATE LEVEL   | 0.283 | 0.618 | 0.119 | 1.021 |
| DERIVED BY FORMULA      | 0.289 | 0.719 | 0.115 | 1.123 |
| UNDERLYING PRESENT RATE | 0.292 | 0.637 | 0.123 | 1.052 |
| PROPOSED                | 0.289 | 0.719 | 0.115 | 1.123 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.079 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.03   | 1.08   | 1.05   | + 1.08 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 50,347           | 588,156            | 1.168               | 0               | 0     | 0     | 3     | 12   | 15  |
| 2016        | 51,343           | 698,893            | 1.361               | 0               | 1     | 0     | 3     | 20   | 24  |
| 2017        | 52,429           | 706,684            | 1.348               | 0               | 0     | 1     | 1     | 14   | 16  |
| 2018        | 51,097           | 664,737            | 1.301               | 0               | 0     | 0     | 4     | 13   | 17  |
| 2019        | 56,579           | 346,938            | 0.613               | 0               | 0     | 0     | 1     | 14   | 15  |
| TOTAL       | 261,795          | 3,005,408          | 1.148               | 0               | 1     | 1     | 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 |
| 2015        | 0         | 0      | 0       | 222,414 | 28,736  | 0       | 0     | 0      | 97,118  | 163,660 | 76,228    |
| 2016        | 0         | 45,814 | 0       | 125,401 | 211,369 | 0       | 4,425 | 0      | 60,638  | 159,260 | 91,986    |
| 2017        | 0         | 0      | 136,899 | 34,571  | 135,236 | 0       | 0     | 61,614 | 10,000  | 222,565 | 105,799   |
| 2018        | 0         | 0      | 0       | 160,962 | 81,058  | 0       | 0     | 0      | 204,425 | 146,026 | 72,266    |
| 2019        | 0         | 0      | 0       | 94,499  | 91,688  | 0       | 0     | 0      | 43,988  | 56,223  | 60,540    |
| TOTAL       | 0         | 45,814 | 136,899 | 637,847 | 548,087 | 0       | 4,425 | 61,614 | 416,169 | 747,734 | 406,819   |
| 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 |
| 2015        | 0         | 0      | 0       | 290,473 | 36,236  | 0       | 0      | 0       | 120,038 | 195,901 | 69,977    |
| 2016        | 0         | 73,836 | 7,932   | 158,356 | 266,881 | 0       | 10,019 | 4,603   | 68,437  | 180,908 | 84,075    |
| 2017        | 4         | 237    | 187,681 | 45,519  | 161,159 | 0       | 499    | 121,157 | 19,325  | 236,315 | 94,267    |
| 2018        | 18        | 136    | 70,982  | 151,635 | 93,895  | 0       | 213    | 82,359  | 165,473 | 152,498 | 64,028    |
| 2019        | 13        | 625    | 127,481 | 106,731 | 94,637  | 0       | 1,386  | 40,973  | 36,823  | 43,685  | 59,390    |
| TOTAL       | 35        | 74,835 | 394,075 | 752,714 | 652,808 | 0       | 12,117 | 249,092 | 410,096 | 809,308 | 371,737   |
| OD          | 0         | 0      | 0       | 0       | 0       | 0       | 0      | 0       | 0       | 0       | 68        |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 730,154   | 2,624,927   | 371,805   |       |
| IBNR + FREQUENCY ADJUSTMENT | (423,333) | (546,355)   | 884       |       |
| TOTAL LOSSES                | 306,821   | 2,078,572   | 372,688   |       |
| EXPECTED LOSSES             | 835,263   | 1,514,713   | 324,605   |       |
| CREDIBILITY                 | 0.04      | 0.12        | 0.20      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.117 | 0.794 | 0.142 | 1.054 |
| INDICATED (POST-TEST)   | 0.118 | 0.802 | 0.144 | 1.064 |
| PRESENT ON RATE LEVEL   | 0.310 | 0.562 | 0.120 | 0.992 |
| DERIVED BY FORMULA      | 0.302 | 0.591 | 0.125 | 1.018 |
| UNDERLYING PRESENT RATE | 0.319 | 0.579 | 0.124 | 1.022 |
| PROPOSED                | 0.302 | 0.591 | 0.125 | 1.018 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.978 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.98   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.16   | 1.09   | 1.02   | + 0.98 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,214,411        | 15,264,981         | 1.257               | 0               | 0     | 18    | 69    | 171  | 258  |
| 2016        | 1,192,173        | 11,718,515         | 0.983               | 0               | 0     | 13    | 56    | 152  | 221  |
| 2017        | 1,242,670        | 15,657,848         | 1.260               | 0               | 0     | 13    | 77    | 185  | 275  |
| 2018        | 1,245,525        | 12,344,717         | 0.991               | 0               | 0     | 5     | 67    | 203  | 275  |
| 2019        | 1,284,126        | 9,831,328          | 0.766               | 0               | 0     | 2     | 36    | 195  | 233  |
| TOTAL       | 6,178,905        | 64,817,389         | 1.049               | 0               | 0     | 51    | 305   | 906  | 1262 |
| 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 |
| 2015        | 0         | 0     | 3,999,922 | 2,218,434  | 2,396,531  | 0       | 0     | 1,919,723 | 1,173,890 | 2,153,430  | 1,403,051 |
| 2016        | 0         | 0     | 2,113,299 | 2,101,861  | 1,831,678  | 0       | 0     | 815,552   | 1,212,698 | 2,071,665  | 1,571,762 |
| 2017        | 0         | 0     | 2,461,151 | 3,857,970  | 2,614,711  | 0       | 0     | 1,198,210 | 2,213,708 | 1,918,699  | 1,393,399 |
| 2018        | 0         | 0     | 897,181   | 2,851,365  | 2,320,318  | 0       | 0     | 288,564   | 1,842,388 | 2,479,409  | 1,665,492 |
| 2019        | 0         | 0     | 396,167   | 1,373,840  | 2,451,515  | 0       | 0     | 55,911    | 973,557   | 2,766,529  | 1,813,809 |
| TOTAL       | 0         | 0     | 9,867,720 | 12,403,470 | 11,614,753 | 0       | 0     | 4,277,960 | 7,416,241 | 11,389,732 | 7,847,513 |
| OD          | 0         | 0     | 0         | 1,404      | 132,130    | 0       | 0     | 0         | 0         | 11,109     | 7,081     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |        |            |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|--------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.  | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 5,084,081  | 2,897,275  | 3,022,026  | 0       | 0      | 3,318,600  | 1,450,928 | 2,577,656  | 1,288,001 |
| 2016        | 0         | 1,353  | 2,893,131  | 2,649,920  | 2,348,858  | 0       | 1,231  | 1,725,364  | 1,369,161 | 2,367,212  | 1,436,590 |
| 2017        | 432       | 5,353  | 3,871,046  | 4,422,253  | 3,206,165  | 0       | 10,313 | 2,602,082  | 2,402,358 | 2,120,358  | 1,241,519 |
| 2018        | 328       | 5,116  | 2,409,364  | 2,799,020  | 2,608,783  | 0       | 4,590  | 1,276,426  | 1,581,191 | 2,490,765  | 1,475,626 |
| 2019        | 237       | 15,904 | 2,864,208  | 1,997,554  | 2,405,375  | 0       | 49,187 | 1,392,732  | 1,144,628 | 2,029,587  | 1,779,347 |
| TOTAL       | 996       | 27,726 | 17,121,829 | 14,766,021 | 13,591,206 | 0       | 65,321 | 10,315,204 | 7,948,266 | 11,585,578 | 7,221,082 |
| OD          | 0         | 0      | 981        | 2,579      | 166,360    | 0       | 0      | 58         | 73        | 12,783     | 6,551     |

|                             | SERIOUS     | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|-------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 27,532,115  | 48,072,866   | 7,227,634 |       |
| IBNR + FREQUENCY ADJUSTMENT | (7,710,338) | (11,587,932) | 19,471    |       |
| TOTAL LOSSES                | 19,821,777  | 36,484,934   | 7,247,105 |       |
| EXPECTED LOSSES             | 15,147,476  | 32,009,373   | 7,304,514 |       |
| CREDIBILITY                 | 0.31        | 1.00         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.321 | 0.588 | 0.117 | 1.025 |
| INDICATED (POST-TEST)   | 0.324 | 0.593 | 0.118 | 1.035 |
| PRESENT ON RATE LEVEL   | 0.238 | 0.503 | 0.115 | 0.856 |
| DERIVED BY FORMULA      | 0.265 | 0.593 | 0.118 | 0.976 |
| UNDERLYING PRESENT RATE | 0.245 | 0.518 | 0.118 | 0.881 |
| PROPOSED                | 0.265 | 0.593 | 0.118 | 0.976 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.938 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.94   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.86   | 0.86   | 0.88   | + 0.94 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 2,350,423        | 33,382,758         | 1.420               | 1               | 0     | 22    | 261   | 550  | 834  |
| 2016        | 2,646,207        | 41,007,673         | 1.550               | 1               | 0     | 45    | 288   | 593  | 927  |
| 2017        | 2,654,072        | 44,141,229         | 1.663               | 0               | 0     | 39    | 288   | 610  | 937  |
| 2018        | 2,425,689        | 35,974,440         | 1.483               | 0               | 0     | 20    | 240   | 507  | 767  |
| 2019        | 2,356,655        | 26,035,235         | 1.105               | 1               | 0     | 3     | 122   | 590  | 716  |
| TOTAL       | 12,433,046       | 180,541,335        | 1.452               | 3               | 0     | 129   | 1199  | 2850 | 4181 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 3     | 6    | 9    |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |            |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|------------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 359,791   | 0     | 4,222,767  | 8,034,545  | 3,778,862  | 5,877   | 0     | 1,930,612  | 5,876,616  | 4,942,041  | 4,231,647  |
| 2016        | 1,580     | 0     | 9,282,333  | 7,921,923  | 3,946,198  | 118     | 0     | 3,877,259  | 6,406,031  | 5,122,445  | 4,449,786  |
| 2017        | 0         | 0     | 7,984,420  | 9,861,170  | 5,124,122  | 0       | 0     | 3,257,526  | 7,986,575  | 5,297,647  | 4,629,769  |
| 2018        | 0         | 0     | 4,142,586  | 8,784,025  | 4,227,920  | 0       | 0     | 957,857    | 8,922,972  | 4,790,614  | 4,148,466  |
| 2019        | 113,516   | 0     | 665,179    | 4,840,392  | 5,607,589  | 506,801 | 0     | 303,554    | 3,706,351  | 6,870,295  | 3,421,558  |
| TOTAL       | 474,887   | 0     | 26,297,285 | 39,442,055 | 22,684,691 | 512,796 | 0     | 10,326,808 | 32,898,545 | 27,023,042 | 20,881,226 |
| OD          | 0         | 0     | 0          | 116,188    | 56,577     | 0       | 0     | 0          | 57,907     | 39,021     | 70,455     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 518,819   | 0      | 5,679,622  | 10,493,116 | 4,765,145  | 13,100  | 0       | 4,092,897  | 7,263,497  | 5,915,623  | 3,884,652  |
| 2016        | 1,864     | 5,523  | 12,602,435 | 9,966,683  | 5,150,844  | 192     | 6,002   | 8,204,391  | 7,173,144  | 5,911,776  | 4,067,104  |
| 2017        | 1,104     | 16,429 | 12,016,723 | 11,292,629 | 6,436,104  | 0       | 28,680  | 7,390,880  | 8,577,519  | 5,913,390  | 4,125,124  |
| 2018        | 988       | 19,184 | 8,646,850  | 8,386,003  | 5,125,106  | 0       | 15,895  | 4,435,280  | 6,031,480  | 5,088,497  | 3,675,541  |
| 2019        | 143,797   | 40,605 | 7,689,436  | 5,863,777  | 5,713,286  | 860,938 | 157,494 | 4,419,382  | 3,592,488  | 5,183,298  | 3,356,548  |
| TOTAL       | 666,571   | 81,741 | 46,635,066 | 46,002,208 | 27,190,484 | 874,230 | 208,071 | 28,542,830 | 32,638,129 | 28,012,585 | 19,108,970 |
| OD          | 1         | 25     | 5,897      | 153,475    | 68,492     | 0       | 1       | 614        | 71,632     | 45,120     | 64,584     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 77,015,047   | 134,182,125  | 19,173,553 |       |
| IBNR + FREQUENCY ADJUSTMENT | (23,467,378) | (33,972,524) | 55,567     |       |
| TOTAL LOSSES                | 53,547,669   | 100,209,601  | 19,229,120 |       |
| EXPECTED LOSSES             | 45,681,335   | 92,900,278   | 22,061,298 |       |
| CREDIBILITY                 | 0.50         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.431 | 0.803 | 0.154 | 1.388 |
| INDICATED (POST-TEST)   | 0.435 | 0.811 | 0.156 | 1.401 |
| PRESENT ON RATE LEVEL   | 0.357 | 0.725 | 0.172 | 1.254 |
| DERIVED BY FORMULA      | 0.396 | 0.811 | 0.156 | 1.362 |
| UNDERLYING PRESENT RATE | 0.367 | 0.747 | 0.177 | 1.292 |
| PROPOSED                | 0.396 | 0.811 | 0.156 | 1.362 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.309 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.31   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.28   | 1.29   | 1.29   | + 1.31 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 115,984          | 871,122            | 0.751               | 0               | 0     | 0     | 3     | 30   | 33  |
| 2016        | 129,349          | 1,288,789          | 0.996               | 0               | 0     | 0     | 7     | 25   | 32  |
| 2017        | 142,488          | 1,130,213          | 0.793               | 0               | 0     | 0     | 7     | 31   | 38  |
| 2018        | 143,958          | 1,476,169          | 1.025               | 0               | 0     | 0     | 5     | 49   | 54  |
| 2019        | 143,726          | 913,703            | 0.636               | 0               | 0     | 0     | 5     | 26   | 31  |
| TOTAL       | 675,505          | 5,679,996          | 0.841               | 0               | 0     | 0     | 27    | 161  | 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 |
| 2015        | 0         | 0     | 0     | 149,728   | 216,846   | 0       | 0     | 0     | 86,241  | 252,877   | 165,430   |
| 2016        | 0         | 0     | 0     | 402,821   | 347,157   | 0       | 0     | 0     | 174,524 | 215,691   | 148,596   |
| 2017        | 0         | 0     | 0     | 226,073   | 360,551   | 0       | 0     | 0     | 105,015 | 270,565   | 168,009   |
| 2018        | 0         | 0     | 0     | 188,372   | 307,521   | 0       | 0     | 0     | 163,575 | 568,203   | 248,498   |
| 2019        | 0         | 0     | 0     | 144,186   | 145,155   | 0       | 0     | 0     | 146,974 | 333,090   | 144,298   |
| TOTAL       | 0         | 0     | 0     | 1,111,180 | 1,377,230 | 0       | 0     | 0     | 676,329 | 1,640,426 | 874,831   |
| OD          | 0         | 0     | 0     | 0         | 0         | 0       | 0     | 0     | 0       | 0         | 6,062     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 195,545   | 273,443   | 0       | 0     | 0       | 106,594 | 302,694   | 151,865   |
| 2016        | 0         | 129   | 21,563  | 504,518   | 440,011   | 0       | 41    | 11,472  | 194,730 | 246,022   | 135,817   |
| 2017        | 25        | 81    | 49,240  | 262,338   | 423,936   | 0       | 40    | 25,332  | 116,953 | 288,582   | 149,696   |
| 2018        | 22        | 192   | 108,579 | 194,022   | 326,485   | 0       | 241   | 98,879  | 158,824 | 550,625   | 220,169   |
| 2019        | 20        | 970   | 197,434 | 164,764   | 149,089   | 0       | 6,046 | 176,483 | 153,825 | 247,047   | 141,556   |
| TOTAL       | 67        | 1,372 | 376,816 | 1,321,186 | 1,612,964 | 0       | 6,368 | 312,166 | 730,926 | 1,634,970 | 799,103   |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0       | 0         | 5,397     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 696,790   | 5,300,045   | 804,500   |       |
| IBNR + FREQUENCY ADJUSTMENT | (851,408) | (1,386,872) | 2,230     |       |
| TOTAL LOSSES                | 0         | 3,913,173   | 806,730   |       |
| EXPECTED LOSSES             | 1,678,587 | 3,865,661   | 815,658   |       |
| CREDIBILITY                 | 0.07      | 0.23        | 0.39      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.579 | 0.119 | 0.698 |
| INDICATED (POST-TEST)   | 0.000 | 0.585 | 0.120 | 0.705 |
| PRESENT ON RATE LEVEL   | 0.241 | 0.556 | 0.117 | 0.914 |
| DERIVED BY FORMULA      | 0.224 | 0.562 | 0.118 | 0.905 |
| UNDERLYING PRESENT RATE | 0.248 | 0.572 | 0.121 | 0.942 |
| PROPOSED                | 0.224 | 0.562 | 0.118 | 0.905 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.870 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.87   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.11   | 1.05   | 0.94   | + 0.87 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 71,300           | 718,065            | 1.007               | 0               | 0     | 1     | 6     | 13   | 20  |
| 2016        | 70,443           | 540,991            | 0.768               | 0               | 0     | 0     | 4     | 16   | 20  |
| 2017        | 72,482           | 490,448            | 0.677               | 0               | 0     | 0     | 6     | 12   | 18  |
| 2018        | 70,193           | 1,645,548          | 2.344               | 0               | 0     | 2     | 9     | 19   | 30  |
| 2019        | 66,280           | 841,052            | 1.269               | 0               | 0     | 0     | 0     | 13   | 13  |
| TOTAL       | 350,698          | 4,236,104          | 1.208               | 0               | 0     | 3     | 25    | 73   | 101 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 160,252 | 96,840  | 53,167  | 0       | 0     | 31,225  | 104,786 | 177,948   | 93,847    |
| 2016        | 0         | 0     | 0       | 86,507  | 72,328  | 0       | 0     | 0       | 70,733  | 224,460   | 86,963    |
| 2017        | 0         | 0     | 0       | 91,734  | 76,209  | 0       | 0     | 0       | 130,392 | 120,342   | 71,771    |
| 2018        | 0         | 0     | 358,028 | 476,696 | 61,586  | 0       | 0     | 193,177 | 302,313 | 158,390   | 95,358    |
| 2019        | 0         | 0     | 0       | 0       | 193,901 | 0       | 0     | 0       | 0       | 429,334   | 217,817   |
| TOTAL       | 0         | 0     | 518,280 | 751,777 | 457,191 | 0       | 0     | 224,402 | 608,224 | 1,110,474 | 565,756   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 844       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 215,539 | 126,473 | 67,044  | 0       | 0     | 66,197  | 129,515 | 213,004   | 86,152    |
| 2016        | 0         | 28    | 4,605   | 108,323 | 91,696  | 0       | 16    | 5,652   | 80,187  | 254,809   | 79,484    |
| 2017        | 10        | 32    | 17,052  | 104,313 | 90,918  | 0       | 45    | 24,623  | 138,920 | 131,038   | 63,948    |
| 2018        | 54        | 1,400 | 606,168 | 452,725 | 114,122 | 0       | 1,971 | 418,280 | 255,915 | 178,681   | 84,487    |
| 2019        | 8         | 574   | 107,820 | 70,555  | 173,026 | 0       | 4,188 | 117,011 | 91,024  | 298,817   | 213,678   |
| TOTAL       | 72        | 2,034 | 951,183 | 862,389 | 536,806 | 0       | 6,221 | 631,763 | 695,561 | 1,076,349 | 527,749   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0         | 769       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,591,273 | 3,171,106   | 528,518   |       |
| IBNR + FREQUENCY ADJUSTMENT | (488,030) | (658,497)   | 1,040     |       |
| TOTAL LOSSES                | 1,103,243 | 2,512,609   | 529,558   |       |
| EXPECTED LOSSES             | 949,268   | 1,798,609   | 413,455   |       |
| CREDIBILITY                 | 0.05      | 0.15        | 0.25      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.315 | 0.716 | 0.151 | 1.182 |
| INDICATED (POST-TEST)   | 0.318 | 0.723 | 0.152 | 1.193 |
| PRESENT ON RATE LEVEL   | 0.263 | 0.498 | 0.114 | 0.875 |
| DERIVED BY FORMULA      | 0.266 | 0.532 | 0.124 | 0.921 |
| UNDERLYING PRESENT RATE | 0.271 | 0.513 | 0.118 | 0.901 |
| PROPOSED                | 0.265 | 0.532 | 0.124 | 0.921 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.885 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.88   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.00   | 0.94   | 0.90   | + 0.88 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 281,713          | 1,069,076          | 0.379               | 0               | 0     | 1     | 6     | 8    | 15  |
| 2016        | 274,406          | 621,718            | 0.227               | 0               | 0     | 1     | 0     | 8    | 9   |
| 2017        | 267,994          | 711,136            | 0.265               | 0               | 0     | 1     | 2     | 10   | 13  |
| 2018        | 272,438          | 332,702            | 0.122               | 0               | 0     | 0     | 2     | 6    | 8   |
| 2019        | 262,140          | 515,861            | 0.197               | 0               | 0     | 0     | 1     | 8    | 9   |
| TOTAL       | 1,358,691        | 3,250,493          | 0.239               | 0               | 0     | 3     | 11    | 40   | 54  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 390,907 | 177,463 | 128,701 | 0       | 0     | 35,741  | 184,365 | 115,016 | 36,883    |
| 2016        | 0         | 0     | 234,898 | 0       | 142,975 | 0       | 0     | 88,246  | 0       | 108,642 | 46,957    |
| 2017        | 0         | 0     | 145,027 | 188,611 | 34,253  | 0       | 0     | 96,643  | 44,856  | 164,738 | 37,008    |
| 2018        | 0         | 0     | 0       | 145,508 | 43,726  | 0       | 0     | 0       | 31,454  | 62,561  | 49,453    |
| 2019        | 0         | 0     | 0       | 18,260  | 161,732 | 0       | 0     | 0       | 11,000  | 226,372 | 98,497    |
| TOTAL       | 0         | 0     | 770,832 | 529,842 | 511,387 | 0       | 0     | 220,630 | 271,675 | 677,329 | 268,798   |
| 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 |
| 2015        | 0         | 0     | 525,770   | 231,767 | 162,292 | 0       | 0     | 75,771  | 227,875 | 137,674 | 33,859    |
| 2016        | 0         | 75    | 310,733   | 3,440   | 182,853 | 0       | 103   | 178,407 | 2,168   | 123,963 | 42,919    |
| 2017        | 21        | 301   | 217,247   | 213,881 | 49,127  | 0       | 788   | 188,853 | 55,222  | 177,258 | 32,974    |
| 2018        | 16        | 118   | 60,622    | 134,775 | 54,783  | 0       | 39    | 15,602  | 27,807  | 61,535  | 43,815    |
| 2019        | 8         | 548   | 104,713   | 73,027  | 146,797 | 0       | 2,417 | 68,110  | 54,221  | 158,694 | 96,626    |
| TOTAL       | 46        | 1,042 | 1,219,085 | 656,889 | 595,853 | 0       | 3,348 | 526,743 | 367,293 | 659,125 | 250,192   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 83        |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,750,263 | 2,279,160   | 250,276   |       |
| IBNR + FREQUENCY ADJUSTMENT | (470,329) | (637,255)   | 505       |       |
| TOTAL LOSSES                | 1,279,934 | 1,641,905   | 250,781   |       |
| EXPECTED LOSSES             | 917,104   | 1,741,945   | 198,767   |       |
| CREDIBILITY                 | 0.11      | 0.37        | 0.61      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.094 | 0.121 | 0.018 | 0.233 |
| INDICATED (POST-TEST)   | 0.095 | 0.122 | 0.019 | 0.236 |
| PRESENT ON RATE LEVEL   | 0.066 | 0.124 | 0.014 | 0.204 |
| DERIVED BY FORMULA      | 0.069 | 0.124 | 0.017 | 0.209 |
| UNDERLYING PRESENT RATE | 0.067 | 0.128 | 0.015 | 0.210 |
| PROPOSED                | 0.069 | 0.123 | 0.017 | 0.209 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.201 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.20   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.23   | 0.22   | 0.21   | + 0.20 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 42,045           | 2,160,929          | 5.140               | 0               | 0     | 2     | 6     | 12   | 20  |
| 2016        | 43,391           | 784,216            | 1.807               | 0               | 0     | 0     | 6     | 8    | 14  |
| 2017        | 42,431           | 2,425,728          | 5.717               | 0               | 0     | 1     | 3     | 10   | 14  |
| 2018        | 47,916           | 1,272,682          | 2.656               | 0               | 0     | 0     | 5     | 8    | 13  |
| 2019        | 51,677           | 1,185,920          | 2.295               | 0               | 0     | 3     | 3     | 11   | 17  |
| TOTAL       | 227,460          | 7,829,475          | 3.442               | 0               | 0     | 6     | 23    | 49   | 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 |
| 2015        | 0         | 0     | 622,611   | 456,090   | 126,753 | 0       | 0     | 493,747 | 335,054   | 72,441  | 54,233    |
| 2016        | 0         | 0     | 0         | 372,139   | 68,072  | 0       | 0     | 0       | 242,611   | 36,378  | 65,016    |
| 2017        | 0         | 0     | 197,003   | 178,493   | 81,316  | 0       | 0     | 90,299  | 1,744,156 | 78,652  | 55,809    |
| 2018        | 0         | 0     | 0         | 448,902   | 312,581 | 0       | 0     | 0       | 249,513   | 199,027 | 62,659    |
| 2019        | 0         | 0     | 529,690   | 77,419    | 50,591  | 0       | 0     | 117,022 | 148,238   | 169,400 | 93,560    |
| TOTAL       | 0         | 0     | 1,349,304 | 1,533,043 | 639,313 | 0       | 0     | 701,068 | 2,719,572 | 555,898 | 331,277   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0     | 0       | 0         | 0       | 315       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |         | MEDICAL |        |           |           |         |           |
|-------------|-----------|-------|-----------|-----------|---------|---------|--------|-----------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 652,807   | 595,654   | 159,836 | 0       | 0      | 789,104   | 414,127   | 86,712  | 49,786    |
| 2016        | 0         | 119   | 16,939    | 463,390   | 88,781  | 0       | 56     | 14,020    | 268,269   | 43,829  | 59,425    |
| 2017        | 17        | 372   | 279,436   | 165,666   | 103,605 | 0       | 1,003  | 305,528   | 904,751   | 112,678 | 49,726    |
| 2018        | 51        | 393   | 208,337   | 429,630   | 349,986 | 0       | 263    | 102,044   | 203,187   | 205,879 | 55,516    |
| 2019        | 15        | 5,117 | 610,771   | 130,487   | 97,635  | 0       | 12,162 | 281,306   | 134,342   | 140,130 | 91,782    |
| TOTAL       | 83        | 6,002 | 1,768,290 | 1,784,827 | 799,843 | 0       | 13,485 | 1,492,002 | 1,924,675 | 589,227 | 306,235   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0      | 0         | 0         | 0       | 289       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,279,862   | 5,098,572   | 306,523   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,450,906) | (792,039)   | 1,106     |       |
| TOTAL LOSSES                | 1,828,956   | 4,306,533   | 307,629   |       |
| EXPECTED LOSSES             | 2,884,165   | 2,215,627   | 390,765   |       |
| CREDIBILITY                 | 0.03        | 0.11        | 0.19      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.804 | 1.893 | 0.135 | 2.833 |
| INDICATED (POST-TEST)   | 0.812 | 1.911 | 0.136 | 2.859 |
| PRESENT ON RATE LEVEL   | 1.231 | 0.946 | 0.167 | 2.344 |
| DERIVED BY FORMULA      | 1.219 | 1.052 | 0.161 | 2.431 |
| UNDERLYING PRESENT RATE | 1.268 | 0.974 | 0.172 | 2.414 |
| PROPOSED                | 1.218 | 1.052 | 0.161 | 2.431 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.336 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.34   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.74   | 2.58   | 2.41   | + 2.34 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 430,270          | 7,107,130          | 1,652               | 0               | 0     | 7     | 55    | 109  | 171 |
| 2016        | 443,977          | 9,978,371          | 2,247               | 0               | 0     | 12    | 40    | 115  | 167 |
| 2017        | 450,792          | 7,829,059          | 1,737               | 0               | 0     | 5     | 34    | 135  | 174 |
| 2018        | 449,544          | 8,478,754          | 1,886               | 1               | 0     | 6     | 28    | 139  | 174 |
| 2019        | 451,575          | 5,317,001          | 1,177               | 0               | 0     | 2     | 22    | 117  | 141 |
| TOTAL       | 2,226,158        | 38,710,315         | 1,739               | 1               | 0     | 32    | 179   | 615  | 827 |
| 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 |
| 2015        | 0         | 0     | 1,152,285 | 1,877,278 | 798,644   | 0       | 0     | 344,063   | 1,086,075 | 1,255,827 | 592,958   |
| 2016        | 0         | 0     | 2,128,565 | 2,075,437 | 1,209,013 | 0       | 0     | 1,409,652 | 1,404,856 | 1,069,240 | 681,608   |
| 2017        | 0         | 0     | 917,674   | 1,327,316 | 1,613,781 | 0       | 0     | 677,802   | 861,078   | 1,612,289 | 819,119   |
| 2018        | 379,148   | 0     | 1,229,203 | 1,707,563 | 1,448,950 | 0       | 0     | 858,780   | 818,476   | 1,406,118 | 630,516   |
| 2019        | 0         | 0     | 380,672   | 1,295,496 | 904,440   | 0       | 0     | 201,736   | 608,994   | 1,382,971 | 542,692   |
| TOTAL       | 379,148   | 0     | 5,808,399 | 8,283,090 | 5,974,828 | 0       | 0     | 3,492,033 | 4,779,479 | 6,726,445 | 3,266,893 |
| OD          | 0         | 0     | 0         | 0         | 8,467     | 0       | 0     | 0         | 0         | 4,881     | 8,245     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,549,823 | 2,451,725 | 1,007,090 | 0       | 0      | 729,414   | 1,342,389 | 1,503,225 | 544,335   |
| 2016        | 0         | 1,349  | 2,904,721 | 2,610,539 | 1,565,789 | 0       | 1,967  | 2,924,668 | 1,579,977 | 1,241,593 | 622,990   |
| 2017        | 149       | 1,928  | 1,422,184 | 1,544,234 | 1,930,708 | 0       | 5,327  | 1,336,525 | 966,189   | 1,741,258 | 729,835   |
| 2018        | 465,948   | 4,721  | 2,121,061 | 1,709,066 | 1,651,462 | 0       | 6,546  | 1,394,476 | 759,299   | 1,416,736 | 558,637   |
| 2019        | 148       | 10,890 | 1,925,319 | 1,372,270 | 1,012,998 | 0       | 38,334 | 988,372   | 662,982   | 1,037,459 | 532,381   |
| TOTAL       | 466,244   | 18,889 | 9,923,108 | 9,687,835 | 7,168,047 | 0       | 52,174 | 7,373,454 | 5,310,836 | 6,940,271 | 2,988,178 |
| OD          | 0         | 25     | 4,708     | 3,081     | 7,555     | 0       | 48     | 1,330     | 1,035     | 3,397     | 7,344     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 17,839,981  | 29,122,058  | 2,995,522 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,678,825) | (7,393,614) | 9,324     |       |
| TOTAL LOSSES                | 11,161,156  | 21,728,444  | 3,004,846 |       |
| EXPECTED LOSSES             | 13,092,451  | 20,373,514  | 3,547,385 |       |
| CREDIBILITY                 | 0.16        | 0.52        | 0.85      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.501 | 0.975 | 0.135 | 1.611 |
| INDICATED (POST-TEST)   | 0.506 | 0.985 | 0.136 | 1.626 |
| PRESENT ON RATE LEVEL   | 0.571 | 0.889 | 0.155 | 1.614 |
| DERIVED BY FORMULA      | 0.561 | 0.939 | 0.139 | 1.638 |
| UNDERLYING PRESENT RATE | 0.588 | 0.915 | 0.159 | 1.663 |
| PROPOSED                | 0.557 | 0.932 | 0.138 | 1.626 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.562 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.56   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.90   | 1.79   | 1.66   | + 1.56 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 144,133          | 3,082,815          | 2.139               | 0               | 0     | 3     | 14    | 22   | 39  |
| 2016        | 166,736          | 2,616,134          | 1.569               | 0               | 0     | 3     | 10    | 25   | 38  |
| 2017        | 179,885          | 2,840,629          | 1.579               | 0               | 0     | 3     | 12    | 23   | 38  |
| 2018        | 187,073          | 1,843,436          | 0.985               | 0               | 0     | 1     | 12    | 28   | 41  |
| 2019        | 196,406          | 1,977,083          | 1.007               | 0               | 0     | 1     | 6     | 32   | 39  |
| TOTAL       | 874,233          | 12,360,097         | 1.414               | 0               | 0     | 11    | 54    | 130  | 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 |
| 2015        | 0         | 0     | 532,655   | 713,631   | 206,866   | 0       | 0     | 436,399   | 689,286   | 280,370   | 223,608   |
| 2016        | 0         | 0     | 692,683   | 423,803   | 409,652   | 0       | 0     | 323,962   | 302,291   | 245,186   | 218,557   |
| 2017        | 0         | 0     | 462,228   | 488,499   | 591,139   | 0       | 0     | 324,989   | 336,463   | 386,229   | 251,082   |
| 2018        | 0         | 0     | 142,455   | 324,868   | 388,209   | 0       | 0     | 45,486    | 346,897   | 390,273   | 205,248   |
| 2019        | 0         | 0     | 141,370   | 307,178   | 372,764   | 0       | 0     | 49,771    | 328,352   | 587,703   | 189,945   |
| TOTAL       | 0         | 0     | 1,971,391 | 2,257,979 | 1,968,630 | 0       | 0     | 1,180,607 | 2,003,289 | 1,889,761 | 1,088,440 |
| OD          | 0         | 0     | 0         | 0         | 7,500     | 0       | 0     | 0         | 0         | 921       | 24,240    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 716,421   | 932,002   | 260,858   | 0       | 0      | 925,166   | 851,957   | 335,603   | 205,272   |
| 2016        | 0         | 358   | 934,544   | 536,910   | 527,783   | 0       | 447    | 670,968   | 340,385   | 284,499   | 199,761   |
| 2017        | 55        | 927   | 695,512   | 571,132   | 710,894   | 0       | 2,708  | 659,382   | 373,562   | 425,198   | 223,714   |
| 2018        | 38        | 717   | 336,269   | 330,524   | 425,373   | 0       | 776    | 220,969   | 292,568   | 395,914   | 181,850   |
| 2019        | 46        | 3,503 | 594,716   | 388,001   | 385,512   | 0       | 15,252 | 414,883   | 316,659   | 445,962   | 186,336   |
| TOTAL       | 139       | 5,506 | 3,277,462 | 2,758,569 | 2,310,420 | 0       | 19,183 | 2,891,368 | 2,175,132 | 1,887,175 | 996,933   |
| OD          | 0         | 0     | 313       | 229       | 8,678     | 0       | 0      | 29        | 27        | 971       | 22,170    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,194,001   | 9,141,201   | 1,019,103 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,797,122) | (2,049,921) | 3,105     |       |
| TOTAL LOSSES                | 4,396,878   | 7,091,280   | 1,022,209 |       |
| EXPECTED LOSSES             | 3,567,178   | 5,755,006   | 1,097,834 |       |
| CREDIBILITY                 | 0.09        | 0.28        | 0.46      |       |
| PURE PREMIUMS               |             |             |           |       |
| INDICATED (PRE-TEST)        | 0.503       | 0.810       | 0.114     | 1.427 |
| INDICATED (POST-TEST)       | 0.508       | 0.818       | 0.115     | 1.441 |
| PRESENT ON RATE LEVEL       | 0.396       | 0.639       | 0.122     | 1.157 |
| DERIVED BY FORMULA          | 0.406       | 0.689       | 0.119     | 1.214 |
| UNDERLYING PRESENT RATE     | 0.408       | 0.658       | 0.126     | 1.192 |
| PROPOSED                    | 0.406       | 0.689       | 0.119     | 1.214 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.166 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.17   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.33   | 1.28   | 1.19   | + 1.17 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,205,413        | 27,556,599         | 2.286               | 0               | 0     | 32    | 99    | 340  | 471  |
| 2016        | 1,325,819        | 32,572,978         | 2.457               | 1               | 0     | 25    | 125   | 449  | 600  |
| 2017        | 1,445,281        | 37,992,858         | 2.629               | 1               | 0     | 25    | 151   | 643  | 820  |
| 2018        | 1,510,417        | 34,157,268         | 2.261               | 1               | 0     | 22    | 159   | 497  | 679  |
| 2019        | 1,632,251        | 29,147,339         | 1.786               | 3               | 0     | 5     | 86    | 655  | 749  |
| TOTAL       | 7,119,181        | 161,427,042        | 2.267               | 6               | 0     | 109   | 620   | 2584 | 3319 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 6     | 2    | 8    |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |           |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|-----------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR     | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0     | 5,795,926  | 4,696,971  | 5,385,328  | 0       | 0     | 2,661,399 | 2,292,353  | 4,175,848  | 2,548,774  |
| 2016        | 386,325   | 0     | 5,502,324  | 4,672,145  | 8,012,445  | 0       | 0     | 2,594,716 | 2,730,646  | 5,947,180  | 2,727,197  |
| 2017        | 374,683   | 0     | 4,782,552  | 6,650,063  | 10,137,927 | 3,000   | 0     | 2,659,925 | 3,858,361  | 7,238,292  | 2,288,055  |
| 2018        | 287,670   | 0     | 3,973,454  | 7,581,836  | 7,312,760  | 290     | 0     | 1,561,959 | 5,116,350  | 6,253,064  | 2,069,885  |
| 2019        | 516,111   | 0     | 834,496    | 3,467,406  | 9,159,325  | 227,399 | 0     | 351,403   | 2,691,068  | 9,055,095  | 2,845,036  |
| TOTAL       | 1,564,789 | 0     | 20,888,752 | 27,068,421 | 40,007,785 | 230,689 | 0     | 9,829,402 | 16,688,778 | 32,669,479 | 12,478,947 |
| OD          | 0         | 0     | 0          | 139,318    | 51,000     | 0       | 0     | 0         | 49,963     | 682        | 46,531     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0      | 7,795,520  | 6,134,244  | 6,790,899  | 0       | 0       | 5,642,166  | 2,833,348  | 4,998,490  | 2,339,775  |
| 2016        | 455,675   | 3,208  | 7,294,886  | 5,937,570  | 10,185,174 | 0       | 3,415   | 5,005,438  | 3,102,082  | 6,787,932  | 2,492,658  |
| 2017        | 404,923   | 10,183 | 7,605,525  | 7,806,015  | 12,056,351 | 3,168   | 22,615  | 5,702,259  | 4,323,520  | 7,813,417  | 2,038,657  |
| 2018        | 354,261   | 18,326 | 8,394,633  | 7,609,527  | 8,180,028  | 513     | 19,204  | 4,682,391  | 4,411,381  | 6,347,260  | 1,833,918  |
| 2019        | 651,321   | 47,484 | 8,719,161  | 6,106,784  | 8,709,803  | 386,299 | 162,628 | 4,483,606  | 3,486,841  | 6,601,622  | 2,790,980  |
| TOTAL       | 1,866,179 | 79,202 | 39,809,727 | 33,594,140 | 45,922,253 | 389,980 | 207,863 | 25,515,861 | 18,157,172 | 32,548,721 | 11,495,988 |
| OD          | 15        | 153    | 47,024     | 147,975    | 59,576     | 0       | 71      | 10,571     | 48,557     | 2,837      | 42,345     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 67,926,645   | 130,481,231  | 11,538,333 |       |
| IBNR + FREQUENCY ADJUSTMENT | (23,756,182) | (31,138,984) | 36,572     |       |
| TOTAL LOSSES                | 44,170,463   | 99,342,247   | 11,574,905 |       |
| EXPECTED LOSSES             | 47,252,167   | 87,562,762   | 12,787,906 |       |
| CREDIBILITY                 | 0.34         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.620 | 1.392 | 0.162 | 2.173 |
| INDICATED (POST-TEST)   | 0.626 | 1.405 | 0.164 | 2.194 |
| PRESENT ON RATE LEVEL   | 0.644 | 1.194 | 0.174 | 2.013 |
| DERIVED BY FORMULA      | 0.638 | 1.405 | 0.164 | 2.207 |
| UNDERLYING PRESENT RATE | 0.664 | 1.230 | 0.180 | 2.073 |
| PROPOSED                | 0.634 | 1.397 | 0.163 | 2.194 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | T.108 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.08   | 2.09   | 2.07   | + 2.11 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 345,378          | 5,446,375          | 1.577               | 0               | 0     | 4     | 15    | 97   | 116 |
| 2016        | 347,348          | 3,652,204          | 1.051               | 0               | 0     | 2     | 12    | 73   | 87  |
| 2017        | 353,496          | 4,959,187          | 1.403               | 0               | 0     | 3     | 10    | 59   | 72  |
| 2018        | 370,109          | 3,908,050          | 1.056               | 0               | 0     | 2     | 14    | 67   | 83  |
| 2019        | 378,334          | 3,015,853          | 0.797               | 0               | 0     | 1     | 9     | 79   | 89  |
| TOTAL       | 1,794,665        | 20,981,669         | 1.169               | 0               | 0     | 12    | 60    | 375  | 447 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 809,662   | 863,559   | 842,969   | 0       | 0     | 989,336   | 396,495   | 1,056,784 | 487,570   |
| 2016        | 0         | 0     | 314,363   | 300,041   | 746,211   | 0       | 0     | 721,207   | 166,428   | 1,026,898 | 377,056   |
| 2017        | 0         | 0     | 903,687   | 282,874   | 779,157   | 0       | 0     | 1,408,090 | 148,085   | 1,009,268 | 428,026   |
| 2018        | 0         | 0     | 464,779   | 750,183   | 670,520   | 0       | 0     | 148,970   | 626,548   | 859,667   | 387,383   |
| 2019        | 0         | 0     | 159,402   | 327,256   | 770,086   | 0       | 0     | 96,179    | 274,980   | 1,049,512 | 338,438   |
| TOTAL       | 0         | 0     | 2,651,893 | 2,523,913 | 3,808,943 | 0       | 0     | 3,363,782 | 1,612,536 | 5,002,129 | 2,018,473 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 874,057   | 1,127,808 | 1,062,984 | 0       | 0      | 1,371,629 | 490,068   | 1,264,970 | 447,589   |
| 2016        | 0         | 180   | 362,500   | 383,108   | 944,335   | 0       | 662    | 1,094,185 | 200,345   | 1,170,130 | 344,629   |
| 2017        | 32        | 1,127 | 882,744   | 351,772   | 926,652   | 0       | 6,965  | 1,634,836 | 217,531   | 1,088,011 | 381,371   |
| 2018        | 87        | 2,010 | 907,739   | 752,303   | 758,915   | 0       | 2,002  | 514,414   | 542,522   | 864,755   | 343,221   |
| 2019        | 65        | 4,914 | 849,603   | 549,933   | 744,213   | 0       | 21,790 | 568,593   | 390,105   | 764,585   | 332,008   |
| TOTAL       | 184       | 8,232 | 3,876,644 | 3,164,924 | 4,437,099 | 0       | 31,418 | 5,183,657 | 1,840,571 | 5,152,451 | 1,848,819 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 9,100,135   | 14,595,045  | 1,848,819 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,952,675) | (3,418,951) | 5,806     |       |
| TOTAL LOSSES                | 6,147,460   | 11,176,094  | 1,854,624 |       |
| EXPECTED LOSSES             | 5,813,699   | 9,468,839   | 2,153,566 |       |
| CREDIBILITY                 | 0.14        | 0.45        | 0.74      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.343 | 0.623 | 0.103 | 1.069 |
| INDICATED (POST-TEST)   | 0.346 | 0.629 | 0.104 | 1.079 |
| PRESENT ON RATE LEVEL   | 0.315 | 0.512 | 0.117 | 0.943 |
| DERIVED BY FORMULA      | 0.319 | 0.565 | 0.107 | 0.991 |
| UNDERLYING PRESENT RATE | 0.324 | 0.528 | 0.120 | 0.972 |
| PROPOSED                | 0.319 | 0.565 | 0.107 | 0.991 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.952 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.95   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.03   | 1.00   | 0.97   | + 0.95 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 365,979          | 6,676,323          | 1.824               | 0               | 0     | 10    | 19    | 74   | 103 |
| 2016        | 380,532          | 5,241,006          | 1.377               | 0               | 0     | 6     | 32    | 91   | 129 |
| 2017        | 402,887          | 5,443,659          | 1.351               | 0               | 0     | 4     | 28    | 52   | 84  |
| 2018        | 455,370          | 7,150,794          | 1.570               | 1               | 0     | 7     | 29    | 85   | 122 |
| 2019        | 438,865          | 6,535,618          | 1.489               | 0               | 0     | 3     | 20    | 76   | 99  |
| TOTAL       | 2,043,633        | 31,047,400         | 1.519               | 1               | 0     | 30    | 128   | 378  | 537 |
| 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 |
| 2015        | 0         | 0     | 1,989,488 | 667,719   | 972,496   | 0       | 0     | 819,798   | 302,679   | 1,331,585 | 592,558   |
| 2016        | 0         | 0     | 1,190,383 | 943,849   | 754,647   | 0       | 0     | 256,612   | 610,828   | 953,525   | 531,162   |
| 2017        | 0         | 0     | 629,262   | 1,120,901 | 520,251   | 0       | 0     | 820,509   | 1,095,529 | 641,511   | 615,696   |
| 2018        | 610,993   | 0     | 1,312,045 | 1,387,411 | 817,793   | 0       | 0     | 597,280   | 822,142   | 1,045,155 | 557,975   |
| 2019        | 0         | 0     | 666,021   | 1,111,034 | 961,740   | 0       | 0     | 1,634,581 | 560,954   | 1,054,916 | 546,372   |
| TOTAL       | 610,993   | 0     | 5,787,199 | 5,230,914 | 4,026,927 | 0       | 0     | 4,128,780 | 3,392,132 | 5,026,692 | 2,843,763 |
| OD          | 0         | 0     | 0         | 0         | 20,386    | 0       | 0     | 0         | 0         | 88,380    | 16,621    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 2,675,861 | 872,041   | 1,226,317 | 0       | 0      | 1,737,972 | 374,111   | 1,593,907 | 543,968   |
| 2016        | 0         | 685    | 1,615,967 | 1,191,197 | 972,543   | 0       | 441    | 558,087   | 686,770   | 1,088,778 | 485,482   |
| 2017        | 125       | 1,412  | 1,003,881 | 1,275,696 | 652,196   | 0       | 6,910  | 1,693,460 | 1,188,915 | 729,720   | 548,585   |
| 2018        | 750,710   | 4,946  | 2,155,598 | 1,380,621 | 995,974   | 0       | 6,077  | 1,294,375 | 737,351   | 1,072,270 | 494,366   |
| 2019        | 151       | 11,141 | 1,893,578 | 1,258,472 | 1,046,026 | 0       | 65,484 | 1,475,573 | 625,214   | 832,134   | 535,991   |
| TOTAL       | 750,987   | 18,185 | 9,344,885 | 5,978,027 | 4,893,057 | 0       | 78,911 | 6,759,466 | 3,612,361 | 5,316,809 | 2,608,392 |
| OD          | 0         | 0      | 241       | 218       | 25,637    | 0       | 0      | 647       | 815       | 100,025   | 15,017    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 16,953,321  | 19,926,949  | 2,623,410 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,299,634) | (5,508,143) | 8,340     |       |
| TOTAL LOSSES                | 11,653,687  | 14,418,806  | 2,631,749 |       |
| EXPECTED LOSSES             | 10,467,382  | 15,367,802  | 3,026,146 |       |
| CREDIBILITY                 | 0.15        | 0.49        | 0.81      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.570 | 0.699 | 0.128 | 1.398 |
| INDICATED (POST-TEST)   | 0.576 | 0.706 | 0.129 | 1.411 |
| PRESENT ON RATE LEVEL   | 0.497 | 0.730 | 0.144 | 1.371 |
| DERIVED BY FORMULA      | 0.509 | 0.718 | 0.132 | 1.359 |
| UNDERLYING PRESENT RATE | 0.512 | 0.752 | 0.148 | 1.412 |
| PROPOSED                | 0.513 | 0.724 | 0.133 | 1.371 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.317 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.32   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.55   | 1.48   | 1.41   | + 1.32 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,526,172        | 8,271,438          | 0.542               | 0               | 0     | 6     | 44    | 98   | 148 |
| 2016        | 1,563,195        | 11,311,283         | 0.724               | 0               | 0     | 15    | 63    | 100  | 178 |
| 2017        | 1,596,180        | 9,714,096          | 0.609               | 0               | 0     | 11    | 26    | 124  | 161 |
| 2018        | 1,656,233        | 10,107,988         | 0.610               | 1               | 0     | 7     | 26    | 148  | 182 |
| 2019        | 1,693,779        | 5,054,241          | 0.298               | 0               | 0     | 1     | 15    | 116  | 132 |
| TOTAL       | 8,035,559        | 44,459,046         | 0.553               | 1               | 0     | 40    | 174   | 586  | 801 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,309,849 | 1,714,313 | 810,926   | 0       | 0     | 516,983   | 713,491   | 2,269,638 | 936,238   |
| 2016        | 0         | 0     | 2,886,585 | 2,386,467 | 720,021   | 0       | 0     | 1,514,384 | 1,437,646 | 1,385,040 | 981,140   |
| 2017        | 0         | 0     | 2,113,362 | 1,567,159 | 2,062,812 | 0       | 0     | 1,027,068 | 639,642   | 1,433,399 | 870,654   |
| 2018        | 32,084    | 0     | 1,142,181 | 1,526,813 | 2,696,148 | 0       | 0     | 479,906   | 922,672   | 2,358,813 | 949,371   |
| 2019        | 0         | 0     | 284,727   | 303,869   | 1,939,845 | 0       | 0     | 71,499    | 281,230   | 1,472,078 | 700,993   |
| TOTAL       | 32,084    | 0     | 7,736,704 | 7,498,621 | 8,229,752 | 0       | 0     | 3,609,840 | 3,994,681 | 8,918,968 | 4,438,396 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 32,501    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,761,747  | 2,238,893 | 1,022,578 | 0       | 0      | 1,096,004 | 881,875   | 2,716,757 | 859,466   |
| 2016        | 0         | 1,693  | 3,909,731  | 2,998,174 | 963,354   | 0       | 2,097  | 3,139,631 | 1,620,486 | 1,600,556 | 896,762   |
| 2017        | 175       | 4,007  | 3,052,499  | 1,850,965 | 2,489,931 | 0       | 8,426  | 2,022,977 | 746,805   | 1,554,494 | 775,753   |
| 2018        | 39,599    | 4,861  | 2,235,961  | 1,644,462 | 2,910,497 | 0       | 5,364  | 1,242,911 | 882,552   | 2,321,748 | 841,143   |
| 2019        | 113       | 9,399  | 1,604,146  | 969,714   | 1,794,799 | 0       | 24,409 | 656,044   | 480,174   | 1,057,887 | 687,674   |
| TOTAL       | 39,887    | 19,959 | 12,564,084 | 9,702,208 | 9,181,159 | 0       | 40,295 | 8,157,566 | 4,611,892 | 9,251,442 | 4,060,798 |
| OD          | 0         | 0      | 0          | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 29,391    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 20,821,791  | 32,746,701  | 4,090,189 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,469,661) | (7,904,722) | 12,938    |       |
| TOTAL LOSSES                | 14,352,129  | 24,841,979  | 4,103,127 |       |
| EXPECTED LOSSES             | 12,738,930  | 21,900,752  | 4,797,556 |       |
| CREDIBILITY                 | 0.37        | 1.00        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.179 | 0.309 | 0.051 | 0.538 |
| INDICATED (POST-TEST)   | 0.180 | 0.312 | 0.051 | 0.544 |
| PRESENT ON RATE LEVEL   | 0.154 | 0.265 | 0.058 | 0.477 |
| DERIVED BY FORMULA      | 0.164 | 0.312 | 0.051 | 0.527 |
| UNDERLYING PRESENT RATE | 0.159 | 0.273 | 0.060 | 0.491 |
| PROPOSED                | 0.164 | 0.312 | 0.051 | 0.527 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.506 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.51   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.56   | 0.52   | 0.49   | + 0.51 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 3,155,320        | 45,954,363         | 1.456               | 0               | 0     | 42    | 352   | 586  | 980  |
| 2016        | 3,167,620        | 38,281,882         | 1.209               | 2               | 0     | 37    | 311   | 543  | 893  |
| 2017        | 3,351,833        | 47,164,854         | 1.407               | 1               | 0     | 38    | 363   | 590  | 992  |
| 2018        | 3,284,970        | 42,533,642         | 1.295               | 0               | 0     | 12    | 219   | 732  | 963  |
| 2019        | 3,395,093        | 31,594,324         | 0.931               | 0               | 0     | 3     | 124   | 707  | 834  |
| TOTAL       | 16,354,836       | 205,529,065        | 1.257               | 3               | 0     | 132   | 1369  | 3158 | 4662 |
| OD          |                  |                    |                     | 0               | 0     | 1     | 2     | 8    | 11   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |            |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|------------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0     | 7,852,429  | 9,453,668  | 6,571,035  | 0       | 0     | 4,519,147  | 6,571,364  | 5,804,829  | 5,181,891  |
| 2016        | 236,637   | 0     | 7,035,240  | 7,871,397  | 5,532,633  | 31,235  | 0     | 2,517,658  | 5,242,491  | 5,270,686  | 4,543,905  |
| 2017        | 3,000     | 0     | 6,868,899  | 11,052,056 | 6,515,744  | 0       | 0     | 3,100,780  | 7,873,437  | 6,354,554  | 5,396,384  |
| 2018        | 0         | 0     | 2,391,530  | 8,826,617  | 10,188,529 | 0       | 0     | 1,393,790  | 5,725,026  | 8,780,028  | 5,228,122  |
| 2019        | 0         | 0     | 613,613    | 3,562,813  | 8,135,798  | 0       | 0     | 348,549    | 2,669,939  | 10,958,366 | 5,305,246  |
| TOTAL       | 239,637   | 0     | 24,761,711 | 40,766,551 | 36,943,739 | 31,235  | 0     | 11,879,924 | 28,082,257 | 37,168,463 | 25,655,548 |
| OD          | 0         | 0     | 149,524    | 106,749    | 184,363    | 0       | 0     | 1,607      | 1,523      | 62,441     | 71,851     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0      | 10,278,691 | 12,346,490 | 8,286,075  | 0       | 0       | 8,843,679  | 8,122,206  | 6,948,380  | 4,756,976  |
| 2016        | 279,116   | 4,785  | 9,660,341  | 9,902,511  | 7,116,237  | 50,822  | 4,145   | 5,395,652  | 5,871,516  | 6,051,250  | 4,153,129  |
| 2017        | 4,473     | 15,014 | 10,804,356 | 12,634,780 | 8,051,949  | 0       | 27,223  | 7,075,461  | 8,483,708  | 7,019,848  | 4,808,178  |
| 2018        | 1,032     | 15,089 | 7,322,735  | 8,877,846  | 11,116,003 | 0       | 17,904  | 4,672,142  | 5,006,735  | 8,777,394  | 4,632,116  |
| 2019        | 684       | 42,858 | 8,010,428  | 5,786,753  | 7,791,901  | 0       | 180,604 | 4,986,379  | 3,878,042  | 7,923,945  | 5,204,446  |
| TOTAL       | 285,305   | 77,745 | 46,076,551 | 49,548,380 | 42,362,165 | 50,822  | 229,876 | 30,973,313 | 31,362,207 | 36,720,818 | 23,554,846 |
| OD          | 14        | 567    | 220,379    | 145,617    | 204,760    | 0       | 383     | 13,434     | 10,103     | 53,707     | 66,090     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 77,928,390   | 160,407,756  | 23,620,936 |       |
| IBNR + FREQUENCY ADJUSTMENT | (27,676,330) | (39,442,760) | 71,032     |       |
| TOTAL LOSSES                | 50,252,060   | 120,964,996  | 23,691,968 |       |
| EXPECTED LOSSES             | 54,361,003   | 109,008,410  | 26,650,230 |       |
| CREDIBILITY                 | 0.60         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.306 | 0.737 | 0.144 | 1.187 |
| INDICATED (POST-TEST)   | 0.309 | 0.744 | 0.146 | 1.199 |
| PRESENT ON RATE LEVEL   | 0.323 | 0.647 | 0.158 | 1.128 |
| DERIVED BY FORMULA      | 0.314 | 0.744 | 0.146 | 1.204 |
| UNDERLYING PRESENT RATE | 0.332 | 0.667 | 0.163 | 1.162 |
| PROPOSED                | 0.313 | 0.741 | 0.145 | 1.199 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.152 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.15   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.17   | 1.16   | 1.16   | + 1.15 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 173,651          | 1,239,048          | 0.714               | 0               | 0     | 1     | 6     | 6    | 13  |
| 2016        | 165,094          | 363,259            | 0.220               | 0               | 0     | 0     | 2     | 12   | 14  |
| 2017        | 163,480          | 699,254            | 0.428               | 0               | 0     | 0     | 4     | 5    | 9   |
| 2018        | 166,383          | 925,065            | 0.556               | 0               | 0     | 0     | 7     | 8    | 15  |
| 2019        | 159,323          | 640,071            | 0.402               | 0               | 0     | 0     | 3     | 11   | 14  |
| TOTAL       | 827,931          | 3,866,697          | 0.467               | 0               | 0     | 1     | 22    | 42   | 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 |
| 2015        | 0         | 0     | 185,206 | 422,354   | 35,023  | 0       | 0     | 94,739 | 390,533 | 67,859  | 43,334    |
| 2016        | 0         | 0     | 0       | 19,638    | 151,387 | 0       | 0     | 0      | 43,661  | 73,168  | 75,405    |
| 2017        | 0         | 0     | 0       | 220,532   | 21,161  | 0       | 0     | 0      | 240,827 | 67,370  | 149,364   |
| 2018        | 0         | 0     | 0       | 348,381   | 169,896 | 0       | 0     | 0      | 188,391 | 148,425 | 69,972    |
| 2019        | 0         | 0     | 0       | 72,955    | 231,978 | 0       | 0     | 0      | 107,400 | 163,644 | 64,094    |
| TOTAL       | 0         | 0     | 185,206 | 1,083,860 | 609,445 | 0       | 0     | 94,739 | 970,812 | 520,466 | 402,169   |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0      | 0       | 0       | 5,056     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |           |         |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 249,102 | 551,594   | 44,164  | 0       | 0     | 200,847 | 482,699   | 81,227  | 39,781    |
| 2016        | 0         | 6     | 2,638   | 26,033    | 190,547 | 0       | 10    | 3,011   | 48,893    | 83,287  | 68,920    |
| 2017        | 25        | 75    | 34,224  | 245,834   | 31,067  | 0       | 80    | 40,569  | 252,055   | 78,738  | 133,083   |
| 2018        | 39        | 294   | 152,965 | 327,762   | 197,578 | 0       | 199   | 76,912  | 153,305   | 153,691 | 61,995    |
| 2019        | 17        | 960   | 188,050 | 141,052   | 216,901 | 0       | 3,640 | 107,226 | 95,497    | 125,016 | 62,876    |
| TOTAL       | 80        | 1,335 | 626,979 | 1,292,276 | 680,257 | 0       | 3,929 | 428,564 | 1,032,449 | 521,959 | 366,656   |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0       | 0         | 0       | 4,640     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,060,887 | 3,526,941   | 371,296   |       |
| IBNR + FREQUENCY ADJUSTMENT | (697,187) | (702,158)   | 942       |       |
| TOTAL LOSSES                | 363,700   | 2,824,783   | 372,238   |       |
| EXPECTED LOSSES             | 1,358,830 | 1,918,708   | 371,187   |       |
| CREDIBILITY                 | 0.08      | 0.27        | 0.44      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.044 | 0.341 | 0.044 | 0.430 |
| INDICATED (POST-TEST)   | 0.044 | 0.344 | 0.045 | 0.434 |
| PRESENT ON RATE LEVEL   | 0.159 | 0.225 | 0.044 | 0.428 |
| DERIVED BY FORMULA      | 0.150 | 0.257 | 0.044 | 0.451 |
| UNDERLYING PRESENT RATE | 0.164 | 0.232 | 0.045 | 0.441 |
| PROPOSED                | 0.144 | 0.247 | 0.042 | 0.434 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.417 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.42   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.50   | 0.46   | 0.44   | + 0.42 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 101,607          | 1,346,346          | 1.325               | 0               | 0     | 1     | 12    | 18   | 31  |
| 2016        | 100,394          | 2,202,786          | 2.194               | 0               | 0     | 2     | 16    | 17   | 35  |
| 2017        | 102,590          | 1,681,256          | 1.639               | 0               | 0     | 2     | 6     | 15   | 23  |
| 2018        | 112,036          | 1,562,678          | 1.395               | 0               | 0     | 1     | 8     | 19   | 28  |
| 2019        | 106,326          | 1,045,551          | 0.983               | 0               | 0     | 0     | 5     | 17   | 22  |
| TOTAL       | 522,953          | 7,838,617          | 1.499               | 0               | 0     | 6     | 47    | 86   | 139 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 272,749   | 198,147   | 196,112   | 0       | 0     | 76,790  | 181,505   | 179,265   | 241,778   |
| 2016        | 0         | 0     | 318,563   | 487,065   | 283,834   | 0       | 0     | 115,233 | 548,148   | 225,287   | 224,656   |
| 2017        | 0         | 0     | 273,552   | 153,339   | 428,494   | 0       | 0     | 138,945 | 103,013   | 362,150   | 221,763   |
| 2018        | 0         | 0     | 195,337   | 212,878   | 325,413   | 0       | 0     | 237,143 | 155,303   | 236,851   | 199,753   |
| 2019        | 0         | 0     | 0         | 190,383   | 196,060   | 0       | 0     | 0       | 112,644   | 405,778   | 140,686   |
| TOTAL       | 0         | 0     | 1,060,201 | 1,241,812 | 1,429,913 | 0       | 0     | 568,111 | 1,100,613 | 1,409,331 | 1,028,636 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 5,566     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 366,847   | 258,780   | 247,297   | 0       | 0     | 162,795   | 224,340   | 214,580   | 221,952   |
| 2016        | 0         | 259   | 443,589   | 611,171   | 365,237   | 0       | 262   | 264,653   | 608,962   | 262,289   | 205,336   |
| 2017        | 17        | 504   | 394,374   | 189,460   | 507,669   | 0       | 1,149 | 281,635   | 123,056   | 388,170   | 197,591   |
| 2018        | 26        | 773   | 347,761   | 227,117   | 356,160   | 0       | 2,226 | 440,893   | 150,973   | 245,016   | 176,981   |
| 2019        | 26        | 1,293 | 263,137   | 219,154   | 200,781   | 0       | 6,102 | 176,275   | 149,801   | 294,084   | 138,013   |
| TOTAL       | 69        | 2,829 | 1,815,708 | 1,505,681 | 1,677,144 | 0       | 9,738 | 1,326,251 | 1,257,132 | 1,404,140 | 939,873   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 5,069     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,154,595   | 5,844,097   | 944,942   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,144,453) | (1,292,906) | 2,428     |       |
| TOTAL LOSSES                | 1,010,143   | 4,551,191   | 947,370   |       |
| EXPECTED LOSSES             | 4,207,442   | 3,570,574   | 916,894   |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.32      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.193 | 0.870 | 0.180 | 1.244 |
| INDICATED (POST-TEST)   | 0.195 | 0.879 | 0.182 | 1.255 |
| PRESENT ON RATE LEVEL   | 0.781 | 0.663 | 0.170 | 1.614 |
| DERIVED BY FORMULA      | 0.746 | 0.706 | 0.174 | 1.626 |
| UNDERLYING PRESENT RATE | 0.805 | 0.683 | 0.175 | 1.663 |
| PROPOSED                | 0.740 | 0.701 | 0.173 | 1.614 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.551 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.55   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.96   | 1.84   | 1.66   | + 1.55 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 465,433          | 8,441,740          | 1,814               | 1               | 0     | 3     | 46    | 123  | 173 |
| 2016        | 463,295          | 9,326,504          | 2,013               | 0               | 0     | 4     | 53    | 133  | 190 |
| 2017        | 452,431          | 8,937,122          | 1,975               | 0               | 0     | 2     | 39    | 122  | 163 |
| 2018        | 533,832          | 9,936,139          | 1,861               | 0               | 0     | 4     | 46    | 146  | 196 |
| 2019        | 461,179          | 7,501,663          | 1,627               | 1               | 0     | 0     | 36    | 114  | 151 |
| TOTAL       | 2,376,170        | 44,143,168         | 1,858               | 2               | 0     | 13    | 220   | 638  | 873 |
| 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 |
| 2015        | 177,736   | 0     | 734,252   | 1,469,199 | 1,491,064 | 108,238 | 0     | 407,436   | 1,188,977 | 1,737,420  | 1,127,418 |
| 2016        | 0         | 0     | 680,358   | 1,595,767 | 1,872,405 | 0       | 0     | 444,064   | 1,677,780 | 2,171,410  | 884,720   |
| 2017        | 0         | 0     | 338,294   | 1,342,584 | 2,002,596 | 0       | 0     | 242,628   | 1,606,073 | 2,170,954  | 1,233,993 |
| 2018        | 0         | 0     | 669,365   | 1,847,944 | 2,475,483 | 0       | 0     | 284,403   | 1,266,049 | 2,420,106  | 972,789   |
| 2019        | 212,726   | 0     | 0         | 1,146,614 | 1,228,231 | 0       | 0     | 0         | 1,396,749 | 2,795,128  | 722,215   |
| TOTAL       | 390,462   | 0     | 2,422,269 | 7,402,108 | 9,069,779 | 108,238 | 0     | 1,378,531 | 7,135,628 | 11,295,018 | 4,941,135 |
| OD          | 0         | 0     | 0         | 1,456     | 0         | 0       | 0     | 0         | 735       | 0          | 3,950     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |            | MEDICAL |        |           |           |            |           |
|-------------|-----------|--------|-----------|-----------|------------|---------|--------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP       | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 256,295   | 0      | 987,569   | 1,918,774 | 1,880,232  | 241,263 | 0      | 863,764   | 1,469,576 | 2,079,692  | 1,034,970 |
| 2016        | 0         | 731    | 986,408   | 2,009,487 | 2,377,134  | 0       | 907    | 1,004,768 | 1,878,798 | 2,480,955  | 808,634   |
| 2017        | 150       | 1,031  | 723,537   | 1,561,045 | 2,366,259  | 0       | 2,504  | 768,152   | 1,740,841 | 2,345,419  | 1,099,488 |
| 2018        | 219       | 3,719  | 1,780,530 | 1,894,020 | 2,684,818  | 0       | 4,008  | 1,063,499 | 1,134,981 | 2,395,278  | 861,891   |
| 2019        | 268,319   | 7,931  | 1,611,158 | 1,337,147 | 1,251,557  | 0       | 53,846 | 1,576,250 | 1,383,342 | 2,090,018  | 708,493   |
| TOTAL       | 524,983   | 13,411 | 6,089,201 | 8,720,472 | 10,560,000 | 241,263 | 61,265 | 5,276,433 | 7,607,538 | 11,391,362 | 4,513,476 |
| OD          | 0         | 0      | 220       | 1,619     | 43         | 0       | 0      | 117       | 763       | 24         | 3,595     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 12,206,895  | 38,281,821  | 4,517,071 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,428,428) | (9,304,068) | 13,478    |       |
| TOTAL LOSSES                | 6,778,467   | 28,977,753  | 4,530,548 |       |
| EXPECTED LOSSES             | 10,610,619  | 25,592,421  | 5,208,471 |       |
| CREDIBILITY                 | 0.17        | 0.54        | 0.89      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.285 | 1.219 | 0.191 | 1.695 |
| INDICATED (POST-TEST)   | 0.288 | 1.231 | 0.192 | 1.711 |
| PRESENT ON RATE LEVEL   | 0.434 | 1.046 | 0.213 | 1.692 |
| DERIVED BY FORMULA      | 0.409 | 1.146 | 0.195 | 1.749 |
| UNDERLYING PRESENT RATE | 0.447 | 1.077 | 0.219 | 1.743 |
| PROPOSED                | 0.400 | 1.121 | 0.190 | 1.711 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.644 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.64   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.88   | 1.83   | 1.74   | + 1.64 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 55,824           | 620,951            | 1.112               | 0               | 0     | 1     | 2     | 4    | 7   |
| 2016        | 55,410           | 527,851            | 0.953               | 0               | 0     | 0     | 2     | 13   | 15  |
| 2017        | 53,503           | 709,423            | 1.326               | 0               | 0     | 0     | 3     | 6    | 9   |
| 2018        | 58,851           | 278,718            | 0.474               | 0               | 0     | 0     | 1     | 16   | 17  |
| 2019        | 54,170           | 664,222            | 1.226               | 0               | 0     | 1     | 0     | 14   | 15  |
| TOTAL       | 277,758          | 2,801,165          | 1.008               | 0               | 0     | 2     | 8     | 53   | 63  |
| 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 |
| 2015        | 0         | 0     | 141,788 | 42,519  | 274,743 | 0       | 0     | 2,484   | 12,895  | 97,644  | 48,878    |
| 2016        | 0         | 0     | 0       | 133,004 | 144,253 | 0       | 0     | 0       | 70,707  | 103,559 | 76,328    |
| 2017        | 0         | 0     | 0       | 242,368 | 18,307  | 0       | 0     | 0       | 209,194 | 136,483 | 103,071   |
| 2018        | 0         | 0     | 0       | 6,692   | 69,094  | 0       | 0     | 0       | 584     | 155,447 | 46,901    |
| 2019        | 0         | 0     | 157,316 | 0       | 115,040 | 0       | 0     | 102,656 | 0       | 179,035 | 110,175   |
| TOTAL       | 0         | 0     | 299,104 | 424,583 | 621,437 | 0       | 0     | 105,140 | 293,380 | 672,168 | 385,353   |
| OD          | 0         | 0     | 0       | 0       | 10,000  | 0       | 0     | 0       | 0       | 10,221  | 412       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 190,705 | 55,530  | 346,451 | 0       | 0     | 5,266   | 15,938  | 116,880 | 44,870    |
| 2016        | 0         | 43    | 7,469   | 166,899 | 182,543 | 0       | 16    | 4,766   | 79,042  | 117,978 | 69,764    |
| 2017        | 27        | 82    | 37,406  | 270,025 | 28,417  | 0       | 71    | 37,710  | 221,224 | 150,579 | 91,836    |
| 2018        | 1         | 16    | 10,835  | 11,424  | 70,846  | 0       | 25    | 11,562  | 9,546   | 147,649 | 41,554    |
| 2019        | 6         | 1,730 | 218,397 | 57,295  | 115,125 | 0       | 8,491 | 179,238 | 50,682  | 130,644 | 108,082   |
| TOTAL       | 35        | 1,871 | 464,812 | 561,172 | 743,381 | 0       | 8,604 | 238,543 | 376,433 | 663,730 | 356,106   |
| OD          | 0         | 0     | 418     | 305     | 11,571  | 0       | 0     | 324     | 298     | 10,774  | 377       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 714,606   | 2,367,665   | 356,483   |       |
| IBNR + FREQUENCY ADJUSTMENT | (242,586) | (388,000)   | 838       |       |
| TOTAL LOSSES                | 472,020   | 1,979,665   | 357,321   |       |
| EXPECTED LOSSES             | 474,014   | 1,064,569   | 325,374   |       |
| CREDIBILITY                 | 0.04      | 0.13        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.170 | 0.704 | 0.129 | 1.003 |
| INDICATED (POST-TEST)   | 0.171 | 0.711 | 0.130 | 1.012 |
| PRESENT ON RATE LEVEL   | 0.166 | 0.372 | 0.114 | 0.652 |
| DERIVED BY FORMULA      | 0.166 | 0.416 | 0.117 | 0.699 |
| UNDERLYING PRESENT RATE | 0.171 | 0.383 | 0.117 | 0.671 |
| PROPOSED                | 0.166 | 0.416 | 0.117 | 0.699 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.672 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.67   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.70   | 0.69   | 0.67   | + 0.67 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 668,448          | 2,294,329          | 0.343               | 0               | 0     | 2     | 14    | 22   | 38  |
| 2016        | 692,018          | 4,191,953          | 0.606               | 0               | 0     | 7     | 17    | 30   | 54  |
| 2017        | 773,370          | 1,843,709          | 0.238               | 0               | 0     | 1     | 11    | 21   | 33  |
| 2018        | 756,200          | 4,856,183          | 0.642               | 1               | 0     | 4     | 13    | 58   | 76  |
| 2019        | 789,196          | 2,382,084          | 0.302               | 0               | 0     | 2     | 3     | 29   | 34  |
| TOTAL       | 3,679,232        | 15,568,258         | 0.423               | 1               | 0     | 16    | 58    | 160  | 235 |
| 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 |
| 2015        | 0         | 0     | 587,081   | 493,245   | 141,237   | 0       | 0     | 65,779    | 257,984   | 266,053   | 482,950   |
| 2016        | 0         | 0     | 2,178,603 | 386,838   | 107,530   | 0       | 0     | 546,812   | 568,244   | 164,476   | 239,450   |
| 2017        | 0         | 0     | 155,488   | 505,854   | 269,724   | 0       | 0     | 0         | 489,355   | 264,630   | 158,658   |
| 2018        | 750,000   | 0     | 1,097,238 | 787,344   | 653,989   | 14,368  | 0     | 266,418   | 310,986   | 636,464   | 339,376   |
| 2019        | 0         | 0     | 534,361   | 148,375   | 517,677   | 0       | 0     | 280,428   | 160,057   | 302,007   | 439,179   |
| TOTAL       | 750,000   | 0     | 4,552,771 | 2,321,656 | 1,690,157 | 14,368  | 0     | 1,159,437 | 1,786,626 | 1,633,630 | 1,659,613 |
| OD          | 0         | 0     | 0         | 22,688    | 0         | 0       | 0     | 0         | 48,416    | 0         | 3,600     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 789,624   | 644,178   | 178,100   | 0       | 0      | 139,451   | 318,868   | 318,465   | 443,348   |
| 2016        | 0         | 824    | 2,884,337 | 499,822   | 166,838   | 0       | 768    | 1,133,985 | 636,296   | 198,610   | 218,857   |
| 2017        | 57        | 428    | 288,555   | 573,997   | 331,335   | 0       | 165    | 86,483    | 515,901   | 294,646   | 141,364   |
| 2018        | 921,400   | 3,846  | 1,657,172 | 815,572   | 776,182   | 25,430  | 2,685  | 570,254   | 296,080   | 636,202   | 300,687   |
| 2019        | 41        | 6,808  | 932,521   | 355,995   | 524,432   | 0       | 24,417 | 531,977   | 189,402   | 243,255   | 430,835   |
| TOTAL       | 921,498   | 11,905 | 6,552,209 | 2,889,564 | 1,976,887 | 25,430  | 28,036 | 2,462,150 | 1,956,547 | 1,691,179 | 1,535,091 |
| OD          | 0         | 0      | 0         | 29,631    | 0         | 0       | 0      | 0         | 59,842    | 0         | 3,218     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,001,228  | 8,603,650   | 1,538,309 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,116,708) | (2,020,025) | 4,101     |       |
| TOTAL LOSSES                | 6,884,520   | 6,583,625   | 1,542,410 |       |
| EXPECTED LOSSES             | 6,144,448   | 5,621,276   | 1,500,704 |       |
| CREDIBILITY                 | 0.22        | 0.72        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.187 | 0.177 | 0.042 | 0.405 |
| INDICATED (POST-TEST)   | 0.189 | 0.178 | 0.042 | 0.409 |
| PRESENT ON RATE LEVEL   | 0.162 | 0.148 | 0.040 | 0.350 |
| DERIVED BY FORMULA      | 0.168 | 0.170 | 0.042 | 0.380 |
| UNDERLYING PRESENT RATE | 0.167 | 0.153 | 0.041 | 0.361 |
| PROPOSED                | 0.168 | 0.170 | 0.042 | 0.380 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.365 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.37   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.38   | 0.35   | 0.36   | + 0.37 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 5,994            | 185,668            | 3,098               | 0               | 0     | 0     | 1     | 1    | 2   |
| 2016        | 6,210            | 1,275,324          | 20,537              | 1               | 0     | 0     | 1     | 2    | 4   |
| 2017        | 5,994            | 157,230            | 2,623               | 0               | 0     | 0     | 0     | 5    | 5   |
| 2018        | 7,135            | 387,714            | 5,434               | 0               | 0     | 0     | 1     | 6    | 7   |
| 2019        | 10,913           | 296,503            | 2,717               | 0               | 0     | 0     | 1     | 4    | 5   |
| TOTAL       | 36,246           | 2,302,439          | 6,352               | 1               | 0     | 0     | 4     | 18   | 23  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |         | MEDICAL |       |       |           |         |           |
|-------------|-----------|-------|-------|---------|---------|---------|-------|-------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP    | DEATH   | P. T. | MAJOR | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0     | 40,835  | 2,557   | 0       | 0     | 0     | 88,768    | 4,876   | 48,632    |
| 2016        | 11,022    | 0     | 0     | 42,346  | 12,096  | 21,666  | 0     | 0     | 1,110,794 | 9,301   | 68,099    |
| 2017        | 0         | 0     | 0     | 0       | 22,856  | 0       | 0     | 0     | 0         | 125,460 | 8,914     |
| 2018        | 0         | 0     | 0     | 44,064  | 108,996 | 0       | 0     | 0     | 12,148    | 160,935 | 61,571    |
| 2019        | 0         | 0     | 0     | 62,940  | 76,457  | 0       | 0     | 0     | 66,913    | 68,896  | 21,297    |
| TOTAL       | 11,022    | 0     | 0     | 190,185 | 222,962 | 21,666  | 0     | 0     | 1,278,623 | 369,468 | 208,513   |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0         | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |           |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 53,331  | 3,224   | 0       | 0     | 0       | 109,717   | 5,837   | 44,644    |
| 2016        | 13,001    | 13    | 1,840   | 48,770  | 15,546  | 35,252  | 239   | 58,250  | 1,133,464 | 21,769  | 62,242    |
| 2017        | 0         | 0     | 955     | 697     | 26,446  | 0       | 3     | 3,975   | 3,663     | 132,253 | 7,942     |
| 2018        | 5         | 51    | 29,845  | 48,272  | 114,119 | 0       | 36    | 16,019  | 18,745    | 153,643 | 54,552    |
| 2019        | 9         | 462   | 93,465  | 76,687  | 76,765  | 0       | 1,945 | 57,795  | 52,488    | 54,879  | 20,892    |
| TOTAL       | 13,015    | 526   | 126,104 | 227,757 | 236,100 | 35,252  | 2,224 | 136,038 | 1,318,077 | 368,381 | 190,273   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0         | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 313,160   | 2,150,315   | 190,273   |       |
| IBNR + FREQUENCY ADJUSTMENT | (165,549) | (184,560)   | 524       |       |
| TOTAL LOSSES                | 147,611   | 1,965,755   | 190,797   |       |
| EXPECTED LOSSES             | 342,406   | 537,723     | 154,534   |       |
| CREDIBILITY                 | 0.01      | 0.03        | 0.05      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.407 | 5.423 | 0.526 | 6.357 |
| INDICATED (POST-TEST)   | 0.411 | 5.475 | 0.531 | 6.417 |
| PRESENT ON RATE LEVEL   | 0.917 | 1.440 | 0.414 | 2.771 |
| DERIVED BY FORMULA      | 0.912 | 1.561 | 0.420 | 2.893 |
| UNDERLYING PRESENT RATE | 0.945 | 1.484 | 0.426 | 2.855 |
| PROPOSED                | 0.912 | 1.561 | 0.420 | 2.893 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.780 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.78   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.95   | 2.94   | 2.85   | + 2.78 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 95,045           | 2,689,701          | 2.830               | 0               | 0     | 1     | 1     | 47   | 49  |
| 2016        | 120,273          | 1,038,197          | 0.863               | 0               | 0     | 0     | 1     | 37   | 38  |
| 2017        | 127,107          | 869,721            | 0.684               | 0               | 0     | 0     | 2     | 42   | 44  |
| 2018        | 137,555          | 1,622,369          | 1.179               | 0               | 0     | 0     | 2     | 45   | 47  |
| 2019        | 143,655          | 1,162,279          | 0.809               | 0               | 0     | 0     | 2     | 32   | 34  |
| TOTAL       | 623,635          | 7,382,267          | 1.184               | 0               | 0     | 1     | 8     | 203  | 212 |
| 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 |
| 2015        | 0         | 0     | 155,310 | 123,404 | 1,144,780 | 0       | 0     | 87,347 | 33,719  | 875,715   | 269,426   |
| 2016        | 0         | 0     | 0       | 95      | 444,838   | 0       | 0     | 0      | 3,301   | 365,144   | 224,819   |
| 2017        | 0         | 0     | 0       | 57,566  | 362,393   | 0       | 0     | 0      | 15,630  | 215,715   | 218,417   |
| 2018        | 0         | 0     | 0       | 66,159  | 792,270   | 0       | 0     | 0      | 62,293  | 471,140   | 230,507   |
| 2019        | 0         | 0     | 0       | 145,892 | 350,160   | 0       | 0     | 0      | 67,590  | 416,526   | 182,111   |
| TOTAL       | 0         | 0     | 155,310 | 393,116 | 3,094,441 | 0       | 0     | 87,347 | 182,533 | 2,344,240 | 1,125,280 |
| OD          | 0         | 0     | 0       | 0       | 5,405     | 0       | 0     | 0      | 0       | 10,000    | 716       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 208,892 | 161,166 | 1,443,568 | 0       | 0     | 185,176 | 41,677  | 1,048,231 | 247,333   |
| 2016        | 0         | 0     | 5,254   | 4,871   | 559,414   | 0       | 1     | 2,858   | 7,014   | 413,291   | 205,485   |
| 2017        | 6         | 24    | 23,842  | 75,046  | 421,038   | 0       | 10    | 9,328   | 22,529  | 227,897   | 194,610   |
| 2018        | 12        | 175   | 120,218 | 121,444 | 811,611   | 0       | 131   | 56,268  | 75,394  | 451,601   | 204,229   |
| 2019        | 28        | 1,583 | 312,809 | 240,684 | 332,255   | 0       | 5,349 | 152,933 | 126,573 | 296,900   | 178,651   |
| TOTAL       | 47        | 1,782 | 671,015 | 603,210 | 3,567,884 | 0       | 5,491 | 406,564 | 273,188 | 2,437,920 | 1,030,307 |
| OD          | 0         | 16    | 3,005   | 1,967   | 4,823     | 0       | 98    | 2,725   | 2,120   | 6,960     | 648       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,090,744   | 6,898,072   | 1,030,955 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,632,863) | (2,040,096) | 4,630     |       |
| TOTAL LOSSES                | 0           | 4,857,975   | 1,035,585 |       |
| EXPECTED LOSSES             | 3,254,338   | 5,760,366   | 1,604,054 |       |
| CREDIBILITY                 | 0.07        | 0.22        | 0.37      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.776 | 0.166 | 0.942 |
| INDICATED (POST-TEST)   | 0.000 | 0.784 | 0.168 | 0.951 |
| PRESENT ON RATE LEVEL   | 0.507 | 0.897 | 0.250 | 1.653 |
| DERIVED BY FORMULA      | 0.471 | 0.872 | 0.219 | 1.562 |
| UNDERLYING PRESENT RATE | 0.522 | 0.924 | 0.257 | 1.703 |
| PROPOSED                | 0.471 | 0.872 | 0.219 | 1.562 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.501 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.50   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.38   | 2.02   | 1.70   | + 1.50 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,095,957        | 20,484,809         | 1.869               | 0               | 0     | 14    | 76    | 320  | 410  |
| 2016        | 1,155,844        | 20,126,014         | 1.741               | 0               | 0     | 12    | 65    | 367  | 444  |
| 2017        | 1,202,270        | 23,494,474         | 1.954               | 1               | 0     | 19    | 65    | 346  | 431  |
| 2018        | 1,314,871        | 23,316,699         | 1.773               | 1               | 0     | 13    | 68    | 393  | 475  |
| 2019        | 1,368,018        | 14,501,998         | 1.060               | 0               | 0     | 4     | 30    | 341  | 375  |
| TOTAL       | 6,136,960        | 101,923,994        | 1.661               | 2               | 0     | 62    | 304   | 1767 | 2135 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 11   | 11   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |           |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|-----------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR     | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0     | 2,783,741  | 3,454,573  | 4,259,985  | 0       | 0     | 1,786,033 | 2,092,459  | 3,563,768  | 2,544,250  |
| 2016        | 0         | 0     | 1,917,630  | 3,677,184  | 4,178,706  | 0       | 0     | 1,032,107 | 2,557,851  | 4,385,314  | 2,377,222  |
| 2017        | 1,155,331 | 0     | 3,496,954  | 3,593,157  | 4,579,194  | 0       | 0     | 1,542,612 | 2,338,020  | 4,146,096  | 2,643,110  |
| 2018        | 251,238   | 0     | 2,291,569  | 4,111,584  | 5,934,851  | 100,383 | 0     | 988,244   | 2,131,662  | 5,272,810  | 2,234,358  |
| 2019        | 0         | 0     | 649,479    | 2,216,617  | 3,361,961  | 0       | 0     | 490,006   | 1,148,562  | 4,195,103  | 2,440,270  |
| TOTAL       | 1,406,569 | 0     | 11,139,373 | 17,053,115 | 22,314,697 | 100,383 | 0     | 5,839,002 | 10,268,554 | 21,563,091 | 12,239,210 |
| OD          | 0         | 0     | 0          | 0          | 260,957    | 0       | 0     | 0         | 0          | 145,526    | 60,637     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0      | 3,610,520  | 4,511,672  | 5,371,841  | 0       | 0       | 3,244,491  | 2,586,279  | 4,265,830  | 2,335,622  |
| 2016        | 0         | 1,796  | 2,731,702  | 4,631,929  | 5,311,303  | 0       | 1,796   | 2,254,409  | 2,878,920  | 5,002,908  | 2,172,781  |
| 2017        | 1,046,643 | 6,981  | 5,250,817  | 4,210,106  | 5,498,932  | 0       | 13,147  | 3,321,382  | 2,610,137  | 4,480,054  | 2,355,011  |
| 2018        | 309,115   | 10,638 | 4,948,038  | 4,286,695  | 6,448,466  | 177,671 | 11,325  | 2,671,051  | 2,019,535  | 5,191,216  | 1,979,641  |
| 2019        | 357       | 23,993 | 4,301,364  | 3,008,023  | 3,352,219  | 0       | 94,974  | 2,435,724  | 1,600,386  | 3,067,515  | 2,393,905  |
| TOTAL       | 1,356,115 | 43,408 | 20,842,440 | 20,648,426 | 25,982,761 | 177,671 | 121,242 | 13,927,057 | 11,695,257 | 22,007,523 | 11,236,959 |
| OD          | 0         | 1      | 2,201      | 1,797      | 326,218    | 0       | 43      | 1,786      | 1,636      | 167,228    | 55,636     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 36,471,964   | 80,830,847   | 11,292,596 |       |
| IBNR + FREQUENCY ADJUSTMENT | (13,030,139) | (20,242,666) | 37,669     |       |
| TOTAL LOSSES                | 23,441,825   | 60,588,181   | 11,330,265 |       |
| EXPECTED LOSSES             | 25,838,451   | 56,632,529   | 13,418,774 |       |
| CREDIBILITY                 | 0.31         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.382 | 0.979 | 0.184 | 1.545 |
| INDICATED (POST-TEST)   | 0.386 | 0.988 | 0.185 | 1.559 |
| PRESENT ON RATE LEVEL   | 0.409 | 0.896 | 0.212 | 1.517 |
| DERIVED BY FORMULA      | 0.402 | 0.988 | 0.185 | 1.576 |
| UNDERLYING PRESENT RATE | 0.421 | 0.923 | 0.219 | 1.562 |
| PROPOSED                | 0.397 | 0.978 | 0.184 | 1.559 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.498 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.50   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.62   | 1.57   | 1.56   | + 1.50 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 826,389          | 18,521,137         | 2.241               | 0               | 0     | 15    | 36    | 304  | 355  |
| 2016        | 862,940          | 15,650,328         | 1.814               | 0               | 0     | 17    | 32    | 222  | 271  |
| 2017        | 950,445          | 18,122,870         | 1.907               | 0               | 0     | 18    | 33    | 296  | 347  |
| 2018        | 1,040,717        | 17,392,394         | 1.671               | 0               | 0     | 12    | 52    | 329  | 393  |
| 2019        | 1,044,158        | 14,296,459         | 1.369               | 0               | 0     | 1     | 42    | 323  | 366  |
| TOTAL       | 4,724,649        | 83,983,188         | 1.778               | 0               | 0     | 63    | 195   | 1474 | 1732 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 2    | 2    |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |           |           |            |           |
|-------------|-----------|-------|------------|------------|------------|---------|-------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0     | 4,377,071  | 1,867,710  | 4,441,514  | 0       | 0     | 2,848,393 | 930,023   | 2,953,728  | 1,102,698 |
| 2016        | 0         | 0     | 3,723,846  | 1,418,871  | 4,035,460  | 0       | 0     | 1,825,879 | 730,078   | 2,748,296  | 1,167,898 |
| 2017        | 0         | 0     | 3,958,682  | 1,720,930  | 4,029,341  | 0       | 0     | 1,765,099 | 952,519   | 4,563,066  | 1,133,233 |
| 2018        | 0         | 0     | 2,585,361  | 2,766,447  | 4,399,538  | 0       | 0     | 669,437   | 1,878,873 | 3,735,824  | 1,356,914 |
| 2019        | 0         | 0     | 154,203    | 2,392,840  | 3,763,573  | 0       | 0     | 86,678    | 3,111,553 | 3,849,338  | 938,274   |
| TOTAL       | 0         | 0     | 14,799,163 | 10,166,798 | 20,669,426 | 0       | 0     | 7,195,486 | 7,603,046 | 17,850,252 | 5,699,017 |
| OD          | 0         | 0     | 0          | 0          | 28,440     | 0       | 0     | 0         | 0         | 20,214     | 9,386     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 4,924,154  | 2,439,229  | 5,600,749  | 0       | 0       | 3,946,027  | 1,149,508 | 3,535,612  | 1,012,277 |
| 2016        | 0         | 1,627  | 4,909,737  | 1,836,839  | 5,134,382  | 0       | 2,162   | 3,507,376  | 854,256   | 3,137,938  | 1,067,459 |
| 2017        | 193       | 7,069  | 5,518,186  | 2,121,394  | 4,818,654  | 0       | 14,412  | 3,504,324  | 1,192,014 | 4,879,978  | 1,009,711 |
| 2018        | 337       | 10,208 | 4,594,421  | 2,967,078  | 4,804,602  | 0       | 8,103   | 1,973,865  | 1,711,471 | 3,701,714  | 1,202,226 |
| 2019        | 380       | 21,203 | 4,123,648  | 3,187,234  | 3,685,606  | 0       | 84,261  | 2,416,049  | 2,047,050 | 2,907,382  | 920,447   |
| TOTAL       | 910       | 40,107 | 24,070,147 | 12,551,773 | 24,043,993 | 0       | 108,937 | 15,347,641 | 6,954,300 | 18,162,624 | 5,212,119 |
| OD          | 0         | 0      | 443        | 371        | 35,528     | 0       | 0       | 155        | 192       | 22,857     | 8,626     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 39,568,340   | 61,771,637   | 5,220,744 |       |
| IBNR + FREQUENCY ADJUSTMENT | (12,903,089) | (14,082,776) | 16,751    |       |
| TOTAL LOSSES                | 26,665,251   | 47,688,861   | 5,237,495 |       |
| EXPECTED LOSSES             | 25,558,273   | 39,451,739   | 5,973,114 |       |
| CREDIBILITY                 | 0.26         | 0.85         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.564 | 1.008 | 0.111 | 1.683 |
| INDICATED (POST-TEST)   | 0.570 | 1.018 | 0.112 | 1.699 |
| PRESENT ON RATE LEVEL   | 0.525 | 0.811 | 0.123 | 1.459 |
| DERIVED BY FORMULA      | 0.537 | 0.987 | 0.112 | 1.635 |
| UNDERLYING PRESENT RATE | 0.541 | 0.835 | 0.126 | 1.502 |
| PROPOSED                | 0.537 | 0.987 | 0.112 | 1.635 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.571 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.57   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.67   | 1.60   | 1.50   | + 1.57 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 951,005          | 14,961,138         | 1.573               | 0               | 0     | 7     | 64    | 273  | 344  |
| 2016        | 1,250,873        | 18,914,416         | 1.512               | 0               | 0     | 4     | 66    | 400  | 470  |
| 2017        | 1,816,252        | 16,703,050         | 0.920               | 0               | 0     | 5     | 49    | 428  | 482  |
| 2018        | 2,360,541        | 19,412,437         | 0.822               | 0               | 0     | 6     | 39    | 377  | 422  |
| 2019        | 2,895,399        | 16,567,697         | 0.572               | 0               | 0     | 3     | 23    | 388  | 414  |
| TOTAL       | 9,274,070        | 86,558,738         | 0.933               | 0               | 0     | 25    | 241   | 1866 | 2132 |
| 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 |
| 2015        | 0         | 0     | 1,393,418 | 2,658,330  | 3,937,571  | 0       | 0     | 1,141,839 | 1,693,088 | 2,939,417  | 1,197,475 |
| 2016        | 0         | 0     | 654,310   | 2,781,785  | 6,737,039  | 0       | 0     | 255,932   | 1,987,805 | 5,197,595  | 1,299,950 |
| 2017        | 0         | 0     | 938,350   | 2,484,074  | 6,378,929  | 0       | 0     | 267,417   | 1,235,530 | 4,319,349  | 1,079,401 |
| 2018        | 0         | 0     | 999,772   | 2,058,254  | 7,848,176  | 0       | 0     | 542,536   | 1,022,316 | 5,731,946  | 1,209,437 |
| 2019        | 0         | 0     | 527,711   | 1,161,963  | 6,501,055  | 0       | 0     | 146,565   | 1,080,016 | 5,867,182  | 1,283,205 |
| TOTAL       | 0         | 0     | 4,513,561 | 11,144,406 | 31,402,770 | 0       | 0     | 2,354,289 | 7,018,755 | 24,055,489 | 6,069,468 |
| OD          | 0         | 0     | 0         | 0          | 3,079      | 0       | 0     | 0         | 0         | 24,810     | 5,368     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |        |           |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|--------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 1,691,752  | 3,471,779  | 4,965,277  | 0       | 0      | 2,045,850 | 2,092,657 | 3,518,482  | 1,099,282 |
| 2016        | 0         | 1,103  | 1,060,973  | 3,535,773  | 8,504,515  | 0       | 760    | 665,829   | 2,246,615 | 5,907,113  | 1,188,154 |
| 2017        | 278       | 2,453  | 1,853,903  | 2,976,512  | 7,480,106  | 0       | 2,629  | 822,342   | 1,419,758 | 4,598,823  | 961,746   |
| 2018        | 275       | 5,666  | 2,890,233  | 2,518,594  | 8,188,333  | 0       | 6,522  | 1,621,792 | 1,161,192 | 5,534,087  | 1,071,561 |
| 2019        | 387       | 28,270 | 5,073,587  | 3,319,473  | 6,000,631  | 0       | 87,414 | 2,415,058 | 1,873,510 | 4,203,996  | 1,258,824 |
| TOTAL       | 940       | 37,492 | 12,570,448 | 15,822,131 | 35,138,861 | 0       | 97,325 | 7,570,871 | 8,793,733 | 23,762,501 | 5,579,568 |
| OD          | 0         | 0      | 176        | 117        | 3,548      | 0       | 2      | 845       | 722       | 26,298     | 5,017     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 20,278,098   | 83,547,910   | 5,584,585 |       |
| IBNR + FREQUENCY ADJUSTMENT | (12,083,366) | (21,402,918) | 28,676    |       |
| TOTAL LOSSES                | 8,194,732    | 62,144,991   | 5,613,260 |       |
| EXPECTED LOSSES             | 25,200,885   | 64,357,834   | 7,974,820 |       |
| CREDIBILITY                 | 0.41         | 1.00         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.088 | 0.670 | 0.060 | 0.819 |
| INDICATED (POST-TEST)   | 0.089 | 0.676 | 0.061 | 0.826 |
| PRESENT ON RATE LEVEL   | 0.264 | 0.674 | 0.083 | 1.021 |
| DERIVED BY FORMULA      | 0.192 | 0.676 | 0.061 | 0.929 |
| UNDERLYING PRESENT RATE | 0.272 | 0.694 | 0.086 | 1.052 |
| PROPOSED                | 0.192 | 0.676 | 0.061 | 0.929 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.893 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.89   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.79   | 1.35   | 1.05   | + 0.89 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 388,969          | 3,703,626          | 0.952               | 0               | 0     | 2     | 11    | 79   | 92  |
| 2016        | 395,508          | 3,235,804          | 0.818               | 0               | 0     | 1     | 13    | 72   | 86  |
| 2017        | 394,820          | 4,779,170          | 1.210               | 0               | 0     | 4     | 15    | 72   | 91  |
| 2018        | 401,454          | 3,652,579          | 0.910               | 0               | 0     | 0     | 10    | 89   | 99  |
| 2019        | 397,607          | 2,683,192          | 0.675               | 2               | 0     | 1     | 4     | 75   | 82  |
| TOTAL       | 1,978,358        | 18,054,371         | 0.913               | 2               | 0     | 8     | 53    | 387  | 450 |
| 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 |
| 2015        | 0         | 0     | 393,162   | 670,420   | 653,059   | 0       | 0     | 155,579 | 454,013   | 842,684   | 534,709   |
| 2016        | 0         | 0     | 189,104   | 382,104   | 503,624   | 0       | 0     | 20,918  | 377,639   | 1,180,031 | 582,384   |
| 2017        | 0         | 0     | 922,369   | 613,785   | 886,554   | 0       | 0     | 404,512 | 247,387   | 1,201,920 | 502,643   |
| 2018        | 0         | 0     | 0         | 648,976   | 723,901   | 0       | 0     | 0       | 597,296   | 1,065,718 | 616,688   |
| 2019        | 232,027   | 0     | 155,046   | 126,309   | 349,348   | 60,011  | 0     | 76,875  | 310,049   | 906,358   | 467,169   |
| TOTAL       | 232,027   | 0     | 1,659,681 | 2,441,594 | 3,116,486 | 60,011  | 0     | 657,884 | 1,986,384 | 5,196,711 | 2,703,593 |
| OD          | 0         | 0     | 0         | 0         | 12,714    | 0       | 0     | 0       | 0         | 23,529    | 6,619     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 528,803   | 875,569   | 823,507   | 0       | 0      | 329,827   | 561,160   | 1,008,693 | 490,863   |
| 2016        | 0         | 183   | 271,308   | 481,972   | 639,059   | 0       | 112    | 72,143    | 428,218   | 1,339,885 | 532,299   |
| 2017        | 69        | 1,725 | 1,321,065 | 729,383   | 1,068,713 | 0       | 3,331  | 816,220   | 308,028   | 1,283,981 | 447,855   |
| 2018        | 75        | 611   | 333,821   | 642,302   | 783,018   | 0       | 723    | 287,331   | 520,887   | 1,052,409 | 546,386   |
| 2019        | 292,518   | 2,877 | 448,705   | 240,396   | 341,164   | 101,945 | 19,792 | 525,498   | 377,216   | 667,445   | 458,293   |
| TOTAL       | 292,661   | 5,396 | 2,903,702 | 2,969,623 | 3,655,461 | 101,945 | 23,958 | 2,031,019 | 2,195,509 | 5,352,412 | 2,475,695 |
| OD          | 0         | 0     | 0         | 0         | 16,032    | 0       | 0      | 0         | 0         | 28,164    | 6,129     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,358,682   | 14,217,201  | 2,481,824 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,830,671) | (3,524,797) | 7,230     |       |
| TOTAL LOSSES                | 3,528,011   | 10,692,405  | 2,489,054 |       |
| EXPECTED LOSSES             | 3,585,603   | 9,697,711   | 2,767,025 |       |
| CREDIBILITY                 | 0.15        | 0.48        | 0.79      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.178 | 0.538 | 0.126 | 0.842 |
| INDICATED (POST-TEST)   | 0.180 | 0.543 | 0.127 | 0.850 |
| PRESENT ON RATE LEVEL   | 0.176 | 0.476 | 0.136 | 0.788 |
| DERIVED BY FORMULA      | 0.177 | 0.508 | 0.129 | 0.813 |
| UNDERLYING PRESENT RATE | 0.181 | 0.490 | 0.140 | 0.811 |
| PROPOSED                | 0.176 | 0.508 | 0.129 | 0.813 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.781 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.78   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.93   | 0.89   | 0.81   | + 0.78 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 247,859          | 3,757,311          | 1.516               | 0               | 0     | 2     | 28    | 60   | 90  |
| 2016        | 254,866          | 3,319,621          | 1.302               | 0               | 0     | 3     | 15    | 60   | 78  |
| 2017        | 258,332          | 2,744,500          | 1.062               | 0               | 0     | 0     | 20    | 58   | 78  |
| 2018        | 274,958          | 4,358,339          | 1.585               | 0               | 0     | 1     | 19    | 54   | 74  |
| 2019        | 245,831          | 2,940,793          | 1.196               | 0               | 0     | 0     | 6     | 69   | 75  |
| TOTAL       | 1,281,846        | 17,120,564         | 1.336               | 0               | 0     | 6     | 88    | 301  | 395 |
| 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 |
| 2015        | 0         | 0     | 347,654   | 688,896   | 760,110   | 0       | 0     | 227,398 | 494,272   | 765,087   | 473,894   |
| 2016        | 0         | 0     | 579,064   | 499,132   | 736,802   | 0       | 0     | 311,808 | 216,883   | 613,826   | 362,106   |
| 2017        | 0         | 0     | 0         | 599,451   | 588,175   | 0       | 0     | 0       | 561,973   | 549,517   | 445,384   |
| 2018        | 0         | 0     | 143,414   | 1,085,614 | 824,641   | 0       | 0     | 71,936  | 893,321   | 815,541   | 523,872   |
| 2019        | 0         | 0     | 0         | 426,201   | 910,708   | 0       | 0     | 0       | 118,308   | 1,126,282 | 359,294   |
| TOTAL       | 0         | 0     | 1,070,132 | 3,299,294 | 3,820,436 | 0       | 0     | 611,142 | 2,284,757 | 3,870,253 | 2,164,550 |
| OD          | 0         | 0     | 0         | 47,778    | 7,116     | 0       | 0     | 0       | 12,148    | 29,527    | 21,343    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 467,595   | 899,698   | 958,499   | 0       | 0      | 482,084   | 610,920   | 915,809   | 435,035   |
| 2016        | 0         | 346   | 792,187   | 633,134   | 938,362   | 0       | 413    | 644,361   | 249,303   | 700,636   | 330,965   |
| 2017        | 67        | 210   | 115,196   | 684,400   | 698,460   | 0       | 195    | 107,098   | 599,629   | 597,287   | 396,837   |
| 2018        | 124       | 1,371 | 679,260   | 1,051,390 | 923,514   | 0       | 1,579  | 484,838   | 738,915   | 837,791   | 464,151   |
| 2019        | 78        | 4,293 | 851,417   | 662,283   | 870,483   | 0       | 13,238 | 375,945   | 305,763   | 796,142   | 352,467   |
| TOTAL       | 269       | 6,220 | 2,905,655 | 3,930,904 | 4,389,318 | 0       | 15,425 | 2,094,325 | 2,504,530 | 3,847,665 | 1,979,455 |
| OD          | 0         | 15    | 2,072     | 59,400    | 9,381     | 0       | 3      | 689       | 13,416    | 35,477    | 19,576    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,024,674   | 14,790,091  | 1,999,031 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,341,858) | (3,623,456) | 5,897     |       |
| TOTAL LOSSES                | 2,682,816   | 11,166,636  | 2,004,928 |       |
| EXPECTED LOSSES             | 4,567,919   | 9,947,057   | 2,304,074 |       |
| CREDIBILITY                 | 0.11        | 0.36        | 0.59      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.209 | 0.862 | 0.155 | 1.226 |
| INDICATED (POST-TEST)   | 0.211 | 0.870 | 0.156 | 1.238 |
| PRESENT ON RATE LEVEL   | 0.346 | 0.753 | 0.175 | 1.274 |
| DERIVED BY FORMULA      | 0.331 | 0.795 | 0.164 | 1.290 |
| UNDERLYING PRESENT RATE | 0.356 | 0.776 | 0.180 | 1.312 |
| PROPOSED                | 0.327 | 0.785 | 0.162 | 1.274 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.224 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.22   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.42   | 1.37   | 1.31   | + 1.22 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 221,191          | 6,028,958          | 2.726               | 0               | 0     | 8     | 44    | 48   | 100 |
| 2016        | 273,277          | 6,108,697          | 2.235               | 0               | 0     | 9     | 34    | 70   | 113 |
| 2017        | 340,874          | 5,664,262          | 1.662               | 0               | 0     | 6     | 28    | 74   | 108 |
| 2018        | 357,497          | 7,666,501          | 2.144               | 0               | 0     | 14    | 24    | 78   | 116 |
| 2019        | 397,379          | 6,421,026          | 1.616               | 0               | 0     | 4     | 19    | 121  | 144 |
| TOTAL       | 1,590,218        | 31,889,444         | 2.005               | 0               | 0     | 41    | 149   | 391  | 581 |
| 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 |
| 2015        | 0         | 0     | 1,814,826 | 1,251,824 | 787,365   | 0       | 0     | 509,563   | 844,803   | 618,655   | 201,922   |
| 2016        | 0         | 0     | 1,923,674 | 1,276,775 | 736,559   | 0       | 0     | 602,045   | 801,642   | 575,436   | 192,566   |
| 2017        | 0         | 0     | 1,287,623 | 1,053,897 | 839,783   | 0       | 0     | 593,717   | 841,450   | 721,383   | 326,409   |
| 2018        | 0         | 0     | 2,955,846 | 1,239,054 | 1,258,098 | 0       | 0     | 711,209   | 745,834   | 483,228   | 273,232   |
| 2019        | 0         | 0     | 802,572   | 1,129,455 | 1,934,015 | 0       | 0     | 228,261   | 667,812   | 1,396,939 | 261,972   |
| TOTAL       | 0         | 0     | 8,784,541 | 5,951,005 | 5,555,820 | 0       | 0     | 2,644,795 | 3,901,541 | 3,795,641 | 1,256,101 |
| OD          | 0         | 0     | 0         | 0         | 1,199     | 0       | 0     | 0         | 0         | 509       | 8,815     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 2,440,941  | 1,634,882 | 992,867   | 0       | 0      | 1,080,274 | 1,044,177 | 740,530   | 185,364   |
| 2016        | 0         | 1,027  | 2,594,949  | 1,610,884 | 962,167   | 0       | 887    | 1,261,390 | 898,576   | 666,904   | 176,005   |
| 2017        | 118       | 2,469  | 1,857,372  | 1,225,180 | 1,037,463 | 0       | 5,022  | 1,241,306 | 918,407   | 800,699   | 290,830   |
| 2018        | 153       | 9,606  | 4,068,176  | 1,361,566 | 1,515,830 | 0       | 6,900  | 1,403,895 | 654,481   | 538,121   | 242,084   |
| 2019        | 196       | 17,045 | 2,777,563  | 1,659,384 | 1,942,648 | 0       | 41,333 | 1,060,181 | 702,530   | 1,054,830 | 256,995   |
| TOTAL       | 467       | 30,147 | 13,739,001 | 7,491,897 | 6,450,976 | 0       | 54,142 | 6,047,046 | 4,218,171 | 3,801,084 | 1,151,278 |
| OD          | 0         | 0      | 144        | 93        | 1,221     | 0       | 0      | 37        | 30        | 483       | 7,981     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 19,870,984  | 21,963,956  | 1,159,260 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,474,339) | (5,733,024) | 4,372     |       |
| TOTAL LOSSES                | 13,396,645  | 16,230,931  | 1,163,632 |       |
| EXPECTED LOSSES             | 13,025,261  | 16,443,397  | 1,430,932 |       |
| CREDIBILITY                 | 0.13        | 0.41        | 0.68      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.842 | 1.021 | 0.073 | 1.936 |
| INDICATED (POST-TEST)   | 0.850 | 1.030 | 0.073 | 1.954 |
| PRESENT ON RATE LEVEL   | 0.795 | 1.004 | 0.087 | 1.887 |
| DERIVED BY FORMULA      | 0.802 | 1.015 | 0.078 | 1.895 |
| UNDERLYING PRESENT RATE | 0.819 | 1.034 | 0.090 | 1.943 |
| PROPOSED                | 0.802 | 1.015 | 0.078 | 1.895 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 1.821 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.82   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.42   | 2.15   | 1.94   | + 1.82 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 236,901          | 2,698,353          | 1.139               | 0               | 0     | 3     | 16    | 24   | 43  |
| 2016        | 226,721          | 1,516,579          | 0.669               | 0               | 0     | 0     | 14    | 20   | 34  |
| 2017        | 228,357          | 1,577,357          | 0.691               | 0               | 0     | 0     | 19    | 14   | 33  |
| 2018        | 233,488          | 2,802,468          | 1.200               | 0               | 0     | 2     | 23    | 22   | 47  |
| 2019        | 210,174          | 756,347            | 0.360               | 0               | 0     | 0     | 4     | 14   | 18  |
| TOTAL       | 1,135,641        | 9,351,104          | 0.823               | 0               | 0     | 5     | 76    | 94   | 175 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 477,723 | 524,606   | 282,225   | 0       | 0     | 218,364 | 518,405   | 344,362   | 332,668   |
| 2016        | 0         | 0     | 0       | 463,368   | 190,818   | 0       | 0     | 0       | 384,845   | 182,173   | 295,375   |
| 2017        | 0         | 0     | 0       | 626,351   | 136,153   | 0       | 0     | 0       | 375,510   | 139,711   | 299,632   |
| 2018        | 0         | 0     | 443,997 | 1,108,500 | 302,221   | 0       | 0     | 89,392  | 425,736   | 170,853   | 261,769   |
| 2019        | 0         | 0     | 0       | 46,487    | 200,215   | 0       | 0     | 0       | 101,367   | 179,457   | 228,821   |
| TOTAL       | 0         | 0     | 921,720 | 2,769,312 | 1,111,632 | 0       | 0     | 307,756 | 1,805,863 | 1,016,556 | 1,418,265 |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 21,386    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 642,537   | 685,135   | 355,886   | 0       | 0     | 462,932 | 640,749   | 412,201   | 305,389   |
| 2016        | 0         | 149   | 22,344    | 578,122   | 243,921   | 0       | 90    | 23,151  | 426,694   | 210,391   | 269,973   |
| 2017        | 70        | 213   | 100,379   | 700,532   | 176,235   | 0       | 125   | 64,356  | 394,030   | 159,314   | 266,972   |
| 2018        | 124       | 2,168 | 975,699   | 1,046,095 | 407,990   | 0       | 1,194 | 300,928 | 343,559   | 194,669   | 231,927   |
| 2019        | 13        | 767   | 148,962   | 108,945   | 184,967   | 0       | 3,680 | 108,018 | 95,434    | 135,397   | 224,473   |
| TOTAL       | 207       | 3,296 | 1,889,921 | 3,118,830 | 1,368,999 | 0       | 5,088 | 959,384 | 1,900,466 | 1,111,972 | 1,298,735 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 19,668    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,857,896   | 7,500,266   | 1,318,403 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,580,623) | (2,005,829) | 3,950     |       |
| TOTAL LOSSES                | 1,277,274   | 5,494,438   | 1,322,353 |       |
| EXPECTED LOSSES             | 3,069,387   | 5,466,496   | 1,587,494 |       |
| CREDIBILITY                 | 0.10        | 0.33        | 0.55      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.112 | 0.484 | 0.115 | 0.711 |
| INDICATED (POST-TEST)   | 0.114 | 0.488 | 0.116 | 0.718 |
| PRESENT ON RATE LEVEL   | 0.262 | 0.467 | 0.136 | 0.865 |
| DERIVED BY FORMULA      | 0.248 | 0.474 | 0.125 | 0.847 |
| UNDERLYING PRESENT RATE | 0.270 | 0.481 | 0.140 | 0.891 |
| PROPOSED                | 0.248 | 0.475 | 0.125 | 0.847 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.814 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.81   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.08   | 0.98   | 0.89   | + 0.81 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 106,271          | 1,137,939          | 1.071               | 0               | 0     | 1     | 3     | 4    | 8   |
| 2016        | 58,016           | 71,083             | 0.123               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2017        | 71,948           | 29,685             | 0.041               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2018        | 74,505           | 149,754            | 0.201               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2019        | 82,209           | 109,352            | 0.133               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 392,949          | 1,497,813          | 0.381               | 0               | 0     | 1     | 5     | 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 |
| 2015        | 0         | 0     | 158,334 | 49,236  | 458,103 | 0       | 0     | 231,432 | 64,366  | 155,294 | 21,174    |
| 2016        | 0         | 0     | 0       | 3,541   | 10,405  | 0       | 0     | 0       | 41,618  | 2,107   | 13,412    |
| 2017        | 0         | 0     | 0       | 0       | 10,993  | 0       | 0     | 0       | 0       | 14,857  | 3,835     |
| 2018        | 0         | 0     | 0       | 85,393  | 0       | 0       | 0     | 0       | 20,905  | 0       | 43,456    |
| 2019        | 0         | 0     | 0       | 0       | 96,416  | 0       | 0     | 0       | 0       | 3,450   | 9,486     |
| TOTAL       | 0         | 0     | 158,334 | 138,170 | 575,917 | 0       | 0     | 231,432 | 126,889 | 175,708 | 91,363    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 142       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 212,959 | 64,302  | 577,668 | 0       | 0     | 490,636 | 79,556  | 185,887 | 19,438    |
| 2016        | 0         | 1     | 276     | 4,514   | 13,115  | 0       | 10    | 2,375   | 45,981  | 2,840   | 12,259    |
| 2017        | 0         | 0     | 459     | 335     | 12,720  | 0       | 0     | 471     | 434     | 15,661  | 3,417     |
| 2018        | 9         | 65    | 32,498  | 77,095  | 6,014   | 0       | 19    | 7,331   | 16,048  | 1,415   | 38,502    |
| 2019        | 4         | 286   | 53,613  | 35,083  | 86,036  | 0       | 34    | 940     | 731     | 2,401   | 9,306     |
| TOTAL       | 13        | 352   | 299,806 | 181,329 | 695,552 | 0       | 63    | 501,753 | 142,751 | 208,205 | 82,921    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 130       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 801,987   | 1,227,837   | 83,051    |       |
| IBNR + FREQUENCY ADJUSTMENT | (207,769) | (122,966)   | 220       |       |
| TOTAL LOSSES                | 594,219   | 1,104,871   | 83,272    |       |
| EXPECTED LOSSES             | 406,521   | 336,254     | 83,738    |       |
| CREDIBILITY                 | 0.05      | 0.16        | 0.27      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.151 | 0.281 | 0.021 | 0.454 |
| INDICATED (POST-TEST)   | 0.153 | 0.284 | 0.021 | 0.458 |
| PRESENT ON RATE LEVEL   | 0.100 | 0.083 | 0.021 | 0.204 |
| DERIVED BY FORMULA      | 0.103 | 0.115 | 0.021 | 0.239 |
| UNDERLYING PRESENT RATE | 0.103 | 0.086 | 0.021 | 0.210 |
| PROPOSED                | 0.103 | 0.115 | 0.021 | 0.239 |

| YEAR      | 4/1/19 | 4/1/20 | 4/1/21 | 4-1-23 | IND. RATE       | 0.230 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.23   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.25   | 0.23   | 0.21   | + 0.23 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 16,285,932       | 31,697,269         | 0.195               | 1               | 0     | 31    | 117   | 291  | 440  |
| 2016        | 17,066,016       | 29,826,404         | 0.175               | 1               | 0     | 34    | 129   | 312  | 476  |
| 2017        | 18,005,205       | 29,091,150         | 0.162               | 3               | 0     | 36    | 103   | 269  | 411  |
| 2018        | 18,906,198       | 31,151,296         | 0.165               | 0               | 0     | 28    | 110   | 279  | 417  |
| 2019        | 19,479,448       | 22,066,411         | 0.113               | 1               | 0     | 10    | 50    | 301  | 362  |
| TOTAL       | 89,742,799       | 143,832,530        | 0.160               | 6               | 0     | 139   | 509   | 1452 | 2106 |
| 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  |
| 2015        | 141,895   | 0     | 7,916,349  | 4,005,270  | 4,164,599  | 163,458 | 0     | 2,819,912  | 3,250,847  | 5,452,513  | 3,782,426  |
| 2016        | 239,009   | 0     | 7,015,679  | 4,734,442  | 3,400,609  | 0       | 0     | 2,621,370  | 3,497,464  | 4,403,293  | 3,914,538  |
| 2017        | 973,085   | 0     | 7,146,987  | 3,923,576  | 3,269,735  | 298,533 | 0     | 2,623,602  | 2,618,772  | 3,788,835  | 4,448,025  |
| 2018        | 0         | 0     | 5,815,941  | 4,291,788  | 3,036,863  | 0       | 0     | 4,056,327  | 5,357,034  | 4,852,557  | 3,740,786  |
| 2019        | 7,000     | 0     | 2,168,674  | 2,358,947  | 4,355,324  | 464     | 0     | 1,640,832  | 2,601,629  | 6,106,727  | 2,826,814  |
| TOTAL       | 1,360,989 | 0     | 30,063,630 | 19,314,023 | 18,227,130 | 462,455 | 0     | 13,762,043 | 17,325,746 | 24,603,925 | 18,712,589 |
| OD          | 0         | 0     | 0          | 31,250     | 64,525     | 0       | 0     | 0          | 0          | 33,971     | 43,494     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 204,613   | 0      | 10,348,349 | 5,230,883  | 5,251,559  | 364,348 | 0       | 5,978,213  | 4,018,047  | 6,526,658  | 3,472,267  |
| 2016        | 281,914   | 3,772  | 9,475,647  | 5,979,556  | 4,408,068  | 0       | 3,864   | 5,506,513  | 3,937,769  | 5,051,681  | 3,577,888  |
| 2017        | 913,902   | 13,037 | 9,960,074  | 4,616,526  | 4,090,888  | 274,133 | 21,847  | 5,328,818  | 2,934,106  | 4,136,628  | 3,963,190  |
| 2018        | 506       | 19,692 | 8,483,709  | 4,372,489  | 3,671,682  | 0       | 29,112  | 6,428,395  | 4,501,335  | 5,071,844  | 3,314,336  |
| 2019        | 9,250     | 39,702 | 6,328,764  | 3,615,899  | 4,367,752  | 788     | 189,418 | 4,735,128  | 2,919,126  | 4,591,524  | 2,773,105  |
| TOTAL       | 1,410,185 | 76,203 | 44,596,544 | 23,815,352 | 21,789,949 | 639,269 | 244,240 | 27,977,068 | 18,310,382 | 25,378,335 | 17,100,786 |
| OD          | 2         | 17     | 9,776      | 35,116     | 77,996     | 0       | 4       | 1,865      | 1,527      | 34,013     | 39,735     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 74,955,172   | 89,442,671   | 17,140,521 |       |
| IBNR + FREQUENCY ADJUSTMENT | (23,229,667) | (21,605,771) | 54,392     |       |
| TOTAL LOSSES                | 51,725,505   | 67,836,900   | 17,194,913 |       |
| EXPECTED LOSSES             | 45,900,733   | 60,208,538   | 19,731,671 |       |
| CREDIBILITY                 | 1.00         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.058 | 0.075 | 0.019 | 0.152 |
| INDICATED (POST-TEST)   | 0.058 | 0.076 | 0.019 | 0.154 |
| PRESENT ON RATE LEVEL   | 0.050 | 0.065 | 0.021 | 0.136 |
| DERIVED BY FORMULA      | 0.058 | 0.076 | 0.019 | 0.154 |
| UNDERLYING PRESENT RATE | 0.051 | 0.067 | 0.022 | 0.140 |
| PROPOSED                | 0.058 | 0.076 | 0.019 | 0.154 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.148 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.15   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.17   | 0.17   | 0.14   | + 0.15 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 696,963          | 3,738,361          | 0.536               | 1               | 0     | 3     | 10    | 43   | 57  |
| 2016        | 727,863          | 3,915,895          | 0.538               | 0               | 0     | 5     | 20    | 42   | 67  |
| 2017        | 704,534          | 6,302,889          | 0.895               | 0               | 0     | 9     | 11    | 42   | 62  |
| 2018        | 748,596          | 3,780,834          | 0.505               | 1               | 0     | 3     | 17    | 42   | 63  |
| 2019        | 762,298          | 3,199,867          | 0.420               | 1               | 0     | 1     | 3     | 37   | 42  |
| TOTAL       | 3,640,254        | 20,937,846         | 0.575               | 3               | 0     | 21    | 61    | 206  | 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 |
| 2015        | 242,384   | 0     | 1,300,045 | 290,529   | 456,428   | 0       | 0     | 456,125   | 127,013   | 558,223   | 307,614   |
| 2016        | 0         | 0     | 974,389   | 512,471   | 523,174   | 0       | 0     | 633,468   | 429,682   | 605,945   | 236,766   |
| 2017        | 0         | 0     | 2,130,204 | 510,006   | 371,755   | 0       | 0     | 2,204,742 | 229,273   | 450,369   | 406,540   |
| 2018        | 458,424   | 0     | 761,318   | 297,608   | 369,780   | 1,000   | 0     | 286,860   | 502,465   | 701,307   | 402,072   |
| 2019        | 882,909   | 0     | 202,317   | 361,882   | 506,272   | 21,468  | 0     | 97,215    | 270,377   | 613,215   | 244,212   |
| TOTAL       | 1,583,717 | 0     | 5,368,273 | 1,972,496 | 2,227,409 | 22,468  | 0     | 3,678,410 | 1,558,810 | 2,929,059 | 1,597,204 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 3,050     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 349,518   | 0      | 1,433,405 | 379,431   | 575,556   | 0       | 0      | 680,503   | 156,988   | 668,193   | 282,390   |
| 2016        | 0         | 477    | 1,310,357 | 650,653   | 674,962   | 0       | 837    | 1,303,771 | 488,490   | 697,717   | 216,404   |
| 2017        | 57        | 3,144  | 2,438,502 | 617,654   | 493,770   | 0       | 9,679  | 2,248,844 | 298,954   | 509,030   | 362,227   |
| 2018        | 563,169   | 2,465  | 1,045,108 | 334,817   | 435,494   | 1,770   | 3,050  | 673,961   | 448,406   | 711,562   | 356,236   |
| 2019        | 1,113,039 | 4,641  | 773,065   | 485,033   | 516,900   | 36,469  | 17,514 | 448,316   | 295,128   | 460,506   | 239,572   |
| TOTAL       | 2,025,783 | 10,727 | 7,000,436 | 2,467,588 | 2,696,682 | 38,239  | 31,080 | 5,355,396 | 1,687,965 | 3,047,008 | 1,456,829 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 2,723     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 14,461,661  | 9,899,243   | 1,459,552 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,436,744) | (2,836,574) | 4,821     |       |
| TOTAL LOSSES                | 11,024,917  | 7,062,669   | 1,464,373 |       |
| EXPECTED LOSSES             | 6,765,431   | 7,844,952   | 1,796,970 |       |
| CREDIBILITY                 | 0.22        | 0.72        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.303 | 0.194 | 0.040 | 0.537 |
| INDICATED (POST-TEST)   | 0.306 | 0.196 | 0.041 | 0.542 |
| PRESENT ON RATE LEVEL   | 0.180 | 0.209 | 0.048 | 0.438 |
| DERIVED BY FORMULA      | 0.208 | 0.200 | 0.041 | 0.448 |
| UNDERLYING PRESENT RATE | 0.186 | 0.216 | 0.049 | 0.451 |
| PROPOSED                | 0.208 | 0.200 | 0.041 | 0.448 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.430 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.43   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.41   | 0.43   | 0.45   | + 0.43 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 59,350,466       | 52,378,162         | 0.088               | 2               | 0     | 53    | 198   | 501  | 754  |
| 2016        | 60,655,396       | 42,280,248         | 0.070               | 1               | 0     | 34    | 192   | 446  | 673  |
| 2017        | 63,435,976       | 48,842,965         | 0.077               | 1               | 0     | 47    | 192   | 468  | 708  |
| 2018        | 66,232,228       | 52,260,771         | 0.079               | 0               | 1     | 39    | 178   | 547  | 765  |
| 2019        | 70,997,015       | 35,156,730         | 0.050               | 0               | 0     | 6     | 84    | 567  | 657  |
| TOTAL       | 320,671,081      | 230,918,876        | 0.072               | 4               | 1     | 179   | 844   | 2529 | 3557 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 5     | 15   | 20   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |           |            |            |            |            |
|-------------|-----------|---------|------------|------------|------------|---------|-----------|------------|------------|------------|------------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 1,029,218 | 0       | 12,481,980 | 7,335,790  | 5,780,772  | 91,588  | 0         | 7,716,852  | 5,078,399  | 6,342,430  | 6,521,133  |
| 2016        | 30,322    | 0       | 7,073,115  | 6,815,075  | 5,694,022  | 9,575   | 0         | 3,338,216  | 5,419,288  | 6,958,948  | 6,941,687  |
| 2017        | 250,120   | 0       | 9,174,657  | 6,558,472  | 6,108,358  | 0       | 0         | 6,420,899  | 6,400,971  | 6,798,597  | 7,130,891  |
| 2018        | 0         | 381,836 | 7,421,009  | 6,804,880  | 7,537,982  | 0       | 6,285,618 | 2,525,097  | 5,568,310  | 8,180,412  | 7,555,627  |
| 2019        | 0         | 0       | 1,408,368  | 3,968,444  | 7,635,431  | 0       | 0         | 529,630    | 3,635,926  | 10,851,340 | 7,127,591  |
| TOTAL       | 1,309,660 | 381,836 | 37,559,129 | 31,482,661 | 32,756,565 | 101,163 | 6,285,618 | 20,530,694 | 26,102,894 | 39,131,727 | 35,276,929 |
| OD          | 0         | 0       | 0          | 132,839    | 228,927    | 0       | 0         | 0          | 126,776    | 91,224     | 189,195    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |           |            |            |            |            |
|-------------|-----------|---------|------------|------------|------------|---------|-----------|------------|------------|------------|------------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 1,125,699 | 0       | 15,527,061 | 9,580,542  | 7,289,553  | 204,150 | 0         | 10,585,021 | 6,276,901  | 7,591,889  | 5,986,400  |
| 2016        | 35,765    | 4,458   | 9,668,495  | 8,591,281  | 7,310,691  | 15,579  | 5,145     | 7,076,955  | 6,093,231  | 7,973,294  | 6,344,702  |
| 2017        | 270,544   | 17,050  | 12,918,161 | 7,673,425  | 7,504,421  | 0       | 35,551    | 8,870,221  | 7,011,338  | 7,465,426  | 6,353,624  |
| 2018        | 814       | 96,800  | 12,145,371 | 7,095,251  | 8,526,368  | 0       | 1,065,651 | 6,482,072  | 4,946,069  | 8,247,049  | 6,694,286  |
| 2019        | 709       | 49,912  | 8,840,726  | 5,997,592  | 7,463,432  | 0       | 209,841   | 5,750,587  | 4,424,671  | 7,960,110  | 6,992,167  |
| TOTAL       | 1,433,532 | 168,220 | 59,099,814 | 38,938,091 | 38,094,465 | 219,729 | 1,316,188 | 38,764,855 | 28,752,210 | 39,237,767 | 32,371,178 |
| OD          | 6         | 220     | 61,675     | 156,229    | 255,222    | 0       | 316       | 23,389     | 132,650    | 101,968    | 173,623    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 101,087,944  | 145,668,603  | 32,544,801 |       |
| IBNR + FREQUENCY ADJUSTMENT | (31,843,220) | (33,784,813) | 98,574     |       |
| TOTAL LOSSES                | 69,244,724   | 111,883,790  | 32,643,375 |       |
| EXPECTED LOSSES             | 63,046,577   | 94,237,496   | 35,426,421 |       |
| CREDIBILITY                 | 1.00         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.022 | 0.035 | 0.010 | 0.066 |
| INDICATED (POST-TEST)   | 0.022 | 0.035 | 0.010 | 0.067 |
| PRESENT ON RATE LEVEL   | 0.019 | 0.029 | 0.011 | 0.058 |
| DERIVED BY FORMULA      | 0.022 | 0.035 | 0.010 | 0.067 |
| UNDERLYING PRESENT RATE | 0.020 | 0.029 | 0.011 | 0.060 |
| PROPOSED                | 0.022 | 0.035 | 0.010 | 0.067 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.064 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.06   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.07   | 0.08   | 0.06   | + 0.06 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 533,796          | 5,176,159          | 0.970               | 1               | 0     | 2     | 27    | 94   | 124 |
| 2016        | 576,838          | 7,287,092          | 1.263               | 0               | 0     | 7     | 26    | 101  | 134 |
| 2017        | 571,762          | 8,088,134          | 1.415               | 1               | 0     | 4     | 27    | 104  | 136 |
| 2018        | 621,423          | 7,127,669          | 1.147               | 0               | 0     | 4     | 30    | 91   | 125 |
| 2019        | 630,476          | 4,564,538          | 0.724               | 0               | 0     | 1     | 20    | 77   | 98  |
| TOTAL       | 2,934,295        | 32,243,592         | 1.099               | 2               | 0     | 18    | 130   | 467  | 617 |
| 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 |
| 2015        | 66,452    | 0     | 829,889   | 975,060   | 1,112,328 | 41,956  | 0     | 178,651   | 540,609   | 974,382   | 456,832   |
| 2016        | 0         | 0     | 1,227,755 | 1,283,864 | 1,329,170 | 0       | 0     | 350,705   | 1,087,631 | 1,520,052 | 487,915   |
| 2017        | 497,183   | 0     | 895,136   | 1,304,981 | 1,425,540 | 170,346 | 0     | 578,811   | 1,202,677 | 1,558,821 | 454,639   |
| 2018        | 0         | 0     | 612,997   | 1,544,632 | 1,596,358 | 0       | 0     | 218,491   | 1,233,978 | 1,378,936 | 542,277   |
| 2019        | 0         | 0     | 193,353   | 938,945   | 1,030,124 | 0       | 0     | 70,323    | 744,791   | 1,159,547 | 427,455   |
| TOTAL       | 563,635   | 0     | 3,759,130 | 6,047,482 | 6,493,520 | 212,302 | 0     | 1,396,981 | 4,809,686 | 6,591,738 | 2,369,118 |
| OD          | 0         | 0     | 0         | 21,404    | 0         | 0       | 0     | 0         | 16,799    | 0         | 15,111    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 95,824    | 0      | 1,101,138 | 1,273,428 | 1,402,646 | 93,520  | 0      | 371,813   | 668,193   | 1,166,335 | 419,372   |
| 2016        | 0         | 806    | 1,686,659 | 1,620,364 | 1,698,431 | 0       | 661    | 778,643   | 1,219,809 | 1,736,246 | 445,954   |
| 2017        | 536,468   | 1,920  | 1,412,905 | 1,513,698 | 1,712,270 | 179,911 | 5,039  | 1,298,267 | 1,317,386 | 1,694,729 | 405,083   |
| 2018        | 180       | 3,188  | 1,493,930 | 1,548,939 | 1,765,236 | 0       | 3,248  | 873,586   | 1,044,451 | 1,401,766 | 480,457   |
| 2019        | 134       | 8,274  | 1,522,694 | 1,122,799 | 1,061,932 | 0       | 30,105 | 839,680   | 676,203   | 888,289   | 419,333   |
| TOTAL       | 632,606   | 14,188 | 7,217,325 | 7,079,228 | 7,640,514 | 273,431 | 39,053 | 4,161,990 | 4,926,042 | 6,887,364 | 2,170,200 |
| OD          | 0         | 2      | 282       | 27,546    | 56        | 0       | 4      | 952       | 18,552    | 184       | 13,946    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 12,339,833  | 26,579,486  | 2,184,146 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,440,848) | (6,347,475) | 6,734     |       |
| TOTAL LOSSES                | 6,898,985   | 20,232,011  | 2,190,880 |       |
| EXPECTED LOSSES             | 10,746,107  | 17,654,360  | 2,458,927 |       |
| CREDIBILITY                 | 0.19        | 0.62        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.235 | 0.688 | 0.074 | 0.997 |
| INDICATED (POST-TEST)   | 0.237 | 0.694 | 0.075 | 1.007 |
| PRESENT ON RATE LEVEL   | 0.356 | 0.584 | 0.081 | 1.021 |
| DERIVED BY FORMULA      | 0.333 | 0.653 | 0.075 | 1.061 |
| UNDERLYING PRESENT RATE | 0.366 | 0.602 | 0.084 | 1.052 |
| PROPOSED                | 0.321 | 0.628 | 0.072 | 1.021 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.981 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.98   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.20   | 1.18   | 1.05   | + 0.98 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 5,256,159        | 14,555,092         | 0.277               | 1               | 1     | 9     | 30    | 69   | 110 |
| 2016        | 5,437,057        | 6,521,490          | 0.120               | 1               | 0     | 3     | 18    | 55   | 77  |
| 2017        | 5,908,380        | 6,430,553          | 0.109               | 0               | 0     | 6     | 26    | 68   | 100 |
| 2018        | 6,383,706        | 7,749,054          | 0.121               | 2               | 0     | 7     | 23    | 72   | 104 |
| 2019        | 6,528,644        | 7,188,398          | 0.110               | 1               | 0     | 4     | 16    | 79   | 100 |
| TOTAL       | 29,513,946       | 42,444,587         | 0.144               | 5               | 1     | 29    | 113   | 343  | 491 |
| 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 |
| 2015        | 119,022   | 182,289 | 2,270,296 | 835,894   | 816,185   | 0       | 5,041,393 | 2,159,736 | 619,786   | 997,230   | 1,513,261 |
| 2016        | 384,538   | 0       | 530,134   | 753,495   | 481,387   | 834,874 | 0         | 309,624   | 1,457,815 | 874,120   | 895,503   |
| 2017        | 0         | 0       | 1,238,645 | 898,463   | 993,146   | 0       | 0         | 542,741   | 687,880   | 1,090,100 | 979,578   |
| 2018        | 969,963   | 0       | 1,465,827 | 696,120   | 987,251   | 6       | 0         | 647,509   | 710,779   | 1,372,647 | 898,952   |
| 2019        | 464,947   | 0       | 752,008   | 817,206   | 1,034,867 | 0       | 0         | 841,291   | 584,540   | 1,546,977 | 1,146,562 |
| TOTAL       | 1,938,470 | 182,289 | 6,256,910 | 4,001,178 | 4,312,836 | 834,880 | 5,041,393 | 4,500,901 | 4,060,800 | 5,881,074 | 5,433,856 |
| OD          | 0         | 0       | 0         | 0         | 15,645    | 0       | 0         | 0         | 0         | 46,526    | 21,798    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |           |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 171,630   | 38,929 | 2,807,174 | 1,091,678 | 1,029,209 | 0       | 1,214,771 | 2,846,003 | 766,055   | 1,193,684 | 1,389,174 |
| 2016        | 313,828   | 412    | 735,807   | 945,650   | 618,692   | 939,897 | 690       | 709,868   | 1,576,287 | 1,008,339 | 818,490   |
| 2017        | 101       | 2,339  | 1,777,025 | 1,055,981 | 1,208,972 | 0       | 4,574     | 1,135,392 | 767,676   | 1,183,318 | 872,804   |
| 2018        | 1,191,598 | 4,883  | 2,092,106 | 777,242   | 1,127,547 | 11      | 6,457     | 1,357,432 | 674,821   | 1,377,746 | 796,471   |
| 2019        | 586,233   | 12,766 | 1,975,184 | 1,084,819 | 1,093,931 | 0       | 81,489    | 1,831,485 | 763,184   | 1,186,676 | 1,124,777 |
| TOTAL       | 2,263,389 | 59,329 | 9,387,297 | 4,955,370 | 5,078,352 | 939,907 | 1,307,981 | 7,880,181 | 4,548,024 | 5,949,764 | 5,001,716 |
| OD          | 1         | 38     | 7,179     | 4,706     | 14,981    | 0       | 252       | 7,199     | 5,673     | 41,388    | 19,782    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 21,852,753  | 20,598,259  | 5,021,499 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,879,893) | (4,853,666) | 14,862    |       |
| TOTAL LOSSES                | 14,972,860  | 15,744,593  | 5,036,361 |       |
| EXPECTED LOSSES             | 13,626,135  | 13,580,576  | 5,310,574 |       |
| CREDIBILITY                 | 0.89        | 1.00        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.051 | 0.053 | 0.017 | 0.121 |
| INDICATED (POST-TEST)   | 0.051 | 0.054 | 0.017 | 0.122 |
| PRESENT ON RATE LEVEL   | 0.045 | 0.045 | 0.017 | 0.107 |
| DERIVED BY FORMULA      | 0.050 | 0.054 | 0.017 | 0.121 |
| UNDERLYING PRESENT RATE | 0.046 | 0.046 | 0.018 | 0.110 |
| PROPOSED                | 0.050 | 0.054 | 0.017 | 0.121 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.116 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.12   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.12   | 0.12   | 0.11   | + 0.12 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 3,555,562        | 2,941,767          | 0.083               | 0               | 0     | 3     | 11    | 22   | 36  |
| 2016        | 3,695,199        | 2,257,761          | 0.061               | 0               | 0     | 2     | 12    | 24   | 38  |
| 2017        | 3,777,353        | 2,499,185          | 0.066               | 0               | 0     | 5     | 9     | 24   | 38  |
| 2018        | 3,967,654        | 1,236,267          | 0.031               | 0               | 0     | 1     | 2     | 23   | 26  |
| 2019        | 3,983,006        | 2,591,727          | 0.065               | 0               | 1     | 2     | 0     | 10   | 13  |
| TOTAL       | 18,978,774       | 11,526,707         | 0.061               | 0               | 1     | 13    | 34    | 103  | 151 |
| 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 |
| 2015        | 0         | 0       | 576,619   | 487,692   | 260,579   | 0       | 0       | 280,441 | 557,981 | 379,032   | 399,423   |
| 2016        | 0         | 0       | 305,327   | 499,286   | 280,844   | 0       | 0       | 70,704  | 140,865 | 374,246   | 586,489   |
| 2017        | 0         | 0       | 1,038,373 | 130,722   | 221,425   | 0       | 0       | 184,401 | 206,178 | 355,346   | 362,740   |
| 2018        | 0         | 0       | 299,615   | 13,723    | 259,549   | 0       | 0       | 59,590  | 29,592  | 376,126   | 198,072   |
| 2019        | 0         | 491,551 | 367,295   | 0         | 219,986   | 0       | 850,000 | 70,482  | 0       | 221,591   | 370,822   |
| TOTAL       | 0         | 491,551 | 2,587,229 | 1,131,423 | 1,242,383 | 0       | 850,000 | 665,618 | 934,616 | 1,706,341 | 1,917,546 |
| OD          | 0         | 0       | 0         | 40,271    | 0         | 0       | 0       | 0       | 0       | 0         | 2,948     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |           |           |           | MEDICAL |         |           |           |           |           |
|-------------|-----------|---------|-----------|-----------|-----------|---------|---------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.   | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0       | 775,553   | 636,926   | 328,590   | 0       | 0       | 594,535   | 689,665   | 453,701   | 366,670   |
| 2016        | 0         | 258     | 426,669   | 626,225   | 361,409   | 0       | 115     | 153,029   | 159,955   | 425,906   | 536,051   |
| 2017        | 15        | 1,743   | 1,370,069 | 174,549   | 287,775   | 0       | 1,545   | 380,889   | 231,792   | 385,321   | 323,201   |
| 2018        | 4         | 909     | 385,627   | 47,296    | 280,242   | 0       | 600     | 130,613   | 49,226    | 361,576   | 175,492   |
| 2019        | 13        | 320,863 | 512,489   | 121,213   | 226,756   | 0       | 793,005 | 182,578   | 62,955    | 159,610   | 363,776   |
| TOTAL       | 32        | 323,773 | 3,470,406 | 1,606,209 | 1,484,773 | 0       | 795,265 | 1,441,645 | 1,193,593 | 1,786,114 | 1,765,191 |
| OD          | 0         | 13      | 1,746     | 50,067    | 344       | 0       | 0       | 0         | 0         | 0         | 2,668     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 6,032,880   | 6,121,099   | 1,767,859 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,462,174) | (1,570,836) | 5,941     |       |
| TOTAL LOSSES                | 3,570,705   | 4,550,264   | 1,773,800 |       |
| EXPECTED LOSSES             | 4,846,996   | 4,353,888   | 2,204,600 |       |
| CREDIBILITY                 | 0.66        | 1.00        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.019 | 0.024 | 0.009 | 0.052 |
| INDICATED (POST-TEST)   | 0.019 | 0.024 | 0.009 | 0.052 |
| PRESENT ON RATE LEVEL   | 0.025 | 0.022 | 0.011 | 0.058 |
| DERIVED BY FORMULA      | 0.021 | 0.024 | 0.009 | 0.054 |
| UNDERLYING PRESENT RATE | 0.026 | 0.023 | 0.012 | 0.060 |
| PROPOSED                | 0.021 | 0.024 | 0.009 | 0.054 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.052 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.05   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.06   | 0.06   | 0.06   | + 0.05 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 9,857,319        | 24,964,761         | 0.253               | 0               | 0     | 30    | 105   | 275  | 410  |
| 2016        | 10,208,445       | 25,414,605         | 0.249               | 1               | 0     | 33    | 104   | 219  | 357  |
| 2017        | 10,365,620       | 26,783,071         | 0.258               | 2               | 0     | 36    | 102   | 260  | 400  |
| 2018        | 10,606,530       | 25,458,297         | 0.240               | 0               | 0     | 30    | 68    | 296  | 394  |
| 2019        | 10,812,390       | 17,295,532         | 0.160               | 0               | 0     | 9     | 37    | 280  | 326  |
| TOTAL       | 51,850,304       | 119,916,266        | 0.231               | 3               | 0     | 138   | 416   | 1330 | 1887 |
| OD          |                  |                    |                     | 0               | 0     | 1     | 2     | 4    | 7    |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |            |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|------------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0     | 7,036,305  | 4,112,788  | 3,062,975  | 0       | 0     | 2,109,703  | 2,612,909  | 2,884,398  | 3,145,683  |
| 2016        | 856,132   | 0     | 7,224,876  | 3,597,806  | 1,652,602  | 0       | 0     | 3,750,699  | 2,807,548  | 2,425,196  | 3,099,746  |
| 2017        | 562,188   | 0     | 7,547,583  | 4,176,141  | 3,473,061  | 399,692 | 0     | 2,196,344  | 2,359,189  | 2,823,136  | 3,245,737  |
| 2018        | 0         | 0     | 6,395,857  | 3,604,800  | 4,394,971  | 0       | 0     | 1,599,851  | 1,674,717  | 4,295,758  | 3,492,343  |
| 2019        | 0         | 0     | 1,885,050  | 2,078,677  | 4,033,927  | 0       | 0     | 493,081    | 1,501,705  | 4,622,853  | 2,680,239  |
| TOTAL       | 1,418,320 | 0     | 30,089,671 | 17,570,212 | 16,617,536 | 399,692 | 0     | 10,149,678 | 10,956,068 | 17,051,341 | 15,663,748 |
| OD          | 0         | 0     | 243,024    | 102,321    | 58,423     | 0       | 0     | 42,869     | 24,876     | 6,976      | 75,052     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0      | 9,463,830  | 5,371,301  | 3,862,411  | 0       | 0       | 4,472,570  | 3,229,556  | 3,452,624  | 2,887,737  |
| 2016        | 1,009,817 | 3,376  | 9,271,130  | 4,546,922  | 2,198,805  | 0       | 4,295   | 6,475,066  | 3,164,304  | 2,811,194  | 2,833,168  |
| 2017        | 606,912   | 13,779 | 10,524,120 | 4,912,192  | 4,344,366  | 422,135 | 18,335  | 4,476,600  | 2,619,407  | 3,100,759  | 2,891,952  |
| 2018        | 442       | 21,755 | 9,354,920  | 3,910,425  | 5,048,701  | 0       | 16,019  | 3,391,413  | 1,657,724  | 4,257,252  | 3,094,216  |
| 2019        | 384       | 36,378 | 5,776,243  | 3,266,665  | 4,031,069  | 0       | 106,069 | 2,762,133  | 1,891,380  | 3,401,971  | 2,629,314  |
| TOTAL       | 1,617,556 | 75,289 | 44,390,243 | 22,007,505 | 19,485,352 | 422,135 | 144,718 | 21,577,783 | 12,562,371 | 17,023,801 | 14,336,387 |
| OD          | 14        | 179    | 370,337    | 132,055    | 56,544     | 0       | 87      | 100,251    | 22,355     | 6,305      | 68,895     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 68,698,591   | 71,296,288   | 14,405,282 |       |
| IBNR + FREQUENCY ADJUSTMENT | (22,469,103) | (17,584,946) | 43,441     |       |
| TOTAL LOSSES                | 46,229,488   | 53,711,342   | 14,448,722 |       |
| EXPECTED LOSSES             | 44,188,402   | 48,645,111   | 16,226,342 |       |
| CREDIBILITY                 | 1.00         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.088 | 0.103 | 0.028 | 0.219 |
| INDICATED (POST-TEST)   | 0.089 | 0.104 | 0.028 | 0.221 |
| PRESENT ON RATE LEVEL   | 0.083 | 0.091 | 0.030 | 0.204 |
| DERIVED BY FORMULA      | 0.089 | 0.104 | 0.028 | 0.221 |
| UNDERLYING PRESENT RATE | 0.085 | 0.094 | 0.031 | 0.210 |
| PROPOSED                | 0.089 | 0.104 | 0.028 | 0.221 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.212 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.21   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.22   | 0.23   | 0.21   | + 0.21 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 621,277          | 7,767,879          | 1.250               | 0               | 0     | 8     | 37    | 76   | 121 |
| 2016        | 643,478          | 6,830,335          | 1.061               | 0               | 0     | 8     | 42    | 81   | 131 |
| 2017        | 679,297          | 9,612,566          | 1.415               | 0               | 0     | 16    | 44    | 81   | 141 |
| 2018        | 685,840          | 8,641,715          | 1.260               | 0               | 0     | 7     | 30    | 88   | 125 |
| 2019        | 747,185          | 5,809,756          | 0.778               | 0               | 0     | 1     | 11    | 115  | 127 |
| TOTAL       | 3,377,077        | 38,662,251         | 1.145               | 0               | 0     | 40    | 164   | 441  | 645 |
| 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 |
| 2015        | 0         | 0     | 1,888,217 | 942,610   | 1,068,810 | 0       | 0     | 1,597,598 | 874,046   | 711,140   | 685,458   |
| 2016        | 0         | 0     | 1,446,896 | 1,974,117 | 511,149   | 0       | 0     | 764,201   | 744,561   | 594,788   | 794,623   |
| 2017        | 0         | 0     | 3,013,498 | 1,491,784 | 1,103,571 | 0       | 0     | 1,585,597 | 814,613   | 758,047   | 845,456   |
| 2018        | 0         | 0     | 1,566,387 | 1,888,302 | 1,514,953 | 0       | 0     | 576,950   | 1,261,755 | 1,083,271 | 750,097   |
| 2019        | 0         | 0     | 169,099   | 614,219   | 2,049,970 | 0       | 0     | 23,423    | 460,733   | 1,701,203 | 791,109   |
| TOTAL       | 0         | 0     | 8,084,097 | 6,911,032 | 6,248,453 | 0       | 0     | 4,547,769 | 4,155,708 | 4,848,449 | 3,866,743 |
| OD          | 0         | 0     | 0         | 1,500     | 158,202   | 0       | 0     | 0         | 3,500     | 12,571    | 23,562    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 2,172,343  | 1,231,049 | 1,347,769 | 0       | 0      | 2,369,876 | 1,080,321 | 851,235   | 629,250   |
| 2016        | 0         | 1,098  | 1,995,250  | 2,471,567 | 678,456   | 0       | 1,062  | 1,584,667 | 837,858   | 690,031   | 726,285   |
| 2017        | 167       | 5,439  | 4,163,554  | 1,757,402 | 1,401,741 | 0       | 12,919 | 3,049,411 | 930,927   | 860,675   | 753,301   |
| 2018        | 220       | 6,167  | 2,726,347  | 1,899,614 | 1,753,990 | 0       | 6,317  | 1,419,684 | 1,075,515 | 1,137,394 | 664,586   |
| 2019        | 145       | 9,866  | 1,803,106  | 1,239,396 | 1,926,006 | 0       | 26,901 | 762,071   | 624,414   | 1,233,116 | 776,078   |
| TOTAL       | 533       | 22,570 | 12,860,600 | 8,599,028 | 7,107,962 | 0       | 47,200 | 9,185,708 | 4,549,035 | 4,772,450 | 3,549,501 |
| OD          | 7         | 471    | 88,627     | 58,366    | 141,742   | 0       | 179    | 5,194     | 4,435     | 9,613     | 21,550    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 22,211,090  | 25,242,631  | 3,571,051 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,534,419) | (5,569,920) | 11,793    |       |
| TOTAL LOSSES                | 17,676,671  | 19,672,711  | 3,582,844 |       |
| EXPECTED LOSSES             | 8,974,582   | 15,530,958  | 4,245,544 |       |
| CREDIBILITY                 | 0.21        | 0.68        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.521 | 0.576 | 0.105 | 1.202 |
| INDICATED (POST-TEST)   | 0.526 | 0.582 | 0.106 | 1.214 |
| PRESENT ON RATE LEVEL   | 0.258 | 0.447 | 0.122 | 0.827 |
| DERIVED BY FORMULA      | 0.314 | 0.538 | 0.106 | 0.959 |
| UNDERLYING PRESENT RATE | 0.266 | 0.460 | 0.126 | 0.851 |
| PROPOSED                | 0.314 | 0.538 | 0.106 | 0.959 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.921 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.92   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.70   | 0.78   | 0.85   | + 0.92 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 524,645          | 4,852,086          | 0.925               | 0               | 0     | 2     | 22    | 79   | 103 |
| 2016        | 582,219          | 5,572,766          | 0.957               | 0               | 0     | 4     | 29    | 76   | 109 |
| 2017        | 613,258          | 4,648,235          | 0.758               | 0               | 0     | 2     | 16    | 82   | 100 |
| 2018        | 641,988          | 6,229,893          | 0.970               | 0               | 0     | 2     | 34    | 86   | 122 |
| 2019        | 675,308          | 4,367,184          | 0.647               | 1               | 0     | 0     | 10    | 91   | 102 |
| TOTAL       | 3,037,418        | 25,670,164         | 0.845               | 1               | 0     | 10    | 111   | 414  | 536 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 1    | 1   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 410,432   | 704,046   | 391,150   | 0       | 0     | 392,078   | 587,259   | 591,601   | 1,775,520 |
| 2016        | 0         | 0     | 744,143   | 814,713   | 538,724   | 0       | 0     | 573,369   | 673,885   | 729,581   | 1,498,351 |
| 2017        | 0         | 0     | 382,384   | 453,270   | 728,609   | 0       | 0     | 187,210   | 330,196   | 925,984   | 1,640,582 |
| 2018        | 0         | 0     | 532,409   | 820,650   | 487,564   | 0       | 0     | 113,959   | 944,239   | 1,052,065 | 2,279,007 |
| 2019        | 4,167     | 0     | 0         | 288,827   | 515,209   | 1,937   | 0     | 0         | 247,831   | 1,110,758 | 2,198,455 |
| TOTAL       | 4,167     | 0     | 2,069,368 | 3,081,506 | 2,661,256 | 1,937   | 0     | 1,266,616 | 2,783,410 | 4,409,989 | 9,391,915 |
| OD          | 0         | 0     | 0         | 0         | 1,539     | 0       | 0     | 0         | 0         | 297       | 60,988    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 552,031   | 919,484   | 493,240   | 0       | 0      | 831,205   | 725,852   | 708,146   | 1,629,927 |
| 2016        | 0         | 500   | 1,020,721 | 1,024,708 | 694,105   | 0       | 824    | 1,197,559 | 758,528   | 839,633   | 1,369,493 |
| 2017        | 51        | 787   | 592,811   | 534,426   | 866,779   | 0       | 1,620  | 423,889   | 377,352   | 990,897   | 1,461,759 |
| 2018        | 94        | 2,229 | 991,448   | 804,987   | 580,898   | 0       | 2,026  | 585,386   | 795,016   | 1,067,536 | 2,019,200 |
| 2019        | 5,302     | 2,607 | 520,292   | 411,715   | 498,926   | 3,291   | 15,551 | 447,241   | 375,799   | 798,747   | 2,156,684 |
| TOTAL       | 5,447     | 6,124 | 3,677,304 | 3,695,320 | 3,133,948 | 3,291   | 20,021 | 3,485,280 | 3,032,546 | 4,404,959 | 8,637,063 |
| OD          | 0         | 0     | 0         | 0         | 1,941     | 0       | 0      | 0         | 0         | 356       | 55,924    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 7,197,466   | 14,269,070  | 8,692,987 |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,638,674) | (3,767,439) | 25,708    |       |
| TOTAL LOSSES                | 4,558,792   | 10,501,631  | 8,718,695 |       |
| EXPECTED LOSSES             | 5,230,257   | 10,542,904  | 9,173,518 |       |
| CREDIBILITY                 | 0.20        | 0.63        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.150 | 0.346 | 0.285 | 0.781 |
| INDICATED (POST-TEST)   | 0.152 | 0.349 | 0.288 | 0.788 |
| PRESENT ON RATE LEVEL   | 0.167 | 0.337 | 0.293 | 0.797 |
| DERIVED BY FORMULA      | 0.164 | 0.345 | 0.288 | 0.796 |
| UNDERLYING PRESENT RATE | 0.172 | 0.347 | 0.302 | 0.821 |
| PROPOSED                | 0.164 | 0.344 | 0.288 | 0.796 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.765 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.76   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.89   | 0.84   | 0.82   | + 0.76 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,871,627        | 29,021,719         | 1.551               | 0               | 0     | 13    | 145   | 451  | 609  |
| 2016        | 1,903,300        | 29,008,166         | 1.524               | 0               | 0     | 22    | 125   | 395  | 542  |
| 2017        | 1,936,137        | 29,987,839         | 1.549               | 0               | 0     | 23    | 103   | 407  | 533  |
| 2018        | 1,857,949        | 29,898,592         | 1.609               | 0               | 0     | 17    | 90    | 436  | 543  |
| 2019        | 1,856,890        | 25,251,651         | 1.360               | 0               | 0     | 9     | 48    | 410  | 467  |
| TOTAL       | 9,425,903        | 143,167,967        | 1.519               | 0               | 0     | 84    | 511   | 2099 | 2694 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 8     | 8    | 16   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |           |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|-----------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR     | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0     | 2,656,986  | 6,562,291  | 5,516,364  | 0       | 0     | 931,771   | 3,908,259  | 4,951,762  | 4,494,286  |
| 2016        | 0         | 0     | 4,670,822  | 5,518,476  | 4,826,841  | 0       | 0     | 1,995,589 | 3,609,913  | 4,016,215  | 4,370,310  |
| 2017        | 0         | 0     | 4,632,058  | 5,062,191  | 6,102,644  | 0       | 0     | 2,213,074 | 2,948,319  | 5,184,267  | 3,845,286  |
| 2018        | 0         | 0     | 3,067,714  | 5,484,704  | 6,677,215  | 0       | 0     | 1,254,639 | 3,536,287  | 5,881,771  | 3,996,262  |
| 2019        | 0         | 0     | 1,703,433  | 2,703,312  | 7,127,795  | 0       | 0     | 504,732   | 1,809,275  | 7,879,248  | 3,523,856  |
| TOTAL       | 0         | 0     | 16,731,013 | 25,330,974 | 30,250,859 | 0       | 0     | 6,899,805 | 15,812,053 | 27,913,263 | 20,230,000 |
| OD          | 0         | 0     | 0          | 330,224    | 61,281     | 0       | 0     | 0         | 120,312    | 53,042     | 175,839    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0      | 3,573,646  | 8,570,352  | 6,956,135  | 0       | 0       | 1,975,355  | 4,830,608  | 5,927,259  | 4,125,755  |
| 2016        | 0         | 3,271  | 6,441,446  | 6,950,459  | 6,177,869  | 0       | 3,162   | 4,250,549  | 4,050,115  | 4,607,694  | 3,994,463  |
| 2017        | 567       | 9,204  | 6,886,501  | 5,912,432  | 7,333,390  | 0       | 17,810  | 4,468,867  | 3,296,300  | 5,606,466  | 3,426,150  |
| 2018        | 649       | 14,028 | 6,464,437  | 5,622,265  | 7,339,927  | 0       | 15,025  | 3,622,790  | 3,153,532  | 5,875,316  | 3,540,688  |
| 2019        | 571       | 46,219 | 7,812,634  | 4,852,166  | 6,844,014  | 0       | 144,172 | 3,835,976  | 2,751,267  | 5,681,001  | 3,456,903  |
| TOTAL       | 1,787     | 72,721 | 31,178,664 | 31,907,673 | 34,651,335 | 0       | 180,169 | 18,153,536 | 18,081,822 | 27,697,736 | 18,543,959 |
| OD          | 0         | 60     | 8,692      | 420,097    | 78,696     | 0       | 22      | 5,508      | 136,097    | 64,098     | 160,721    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 49,601,159   | 113,037,555  | 18,704,679 |       |
| IBNR + FREQUENCY ADJUSTMENT | (16,925,129) | (27,839,778) | 56,143     |       |
| TOTAL LOSSES                | 32,676,030   | 85,197,776   | 18,760,822 |       |
| EXPECTED LOSSES             | 33,061,271   | 76,361,520   | 21,806,893 |       |
| CREDIBILITY                 | 0.42         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.347 | 0.896 | 0.197 | 1.440 |
| INDICATED (POST-TEST)   | 0.350 | 0.905 | 0.199 | 1.454 |
| PRESENT ON RATE LEVEL   | 0.341 | 0.787 | 0.225 | 1.352 |
| DERIVED BY FORMULA      | 0.344 | 0.905 | 0.199 | 1.449 |
| UNDERLYING PRESENT RATE | 0.351 | 0.810 | 0.231 | 1.392 |
| PROPOSED                | 0.345 | 0.905 | 0.199 | 1.449 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.392 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.39   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.51   | 1.40   | 1.39   | + 1.39 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 4,320,075        | 32,605,552         | 0.755               | 0               | 0     | 44    | 117   | 328  | 489  |
| 2016        | 4,197,602        | 30,443,883         | 0.725               | 0               | 0     | 35    | 79    | 350  | 464  |
| 2017        | 3,871,388        | 21,720,819         | 0.561               | 0               | 0     | 17    | 79    | 257  | 353  |
| 2018        | 3,983,188        | 18,695,057         | 0.469               | 1               | 0     | 15    | 72    | 208  | 296  |
| 2019        | 3,940,689        | 16,686,973         | 0.423               | 0               | 0     | 11    | 42    | 226  | 279  |
| TOTAL       | 20,312,942       | 120,152,284        | 0.592               | 1               | 0     | 122   | 389   | 1369 | 1881 |
| OD          |                  |                    |                     | 0               | 0     | 1     | 2     | 10   | 13   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |           |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|-----------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR     | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0     | 9,585,784  | 4,712,278  | 2,922,292  | 0       | 0     | 2,849,520 | 3,401,765  | 3,647,184  | 5,486,729  |
| 2016        | 0         | 0     | 7,804,491  | 3,136,482  | 3,706,907  | 0       | 0     | 2,946,450 | 2,177,552  | 5,161,970  | 5,510,031  |
| 2017        | 0         | 0     | 4,127,067  | 3,367,188  | 2,509,883  | 0       | 0     | 1,748,834 | 2,426,488  | 3,314,710  | 4,226,649  |
| 2018        | 335,169   | 0     | 2,810,002  | 3,416,624  | 1,906,677  | 0       | 0     | 930,229   | 2,500,607  | 2,620,920  | 4,174,829  |
| 2019        | 0         | 0     | 2,284,121  | 2,056,284  | 2,253,851  | 0       | 0     | 1,438,353 | 1,673,327  | 3,900,967  | 3,080,070  |
| TOTAL       | 335,169   | 0     | 26,611,465 | 16,688,856 | 13,299,610 | 0       | 0     | 9,913,386 | 12,179,739 | 18,645,751 | 22,478,308 |
| OD          | 0         | 0     | 149,178    | 12,390     | 31,012     | 0       | 0     | 25,357    | 0          | 12,017     | 132,022    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 0         | 0      | 12,892,879 | 6,154,235  | 3,685,010  | 0       | 0       | 6,040,982  | 4,204,582  | 4,365,679  | 5,036,817  |
| 2016        | 0         | 3,465  | 10,251,219 | 4,001,366  | 4,787,927  | 0       | 3,828   | 5,906,309  | 2,490,171  | 5,898,522  | 5,036,168  |
| 2017        | 377       | 7,907  | 5,943,997  | 3,909,442  | 3,114,608  | 0       | 14,801  | 3,685,736  | 2,685,908  | 3,611,099  | 3,765,944  |
| 2018        | 412,118   | 10,959 | 4,804,691  | 3,370,910  | 2,322,517  | 0       | 10,756  | 2,516,380  | 2,143,167  | 2,695,655  | 3,698,898  |
| 2019        | 312       | 34,439 | 5,148,237  | 2,639,534  | 2,470,276  | 0       | 161,662 | 3,813,643  | 1,947,496  | 2,970,431  | 3,021,549  |
| TOTAL       | 412,807   | 56,770 | 39,041,023 | 20,075,487 | 16,380,337 | 0       | 191,048 | 21,963,050 | 13,471,323 | 19,541,385 | 20,559,377 |
| OD          | 2         | 1,361  | 154,921    | 36,050     | 45,264     | 0       | 1,701   | 33,328     | 4,027      | 13,403     | 122,731    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 61,856,013   | 69,567,277   | 20,682,108 |       |
| IBNR + FREQUENCY ADJUSTMENT | (21,953,003) | (16,775,461) | 59,131     |       |
| TOTAL LOSSES                | 39,903,010   | 52,791,816   | 20,741,238 |       |
| EXPECTED LOSSES             | 42,836,748   | 45,775,703   | 23,287,483 |       |
| CREDIBILITY                 | 0.69         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.195 | 0.259 | 0.102 | 0.556 |
| INDICATED (POST-TEST)   | 0.197 | 0.262 | 0.102 | 0.562 |
| PRESENT ON RATE LEVEL   | 0.205 | 0.219 | 0.111 | 0.535 |
| DERIVED BY FORMULA      | 0.200 | 0.262 | 0.102 | 0.564 |
| UNDERLYING PRESENT RATE | 0.211 | 0.225 | 0.115 | 0.551 |
| PROPOSED                | 0.199 | 0.261 | 0.102 | 0.562 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.540 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.54   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.64   | 0.61   | 0.55   | + 0.54 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 1,923,708        | 340,018            | 0.018               | 0               | 0     | 0     | 3     | 5    | 8   |
| 2016        | 2,032,550        | 393,036            | 0.019               | 0               | 0     | 1     | 0     | 5    | 6   |
| 2017        | 2,188,912        | 565,678            | 0.026               | 0               | 0     | 0     | 1     | 10   | 11  |
| 2018        | 2,199,100        | 432,179            | 0.020               | 0               | 0     | 0     | 4     | 5    | 9   |
| 2019        | 2,438,611        | 207,626            | 0.009               | 0               | 0     | 0     | 0     | 2    | 2   |
| TOTAL       | 10,782,881       | 1,938,537          | 0.018               | 0               | 0     | 1     | 8     | 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 |
| 2015        | 0         | 0     | 0       | 15,027  | 22,534  | 0       | 0     | 0     | 68,970  | 77,903  | 155,584   |
| 2016        | 0         | 0     | 145,279 | 0       | 42,817  | 0       | 0     | 4,637 | 0       | 84,008  | 116,295   |
| 2017        | 0         | 0     | 0       | 5,811   | 22,266  | 0       | 0     | 0     | 292,109 | 112,680 | 132,812   |
| 2018        | 0         | 0     | 0       | 154,884 | 12,609  | 0       | 0     | 0     | 69,553  | 18,719  | 176,414   |
| 2019        | 0         | 0     | 0       | 0       | 20,475  | 0       | 0     | 0     | 0       | 71,484  | 115,667   |
| TOTAL       | 0         | 0     | 145,279 | 175,722 | 120,701 | 0       | 0     | 4,637 | 430,632 | 364,794 | 696,772   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 19,625  | 28,415  | 0       | 0     | 0       | 85,247  | 93,250  | 142,826   |
| 2016        | 0         | 47    | 191,643 | 1,640   | 55,733  | 0       | 5     | 9,947   | 836     | 95,130  | 106,294   |
| 2017        | 1         | 2     | 1,809   | 7,139   | 25,937  | 0       | 98    | 50,189  | 306,633 | 128,145 | 118,335   |
| 2018        | 17        | 121   | 60,457  | 140,816 | 23,750  | 0       | 68    | 25,759  | 54,488  | 22,482  | 156,303   |
| 2019        | 1         | 61    | 11,385  | 7,450   | 18,271  | 0       | 697   | 19,482  | 15,155  | 49,753  | 113,469   |
| TOTAL       | 18        | 230   | 265,294 | 176,671 | 152,106 | 0       | 868   | 105,378 | 462,359 | 388,760 | 637,227   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 371,789   | 1,179,896   | 637,227   |       |
| IBNR + FREQUENCY ADJUSTMENT | (621,389) | (395,584)   | 2,537     |       |
| TOTAL LOSSES                | 0         | 784,312     | 639,765   |       |
| EXPECTED LOSSES             | 1,233,083 | 1,107,305   | 899,652   |       |
| CREDIBILITY                 | 0.45      | 1.00        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.007 | 0.006 | 0.013 |
| INDICATED (POST-TEST)   | 0.000 | 0.007 | 0.006 | 0.013 |
| PRESENT ON RATE LEVEL   | 0.011 | 0.010 | 0.008 | 0.029 |
| DERIVED BY FORMULA      | 0.006 | 0.007 | 0.006 | 0.019 |
| UNDERLYING PRESENT RATE | 0.011 | 0.010 | 0.008 | 0.030 |
| PROPOSED                | 0.006 | 0.007 | 0.006 | 0.019 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.018 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.02   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.03   | 0.03   | 0.03   | + 0.02 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 952,129          | 1,465,728          | 0.154               | 0               | 0     | 0     | 6     | 31   | 37  |
| 2016        | 1,042,108        | 3,256,507          | 0.312               | 0               | 0     | 1     | 19    | 39   | 59  |
| 2017        | 1,046,314        | 2,377,506          | 0.227               | 2               | 0     | 2     | 11    | 30   | 45  |
| 2018        | 1,057,433        | 2,558,016          | 0.242               | 0               | 0     | 0     | 11    | 33   | 44  |
| 2019        | 1,084,968        | 2,173,128          | 0.200               | 0               | 0     | 0     | 3     | 42   | 45  |
| TOTAL       | 5,182,952        | 11,830,885         | 0.228               | 2               | 0     | 3     | 50    | 175  | 230 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 247,688   | 110,201 | 0       | 0     | 0       | 122,750   | 353,918   | 631,171   |
| 2016        | 0         | 0     | 233,230 | 600,798   | 228,519 | 0       | 0     | 0       | 699,366   | 862,099   | 632,495   |
| 2017        | 304,646   | 0     | 302,285 | 330,836   | 118,950 | 454     | 0     | 109,413 | 222,222   | 399,701   | 588,999   |
| 2018        | 0         | 0     | 0       | 301,068   | 271,521 | 0       | 0     | 0       | 241,143   | 944,596   | 799,688   |
| 2019        | 0         | 0     | 0       | 56,673    | 261,857 | 0       | 0     | 0       | 185,875   | 1,071,499 | 597,224   |
| TOTAL       | 304,646   | 0     | 535,515 | 1,537,063 | 991,048 | 454     | 0     | 109,413 | 1,471,356 | 3,631,813 | 3,249,577 |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0       | 0         | 0         | 222       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 323,481   | 138,963   | 0       | 0      | 0       | 151,719   | 423,640   | 579,415   |
| 2016        | 0         | 268   | 335,598   | 751,284   | 295,537   | 0       | 163    | 45,955  | 780,316   | 983,348   | 578,100   |
| 2017        | 328,665   | 607   | 445,385   | 377,991   | 155,564   | 479     | 953    | 247,923 | 246,775   | 430,915   | 524,798   |
| 2018        | 34        | 273   | 147,150   | 292,963   | 297,754   | 0       | 372    | 153,582 | 240,398   | 913,290   | 708,524   |
| 2019        | 16        | 988   | 191,484   | 139,283   | 241,354   | 0       | 13,989 | 400,414 | 332,400   | 765,008   | 585,877   |
| TOTAL       | 328,716   | 2,136 | 1,119,617 | 1,885,002 | 1,129,173 | 479     | 15,477 | 847,873 | 1,751,608 | 3,516,201 | 2,976,714 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0       | 0         | 0         | 218       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,314,298   | 8,281,983   | 2,976,932 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,098,431) | (2,412,223) | 8,319     |       |
| TOTAL LOSSES                | 1,215,867   | 5,869,760   | 2,985,250 |       |
| EXPECTED LOSSES             | 2,161,793   | 6,680,381   | 3,097,690 |       |
| CREDIBILITY                 | 0.28        | 0.91        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.023 | 0.113 | 0.058 | 0.194 |
| INDICATED (POST-TEST)   | 0.024 | 0.114 | 0.058 | 0.196 |
| PRESENT ON RATE LEVEL   | 0.040 | 0.125 | 0.058 | 0.224 |
| DERIVED BY FORMULA      | 0.036 | 0.115 | 0.058 | 0.209 |
| UNDERLYING PRESENT RATE | 0.042 | 0.129 | 0.060 | 0.230 |
| PROPOSED                | 0.036 | 0.115 | 0.058 | 0.209 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.201 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.20   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.26   | 0.23   | 0.23   | + 0.20 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 112,330          | 1,148,289          | 1.022               | 0               | 0     | 0     | 2     | 32   | 34  |
| 2016        | 116,790          | 3,322,239          | 2.845               | 1               | 0     | 2     | 4     | 37   | 44  |
| 2017        | 124,205          | 748,996            | 0.603               | 0               | 0     | 0     | 4     | 21   | 25  |
| 2018        | 128,835          | 592,137            | 0.460               | 0               | 0     | 0     | 1     | 15   | 16  |
| 2019        | 114,967          | 563,986            | 0.491               | 0               | 0     | 0     | 0     | 21   | 21  |
| TOTAL       | 597,127          | 6,375,647          | 1.068               | 1               | 0     | 2     | 11    | 126  | 140 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 5,848   | 437,726   | 0       | 0     | 0         | 65,817  | 334,917   | 303,981   |
| 2016        | 161,525   | 0     | 652,782 | 78,191  | 348,323   | 0       | 0     | 1,350,023 | 93,189  | 390,238   | 247,968   |
| 2017        | 0         | 0     | 0       | 133,158 | 22,948    | 0       | 0     | 0         | 107,633 | 296,374   | 188,883   |
| 2018        | 0         | 0     | 0       | 58,875  | 94,210    | 0       | 0     | 0         | 79,612  | 185,359   | 174,081   |
| 2019        | 0         | 0     | 0       | 0       | 144,592   | 0       | 0     | 0         | 0       | 216,011   | 203,383   |
| TOTAL       | 161,525   | 0     | 652,782 | 276,072 | 1,047,799 | 0       | 0     | 1,350,023 | 346,251 | 1,422,899 | 1,118,296 |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0     | 0         | 0       | 0         | 1,149     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 7,637   | 551,972   | 0       | 0     | 0       | 81,350  | 400,896   | 279,055   |
| 2016        | 190,521   | 119   | 389,079 | 103,294 | 442,476   | 0       | 483   | 806,166 | 111,755 | 447,200   | 226,643   |
| 2017        | 15        | 45    | 21,089  | 148,746 | 30,527    | 0       | 42    | 26,567  | 120,426 | 315,872   | 168,295   |
| 2018        | 7         | 60    | 33,708  | 60,492  | 100,102   | 0       | 103   | 41,462  | 71,963  | 181,401   | 154,236   |
| 2019        | 6         | 428   | 80,401  | 52,613  | 129,025   | 0       | 2,107 | 58,872  | 45,797  | 150,344   | 199,519   |
| TOTAL       | 190,548   | 652   | 524,277 | 372,783 | 1,254,103 | 0       | 2,735 | 933,067 | 431,290 | 1,495,714 | 1,027,747 |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0     | 0       | 0       | 0         | 1,031     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,651,280 | 3,553,889   | 1,028,778 |       |
| IBNR + FREQUENCY ADJUSTMENT | (739,481) | (1,051,680) | 3,000     |       |
| TOTAL LOSSES                | 911,799   | 2,502,209   | 1,031,778 |       |
| EXPECTED LOSSES             | 1,442,588 | 2,893,020   | 1,166,750 |       |
| CREDIBILITY                 | 0.07      | 0.21        | 0.36      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.153 | 0.419 | 0.173 | 0.744 |
| INDICATED (POST-TEST)   | 0.154 | 0.423 | 0.174 | 0.751 |
| PRESENT ON RATE LEVEL   | 0.235 | 0.470 | 0.190 | 0.895 |
| DERIVED BY FORMULA      | 0.229 | 0.460 | 0.184 | 0.874 |
| UNDERLYING PRESENT RATE | 0.242 | 0.484 | 0.195 | 0.921 |
| PROPOSED                | 0.229 | 0.461 | 0.184 | 0.874 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.840 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.84   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.10   | 1.04   | 0.92   | + 0.84 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |       |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|-------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP  | ALL  |
| 2015        | 13,617,626       | 56,780,430         | 0.417               | 1               | 0     | 40    | 160   | 1,000 | 1201 |
| 2016        | 14,102,630       | 58,701,783         | 0.416               | 0               | 0     | 38    | 178   | 1,001 | 1217 |
| 2017        | 14,302,271       | 56,453,938         | 0.395               | 1               | 0     | 34    | 121   | 1,010 | 1166 |
| 2018        | 14,555,666       | 59,111,133         | 0.406               | 1               | 0     | 42    | 119   | 925   | 1087 |
| 2019        | 13,294,429       | 38,115,017         | 0.287               | 1               | 0     | 10    | 47    | 741   | 799  |
| TOTAL       | 69,872,622       | 269,162,301        | 0.385               | 4               | 0     | 164   | 625   | 4677  | 5470 |
| OD          |                  |                    |                     | 0               | 0     | 3     | 6     | 100   | 109  |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |            |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|------------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 142,590   | 0     | 8,201,950  | 8,069,634  | 10,349,314 | 0       | 0     | 3,022,828  | 4,872,782  | 13,575,103 | 8,546,229  |
| 2016        | 0         | 0     | 7,753,363  | 8,195,014  | 10,298,595 | 0       | 0     | 3,198,466  | 7,436,555  | 12,958,362 | 8,861,428  |
| 2017        | 644,128   | 0     | 6,896,886  | 6,478,808  | 11,147,513 | 148,113 | 0     | 3,235,683  | 3,602,263  | 14,489,128 | 9,811,416  |
| 2018        | 7,000     | 0     | 8,434,185  | 5,486,050  | 10,304,228 | 87,596  | 0     | 4,973,538  | 4,458,555  | 14,624,042 | 10,735,939 |
| 2019        | 27,082    | 0     | 2,076,070  | 3,239,303  | 8,409,475  | 3,000   | 0     | 1,210,335  | 2,678,537  | 13,161,148 | 7,310,067  |
| TOTAL       | 820,800   | 0     | 33,362,454 | 31,468,809 | 50,509,125 | 238,709 | 0     | 15,640,850 | 23,048,692 | 68,807,783 | 45,265,079 |
| OD          | 0         | 0     | 491,184    | 367,133    | 876,955    | 0       | 0     | 175,472    | 314,647    | 1,898,422  | 1,074,494  |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|---------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 205,615   | 0       | 10,778,680 | 10,538,942 | 13,050,485 | 0       | 0       | 6,119,162  | 6,022,759  | 16,249,398 | 7,845,438  |
| 2016        | 0         | 5,043   | 10,369,633 | 10,348,984 | 13,118,751 | 0       | 5,309   | 6,772,679  | 8,154,942  | 14,780,550 | 8,099,345  |
| 2017        | 695,560   | 13,592  | 10,352,469 | 7,692,119  | 13,275,749 | 156,430 | 27,281  | 6,942,460  | 4,292,101  | 15,461,544 | 8,741,972  |
| 2018        | 9,289     | 29,201  | 12,848,283 | 6,156,166  | 11,288,291 | 155,039 | 45,514  | 9,689,548  | 4,620,614  | 14,371,935 | 9,512,042  |
| 2019        | 34,817    | 54,558  | 9,240,855  | 5,760,779  | 8,099,599  | 5,096   | 242,874 | 6,336,162  | 4,325,129  | 9,477,773  | 7,171,176  |
| TOTAL       | 945,281   | 102,394 | 53,589,921 | 40,496,990 | 58,832,875 | 316,565 | 320,978 | 35,860,012 | 27,415,544 | 70,341,201 | 41,369,973 |
| OD          | 36        | 1,722   | 784,203    | 453,313    | 1,017,489  | 0       | 7,251   | 577,998    | 430,589    | 1,835,981  | 980,019    |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 92,506,361   | 200,823,982  | 42,349,992 |       |
| IBNR + FREQUENCY ADJUSTMENT | (33,726,509) | (50,488,920) | 121,659    |       |
| TOTAL LOSSES                | 58,779,853   | 150,335,062  | 42,471,652 |       |
| EXPECTED LOSSES             | 65,705,914   | 138,321,603  | 47,916,388 |       |
| CREDIBILITY                 | 1.00         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.082 | 0.210 | 0.059 | 0.351 |
| INDICATED (POST-TEST)   | 0.083 | 0.212 | 0.060 | 0.355 |
| PRESENT ON RATE LEVEL   | 0.091 | 0.192 | 0.067 | 0.350 |
| DERIVED BY FORMULA      | 0.083 | 0.212 | 0.060 | 0.355 |
| UNDERLYING PRESENT RATE | 0.094 | 0.198 | 0.069 | 0.361 |
| PROPOSED                | 0.083 | 0.212 | 0.060 | 0.355 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.341 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.34   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.38   | 0.37   | 0.36   | + 0.34 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 80,071           | 1,989,039          | 2.484               | 0               | 0     | 2     | 12    | 20   | 34  |
| 2016        | 76,726           | 1,988,005          | 2.591               | 0               | 0     | 3     | 10    | 12   | 25  |
| 2017        | 70,935           | 836,488            | 1.179               | 0               | 0     | 0     | 10    | 7    | 17  |
| 2018        | 75,053           | 895,291            | 1.193               | 0               | 0     | 1     | 8     | 11   | 20  |
| 2019        | 68,778           | 814,908            | 1.185               | 0               | 0     | 0     | 5     | 13   | 18  |
| TOTAL       | 371,563          | 6,523,731          | 1.756               | 0               | 0     | 6     | 45    | 63   | 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 |
| 2015        | 0         | 0     | 594,438   | 368,924   | 121,024 | 0       | 0     | 387,727 | 205,526   | 235,558 | 75,842    |
| 2016        | 0         | 0     | 722,593   | 445,412   | 33,554  | 0       | 0     | 281,072 | 358,560   | 42,358  | 104,456   |
| 2017        | 0         | 0     | 0         | 396,353   | 42,155  | 0       | 0     | 0       | 258,351   | 74,409  | 65,220    |
| 2018        | 0         | 0     | 165,580   | 271,792   | 49,711  | 0       | 0     | 48,672  | 158,665   | 50,607  | 150,264   |
| 2019        | 0         | 0     | 0         | 273,226   | 90,584  | 0       | 0     | 0       | 204,646   | 211,811 | 34,641    |
| TOTAL       | 0         | 0     | 1,482,611 | 1,755,707 | 337,028 | 0       | 0     | 717,471 | 1,185,748 | 614,743 | 430,423   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0     | 0       | 0         | 0       | 1,643     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |         | MEDICAL |       |           |           |         |           |
|-------------|-----------|-------|-----------|-----------|---------|---------|-------|-----------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP    | DEATH   | P. T. | MAJOR     | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 799,519   | 481,815   | 152,611 | 0       | 0     | 821,981   | 254,030   | 281,963 | 69,623    |
| 2016        | 0         | 375   | 970,394   | 560,001   | 55,388  | 0       | 410   | 586,350   | 400,089   | 55,074  | 95,473    |
| 2017        | 44        | 134   | 61,681    | 441,954   | 60,607  | 0       | 86    | 43,589    | 270,459   | 86,720  | 58,111    |
| 2018        | 30        | 690   | 302,421   | 257,372   | 78,016  | 0       | 575   | 135,100   | 128,433   | 60,763  | 133,134   |
| 2019        | 30        | 1,291 | 271,548   | 245,093   | 117,899 | 0       | 5,961 | 177,059   | 160,763   | 168,608 | 33,983    |
| TOTAL       | 105       | 2,490 | 2,405,564 | 1,986,234 | 464,522 | 0       | 7,032 | 1,764,080 | 1,213,774 | 653,127 | 390,323   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0     | 0         | 0         | 0       | 1,498     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,179,270   | 4,317,656   | 391,821   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,327,244) | (1,123,454) | 1,076     |       |
| TOTAL LOSSES                | 2,852,026   | 3,194,202   | 392,897   |       |
| EXPECTED LOSSES             | 2,578,553   | 3,053,274   | 434,341   |       |
| CREDIBILITY                 | 0.05        | 0.16        | 0.26      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.768 | 0.860 | 0.105 | 1.733 |
| INDICATED (POST-TEST)   | 0.775 | 0.868 | 0.106 | 1.749 |
| PRESENT ON RATE LEVEL   | 0.674 | 0.798 | 0.113 | 1.585 |
| DERIVED BY FORMULA      | 0.679 | 0.809 | 0.112 | 1.599 |
| UNDERLYING PRESENT RATE | 0.694 | 0.822 | 0.117 | 1.633 |
| PROPOSED                | 0.679 | 0.809 | 0.112 | 1.599 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.536 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.54   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.85   | 1.75   | 1.63   | + 1.54 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 286,235          | 3,225,993          | 1.127               | 0               | 0     | 2     | 10    | 23   | 35  |
| 2016        | 285,801          | 3,006,706          | 1.052               | 0               | 0     | 3     | 6     | 35   | 44  |
| 2017        | 312,157          | 2,443,790          | 0.783               | 0               | 0     | 1     | 12    | 21   | 34  |
| 2018        | 314,347          | 2,564,951          | 0.816               | 0               | 0     | 2     | 11    | 30   | 43  |
| 2019        | 265,073          | 635,044            | 0.240               | 0               | 0     | 0     | 1     | 19   | 20  |
| TOTAL       | 1,463,613        | 11,876,484         | 0.811               | 0               | 0     | 8     | 40    | 128  | 176 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 655,623   | 591,982   | 144,774   | 0       | 0     | 289,550 | 372,374   | 596,777   | 574,913   |
| 2016        | 0         | 0     | 750,748   | 178,817   | 613,022   | 0       | 0     | 204,100 | 156,382   | 595,656   | 507,981   |
| 2017        | 0         | 0     | 347,250   | 542,650   | 216,104   | 0       | 0     | 156,551 | 222,512   | 215,180   | 743,543   |
| 2018        | 0         | 0     | 297,771   | 472,839   | 234,930   | 0       | 0     | 161,367 | 290,479   | 343,806   | 763,759   |
| 2019        | 0         | 0     | 0         | 8,000     | 157,016   | 0       | 0     | 0       | 14,000    | 144,772   | 311,256   |
| TOTAL       | 0         | 0     | 2,051,392 | 1,794,288 | 1,365,846 | 0       | 0     | 811,568 | 1,055,747 | 1,896,191 | 2,901,452 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 991       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 881,813   | 773,128   | 182,560   | 0       | 0     | 613,846   | 460,254   | 714,342   | 527,770   |
| 2016        | 0         | 298   | 1,002,715 | 234,976   | 782,197   | 0       | 274   | 424,014   | 180,896   | 678,180   | 464,295   |
| 2017        | 61        | 753   | 539,538   | 617,421   | 275,499   | 0       | 1,325 | 328,200   | 243,557   | 237,466   | 662,497   |
| 2018        | 54        | 1,251 | 555,251   | 459,791   | 287,407   | 0       | 1,715 | 378,163   | 255,283   | 352,661   | 676,690   |
| 2019        | 7         | 495   | 93,786    | 63,345    | 141,197   | 0       | 1,679 | 47,620    | 38,619    | 102,211   | 305,342   |
| TOTAL       | 122       | 2,798 | 3,073,102 | 2,148,662 | 1,668,861 | 0       | 4,992 | 1,791,843 | 1,178,610 | 2,084,860 | 2,636,594 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 910       |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,872,858   | 7,080,993   | 2,637,504 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,506,331) | (1,895,284) | 7,183     |       |
| TOTAL LOSSES                | 3,366,527   | 5,185,709   | 2,644,687 |       |
| EXPECTED LOSSES             | 2,919,513   | 5,178,200   | 2,896,948 |       |
| CREDIBILITY                 | 0.12        | 0.39        | 0.65      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.230 | 0.354 | 0.181 | 0.765 |
| INDICATED (POST-TEST)   | 0.232 | 0.358 | 0.182 | 0.772 |
| PRESENT ON RATE LEVEL   | 0.194 | 0.344 | 0.192 | 0.729 |
| DERIVED BY FORMULA      | 0.198 | 0.349 | 0.186 | 0.733 |
| UNDERLYING PRESENT RATE | 0.199 | 0.354 | 0.198 | 0.751 |
| PROPOSED                | 0.198 | 0.349 | 0.186 | 0.733 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.704 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.70   | 0.73   | 0.75   | + 0.70 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 131,005          | 1,909,416          | 1.458               | 0               | 0     | 1     | 8     | 16   | 25  |
| 2016        | 142,417          | 2,072,172          | 1.455               | 0               | 0     | 3     | 12    | 28   | 43  |
| 2017        | 156,525          | 761,832            | 0.487               | 0               | 0     | 0     | 3     | 23   | 26  |
| 2018        | 167,796          | 1,128,247          | 0.672               | 0               | 0     | 0     | 5     | 29   | 34  |
| 2019        | 168,770          | 1,386,706          | 0.822               | 0               | 0     | 0     | 1     | 24   | 25  |
| TOTAL       | 766,513          | 7,258,373          | 0.947               | 0               | 0     | 4     | 29    | 120  | 153 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 140,868 | 201,681   | 348,877 | 0       | 0     | 437,337 | 194,265 | 421,369   | 165,019   |
| 2016        | 0         | 0     | 442,336 | 486,813   | 155,818 | 0       | 0     | 11,046  | 349,680 | 391,143   | 235,336   |
| 2017        | 0         | 0     | 0       | 119,797   | 67,900  | 0       | 0     | 0       | 70,882  | 205,925   | 297,328   |
| 2018        | 0         | 0     | 0       | 244,403   | 162,519 | 0       | 0     | 0       | 162,076 | 368,018   | 191,231   |
| 2019        | 0         | 0     | 0       | 52,500    | 190,212 | 0       | 0     | 0       | 141,000 | 796,748   | 206,246   |
| TOTAL       | 0         | 0     | 583,204 | 1,105,194 | 925,326 | 0       | 0     | 448,383 | 917,903 | 2,183,203 | 1,095,160 |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0       | 0       | 0         | 58        |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 167,137   | 263,395   | 439,934   | 0       | 0      | 817,880   | 240,112   | 504,379   | 151,487   |
| 2016        | 0         | 298   | 604,910   | 610,497   | 205,855   | 0       | 94     | 44,918    | 389,932   | 446,635   | 215,097   |
| 2017        | 13        | 41    | 20,947    | 135,261   | 82,142    | 0       | 28     | 17,836    | 79,620    | 219,348   | 264,919   |
| 2018        | 28        | 213   | 112,509   | 233,313   | 182,742   | 0       | 208    | 83,727    | 145,957   | 360,432   | 169,431   |
| 2019        | 13        | 760   | 148,267   | 109,974   | 176,857   | 0       | 10,455 | 299,366   | 248,745   | 569,135   | 202,327   |
| TOTAL       | 54        | 1,312 | 1,053,771 | 1,352,441 | 1,087,529 | 0       | 10,785 | 1,263,727 | 1,104,365 | 2,099,929 | 1,003,262 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 57        |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,329,650 | 5,644,263   | 1,003,319 |       |
| IBNR + FREQUENCY ADJUSTMENT | (715,593) | (1,105,445) | 2,838     |       |
| TOTAL LOSSES                | 1,614,057 | 4,538,818   | 1,006,157 |       |
| EXPECTED LOSSES             | 1,416,920 | 3,096,560   | 1,014,244 |       |
| CREDIBILITY                 | 0.08      | 0.25        | 0.42      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.211 | 0.592 | 0.131 | 0.934 |
| INDICATED (POST-TEST)   | 0.213 | 0.598 | 0.133 | 0.943 |
| PRESENT ON RATE LEVEL   | 0.179 | 0.392 | 0.128 | 0.700 |
| DERIVED BY FORMULA      | 0.182 | 0.444 | 0.130 | 0.756 |
| UNDERLYING PRESENT RATE | 0.185 | 0.404 | 0.132 | 0.721 |
| PROPOSED                | 0.182 | 0.444 | 0.130 | 0.756 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.726 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.73   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.74   | 0.76   | 0.72   | + 0.73 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 275,079          | 3,733,466          | 1.357               | 1               | 0     | 1     | 21    | 57   | 80  |
| 2016        | 283,370          | 3,453,836          | 1.219               | 0               | 0     | 1     | 16    | 54   | 71  |
| 2017        | 298,174          | 2,920,089          | 0.979               | 0               | 0     | 0     | 13    | 71   | 84  |
| 2018        | 307,013          | 4,103,315          | 1.337               | 0               | 0     | 0     | 14    | 67   | 81  |
| 2019        | 292,467          | 3,227,328          | 1.103               | 0               | 0     | 1     | 9     | 61   | 71  |
| TOTAL       | 1,456,103        | 17,438,034         | 1.198               | 1               | 0     | 3     | 73    | 310  | 387 |
| 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 |
| 2015        | 251,867   | 0     | 139,284 | 403,530   | 212,155   | 0       | 0     | 20,570 | 815,388   | 949,832   | 940,840   |
| 2016        | 0         | 0     | 224,475 | 420,948   | 432,449   | 0       | 0     | 10,997 | 363,191   | 883,670   | 1,118,106 |
| 2017        | 0         | 0     | 0       | 226,696   | 421,968   | 0       | 0     | 0      | 301,774   | 1,067,605 | 902,046   |
| 2018        | 0         | 0     | 0       | 604,117   | 484,758   | 0       | 0     | 0      | 1,154,854 | 827,615   | 1,031,971 |
| 2019        | 0         | 0     | 143,402 | 231,219   | 327,602   | 0       | 0     | 51,847 | 259,868   | 1,436,577 | 776,813   |
| TOTAL       | 251,867   | 0     | 507,161 | 1,886,510 | 1,878,932 | 0       | 0     | 83,414 | 2,895,075 | 5,165,299 | 4,769,776 |
| OD          | 0         | 0     | 0       | 1,920     | 0         | 0       | 0     | 0      | 2,231     | 0         | 6,869     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 363,192   | 0     | 187,337   | 527,010   | 267,527   | 0       | 0      | 43,608    | 1,007,820 | 1,136,949 | 863,691   |
| 2016        | 0         | 207   | 318,688   | 529,793   | 550,343   | 0       | 97     | 49,188    | 409,397   | 1,004,204 | 1,021,949 |
| 2017        | 25        | 82    | 51,900    | 264,902   | 495,019   | 0       | 122    | 81,984    | 344,550   | 1,135,088 | 803,723   |
| 2018        | 69        | 539   | 288,062   | 583,174   | 536,284   | 0       | 1,205  | 465,466   | 934,959   | 864,045   | 914,326   |
| 2019        | 37        | 3,102 | 510,108   | 312,793   | 335,068   | 0       | 22,365 | 608,940   | 458,117   | 1,029,811 | 762,054   |
| TOTAL       | 363,323   | 3,930 | 1,356,095 | 2,217,672 | 2,184,242 | 0       | 23,789 | 1,249,186 | 3,154,843 | 5,170,097 | 4,365,743 |
| OD          | 0         | 0     | 0         | 2,508     | 0         | 0       | 0      | 0         | 2,758     | 0         | 6,253     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,996,324   | 12,732,120  | 4,371,996 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,835,842) | (3,078,378) | 12,683    |       |
| TOTAL LOSSES                | 1,160,482   | 9,653,742   | 4,384,679 |       |
| EXPECTED LOSSES             | 3,596,151   | 8,496,016   | 4,825,654 |       |
| CREDIBILITY                 | 0.12        | 0.39        | 0.64      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.080 | 0.663 | 0.301 | 1.043 |
| INDICATED (POST-TEST)   | 0.080 | 0.669 | 0.304 | 1.053 |
| PRESENT ON RATE LEVEL   | 0.240 | 0.566 | 0.322 | 1.128 |
| DERIVED BY FORMULA      | 0.221 | 0.606 | 0.310 | 1.137 |
| UNDERLYING PRESENT RATE | 0.247 | 0.583 | 0.331 | 1.162 |
| PROPOSED                | 0.219 | 0.602 | 0.308 | 1.128 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.084 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.29   | 1.21   | 1.16   | + 1.08 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 28,244           | 5,680,527          | 20.112              | 0               | 0     | 3     | 12    | 37   | 52  |
| 2016        | 31,511           | 3,790,913          | 12.030              | 0               | 0     | 1     | 8     | 28   | 37  |
| 2017        | 67,106           | 4,264,396          | 6.355               | 0               | 0     | 4     | 4     | 30   | 38  |
| 2018        | 80,224           | 3,065,303          | 3.821               | 0               | 0     | 1     | 3     | 19   | 23  |
| 2019        | 82,993           | 2,392,799          | 2.883               | 0               | 0     | 1     | 5     | 12   | 18  |
| TOTAL       | 290,078          | 19,193,938         | 6.617               | 0               | 0     | 10    | 32    | 126  | 168 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,004,671 | 551,150   | 1,884,446 | 0       | 0     | 86,795  | 296,372 | 273,066   | 1,584,027 |
| 2016        | 0         | 0     | 192,098   | 200,061   | 1,522,826 | 0       | 0     | 3,091   | 42,816  | 321,552   | 1,508,469 |
| 2017        | 0         | 0     | 1,003,077 | 225,851   | 438,000   | 0       | 0     | 382,470 | 41,683  | 268,273   | 1,905,042 |
| 2018        | 0         | 0     | 300,000   | 128,005   | 524,913   | 0       | 0     | 37,882  | 25,953  | 123,074   | 1,925,476 |
| 2019        | 0         | 0     | 182,787   | 234,661   | 258,549   | 0       | 0     | 411     | 50,907  | 116,423   | 1,549,061 |
| TOTAL       | 0         | 0     | 2,682,633 | 1,339,728 | 4,628,734 | 0       | 0     | 510,649 | 457,731 | 1,102,388 | 8,472,075 |
| 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 |
| 2015        | 0         | 0     | 1,351,282 | 719,802   | 2,376,286 | 0       | 0     | 184,005   | 366,316 | 326,860   | 1,454,137 |
| 2016        | 0         | 126   | 279,381   | 266,561   | 1,919,257 | 0       | 14    | 11,001    | 50,292  | 364,423   | 1,378,741 |
| 2017        | 25        | 1,720 | 1,347,913 | 286,151   | 540,270   | 0       | 3,068 | 713,562   | 66,280  | 292,691   | 1,697,392 |
| 2018        | 18        | 1,039 | 461,401   | 171,162   | 558,591   | 0       | 370   | 77,059    | 29,984  | 120,158   | 1,705,972 |
| 2019        | 35        | 3,259 | 513,160   | 294,203   | 277,039   | 0       | 2,131 | 61,937    | 53,554  | 86,325    | 1,519,629 |
| TOTAL       | 78        | 6,143 | 3,953,138 | 1,737,879 | 5,671,442 | 0       | 5,583 | 1,047,564 | 566,426 | 1,190,457 | 7,755,870 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0       | 0         | 1,394     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 5,012,506 | 9,166,206   | 7,757,264 |       |
| IBNR + FREQUENCY ADJUSTMENT | (750,216) | (1,568,873) | 24,526    |       |
| TOTAL LOSSES                | 4,262,291 | 7,597,332   | 7,781,790 |       |
| EXPECTED LOSSES             | 1,539,458 | 4,692,512   | 7,132,968 |       |
| CREDIBILITY                 | 0.04      | 0.13        | 0.22      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.469 | 2.619 | 2.682 | 6.771 |
| INDICATED (POST-TEST)   | 1.483 | 2.644 | 2.708 | 6.835 |
| PRESENT ON RATE LEVEL   | 0.515 | 1.571 | 2.387 | 4.473 |
| DERIVED BY FORMULA      | 0.554 | 1.710 | 2.458 | 4.722 |
| UNDERLYING PRESENT RATE | 0.531 | 1.618 | 2.459 | 4.607 |
| PROPOSED                | 0.554 | 1.710 | 2.458 | 4.722 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.537 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.54   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.98   | 4.47   | 4.60   | + 4.54 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 1,449,586        | 48,125,687         | 3.320               | 1               | 1     | 32    | 240   | 355  | 629  |
| 2016        | 1,476,147        | 33,960,273         | 2.301               | 3               | 0     | 34    | 175   | 356  | 568  |
| 2017        | 1,561,152        | 36,863,583         | 2.361               | 0               | 1     | 25    | 173   | 361  | 560  |
| 2018        | 1,580,610        | 37,343,940         | 2.363               | 2               | 0     | 22    | 190   | 406  | 620  |
| 2019        | 1,602,397        | 33,178,379         | 2.071               | 1               | 0     | 13    | 91    | 388  | 493  |
| TOTAL       | 7,669,892        | 189,471,862        | 2.470               | 7               | 2     | 126   | 869   | 1866 | 2870 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 7     | 11   | 18   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |            |            |            |            |            |
|-------------|-----------|---------|------------|------------|------------|---------|------------|------------|------------|------------|------------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.      | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 142,025   | 509,225 | 5,943,407  | 9,180,640  | 4,512,208  | 0       | 8,851,169  | 5,228,674  | 6,680,286  | 4,508,022  | 2,570,031  |
| 2016        | 1,284,463 | 0       | 6,941,038  | 6,728,898  | 4,659,405  | 4,140   | 0          | 2,986,776  | 5,332,311  | 3,933,052  | 2,090,190  |
| 2017        | 0         | 468,115 | 5,435,925  | 7,204,139  | 4,625,719  | 0       | 2,954,336  | 3,946,500  | 4,685,092  | 5,060,610  | 2,483,147  |
| 2018        | 10,000    | 0       | 4,459,360  | 8,610,171  | 5,428,003  | 15,460  | 0          | 3,416,501  | 7,424,891  | 5,579,619  | 2,399,935  |
| 2019        | 350,000   | 0       | 3,163,985  | 4,760,126  | 5,677,209  | 150,000 | 0          | 7,263,684  | 3,019,436  | 6,877,071  | 1,916,868  |
| TOTAL       | 1,786,488 | 977,340 | 25,943,715 | 36,483,974 | 24,902,544 | 169,600 | 11,805,505 | 22,842,135 | 27,142,016 | 25,958,374 | 11,460,171 |
| OD          | 0         | 0       | 0          | 311,003    | 158,064    | 0       | 0          | 0          | 32,010     | 25,836     | 106,658    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |           |            |            |            |            |
|-------------|-----------|---------|------------|------------|------------|---------|-----------|------------|------------|------------|------------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.     | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 204,800   | 53,916  | 7,771,478  | 11,989,916 | 5,689,894  | 0       | 1,057,394 | 7,810,262  | 8,256,833  | 5,396,102  | 2,359,288  |
| 2016        | 1,389,243 | 4,388   | 9,478,780  | 8,472,012  | 6,007,140  | 6,155   | 4,716     | 6,342,547  | 5,964,616  | 4,543,750  | 1,910,434  |
| 2017        | 806       | 114,101 | 8,015,835  | 8,264,210  | 5,706,288  | 0       | 1,031,848 | 6,424,902  | 5,133,925  | 5,552,410  | 2,212,484  |
| 2018        | 13,271    | 19,821  | 8,966,749  | 8,400,288  | 6,349,653  | 27,363  | 30,162    | 7,027,983  | 6,122,323  | 5,897,526  | 2,126,342  |
| 2019        | 441,918   | 55,218  | 9,297,837  | 5,990,176  | 5,896,521  | 254,816 | 282,015   | 6,680,415  | 3,464,495  | 5,239,959  | 1,880,448  |
| TOTAL       | 2,050,039 | 247,443 | 43,530,680 | 43,116,602 | 29,649,497 | 288,334 | 2,406,136 | 34,286,109 | 28,942,193 | 26,629,748 | 10,488,996 |
| OD          | 9         | 133     | 43,021     | 364,541    | 195,675    | 0       | 15        | 5,315      | 32,354     | 30,055     | 99,083     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 82,857,234   | 128,960,665  | 10,588,079 |       |
| IBNR + FREQUENCY ADJUSTMENT | (25,501,388) | (31,288,907) | 34,888     |       |
| TOTAL LOSSES                | 57,355,846   | 97,671,758   | 10,622,967 |       |
| EXPECTED LOSSES             | 50,146,846   | 86,658,333   | 12,997,015 |       |
| CREDIBILITY                 | 0.36         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.747 | 1.265 | 0.137 | 2.150 |
| INDICATED (POST-TEST)   | 0.754 | 1.277 | 0.139 | 2.170 |
| PRESENT ON RATE LEVEL   | 0.635 | 1.097 | 0.165 | 1.896 |
| DERIVED BY FORMULA      | 0.678 | 1.277 | 0.139 | 2.094 |
| UNDERLYING PRESENT RATE | 0.654 | 1.130 | 0.169 | 1.953 |
| PROPOSED                | 0.678 | 1.278 | 0.139 | 2.094 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.012 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.01   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.13   | 2.05   | 1.95   | + 2.01 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 384,824          | 1,712,356          | 0.445               | 0               | 0     | 2     | 15    | 19   | 36  |
| 2016        | 452,509          | 1,479,430          | 0.327               | 0               | 0     | 1     | 8     | 12   | 21  |
| 2017        | 482,191          | 1,399,647          | 0.290               | 0               | 0     | 2     | 7     | 16   | 25  |
| 2018        | 469,784          | 931,604            | 0.198               | 0               | 0     | 1     | 8     | 8    | 17  |
| 2019        | 471,570          | 1,206,809          | 0.256               | 0               | 0     | 1     | 6     | 11   | 18  |
| TOTAL       | 2,260,878        | 6,729,846          | 0.298               | 0               | 0     | 7     | 44    | 66   | 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 |
| 2015        | 0         | 0     | 322,235   | 518,597   | 141,462 | 0       | 0     | 232,603 | 335,060   | 131,305 | 31,094    |
| 2016        | 0         | 0     | 136,706   | 528,725   | 194,097 | 0       | 0     | 49,698  | 394,397   | 139,134 | 36,673    |
| 2017        | 0         | 0     | 300,832   | 338,694   | 106,069 | 0       | 0     | 360,686 | 107,880   | 151,628 | 33,858    |
| 2018        | 0         | 0     | 139,103   | 244,366   | 53,991  | 0       | 0     | 104,028 | 292,428   | 71,644  | 26,044    |
| 2019        | 0         | 0     | 150,302   | 341,130   | 151,824 | 0       | 0     | 32,900  | 292,813   | 167,070 | 70,770    |
| TOTAL       | 0         | 0     | 1,049,178 | 1,971,512 | 647,443 | 0       | 0     | 779,915 | 1,422,578 | 660,781 | 198,439   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0     | 0       | 0         | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |         | MEDICAL |        |           |           |         |           |
|-------------|-----------|-------|-----------|-----------|---------|---------|--------|-----------|-----------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP    | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 433,406   | 677,288   | 178,384 | 0       | 0      | 493,118   | 414,134   | 157,172 | 28,544    |
| 2016        | 0         | 214   | 205,074   | 660,526   | 250,379 | 0       | 150    | 123,404   | 437,502   | 162,353 | 33,519    |
| 2017        | 38        | 607   | 444,158   | 386,304   | 140,855 | 0       | 2,913  | 680,653   | 130,754   | 171,365 | 30,167    |
| 2018        | 27        | 594   | 261,632   | 231,646   | 79,126  | 0       | 1,180  | 269,711   | 236,524   | 92,032  | 23,075    |
| 2019        | 40        | 3,054 | 508,114   | 334,844   | 193,672 | 0       | 9,364  | 258,082   | 205,269   | 148,530 | 69,425    |
| TOTAL       | 106       | 4,468 | 1,852,384 | 2,290,607 | 842,416 | 0       | 13,607 | 1,824,969 | 1,424,183 | 731,452 | 184,731   |
| OD          | 0         | 0     | 0         | 0         | 0       | 0       | 0      | 0         | 0         | 0       | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,695,534   | 5,288,658   | 184,731   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,488,917) | (1,574,242) | 649       |       |
| TOTAL LOSSES                | 1,206,617   | 3,714,416   | 185,380   |       |
| EXPECTED LOSSES             | 4,896,649   | 4,373,252   | 240,980   |       |
| CREDIBILITY                 | 0.16        | 0.52        | 0.86      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.053 | 0.164 | 0.008 | 0.226 |
| INDICATED (POST-TEST)   | 0.054 | 0.166 | 0.008 | 0.228 |
| PRESENT ON RATE LEVEL   | 0.210 | 0.188 | 0.010 | 0.408 |
| DERIVED BY FORMULA      | 0.185 | 0.176 | 0.009 | 0.370 |
| UNDERLYING PRESENT RATE | 0.217 | 0.193 | 0.011 | 0.421 |
| PROPOSED                | 0.185 | 0.176 | 0.009 | 0.370 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.355 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.36   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.68   | 0.56   | 0.42   | + 0.36 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 691,495          | 11,630,825         | 1.682               | 0               | 0     | 8     | 69    | 182  | 259  |
| 2016        | 715,071          | 13,640,146         | 1.908               | 0               | 0     | 9     | 77    | 174  | 260  |
| 2017        | 737,047          | 10,442,512         | 1.417               | 0               | 0     | 5     | 63    | 173  | 241  |
| 2018        | 780,543          | 11,830,504         | 1.516               | 0               | 0     | 6     | 70    | 203  | 279  |
| 2019        | 749,778          | 8,052,442          | 1.074               | 0               | 0     | 2     | 25    | 178  | 205  |
| TOTAL       | 3,673,934        | 55,596,429         | 1.513               | 0               | 0     | 30    | 304   | 910  | 1244 |
| OD          |                  |                    |                     | 0               | 0     | 2     | 9     | 11   | 22   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |            |            | MEDICAL |       |           |           |            |           |
|-------------|-----------|-------|-----------|------------|------------|---------|-------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR      | TEMP       | DEATH   | P. T. | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0     | 1,262,222 | 2,113,651  | 2,358,296  | 0       | 0     | 1,028,313 | 1,810,479 | 1,914,112  | 1,143,752 |
| 2016        | 0         | 0     | 2,023,926 | 2,521,670  | 2,759,542  | 0       | 0     | 1,388,019 | 1,773,898 | 1,890,694  | 1,282,397 |
| 2017        | 0         | 0     | 813,501   | 2,028,581  | 2,360,268  | 0       | 0     | 337,424   | 1,643,009 | 2,004,607  | 1,255,122 |
| 2018        | 0         | 0     | 1,099,873 | 2,891,630  | 2,357,704  | 0       | 0     | 399,932   | 1,719,276 | 2,143,727  | 1,218,362 |
| 2019        | 0         | 0     | 344,298   | 948,392    | 2,118,917  | 0       | 0     | 95,240    | 503,214   | 3,128,438  | 913,943   |
| TOTAL       | 0         | 0     | 5,543,820 | 10,503,924 | 11,954,727 | 0       | 0     | 3,248,928 | 7,449,876 | 11,081,578 | 5,813,576 |
| OD          | 0         | 0     | 357,801   | 278,042    | 51,660     | 0       | 0     | 16,103    | 91,980    | 149,925    | 124,959   |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |        |           |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|--------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 1,693,563  | 2,760,428  | 2,973,811  | 0       | 0      | 2,169,628 | 2,237,752 | 2,291,192  | 1,049,964 |
| 2016        | 0         | 1,396  | 2,545,891  | 3,179,434  | 3,515,574  | 0       | 1,705  | 2,349,279 | 1,991,162 | 2,171,909  | 1,172,111 |
| 2017        | 227       | 2,043  | 1,455,916  | 2,344,923  | 2,813,252  | 0       | 3,268  | 941,879   | 1,778,099 | 2,173,369  | 1,118,314 |
| 2018        | 333       | 5,733  | 2,665,456  | 2,848,222  | 2,659,789  | 0       | 5,383  | 1,382,076 | 1,475,440 | 2,168,183  | 1,079,469 |
| 2019        | 182       | 12,868 | 2,283,944  | 1,541,125  | 2,046,754  | 0       | 46,350 | 1,267,079 | 959,957   | 2,235,093  | 896,578   |
| TOTAL       | 742       | 22,039 | 10,644,769 | 12,674,131 | 14,009,179 | 0       | 56,706 | 8,109,941 | 8,442,409 | 11,039,746 | 5,316,436 |
| OD          | 20        | 187    | 515,330    | 331,605    | 66,494     | 0       | 141    | 48,034    | 102,950   | 171,877    | 115,033   |

|                             | SERIOUS     | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|-------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 19,397,909  | 46,838,390   | 5,431,468 |       |
| IBNR + FREQUENCY ADJUSTMENT | (7,291,711) | (11,541,090) | 17,968    |       |
| TOTAL LOSSES                | 12,106,198  | 35,297,301   | 5,449,437 |       |
| EXPECTED LOSSES             | 14,312,300  | 31,908,594   | 6,768,403 |       |
| CREDIBILITY                 | 0.22        | 0.72         | 1.00      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.314 | 0.942 | 0.145 | 1.402 |
| INDICATED (POST-TEST)   | 0.317 | 0.951 | 0.147 | 1.415 |
| PRESENT ON RATE LEVEL   | 0.378 | 0.843 | 0.179 | 1.400 |
| DERIVED BY FORMULA      | 0.365 | 0.921 | 0.147 | 1.432 |
| UNDERLYING PRESENT RATE | 0.390 | 0.869 | 0.184 | 1.442 |
| PROPOSED                | 0.360 | 0.910 | 0.145 | 1.415 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.360 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.36   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.68   | 1.54   | 1.44   | + 1.36 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 815,931          | 9,144,423          | 1.121               | 0               | 0     | 8     | 28    | 124  | 160  |
| 2016        | 847,633          | 9,804,805          | 1.157               | 0               | 0     | 3     | 53    | 172  | 228  |
| 2017        | 927,031          | 12,056,839         | 1.301               | 0               | 0     | 6     | 31    | 209  | 246  |
| 2018        | 954,601          | 12,839,012         | 1.345               | 0               | 0     | 13    | 35    | 196  | 244  |
| 2019        | 1,028,090        | 9,423,736          | 0.917               | 0               | 0     | 3     | 22    | 194  | 219  |
| TOTAL       | 4,573,286        | 53,268,815         | 1.165               | 0               | 0     | 33    | 169   | 895  | 1097 |
| OD          |                  |                    |                     | 0               | 0     | 2     | 1     | 2    | 5    |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |           |           |            |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0     | 1,505,378 | 1,545,559 | 1,670,730 | 0       | 0     | 578,356   | 687,914   | 1,467,566  | 1,688,920 |
| 2016        | 0         | 0     | 470,858   | 2,315,895 | 1,626,741 | 0       | 0     | 210,192   | 1,841,896 | 1,691,298  | 1,647,925 |
| 2017        | 0         | 0     | 1,176,735 | 2,189,250 | 2,246,453 | 0       | 0     | 571,897   | 1,188,363 | 2,658,723  | 2,025,418 |
| 2018        | 0         | 0     | 2,344,350 | 2,123,036 | 2,129,976 | 0       | 0     | 705,633   | 1,302,874 | 2,232,025  | 2,001,118 |
| 2019        | 0         | 0     | 522,721   | 1,051,069 | 2,256,719 | 0       | 0     | 194,570   | 707,279   | 2,869,032  | 1,822,346 |
| TOTAL       | 0         | 0     | 6,020,042 | 9,224,809 | 9,930,619 | 0       | 0     | 2,260,648 | 5,728,326 | 10,918,644 | 9,185,727 |
| OD          | 0         | 0     | 429,188   | 45,049    | 2,057     | 0       | 0     | 217,177   | 22,373    | 13,464     | 47,058    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |        |           |           |            |           |
|-------------|-----------|--------|------------|------------|------------|---------|--------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0      | 2,024,733  | 2,018,500  | 2,106,791  | 0       | 0      | 1,226,115 | 850,262   | 1,756,677  | 1,550,429 |
| 2016        | 0         | 895    | 739,103    | 2,900,458  | 2,071,620  | 0       | 673    | 539,847   | 2,052,524 | 1,936,714  | 1,506,203 |
| 2017        | 245       | 2,689  | 1,944,566  | 2,527,946  | 2,696,032  | 0       | 5,004  | 1,318,202 | 1,334,361 | 2,853,575  | 1,804,647 |
| 2018        | 253       | 8,670  | 3,796,349  | 2,197,586  | 2,435,673  | 0       | 7,644  | 1,718,336 | 1,184,024 | 2,236,218  | 1,772,991 |
| 2019        | 199       | 15,236 | 2,618,836  | 1,688,491  | 2,197,793  | 0       | 54,230 | 1,441,591 | 1,032,799 | 2,081,513  | 1,787,721 |
| TOTAL       | 697       | 27,489 | 11,123,588 | 11,332,980 | 11,507,908 | 0       | 67,550 | 6,244,091 | 6,453,969 | 10,864,697 | 8,421,991 |
| OD          | 0         | 138    | 564,677    | 62,340     | 8,167      | 0       | 253    | 437,131   | 30,548    | 18,416     | 43,162    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 18,465,614  | 40,279,025  | 8,465,153 |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,054,261) | (9,918,881) | 27,295    |       |
| TOTAL LOSSES                | 12,411,353  | 30,360,144  | 8,492,449 |       |
| EXPECTED LOSSES             | 12,007,118  | 27,772,614  | 9,690,783 |       |
| CREDIBILITY                 | 0.26        | 0.83        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.249 | 0.661 | 0.185 | 1.095 |
| INDICATED (POST-TEST)   | 0.252 | 0.668 | 0.187 | 1.106 |
| PRESENT ON RATE LEVEL   | 0.255 | 0.590 | 0.206 | 1.050 |
| DERIVED BY FORMULA      | 0.254 | 0.654 | 0.187 | 1.095 |
| UNDERLYING PRESENT RATE | 0.263 | 0.607 | 0.212 | 1.082 |
| PROPOSED                | 0.254 | 0.654 | 0.187 | 1.095 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.052 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.05   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.17   | 1.18   | 1.08   | + 1.05 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 2,457,600        | 22,836,857         | 0.929               | 1               | 0     | 12    | 126   | 517  | 656  |
| 2016        | 2,543,710        | 26,574,599         | 1.045               | 0               | 0     | 19    | 106   | 547  | 672  |
| 2017        | 2,629,980        | 24,671,477         | 0.938               | 1               | 0     | 14    | 96    | 488  | 599  |
| 2018        | 2,781,243        | 21,557,038         | 0.775               | 0               | 0     | 7     | 110   | 514  | 631  |
| 2019        | 2,523,228        | 15,874,036         | 0.629               | 0               | 0     | 2     | 42    | 468  | 512  |
| TOTAL       | 12,935,761       | 111,514,007        | 0.862               | 2               | 0     | 54    | 480   | 2534 | 3070 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 12   | 12   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |            |            |            | MEDICAL |       |           |            |            |            |
|-------------|-----------|-------|------------|------------|------------|---------|-------|-----------|------------|------------|------------|
|             | DEATH     | P. T. | MAJOR      | MINOR      | TEMP       | DEATH   | P. T. | MAJOR     | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 188,336   | 0     | 2,473,741  | 4,098,769  | 3,590,262  | 393,855 | 0     | 1,033,821 | 3,549,207  | 4,470,760  | 3,038,106  |
| 2016        | 0         | 0     | 3,549,933  | 4,020,756  | 4,810,626  | 0       | 0     | 1,534,594 | 2,623,640  | 6,867,751  | 3,167,299  |
| 2017        | 399,300   | 0     | 2,887,777  | 3,671,574  | 4,655,060  | 108,132 | 0     | 811,767   | 3,158,373  | 5,511,531  | 3,467,963  |
| 2018        | 0         | 0     | 1,280,893  | 3,115,445  | 4,505,128  | 0       | 0     | 576,767   | 2,956,133  | 5,570,847  | 3,551,825  |
| 2019        | 0         | 0     | 390,669    | 2,137,404  | 3,794,602  | 0       | 0     | 98,403    | 1,289,427  | 5,402,279  | 2,761,252  |
| TOTAL       | 587,636   | 0     | 10,583,013 | 17,043,948 | 21,355,678 | 501,987 | 0     | 4,055,352 | 13,576,780 | 27,823,168 | 15,986,445 |
| OD          | 0         | 0     | 0          | 0          | 108,162    | 0       | 0     | 0         | 0          | 199,331    | 40,461     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |         |            |            |            |            |
|-------------|-----------|--------|------------|------------|------------|---------|---------|------------|------------|------------|------------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY  |
| 2015        | 219,104   | 0      | 3,327,182  | 5,352,992  | 4,527,320  | 708,266 | 0       | 2,191,701  | 4,386,820  | 5,351,500  | 2,788,981  |
| 2016        | 0         | 2,430  | 4,901,565  | 5,079,077  | 6,125,524  | 0       | 2,396   | 3,284,375  | 2,976,986  | 7,311,882  | 2,894,911  |
| 2017        | 431,145   | 6,014  | 4,479,091  | 4,286,424  | 5,572,826  | 114,204 | 7,619   | 2,161,002  | 3,472,934  | 5,929,375  | 3,089,955  |
| 2018        | 371       | 6,758  | 3,219,255  | 3,226,435  | 4,871,781  | 0       | 8,593   | 2,341,478  | 2,638,835  | 5,513,373  | 3,146,917  |
| 2019        | 365       | 22,692 | 4,223,752  | 3,078,555  | 3,707,021  | 0       | 83,700  | 2,349,265  | 1,887,529  | 3,899,272  | 2,708,788  |
| TOTAL       | 650,984   | 37,895 | 20,150,845 | 21,023,484 | 24,804,471 | 822,469 | 102,309 | 12,327,820 | 15,363,104 | 28,005,401 | 14,629,553 |
| OD          | 0         | 1      | 2,145      | 1,574      | 131,180    | 0       | 0       | 430        | 507        | 235,225    | 36,941     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY  | TOTAL |
|-----------------------------|--------------|--------------|------------|-------|
| TOTAL TRANSLATED LOSSES     | 34,094,897   | 89,564,947   | 14,666,493 |       |
| IBNR + FREQUENCY ADJUSTMENT | (12,143,891) | (21,982,479) | 43,559     |       |
| TOTAL LOSSES                | 21,951,007   | 67,582,468   | 14,710,052 |       |
| EXPECTED LOSSES             | 23,726,073   | 60,501,803   | 16,832,498 |       |
| CREDIBILITY                 | 0.51         | 1.00         | 1.00       |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.170 | 0.520 | 0.113 | 0.803 |
| INDICATED (POST-TEST)   | 0.171 | 0.525 | 0.115 | 0.810 |
| PRESENT ON RATE LEVEL   | 0.178 | 0.454 | 0.126 | 0.759 |
| DERIVED BY FORMULA      | 0.175 | 0.525 | 0.115 | 0.814 |
| UNDERLYING PRESENT RATE | 0.183 | 0.468 | 0.130 | 0.781 |
| PROPOSED                | 0.174 | 0.522 | 0.114 | 0.810 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 7.78 |
|-----------|--------|--------|--------|--------|-----------------|------|
| IND. RATE |        |        |        | 0.78   | MINIMUM PREMIUM |      |
| MAN. RATE | 0.87   | 0.84   | 0.78   | + 0.78 | PRESENT         |      |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 454,590          | 3,307,015          | 0.727               | 0               | 0     | 1     | 12    | 59   | 72  |
| 2016        | 496,714          | 2,543,810          | 0.512               | 0               | 0     | 0     | 12    | 56   | 68  |
| 2017        | 530,676          | 3,104,975          | 0.585               | 0               | 0     | 2     | 11    | 78   | 91  |
| 2018        | 582,027          | 3,654,354          | 0.628               | 0               | 0     | 1     | 13    | 76   | 90  |
| 2019        | 534,355          | 4,537,651          | 0.849               | 0               | 0     | 1     | 10    | 88   | 99  |
| TOTAL       | 2,598,362        | 17,147,805         | 0.660               | 0               | 0     | 5     | 58    | 357  | 420 |
| 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 |
| 2015        | 0         | 0     | 128,978 | 434,870   | 367,102   | 0       | 0     | 366,268 | 417,590   | 1,091,749 | 500,458   |
| 2016        | 0         | 0     | 0       | 476,647   | 535,126   | 0       | 0     | 0       | 336,312   | 552,435   | 643,290   |
| 2017        | 0         | 0     | 328,025 | 199,658   | 538,036   | 0       | 0     | 65,236  | 181,687   | 987,745   | 804,588   |
| 2018        | 0         | 0     | 247,564 | 504,558   | 649,688   | 0       | 0     | 148,978 | 299,175   | 943,029   | 861,362   |
| 2019        | 0         | 0     | 142,000 | 685,351   | 1,035,377 | 0       | 0     | 40,000  | 239,156   | 1,742,994 | 652,773   |
| TOTAL       | 0         | 0     | 846,567 | 2,301,084 | 3,125,329 | 0       | 0     | 620,482 | 1,473,920 | 5,317,952 | 3,462,471 |
| OD          | 0         | 0     | 0       | 0         | 18,500    | 0       | 0     | 0       | 0         | 289       | 7,514     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 173,475   | 567,940   | 462,916   | 0       | 0      | 776,488   | 516,141   | 1,306,824 | 459,420   |
| 2016        | 0         | 153   | 26,983    | 598,310   | 677,025   | 0       | 78     | 23,108    | 376,511   | 628,907   | 587,967   |
| 2017        | 22        | 610   | 476,305   | 245,474   | 637,252   | 0       | 601    | 179,413   | 220,100   | 1,048,513 | 716,888   |
| 2018        | 60        | 1,197 | 558,549   | 518,274   | 709,585   | 0       | 1,710  | 405,710   | 296,095   | 921,758   | 763,167   |
| 2019        | 110       | 6,887 | 1,269,918 | 922,782   | 1,028,144 | 0       | 24,181 | 665,320   | 509,887   | 1,240,237 | 640,370   |
| TOTAL       | 192       | 8,847 | 2,505,229 | 2,852,781 | 3,514,922 | 0       | 26,570 | 2,050,039 | 1,918,734 | 5,146,239 | 3,167,812 |
| OD          | 0         | 0     | 218       | 198       | 23,265    | 0       | 0      | 2         | 3         | 327       | 6,992     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,591,097   | 13,456,467  | 3,174,804 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,754,036) | (2,797,731) | 9,712     |       |
| TOTAL LOSSES                | 2,837,061   | 10,658,736  | 3,184,516 |       |
| EXPECTED LOSSES             | 3,448,347   | 7,775,575   | 3,610,438 |       |
| CREDIBILITY                 | 0.18        | 0.57        | 0.95      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.109 | 0.409 | 0.122 | 0.641 |
| INDICATED (POST-TEST)   | 0.110 | 0.413 | 0.123 | 0.647 |
| PRESENT ON RATE LEVEL   | 0.129 | 0.291 | 0.135 | 0.554 |
| DERIVED BY FORMULA      | 0.125 | 0.360 | 0.124 | 0.610 |
| UNDERLYING PRESENT RATE | 0.133 | 0.299 | 0.139 | 0.571 |
| PROPOSED                | 0.126 | 0.360 | 0.124 | 0.610 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.586 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.59   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.69   | 0.65   | 0.57   | + 0.59 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 643,664          | 3,116,349          | 0.484               | 0               | 0     | 6     | 14    | 36   | 56  |
| 2016        | 680,060          | 2,088,856          | 0.307               | 0               | 0     | 2     | 15    | 44   | 61  |
| 2017        | 702,850          | 5,504,287          | 0.783               | 0               | 0     | 4     | 23    | 36   | 63  |
| 2018        | 720,030          | 6,449,434          | 0.896               | 0               | 0     | 3     | 20    | 50   | 73  |
| 2019        | 659,415          | 1,032,306          | 0.157               | 0               | 0     | 0     | 3     | 34   | 37  |
| TOTAL       | 3,406,019        | 18,191,232         | 0.534               | 0               | 0     | 15    | 75    | 200  | 290 |
| 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 |
| 2015        | 0         | 0     | 1,057,821 | 360,786   | 245,489   | 0       | 0     | 730,274   | 251,868   | 289,384   | 180,727   |
| 2016        | 0         | 0     | 317,630   | 450,416   | 451,677   | 0       | 0     | 137,240   | 178,868   | 367,479   | 185,546   |
| 2017        | 0         | 0     | 884,645   | 1,106,665 | 541,851   | 0       | 0     | 1,524,660 | 811,785   | 496,996   | 137,685   |
| 2018        | 0         | 0     | 687,878   | 947,751   | 338,311   | 0       | 0     | 3,404,895 | 311,311   | 566,815   | 192,473   |
| 2019        | 0         | 0     | 0         | 48,000    | 405,299   | 0       | 0     | 0         | 13,883    | 458,055   | 107,069   |
| TOTAL       | 0         | 0     | 2,947,974 | 2,913,618 | 1,982,627 | 0       | 0     | 5,797,069 | 1,567,715 | 2,178,729 | 803,500   |
| OD          | 0         | 0     | 0         | 5,000     | 2,045     | 0       | 0     | 0         | 6,549     | 947       | 1,588     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,370,957 | 471,187   | 309,562   | 0       | 0      | 1,378,208 | 311,309   | 346,393   | 165,907   |
| 2016        | 0         | 247   | 442,753   | 567,393   | 575,986   | 0       | 201    | 289,051   | 202,741   | 419,422   | 169,589   |
| 2017        | 124       | 1,659 | 1,200,732 | 1,263,845 | 680,852   | 0       | 8,079  | 1,933,158 | 896,326   | 571,831   | 122,677   |
| 2018        | 108       | 2,232 | 992,607   | 906,880   | 436,578   | 0       | 6,038  | 1,172,585 | 321,691   | 585,876   | 170,531   |
| 2019        | 21        | 1,380 | 264,225   | 184,744   | 368,177   | 0       | 4,732  | 132,934   | 104,973   | 320,244   | 105,035   |
| TOTAL       | 253       | 5,518 | 4,271,275 | 3,394,048 | 2,371,155 | 0       | 19,051 | 4,905,937 | 1,837,040 | 2,243,767 | 733,740   |
| OD          | 1         | 4     | 1,927     | 4,536     | 2,924     | 0       | 6      | 2,304     | 5,036     | 1,515     | 1,558     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 9,206,274   | 9,860,021   | 735,297   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,938,512) | (2,349,313) | 2,613     |       |
| TOTAL LOSSES                | 7,267,762   | 7,510,708   | 737,911   |       |
| EXPECTED LOSSES             | 3,783,830   | 6,458,136   | 1,015,880 |       |
| CREDIBILITY                 | 0.21        | 0.68        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.213 | 0.220 | 0.022 | 0.455 |
| INDICATED (POST-TEST)   | 0.215 | 0.222 | 0.022 | 0.459 |
| PRESENT ON RATE LEVEL   | 0.108 | 0.184 | 0.029 | 0.321 |
| DERIVED BY FORMULA      | 0.130 | 0.210 | 0.022 | 0.362 |
| UNDERLYING PRESENT RATE | 0.111 | 0.190 | 0.030 | 0.331 |
| PROPOSED                | 0.130 | 0.210 | 0.022 | 0.362 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.348 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.35   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.29   | 0.32   | 0.33   | + 0.35 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 109,939          | 1,427,798          | 1,299               | 0               | 0     | 0     | 2     | 17   | 19  |
| 2016        | 109,304          | 2,273,742          | 2,080               | 0               | 0     | 0     | 5     | 26   | 31  |
| 2017        | 112,628          | 8,642,720          | 7,674               | 0               | 0     | 1     | 5     | 27   | 33  |
| 2018        | 114,366          | 1,666,243          | 1,457               | 0               | 0     | 1     | 5     | 22   | 28  |
| 2019        | 113,796          | 2,702,661          | 2,375               | 0               | 0     | 1     | 3     | 27   | 31  |
| TOTAL       | 560,033          | 16,713,164         | 2,984               | 0               | 0     | 3     | 20    | 119  | 142 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |       |           |         |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|-------|-----------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 191,730 | 208,626   | 0       | 0     | 0         | 214,437 | 341,092   | 471,913   |
| 2016        | 0         | 0     | 0       | 65,020  | 332,751   | 0       | 0     | 0         | 360,380 | 1,015,834 | 499,757   |
| 2017        | 0         | 0     | 608,854 | 159,780 | 220,058   | 0       | 0     | 5,855,100 | 118,940 | 982,752   | 697,236   |
| 2018        | 0         | 0     | 143,640 | 62,419  | 236,768   | 0       | 0     | 11,992    | 41,493  | 176,473   | 993,458   |
| 2019        | 0         | 0     | 224,219 | 240,740 | 299,265   | 0       | 0     | 219,896   | 255,645 | 961,179   | 501,717   |
| TOTAL       | 0         | 0     | 976,713 | 719,689 | 1,297,468 | 0       | 0     | 6,086,988 | 990,895 | 3,477,330 | 3,164,081 |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0     | 0         | 0       | 0         | 9,243     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|---------|---------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 250,399 | 263,077   | 0       | 0      | 0         | 265,044   | 408,287   | 433,216   |
| 2016        | 0         | 21    | 6,746   | 84,392  | 419,011   | 0       | 84     | 27,862    | 407,366   | 1,153,626 | 456,778   |
| 2017        | 18        | 150   | 106,667 | 185,580 | 260,908   | 0       | 4,412  | 1,047,014 | 173,849   | 1,051,991 | 621,237   |
| 2018        | 9         | 496   | 219,602 | 81,839  | 252,703   | 0       | 170    | 46,111    | 43,085    | 170,869   | 880,204   |
| 2019        | 38        | 3,768 | 581,393 | 317,803 | 317,480   | 0       | 28,689 | 690,450   | 375,767   | 708,377   | 492,184   |
| TOTAL       | 64        | 4,435 | 914,408 | 920,013 | 1,513,179 | 0       | 33,354 | 1,811,437 | 1,265,112 | 3,493,149 | 2,883,619 |
| OD          | 0         | 0     | 0       | 0       | 0         | 0       | 0      | 0         | 0         | 0         | 8,421     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,763,697 | 7,191,453   | 2,892,040 |       |
| IBNR + FREQUENCY ADJUSTMENT | (944,808) | (1,471,910) | 6,152     |       |
| TOTAL LOSSES                | 1,818,890 | 5,719,542   | 2,898,192 |       |
| EXPECTED LOSSES             | 1,852,199 | 4,057,228   | 2,336,230 |       |
| CREDIBILITY                 | 0.06      | 0.21        | 0.34      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.325 | 1.021 | 0.516 | 1.862 |
| INDICATED (POST-TEST)   | 0.328 | 1.031 | 0.521 | 1.880 |
| PRESENT ON RATE LEVEL   | 0.321 | 0.703 | 0.405 | 1.430 |
| DERIVED BY FORMULA      | 0.322 | 0.772 | 0.444 | 1.538 |
| UNDERLYING PRESENT RATE | 0.331 | 0.724 | 0.417 | 1.472 |
| PROPOSED                | 0.321 | 0.772 | 0.444 | 1.538 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.478 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.48   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.48   | 1.49   | 1.47   | + 1.48 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 413,891          | 10,075,564         | 2.434               | 0               | 0     | 8     | 38    | 126  | 172 |
| 2016        | 436,536          | 11,204,644         | 2.567               | 0               | 0     | 9     | 38    | 148  | 195 |
| 2017        | 466,364          | 7,789,901          | 1.670               | 0               | 0     | 4     | 23    | 135  | 162 |
| 2018        | 499,892          | 8,256,434          | 1.652               | 0               | 0     | 1     | 30    | 136  | 167 |
| 2019        | 508,520          | 9,108,529          | 1.791               | 0               | 0     | 3     | 20    | 130  | 153 |
| TOTAL       | 2,325,203        | 46,435,072         | 1.997               | 0               | 0     | 25    | 149   | 675  | 849 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 1     | 4    | 5   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |            | MEDICAL |       |           |           |            |           |
|-------------|-----------|-------|-----------|-----------|------------|---------|-------|-----------|-----------|------------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP       | DEATH   | P. T. | MAJOR     | MINOR     | TEMP       | MED. ONLY |
| 2015        | 0         | 0     | 1,329,029 | 1,383,199 | 2,071,587  | 0       | 0     | 1,103,397 | 1,205,700 | 1,504,010  | 1,478,642 |
| 2016        | 0         | 0     | 1,496,621 | 1,789,821 | 2,539,428  | 0       | 0     | 761,122   | 953,252   | 2,273,772  | 1,390,628 |
| 2017        | 0         | 0     | 676,263   | 1,086,824 | 1,661,223  | 0       | 0     | 451,033   | 753,639   | 1,521,968  | 1,638,951 |
| 2018        | 0         | 0     | 147,162   | 1,615,510 | 2,089,646  | 0       | 0     | 63,245    | 1,012,906 | 1,981,848  | 1,346,117 |
| 2019        | 0         | 0     | 460,751   | 928,439   | 1,889,126  | 0       | 0     | 201,135   | 511,315   | 3,643,588  | 1,474,175 |
| TOTAL       | 0         | 0     | 4,109,826 | 6,803,793 | 10,251,010 | 0       | 0     | 2,579,932 | 4,436,812 | 10,925,186 | 7,328,513 |
| OD          | 0         | 0     | 0         | 12,841    | 6,709      | 0       | 0     | 0         | 8,719     | 26,212     | 76,453    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |            | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|------------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP       | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,787,544 | 1,806,458 | 2,612,271  | 0       | 0      | 2,339,202 | 1,490,245 | 1,800,300 | 1,357,393 |
| 2016        | 0         | 1,055  | 2,076,616 | 2,264,517 | 3,228,223  | 0       | 1,107  | 1,602,583 | 1,083,781 | 2,592,485 | 1,271,034 |
| 2017        | 122       | 1,492  | 1,107,096 | 1,273,596 | 1,972,633  | 0       | 3,874  | 992,105   | 844,938   | 1,638,628 | 1,460,305 |
| 2018        | 189       | 1,986  | 1,037,042 | 1,628,516 | 2,249,464  | 0       | 1,798  | 598,461   | 898,320   | 1,953,035 | 1,192,660 |
| 2019        | 172       | 13,095 | 2,245,572 | 1,447,712 | 1,834,168  | 0       | 47,226 | 1,232,115 | 842,121   | 1,797,173 | 1,446,166 |
| TOTAL       | 482       | 17,628 | 8,253,871 | 8,420,799 | 11,896,759 | 0       | 54,004 | 6,764,465 | 5,159,405 | 9,781,621 | 6,727,558 |
| OD          | 0         | 4      | 585       | 15,990    | 8,562      | 0       | 2      | 638       | 9,811     | 30,186    | 70,253    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 15,091,680  | 35,323,132  | 6,797,811 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,672,704) | (8,464,420) | 21,212    |       |
| TOTAL LOSSES                | 10,418,976  | 26,858,712  | 6,819,023 |       |
| EXPECTED LOSSES             | 9,243,343   | 23,641,588  | 7,638,335 |       |
| CREDIBILITY                 | 0.16        | 0.53        | 0.88      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.448 | 1.152 | 0.290 | 1.891 |
| INDICATED (POST-TEST)   | 0.452 | 1.163 | 0.293 | 1.909 |
| PRESENT ON RATE LEVEL   | 0.386 | 0.987 | 0.319 | 1.692 |
| DERIVED BY FORMULA      | 0.397 | 1.081 | 0.296 | 1.773 |
| UNDERLYING PRESENT RATE | 0.398 | 1.017 | 0.329 | 1.743 |
| PROPOSED                | 0.397 | 1.080 | 0.296 | 1.773 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.703 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.96   | 1.91   | 1.74   | + 1.70 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |             |             |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|--|
|              |                  |                    |                     | DEATH           | P. T.    | MAJOR     | MINOR      | TEMP        | ALL         |  |
| 2015         | 388,285          | 12,703,927         | 3,272               | 2               | 0        | 9         | 35         | 227         | 273         |  |
| 2016         | 389,295          | 11,509,857         | 2,957               | 2               | 0        | 11        | 25         | 204         | 242         |  |
| 2017         | 394,544          | 15,226,110         | 3,859               | 0               | 0        | 19        | 30         | 189         | 238         |  |
| 2018         | 415,788          | 13,399,055         | 3,223               | 1               | 1        | 15        | 35         | 210         | 262         |  |
| 2019         | 400,627          | 8,812,330          | 2,200               | 1               | 0        | 6         | 12         | 174         | 193         |  |
| <b>TOTAL</b> | <b>1,988,539</b> | <b>61,651,279</b>  | <b>3,100</b>        | <b>6</b>        | <b>1</b> | <b>60</b> | <b>137</b> | <b>1004</b> | <b>1208</b> |  |
| 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        |
| 2015         | 377,597          | 0             | 1,947,675         | 1,662,252        | 1,733,582        | 165,904        | 0              | 1,536,282        | 1,701,612        | 2,534,229         | 1,044,794        |
| 2016         | 811,245          | 0             | 2,187,342         | 1,049,072        | 1,730,463        | 433            | 0              | 1,064,368        | 1,470,140        | 1,956,351         | 1,240,443        |
| 2017         | 0                | 0             | 4,330,625         | 1,101,571        | 1,617,672        | 0              | 0              | 3,182,808        | 1,192,255        | 2,738,321         | 1,062,858        |
| 2018         | 4,398            | 14,440        | 2,892,260         | 1,494,152        | 2,016,922        | 0              | 524,813        | 1,371,007        | 962,897          | 3,080,050         | 1,038,116        |
| 2019         | 465,333          | 0             | 1,147,532         | 862,246          | 1,597,889        | 8,780          | 0              | 295,938          | 529,445          | 2,488,904         | 1,416,263        |
| <b>TOTAL</b> | <b>1,658,573</b> | <b>14,440</b> | <b>12,505,434</b> | <b>6,169,293</b> | <b>8,696,528</b> | <b>175,117</b> | <b>524,813</b> | <b>7,450,403</b> | <b>5,856,349</b> | <b>12,797,855</b> | <b>5,802,474</b> |
| OD           | 69,229           | 0             | 0                 | 0                | 0                | 20,000         | 0              | 0                | 0                | 0                 | 27,599           |

TRANSLATED LOSSES

| POLICY YEAR  | INDEMNITY        |               |                   |                  |                   | MEDICAL        |                  |                   |                  |                   |                  |
|--------------|------------------|---------------|-------------------|------------------|-------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
|              | DEATH            | P. T.         | MAJOR             | MINOR            | TEMP              | DEATH          | P. T.            | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2015         | 544,495          | 0             | 2,450,995         | 2,170,901        | 2,186,047         | 369,800        | 0                | 2,126,950         | 2,103,192        | 3,033,472         | 959,121          |
| 2016         | 956,873          | 1,039         | 2,943,702         | 1,340,558        | 2,213,549         | 705            | 1,580            | 2,239,907         | 1,655,697        | 2,242,363         | 1,133,765        |
| 2017         | 123              | 6,869         | 5,355,115         | 1,359,814        | 2,010,308         | 0              | 15,712           | 3,773,987         | 1,393,970        | 2,967,652         | 947,006          |
| 2018         | 5,588            | 38,850        | 4,182,376         | 1,648,127        | 2,303,522         | 0              | 977,233          | 2,697,864         | 1,024,986        | 3,045,453         | 919,771          |
| 2019         | 586,751          | 18,095        | 2,712,980         | 1,363,463        | 1,633,802         | 14,915         | 53,798           | 1,363,100         | 864,095          | 1,804,492         | 1,389,354        |
| <b>TOTAL</b> | <b>2,093,830</b> | <b>64,853</b> | <b>17,645,168</b> | <b>7,882,863</b> | <b>10,347,228</b> | <b>385,420</b> | <b>1,048,323</b> | <b>12,201,808</b> | <b>7,041,940</b> | <b>13,093,432</b> | <b>5,349,017</b> |
| OD           | 85,042           | 0             | 0                 | 0                | 0                 | 35,399         | 0                | 0                 | 0                | 0                 | 25,034           |

|                             | SERIOUS           | NON-SERIOUS       | MED. ONLY        | TOTAL |
|-----------------------------|-------------------|-------------------|------------------|-------|
| TOTAL TRANSLATED LOSSES     | 33,559,842        | 38,365,464        | 5,374,051        |       |
| IBNR + FREQUENCY ADJUSTMENT | (10,222,399)      | (10,370,946)      | 14,081           |       |
| <b>TOTAL LOSSES</b>         | <b>23,337,443</b> | <b>27,994,518</b> | <b>5,388,132</b> |       |
| EXPECTED LOSSES             | 20,032,052        | 28,581,611        | 5,361,967        |       |
| CREDIBILITY                 | 0.15              | 0.48              | 0.79             |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.168 | 1.408 | 0.270 | 2.845 |
| INDICATED (POST-TEST)   | 1.179 | 1.421 | 0.272 | 2.872 |
| PRESENT ON RATE LEVEL   | 0.978 | 1.395 | 0.262 | 2.635 |
| DERIVED BY FORMULA      | 1.008 | 1.408 | 0.270 | 2.686 |
| UNDERLYING PRESENT RATE | 1.007 | 1.437 | 0.270 | 2.714 |
| PROPOSED                | 1.008 | 1.408 | 0.270 | 2.686 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.581 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.58   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.05   | 2.94   | 2.71   | + 2.58 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 438,152          | 6,000,176          | 1.369               | 0               | 0     | 8     | 12    | 92   | 112 |
| 2016        | 409,442          | 4,761,766          | 1.163               | 0               | 0     | 5     | 15    | 87   | 107 |
| 2017        | 431,437          | 3,095,676          | 0.718               | 0               | 0     | 1     | 9     | 64   | 74  |
| 2018        | 468,924          | 4,451,751          | 0.949               | 0               | 0     | 1     | 17    | 72   | 90  |
| 2019        | 372,426          | 2,598,898          | 0.698               | 0               | 0     | 2     | 4     | 50   | 56  |
| TOTAL       | 2,120,381        | 20,908,267         | 0.986               | 0               | 0     | 17    | 57    | 365  | 439 |
| 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 |
| 2015        | 0         | 0     | 1,263,399 | 312,888   | 1,914,771 | 0       | 0     | 388,899 | 198,025   | 1,414,150 | 508,044   |
| 2016        | 0         | 0     | 767,816   | 801,108   | 1,177,454 | 0       | 0     | 372,160 | 394,581   | 866,171   | 382,476   |
| 2017        | 0         | 0     | 178,975   | 305,564   | 1,137,368 | 0       | 0     | 91,188  | 158,370   | 884,839   | 339,372   |
| 2018        | 0         | 0     | 154,667   | 1,136,571 | 1,250,875 | 0       | 0     | 25,335  | 667,917   | 891,095   | 325,291   |
| 2019        | 0         | 0     | 432,052   | 319,237   | 581,339   | 0       | 0     | 45,472  | 304,613   | 601,775   | 314,410   |
| TOTAL       | 0         | 0     | 2,796,909 | 2,875,368 | 6,061,807 | 0       | 0     | 923,054 | 1,723,506 | 4,658,030 | 1,869,593 |
| OD          | 0         | 0     | 0         | 0         | 6,766     | 0       | 0     | 0       | 0         | 19,641    | 12,946    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 1,699,272 | 408,632   | 2,414,526 | 0       | 0      | 824,466   | 244,759   | 1,692,738 | 466,384   |
| 2016        | 0         | 504   | 1,058,814 | 1,014,811 | 1,497,541 | 0       | 525    | 777,751   | 448,673   | 988,864   | 349,583   |
| 2017        | 34        | 410   | 324,855   | 378,262   | 1,329,920 | 0       | 798    | 219,821   | 193,910   | 939,868   | 302,380   |
| 2018        | 132       | 1,509 | 762,902   | 1,131,148 | 1,361,795 | 0       | 979    | 338,774   | 566,790   | 892,395   | 288,208   |
| 2019        | 59        | 6,733 | 1,005,804 | 501,779   | 596,310   | 0       | 14,655 | 399,413   | 305,671   | 453,046   | 308,436   |
| TOTAL       | 225       | 9,156 | 4,851,647 | 3,434,631 | 7,200,093 | 0       | 16,957 | 2,560,225 | 1,759,803 | 4,966,911 | 1,714,992 |
| OD          | 0         | 0     | 260       | 184       | 8,099     | 0       | 2      | 1,199     | 979       | 19,265    | 11,918    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 7,439,671   | 17,389,966  | 1,726,910 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,161,237) | (3,812,191) | 5,371     |       |
| TOTAL LOSSES                | 4,278,434   | 13,577,775  | 1,732,281 |       |
| EXPECTED LOSSES             | 6,112,197   | 10,374,448  | 2,202,563 |       |
| CREDIBILITY                 | 0.15        | 0.50        | 0.83      |       |
| PURE PREMIUMS               |             |             |           |       |
| INDICATED (PRE-TEST)        | 0.202       | 0.639       | 0.081     | 0.922 |
| INDICATED (POST-TEST)       | 0.204       | 0.645       | 0.082     | 0.931 |
| PRESENT ON RATE LEVEL       | 0.280       | 0.475       | 0.101     | 0.856 |
| DERIVED BY FORMULA          | 0.268       | 0.560       | 0.085     | 0.914 |
| UNDERLYING PRESENT RATE     | 0.288       | 0.489       | 0.104     | 0.881 |
| PROPOSED                    | 0.269       | 0.560       | 0.085     | 0.914 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.878 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.88   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.04   | 0.98   | 0.88   | + 0.88 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 2,737            | 2,822              | 0.103               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2016        | 2,923            | 173                | 0.006               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 3,188            | 14,353             | 0.450               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2018        | 3,823            | 19,183             | 0.502               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 3,866            | 37,194             | 0.962               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 16,537           | 73,725             | 0.446               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 1,973  | 0       | 0     | 0     | 0     | 659    | 190       |
| 2016        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 173       |
| 2017        | 0         | 0     | 0     | 0     | 2,685  | 0       | 0     | 0     | 0     | 8,267  | 3,401     |
| 2018        | 0         | 0     | 0     | 0     | 11,956 | 0       | 0     | 0     | 0     | 5,524  | 1,703     |
| 2019        | 0         | 0     | 0     | 0     | 20,000 | 0       | 0     | 0     | 0     | 10,000 | 7,194     |
| TOTAL       | 0         | 0     | 0     | 0     | 36,614 | 0       | 0     | 0     | 0     | 24,450 | 12,661    |
| 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 |
| 2015        | 0         | 0     | 0      | 0     | 2,488  | 0       | 0     | 0     | 0     | 789    | 174       |
| 2016        | 0         | 0     | 0      | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 158       |
| 2017        | 0         | 0     | 112    | 82    | 3,107  | 0       | 0     | 262   | 241   | 8,715  | 3,030     |
| 2018        | 0         | 2     | 1,434  | 931   | 12,178 | 0       | 1     | 404   | 323   | 5,245  | 1,509     |
| 2019        | 1         | 59    | 11,121 | 7,277 | 17,847 | 0       | 98    | 2,725 | 2,120 | 6,960  | 7,057     |
| TOTAL       | 1         | 61    | 12,667 | 8,291 | 35,619 | 0       | 99    | 3,391 | 2,685 | 21,709 | 11,929    |
| OD          | 0         | 0     | 0      | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |

|                             | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|---------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 16,219  | 68,303      | 11,929    |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,319) | (7,424)     | 7         |       |
| TOTAL LOSSES                | 11,900  | 60,880      | 11,936    |       |
| EXPECTED LOSSES             | 8,623   | 21,005      | 2,340     |       |
| CREDIBILITY                 | 0.00    | 0.01        | 0.01      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.720 | 3.681 | 0.722 | 5.123 |
| INDICATED (POST-TEST)   | 0.726 | 3.716 | 0.729 | 5.171 |
| PRESENT ON RATE LEVEL   | 0.506 | 1.233 | 0.137 | 1.877 |
| DERIVED BY FORMULA      | 0.506 | 1.258 | 0.143 | 1.908 |
| UNDERLYING PRESENT RATE | 0.521 | 1.270 | 0.141 | 1.933 |
| PROPOSED                | 0.506 | 1.258 | 0.143 | 1.908 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.833 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.83   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.19   | 2.10   | 1.93   | + 1.83 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 111,536          | 5,105,206          | 4,577               | 0               | 0     | 9     | 12    | 76   | 97  |
| 2016        | 106,213          | 4,131,317          | 3,890               | 0               | 0     | 7     | 8     | 76   | 91  |
| 2017        | 109,862          | 4,365,666          | 3,974               | 0               | 0     | 6     | 7     | 66   | 79  |
| 2018        | 114,029          | 4,147,148          | 3,637               | 0               | 0     | 6     | 7     | 63   | 76  |
| 2019        | 115,391          | 3,184,340          | 2,760               | 0               | 0     | 3     | 4     | 65   | 72  |
| TOTAL       | 557,031          | 20,933,677         | 3,758               | 0               | 0     | 31    | 38    | 346  | 415 |
| 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 |
| 2015        | 0         | 0     | 2,031,322 | 559,294   | 487,577   | 0       | 0     | 738,084   | 286,827   | 704,412   | 297,690   |
| 2016        | 0         | 0     | 1,323,944 | 301,017   | 642,884   | 0       | 0     | 436,193   | 224,941   | 813,423   | 388,915   |
| 2017        | 0         | 0     | 1,127,215 | 507,643   | 482,831   | 0       | 0     | 568,943   | 434,929   | 974,549   | 269,556   |
| 2018        | 0         | 0     | 1,227,083 | 361,919   | 760,774   | 0       | 0     | 320,797   | 292,406   | 854,746   | 329,423   |
| 2019        | 0         | 0     | 597,926   | 300,339   | 822,191   | 0       | 0     | 210,345   | 135,153   | 874,345   | 244,041   |
| TOTAL       | 0         | 0     | 6,307,490 | 2,030,212 | 3,196,257 | 0       | 0     | 2,274,362 | 1,374,256 | 4,221,475 | 1,529,625 |
| OD          | 0         | 0     | 0         | 0         | 109       | 0       | 0     | 0         | 0         | 476       | 6,483     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 2,732,128 | 730,438   | 614,835   | 0       | 0      | 1,564,738 | 354,518   | 843,181   | 273,279   |
| 2016        | 0         | 522    | 1,762,496 | 391,887   | 828,242   | 0       | 560    | 896,627   | 261,687   | 928,039   | 355,468   |
| 2017        | 57        | 2,018  | 1,552,711 | 603,502   | 603,861   | 0       | 4,698  | 1,139,208 | 502,662   | 1,053,988 | 240,174   |
| 2018        | 48        | 3,908  | 1,659,440 | 446,170   | 861,451   | 0       | 3,171  | 664,330   | 298,696   | 844,421   | 291,869   |
| 2019        | 69        | 8,840  | 1,287,262 | 591,020   | 821,817   | 0       | 24,921 | 584,387   | 287,959   | 634,904   | 239,404   |
| TOTAL       | 174       | 15,289 | 8,994,037 | 2,763,017 | 3,730,207 | 0       | 33,349 | 4,849,290 | 1,705,522 | 4,304,533 | 1,400,195 |
| OD          | 0         | 0      | 1         | 1         | 137       | 0       | 0      | 3         | 4         | 539       | 5,862     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 13,892,143  | 12,503,960  | 1,406,057 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,616,920) | (2,754,184) | 3,887     |       |
| TOTAL LOSSES                | 9,275,223   | 9,749,775   | 1,409,944 |       |
| EXPECTED LOSSES             | 9,068,370   | 7,604,140   | 1,459,962 |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.34      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.665 | 1.750 | 0.252 | 3.667 |
| INDICATED (POST-TEST)   | 1.681 | 1.767 | 0.254 | 3.702 |
| PRESENT ON RATE LEVEL   | 1.581 | 1.325 | 0.254 | 3.160 |
| DERIVED BY FORMULA      | 1.587 | 1.414 | 0.254 | 3.255 |
| UNDERLYING PRESENT RATE | 1.628 | 1.365 | 0.262 | 3.255 |
| PROPOSED                | 1.587 | 1.414 | 0.254 | 3.255 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.127 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.13   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.71   | 3.52   | 3.25   | + 3.13 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 5,169,366        | 4,210,451          | 0.081               | 1               | 0     | 3     | 42    | 54   | 100 |
| 2016        | 5,153,204        | 5,088,577          | 0.099               | 0               | 0     | 5     | 29    | 44   | 78  |
| 2017        | 5,249,389        | 4,339,962          | 0.083               | 1               | 0     | 4     | 19    | 48   | 72  |
| 2018        | 5,001,245        | 5,214,653          | 0.104               | 0               | 0     | 5     | 18    | 31   | 54  |
| 2019        | 5,449,471        | 2,957,414          | 0.054               | 0               | 0     | 2     | 6     | 48   | 56  |
| TOTAL       | 26,022,675       | 21,811,057         | 0.084               | 2               | 0     | 19    | 114   | 225  | 360 |
| 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 |
| 2015        | 216,014   | 0     | 688,519   | 725,531   | 424,094   | 0       | 0     | 269,259   | 650,607   | 613,401   | 623,026   |
| 2016        | 0         | 0     | 949,159   | 1,118,079 | 403,918   | 0       | 0     | 340,516   | 826,838   | 742,036   | 708,031   |
| 2017        | 881,902   | 0     | 732,238   | 256,858   | 564,612   | 0       | 0     | 132,648   | 474,660   | 663,094   | 633,950   |
| 2018        | 0         | 0     | 1,603,265 | 553,058   | 637,785   | 0       | 0     | 594,740   | 594,938   | 627,382   | 603,485   |
| 2019        | 0         | 0     | 362,990   | 350,819   | 588,828   | 0       | 0     | 116,450   | 269,102   | 758,957   | 510,268   |
| TOTAL       | 1,097,916 | 0     | 4,336,171 | 3,004,345 | 2,619,237 | 0       | 0     | 1,453,613 | 2,816,145 | 3,404,870 | 3,078,760 |
| OD          | 0         | 0     | 0         | 17,027    | 5,189     | 0       | 0     | 0         | 12,826    | 23,857    | 21,628    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 311,492   | 0      | 926,058   | 947,543   | 534,783   | 0       | 0      | 570,829   | 804,150   | 734,241   | 571,938   |
| 2016        | 0         | 664    | 1,302,015 | 1,402,098 | 529,831   | 0       | 589    | 737,659   | 924,484   | 852,747   | 647,140   |
| 2017        | 951,356   | 1,290  | 1,008,102 | 318,624   | 680,480   | 0       | 1,226  | 338,983   | 517,533   | 717,182   | 564,849   |
| 2018        | 70        | 5,112  | 2,155,954 | 627,598   | 768,373   | 0       | 5,778  | 1,180,219 | 538,295   | 660,082   | 534,688   |
| 2019        | 62        | 6,263  | 967,739   | 522,248   | 601,803   | 0       | 20,175 | 511,735   | 327,689   | 562,941   | 500,573   |
| TOTAL       | 1,262,979 | 13,329 | 6,359,869 | 3,818,111 | 3,115,269 | 0       | 27,769 | 3,339,426 | 3,112,151 | 3,527,194 | 2,819,188 |
| OD          | 0         | 16     | 2,841     | 22,735    | 5,116     | 0       | 120    | 3,710     | 18,792    | 20,756    | 20,897    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 11,010,058  | 13,640,124  | 2,840,086 |       |
| IBNR + FREQUENCY ADJUSTMENT | (4,322,174) | (4,096,777) | 9,754     |       |
| TOTAL LOSSES                | 6,687,885   | 9,543,347   | 2,849,839 |       |
| EXPECTED LOSSES             | 8,494,889   | 11,301,273  | 3,661,719 |       |
| CREDIBILITY                 | 0.82        | 1.00        | 1.00      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.026 | 0.036 | 0.011 | 0.073 |
| INDICATED (POST-TEST)   | 0.026 | 0.037 | 0.011 | 0.074 |
| PRESENT ON RATE LEVEL   | 0.032 | 0.042 | 0.014 | 0.088 |
| DERIVED BY FORMULA      | 0.027 | 0.037 | 0.011 | 0.075 |
| UNDERLYING PRESENT RATE | 0.033 | 0.043 | 0.014 | 0.090 |
| PROPOSED                | 0.027 | 0.037 | 0.011 | 0.075 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.072 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.07   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.08   | 0.08   | 0.09   | + 0.07 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 558,590          | 14,291,533         | 2,559               | 1               | 0     | 21    | 26    | 196  | 244  |
| 2016        | 563,577          | 13,698,233         | 2,431               | 1               | 0     | 17    | 28    | 192  | 238  |
| 2017        | 578,862          | 14,357,997         | 2,480               | 0               | 0     | 21    | 30    | 172  | 223  |
| 2018        | 590,252          | 14,971,489         | 2,536               | 1               | 0     | 21    | 18    | 190  | 230  |
| 2019        | 593,390          | 13,883,231         | 2,340               | 0               | 0     | 13    | 14    | 179  | 206  |
| TOTAL       | 2,884,671        | 71,202,483         | 2,468               | 3               | 0     | 93    | 116   | 929  | 1141 |
| 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 |
| 2015        | 273,623   | 0     | 5,880,238  | 1,031,924 | 2,158,612  | 4,540   | 0     | 1,561,018 | 643,073   | 1,893,857  | 844,648   |
| 2016        | 486,389   | 0     | 4,573,771  | 779,732   | 2,513,449  | 8,916   | 0     | 1,407,128 | 1,123,714 | 1,896,468  | 908,666   |
| 2017        | 0         | 0     | 5,106,354  | 1,235,393 | 2,335,043  | 0       | 0     | 1,598,629 | 1,167,166 | 1,980,492  | 934,920   |
| 2018        | 1,169,500 | 0     | 5,719,978  | 653,599   | 2,035,975  | 3,000   | 0     | 1,900,864 | 595,719   | 1,952,530  | 940,324   |
| 2019        | 0         | 0     | 3,363,335  | 935,040   | 2,794,622  | 0       | 0     | 1,066,565 | 451,878   | 4,195,682  | 1,076,109 |
| TOTAL       | 1,929,512 | 0     | 24,643,676 | 4,635,688 | 11,837,701 | 16,456  | 0     | 7,534,204 | 3,981,550 | 11,919,029 | 4,704,667 |
| OD          | 0         | 0     | 0          | 0         | 9,611      | 0       | 0     | 0         | 0         | 24,121     | 20,497    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |            | MEDICAL |         |            |           |            |           |
|-------------|-----------|--------|------------|-----------|------------|---------|---------|------------|-----------|------------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR     | TEMP       | MED. ONLY |
| 2015        | 394,564   | 0      | 7,850,857  | 1,347,693 | 2,722,010  | 10,120  | 0       | 3,220,282  | 794,838   | 2,266,947  | 775,387   |
| 2016        | 573,701   | 1,688  | 5,956,957  | 1,032,727 | 3,225,692  | 14,507  | 1,862   | 2,844,628  | 1,276,662 | 2,174,339  | 830,521   |
| 2017        | 138       | 8,787  | 6,879,158  | 1,555,148 | 2,874,767  | 0       | 13,165  | 3,168,202  | 1,333,247 | 2,160,906  | 833,014   |
| 2018        | 1,176,111 | 17,190 | 7,160,899  | 1,029,107 | 2,404,510  | 4,347   | 17,243  | 3,310,356  | 715,001   | 1,971,325  | 833,127   |
| 2019        | 239       | 41,481 | 5,612,349  | 2,072,749 | 2,886,987  | 0       | 116,417 | 2,673,239  | 1,208,311 | 2,802,345  | 1,055,663 |
| TOTAL       | 2,144,754 | 69,146 | 33,460,221 | 7,037,423 | 14,113,966 | 28,974  | 148,686 | 15,216,707 | 5,328,059 | 11,375,862 | 4,327,711 |
| OD          | 0         | 0      | 402        | 293       | 11,121     | 0       | 1       | 764        | 704       | 25,427     | 18,773    |

|                             | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|--------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 51,069,655   | 37,892,855  | 4,346,485 |       |
| IBNR + FREQUENCY ADJUSTMENT | (13,398,823) | (9,286,419) | 13,196    |       |
| TOTAL LOSSES                | 37,670,832   | 28,606,436  | 4,359,681 |       |
| EXPECTED LOSSES             | 26,305,348   | 25,641,824  | 4,971,772 |       |
| CREDIBILITY                 | 0.19         | 0.61        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.306 | 0.990 | 0.150 | 2.447 |
| INDICATED (POST-TEST)   | 1.318 | 1.000 | 0.152 | 2.470 |
| PRESENT ON RATE LEVEL   | 0.885 | 0.863 | 0.167 | 1.916 |
| DERIVED BY FORMULA      | 0.968 | 0.946 | 0.152 | 2.066 |
| UNDERLYING PRESENT RATE | 0.912 | 0.889 | 0.172 | 1.973 |
| PROPOSED                | 0.968 | 0.946 | 0.152 | 2.066 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.985 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.99   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.17   | 2.07   | 1.97   | + 1.99 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 194,347          | 1,568,573          | 0.807               | 1               | 0     | 1     | 7     | 30   | 39  |
| 2016        | 178,533          | 1,792,040          | 1.004               | 0               | 0     | 0     | 12    | 33   | 45  |
| 2017        | 191,116          | 1,360,180          | 0.712               | 0               | 0     | 0     | 5     | 24   | 29  |
| 2018        | 205,127          | 3,458,024          | 1.686               | 1               | 0     | 1     | 12    | 41   | 55  |
| 2019        | 212,114          | 1,335,826          | 0.630               | 0               | 0     | 0     | 5     | 23   | 28  |
| TOTAL       | 981,237          | 9,514,643          | 0.970               | 2               | 0     | 2     | 41    | 151  | 196 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 3,000     | 0     | 159,503 | 259,851   | 338,522   | 0       | 0     | 51,428  | 277,948   | 332,232   | 146,089   |
| 2016        | 0         | 0     | 0       | 586,998   | 253,469   | 0       | 0     | 0       | 273,513   | 346,063   | 331,997   |
| 2017        | 0         | 0     | 0       | 359,388   | 217,925   | 0       | 0     | 0       | 302,796   | 233,574   | 246,497   |
| 2018        | 192,703   | 0     | 139,294 | 675,265   | 597,590   | 95,429  | 0     | 94,958  | 610,757   | 706,345   | 345,683   |
| 2019        | 0         | 0     | 0       | 222,891   | 182,684   | 0       | 0     | 0       | 141,942   | 577,326   | 210,983   |
| TOTAL       | 195,703   | 0     | 298,797 | 2,104,393 | 1,590,190 | 95,429  | 0     | 146,386 | 1,606,956 | 2,195,540 | 1,281,249 |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 327       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 4,326     | 0     | 214,532   | 339,365   | 426,876   | 0       | 0     | 109,027 | 343,544   | 397,682   | 134,110   |
| 2016        | 0         | 188   | 28,444    | 732,495   | 323,764   | 0       | 64    | 18,038  | 305,253   | 394,655   | 303,445   |
| 2017        | 40        | 124   | 63,436    | 406,212   | 262,884   | 0       | 104   | 55,725  | 321,260   | 255,928   | 219,629   |
| 2018        | 236,796   | 1,010 | 491,053   | 663,027   | 663,153   | 168,903 | 1,498 | 413,602 | 517,351   | 715,909   | 306,275   |
| 2019        | 29        | 1,376 | 282,015   | 239,526   | 193,255   | 0       | 8,333 | 240,113 | 202,758   | 416,515   | 206,974   |
| TOTAL       | 241,191   | 2,697 | 1,079,478 | 2,380,625 | 1,869,933 | 168,903 | 9,998 | 836,505 | 1,690,167 | 2,180,689 | 1,170,433 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 300       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,338,772 | 8,121,413   | 1,170,733 |       |
| IBNR + FREQUENCY ADJUSTMENT | (861,040) | (1,602,068) | 3,076     |       |
| TOTAL LOSSES                | 1,477,731 | 6,519,346   | 1,173,809 |       |
| EXPECTED LOSSES             | 1,699,198 | 4,450,967   | 1,122,606 |       |
| CREDIBILITY                 | 0.09      | 0.30        | 0.49      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.151 | 0.664 | 0.120 | 0.935 |
| INDICATED (POST-TEST)   | 0.152 | 0.671 | 0.121 | 0.943 |
| PRESENT ON RATE LEVEL   | 0.168 | 0.440 | 0.111 | 0.720 |
| DERIVED BY FORMULA      | 0.167 | 0.509 | 0.116 | 0.792 |
| UNDERLYING PRESENT RATE | 0.173 | 0.454 | 0.114 | 0.741 |
| PROPOSED                | 0.167 | 0.510 | 0.116 | 0.792 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.761 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.76   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.77   | 0.73   | 0.74   | + 0.76 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |   |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|---|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |   |
| 2015        | 27,952           | 9,009              | 0.032               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2016        | 30,226           | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2017        | 29,236           | 78,953             | 0.270               | 0               | 0     | 0     | 0     | 0    | 1   | 1 |
| 2018        | 9,333            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2019        | 8,986            | 4,378              | 0.049               | 0               | 0     | 0     | 0     | 0    | 1   | 1 |
| TOTAL       | 105,733          | 92,340             | 0.087               | 0               | 0     | 0     | 0     | 0    | 2   | 2 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   | 0 |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |        | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|--------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP   | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 9,009     |
| 2016        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| 2017        | 0         | 0     | 0     | 0     | 50,000 | 0       | 0     | 0     | 0     | 28,953 | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| 2019        | 0         | 0     | 0     | 0     | 2,014  | 0       | 0     | 0     | 0     | 2,039  | 325       |
| TOTAL       | 0         | 0     | 0     | 0     | 52,014 | 0       | 0     | 0     | 0     | 30,992 | 9,334     |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 4,639     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |        | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|--------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP   | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 8,270     |
| 2016        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| 2017        | 0         | 1     | 2,089 | 1,524 | 57,854 | 0       | 1     | 917   | 845   | 30,521 | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |
| 2019        | 0         | 6     | 1,120 | 733   | 1,797  | 0       | 20    | 556   | 432   | 1,419  | 319       |
| TOTAL       | 0         | 7     | 3,209 | 2,257 | 59,651 | 0       | 21    | 1,473 | 1,278 | 31,940 | 8,589     |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 4,128     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,709     | 95,126      | 12,717    |       |
| IBNR + FREQUENCY ADJUSTMENT | (122,519) | (33,748)    | 12        |       |
| TOTAL LOSSES                | 0         | 61,378      | 12,729    |       |
| EXPECTED LOSSES             | 224,491   | 85,156      | 8,060     |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.058 | 0.008 | 0.066 |
| INDICATED (POST-TEST)   | 0.000 | 0.059 | 0.008 | 0.067 |
| PRESENT ON RATE LEVEL   | 0.206 | 0.078 | 0.007 | 0.292 |
| DERIVED BY FORMULA      | 0.202 | 0.077 | 0.007 | 0.286 |
| UNDERLYING PRESENT RATE | 0.212 | 0.081 | 0.008 | 0.300 |
| PROPOSED                | 0.202 | 0.077 | 0.007 | 0.286 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.275 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.27   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.37   | 0.34   | 0.30   | + 0.27 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 5,145,044        | 6,544,352          | 0.127               | 0               | 0     | 4     | 36    | 80   | 120 |
| 2016        | 5,121,280        | 6,758,324          | 0.132               | 0               | 0     | 6     | 36    | 62   | 104 |
| 2017        | 5,232,352        | 11,641,403         | 0.222               | 0               | 1     | 4     | 34    | 55   | 94  |
| 2018        | 5,223,655        | 3,488,318          | 0.067               | 0               | 0     | 3     | 17    | 55   | 75  |
| 2019        | 5,568,549        | 3,799,742          | 0.068               | 1               | 0     | 0     | 10    | 46   | 57  |
| TOTAL       | 26,290,880       | 32,232,139         | 0.123               | 1               | 1     | 17    | 133   | 298  | 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 |
| 2015        | 0         | 0       | 1,164,910 | 1,154,123 | 813,438   | 0       | 0         | 722,630   | 661,833   | 1,259,764 | 767,654   |
| 2016        | 0         | 0       | 1,305,546 | 1,134,477 | 704,725   | 0       | 0         | 590,134   | 1,322,643 | 835,329   | 865,470   |
| 2017        | 0         | 808,956 | 637,385   | 579,448   | 481,325   | 0       | 5,818,327 | 200,225   | 928,621   | 1,077,192 | 1,109,924 |
| 2018        | 0         | 0       | 670,984   | 423,308   | 355,601   | 0       | 0         | 136,059   | 518,980   | 511,745   | 871,641   |
| 2019        | 845,536   | 0       | 0         | 583,541   | 348,081   | 0       | 0         | 0         | 485,925   | 820,943   | 715,716   |
| TOTAL       | 845,536   | 808,956 | 3,778,825 | 3,874,897 | 2,703,170 | 0       | 5,818,327 | 1,649,048 | 3,918,002 | 4,504,973 | 4,330,405 |
| OD          | 0         | 0       | 0         | 0         | 0         | 0       | 0         | 0         | 0         | 0         | 11,907    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |         |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|---------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.   | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 1,120,923 | 1,507,285 | 1,025,745 | 0       | 0       | 1,014,331 | 818,026   | 1,507,938 | 704,706   |
| 2016        | 0         | 783    | 1,775,159 | 1,428,600 | 912,887   | 0       | 994     | 1,268,855 | 1,476,197 | 966,611   | 791,040   |
| 2017        | 65        | 87,399 | 930,907   | 673,380   | 591,215   | 0       | 960,123 | 548,002   | 1,004,810 | 1,169,777 | 988,942   |
| 2018        | 51        | 2,300  | 985,940   | 442,770   | 425,407   | 0       | 1,736   | 431,174   | 438,611   | 526,573   | 772,274   |
| 2019        | 1,046,317 | 3,215  | 665,934   | 579,717   | 389,773   | 0       | 17,255  | 507,090   | 449,147   | 621,685   | 702,117   |
| TOTAL       | 1,046,433 | 93,698 | 5,478,863 | 4,631,751 | 3,345,027 | 0       | 980,109 | 3,769,452 | 4,186,789 | 4,792,584 | 3,959,080 |
| OD          | 0         | 0      | 0         | 0         | 0         | 0       | 0       | 0         | 0         | 0         | 10,829    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 11,368,555  | 16,956,151  | 3,969,909 |       |
| IBNR + FREQUENCY ADJUSTMENT | (5,094,789) | (5,715,871) | 15,499    |       |
| TOTAL LOSSES                | 6,273,765   | 11,240,280  | 3,985,408 |       |
| EXPECTED LOSSES             | 10,030,555  | 15,812,031  | 5,756,949 |       |
| CREDIBILITY                 | 0.82        | 1.00        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.024 | 0.043 | 0.015 | 0.082 |
| INDICATED (POST-TEST)   | 0.024 | 0.043 | 0.015 | 0.083 |
| PRESENT ON RATE LEVEL   | 0.037 | 0.058 | 0.021 | 0.117 |
| DERIVED BY FORMULA      | 0.026 | 0.043 | 0.015 | 0.085 |
| UNDERLYING PRESENT RATE | 0.038 | 0.060 | 0.022 | 0.120 |
| PROPOSED                | 0.026 | 0.043 | 0.015 | 0.085 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.082 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.11   | 0.11   | 0.12   | + 0.08 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 25,279           | 1,167,754          | 4,619               | 0               | 0     | 1     | 8     | 12   | 21  |
| 2016        | 24,374           | 1,341,408          | 5,503               | 0               | 0     | 0     | 16    | 7    | 23  |
| 2017        | 39,870           | 982,857            | 2,465               | 0               | 0     | 0     | 9     | 7    | 16  |
| 2018        | 40,651           | 984,141            | 2,421               | 0               | 0     | 0     | 4     | 7    | 11  |
| 2019        | 45,786           | 889,487            | 1,943               | 0               | 0     | 0     | 2     | 1    | 3   |
| TOTAL       | 175,960          | 5,365,647          | 3,049               | 0               | 0     | 1     | 39    | 34   | 74  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 140,944 | 193,416   | 44,839  | 0       | 0     | 55,055 | 80,518  | 81,859  | 571,123   |
| 2016        | 0         | 0     | 0       | 401,966   | 42,504  | 0       | 0     | 0      | 154,508 | 59,120  | 683,310   |
| 2017        | 0         | 0     | 0       | 265,900   | 72,870  | 0       | 0     | 0      | 61,269  | 65,860  | 516,958   |
| 2018        | 0         | 0     | 0       | 75,237    | 57,471  | 0       | 0     | 0      | 69,624  | 61,396  | 720,413   |
| 2019        | 0         | 0     | 0       | 87,795    | 2,774   | 0       | 0     | 0      | 27,169  | 4,115   | 767,634   |
| TOTAL       | 0         | 0     | 140,944 | 1,024,314 | 220,458 | 0       | 0     | 55,055 | 393,088 | 272,350 | 3,259,438 |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 189,570 | 252,601   | 56,542  | 0       | 0     | 116,717 | 99,520  | 97,985  | 524,291   |
| 2016        | 0         | 129   | 17,931  | 500,200   | 56,883  | 0       | 36    | 9,192   | 171,180 | 68,602  | 624,545   |
| 2017        | 30        | 90    | 43,243  | 297,851   | 92,253  | 0       | 21    | 11,865  | 65,548  | 71,390  | 460,610   |
| 2018        | 9         | 67    | 35,527  | 72,403    | 63,834  | 0       | 74    | 28,902  | 57,040  | 63,012  | 638,286   |
| 2019        | 8         | 337   | 72,613  | 69,173    | 14,386  | 0       | 557   | 16,964  | 16,254  | 5,677   | 753,049   |
| TOTAL       | 47        | 623   | 358,884 | 1,192,228 | 283,898 | 0       | 689   | 183,640 | 409,542 | 306,667 | 3,000,781 |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 543,882   | 2,192,335   | 3,000,781 |       |
| IBNR + FREQUENCY ADJUSTMENT | (408,161) | (424,700)   | 7,854     |       |
| TOTAL LOSSES                | 135,721   | 1,767,634   | 3,008,635 |       |
| EXPECTED LOSSES             | 823,802   | 1,229,696   | 2,493,534 |       |
| CREDIBILITY                 | 0.03      | 0.09        | 0.16      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.077 | 1.005 | 1.710 | 2.792 |
| INDICATED (POST-TEST)   | 0.078 | 1.014 | 1.726 | 2.818 |
| PRESENT ON RATE LEVEL   | 0.455 | 0.679 | 1.376 | 2.509 |
| DERIVED BY FORMULA      | 0.443 | 0.709 | 1.432 | 2.584 |
| UNDERLYING PRESENT RATE | 0.468 | 0.699 | 1.417 | 2.584 |
| PROPOSED                | 0.443 | 0.709 | 1.432 | 2.584 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.483 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.48   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.55   | 2.63   | 2.58   | + 2.48 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 45,412           | 931,553            | 2.051               | 0               | 0     | 1     | 3     | 16   | 20  |
| 2016        | 44,260           | 822,363            | 1.858               | 2               | 0     | 0     | 1     | 13   | 16  |
| 2017        | 47,795           | 1,352,440          | 2.830               | 0               | 0     | 2     | 1     | 15   | 18  |
| 2018        | 58,163           | 822,340            | 1.414               | 0               | 0     | 0     | 3     | 17   | 20  |
| 2019        | 52,626           | 8,873,634          | 16.862              | 0               | 0     | 3     | 3     | 9    | 15  |
| TOTAL       | 248,256          | 12,802,330         | 5.157               | 2               | 0     | 6     | 11    | 70   | 89  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |           | MEDICAL |       |           |         |         |           |
|-------------|-----------|-------|-----------|---------|-----------|---------|-------|-----------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP      | DEATH   | P. T. | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 173,262   | 157,521 | 310,001   | 0       | 0     | 47,472    | 28,787  | 134,780 | 79,730    |
| 2016        | 353,269   | 0     | 0         | 102,886 | 100,698   | 0       | 0     | 0         | 45,448  | 152,735 | 67,327    |
| 2017        | 0         | 0     | 313,223   | 60,905  | 404,196   | 0       | 0     | 285,977   | 5,307   | 158,949 | 123,883   |
| 2018        | 0         | 0     | 0         | 166,971 | 226,297   | 0       | 0     | 0         | 57,979  | 295,863 | 75,230    |
| 2019        | 0         | 0     | 1,326,082 | 154,143 | 138,421   | 0       | 0     | 6,940,366 | 132,320 | 135,893 | 46,409    |
| TOTAL       | 353,269   | 0     | 1,812,567 | 642,426 | 1,179,613 | 0       | 0     | 7,273,815 | 269,841 | 878,220 | 392,579   |
| 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 |
| 2015        | 0         | 0     | 233,037   | 205,722 | 390,911   | 0       | 0       | 100,641   | 35,581  | 161,332 | 73,192    |
| 2016        | 416,685   | 33    | 5,650     | 128,989 | 127,513   | 0       | 11      | 3,694     | 51,601  | 173,357 | 61,537    |
| 2017        | 7         | 537   | 430,620   | 86,808  | 477,852   | 0       | 2,285   | 528,092   | 21,488  | 174,123 | 110,380   |
| 2018        | 20        | 163   | 90,691    | 168,374 | 242,249   | 0       | 100     | 41,949    | 61,824  | 284,870 | 66,654    |
| 2019        | 27        | 5,976 | 756,116   | 225,453 | 189,197   | 0       | 103,925 | 2,049,720 | 292,530 | 197,834 | 45,527    |
| TOTAL       | 416,738   | 6,709 | 1,516,114 | 815,347 | 1,427,722 | 0       | 106,320 | 2,724,096 | 463,023 | 991,515 | 357,290   |
| OD          | 0         | 0     | 0         | 0       | 0         | 0       | 0       | 0         | 0       | 0       | 0         |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,769,977   | 3,697,608   | 357,290   |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,001,101) | (984,243)   | 1,146     |       |
| TOTAL LOSSES                | 2,768,876   | 2,713,365   | 358,436   |       |
| EXPECTED LOSSES             | 3,948,149   | 2,746,374   | 416,959   |       |
| CREDIBILITY                 | 0.04        | 0.12        | 0.20      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.115 | 1.093 | 0.144 | 2.353 |
| INDICATED (POST-TEST)   | 1.126 | 1.103 | 0.146 | 2.375 |
| PRESENT ON RATE LEVEL   | 1.544 | 1.074 | 0.163 | 2.781 |
| DERIVED BY FORMULA      | 1.527 | 1.078 | 0.160 | 2.765 |
| UNDERLYING PRESENT RATE | 1.590 | 1.106 | 0.168 | 2.865 |
| PROPOSED                | 1.528 | 1.078 | 0.160 | 2.765 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.657 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.66   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.37   | 3.21   | 2.86   | + 2.66 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | COMPANIES REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|--------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                    |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 444                | 421,394            | 94,909              | 0               | 0     | 1     | 0     | 6    | 7   |
| 2016        | 403                | 139,092            | 34,514              | 0               | 0     | 0     | 1     | 5    | 6   |
| 2017        | 405                | 91,995             | 22,715              | 0               | 0     | 0     | 1     | 3    | 4   |
| 2018        | 384                | 107,055            | 27,879              | 0               | 0     | 0     | 0     | 4    | 4   |
| 2019        | 378                | 116,803            | 30,900              | 0               | 0     | 0     | 1     | 2    | 3   |
| TOTAL       | 2,014              | 876,339            | 43,512              | 0               | 0     | 1     | 3     | 20   | 24  |
| OD          |                    |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |        |         | MEDICAL |       |        |        |         |           |
|-------------|-----------|-------|---------|--------|---------|---------|-------|--------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR  | TEMP    | DEATH   | P. T. | MAJOR  | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 135,137 | 0      | 58,418  | 0       | 0     | 92,275 | 0      | 82,926  | 52,638    |
| 2016        | 0         | 0     | 0       | 20,864 | 29,562  | 0       | 0     | 0      | 10,744 | 27,577  | 50,345    |
| 2017        | 0         | 0     | 0       | 4,393  | 10,130  | 0       | 0     | 0      | 3,166  | 9,755   | 64,551    |
| 2018        | 0         | 0     | 0       | 0      | 35,915  | 0       | 0     | 0      | 0      | 50,367  | 20,773    |
| 2019        | 0         | 0     | 0       | 8,144  | 23,437  | 0       | 0     | 0      | 10,000 | 52,728  | 22,494    |
| TOTAL       | 0         | 0     | 135,137 | 33,401 | 157,462 | 0       | 0     | 92,275 | 23,910 | 223,353 | 210,801   |
| OD          | 0         | 0     | 0       | 0      | 0       | 0       | 0     | 0      | 0      | 0       | 306       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |        |         | MEDICAL |       |         |        |         |           |
|-------------|-----------|-------|---------|--------|---------|---------|-------|---------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR  | TEMP    | DEATH   | P. T. | MAJOR   | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 181,759 | 0      | 73,665  | 0       | 0     | 195,623 | 0      | 99,262  | 48,322    |
| 2016        | 0         | 7     | 1,254   | 26,255 | 37,354  | 0       | 3     | 811     | 12,120 | 31,328  | 46,015    |
| 2017        | 0         | 2     | 1,087   | 5,193  | 11,852  | 0       | 1     | 814     | 3,573  | 10,385  | 57,515    |
| 2018        | 0         | 6     | 4,308   | 2,798  | 36,581  | 0       | 8     | 3,680   | 2,948  | 47,828  | 18,405    |
| 2019        | 2         | 100   | 19,625  | 14,851 | 22,019  | 0       | 705   | 20,202  | 16,840 | 37,734  | 22,067    |
| TOTAL       | 2         | 114   | 208,033 | 49,097 | 181,471 | 0       | 716   | 221,130 | 35,481 | 226,537 | 192,323   |
| OD          | 0         | 0     | 0       | 0      | 0       | 0       | 0     | 0       | 0      | 0       | 300       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 429,996   | 492,585     | 192,624   |       |
| IBNR + FREQUENCY ADJUSTMENT | (132,282) | (123,244)   | 429       |       |
| TOTAL LOSSES                | 297,714   | 369,341     | 193,052   |       |
| EXPECTED LOSSES             | 256,896   | 334,928     | 172,664   |       |
| CREDIBILITY                 | 0.02      | 0.06        | 0.19      |       |

PURE PREMIUMS

|                         |         |         |        |         |
|-------------------------|---------|---------|--------|---------|
| INDICATED (PRE-TEST)    | 147,822 | 183,387 | 95,706 | 426,915 |
| INDICATED (POST-TEST)   | 149,227 | 185,129 | 96,615 | 430,971 |
| PRESENT ON RATE LEVEL   | 123,843 | 161,460 | 83,237 | 368,540 |
| DERIVED BY FORMULA      | 124,351 | 162,881 | 85,779 | 373,010 |
| UNDERLYING PRESENT RATE | 127,555 | 166,300 | 85,732 | 379,586 |
| PROPOSED                | 124,351 | 162,881 | 85,779 | 373,010 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23   | IND. RATE       | 358.388 |
|-----------|--------|--------|--------|----------|-----------------|---------|
| IND. RATE |        |        |        | 358.39   | MINIMUM PREMIUM |         |
| MAN. RATE | 429.92 | 402.81 | 378.98 | + 358.39 | PRESENT         |         |

+ PROPOSED



| POLICY YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 9,677,833        | 10,942,663         | 0.113               | 3               | 0     | 11    | 11    | 142  | 167 |
| 2016        | 9,709,117        | 9,424,317          | 0.097               | 3               | 0     | 9     | 20    | 116  | 148 |
| 2017        | 9,479,158        | 8,806,471          | 0.093               | 3               | 0     | 9     | 14    | 134  | 160 |
| 2018        | 9,627,174        | 12,539,790         | 0.130               | 1               | 1     | 11    | 26    | 135  | 174 |
| 2019        | 9,622,023        | 8,450,208          | 0.088               | 3               | 0     | 3     | 14    | 116  | 136 |
| TOTAL       | 48,115,305       | 50,163,449         | 0.104               | 13              | 1     | 43    | 85    | 643  | 785 |
| OD          |                  |                    |                     | 2               | 0     | 0     | 0     | 0    | 2   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |         |            |           |           | MEDICAL |           |           |           |           |           |
|-------------|-----------|---------|------------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 575,143   | 0       | 2,735,230  | 495,398   | 950,803   | 89,490  | 0         | 2,526,827 | 258,613   | 1,552,456 | 1,758,703 |
| 2016        | 402,058   | 0       | 2,055,423  | 826,310   | 736,901   | 882     | 0         | 1,803,294 | 882,082   | 1,239,169 | 1,478,198 |
| 2017        | 253,000   | 0       | 2,214,685  | 540,324   | 1,318,350 | 9,292   | 0         | 1,116,642 | 310,545   | 1,632,888 | 1,410,745 |
| 2018        | 190,281   | 369,950 | 2,374,911  | 1,016,442 | 1,242,683 | 5,918   | 1,500,000 | 924,424   | 895,932   | 2,407,413 | 1,611,836 |
| 2019        | 1,246,796 | 0       | 639,460    | 605,598   | 1,179,846 | 501,754 | 0         | 584,665   | 632,127   | 1,538,637 | 1,521,325 |
| TOTAL       | 2,667,278 | 369,950 | 10,019,709 | 3,484,072 | 5,428,583 | 607,336 | 1,500,000 | 6,955,852 | 2,979,299 | 8,370,563 | 7,780,807 |
| OD          | 90,587    | 0       | 0          | 0         | 0         | 5,924   | 0         | 0         | 0         | 0         | 7,323     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |           |           | MEDICAL |           |            |           |           |           |
|-------------|-----------|---------|------------|-----------|-----------|---------|-----------|------------|-----------|-----------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.     | MAJOR      | MINOR     | TEMP      | MED. ONLY |
| 2015        | 829,356   | 0       | 3,168,653  | 646,990   | 1,198,963 | 199,473 | 0         | 2,474,595  | 319,646   | 1,858,290 | 1,614,489 |
| 2016        | 474,232   | 906     | 2,668,072  | 1,051,420 | 959,668   | 1,435   | 1,964     | 3,101,686  | 1,005,555 | 1,429,351 | 1,351,073 |
| 2017        | 272,977   | 3,817   | 2,997,022  | 688,824   | 1,600,577 | 9,814   | 9,037     | 2,140,341  | 414,427   | 1,756,239 | 1,256,974 |
| 2018        | 233,870   | 273,198 | 3,306,338  | 1,133,279 | 1,455,595 | 10,474  | 989,762   | 1,930,127  | 900,554   | 2,384,127 | 1,428,087 |
| 2019        | 1,432,857 | 11,409  | 1,774,019  | 962,238   | 1,185,673 | 695,755 | 65,453    | 1,530,889  | 756,547   | 1,170,711 | 1,492,420 |
| TOTAL       | 3,243,293 | 289,330 | 13,914,105 | 4,482,751 | 6,400,475 | 916,951 | 1,066,216 | 11,177,619 | 3,396,729 | 8,598,717 | 7,143,043 |
| OD          | 121,544   | 0       | 0          | 0         | 0         | 13,205  | 0         | 0          | 0         | 0         | 7,094     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 30,742,263  | 22,878,673  | 7,150,137 |       |
| IBNR + FREQUENCY ADJUSTMENT | (9,703,141) | (5,703,687) | 20,149    |       |
| TOTAL LOSSES                | 21,039,122  | 17,174,986  | 7,170,286 |       |
| EXPECTED LOSSES             | 18,993,238  | 15,661,561  | 7,754,415 |       |
| CREDIBILITY                 | 0.33        | 0.84        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.434 | 0.357 | 0.149 | 0.940 |
| INDICATED (POST-TEST)   | 0.439 | 0.360 | 0.150 | 0.949 |
| PRESENT ON RATE LEVEL   | 0.383 | 0.316 | 0.156 | 0.856 |
| DERIVED BY FORMULA      | 0.402 | 0.353 | 0.150 | 0.905 |
| UNDERLYING PRESENT RATE | 0.395 | 0.326 | 0.161 | 0.881 |
| PROPOSED                | 0.401 | 0.353 | 0.150 | 0.905 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.870 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.87   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.01   | 0.91   | 0.88   | + 0.87 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 426,012          | 16,838,900         | 3.953               | 1               | 0     | 24    | 54    | 135  | 214  |
| 2016        | 445,590          | 16,588,992         | 3.723               | 2               | 0     | 23    | 49    | 162  | 236  |
| 2017        | 488,181          | 19,751,983         | 4.046               | 4               | 1     | 20    | 58    | 168  | 251  |
| 2018        | 495,321          | 21,221,600         | 4.284               | 5               | 0     | 15    | 62    | 182  | 264  |
| 2019        | 566,835          | 18,364,957         | 3.240               | 2               | 0     | 13    | 40    | 183  | 238  |
| TOTAL       | 2,421,939        | 92,766,432         | 3.830               | 14              | 1     | 95    | 263   | 830  | 1203 |
| 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 |
| 2015        | 554,455   | 0       | 5,227,119  | 2,059,459  | 1,958,736  | 0       | 0      | 2,643,524  | 1,605,364  | 1,899,205  | 891,038   |
| 2016        | 1,016,867 | 0       | 4,848,331  | 1,536,065  | 1,613,452  | 20,583  | 0      | 2,606,082  | 2,100,465  | 1,926,426  | 920,721   |
| 2017        | 1,449,795 | 158,282 | 4,593,254  | 2,043,019  | 2,719,075  | 6,008   | 32,092 | 3,649,080  | 1,085,842  | 2,898,558  | 1,116,978 |
| 2018        | 2,829,240 | 0       | 3,342,410  | 2,584,731  | 3,463,747  | 371,063 | 0      | 1,551,682  | 3,750,742  | 2,278,377  | 1,049,608 |
| 2019        | 1,004,660 | 0       | 2,898,271  | 1,931,561  | 2,508,009  | 310,800 | 0      | 2,908,730  | 2,720,865  | 3,047,648  | 1,034,413 |
| TOTAL       | 6,855,017 | 158,282 | 20,909,385 | 10,154,835 | 12,263,019 | 708,454 | 32,092 | 13,359,098 | 11,263,278 | 12,050,214 | 5,012,758 |
| OD          | 0         | 0       | 0          | 25,480     | 0          | 0       | 0      | 0          | 33,682     | 0          | 2,339     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |         |            |            |            | MEDICAL |         |            |            |            |           |
|-------------|-----------|---------|------------|------------|------------|---------|---------|------------|------------|------------|-----------|
|             | DEATH     | P. T.   | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.   | MAJOR      | MINOR      | TEMP       | MED. ONLY |
| 2015        | 799,524   | 0       | 6,700,863  | 2,689,653  | 2,469,966  | 0       | 0       | 4,585,491  | 1,984,230  | 2,273,348  | 817,973   |
| 2016        | 1,199,406 | 2,049   | 6,464,387  | 1,966,426  | 2,105,136  | 33,490  | 3,521   | 5,378,424  | 2,371,905  | 2,232,991  | 841,539   |
| 2017        | 1,564,154 | 268,114 | 6,055,246  | 2,450,737  | 3,323,392  | 6,345   | 106,744 | 5,930,344  | 1,335,305  | 3,159,716  | 995,227   |
| 2018        | 2,693,015 | 12,071  | 5,286,205  | 2,745,144  | 3,874,641  | 413,891 | 16,966  | 3,799,809  | 2,916,734  | 2,461,365  | 929,953   |
| 2019        | 1,266,775 | 38,920  | 5,654,796  | 2,681,777  | 2,717,796  | 527,978 | 213,434 | 4,968,591  | 2,435,387  | 2,520,907  | 1,014,759 |
| TOTAL       | 7,522,873 | 321,154 | 30,161,497 | 12,533,738 | 14,490,931 | 981,704 | 340,665 | 24,662,659 | 11,043,562 | 12,648,327 | 4,599,451 |
| OD          | 0         | 1       | 89         | 33,149     | 17         | 0       | 2       | 477        | 40,525     | 92         | 2,113     |

|                             | SERIOUS      | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|--------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 63,991,120   | 50,790,340   | 4,601,564 |       |
| IBNR + FREQUENCY ADJUSTMENT | (16,732,808) | (11,707,644) | 14,546    |       |
| TOTAL LOSSES                | 47,258,312   | 39,082,695   | 4,616,110 |       |
| EXPECTED LOSSES             | 33,341,493   | 32,933,092   | 5,044,350 |       |
| CREDIBILITY                 | 0.17         | 0.55         | 0.90      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.951 | 1.611 | 0.191 | 3.752 |
| INDICATED (POST-TEST)   | 1.970 | 1.626 | 0.192 | 3.788 |
| PRESENT ON RATE LEVEL   | 1.337 | 1.320 | 0.202 | 2.859 |
| DERIVED BY FORMULA      | 1.444 | 1.488 | 0.193 | 3.126 |
| UNDERLYING PRESENT RATE | 1.377 | 1.360 | 0.208 | 2.945 |
| PROPOSED                | 1.444 | 1.488 | 0.193 | 3.126 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.003 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.00   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.13   | 3.05   | 2.94   | + 3.00 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | TEAMS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|----------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 5              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 6              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 4              | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 4              | 4,462              | 111.550             | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 4              | 491                | 12.275              | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 23             | 4,953              | 21.535              | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 4,462     |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 491       |
| 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 3,953     |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 482       |
| TOTAL       | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 4,435     |
| OD          | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |

|                             | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|---------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 0       | 0           | 4,435     |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,742) | (1,337)     | 3         |       |
| TOTAL LOSSES                | 0       | 0           | 4,438     |       |
| EXPECTED LOSSES             | 3,371   | 3,578       | 1,495     |       |
| CREDIBILITY                 | 0.00    | 0.00        | 0.01      |       |

PURE PREMIUMS

|                         |         |         |         |         |
|-------------------------|---------|---------|---------|---------|
| INDICATED (PRE-TEST)    | 0.000   | 0.000   | 192.978 | 192.978 |
| INDICATED (POST-TEST)   | 0.000   | 0.000   | 194.812 | 194.812 |
| PRESENT ON RATE LEVEL   | 142.319 | 151.034 | 63.089  | 356.443 |
| DERIVED BY FORMULA      | 142.319 | 151.034 | 64.406  | 357.760 |
| UNDERLYING PRESENT RATE | 146.585 | 155.561 | 64.980  | 367.126 |
| PROPOSED                | 141.795 | 150.478 | 64.169  | 356.443 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23   | IND. RATE       | 342.470 |
|-----------|--------|--------|--------|----------|-----------------|---------|
| IND. RATE |        |        |        | 342.47   | MINIMUM PREMIUM |         |
| MAN. RATE | 429.92 | 402.81 | 366.54 | + 342.47 | PRESENT         |         |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 130,194          | 668,267            | 0.513               | 0               | 0     | 1     | 0     | 11   | 12  |
| 2016        | 129,546          | 634,114            | 0.489               | 0               | 0     | 1     | 3     | 9    | 13  |
| 2017        | 134,376          | 862,656            | 0.642               | 0               | 0     | 0     | 4     | 12   | 16  |
| 2018        | 135,843          | 341,022            | 0.251               | 0               | 0     | 0     | 0     | 10   | 10  |
| 2019        | 135,826          | 613,893            | 0.452               | 0               | 0     | 0     | 5     | 9    | 14  |
| TOTAL       | 665,785          | 3,119,952          | 0.469               | 0               | 0     | 2     | 12    | 51   | 65  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

## REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 144,660 | 0       | 134,564 | 0       | 0     | 114,083 | 0       | 197,149 | 77,811    |
| 2016        | 0         | 0     | 150,609 | 32,318  | 54,788  | 0       | 0     | 22,192  | 30,942  | 198,856 | 144,409   |
| 2017        | 0         | 0     | 0       | 284,241 | 103,932 | 0       | 0     | 0       | 240,841 | 155,667 | 77,975    |
| 2018        | 0         | 0     | 0       | 0       | 97,170  | 0       | 0     | 0       | 0       | 141,757 | 102,095   |
| 2019        | 0         | 0     | 0       | 243,180 | 56,027  | 0       | 0     | 0       | 128,505 | 92,495  | 93,686    |
| TOTAL       | 0         | 0     | 295,269 | 559,739 | 446,481 | 0       | 0     | 136,275 | 400,288 | 785,924 | 495,976   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 303       |

## TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 194,568 | 0       | 169,685 | 0       | 0     | 241,856 | 0       | 235,987 | 71,430    |
| 2016        | 0         | 59    | 200,198 | 41,991  | 71,132  | 0       | 33    | 47,875  | 36,299  | 225,649 | 131,990   |
| 2017        | 32        | 97    | 47,313  | 319,189 | 128,742 | 0       | 82    | 43,369  | 254,648 | 171,817 | 69,476    |
| 2018        | 1         | 15    | 11,656  | 7,569   | 98,971  | 0       | 22    | 10,357  | 8,297   | 134,610 | 90,456    |
| 2019        | 25        | 1,076 | 228,010 | 209,191 | 82,986  | 0       | 3,348 | 100,142 | 92,361  | 77,681  | 91,906    |
| TOTAL       | 58        | 1,247 | 681,745 | 577,940 | 551,517 | 0       | 3,485 | 443,598 | 391,605 | 845,743 | 455,258   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 270       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,130,133 | 2,366,805   | 455,528   |       |
| IBNR + FREQUENCY ADJUSTMENT | (579,391) | (450,515)   | 938       |       |
| TOTAL LOSSES                | 550,742   | 1,916,289   | 456,466   |       |
| EXPECTED LOSSES             | 1,136,256 | 1,242,568   | 355,262   |       |
| CREDIBILITY                 | 0.07      | 0.23        | 0.38      |       |

## PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.083 | 0.288 | 0.069 | 0.439 |
| INDICATED (POST-TEST)   | 0.084 | 0.291 | 0.069 | 0.443 |
| PRESENT ON RATE LEVEL   | 0.166 | 0.181 | 0.052 | 0.399 |
| DERIVED BY FORMULA      | 0.160 | 0.206 | 0.058 | 0.425 |
| UNDERLYING PRESENT RATE | 0.171 | 0.187 | 0.053 | 0.411 |
| PROPOSED                | 0.160 | 0.206 | 0.058 | 0.425 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.408 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.41   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.43   | 0.43   | 0.41   | + 0.41 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 38,277           | 2,583,745          | 6.750               | 0               | 0     | 2     | 5     | 19   | 26  |
| 2016        | 39,686           | 1,708,415          | 4.305               | 0               | 0     | 2     | 4     | 12   | 18  |
| 2017        | 47,200           | 4,397,287          | 9.316               | 0               | 0     | 3     | 7     | 26   | 36  |
| 2018        | 46,699           | 822,850            | 1.762               | 0               | 0     | 0     | 1     | 12   | 13  |
| 2019        | 40,995           | 1,066,627          | 2.602               | 0               | 0     | 0     | 1     | 13   | 14  |
| TOTAL       | 212,857          | 10,578,924         | 4.970               | 0               | 0     | 7     | 18    | 82   | 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 |
| 2015        | 0         | 0     | 319,727   | 287,960   | 468,891   | 0       | 0     | 162,196   | 707,073   | 578,947   | 58,951    |
| 2016        | 0         | 0     | 356,381   | 259,150   | 36,999    | 0       | 0     | 530,005   | 312,206   | 121,221   | 92,453    |
| 2017        | 0         | 0     | 661,513   | 325,991   | 188,804   | 0       | 0     | 1,835,464 | 246,776   | 258,462   | 880,277   |
| 2018        | 0         | 0     | 0         | 62,482    | 290,411   | 0       | 0     | 0         | 105,992   | 275,721   | 88,244    |
| 2019        | 0         | 0     | 0         | 114,410   | 176,052   | 0       | 0     | 0         | 459,267   | 251,064   | 65,834    |
| TOTAL       | 0         | 0     | 1,337,621 | 1,049,993 | 1,161,157 | 0       | 0     | 2,527,665 | 1,831,314 | 1,485,415 | 1,185,759 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0     | 0         | 0         | 0         | 1,946     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 430,033   | 376,076   | 591,272   | 0       | 0      | 343,856   | 873,942   | 693,000   | 54,117    |
| 2016        | 0         | 195   | 464,673   | 325,388   | 53,216    | 0       | 661    | 1,036,156 | 352,591   | 146,382   | 84,502    |
| 2017        | 36        | 846   | 636,831   | 377,903   | 240,151   | 0       | 5,732  | 1,340,951 | 291,890   | 296,211   | 784,327   |
| 2018        | 9         | 93    | 58,616    | 79,032    | 300,193   | 0       | 142    | 57,315    | 97,502    | 268,993   | 78,184    |
| 2019        | 18        | 950   | 190,510   | 152,888   | 172,620   | 0       | 11,189 | 336,230   | 313,233   | 222,289   | 64,583    |
| TOTAL       | 63        | 2,083 | 1,780,663 | 1,311,287 | 1,357,451 | 0       | 17,724 | 3,114,507 | 1,929,159 | 1,626,874 | 1,065,713 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 1,768     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 4,915,041   | 6,224,771   | 1,067,481 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,136,385) | (912,779)   | 1,703     |       |
| TOTAL LOSSES                | 3,778,656   | 5,311,992   | 1,069,184 |       |
| EXPECTED LOSSES             | 2,215,370   | 2,519,695   | 658,833   |       |
| CREDIBILITY                 | 0.03        | 0.11        | 0.18      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.775 | 2.496 | 0.501 | 4.772 |
| INDICATED (POST-TEST)   | 1.792 | 2.519 | 0.506 | 4.818 |
| PRESENT ON RATE LEVEL   | 1.010 | 1.149 | 0.301 | 2.460 |
| DERIVED BY FORMULA      | 1.034 | 1.300 | 0.338 | 2.671 |
| UNDERLYING PRESENT RATE | 1.041 | 1.184 | 0.310 | 2.534 |
| PROPOSED                | 1.034 | 1.300 | 0.337 | 2.671 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.566 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.57   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.47   | 2.56   | 2.53   | + 2.57 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 53,945           | 2,249,677          | 4.170               | 0               | 0     | 1     | 13    | 32   | 46  |
| 2016        | 59,838           | 3,709,907          | 6.200               | 0               | 0     | 2     | 21    | 74   | 97  |
| 2017        | 57,159           | 1,669,055          | 2.920               | 0               | 0     | 0     | 11    | 47   | 58  |
| 2018        | 50,941           | 1,337,238          | 2.625               | 0               | 0     | 0     | 15    | 34   | 49  |
| 2019        | 55,749           | 2,081,400          | 3.734               | 0               | 0     | 0     | 11    | 49   | 60  |
| TOTAL       | 277,632          | 11,047,277         | 3.979               | 0               | 0     | 3     | 71    | 236  | 310 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 198,440 | 673,888   | 400,931   | 0       | 0     | 50,000  | 474,319   | 203,231   | 248,868   |
| 2016        | 0         | 0     | 393,055 | 688,354   | 741,056   | 0       | 0     | 427,188 | 244,211   | 776,829   | 439,214   |
| 2017        | 0         | 0     | 0       | 406,116   | 381,785   | 0       | 0     | 0       | 137,993   | 466,183   | 276,978   |
| 2018        | 0         | 0     | 0       | 373,293   | 334,739   | 0       | 0     | 0       | 151,636   | 264,615   | 212,955   |
| 2019        | 0         | 0     | 0       | 361,804   | 572,723   | 0       | 0     | 0       | 231,258   | 674,463   | 241,152   |
| TOTAL       | 0         | 0     | 591,495 | 2,503,455 | 2,431,234 | 0       | 0     | 477,188 | 1,239,417 | 2,385,321 | 1,419,167 |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 4,477     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 266,902   | 880,098   | 505,574   | 0       | 0      | 106,000   | 586,258   | 243,268   | 228,461   |
| 2016        | 0         | 347   | 555,718   | 866,916   | 942,910   | 0       | 554    | 879,327   | 282,512   | 886,732   | 401,442   |
| 2017        | 45        | 142   | 77,346    | 463,158   | 453,879   | 0       | 55     | 36,792    | 156,911   | 495,850   | 246,787   |
| 2018        | 43        | 338   | 182,220   | 363,094   | 367,230   | 0       | 182    | 72,511    | 131,890   | 261,536   | 188,678   |
| 2019        | 58        | 3,051 | 611,349   | 489,302   | 560,149   | 0       | 10,980 | 318,669   | 273,916   | 493,369   | 236,570   |
| TOTAL       | 146       | 3,878 | 1,693,535 | 3,062,568 | 2,829,742 | 0       | 11,772 | 1,413,299 | 1,431,488 | 2,380,753 | 1,301,938 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0         | 0         | 0         | 4,089     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 3,122,630   | 9,704,550   | 1,306,027 |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,697,805) | (2,304,006) | 3,205     |       |
| TOTAL LOSSES                | 1,424,825   | 7,400,544   | 1,309,231 |       |
| EXPECTED LOSSES             | 3,323,156   | 6,316,051   | 1,239,456 |       |
| CREDIBILITY                 | 0.04        | 0.13        | 0.21      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.513 | 2.666 | 0.470 | 3.649 |
| INDICATED (POST-TEST)   | 0.518 | 2.691 | 0.475 | 3.684 |
| PRESENT ON RATE LEVEL   | 1.155 | 2.195 | 0.431 | 3.781 |
| DERIVED BY FORMULA      | 1.130 | 2.260 | 0.440 | 3.829 |
| UNDERLYING PRESENT RATE | 1.197 | 2.275 | 0.446 | 3.918 |
| PROPOSED                | 1.115 | 2.231 | 0.434 | 3.781 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.858 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.86   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.67   | 4.41   | 4.05   | + 3.86 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 39,615           | 963,691            | 2.433               | 0               | 0     | 1     | 6     | 12   | 19  |
| 2016        | 38,111           | 1,208,218          | 3.170               | 0               | 0     | 1     | 3     | 8    | 12  |
| 2017        | 40,313           | 929,916            | 2.307               | 0               | 0     | 0     | 8     | 16   | 24  |
| 2018        | 40,700           | 1,145,184          | 2.814               | 0               | 0     | 0     | 4     | 20   | 24  |
| 2019        | 36,774           | 517,430            | 1.407               | 0               | 0     | 0     | 2     | 15   | 17  |
| TOTAL       | 195,513          | 4,764,439          | 2.437               | 0               | 0     | 2     | 23    | 71   | 96  |
| 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 |
| 2015        | 0         | 0     | 193,414 | 275,103 | 124,170   | 0       | 0     | 12,127  | 146,275 | 120,833 | 91,769    |
| 2016        | 0         | 0     | 177,491 | 146,829 | 222,754   | 0       | 0     | 337,200 | 96,532  | 138,818 | 88,594    |
| 2017        | 0         | 0     | 0       | 224,435 | 225,188   | 0       | 0     | 0       | 106,746 | 245,704 | 127,843   |
| 2018        | 0         | 0     | 0       | 289,764 | 310,848   | 0       | 0     | 0       | 226,487 | 220,243 | 97,842    |
| 2019        | 0         | 0     | 0       | 47,862  | 156,485   | 0       | 0     | 0       | 26,448  | 153,190 | 133,445   |
| TOTAL       | 0         | 0     | 370,905 | 983,993 | 1,039,445 | 0       | 0     | 349,327 | 602,488 | 878,788 | 539,493   |
| OD          | 0         | 0     | 0       | 0       | 2,530     | 0       | 0     | 0       | 0       | 367     | 1,449     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 260,142 | 359,285   | 156,578   | 0       | 0     | 25,709  | 180,796 | 144,637 | 84,244    |
| 2016        | 0         | 104   | 242,513 | 186,371   | 283,687   | 0       | 415   | 685,169 | 112,343 | 162,013 | 80,975    |
| 2017        | 25        | 79    | 43,337  | 256,392   | 267,260   | 0       | 40    | 24,820  | 118,025 | 262,430 | 113,908   |
| 2018        | 33        | 271   | 147,566 | 285,821   | 337,014   | 0       | 245   | 95,519  | 186,752 | 224,467 | 86,688    |
| 2019        | 11        | 643   | 125,759 | 94,100    | 146,131   | 0       | 1,998 | 57,173  | 47,451  | 109,359 | 130,910   |
| TOTAL       | 70        | 1,096 | 819,316 | 1,181,968 | 1,190,672 | 0       | 2,698 | 888,390 | 645,368 | 902,906 | 496,725   |
| OD          | 0         | 7     | 1,407   | 921       | 2,258     | 0       | 4     | 100     | 78      | 255     | 1,323     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,713,088 | 3,924,425   | 498,047   |       |
| IBNR + FREQUENCY ADJUSTMENT | (988,348) | (1,216,868) | 1,880     |       |
| TOTAL LOSSES                | 724,740   | 2,707,557   | 499,928   |       |
| EXPECTED LOSSES             | 1,921,940 | 3,328,162   | 746,233   |       |
| CREDIBILITY                 | 0.03      | 0.10        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.370 | 1.383 | 0.255 | 2.008 |
| INDICATED (POST-TEST)   | 0.373 | 1.396 | 0.257 | 2.027 |
| PRESENT ON RATE LEVEL   | 0.949 | 1.643 | 0.368 | 2.960 |
| DERIVED BY FORMULA      | 0.931 | 1.618 | 0.349 | 2.899 |
| UNDERLYING PRESENT RATE | 0.983 | 1.702 | 0.382 | 3.067 |
| PROPOSED                | 0.931 | 1.618 | 0.349 | 2.899 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.958 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.96   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.91   | 3.49   | 3.17   | + 2.96 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 6,541            | 176,035            | 2.691               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2016        | 8,696            | 456,512            | 5.250               | 0               | 0     | 0     | 3     | 3    | 6   |
| 2017        | 6,733            | 202,056            | 3.001               | 0               | 0     | 0     | 3     | 5    | 8   |
| 2018        | 8,533            | 43,864             | 0.514               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2019        | 4,289            | 127,902            | 2.982               | 0               | 0     | 0     | 1     | 3    | 4   |
| TOTAL       | 34,792           | 1,006,369          | 2.893               | 0               | 0     | 0     | 7     | 16   | 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 |
| 2015        | 0         | 0     | 0     | 0       | 94,333  | 0       | 0     | 0     | 0       | 76,926  | 4,776     |
| 2016        | 0         | 0     | 0     | 220,751 | 51,860  | 0       | 0     | 0     | 128,540 | 48,680  | 6,681     |
| 2017        | 0         | 0     | 0     | 67,656  | 5,393   | 0       | 0     | 0     | 36,781  | 79,886  | 12,340    |
| 2018        | 0         | 0     | 0     | 0       | 26,948  | 0       | 0     | 0     | 0       | 9,315   | 7,601     |
| 2019        | 0         | 0     | 0     | 54,000  | 13,224  | 0       | 0     | 0     | 5,500   | 30,884  | 24,294    |
| TOTAL       | 0         | 0     | 0     | 342,407 | 191,758 | 0       | 0     | 0     | 170,821 | 245,691 | 55,692    |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|--------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0      | 0       | 118,954 | 0       | 0     | 0      | 0       | 92,080  | 4,384     |
| 2016        | 0         | 71    | 10,184 | 275,003 | 67,102  | 0       | 30    | 7,643  | 142,405 | 56,502  | 6,106     |
| 2017        | 8         | 23    | 10,453 | 75,385  | 8,259   | 0       | 14    | 8,401  | 40,528  | 85,391  | 10,995    |
| 2018        | 0         | 4     | 3,233  | 2,099   | 27,447  | 0       | 1     | 681    | 545     | 8,845   | 6,734     |
| 2019        | 6         | 241   | 51,067 | 46,737  | 19,126  | 0       | 406   | 11,624 | 9,661   | 22,065  | 23,832    |
| TOTAL       | 13        | 339   | 74,937 | 399,225 | 240,889 | 0       | 451   | 28,349 | 193,140 | 264,883 | 52,053    |
| OD          | 0         | 0     | 0      | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 104,089   | 1,098,137   | 52,053    |       |
| IBNR + FREQUENCY ADJUSTMENT | (131,448) | (173,793)   | 111       |       |
| TOTAL LOSSES                | 0         | 924,343     | 52,164    |       |
| EXPECTED LOSSES             | 248,860   | 461,303     | 53,948    |       |
| CREDIBILITY                 | 0.01      | 0.03        | 0.05      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 2.657 | 0.150 | 2.807 |
| INDICATED (POST-TEST)   | 0.000 | 2.682 | 0.151 | 2.833 |
| PRESENT ON RATE LEVEL   | 0.690 | 1.279 | 0.150 | 2.119 |
| DERIVED BY FORMULA      | 0.683 | 1.322 | 0.150 | 2.155 |
| UNDERLYING PRESENT RATE | 0.715 | 1.326 | 0.155 | 2.196 |
| PROPOSED                | 0.683 | 1.322 | 0.150 | 2.155 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.199 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.20   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.06   | 2.48   | 2.27   | + 2.20 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 9,371            | 87,076             | 0.929               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2016        | 12,202           | 93,047             | 0.763               | 0               | 0     | 0     | 0     | 4    | 4   |
| 2017        | 12,066           | 720,025            | 5.967               | 0               | 0     | 0     | 2     | 11   | 13  |
| 2018        | 14,846           | 343,418            | 2.313               | 0               | 0     | 0     | 0     | 8    | 8   |
| 2019        | 13,585           | 186,403            | 1.372               | 0               | 0     | 0     | 0     | 5    | 5   |
| TOTAL       | 62,070           | 1,429,969          | 2.304               | 0               | 0     | 0     | 2     | 31   | 33  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |         | MEDICAL |       |       |         |         |           |
|-------------|-----------|-------|-------|---------|---------|---------|-------|-------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP    | DEATH   | P. T. | MAJOR | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0       | 14,509  | 0       | 0     | 0     | 0       | 31,275  | 41,292    |
| 2016        | 0         | 0     | 0     | 0       | 49,032  | 0       | 0     | 0     | 0       | 16,029  | 27,986    |
| 2017        | 0         | 0     | 0     | 141,954 | 141,814 | 0       | 0     | 0     | 280,058 | 112,254 | 43,945    |
| 2018        | 0         | 0     | 0     | 0       | 192,795 | 0       | 0     | 0     | 0       | 125,632 | 24,991    |
| 2019        | 0         | 0     | 0     | 0       | 36,790  | 0       | 0     | 0     | 0       | 73,638  | 75,975    |
| TOTAL       | 0         | 0     | 0     | 141,954 | 434,940 | 0       | 0     | 0     | 280,058 | 358,828 | 214,189   |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|--------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0      | 0       | 18,296  | 0       | 0     | 0      | 0       | 37,436  | 37,906    |
| 2016        | 0         | 0     | 579    | 524     | 61,661  | 0       | 0     | 117    | 148     | 18,141  | 25,579    |
| 2017        | 16        | 50    | 27,385 | 162,148 | 168,328 | 0       | 94    | 48,253 | 294,106 | 127,310 | 39,155    |
| 2018        | 1         | 30    | 23,127 | 15,018  | 196,368 | 0       | 20    | 9,179  | 7,353   | 119,298 | 22,142    |
| 2019        | 2         | 109   | 20,457 | 13,387  | 32,829  | 0       | 718   | 20,069 | 15,612  | 51,252  | 74,531    |
| TOTAL       | 19        | 189   | 71,548 | 191,076 | 477,481 | 0       | 832   | 77,618 | 317,219 | 353,437 | 199,314   |
| OD          | 0         | 0     | 0      | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 150,205   | 1,339,213   | 199,314   |       |
| IBNR + FREQUENCY ADJUSTMENT | (244,879) | (342,876)   | 465       |       |
| TOTAL LOSSES                | 0         | 996,337     | 199,779   |       |
| EXPECTED LOSSES             | 486,019   | 964,489     | 164,911   |       |
| CREDIBILITY                 | 0.01      | 0.05        | 0.08      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 1.605 | 0.322 | 1.927 |
| INDICATED (POST-TEST)   | 0.000 | 1.620 | 0.325 | 1.945 |
| PRESENT ON RATE LEVEL   | 0.756 | 1.499 | 0.256 | 2.511 |
| DERIVED BY FORMULA      | 0.748 | 1.506 | 0.262 | 2.515 |
| UNDERLYING PRESENT RATE | 0.783 | 1.554 | 0.266 | 2.603 |
| PROPOSED                | 0.747 | 1.503 | 0.261 | 2.511 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.562 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.56   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.40   | 2.93   | 2.69   | + 2.56 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 36,060           | 477,191            | 1.323               | 0               | 0     | 0     | 6     | 17   | 23  |
| 2016        | 35,167           | 643,573            | 1.830               | 0               | 0     | 0     | 5     | 16   | 21  |
| 2017        | 32,834           | 431,434            | 1.314               | 0               | 0     | 0     | 4     | 7    | 11  |
| 2018        | 32,317           | 358,615            | 1.110               | 0               | 0     | 0     | 3     | 8    | 11  |
| 2019        | 30,141           | 431,358            | 1.431               | 0               | 0     | 0     | 1     | 13   | 14  |
| TOTAL       | 166,519          | 2,342,171          | 1.407               | 0               | 0     | 0     | 19    | 61   | 80  |
| 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 |
| 2015        | 0         | 0     | 0     | 77,081  | 209,195 | 0       | 0     | 0     | 26,876  | 69,087  | 94,952    |
| 2016        | 0         | 0     | 0     | 258,448 | 144,124 | 0       | 0     | 0     | 66,436  | 89,809  | 84,756    |
| 2017        | 0         | 0     | 0     | 226,145 | 47,455  | 0       | 0     | 0     | 79,981  | 16,428  | 61,425    |
| 2018        | 0         | 0     | 0     | 168,779 | 17,253  | 0       | 0     | 0     | 79,906  | 16,184  | 76,493    |
| 2019        | 0         | 0     | 0     | 39,312  | 166,545 | 0       | 0     | 0     | 66,300  | 114,698 | 44,503    |
| TOTAL       | 0         | 0     | 0     | 769,765 | 584,572 | 0       | 0     | 0     | 319,499 | 306,206 | 362,129   |
| OD          | 0         | 0     | 0     | 0       | 40,937  | 0       | 0     | 0     | 0       | 19,564  | 819       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 100,668 | 263,795 | 0       | 0     | 0       | 33,219  | 82,697  | 87,166    |
| 2016        | 0         | 83    | 12,907  | 322,856 | 183,451 | 0       | 15    | 4,423   | 74,199  | 102,370 | 77,467    |
| 2017        | 25        | 77    | 36,171  | 252,876 | 61,659  | 0       | 26    | 13,285  | 83,536  | 19,881  | 54,730    |
| 2018        | 18        | 132   | 66,303  | 153,723 | 29,459  | 0       | 77    | 29,205  | 62,287  | 20,776  | 67,773    |
| 2019        | 11        | 641   | 124,432 | 91,123  | 153,948 | 0       | 2,381 | 69,920  | 61,852  | 86,694  | 43,657    |
| TOTAL       | 54        | 932   | 239,812 | 921,246 | 692,312 | 0       | 2,499 | 116,834 | 315,093 | 312,418 | 330,793   |
| OD          | 0         | 0     | 483     | 437     | 51,481  | 0       | 0     | 143     | 180     | 22,142  | 744       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 360,758   | 2,315,309   | 331,537   |       |
| IBNR + FREQUENCY ADJUSTMENT | (554,563) | (875,765)   | 1,062     |       |
| TOTAL LOSSES                | 0         | 1,439,544   | 332,599   |       |
| EXPECTED LOSSES             | 1,074,501 | 2,371,918   | 436,263   |       |
| CREDIBILITY                 | 0.03      | 0.09        | 0.15      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.820 | 0.199 | 1.019 |
| INDICATED (POST-TEST)   | 0.000 | 0.828 | 0.201 | 1.029 |
| PRESENT ON RATE LEVEL   | 0.623 | 1.375 | 0.253 | 2.250 |
| DERIVED BY FORMULA      | 0.604 | 1.325 | 0.245 | 2.174 |
| UNDERLYING PRESENT RATE | 0.645 | 1.424 | 0.262 | 2.332 |
| PROPOSED                | 0.604 | 1.325 | 0.245 | 2.174 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.218 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.22   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.23   | 2.72   | 2.41   | + 2.22 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 25,560           | 610,415            | 2,388               | 0               | 0     | 0     | 2     | 17   | 19  |
| 2016        | 28,556           | 916,355            | 3,209               | 0               | 0     | 1     | 5     | 13   | 19  |
| 2017        | 29,109           | 851,614            | 2,926               | 0               | 0     | 0     | 6     | 20   | 26  |
| 2018        | 26,231           | 451,731            | 1,722               | 0               | 0     | 0     | 3     | 14   | 17  |
| 2019        | 24,808           | 451,566            | 1,820               | 0               | 0     | 0     | 1     | 17   | 18  |
| TOTAL       | 134,264          | 3,281,681          | 2,444               | 0               | 0     | 1     | 17    | 81   | 99  |
| 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 |
| 2015        | 0         | 0     | 0       | 133,321 | 131,304 | 0       | 0     | 0      | 89,911  | 151,665 | 104,214   |
| 2016        | 0         | 0     | 142,593 | 188,369 | 124,551 | 0       | 0     | 45,628 | 211,113 | 147,719 | 56,382    |
| 2017        | 0         | 0     | 0       | 196,333 | 205,997 | 0       | 0     | 0      | 111,102 | 231,056 | 107,126   |
| 2018        | 0         | 0     | 0       | 161,369 | 126,186 | 0       | 0     | 0      | 31,321  | 69,091  | 63,764    |
| 2019        | 0         | 0     | 0       | 2,560   | 207,831 | 0       | 0     | 0      | 17,700  | 175,320 | 48,155    |
| TOTAL       | 0         | 0     | 142,593 | 681,952 | 795,869 | 0       | 0     | 45,628 | 461,147 | 774,851 | 379,641   |
| OD          | 0         | 0     | 0       | 0       | 52      | 0       | 0     | 0      | 0       | 1,633   | 1,726     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 174,117 | 165,574 | 0       | 0     | 0       | 111,130 | 181,543 | 95,668    |
| 2016        | 0         | 106   | 197,241 | 236,682 | 160,092 | 0       | 102   | 104,884 | 235,113 | 170,015 | 51,533    |
| 2017        | 22        | 69    | 38,287  | 224,563 | 244,216 | 0       | 41    | 25,051  | 122,121 | 247,129 | 95,449    |
| 2018        | 18        | 143   | 76,550  | 155,518 | 139,888 | 0       | 40    | 16,032  | 28,087  | 67,727  | 56,495    |
| 2019        | 9         | 625   | 117,638 | 77,611  | 185,804 | 0       | 2,047 | 58,103  | 47,190  | 123,855 | 47,240    |
| TOTAL       | 49        | 944   | 429,716 | 868,491 | 895,574 | 0       | 2,230 | 204,071 | 543,642 | 790,270 | 346,386   |
| OD          | 0         | 0     | 2       | 2       | 60      | 0       | 0     | 52      | 48      | 1,721   | 1,558     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 637,064   | 3,099,808   | 347,944   |       |
| IBNR + FREQUENCY ADJUSTMENT | (627,648) | (759,484)   | 925       |       |
| TOTAL LOSSES                | 9,416     | 2,340,323   | 348,869   |       |
| EXPECTED LOSSES             | 1,218,505 | 2,071,908   | 372,779   |       |
| CREDIBILITY                 | 0.02      | 0.08        | 0.13      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.007 | 1.742 | 0.259 | 2.007 |
| INDICATED (POST-TEST)   | 0.007 | 1.758 | 0.261 | 2.026 |
| PRESENT ON RATE LEVEL   | 0.876 | 1.489 | 0.268 | 2.633 |
| DERIVED BY FORMULA      | 0.858 | 1.511 | 0.267 | 2.636 |
| UNDERLYING PRESENT RATE | 0.908 | 1.543 | 0.278 | 2.728 |
| PROPOSED                | 0.857 | 1.509 | 0.267 | 2.633 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.687 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.69   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.68   | 3.08   | 2.82   | + 2.69 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 4,081            | 1,198,079          | 29.357              | 0               | 0     | 1     | 1     | 3    | 5   |
| 2016        | 5,679            | 103,335            | 1.820               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2017        | 9,080            | 163,420            | 1.800               | 0               | 0     | 0     | 2     | 7    | 9   |
| 2018        | 11,213           | 398,955            | 3.558               | 0               | 0     | 0     | 1     | 6    | 7   |
| 2019        | 5,588            | 14,644             | 0.262               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 35,641           | 1,878,433          | 5.270               | 0               | 0     | 1     | 5     | 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 |
| 2015        | 0         | 0     | 597,183 | 64,902  | 53,904  | 0       | 0     | 394,955 | 49,904 | 33,798  | 3,433     |
| 2016        | 0         | 0     | 0       | 6,898   | 23,645  | 0       | 0     | 0       | 5,269  | 47,080  | 20,443    |
| 2017        | 0         | 0     | 0       | 49,092  | 41,373  | 0       | 0     | 0       | 14,107 | 47,234  | 11,614    |
| 2018        | 0         | 0     | 0       | 30,272  | 268,067 | 0       | 0     | 0       | 21,337 | 66,772  | 12,507    |
| 2019        | 0         | 0     | 0       | 0       | 5,152   | 0       | 0     | 0       | 0      | 2,419   | 7,073     |
| TOTAL       | 0         | 0     | 597,183 | 151,164 | 392,141 | 0       | 0     | 394,955 | 90,617 | 197,303 | 55,070    |
| 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 |
| 2015        | 0         | 0     | 613,838 | 84,762  | 67,973  | 0       | 0     | 639,894 | 61,681  | 40,456  | 3,151     |
| 2016        | 0         | 2     | 578     | 8,829   | 29,794  | 0       | 1     | 643     | 6,253   | 53,341  | 18,685    |
| 2017        | 5         | 17    | 9,150   | 55,842  | 49,337  | 0       | 6     | 3,748   | 16,029  | 50,244  | 10,348    |
| 2018        | 5         | 65    | 43,678  | 48,211  | 275,166 | 0       | 30    | 12,361  | 20,287  | 64,849  | 11,081    |
| 2019        | 0         | 15    | 2,865   | 1,875   | 4,597   | 0       | 24    | 659     | 513     | 1,684   | 6,939     |
| TOTAL       | 11        | 100   | 670,109 | 199,518 | 426,868 | 0       | 61    | 657,305 | 104,763 | 210,574 | 50,204    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 147       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,327,585 | 941,724     | 50,351    |       |
| IBNR + FREQUENCY ADJUSTMENT | (187,251) | (157,581)   | 163       |       |
| TOTAL LOSSES                | 1,140,334 | 784,143     | 50,514    |       |
| EXPECTED LOSSES             | 360,079   | 439,759     | 65,677    |       |
| CREDIBILITY                 | 0.01      | 0.03        | 0.05      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 3.199 | 2.200 | 0.141 | 5.541 |
| INDICATED (POST-TEST)   | 3.230 | 2.221 | 0.143 | 5.594 |
| PRESENT ON RATE LEVEL   | 0.975 | 1.191 | 0.178 | 2.343 |
| DERIVED BY FORMULA      | 0.997 | 1.222 | 0.176 | 2.395 |
| UNDERLYING PRESENT RATE | 1.010 | 1.234 | 0.184 | 2.428 |
| PROPOSED                | 0.997 | 1.222 | 0.176 | 2.395 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.444 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.44   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.33   | 2.63   | 2.51   | + 2.44 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 34,290           | 242,674            | 0.708               | 0               | 0     | 0     | 1     | 12   | 13  |
| 2016        | 33,153           | 344,866            | 1.040               | 0               | 0     | 0     | 5     | 12   | 17  |
| 2017        | 24,958           | 625,925            | 2.508               | 0               | 0     | 0     | 6     | 14   | 20  |
| 2018        | 27,112           | 848,751            | 3.131               | 0               | 0     | 0     | 6     | 15   | 21  |
| 2019        | 24,705           | 419,779            | 1.699               | 0               | 0     | 0     | 3     | 11   | 14  |
| TOTAL       | 144,218          | 2,481,995          | 1.721               | 0               | 0     | 0     | 21    | 64   | 85  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |         | MEDICAL |       |       |         |         |           |
|-------------|-----------|-------|-------|---------|---------|---------|-------|-------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP    | DEATH   | P. T. | MAJOR | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0     | 5,106   | 73,357  | 0       | 0     | 0     | 966     | 95,961  | 67,284    |
| 2016        | 0         | 0     | 0     | 111,727 | 85,947  | 0       | 0     | 0     | 49,174  | 28,917  | 69,101    |
| 2017        | 0         | 0     | 0     | 248,667 | 97,182  | 0       | 0     | 0     | 137,258 | 112,467 | 30,351    |
| 2018        | 0         | 0     | 0     | 271,472 | 234,982 | 0       | 0     | 0     | 174,646 | 136,789 | 30,862    |
| 2019        | 0         | 0     | 0     | 104,866 | 133,577 | 0       | 0     | 0     | 60,485  | 92,928  | 27,923    |
| TOTAL       | 0         | 0     | 0     | 741,838 | 625,045 | 0       | 0     | 0     | 422,529 | 467,062 | 225,521   |
| 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 |
| 2015        | 0         | 0     | 0       | 6,668   | 92,503  | 0       | 0     | 0       | 1,194   | 114,865 | 61,767    |
| 2016        | 0         | 36    | 5,859   | 139,823 | 109,038 | 0       | 11    | 2,999   | 54,573  | 33,266  | 63,158    |
| 2017        | 28        | 85    | 41,853  | 279,432 | 119,870 | 0       | 47    | 25,469  | 145,820 | 122,957 | 27,043    |
| 2018        | 31        | 245   | 131,503 | 263,397 | 258,454 | 0       | 184   | 71,241  | 142,072 | 141,712 | 27,344    |
| 2019        | 16        | 788   | 159,166 | 130,023 | 133,423 | 0       | 2,058 | 60,596  | 53,944  | 70,940  | 27,392    |
| TOTAL       | 74        | 1,154 | 338,181 | 819,343 | 713,288 | 0       | 2,300 | 160,306 | 397,604 | 483,740 | 206,704   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 201       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 502,015   | 2,413,975   | 206,905   |       |
| IBNR + FREQUENCY ADJUSTMENT | (989,936) | (643,169)   | 804       |       |
| TOTAL LOSSES                | 0         | 1,770,805   | 207,709   |       |
| EXPECTED LOSSES             | 1,910,758 | 1,721,180   | 344,694   |       |
| CREDIBILITY                 | 0.03      | 0.08        | 0.14      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 1.228 | 0.144 | 1.372 |
| INDICATED (POST-TEST)   | 0.000 | 1.240 | 0.145 | 1.385 |
| PRESENT ON RATE LEVEL   | 1.279 | 1.152 | 0.231 | 2.661 |
| DERIVED BY FORMULA      | 1.240 | 1.159 | 0.219 | 2.618 |
| UNDERLYING PRESENT RATE | 1.325 | 1.193 | 0.239 | 2.757 |
| PROPOSED                | 1.240 | 1.159 | 0.219 | 2.618 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.672 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.67   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.60   | 3.17   | 2.85   | + 2.67 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 3,648            | 30,725             | 0.842               | 0               | 0     | 0     | 1     | 1    | 2   |
| 2016        | 3,059            | 42,086             | 1.376               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2017        | 7,363            | 80,134             | 1.088               | 0               | 0     | 0     | 2     | 2    | 4   |
| 2018        | 4,868            | 148,873            | 3.058               | 0               | 0     | 0     | 0     | 5    | 5   |
| 2019        | 2,666            | 32,140             | 1.206               | 0               | 0     | 0     | 0     | 4    | 4   |
| TOTAL       | 21,604           | 333,958            | 1.546               | 0               | 0     | 0     | 3     | 13   | 16  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |        |        | MEDICAL |       |       |        |         |           |
|-------------|-----------|-------|-------|--------|--------|---------|-------|-------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR  | TEMP   | DEATH   | P. T. | MAJOR | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0     | 8,518  | 51     | 0       | 0     | 0     | 7,027  | 270     | 14,859    |
| 2016        | 0         | 0     | 0     | 0      | 27,262 | 0       | 0     | 0     | 0      | 13,357  | 1,467     |
| 2017        | 0         | 0     | 0     | 14,618 | 3,727  | 0       | 0     | 0     | 44,115 | 8,193   | 9,481     |
| 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      | 12,987  | 9,088     |
| TOTAL       | 0         | 0     | 0     | 23,136 | 81,258 | 0       | 0     | 0     | 51,142 | 129,795 | 48,627    |
| OD          | 0         | 0     | 0     | 0      | 0      | 0       | 0     | 0     | 0      | 0       | 259       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |        |        | MEDICAL |       |        |        |         |           |
|-------------|-----------|-------|--------|--------|--------|---------|-------|--------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR  | TEMP   | DEATH   | P. T. | MAJOR  | MINOR  | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0      | 11,125 | 64     | 0       | 0     | 0      | 8,685  | 323     | 13,641    |
| 2016        | 0         | 0     | 322    | 291    | 34,284 | 0       | 0     | 98     | 123    | 15,117  | 1,341     |
| 2017        | 2         | 5     | 2,366  | 16,366 | 4,749  | 0       | 15    | 7,300  | 46,051 | 10,051  | 8,448     |
| 2018        | 0         | 6     | 4,817  | 3,128  | 40,897 | 0       | 15    | 6,940  | 5,559  | 90,199  | 12,167    |
| 2019        | 0         | 30    | 5,597  | 3,662  | 8,981  | 0       | 127   | 3,539  | 2,753  | 9,039   | 8,915     |
| TOTAL       | 2         | 41    | 13,101 | 34,572 | 88,975 | 0       | 156   | 17,877 | 63,172 | 124,729 | 44,511    |
| OD          | 0         | 0     | 0      | 0      | 0      | 0       | 0     | 0      | 0      | 0       | 230       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 31,178    | 311,448     | 44,741    |       |
| IBNR + FREQUENCY ADJUSTMENT | (165,366) | (103,817)   | 132       |       |
| TOTAL LOSSES                | 0         | 207,631     | 44,873    |       |
| EXPECTED LOSSES             | 308,869   | 280,396     | 62,873    |       |
| CREDIBILITY                 | 0.01      | 0.02        | 0.04      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.961 | 0.207 | 1.168 |
| INDICATED (POST-TEST)   | 0.000 | 0.970 | 0.209 | 1.179 |
| PRESENT ON RATE LEVEL   | 1.380 | 1.252 | 0.281 | 2.913 |
| DERIVED BY FORMULA      | 1.366 | 1.247 | 0.278 | 2.891 |
| UNDERLYING PRESENT RATE | 1.430 | 1.298 | 0.291 | 3.019 |
| PROPOSED                | 1.366 | 1.247 | 0.278 | 2.891 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.950 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.95   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.95   | 3.43   | 3.12   | + 2.95 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 18,586           | 995,753            | 5.358               | 0               | 0     | 0     | 6     | 11   | 17  |
| 2016        | 16,361           | 1,104,242          | 6.749               | 0               | 0     | 1     | 6     | 18   | 25  |
| 2017        | 20,734           | 1,231,549          | 5.940               | 0               | 0     | 1     | 8     | 20   | 29  |
| 2018        | 22,028           | 881,152            | 4.000               | 0               | 0     | 1     | 3     | 19   | 23  |
| 2019        | 16,574           | 1,253,431          | 7.563               | 0               | 0     | 1     | 1     | 15   | 17  |
| TOTAL       | 94,283           | 5,466,127          | 5.798               | 0               | 0     | 4     | 24    | 83   | 111 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0       | 318,273   | 139,552 | 0       | 0     | 0       | 264,904 | 152,380   | 120,644   |
| 2016        | 0         | 0     | 138,063 | 313,782   | 285,759 | 0       | 0     | 11,539  | 79,801  | 216,118   | 59,180    |
| 2017        | 0         | 0     | 171,984 | 318,844   | 203,023 | 0       | 0     | 47,524  | 320,766 | 102,346   | 67,062    |
| 2018        | 0         | 0     | 138,343 | 286,701   | 175,283 | 0       | 0     | 32,791  | 98,106  | 75,303    | 74,625    |
| 2019        | 0         | 0     | 223,103 | 50,603    | 138,373 | 0       | 0     | 282,799 | 40,475  | 457,668   | 60,410    |
| TOTAL       | 0         | 0     | 671,493 | 1,288,203 | 941,990 | 0       | 0     | 374,653 | 804,052 | 1,003,815 | 381,921   |
| OD          | 0         | 0     | 0       | 0         | 0       | 0       | 0     | 0       | 0       | 0         | 617       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |         |         |         |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0         | 415,665   | 175,975   | 0       | 0      | 0       | 327,421 | 182,399 | 110,751   |
| 2016        | 0         | 145   | 198,622   | 394,288   | 363,833   | 0       | 32     | 29,330  | 90,277  | 245,599 | 54,091    |
| 2017        | 36        | 391   | 278,801   | 364,401   | 249,014   | 0       | 485    | 141,217 | 337,974 | 119,233 | 59,752    |
| 2018        | 33        | 643   | 291,408   | 279,278   | 205,609   | 0       | 386    | 90,948  | 82,192  | 79,473  | 66,118    |
| 2019        | 13        | 2,570 | 336,915   | 111,528   | 148,026   | 0       | 23,815 | 507,684 | 154,999 | 339,354 | 59,262    |
| TOTAL       | 81        | 3,749 | 1,105,745 | 1,565,159 | 1,142,457 | 0       | 24,719 | 769,178 | 992,863 | 966,058 | 349,974   |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0       | 0       | 0       | 567       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,903,471 | 4,666,537   | 350,541   |       |
| IBNR + FREQUENCY ADJUSTMENT | (392,448) | (471,980)   | 635       |       |
| TOTAL LOSSES                | 1,511,023 | 4,194,557   | 351,176   |       |
| EXPECTED LOSSES             | 758,216   | 1,292,247   | 257,373   |       |
| CREDIBILITY                 | 0.02      | 0.06        | 0.10      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.603 | 4.449 | 0.372 | 6.423 |
| INDICATED (POST-TEST)   | 1.618 | 4.491 | 0.375 | 6.484 |
| PRESENT ON RATE LEVEL   | 0.776 | 1.323 | 0.263 | 2.362 |
| DERIVED BY FORMULA      | 0.793 | 1.513 | 0.275 | 2.580 |
| UNDERLYING PRESENT RATE | 0.804 | 1.371 | 0.273 | 2.448 |
| PROPOSED                | 0.793 | 1.513 | 0.275 | 2.580 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | T.633 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.63   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.10   | 2.51   | 2.53   | + 2.63 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 16,568           | 857,878            | 5.178               | 0               | 0     | 1     | 4     | 29   | 34  |
| 2016        | 12,817           | 893,902            | 6.974               | 0               | 0     | 0     | 8     | 11   | 19  |
| 2017        | 12,678           | 649,541            | 5.123               | 0               | 0     | 0     | 9     | 6    | 15  |
| 2018        | 9,795            | 309,924            | 3.164               | 0               | 0     | 0     | 3     | 4    | 7   |
| 2019        | 9,591            | 517,694            | 5.398               | 0               | 0     | 0     | 2     | 9    | 11  |
| TOTAL       | 61,449           | 3,228,939          | 5.255               | 0               | 0     | 1     | 26    | 59   | 86  |
| 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 |
| 2015        | 0         | 0     | 236,391 | 65,657    | 203,193 | 0       | 0     | 124,003 | 36,568  | 130,211 | 61,855    |
| 2016        | 0         | 0     | 0       | 389,476   | 57,368  | 0       | 0     | 0       | 312,892 | 79,725  | 54,441    |
| 2017        | 0         | 0     | 0       | 358,967   | 8,797   | 0       | 0     | 0       | 210,809 | 22,716  | 48,252    |
| 2018        | 0         | 0     | 0       | 145,907   | 38,346  | 0       | 0     | 0       | 65,255  | 27,486  | 32,930    |
| 2019        | 0         | 0     | 0       | 150,002   | 151,410 | 0       | 0     | 0       | 142,792 | 42,737  | 30,753    |
| TOTAL       | 0         | 0     | 236,391 | 1,110,009 | 459,114 | 0       | 0     | 124,003 | 768,316 | 302,875 | 228,231   |
| OD          | 0         | 0     | 0       | 7,647     | 0       | 0       | 0     | 0       | 1,220   | 0       | 1,404     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|-----------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 317,946 | 85,748    | 256,226 | 0       | 0     | 262,886 | 45,198  | 155,863 | 56,783    |
| 2016        | 0         | 125   | 17,565  | 484,830   | 75,469  | 0       | 73    | 18,322  | 346,285 | 93,657  | 49,759    |
| 2017        | 40        | 121   | 54,636  | 399,371   | 20,893  | 0       | 69    | 34,364  | 219,579 | 30,704  | 42,993    |
| 2018        | 16        | 118   | 60,128  | 134,716   | 49,332  | 0       | 65    | 24,893  | 51,701  | 30,516  | 29,176    |
| 2019        | 21        | 1,010 | 205,620 | 171,555   | 155,460 | 0       | 3,134 | 94,911  | 89,900  | 44,528  | 30,169    |
| TOTAL       | 77        | 1,374 | 655,895 | 1,276,220 | 557,379 | 0       | 3,341 | 435,376 | 752,664 | 355,268 | 208,879   |
| OD          | 0         | 1     | 201     | 9,695     | 40      | 0       | 0     | 0       | 1,508   | 0       | 1,273     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,096,266 | 2,952,774   | 210,152   |       |
| IBNR + FREQUENCY ADJUSTMENT | (599,534) | (441,316)   | 360       |       |
| TOTAL LOSSES                | 496,732   | 2,511,458   | 210,512   |       |
| EXPECTED LOSSES             | 1,141,864 | 1,165,733   | 165,602   |       |
| CREDIBILITY                 | 0.01      | 0.05        | 0.08      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.808 | 4.069 | 0.341 | 5.217 |
| INDICATED (POST-TEST)   | 0.816 | 4.107 | 0.344 | 5.267 |
| PRESENT ON RATE LEVEL   | 1.793 | 1.831 | 0.260 | 3.884 |
| DERIVED BY FORMULA      | 1.783 | 1.945 | 0.267 | 3.995 |
| UNDERLYING PRESENT RATE | 1.858 | 1.897 | 0.269 | 4.025 |
| PROPOSED                | 1.784 | 1.945 | 0.267 | 3.995 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.077 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.08   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.67   | 4.48   | 4.16   | + 4.08 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 19,977           | 983,853            | 4.925               | 0               | 0     | 1     | 4     | 12   | 17  |
| 2016        | 25,474           | 239,287            | 0.939               | 0               | 0     | 0     | 2     | 8    | 10  |
| 2017        | 16,421           | 516,225            | 3.144               | 0               | 0     | 0     | 6     | 4    | 10  |
| 2018        | 17,266           | 159,625            | 0.925               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2019        | 16,761           | 152,912            | 0.912               | 0               | 0     | 0     | 0     | 5    | 5   |
| TOTAL       | 95,899           | 2,051,902          | 2.140               | 0               | 0     | 1     | 12    | 31   | 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 |
| 2015        | 0         | 0     | 250,000 | 175,962 | 212,132 | 0       | 0     | 319   | 66,243  | 222,639 | 56,558    |
| 2016        | 0         | 0     | 0       | 40,598  | 62,229  | 0       | 0     | 0     | 16,787  | 67,761  | 51,912    |
| 2017        | 0         | 0     | 0       | 312,819 | 55,093  | 0       | 0     | 0     | 81,008  | 31,979  | 35,326    |
| 2018        | 0         | 0     | 0       | 0       | 107,482 | 0       | 0     | 0     | 0       | 19,932  | 32,211    |
| 2019        | 0         | 0     | 0       | 0       | 93,199  | 0       | 0     | 0     | 0       | 43,105  | 16,608    |
| TOTAL       | 0         | 0     | 250,000 | 529,379 | 530,135 | 0       | 0     | 319   | 164,038 | 385,416 | 192,615   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0     | 0       | 0       | 3,865     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 336,250 | 229,806 | 267,498 | 0       | 0     | 676    | 81,876  | 266,499 | 51,920    |
| 2016        | 0         | 13    | 2,495   | 51,138  | 78,604  | 0       | 4     | 1,447  | 19,164  | 76,873  | 47,448    |
| 2017        | 35        | 106   | 49,593  | 349,474 | 73,084  | 0       | 27    | 13,942 | 85,057  | 36,307  | 31,475    |
| 2018        | 1         | 17    | 12,893  | 8,372   | 109,474 | 0       | 3     | 1,456  | 1,167   | 18,927  | 28,539    |
| 2019        | 4         | 276   | 51,824  | 33,912  | 83,165  | 0       | 420   | 11,748 | 9,139   | 30,001  | 16,292    |
| TOTAL       | 40        | 412   | 453,055 | 672,704 | 611,825 | 0       | 455   | 29,270 | 196,403 | 428,607 | 175,675   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0      | 0       | 0       | 3,442     |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 483,231  | 1,909,539   | 179,117   |       |
| IBNR + FREQUENCY ADJUSTMENT | (82,751) | (268,453)   | 265       |       |
| TOTAL LOSSES                | 400,480  | 1,641,086   | 179,382   |       |
| EXPECTED LOSSES             | 160,417  | 719,900     | 112,453   |       |
| CREDIBILITY                 | 0.02     | 0.06        | 0.10      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.418 | 1.711 | 0.183 | 2.312 |
| INDICATED (POST-TEST)   | 0.422 | 1.728 | 0.185 | 2.334 |
| PRESENT ON RATE LEVEL   | 0.161 | 0.724 | 0.113 | 0.999 |
| DERIVED BY FORMULA      | 0.167 | 0.785 | 0.120 | 1.072 |
| UNDERLYING PRESENT RATE | 0.167 | 0.751 | 0.117 | 1.035 |
| PROPOSED                | 0.167 | 0.785 | 0.120 | 1.072 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.094 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.09   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.99   | 1.07   | 1.07   | + 1.09 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 2,669            | 31,144             | 1.167               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2016        | 1,282            | 6,512              | 0.508               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 3,406            | 36,980             | 1.086               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2018        | 3,081            | 18,860             | 0.612               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 3,538            | 8,020              | 0.227               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 13,976           | 101,516            | 0.726               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 18,584 | 0       | 0     | 0     | 0     | 6,422  | 6,138     |
| 2016        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 6,512     |
| 2017        | 0         | 0     | 0     | 0     | 7,500  | 0       | 0     | 0     | 0     | 19,308 | 10,172    |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 18,860    |
| 2019        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 8,020     |
| TOTAL       | 0         | 0     | 0     | 0     | 26,084 | 0       | 0     | 0     | 0     | 25,730 | 49,702    |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |        | MEDICAL |       |       |       |        |           |
|-------------|-----------|-------|-------|-------|--------|---------|-------|-------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP   | DEATH   | P. T. | MAJOR | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 23,434 | 0       | 0     | 0     | 0     | 7,687  | 5,635     |
| 2016        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 5,952     |
| 2017        | 0         | 0     | 313   | 229   | 8,678  | 0       | 0     | 612   | 564   | 20,353 | 9,063     |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 16,710    |
| 2019        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 7,868     |
| TOTAL       | 0         | 0     | 313   | 229   | 32,113 | 0       | 0     | 612   | 564   | 28,041 | 45,227    |
| OD          | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 926      | 60,945      | 45,227    |       |
| IBNR + FREQUENCY ADJUSTMENT | (72,093) | (60,799)    | 51        |       |
| TOTAL LOSSES                | 0        | 147         | 45,279    |       |
| EXPECTED LOSSES             | 144,114  | 174,606     | 16,620    |       |
| CREDIBILITY                 | 0.01     | 0.02        | 0.03      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.001 | 0.324 | 0.325 |
| INDICATED (POST-TEST)   | 0.000 | 0.001 | 0.327 | 0.328 |
| PRESENT ON RATE LEVEL   | 0.995 | 1.206 | 0.115 | 2.315 |
| DERIVED BY FORMULA      | 0.985 | 1.182 | 0.121 | 2.288 |
| UNDERLYING PRESENT RATE | 1.031 | 1.249 | 0.119 | 2.399 |
| PROPOSED                | 0.985 | 1.182 | 0.121 | 2.288 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.335 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.33   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.24   | 2.73   | 2.48   | + 2.33 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 5,173            | 214,394            | 4.144               | 0               | 0     | 0     | 3     | 2    | 5   |
| 2016        | 7,788            | 51,471             | 0.661               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2017        | 6,619            | 24,632             | 0.372               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2018        | 4,463            | 2,880              | 0.065               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 4,774            | 191,549            | 4.012               | 0               | 0     | 0     | 1     | 2    | 3   |
| TOTAL       | 28,817           | 484,926            | 1.683               | 0               | 0     | 0     | 5     | 10   | 15  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |        | MEDICAL |       |       |         |        |           |
|-------------|-----------|-------|-------|---------|--------|---------|-------|-------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP   | DEATH   | P. T. | MAJOR | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 127,972 | 8,710  | 0       | 0     | 0     | 62,614  | 8,075  | 7,023     |
| 2016        | 0         | 0     | 0     | 18,253  | 2,132  | 0       | 0     | 0     | 8,122   | 6,451  | 16,513    |
| 2017        | 0         | 0     | 0     | 0       | 9,432  | 0       | 0     | 0     | 0       | 6,569  | 8,631     |
| 2018        | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0      | 2,880     |
| 2019        | 0         | 0     | 0     | 62,748  | 22,942 | 0       | 0     | 0     | 93,500  | 8,146  | 4,213     |
| TOTAL       | 0         | 0     | 0     | 208,973 | 43,216 | 0       | 0     | 0     | 164,236 | 29,241 | 39,260    |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0      | 238       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |         |        | MEDICAL |       |        |         |        |           |
|-------------|-----------|-------|--------|---------|--------|---------|-------|--------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0      | 167,131 | 10,983 | 0       | 0     | 0      | 77,391  | 9,666  | 6,447     |
| 2016        | 0         | 6     | 817    | 22,716  | 2,837  | 0       | 2     | 508    | 9,029   | 7,390  | 15,093    |
| 2017        | 0         | 0     | 394    | 287     | 10,914 | 0       | 0     | 208    | 192     | 6,925  | 7,690     |
| 2018        | 0         | 0     | 0      | 0       | 0      | 0       | 0     | 0      | 0       | 0      | 2,552     |
| 2019        | 7         | 303   | 63,552 | 57,065  | 28,985 | 0       | 1,859 | 56,741 | 54,660  | 15,350 | 4,133     |
| TOTAL       | 7         | 309   | 64,763 | 247,200 | 53,719 | 0       | 1,861 | 57,457 | 141,272 | 39,330 | 35,915    |
| OD          | 0         | 0     | 0      | 0       | 0      | 0       | 0     | 0      | 0       | 0      | 215       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 124,396   | 481,521     | 36,130    |       |
| IBNR + FREQUENCY ADJUSTMENT | (106,819) | (78,611)    | 62        |       |
| TOTAL LOSSES                | 17,577    | 402,911     | 36,192    |       |
| EXPECTED LOSSES             | 205,431   | 210,628     | 27,240    |       |
| CREDIBILITY                 | 0.01      | 0.03        | 0.05      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.061 | 1.398 | 0.125 | 1.584 |
| INDICATED (POST-TEST)   | 0.062 | 1.411 | 0.126 | 1.599 |
| PRESENT ON RATE LEVEL   | 0.688 | 0.705 | 0.091 | 1.484 |
| DERIVED BY FORMULA      | 0.682 | 0.727 | 0.093 | 1.501 |
| UNDERLYING PRESENT RATE | 0.713 | 0.731 | 0.095 | 1.538 |
| PROPOSED                | 0.682 | 0.726 | 0.093 | 1.501 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.532 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.53   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.39   | 1.70   | 1.59   | + 1.53 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 3,111            | 95,827             | 3.080               | 0               | 0     | 0     | 1     | 1    | 2   |
| 2016        | 2,190            | 247,699            | 11.310              | 0               | 0     | 0     | 2     | 2    | 4   |
| 2017        | 2,367            | 18,737             | 0.792               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2018        | 2,448            | 65,313             | 2.668               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 1,721            | 57,599             | 3.347               | 0               | 0     | 0     | 0     | 3    | 3   |
| TOTAL       | 11,837           | 485,175            | 4.099               | 0               | 0     | 0     | 3     | 8    | 11  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |        | MEDICAL |       |       |         |        |           |
|-------------|-----------|-------|-------|---------|--------|---------|-------|-------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP   | DEATH   | P. T. | MAJOR | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 62,203  | 419    | 0       | 0     | 0     | 32,333  | 540    | 332       |
| 2016        | 0         | 0     | 0     | 149,147 | 6,863  | 0       | 0     | 0     | 85,718  | 5,262  | 709       |
| 2017        | 0         | 0     | 0     | 0       | 5,678  | 0       | 0     | 0     | 0       | 8,699  | 4,360     |
| 2018        | 0         | 0     | 0     | 0       | 52,025 | 0       | 0     | 0     | 0       | 11,078 | 2,210     |
| 2019        | 0         | 0     | 0     | 0       | 27,413 | 0       | 0     | 0     | 0       | 28,237 | 1,949     |
| TOTAL       | 0         | 0     | 0     | 211,350 | 92,398 | 0       | 0     | 0     | 118,051 | 53,816 | 9,560     |
| OD          | 0         | 0     | 0     | 0       | 0      | 0       | 0     | 0     | 0       | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |         |        | MEDICAL |       |        |         |        |           |
|-------------|-----------|-------|--------|---------|--------|---------|-------|--------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0      | 81,237  | 528    | 0       | 0     | 0      | 39,964  | 646    | 305       |
| 2016        | 0         | 48    | 6,548  | 185,501 | 9,904  | 0       | 20    | 4,898  | 94,713  | 6,894  | 648       |
| 2017        | 0         | 0     | 237    | 173     | 6,570  | 0       | 0     | 276    | 254     | 9,170  | 3,885     |
| 2018        | 0         | 8     | 6,241  | 4,052   | 52,989 | 0       | 2     | 809    | 648     | 10,519 | 1,958     |
| 2019        | 1         | 81    | 15,243 | 9,975   | 24,462 | 0       | 275   | 7,696  | 5,987   | 19,653 | 1,912     |
| TOTAL       | 1         | 137   | 28,269 | 280,938 | 94,453 | 0       | 297   | 13,679 | 141,566 | 46,883 | 8,708     |
| OD          | 0         | 0     | 0      | 0       | 0      | 0       | 0     | 0      | 0       | 0      | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 42,384    | 563,840     | 8,708     |       |
| IBNR + FREQUENCY ADJUSTMENT | (136,821) | (76,364)    | 31        |       |
| TOTAL LOSSES                | 0         | 487,476     | 8,739     |       |
| EXPECTED LOSSES             | 259,724   | 202,580     | 14,328    |       |
| CREDIBILITY                 | 0.00      | 0.02        | 0.03      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 4.118 | 0.074 | 4.192 |
| INDICATED (POST-TEST)   | 0.000 | 4.157 | 0.075 | 4.232 |
| PRESENT ON RATE LEVEL   | 2.135 | 1.666 | 0.118 | 3.919 |
| DERIVED BY FORMULA      | 2.135 | 1.715 | 0.117 | 3.967 |
| UNDERLYING PRESENT RATE | 2.194 | 1.711 | 0.121 | 4.027 |
| PROPOSED                | 2.135 | 1.715 | 0.116 | 3.967 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.703 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.70   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.07   | 4.52   | 4.57   | + 4.70 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 10,083           | 107,972            | 1.071               | 0               | 0     | 0     | 1     | 4    | 5   |
| 2016        | 7,770            | 1,375,102          | 17.698              | 0               | 0     | 4     | 3     | 5    | 12  |
| 2017        | 3,520            | 828,249            | 23.530              | 0               | 0     | 2     | 4     | 11   | 17  |
| 2018        | 2,596            | 687,661            | 26.489              | 0               | 0     | 1     | 2     | 6    | 9   |
| 2019        | 3,011            | 55,323             | 1.837               | 0               | 0     | 0     | 0     | 4    | 4   |
| TOTAL       | 26,980           | 3,054,307          | 11.321              | 0               | 0     | 7     | 10    | 30   | 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 |
| 2015        | 0         | 0     | 0         | 18,102  | 28,080  | 0       | 0     | 0       | 38,019  | 9,885   | 13,886    |
| 2016        | 0         | 0     | 791,089   | 108,745 | 98,218  | 0       | 0     | 239,903 | 95,764  | 25,921  | 15,462    |
| 2017        | 0         | 0     | 390,063   | 174,611 | 48,373  | 0       | 0     | 113,158 | 15,636  | 42,322  | 44,086    |
| 2018        | 0         | 0     | 164,909   | 70,901  | 177,605 | 0       | 0     | 109,701 | 92,450  | 59,782  | 12,313    |
| 2019        | 0         | 0     | 0         | 0       | 34,686  | 0       | 0     | 0       | 0       | 14,430  | 6,207     |
| TOTAL       | 0         | 0     | 1,346,061 | 372,359 | 386,962 | 0       | 0     | 462,762 | 241,869 | 152,340 | 91,954    |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 2,070     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|-----------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0         | 23,641  | 35,409  | 0       | 0     | 0       | 46,991  | 11,832  | 12,747    |
| 2016        | 0         | 289   | 1,046,676 | 142,687 | 134,724 | 0       | 301   | 488,471 | 109,168 | 33,123  | 14,132    |
| 2017        | 20        | 697   | 532,184   | 204,047 | 71,576  | 0       | 908   | 210,469 | 21,959  | 47,646  | 39,281    |
| 2018        | 9         | 554   | 240,527   | 85,931  | 194,099 | 0       | 1,041 | 207,544 | 82,745  | 67,464  | 10,909    |
| 2019        | 1         | 103   | 19,287    | 12,621  | 30,952  | 0       | 141   | 3,933   | 3,059   | 10,043  | 6,089     |
| TOTAL       | 30        | 1,642 | 1,838,674 | 468,927 | 466,760 | 0       | 2,391 | 910,416 | 263,922 | 170,108 | 83,159    |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 1,844     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,753,154 | 1,369,717   | 85,003    |       |
| IBNR + FREQUENCY ADJUSTMENT | (529,257) | (302,017)   | 117       |       |
| TOTAL LOSSES                | 2,223,898 | 1,067,700   | 85,120    |       |
| EXPECTED LOSSES             | 986,680   | 754,247     | 70,505    |       |
| CREDIBILITY                 | 0.01      | 0.03        | 0.05      |       |

PURE PREMIUMS

|                         |       |       |       |        |
|-------------------------|-------|-------|-------|--------|
| INDICATED (PRE-TEST)    | 8.243 | 3.957 | 0.309 | 12.509 |
| INDICATED (POST-TEST)   | 8.321 | 3.995 | 0.312 | 12.628 |
| PRESENT ON RATE LEVEL   | 3.559 | 2.721 | 0.254 | 6.534  |
| DERIVED BY FORMULA      | 3.607 | 2.759 | 0.257 | 6.623  |
| UNDERLYING PRESENT RATE | 3.657 | 2.796 | 0.261 | 6.714  |
| PROPOSED                | 3.607 | 2.759 | 0.257 | 6.623  |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 7.852 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 7.85   | MINIMUM PREMIUM |       |
| MAN. RATE | 6.10   | 7.44   | 7.62   | + 7.85 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 26,385           | 234,845            | 0.890               | 0               | 0     | 0     | 1     | 2    | 3   |
| 2016        | 13,406           | 321,754            | 2.400               | 0               | 0     | 0     | 2     | 4    | 6   |
| 2017        | 21,236           | 786,406            | 3.703               | 0               | 0     | 3     | 3     | 4    | 10  |
| 2018        | 25,112           | 373,897            | 1.489               | 0               | 0     | 1     | 0     | 7    | 8   |
| 2019        | 21,854           | 462,047            | 2.114               | 0               | 0     | 0     | 1     | 7    | 8   |
| TOTAL       | 107,993          | 2,178,949          | 2.018               | 0               | 0     | 4     | 7     | 24   | 35  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 119,609 | 63,910  | 0       | 0     | 0       | 15,921  | 8,881   | 26,524    |
| 2016        | 0         | 0     | 0       | 201,653 | 13,550  | 0       | 0     | 0       | 79,734  | 25,300  | 1,517     |
| 2017        | 0         | 0     | 508,138 | 62,269  | 3,047   | 0       | 0     | 118,291 | 27,698  | 26,013  | 40,950    |
| 2018        | 0         | 0     | 158,669 | 0       | 104,320 | 0       | 0     | 40,857  | 0       | 45,240  | 24,811    |
| 2019        | 0         | 0     | 0       | 110,750 | 162,852 | 0       | 0     | 0       | 46,000  | 118,856 | 23,589    |
| TOTAL       | 0         | 0     | 666,807 | 494,281 | 347,679 | 0       | 0     | 159,148 | 169,353 | 224,290 | 117,391   |
| 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 |
| 2015        | 0         | 0     | 0         | 156,209 | 80,591  | 0       | 0     | 0       | 19,678  | 10,631  | 24,349    |
| 2016        | 0         | 65    | 8,904     | 250,850 | 18,761  | 0       | 19    | 4,705   | 88,290  | 29,507  | 1,387     |
| 2017        | 7         | 851   | 665,800   | 80,317  | 18,923  | 0       | 952   | 221,250 | 34,212  | 30,955  | 36,486    |
| 2018        | 1         | 470   | 197,479   | 15,905  | 114,153 | 0       | 359   | 66,901  | 5,730   | 44,612  | 21,983    |
| 2019        | 17        | 897   | 180,208   | 145,243 | 160,345 | 0       | 2,035 | 59,216  | 51,241  | 87,486  | 23,141    |
| TOTAL       | 25        | 2,283 | 1,052,390 | 648,525 | 392,772 | 0       | 3,365 | 352,073 | 199,151 | 203,192 | 107,345   |
| OD          | 0         | 0     | 0         | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,410,137 | 1,443,639   | 107,345   |       |
| IBNR + FREQUENCY ADJUSTMENT | (871,675) | (475,081)   | 435       |       |
| TOTAL LOSSES                | 538,461   | 968,558     | 107,780   |       |
| EXPECTED LOSSES             | 1,702,011 | 1,312,126   | 163,961   |       |
| CREDIBILITY                 | 0.02      | 0.07        | 0.11      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.499 | 0.897 | 0.100 | 1.495 |
| INDICATED (POST-TEST)   | 0.503 | 0.905 | 0.101 | 1.509 |
| PRESENT ON RATE LEVEL   | 1.534 | 1.182 | 0.148 | 2.864 |
| DERIVED BY FORMULA      | 1.513 | 1.163 | 0.143 | 2.819 |
| UNDERLYING PRESENT RATE | 1.576 | 1.215 | 0.152 | 2.943 |
| PROPOSED                | 1.513 | 1.163 | 0.143 | 2.819 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.342 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.34   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.02   | 3.37   | 3.34   | + 3.34 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 85,962           | 5,731,973          | 6.668               | 0               | 0     | 1     | 22    | 99   | 122 |
| 2016        | 79,578           | 6,445,675          | 8.100               | 0               | 0     | 6     | 25    | 111  | 142 |
| 2017        | 115,097          | 5,457,601          | 4.742               | 0               | 0     | 0     | 29    | 100  | 129 |
| 2018        | 127,976          | 6,594,408          | 5.153               | 1               | 0     | 4     | 34    | 99   | 138 |
| 2019        | 141,293          | 4,821,321          | 3.412               | 0               | 0     | 1     | 25    | 102  | 128 |
| TOTAL       | 549,906          | 29,050,978         | 5.283               | 1               | 0     | 12    | 135   | 511  | 659 |
| 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 |
| 2015        | 0         | 0     | 168,822   | 978,575   | 1,777,956 | 0       | 0     | 533,197   | 655,272   | 1,151,981 | 466,170   |
| 2016        | 0         | 0     | 920,598   | 785,501   | 1,350,558 | 0       | 0     | 1,345,527 | 484,579   | 1,038,897 | 520,015   |
| 2017        | 0         | 0     | 0         | 1,543,992 | 1,658,266 | 0       | 0     | 0         | 679,594   | 1,147,784 | 427,965   |
| 2018        | 20,000    | 0     | 689,771   | 1,419,847 | 1,488,695 | 0       | 0     | 511,668   | 675,579   | 1,157,563 | 631,285   |
| 2019        | 0         | 0     | 151,096   | 1,009,206 | 1,281,696 | 0       | 0     | 77,300    | 857,696   | 844,023   | 600,304   |
| TOTAL       | 20,000    | 0     | 1,930,287 | 5,737,121 | 7,557,171 | 0       | 0     | 2,467,692 | 3,352,720 | 5,340,248 | 2,645,739 |
| OD          | 0         | 0     | 0         | 67,478    | 7,008     | 0       | 0     | 0         | 10,888    | 592       | 8,833     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |           |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|-----------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 185,888   | 1,278,019 | 2,242,003 | 0       | 0      | 925,385   | 809,916   | 1,378,921 | 427,944   |
| 2016        | 0         | 546    | 1,250,046 | 998,433   | 1,716,973 | 0       | 1,643  | 2,682,367 | 562,120   | 1,196,096 | 475,294   |
| 2017        | 173       | 542    | 302,694   | 1,767,160 | 1,964,838 | 0       | 247    | 144,823   | 739,241   | 1,231,720 | 381,317   |
| 2018        | 24,734    | 3,295  | 1,523,022 | 1,431,657 | 1,650,612 | 0       | 5,220  | 1,117,930 | 624,962   | 1,165,627 | 559,319   |
| 2019        | 151       | 8,909  | 1,677,977 | 1,264,743 | 1,292,602 | 0       | 29,634 | 828,389   | 674,092   | 680,783   | 588,898   |
| TOTAL       | 25,058    | 13,291 | 4,939,627 | 6,740,012 | 8,867,028 | 0       | 36,744 | 5,698,893 | 3,410,331 | 5,653,147 | 2,432,771 |
| OD          | 7         | 58     | 27,006    | 61,804    | 12,329    | 0       | 16     | 3,980     | 8,484     | 1,149     | 7,960     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 10,744,680  | 24,754,285  | 2,440,731 |       |
| IBNR + FREQUENCY ADJUSTMENT | (3,997,583) | (5,686,591) | 7,593     |       |
| TOTAL LOSSES                | 6,747,097   | 19,067,694  | 2,448,324 |       |
| EXPECTED LOSSES             | 8,061,852   | 16,379,608  | 2,436,889 |       |
| CREDIBILITY                 | 0.06        | 0.20        | 0.34      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.221 | 3.452 | 0.444 | 5.117 |
| INDICATED (POST-TEST)   | 1.233 | 3.485 | 0.448 | 5.166 |
| PRESENT ON RATE LEVEL   | 1.423 | 2.892 | 0.430 | 4.746 |
| DERIVED BY FORMULA      | 1.412 | 3.011 | 0.436 | 4.859 |
| UNDERLYING PRESENT RATE | 1.466 | 2.979 | 0.443 | 4.888 |
| PROPOSED                | 1.412 | 3.011 | 0.436 | 4.859 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 4.669 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 4.67   | MINIMUM PREMIUM |       |
| MAN. RATE | 4.82   | 5.22   | 4.88   | + 4.67 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 4,054            | 355,950            | 8.780               | 0               | 0     | 0     | 3     | 6    | 9   |
| 2016        | 4,809            | 196,749            | 4.091               | 0               | 0     | 0     | 2     | 2    | 4   |
| 2017        | 9,077            | 67,234             | 0.741               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2018        | 7,296            | 10,205             | 0.140               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2019        | 3,126            | 10,933             | 0.350               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 28,362           | 641,071            | 2.260               | 0               | 0     | 0     | 6     | 13   | 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 |
| 2015        | 0         | 0     | 0     | 129,480 | 20,693  | 0       | 0     | 0     | 171,508 | 11,137 | 23,132    |
| 2016        | 0         | 0     | 0     | 32,865  | 80,757  | 0       | 0     | 0     | 48,913  | 26,505 | 7,709     |
| 2017        | 0         | 0     | 0     | 10,149  | 2,996   | 0       | 0     | 0     | 27,616  | 22,556 | 3,917     |
| 2018        | 0         | 0     | 0     | 0       | 220     | 0       | 0     | 0     | 0       | 487    | 9,498     |
| 2019        | 0         | 0     | 0     | 0       | 3,500   | 0       | 0     | 0     | 0       | 286    | 7,147     |
| TOTAL       | 0         | 0     | 0     | 172,494 | 108,166 | 0       | 0     | 0     | 248,037 | 60,971 | 51,403    |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |         |         | MEDICAL |       |       |         |        |           |
|-------------|-----------|-------|-------|---------|---------|---------|-------|-------|---------|--------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR   | TEMP    | DEATH   | P. T. | MAJOR | MINOR   | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0     | 169,101 | 26,094  | 0       | 0     | 0     | 211,984 | 13,331 | 21,235    |
| 2016        | 0         | 11    | 2,378 | 41,722  | 101,838 | 0       | 11    | 2,967 | 54,263  | 30,533 | 7,046     |
| 2017        | 1         | 3     | 1,659 | 11,375  | 3,770   | 0       | 9     | 5,122 | 29,337  | 24,663 | 3,490     |
| 2018        | 0         | 0     | 26    | 17      | 224     | 0       | 0     | 36    | 29      | 462    | 8,415     |
| 2019        | 0         | 10    | 1,946 | 1,274   | 3,123   | 0       | 3     | 78    | 61      | 199    | 7,011     |
| TOTAL       | 1         | 24    | 6,010 | 223,489 | 135,048 | 0       | 24    | 8,202 | 295,672 | 69,188 | 47,198    |
| OD          | 0         | 0     | 0     | 0       | 0       | 0       | 0     | 0     | 0       | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 14,262   | 723,398     | 47,198    |       |
| IBNR + FREQUENCY ADJUSTMENT | (84,284) | (151,112)   | 88        |       |
| TOTAL LOSSES                | 0        | 572,286     | 47,286    |       |
| EXPECTED LOSSES             | 157,209  | 407,596     | 43,112    |       |
| CREDIBILITY                 | 0.01     | 0.03        | 0.05      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 2.018 | 0.167 | 2.185 |
| INDICATED (POST-TEST)   | 0.000 | 2.037 | 0.168 | 2.205 |
| PRESENT ON RATE LEVEL   | 0.538 | 1.395 | 0.148 | 2.081 |
| DERIVED BY FORMULA      | 0.533 | 1.415 | 0.149 | 2.096 |
| UNDERLYING PRESENT RATE | 0.554 | 1.437 | 0.152 | 2.143 |
| PROPOSED                | 0.533 | 1.415 | 0.149 | 2.096 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.014 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.01   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.91   | 2.33   | 2.14   | + 2.01 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 710              | 3,614              | 0.509               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2016        | 1,263            | 598                | 0.047               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 848              | 11,416             | 1.346               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2018        | 1,515            | 66,422             | 4.384               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 1,367            | 31,275             | 2.288               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 5,703            | 113,325            | 1.987               | 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 |
| 2015        | 0         | 0     | 0     | 0     | 2,461  | 0       | 0     | 0     | 0     | 844   | 309       |
| 2016        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0     | 598       |
| 2017        | 0         | 0     | 0     | 401   | 0      | 0       | 0     | 0     | 843   | 0     | 10,172    |
| 2018        | 0         | 0     | 0     | 0     | 0      | 0       | 0     | 0     | 0     | 0     | 66,422    |
| 2019        | 0         | 0     | 0     | 0     | 25,000 | 0       | 0     | 0     | 0     | 1,695 | 4,580     |
| TOTAL       | 0         | 0     | 0     | 401   | 27,461 | 0       | 0     | 0     | 843   | 2,539 | 82,081    |
| 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 |
| 2015        | 0         | 0     | 0      | 0     | 3,103  | 0       | 0     | 0     | 0     | 1,010 | 284       |
| 2016        | 0         | 0     | 0      | 0     | 0      | 0       | 0     | 0     | 0     | 0     | 547       |
| 2017        | 0         | 0     | 61     | 446   | 12     | 0       | 0     | 135   | 875   | 27    | 9,063     |
| 2018        | 0         | 0     | 0      | 0     | 0      | 0       | 0     | 0     | 0     | 0     | 58,850    |
| 2019        | 1         | 74    | 13,901 | 9,097 | 22,309 | 0       | 17    | 462   | 359   | 1,180 | 4,493     |
| TOTAL       | 1         | 74    | 13,962 | 9,543 | 25,424 | 0       | 17    | 596   | 1,235 | 2,217 | 73,236    |
| OD          | 0         | 0     | 0      | 0     | 0      | 0       | 0     | 0     | 0     | 0     | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 14,651   | 38,418      | 73,236    |       |
| IBNR + FREQUENCY ADJUSTMENT | (67,244) | (29,865)    | 60        |       |
| TOTAL LOSSES                | 0        | 8,553       | 73,297    |       |
| EXPECTED LOSSES             | 135,812  | 85,240      | 20,000    |       |
| CREDIBILITY                 | 0.00     | 0.01        | 0.02      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.150 | 1.285 | 1.435 |
| INDICATED (POST-TEST)   | 0.000 | 0.151 | 1.297 | 1.449 |
| PRESENT ON RATE LEVEL   | 2.312 | 1.451 | 0.340 | 4.104 |
| DERIVED BY FORMULA      | 2.312 | 1.438 | 0.360 | 4.110 |
| UNDERLYING PRESENT RATE | 2.381 | 1.495 | 0.351 | 4.227 |
| PROPOSED                | 2.309 | 1.436 | 0.359 | 4.104 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 3.943 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 3.94   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.81   | 4.65   | 4.22   | + 3.94 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 73,761           | 1,650,753          | 2,238               | 0               | 0     | 0     | 9     | 30   | 39  |
| 2016        | 83,728           | 1,890,312          | 2,258               | 0               | 0     | 1     | 9     | 33   | 43  |
| 2017        | 83,661           | 1,453,866          | 1,738               | 0               | 0     | 0     | 4     | 35   | 39  |
| 2018        | 96,010           | 2,233,644          | 2,326               | 1               | 0     | 1     | 8     | 51   | 61  |
| 2019        | 114,552          | 1,512,171          | 1,320               | 0               | 0     | 0     | 1     | 50   | 51  |
| TOTAL       | 451,712          | 8,740,746          | 1,935               | 1               | 0     | 2     | 31    | 199  | 233 |
| 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 |
| 2015        | 0         | 0     | 0       | 345,107 | 528,561   | 0       | 0     | 0       | 146,589 | 454,232   | 176,264   |
| 2016        | 0         | 0     | 169,621 | 176,713 | 402,474   | 0       | 0     | 131,719 | 141,891 | 684,178   | 183,716   |
| 2017        | 0         | 0     | 0       | 131,407 | 633,034   | 0       | 0     | 0       | 52,225  | 424,596   | 212,604   |
| 2018        | 7,000     | 0     | 195,546 | 204,697 | 810,694   | 103,254 | 0     | 38,900  | 125,438 | 548,867   | 199,248   |
| 2019        | 0         | 0     | 0       | 40,165  | 684,857   | 0       | 0     | 0       | 9,104   | 600,834   | 177,211   |
| TOTAL       | 7,000     | 0     | 365,167 | 898,089 | 3,059,620 | 103,254 | 0     | 170,619 | 475,247 | 2,712,707 | 949,043   |
| OD          | 0         | 0     | 0       | 37,773  | 0         | 0       | 0     | 0       | 50,135  | 0         | 2,768     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |       |         |         |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|-------|---------|---------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR   | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 0         | 450,710   | 666,515   | 0       | 0     | 0       | 181,184 | 543,716   | 161,810   |
| 2016        | 0         | 111   | 235,575   | 225,380   | 509,850   | 0       | 186   | 278,159 | 164,753 | 777,381   | 167,916   |
| 2017        | 15        | 53    | 46,312    | 165,391   | 736,396   | 0       | 26    | 21,786  | 66,630  | 449,261   | 189,430   |
| 2018        | 8,627     | 843   | 403,105   | 257,542   | 849,868   | 182,752 | 538   | 144,641 | 131,351 | 531,257   | 176,534   |
| 2019        | 32        | 2,179 | 413,332   | 280,384   | 616,575   | 0       | 6,034 | 169,061 | 132,538 | 419,124   | 173,844   |
| TOTAL       | 8,674     | 3,186 | 1,098,324 | 1,379,407 | 3,379,205 | 182,752 | 6,784 | 613,648 | 676,457 | 2,720,739 | 869,535   |
| OD          | 0         | 12    | 1,638     | 46,961    | 322       | 0       | 12    | 2,842   | 55,368  | 549       | 2,537     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,917,872   | 8,259,008   | 872,071   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,267,054) | (2,456,246) | 2,877     |       |
| TOTAL LOSSES                | 650,818     | 5,802,762   | 874,949   |       |
| EXPECTED LOSSES             | 2,555,972   | 6,996,306   | 944,208   |       |
| CREDIBILITY                 | 0.05        | 0.18        | 0.29      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.143 | 1.262 | 0.193 | 1.598 |
| INDICATED (POST-TEST)   | 0.144 | 1.274 | 0.195 | 1.613 |
| PRESENT ON RATE LEVEL   | 0.549 | 1.504 | 0.203 | 2.256 |
| DERIVED BY FORMULA      | 0.529 | 1.462 | 0.201 | 2.192 |
| UNDERLYING PRESENT RATE | 0.566 | 1.549 | 0.209 | 2.324 |
| PROPOSED                | 0.529 | 1.462 | 0.201 | 2.192 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | T.106 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.33   | 2.61   | 2.32   | + 2.11 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 10,005           | 36,293             | 0.363               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2016        | 8,495            | 59,477             | 0.700               | 0               | 0     | 0     | 0     | 2    | 2   |
| 2017        | 8,098            | 91,097             | 1.125               | 0               | 0     | 0     | 1     | 6    | 7   |
| 2018        | 10,275           | 288,121            | 2.804               | 0               | 0     | 0     | 1     | 10   | 11  |
| 2019        | 11,304           | 158,281            | 1.400               | 0               | 0     | 0     | 2     | 6    | 8   |
| TOTAL       | 48,177           | 633,269            | 1.314               | 0               | 0     | 0     | 5     | 27   | 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 |
| 2015        | 0         | 0     | 0     | 7,155   | 6,185   | 0       | 0     | 0     | 3,059  | 10,424  | 9,470     |
| 2016        | 0         | 0     | 0     | 0       | 30,807  | 0       | 0     | 0     | 0      | 7,874   | 20,796    |
| 2017        | 0         | 0     | 0     | 25,837  | 12,520  | 0       | 0     | 0     | 8,357  | 33,252  | 11,131    |
| 2018        | 0         | 0     | 0     | 43,842  | 131,350 | 0       | 0     | 0     | 7,611  | 79,046  | 26,272    |
| 2019        | 0         | 0     | 0     | 39,064  | 52,920  | 0       | 0     | 0     | 14,995 | 25,951  | 25,351    |
| TOTAL       | 0         | 0     | 0     | 115,898 | 233,782 | 0       | 0     | 0     | 34,022 | 156,547 | 93,020    |
| 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 |
| 2015        | 0         | 0     | 0      | 9,344   | 7,799   | 0       | 0     | 0      | 3,781  | 12,478  | 8,693     |
| 2016        | 0         | 0     | 364    | 329     | 38,742  | 0       | 0     | 58     | 73     | 8,911   | 19,008    |
| 2017        | 3         | 9     | 4,429  | 29,107  | 15,258  | 0       | 3     | 2,387  | 9,649  | 35,320  | 9,918     |
| 2018        | 6         | 54    | 32,442 | 49,813  | 136,872 | 0       | 19    | 8,444  | 10,469 | 75,576  | 23,277    |
| 2019        | 6         | 303   | 61,049 | 49,585  | 52,522  | 0       | 539   | 15,816 | 13,991 | 19,614  | 24,869    |
| TOTAL       | 14        | 366   | 98,283 | 138,180 | 251,193 | 0       | 561   | 26,706 | 37,963 | 151,899 | 85,765    |
| OD          | 0         | 0     | 0      | 0       | 0       | 0       | 0     | 0      | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 125,931   | 579,235     | 85,765    |       |
| IBNR + FREQUENCY ADJUSTMENT | (299,956) | (226,634)   | 216       |       |
| TOTAL LOSSES                | 0         | 352,601     | 85,981    |       |
| EXPECTED LOSSES             | 598,345   | 634,436     | 74,904    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.732 | 0.178 | 0.910 |
| INDICATED (POST-TEST)   | 0.000 | 0.739 | 0.180 | 0.919 |
| PRESENT ON RATE LEVEL   | 1.206 | 1.279 | 0.151 | 2.635 |
| DERIVED BY FORMULA      | 1.194 | 1.257 | 0.153 | 2.604 |
| UNDERLYING PRESENT RATE | 1.242 | 1.317 | 0.155 | 2.714 |
| PROPOSED                | 1.194 | 1.257 | 0.153 | 2.604 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.502 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.50   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.72   | 3.02   | 2.71   | + 2.50 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 45,283           | 1,432,674          | 3.164               | 0               | 0     | 1     | 11    | 27   | 39  |
| 2016        | 35,115           | 764,805            | 2.178               | 0               | 0     | 1     | 4     | 21   | 26  |
| 2017        | 40,802           | 1,879,244          | 4.606               | 0               | 0     | 1     | 16    | 22   | 39  |
| 2018        | 30,365           | 948,083            | 3.122               | 0               | 0     | 0     | 8     | 22   | 30  |
| 2019        | 28,448           | 1,315,450          | 4.624               | 0               | 0     | 1     | 5     | 18   | 24  |
| TOTAL       | 180,013          | 6,340,256          | 3.522               | 0               | 0     | 4     | 44    | 110  | 158 |
| 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 |
| 2015        | 0         | 0     | 160,783 | 347,330   | 371,045   | 0       | 0     | 130,157 | 124,680 | 222,328 | 76,351    |
| 2016        | 0         | 0     | 134,444 | 276,590   | 103,312   | 0       | 0     | 15      | 57,314  | 100,859 | 92,271    |
| 2017        | 0         | 0     | 137,577 | 932,894   | 190,913   | 0       | 0     | 17,280  | 396,055 | 96,645  | 107,880   |
| 2018        | 0         | 0     | 0       | 267,208   | 258,603   | 0       | 0     | 0       | 215,948 | 165,937 | 40,387    |
| 2019        | 0         | 0     | 150,137 | 292,783   | 227,528   | 0       | 0     | 63,023  | 164,684 | 346,316 | 70,979    |
| TOTAL       | 0         | 0     | 582,941 | 2,116,805 | 1,151,401 | 0       | 0     | 210,475 | 958,681 | 932,085 | 387,868   |
| OD          | 0         | 0     | 0       | 100,319   | 0         | 0       | 0     | 11,359  | 0       | 0       | 7,193     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |         |         |         |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 216,253   | 453,613   | 467,888   | 0       | 0      | 275,933 | 154,104 | 266,127 | 70,090    |
| 2016        | 0         | 132   | 190,094   | 346,070   | 134,030   | 0       | 13     | 4,017   | 64,227  | 114,776 | 84,336    |
| 2017        | 104       | 541   | 326,690   | 1,045,995 | 252,412   | 0       | 269    | 97,825  | 414,793 | 114,961 | 96,121    |
| 2018        | 31        | 245   | 132,714   | 261,387   | 282,213   | 0       | 227    | 87,855  | 175,484 | 172,185 | 35,783    |
| 2019        | 39        | 3,096 | 510,910   | 324,838   | 254,654   | 0       | 10,653 | 270,497 | 174,468 | 261,791 | 69,630    |
| TOTAL       | 174       | 4,014 | 1,376,661 | 2,431,902 | 1,391,196 | 0       | 11,162 | 736,127 | 983,076 | 929,840 | 355,960   |
| OD          | 0         | 26    | 3,471     | 125,993   | 683       | 0       | 2      | 452     | 12,989  | 87      | 6,578     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,132,090 | 5,875,767   | 362,538   |       |
| IBNR + FREQUENCY ADJUSTMENT | (686,427) | (932,085)   | 715       |       |
| TOTAL LOSSES                | 1,445,663 | 4,943,682   | 363,254   |       |
| EXPECTED LOSSES             | 1,307,862 | 2,480,246   | 322,755   |       |
| CREDIBILITY                 | 0.03      | 0.10        | 0.16      |       |

| PURE PREMIUMS           |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.801 | 2.669 | 0.198 | 3.668 |
| INDICATED (POST-TEST)   | 0.809 | 2.694 | 0.200 | 3.703 |
| PRESENT ON RATE LEVEL   | 0.705 | 1.338 | 0.174 | 2.217 |
| DERIVED BY FORMULA      | 0.708 | 1.473 | 0.178 | 2.360 |
| UNDERLYING PRESENT RATE | 0.727 | 1.378 | 0.179 | 2.284 |
| PROPOSED                | 0.708 | 1.473 | 0.178 | 2.360 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.267 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.27   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.15   | 2.44   | 2.28   | + 2.27 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 95,530           | 1,115,617          | 1.168               | 0               | 0     | 1     | 5     | 38   | 44  |
| 2016        | 114,184          | 1,083,863          | 0.949               | 0               | 0     | 0     | 15    | 22   | 37  |
| 2017        | 152,265          | 1,922,994          | 1.263               | 0               | 0     | 1     | 20    | 32   | 53  |
| 2018        | 172,772          | 1,724,874          | 0.998               | 0               | 0     | 1     | 19    | 40   | 60  |
| 2019        | 181,035          | 2,228,914          | 1.231               | 0               | 0     | 0     | 7     | 54   | 61  |
| TOTAL       | 715,786          | 8,076,262          | 1.128               | 0               | 0     | 3     | 66    | 186  | 255 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |           |           | MEDICAL |       |         |           |           |           |
|-------------|-----------|-------|---------|-----------|-----------|---------|-------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR     | TEMP      | DEATH   | P. T. | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 132,780 | 229,506   | 203,810   | 0       | 0     | 55,343  | 68,502    | 267,161   | 158,515   |
| 2016        | 0         | 0     | 0       | 331,775   | 50,346    | 0       | 0     | 0       | 381,888   | 102,832   | 217,022   |
| 2017        | 0         | 0     | 156,845 | 504,939   | 270,413   | 0       | 0     | 103,056 | 280,455   | 336,179   | 271,107   |
| 2018        | 0         | 0     | 150,689 | 213,774   | 360,521   | 0       | 0     | 37,300  | 333,529   | 339,060   | 290,001   |
| 2019        | 0         | 0     | 0       | 372,533   | 705,135   | 0       | 0     | 0       | 198,120   | 671,519   | 281,607   |
| TOTAL       | 0         | 0     | 440,314 | 1,652,527 | 1,590,225 | 0       | 0     | 195,699 | 1,262,494 | 1,716,751 | 1,218,252 |
| OD          | 0         | 0     | 0       | 0         | 0         | 0       | 0     | 0       | 0         | 0         | 1,113     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |           |           |           | MEDICAL |        |         |           |           |           |
|-------------|-----------|-------|-----------|-----------|-----------|---------|--------|---------|-----------|-----------|-----------|
|             | DEATH     | P. T. | MAJOR     | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR   | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0     | 178,589   | 299,735   | 257,004   | 0       | 0      | 117,327 | 84,668    | 319,792   | 145,517   |
| 2016        | 0         | 106   | 14,980    | 413,018   | 66,145    | 0       | 89     | 22,403  | 422,696   | 120,564   | 198,358   |
| 2017        | 57        | 430   | 290,198   | 573,030   | 332,141   | 0       | 920    | 243,596 | 305,141   | 365,678   | 241,556   |
| 2018        | 26        | 651   | 300,266   | 228,472   | 389,759   | 0       | 685    | 199,798 | 278,691   | 346,047   | 256,941   |
| 2019        | 65        | 3,483 | 693,662   | 545,813   | 679,761   | 0       | 10,321 | 298,543 | 254,532   | 487,889   | 276,256   |
| TOTAL       | 147       | 4,671 | 1,477,696 | 2,060,067 | 1,724,810 | 0       | 12,015 | 881,666 | 1,345,729 | 1,639,970 | 1,118,629 |
| OD          | 0         | 0     | 0         | 0         | 0         | 0       | 0      | 0       | 0         | 0         | 1,029     |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 2,376,195 | 6,770,576   | 1,119,657 |       |
| IBNR + FREQUENCY ADJUSTMENT | (642,211) | (1,249,253) | 3,039     |       |
| TOTAL LOSSES                | 1,733,983 | 5,521,322   | 1,122,696 |       |
| EXPECTED LOSSES             | 1,294,922 | 3,605,317   | 978,598   |       |
| CREDIBILITY                 | 0.07      | 0.24        | 0.40      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.242 | 0.771 | 0.157 | 1.170 |
| INDICATED (POST-TEST)   | 0.245 | 0.779 | 0.158 | 1.181 |
| PRESENT ON RATE LEVEL   | 0.176 | 0.489 | 0.133 | 0.797 |
| DERIVED BY FORMULA      | 0.180 | 0.559 | 0.143 | 0.882 |
| UNDERLYING PRESENT RATE | 0.181 | 0.504 | 0.137 | 0.821 |
| PROPOSED                | 0.180 | 0.559 | 0.143 | 0.882 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.847 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.85   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.70   | 0.85   | 0.82   | + 0.85 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 9,934            | 302,300            | 3.043               | 0               | 0     | 1     | 0     | 2    | 3   |
| 2016        | 6,762            | 115,851            | 1.713               | 0               | 0     | 0     | 0     | 7    | 7   |
| 2017        | 7,909            | 14,832             | 0.188               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2018        | 10,431           | 597,571            | 5.729               | 0               | 0     | 1     | 2     | 5    | 8   |
| 2019        | 12,800           | 212,363            | 1.659               | 0               | 0     | 0     | 1     | 7    | 8   |
| TOTAL       | 47,836           | 1,242,917          | 2.598               | 0               | 0     | 2     | 3     | 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 |
| 2015        | 0         | 0     | 154,211 | 0       | 60,927  | 0       | 0     | 23,180  | 0      | 46,480  | 17,502    |
| 2016        | 0         | 0     | 0       | 0       | 65,931  | 0       | 0     | 0       | 0      | 34,338  | 15,582    |
| 2017        | 0         | 0     | 0       | 0       | 190     | 0       | 0     | 0       | 0      | 7,496   | 7,146     |
| 2018        | 0         | 0     | 160,000 | 107,713 | 61,552  | 0       | 0     | 100,000 | 81,402 | 43,722  | 43,182    |
| 2019        | 0         | 0     | 0       | 37,775  | 30,628  | 0       | 0     | 0       | 10,968 | 112,879 | 20,113    |
| TOTAL       | 0         | 0     | 314,211 | 145,488 | 219,228 | 0       | 0     | 123,180 | 92,370 | 244,915 | 103,525   |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0      | 0       | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |         | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP    | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 207,414 | 0       | 76,829  | 0       | 0     | 49,142  | 0       | 55,637  | 16,067    |
| 2016        | 0         | 0     | 778     | 704     | 82,913  | 0       | 0     | 251     | 317     | 38,862  | 14,242    |
| 2017        | 0         | 0     | 8       | 6       | 220     | 0       | 0     | 237     | 219     | 7,902   | 6,367     |
| 2018        | 13        | 550   | 234,893 | 109,885 | 78,244  | 0       | 945   | 187,396 | 72,592  | 51,073  | 38,259    |
| 2019        | 5         | 232   | 47,610  | 40,473  | 32,455  | 0       | 1,310 | 37,160  | 30,141  | 79,699  | 19,731    |
| TOTAL       | 18        | 782   | 490,702 | 151,068 | 270,661 | 0       | 2,255 | 274,186 | 103,269 | 233,174 | 94,666    |
| OD          | 0         | 0     | 0       | 0       | 0       | 0       | 0     | 0       | 0       | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 767,943   | 758,171     | 94,666    |       |
| IBNR + FREQUENCY ADJUSTMENT | (252,370) | (100,613)   | 208       |       |
| TOTAL LOSSES                | 515,573   | 657,558     | 94,874    |       |
| EXPECTED LOSSES             | 511,589   | 287,619     | 66,252    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.07      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 1.078 | 1.375 | 0.198 | 2.651 |
| INDICATED (POST-TEST)   | 1.088 | 1.388 | 0.200 | 2.676 |
| PRESENT ON RATE LEVEL   | 1.032 | 0.580 | 0.134 | 1.746 |
| DERIVED BY FORMULA      | 1.033 | 0.613 | 0.138 | 1.783 |
| UNDERLYING PRESENT RATE | 1.069 | 0.601 | 0.138 | 1.809 |
| PROPOSED                | 1.032 | 0.612 | 0.138 | 1.783 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.819 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.82   | MINIMUM PREMIUM |       |
| MAN. RATE | 2.01   | 1.96   | 1.87   | + 1.82 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 9,482            | 17,244             | 0.182               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 9,498            | 198,805            | 2.093               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2017        | 9,691            | 8,953,403          | 92.389              | 0               | 1     | 0     | 0     | 3    | 4   |
| 2018        | 8,176            | 108,236            | 1.324               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2019        | 9,704            | 138,505            | 1.427               | 0               | 0     | 0     | 1     | 1    | 2   |
| TOTAL       | 46,551           | 9,416,193          | 20.228              | 0               | 1     | 0     | 1     | 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 |
| 2015        | 0         | 0       | 0     | 0      | 0       | 0       | 0         | 0     | 0      | 0       | 17,244    |
| 2016        | 0         | 0       | 0     | 0      | 50,385  | 0       | 0         | 0     | 0      | 128,538 | 19,882    |
| 2017        | 0         | 547,560 | 0     | 0      | 81,530  | 0       | 8,250,000 | 0     | 0      | 61,989  | 12,324    |
| 2018        | 0         | 0       | 0     | 0      | 42,051  | 0       | 0         | 0     | 0      | 36,758  | 29,427    |
| 2019        | 0         | 0       | 0     | 56,794 | 9,000   | 0       | 0         | 0     | 40,296 | 7,970   | 24,445    |
| TOTAL       | 0         | 547,560 | 0     | 56,794 | 182,966 | 0       | 8,250,000 | 0     | 40,296 | 235,255 | 103,322   |
| 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 |
| 2015        | 0         | 0      | 0      | 0      | 0       | 0       | 0         | 0      | 0      | 0       | 15,830    |
| 2016        | 0         | 0      | 595    | 538    | 63,362  | 0       | 0         | 940    | 1,186  | 145,474 | 18,172    |
| 2017        | 0         | 51,520 | 3,417  | 2,895  | 94,339  | 0       | 1,200,292 | 2,026  | 3,174  | 65,358  | 10,981    |
| 2018        | 0         | 7      | 5,044  | 3,276  | 42,830  | 0       | 6         | 2,686  | 2,151  | 34,905  | 26,072    |
| 2019        | 6         | 239    | 50,980 | 47,370 | 15,736  | 0       | 845       | 25,669 | 24,503 | 9,719   | 23,981    |
| TOTAL       | 6         | 51,766 | 60,035 | 54,079 | 216,268 | 0       | 1,201,143 | 31,321 | 31,014 | 255,456 | 95,036    |
| OD          | 0         | 0      | 0      | 0      | 0       | 0       | 0         | 0      | 0      | 0       | 0         |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,344,271 | 556,817     | 95,036    |       |
| IBNR + FREQUENCY ADJUSTMENT | (412,133) | (148,568)   | 147       |       |
| TOTAL LOSSES                | 932,138   | 408,248     | 95,183    |       |
| EXPECTED LOSSES             | 808,653   | 408,225     | 55,998    |       |
| CREDIBILITY                 | 0.01      | 0.04        | 0.06      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 2.002 | 0.877 | 0.204 | 3.084 |
| INDICATED (POST-TEST)   | 2.021 | 0.885 | 0.206 | 3.113 |
| PRESENT ON RATE LEVEL   | 1.687 | 0.851 | 0.117 | 2.655 |
| DERIVED BY FORMULA      | 1.690 | 0.853 | 0.122 | 2.665 |
| UNDERLYING PRESENT RATE | 1.737 | 0.877 | 0.120 | 2.734 |
| PROPOSED                | 1.690 | 0.853 | 0.122 | 2.665 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 2.561 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 2.56   | MINIMUM PREMIUM |       |
| MAN. RATE | 3.14   | 2.99   | 2.73   | + 2.56 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 634,590          | 7,350,890          | 1.158               | 0               | 0     | 13    | 53    | 128  | 194 |
| 2016        | 468,195          | 7,736,249          | 1.652               | 0               | 0     | 9     | 51    | 108  | 168 |
| 2017        | 559,436          | 6,113,272          | 1.093               | 0               | 0     | 10    | 32    | 94   | 136 |
| 2018        | 629,991          | 5,525,247          | 0.877               | 0               | 0     | 5     | 2     | 120  | 127 |
| 2019        | 600,336          | 4,656,261          | 0.776               | 0               | 0     | 8     | 0     | 104  | 112 |
| TOTAL       | 2,892,548        | 31,381,919         | 1.085               | 0               | 0     | 45    | 138   | 554  | 737 |
| 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 |
| 2015        | 0         | 0     | 3,146,926  | 885,014   | 1,227,368 | 0       | 0     | 762,113   | 682,709   | 483,437   | 163,323   |
| 2016        | 0         | 0     | 2,146,542  | 1,465,460 | 1,425,674 | 0       | 0     | 351,053   | 1,135,084 | 1,020,064 | 192,372   |
| 2017        | 0         | 0     | 2,814,173  | 642,745   | 1,015,940 | 0       | 0     | 552,948   | 431,856   | 518,294   | 137,316   |
| 2018        | 0         | 0     | 1,492,795  | 154,338   | 2,298,392 | 0       | 0     | 467,849   | 32,663    | 933,702   | 145,508   |
| 2019        | 0         | 0     | 1,715,534  | 0         | 1,653,875 | 0       | 0     | 415,507   | 0         | 747,819   | 123,526   |
| TOTAL       | 0         | 0     | 11,315,970 | 3,147,557 | 7,621,249 | 0       | 0     | 2,549,470 | 2,282,312 | 3,703,316 | 762,045   |
| OD          | 0         | 0     | 0          | 0         | 16,993    | 0       | 0     | 0         | 0         | 18,958    | 13,719    |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |           |           | MEDICAL |        |           |           |           |           |
|-------------|-----------|--------|------------|-----------|-----------|---------|--------|-----------|-----------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR     | TEMP      | DEATH   | P. T.  | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 4,232,615  | 1,155,828 | 1,547,711 | 0       | 0      | 1,615,680 | 843,828   | 578,674   | 149,931   |
| 2016        | 0         | 1,159  | 2,904,481  | 1,854,645 | 1,833,281 | 0       | 673    | 778,376   | 1,267,607 | 1,170,904 | 175,828   |
| 2017        | 72        | 4,826  | 3,774,109  | 806,450   | 1,269,692 | 0       | 4,559  | 1,095,056 | 485,516   | 572,571   | 122,349   |
| 2018        | 36        | 4,750  | 2,074,638  | 391,558   | 2,426,174 | 0       | 4,208  | 807,903   | 115,021   | 907,769   | 128,920   |
| 2019        | 86        | 20,050 | 2,603,692  | 770,118   | 1,611,808 | 0       | 34,595 | 731,791   | 210,050   | 544,911   | 121,179   |
| TOTAL       | 194       | 30,785 | 15,589,536 | 4,978,599 | 8,688,666 | 0       | 44,035 | 5,028,804 | 2,922,022 | 3,774,829 | 698,206   |
| OD          | 0         | 0      | 201        | 182       | 21,370    | 0       | 0      | 139       | 175       | 21,456    | 12,280    |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 20,693,694  | 20,407,299  | 710,487   |       |
| IBNR + FREQUENCY ADJUSTMENT | (6,181,771) | (5,341,578) | 2,452     |       |
| TOTAL LOSSES                | 14,511,923  | 15,065,721  | 712,939   |       |
| EXPECTED LOSSES             | 12,129,435  | 14,767,797  | 915,659   |       |
| CREDIBILITY                 | 0.19        | 0.61        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.502 | 0.519 | 0.024 | 1.045 |
| INDICATED (POST-TEST)   | 0.506 | 0.524 | 0.024 | 1.055 |
| PRESENT ON RATE LEVEL   | 0.407 | 0.496 | 0.031 | 0.934 |
| DERIVED BY FORMULA      | 0.426 | 0.513 | 0.024 | 0.964 |
| UNDERLYING PRESENT RATE | 0.419 | 0.511 | 0.032 | 0.962 |
| PROPOSED                | 0.426 | 0.513 | 0.024 | 0.964 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.926 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.93   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.98   | 0.95   | 0.96   | + 0.93 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 4,270            | 147,965            | 3.465               | 0               | 0     | 0     | 0     | 1    | 1   |
| 2016        | 5,999            | 180,916            | 3.016               | 0               | 0     | 1     | 0     | 0    | 1   |
| 2017        | 7,503            | 157                | 0.002               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 8,673            | 6,290              | 0.073               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 9,997            | 3,573              | 0.036               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 36,442           | 338,901            | 0.930               | 0               | 0     | 1     | 0     | 1    | 2   |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |       |        | MEDICAL |       |        |       |        |           |
|-------------|-----------|-------|---------|-------|--------|---------|-------|--------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR | TEMP   | DEATH   | P. T. | MAJOR  | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0     | 95,100 | 0       | 0     | 0      | 0     | 52,589 | 276       |
| 2016        | 0         | 0     | 165,387 | 0     | 0      | 0       | 0     | 14,412 | 0     | 0      | 1,117     |
| 2017        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 157       |
| 2018        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 6,290     |
| 2019        | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 3,573     |
| TOTAL       | 0         | 0     | 165,387 | 0     | 95,100 | 0       | 0     | 14,412 | 0     | 52,589 | 11,413    |
| OD          | 0         | 0     | 0       | 0     | 0      | 0       | 0     | 0      | 0     | 0      | 0         |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |       |         | MEDICAL |       |        |       |        |           |
|-------------|-----------|-------|---------|-------|---------|---------|-------|--------|-------|--------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR | TEMP    | DEATH   | P. T. | MAJOR  | MINOR | TEMP   | MED. ONLY |
| 2015        | 0         | 0     | 0       | 0     | 119,921 | 0       | 0     | 0      | 0     | 62,949 | 253       |
| 2016        | 0         | 53    | 217,593 | 1,346 | 2,149   | 0       | 17    | 29,007 | 190   | 164    | 1,021     |
| 2017        | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0      | 0     | 0      | 140       |
| 2018        | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0      | 0     | 0      | 5,573     |
| 2019        | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0      | 0     | 0      | 3,505     |
| TOTAL       | 0         | 53    | 217,593 | 1,346 | 122,070 | 0       | 17    | 29,007 | 190   | 63,113 | 10,492    |
| OD          | 0         | 0     | 0       | 0     | 0       | 0       | 0     | 0      | 0     | 0      | 0         |

|                             | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 246,669  | 186,721     | 10,492    |       |
| IBNR + FREQUENCY ADJUSTMENT | (22,884) | (14,708)    | 17        |       |
| TOTAL LOSSES                | 223,786  | 172,012     | 10,509    |       |
| EXPECTED LOSSES             | 46,725   | 42,998      | 5,178     |       |
| CREDIBILITY                 | 0.01     | 0.03        | 0.06      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.614 | 0.472 | 0.029 | 1.115 |
| INDICATED (POST-TEST)   | 0.620 | 0.477 | 0.029 | 1.126 |
| PRESENT ON RATE LEVEL   | 0.124 | 0.115 | 0.014 | 0.253 |
| DERIVED BY FORMULA      | 0.129 | 0.125 | 0.015 | 0.270 |
| UNDERLYING PRESENT RATE | 0.128 | 0.118 | 0.014 | 0.260 |
| PROPOSED                | 0.130 | 0.126 | 0.015 | 0.270 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.259 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.26   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.28   | 0.26   | 0.26   | + 0.26 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 31,130           | 318,471            | 1.023               | 0               | 0     | 0     | 1     | 3    | 4   |
| 2016        | 35,900           | 331,796            | 0.924               | 0               | 0     | 1     | 0     | 3    | 4   |
| 2017        | 35,770           | 73,825             | 0.206               | 0               | 0     | 0     | 1     | 0    | 1   |
| 2018        | 43,824           | 41,880             | 0.096               | 0               | 0     | 0     | 1     | 1    | 2   |
| 2019        | 50,428           | 16,521             | 0.033               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 197,052          | 782,493            | 0.397               | 0               | 0     | 1     | 3     | 7    | 11  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |        | MEDICAL |       |        |         |         |           |
|-------------|-----------|-------|---------|---------|--------|---------|-------|--------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP   | DEATH   | P. T. | MAJOR  | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 104,265 | 9,509  | 0       | 0     | 0      | 110,971 | 75,678  | 18,048    |
| 2016        | 0         | 0     | 177,895 | 0       | 12,631 | 0       | 0     | 83,230 | 0       | 26,438  | 31,602    |
| 2017        | 0         | 0     | 0       | 50,415  | 0      | 0       | 0     | 0      | 8,552   | 0       | 14,858    |
| 2018        | 0         | 0     | 0       | 6,995   | 6,589  | 0       | 0     | 0      | 9,582   | 10,260  | 8,454     |
| 2019        | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0      | 0       | 0       | 16,521    |
| TOTAL       | 0         | 0     | 177,895 | 161,675 | 28,729 | 0       | 0     | 83,230 | 129,105 | 112,376 | 89,483    |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0      | 0       | 0       | 718       |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |         |         |        | MEDICAL |       |         |         |         |           |
|-------------|-----------|-------|---------|---------|--------|---------|-------|---------|---------|---------|-----------|
|             | DEATH     | P. T. | MAJOR   | MINOR   | TEMP   | DEATH   | P. T. | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2015        | 0         | 0     | 0       | 136,170 | 11,991 | 0       | 0     | 0       | 137,160 | 90,587  | 16,568    |
| 2016        | 0         | 57    | 234,198 | 1,583   | 18,196 | 0       | 97    | 167,710 | 1,344   | 30,871  | 28,884    |
| 2017        | 6         | 17    | 7,622   | 56,052  | 1,505  | 0       | 3     | 1,365   | 8,881   | 274     | 13,238    |
| 2018        | 1         | 6     | 3,453   | 6,829   | 7,204  | 0       | 11    | 4,110   | 7,956   | 10,391  | 7,490     |
| 2019        | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0       | 0       | 0       | 16,207    |
| TOTAL       | 6         | 80    | 245,272 | 200,634 | 38,895 | 0       | 110   | 173,185 | 155,341 | 132,123 | 82,388    |
| OD          | 0         | 0     | 0       | 0       | 0      | 0       | 0     | 0       | 0       | 0       | 656       |

|                             | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 418,654   | 526,993     | 83,044    |       |
| IBNR + FREQUENCY ADJUSTMENT | (126,931) | (85,853)    | 277       |       |
| TOTAL LOSSES                | 291,723   | 441,140     | 83,322    |       |
| EXPECTED LOSSES             | 256,580   | 245,451     | 90,070    |       |
| CREDIBILITY                 | 0.03      | 0.10        | 0.17      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.148 | 0.224 | 0.042 | 0.414 |
| INDICATED (POST-TEST)   | 0.149 | 0.226 | 0.042 | 0.418 |
| PRESENT ON RATE LEVEL   | 0.126 | 0.121 | 0.044 | 0.292 |
| DERIVED BY FORMULA      | 0.127 | 0.131 | 0.044 | 0.303 |
| UNDERLYING PRESENT RATE | 0.130 | 0.125 | 0.046 | 0.300 |
| PROPOSED                | 0.127 | 0.132 | 0.044 | 0.303 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.291 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.29   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.34   | 0.32   | 0.30   | + 0.29 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 93,610           | 1,253,387          | 1.339               | 1               | 0     | 0     | 0     | 3    | 4   |
| 2016        | 91,129           | 987,984            | 1.084               | 1               | 0     | 0     | 0     | 8    | 9   |
| 2017        | 95,545           | 251,835            | 0.264               | 0               | 0     | 0     | 0     | 3    | 3   |
| 2018        | 93,711           | 234,060            | 0.250               | 0               | 0     | 0     | 0     | 9    | 9   |
| 2019        | 103,934          | 28,990             | 0.028               | 0               | 0     | 0     | 0     | 1    | 1   |
| TOTAL       | 477,929          | 2,756,256          | 0.577               | 2               | 0     | 0     | 0     | 24   | 26  |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |         | MEDICAL |       |       |       |         |           |
|-------------|-----------|-------|-------|-------|---------|---------|-------|-------|-------|---------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP    | DEATH   | P. T. | MAJOR | MINOR | TEMP    | MED. ONLY |
| 2015        | 1,117,046 | 0     | 0     | 0     | 39,444  | 0       | 0     | 0     | 0     | 72,431  | 24,466    |
| 2016        | 336,902   | 0     | 0     | 0     | 470,331 | 0       | 0     | 0     | 0     | 164,406 | 16,345    |
| 2017        | 0         | 0     | 0     | 0     | 162,823 | 0       | 0     | 0     | 0     | 73,027  | 15,985    |
| 2018        | 0         | 0     | 0     | 0     | 98,168  | 0       | 0     | 0     | 0     | 96,429  | 39,463    |
| 2019        | 0         | 0     | 0     | 0     | 3,597   | 0       | 0     | 0     | 0     | 3,447   | 21,946    |
| TOTAL       | 1,453,948 | 0     | 0     | 0     | 774,363 | 0       | 0     | 0     | 0     | 409,740 | 118,205   |
| OD          | 0         | 0     | 0     | 0     | 0       | 0       | 0     | 0     | 0     | 0       | 1,128     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |        |        |         | MEDICAL |       |        |        |         |           |
|-------------|-----------|-------|--------|--------|---------|---------|-------|--------|--------|---------|-----------|
|             | DEATH     | P. T. | MAJOR  | MINOR  | TEMP    | DEATH   | P. T. | MAJOR  | MINOR  | TEMP    | MED. ONLY |
| 2015        | 1,253,719 | 0     | 0      | 0      | 49,739  | 0       | 0     | 0      | 0      | 86,700  | 22,460    |
| 2016        | 397,380   | 0     | 5,551  | 5,025  | 591,472 | 0       | 0     | 1,203  | 1,517  | 186,068 | 14,939    |
| 2017        | 0         | 2     | 6,802  | 4,962  | 188,400 | 0       | 2     | 2,314  | 2,132  | 76,981  | 14,243    |
| 2018        | 1         | 15    | 11,776 | 7,647  | 99,987  | 0       | 15    | 7,045  | 5,644  | 91,567  | 34,964    |
| 2019        | 0         | 11    | 2,000  | 1,309  | 3,210   | 0       | 34    | 939    | 731    | 2,399   | 21,529    |
| TOTAL       | 1,651,100 | 28    | 26,129 | 18,943 | 932,808 | 0       | 50    | 11,501 | 10,024 | 443,715 | 108,135   |
| OD          | 0         | 0     | 0      | 0      | 0       | 0       | 0     | 0      | 0      | 0       | 1,005     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 1,688,808   | 1,405,490   | 109,140   |       |
| IBNR + FREQUENCY ADJUSTMENT | (1,084,051) | (270,698)   | 473       |       |
| TOTAL LOSSES                | 604,757     | 1,134,791   | 109,613   |       |
| EXPECTED LOSSES             | 2,139,669   | 751,013     | 172,957   |       |
| CREDIBILITY                 | 0.06        | 0.18        | 0.31      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.127 | 0.237 | 0.023 | 0.387 |
| INDICATED (POST-TEST)   | 0.128 | 0.240 | 0.023 | 0.390 |
| PRESENT ON RATE LEVEL   | 0.435 | 0.153 | 0.035 | 0.622 |
| DERIVED BY FORMULA      | 0.416 | 0.168 | 0.031 | 0.616 |
| UNDERLYING PRESENT RATE | 0.448 | 0.157 | 0.036 | 0.641 |
| PROPOSED                | 0.416 | 0.168 | 0.031 | 0.616 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.592 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.59   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.80   | 0.74   | 0.64   | + 0.59 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |      |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|------|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL  |
| 2015        | 629,865          | 16,996,290         | 2,698               | 0               | 0     | 21    | 146   | 220  | 387  |
| 2016        | 566,776          | 11,292,788         | 1,992               | 0               | 0     | 9     | 106   | 148  | 263  |
| 2017        | 571,469          | 12,390,983         | 2,168               | 0               | 0     | 17    | 91    | 166  | 274  |
| 2018        | 574,686          | 14,172,033         | 2,466               | 0               | 0     | 11    | 37    | 230  | 278  |
| 2019        | 603,152          | 8,767,612          | 1,454               | 0               | 0     | 3     | 7     | 179  | 189  |
| TOTAL       | 2,945,948        | 63,619,706         | 2,160               | 0               | 0     | 61    | 387   | 943  | 1391 |
| 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 |
| 2015        | 0         | 0     | 4,452,634  | 3,356,378  | 1,518,504 | 0       | 0     | 2,239,831 | 3,038,580  | 1,280,936 | 1,109,427 |
| 2016        | 0         | 0     | 1,850,333  | 2,553,263  | 1,462,852 | 0       | 0     | 470,035   | 2,692,449  | 1,464,916 | 798,940   |
| 2017        | 0         | 0     | 3,533,330  | 2,476,770  | 1,293,670 | 0       | 0     | 1,097,248 | 1,675,338  | 1,442,417 | 872,210   |
| 2018        | 0         | 0     | 2,582,967  | 1,337,828  | 2,888,115 | 0       | 0     | 2,302,321 | 1,508,604  | 2,587,680 | 964,518   |
| 2019        | 0         | 0     | 652,469    | 447,760    | 2,342,100 | 0       | 0     | 393,839   | 2,164,326  | 2,095,593 | 671,525   |
| TOTAL       | 0         | 0     | 13,071,733 | 10,171,999 | 9,505,241 | 0       | 0     | 6,503,274 | 11,079,297 | 8,871,542 | 4,416,620 |
| OD          | 0         | 0     | 0          | 73,240     | 0         | 0       | 0     | 38,320    | 0          | 0         | 7,057     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |        |            |            |            | MEDICAL |        |            |            |           |           |
|-------------|-----------|--------|------------|------------|------------|---------|--------|------------|------------|-----------|-----------|
|             | DEATH     | P. T.  | MAJOR      | MINOR      | TEMP       | DEATH   | P. T.  | MAJOR      | MINOR      | TEMP      | MED. ONLY |
| 2015        | 0         | 0      | 5,335,412  | 4,383,430  | 1,914,834  | 0       | 0      | 3,259,011  | 3,755,685  | 1,533,280 | 1,018,454 |
| 2016        | 0         | 1,414  | 2,562,378  | 3,205,045  | 1,885,471  | 0       | 1,173  | 1,109,396  | 2,993,197  | 1,692,785 | 730,231   |
| 2017        | 277       | 6,622  | 4,991,766  | 2,869,558  | 1,664,950  | 0       | 9,322  | 2,316,709  | 1,825,376  | 1,598,770 | 777,139   |
| 2018        | 173       | 8,317  | 3,641,217  | 1,549,951  | 3,154,819  | 0       | 14,742 | 3,053,709  | 1,422,741  | 2,620,032 | 854,563   |
| 2019        | 140       | 14,099 | 2,244,962  | 1,206,015  | 2,192,308  | 0       | 65,214 | 1,650,566  | 1,055,231  | 1,584,487 | 658,766   |
| TOTAL       | 589       | 30,451 | 18,775,735 | 13,213,999 | 10,812,381 | 0       | 90,452 | 11,389,391 | 11,052,230 | 9,029,354 | 4,039,153 |
| OD          | 8         | 56     | 27,869     | 66,127     | 5,157      | 0       | 36     | 13,439     | 29,416     | 2,593     | 6,481     |

|                             | SERIOUS     | NON-SERIOUS  | MED. ONLY | TOTAL |
|-----------------------------|-------------|--------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 30,328,025  | 44,211,259   | 4,045,634 |       |
| IBNR + FREQUENCY ADJUSTMENT | (9,657,564) | (10,879,653) | 12,828    |       |
| TOTAL LOSSES                | 20,670,461  | 33,331,606   | 4,058,462 |       |
| EXPECTED LOSSES             | 18,930,280  | 29,882,204   | 4,889,555 |       |
| CREDIBILITY                 | 0.19        | 0.62         | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.700 | 1.128 | 0.138 | 1.966 |
| INDICATED (POST-TEST)   | 0.707 | 1.139 | 0.139 | 1.984 |
| PRESENT ON RATE LEVEL   | 0.624 | 0.985 | 0.161 | 1.770 |
| DERIVED BY FORMULA      | 0.640 | 1.080 | 0.139 | 1.859 |
| UNDERLYING PRESENT RATE | 0.643 | 1.014 | 0.166 | 1.823 |
| PROPOSED                | 0.640 | 1.080 | 0.139 | 1.859 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 1.786 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 1.79   | MINIMUM PREMIUM |       |
| MAN. RATE | 1.97   | 1.89   | 1.82   | + 1.79 | PRESENT         |       |

+ PROPOSED



| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |   |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|---|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |   |
| 2015        | 634,487          | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2016        | 468,195          | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2017        | 559,436          | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2018        | 629,989          | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| 2019        | 604,454          | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| TOTAL       | 2,896,561        | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   | 0 |
| OD          |                  |                    |                     | 0               | 0     | 0     | 0     | 0    | 0   | 0 |

REPORTED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |      | MEDICAL |       |       |       |      |           |
|-------------|-----------|-------|-------|-------|------|---------|-------|-------|-------|------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP | DEATH   | P. T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| TOTAL       | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| OD          | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 2,964     |

TRANSLATED LOSSES

| POLICY YEAR | INDEMNITY |       |       |       |      | MEDICAL |       |       |       |      |           |
|-------------|-----------|-------|-------|-------|------|---------|-------|-------|-------|------|-----------|
|             | DEATH     | P. T. | MAJOR | MINOR | TEMP | DEATH   | P. T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| TOTAL       | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| OD          | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 2,721     |

|                             | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 0           | 0           | 2,721     |       |
| IBNR + FREQUENCY ADJUSTMENT | (2,191,320) | (12,759)    | 38        |       |
| TOTAL LOSSES                | 0           | 0           | 2,759     |       |
| EXPECTED LOSSES             | 4,302,177   | 35,297      | 14,319    |       |
| CREDIBILITY                 | 0.19        | 0.61        | 1.00      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.000 | 0.000 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.000 | 0.000 |
| PRESENT ON RATE LEVEL   | 0.144 | 0.001 | 0.000 | 0.146 |
| DERIVED BY FORMULA      | 0.117 | 0.000 | 0.000 | 0.117 |
| UNDERLYING PRESENT RATE | 0.149 | 0.001 | 0.000 | 0.150 |
| PROPOSED                | 0.117 | 0.000 | 0.000 | 0.117 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.112 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.11   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.21   | 0.20   | 0.15   | + 0.11 | PRESENT         |       |

+ PROPOSED

| POLICY YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |       |       |      |     |
|-------------|------------------|--------------------|---------------------|-----------------|-------|-------|-------|------|-----|
|             |                  |                    |                     | DEATH           | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2015        | 4,270            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2016        | 6,000            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2017        | 7,553            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2018        | 8,673            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| 2019        | 9,997            | 0                  | 0.000               | 0               | 0     | 0     | 0     | 0    | 0   |
| TOTAL       | 36,493           | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 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 |
| 2015        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2016        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2017        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2018        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| 2019        | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| TOTAL       | 0         | 0     | 0     | 0     | 0    | 0       | 0     | 0     | 0     | 0    | 0         |
| OD          |           |       |       |       |      |         |       |       |       |      |           |

|                             | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-----------------------------|---------|-------------|-----------|-------|
| TOTAL TRANSLATED LOSSES     | 0       | 0           | 0         |       |
| IBNR + FREQUENCY ADJUSTMENT | (7,136) | (1,061)     | 2         |       |
| TOTAL LOSSES                | 0       | 0           | 2         |       |
| EXPECTED LOSSES             | 14,565  | 3,102       | 608       |       |
| CREDIBILITY                 | 0.01    | 0.03        | 0.06      |       |

PURE PREMIUMS

|                         |       |       |       |       |
|-------------------------|-------|-------|-------|-------|
| INDICATED (PRE-TEST)    | 0.000 | 0.000 | 0.000 | 0.000 |
| INDICATED (POST-TEST)   | 0.000 | 0.000 | 0.000 | 0.000 |
| PRESENT ON RATE LEVEL   | 0.039 | 0.008 | 0.002 | 0.049 |
| DERIVED BY FORMULA      | 0.038 | 0.008 | 0.002 | 0.048 |
| UNDERLYING PRESENT RATE | 0.040 | 0.009 | 0.002 | 0.050 |
| PROPOSED                | 0.038 | 0.008 | 0.002 | 0.048 |

| YEAR      | 4/1/20 | 4/1/21 | 4/1/22 | 4-1-23 | IND. RATE       | 0.046 |
|-----------|--------|--------|--------|--------|-----------------|-------|
| IND. RATE |        |        |        | 0.05   | MINIMUM PREMIUM |       |
| MAN. RATE | 0.06   | 0.06   | 0.05   | + 0.05 | PRESENT         |       |

+ PROPOSED