Filing at a Glance

Company:	Physicians Mutual Insurance Company
Product Name:	LTC Loss Ratio Gen 3 P131PA
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	06/12/2018
SERFF Tr Num:	PHYS-131476787
SERFF Status:	Assigned
State Tr Num:	PHYS-131476787
State Status:	Received Review in Progress
Co Tr Num:	
Implementation Date Requested:	11/01/2018
Author(s):	Tracy Comba, Scott College, Kyle Malone, Mark Lehman
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed aggregate 143% increase on 15 policyholders of Physicians Mutual Gen 3 LTC form P131PA.

State: *Pennsylvania* **Filing Company:** *Physicians Mutual Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *LTC Loss Ratio Gen 3 P131PA*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 143%

Deemer Date:
Submitted By: Tracy Comba

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 11/16/2015
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 06/13/2018
State Status Changed: 06/20/2018
Created By: Tracy Comba
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
RE: P131PA, R493, R497

This filing is submitted for your consideration and approval of a proposed rate revision on the above-captioned policy form and riders. A prior filing (SERFF Tracking Number PHYS-130966614) involving the above-captioned policy forms and riders was disposed of on 8/09/2017 with a rate increase approval less than what was originally requested. In an effort to achieve equitable rates nationwide, this filing represents the amount of the rate increase not approved in the prior filing.

With regard to the riders, the proposed increase applies only when the rider is attached to either of the above base policy forms. The above forms and riders are currently on file with your department. These policy forms are guaranteed renewable and no longer issued.

The projected lifetime loss ratio for these forms is in excess of original expectations, resulting in a proposed multi-tiered rate increase which varies by benefit period. Please refer to the table in the Actuarial Memorandum, Section 2. Scope of Filing, which details the proposed increases. Any proposed increase will apply to policies on their policy anniversary date following a 60-day customer notification period. In no event will any policy receive a rate increase less than one year after receiving the most recent rate increase implemented in your state.

It is a high priority to us that customers keep their long-term care coverage. As we did with the previous rate increase, we will offer customers an option to downgrade their coverage or elect a paid-up option if they want to mitigate the impact of the rate increase. A dedicated toll-free customer service number will be available for a representative to answer customer questions. A copy of the rate-up letter that will be sent to customers upon approval of this filing is attached.

We look forward to your approval of this filing. If you have any questions, please do not hesitate to contact me via SERFF or at the e-mail address or phone number shown below.

Sincerely,

Mark Lehman, FSA, MAAA
Phone: (402) 930-2435
E-mail: mark.lehman@physiciansmutual.com

Company and Contact

Filing Contact Information

State: *Pennsylvania* **Filing Company:** *Physicians Mutual Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *LTC Loss Ratio Gen 3 P131PA*
Project Name/Number: */*

Tracy Comba, Re-Rating Analyst
2600 Dodge Street
Omaha, NE 68131

tracy.comba@physiciansmutual.com
402-633-5781 [Phone]
402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company
2600 Dodge Street
Omaha, NE 68131
(402) 633-1188 ext. [Phone]

CoCode: 80578
Group Code: 367
Group Name:
FEIN Number: 47-0270450

State of Domicile: Nebraska
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Pennsylvania* **Filing Company:** *Physicians Mutual Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *LTC Loss Ratio Gen 3 P131PA*
Project Name/Number: */*

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	11/01/2017
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	PHYS-130966614

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Physicians Mutual Insurance Company	143.000%	143.000%	$56,565	15	$39,556	179.000%	135.000%

State: *Pennsylvania* **Filing Company:** *Physicians Mutual Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *LTC Loss Ratio Gen 3 P131PA*
Project Name/Number: */*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Exhibit 4 - Current and Proposed Rate Pages	P131PA, R493, R497	Revised	Previous State Filing Number: PHYS-130966614 Percent Rate Change Request: 143	PA_2018_Exh 4 Gen 3 P131.pdf,

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Current Rates
Monthly Premium Rates
Maximum Benefit = $7,200 per $300 Monthly Benefit
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	14.79	1.06	14.65	.90	14.54	.82	14.48	.72	14.35	.62	N/A	N/A
26	14.88	1.15	14.76	1.01	14.59	.88	14.54	.82	14.41	.67	N/A	N/A
27	14.95	1.25	14.84	1.10	14.66	.96	14.58	.85	14.49	.74	N/A	N/A
28	15.08	1.36	14.90	1.19	14.76	1.01	14.65	.92	14.55	.83	N/A	N/A
29	15.16	1.44	14.96	1.26	14.82	1.10	14.71	1.00	14.59	.88	N/A	N/A
30	15.24	1.55	15.08	1.36	14.88	1.16	14.79	1.07	14.65	.92	N/A	N/A
31	15.39	1.68	15.19	1.46	14.95	1.26	14.88	1.16	14.76	1.01	N/A	N/A
32	15.51	1.82	15.26	1.57	15.09	1.38	14.95	1.26	14.84	1.10	N/A	N/A
33	15.68	1.92	15.42	1.72	15.19	1.46	15.08	1.36	14.90	1.19	N/A	N/A
34	15.79	2.05	15.52	1.84	15.26	1.57	15.16	1.44	14.96	1.26	N/A	N/A
35	15.96	2.18	15.66	1.92	15.39	1.68	15.24	1.55	15.08	1.34	N/A	N/A
36	16.11	2.36	15.79	2.08	15.51	1.82	15.39	1.67	15.19	1.44	N/A	N/A
37	16.28	2.54	15.97	2.22	15.66	1.92	15.49	1.76	15.25	1.56	N/A	N/A
38	16.45	2.71	16.12	2.40	15.79	2.05	15.64	1.88	15.39	1.67	N/A	N/A
39	16.63	2.92	16.28	2.54	15.96	2.18	15.73	2.03	15.48	1.75	N/A	N/A
40	16.80	3.08	16.42	2.70	16.06	2.30	15.86	2.14	15.57	1.87	N/A	N/A
41	17.00	3.30	16.60	2.88	16.26	2.50	16.03	2.27	15.72	2.00	N/A	N/A
42	17.25	3.52	16.80	3.08	16.41	2.68	16.16	2.42	15.85	2.14	N/A	N/A
43	17.43	3.74	16.99	3.29	16.57	2.84	16.32	2.58	16.02	2.26	N/A	N/A
44	17.67	3.95	17.17	3.47	16.72	3.01	16.46	2.74	16.14	2.40	N/A	N/A
45	17.90	4.15	17.37	3.65	16.89	3.18	16.63	2.92	16.28	2.53	N/A	N/A
46	18.18	4.44	17.60	3.90	17.10	3.40	16.81	3.11	16.44	2.70	N/A	N/A
47	18.45	4.73	17.86	4.12	17.29	3.59	16.99	3.29	16.60	2.87	N/A	N/A
48	18.72	5.00	18.10	4.36	17.53	3.78	17.23	3.48	16.75	3.04	N/A	N/A
49	18.98	5.28	18.33	4.60	17.71	4.00	17.40	3.66	16.94	3.20	N/A	N/A
50	19.26	5.53	18.58	4.86	17.95	4.19	17.58	3.84	17.10	3.40	N/A	N/A
51	19.62	5.88	18.88	5.17	18.19	4.45	17.85	4.12	17.30	3.60	N/A	N/A
52	20.02	6.28	19.20	5.48	18.48	4.74	18.12	4.36	17.54	3.80	N/A	N/A
53	20.38	6.64	19.52	5.80	18.73	5.02	18.36	4.62	17.74	4.04	N/A	N/A
54	20.72	7.02	19.84	6.11	19.02	5.29	18.62	4.90	18.00	4.26	N/A	N/A
55	21.09	7.37	20.16	6.42	19.28	5.56	18.87	5.16	18.21	4.45	N/A	N/A
56	21.69	7.94	20.67	6.91	19.74	6.00	19.26	5.52	18.55	4.85	N/A	N/A
57	22.27	8.53	21.13	7.39	20.16	6.42	19.65	5.90	18.88	5.17	N/A	N/A
58	22.84	9.10	21.63	7.88	20.60	6.89	20.05	6.30	19.24	5.50	N/A	N/A
59	23.43	9.68	22.12	8.36	21.03	7.33	20.42	6.71	19.57	5.82	N/A	N/A
60	24.01	10.25	22.59	8.88	21.46	7.74	20.83	7.08	19.90	6.16	N/A	N/A
61	24.97	11.10	23.43	9.59	22.23	8.35	21.48	7.66	20.53	6.66	N/A	N/A
62	25.89	11.94	24.22	10.26	22.92	9.00	22.18	8.21	21.09	7.15	N/A	N/A
63	26.85	12.77	25.05	10.99	23.67	9.59	22.84	8.78	21.70	7.64	N/A	N/A
64	27.78	13.61	25.88	11.68	24.37	10.20	23.55	9.36	22.28	8.10	N/A	N/A
65	28.71	14.42	26.67	12.42	25.09	10.81	24.19	9.91	22.88	8.62	N/A	N/A
66	30.44	16.14	28.18	13.87	26.37	12.10	25.38	11.10	23.90	9.61	N/A	N/A
67	32.14	17.86	29.66	15.37	27.72	13.38	26.55	12.29	24.93	10.63	N/A	N/A
68	33.86	19.56	31.14	16.82	28.94	14.66	27.76	13.43	25.94	11.64	N/A	N/A
69	35.58	21.26	32.60	18.30	30.26	15.97	28.93	14.62	26.95	12.66	N/A	N/A
70	37.32	22.97	34.09	19.80	31.54	17.26	30.10	15.79	27.97	13.67	N/A	N/A
71	40.14	25.79	36.55	22.24	33.68	19.34	32.08	17.74	29.66	15.36	N/A	N/A
72	42.97	28.62	39.01	24.65	35.82	21.47	34.06	19.73	31.34	16.98	N/A	N/A
73	45.79	31.45	41.44	27.05	37.98	23.63	35.98	21.66	33.02	18.66	N/A	N/A
74	48.64	34.25	43.86	29.50	40.11	25.73	37.98	23.60	34.70	20.32	N/A	N/A
75	51.45	37.09	46.34	31.92	42.27	27.85	39.93	25.57	36.37	21.97	N/A	N/A
76	55.93	41.50	50.17	35.78	45.57	31.20	43.00	28.62	39.02	24.61	N/A	N/A
77	60.38	46.01	54.00	39.60	48.94	34.54	46.08	31.68	41.62	27.24	N/A	N/A
78	64.83	50.41	57.82	43.44	52.27	37.87	49.15	34.75	44.29	29.89	N/A	N/A
79	69.28	54.86	61.66	47.28	55.65	41.24	52.22	37.81	46.90	32.50	N/A	N/A
80	73.74	59.35	65.48	51.10	58.96	44.58	55.27	40.90	49.53	35.15	N/A	N/A
81	79.28	64.91	70.30	55.92	63.14	48.77	59.12	44.71	52.84	38.46	N/A	N/A
82	84.82	70.45	75.07	60.66	67.34	52.92	62.97	48.53	56.13	41.75	N/A	N/A
83	90.39	76.02	79.87	65.47	71.50	57.10	66.79	52.37	59.43	45.04	N/A	N/A
84	95.95	81.58	84.64	70.25	75.67	61.28	70.60	56.22	62.72	48.34	N/A	N/A
85	N/A	87.13	N/A	75.06	N/A	65.46	N/A	60.05	N/A	51.65	N/A	N/A
86	N/A	92.70	N/A	79.86	N/A	69.65	N/A	63.86	N/A	54.92	N/A	N/A
87	N/A	98.27	N/A	84.62	N/A	73.81	N/A	67.70	N/A	58.21	N/A	N/A
88	N/A	103.81	N/A	89.44	N/A	77.99	N/A	71.53	N/A	61.51	N/A	N/A
89	N/A	109.38	N/A	94.21	N/A	82.20	N/A	75.37	N/A	64.80	N/A	N/A
90	N/A	114.95	N/A	99.01	N/A	86.35	N/A	79.19	N/A	68.09	N/A	N/A
91	N/A	117.20	N/A	100.93	N/A	88.04	N/A	80.72	N/A	69.40	N/A	N/A
92	N/A	119.40	N/A	102.86	N/A	89.69	N/A	82.27	N/A	70.75	N/A	N/A
93	N/A	121.62	N/A	104.78	N/A	91.37	N/A	83.78	N/A	72.06	N/A	N/A
94	N/A	123.83	N/A	106.72	N/A	93.05	N/A	85.33	N/A	73.39	N/A	N/A
95	N/A	126.06	N/A	108.60	N/A	94.70	N/A	86.87	N/A	74.69	N/A	N/A
96	N/A	126.84	N/A	109.24	N/A	95.26	N/A	87.36	N/A	75.13	N/A	N/A
97	N/A	127.55	N/A	109.90	N/A	95.83	N/A	87.89	N/A	75.55	N/A	N/A
98	N/A	128.29	N/A	110.51	N/A	96.37	N/A	88.39	N/A	76.02	N/A	N/A
99	N/A	129.02	N/A	111.16	N/A	96.94	N/A	88.91	N/A	76.48	N/A	N/A
100	N/A	129.78	N/A	111.79	N/A	97.49	N/A	89.44	N/A	76.91	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Current Rates
Monthly Premium Rates
Maximum Benefit = $10,800 per $300 Monthly Benefit
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	15.36	1.48	15.13	1.27	14.96	1.14	14.88	1.01	14.78	.90	N/A	N/A
26	15.44	1.61	15.24	1.40	15.09	1.21	14.95	1.13	14.85	.98	N/A	N/A
27	15.57	1.74	15.38	1.54	15.20	1.32	15.08	1.20	14.92	1.06	N/A	N/A
28	15.73	1.87	15.48	1.63	15.26	1.44	15.16	1.27	15.02	1.15	N/A	N/A
29	15.86	2.00	15.57	1.74	15.40	1.55	15.24	1.38	15.10	1.21	N/A	N/A
30	15.99	2.14	15.72	1.86	15.49	1.63	15.37	1.48	15.19	1.30	N/A	N/A
31	16.16	2.30	15.87	2.00	15.66	1.76	15.48	1.61	15.26	1.43	N/A	N/A
32	16.36	2.53	16.03	2.17	15.79	1.91	15.64	1.74	15.40	1.55	N/A	N/A
33	16.53	2.70	16.20	2.30	15.92	2.05	15.73	1.86	15.51	1.67	N/A	N/A
34	16.74	2.87	16.34	2.51	16.06	2.18	15.86	1.99	15.66	1.75	N/A	N/A
35	16.94	3.05	16.51	2.68	16.20	2.35	15.99	2.11	15.74	1.87	N/A	N/A
36	17.14	3.31	16.74	2.86	16.39	2.54	16.15	2.27	15.88	2.03	N/A	N/A
37	17.40	3.55	16.95	3.05	16.58	2.71	16.32	2.46	16.05	2.17	N/A	N/A
38	17.64	3.78	17.12	3.28	16.75	2.88	16.46	2.60	16.16	2.29	N/A	N/A
39	17.86	4.02	17.31	3.48	16.94	3.05	16.66	2.78	16.32	2.46	N/A	N/A
40	18.12	4.28	17.56	3.71	17.11	3.25	16.82	2.96	16.46	2.60	N/A	N/A
41	18.42	4.58	17.83	3.95	17.31	3.48	17.01	3.14	16.68	2.80	N/A	N/A
42	18.72	4.86	18.08	4.19	17.58	3.72	17.25	3.40	16.83	2.99	N/A	N/A
43	18.99	5.16	18.32	4.45	17.83	3.92	17.43	3.59	17.01	3.14	N/A	N/A
44	19.29	5.46	18.61	4.70	18.03	4.14	17.67	3.78	17.23	3.36	N/A	N/A
45	19.59	5.76	18.86	4.98	18.26	4.40	17.86	4.00	17.40	3.55	N/A	N/A
46	19.98	6.11	19.17	5.30	18.55	4.67	18.14	4.28	17.61	3.77	N/A	N/A
47	20.37	6.48	19.51	5.62	18.84	4.96	18.37	4.56	17.85	4.00	N/A	N/A
48	20.71	6.85	19.82	5.94	19.09	5.24	18.66	4.75	18.08	4.19	N/A	N/A
49	21.08	7.21	20.13	6.28	19.36	5.52	18.88	5.02	18.30	4.43	N/A	N/A
50	21.44	7.60	20.44	6.59	19.66	5.81	19.16	5.30	18.54	4.66	N/A	N/A
51	21.94	8.09	20.90	7.02	20.05	6.19	19.51	5.63	18.84	4.96	N/A	N/A
52	22.46	8.58	21.34	7.48	20.42	6.58	19.84	5.96	19.15	5.28	N/A	N/A
53	22.93	9.08	21.75	7.87	20.76	6.91	20.18	6.35	19.45	5.53	N/A	N/A
54	23.44	9.59	22.18	8.33	21.14	7.33	20.55	6.70	19.74	5.84	N/A	N/A
55	23.94	10.09	22.62	8.75	21.55	7.68	20.90	7.02	20.04	6.16	N/A	N/A
56	24.70	10.81	23.29	9.40	22.10	8.26	21.42	7.54	20.47	6.61	N/A	N/A
57	25.45	11.59	23.91	10.07	22.66	8.82	21.96	8.09	20.95	7.07	N/A	N/A
58	26.20	12.34	24.58	10.73	23.28	9.38	22.48	8.59	21.40	7.52	N/A	N/A
59	26.94	13.08	25.27	11.35	23.84	9.95	23.01	9.12	21.87	8.00	N/A	N/A
60	27.73	13.84	25.89	12.04	24.43	10.51	23.56	9.64	22.33	8.46	N/A	N/A
61	28.93	14.93	26.94	12.97	25.35	11.35	24.44	10.42	23.11	9.12	N/A	N/A
62	30.10	16.03	28.04	13.94	26.26	12.19	25.30	11.18	23.89	9.82	N/A	N/A
63	31.33	17.11	29.08	14.88	27.21	13.03	26.18	11.95	24.69	10.48	N/A	N/A
64	32.50	18.19	30.12	15.85	28.14	13.86	27.03	12.71	25.45	11.14	N/A	N/A
65	33.75	19.30	31.20	16.80	29.10	14.70	27.90	13.49	26.23	11.80	N/A	N/A
66	36.00	21.59	33.19	18.79	30.85	16.42	29.48	15.08	27.62	13.21	N/A	N/A
67	38.30	23.87	35.18	20.74	32.55	18.16	31.09	16.67	29.07	14.59	N/A	N/A
68	40.58	26.17	37.16	22.74	34.33	19.87	32.70	18.22	30.45	16.03	N/A	N/A
69	42.87	28.43	39.16	24.71	36.08	21.62	34.27	19.82	31.88	17.42	N/A	N/A
70	45.18	30.67	41.13	26.68	37.81	23.34	35.86	21.41	33.27	18.84	N/A	N/A
71	48.93	34.43	44.41	29.96	40.65	26.20	38.49	24.00	35.61	21.13	N/A	N/A
72	52.69	38.17	47.66	33.19	43.51	29.02	41.10	26.62	37.95	23.45	N/A	N/A
73	56.43	41.93	50.96	36.44	46.35	31.86	43.72	29.21	40.27	25.75	N/A	N/A
74	60.22	45.66	54.21	39.68	49.22	34.70	46.34	31.84	42.60	28.08	N/A	N/A
75	63.93	49.39	57.49	42.94	52.06	37.54	48.96	34.40	44.90	30.36	N/A	N/A
76	69.87	55.34	62.61	48.08	56.60	42.05	53.08	38.56	48.56	34.06	N/A	N/A
77	75.80	61.27	67.77	53.22	61.10	46.52	57.20	42.67	52.22	37.68	N/A	N/A
78	81.73	67.19	72.94	58.40	65.59	51.05	61.34	46.79	55.86	41.33	N/A	N/A
79	87.64	73.13	78.10	63.55	70.10	55.57	65.47	50.96	59.49	44.95	N/A	N/A
80	93.61	79.08	83.22	68.71	74.61	60.07	69.63	55.08	63.14	48.62	N/A	N/A
81	101.02	86.47	89.67	75.13	80.22	65.70	74.78	60.25	67.71	53.17	N/A	N/A
82	108.44	93.86	96.10	81.58	85.88	71.33	79.90	65.38	72.30	57.74	N/A	N/A
83	115.82	101.29	102.56	88.04	91.50	76.96	85.10	70.56	76.81	62.28	N/A	N/A
84	123.24	108.71	108.97	94.48	97.14	82.58	90.24	75.70	81.39	66.85	N/A	N/A
85	N/A	116.12	N/A	100.91	N/A	88.20	N/A	80.86	N/A	71.40	N/A	N/A
86	N/A	123.53	N/A	107.34	N/A	93.84	N/A	86.05	N/A	75.97	N/A	N/A
87	N/A	130.94	N/A	113.77	N/A	99.49	N/A	91.21	N/A	80.52	N/A	N/A
88	N/A	138.35	N/A	120.24	N/A	105.12	N/A	96.37	N/A	85.08	N/A	N/A
89	N/A	145.78	N/A	126.66	N/A	110.76	N/A	101.53	N/A	89.65	N/A	N/A
90	N/A	153.17	N/A	133.09	N/A	116.38	N/A	106.72	N/A	94.21	N/A	N/A
91	N/A	156.14	N/A	135.67	N/A	118.61	N/A	108.77	N/A	96.01	N/A	N/A
92	N/A	159.10	N/A	138.25	N/A	120.88	N/A	110.82	N/A	97.81	N/A	N/A
93	N/A	162.05	N/A	140.83	N/A	123.12	N/A	112.88	N/A	99.67	N/A	N/A
94	N/A	165.00	N/A	143.41	N/A	125.36	N/A	114.95	N/A	101.51	N/A	N/A
95	N/A	167.99	N/A	145.97	N/A	127.63	N/A	117.00	N/A	103.30	N/A	N/A
96	N/A	169.00	N/A	146.81	N/A	128.39	N/A	117.67	N/A	103.91	N/A	N/A
97	N/A	169.94	N/A	147.67	N/A	129.13	N/A	118.39	N/A	104.51	N/A	N/A
98	N/A	170.96	N/A	148.56	N/A	129.88	N/A	119.09	N/A	105.14	N/A	N/A
99	N/A	171.96	N/A	149.44	N/A	130.64	N/A	119.76	N/A	105.76	N/A	N/A
100	N/A	172.94	N/A	150.30	N/A	131.39	N/A	120.44	N/A	106.33	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Current Rates
Monthly Premium Rates
Maximum Benefit = $14,400 per $300 Monthly Benefit
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	15.72	1.72	15.48	1.48	15.28	1.32	15.20	1.19	15.08	1.04	N/A	N/A
26	15.86	1.86	15.64	1.63	15.42	1.43	15.28	1.30	15.16	1.14	N/A	N/A
27	16.02	2.00	15.74	1.75	15.52	1.55	15.40	1.40	15.22	1.21	N/A	N/A
28	16.15	2.17	15.87	1.88	15.69	1.68	15.51	1.50	15.36	1.30	N/A	N/A
29	16.32	2.35	16.02	2.03	15.79	1.76	15.64	1.61	15.40	1.40	N/A	N/A
30	16.46	2.50	16.14	2.16	15.88	1.88	15.73	1.73	15.49	1.48	N/A	N/A
31	16.68	2.70	16.34	2.36	16.05	2.05	15.87	1.87	15.66	1.63	N/A	N/A
32	16.92	2.92	16.53	2.53	16.22	2.21	16.03	2.03	15.76	1.75	N/A	N/A
33	17.12	3.12	16.70	2.71	16.39	2.40	16.15	2.16	15.87	1.87	N/A	N/A
34	17.31	3.31	16.92	2.88	16.57	2.54	16.32	2.30	16.02	2.00	N/A	N/A
35	17.56	3.55	17.10	3.08	16.70	2.71	16.46	2.46	16.14	2.14	N/A	N/A
36	17.84	3.80	17.31	3.31	16.94	2.93	16.66	2.68	16.32	2.30	N/A	N/A
37	18.10	4.08	17.58	3.58	17.12	3.13	16.83	2.84	16.50	2.50	N/A	N/A
38	18.38	4.38	17.83	3.79	17.32	3.32	17.08	3.05	16.64	2.64	N/A	N/A
39	18.66	4.64	18.03	4.04	17.58	3.58	17.26	3.25	16.81	2.80	N/A	N/A
40	18.96	4.93	18.30	4.30	17.78	3.77	17.43	3.43	16.99	2.99	N/A	N/A
41	19.28	5.28	18.61	4.60	18.03	4.04	17.70	3.71	17.23	3.19	N/A	N/A
42	19.65	5.63	18.88	4.91	18.32	4.31	17.95	3.92	17.41	3.41	N/A	N/A
43	20.00	5.96	19.18	5.18	18.55	4.57	18.18	4.19	17.61	3.62	N/A	N/A
44	20.37	6.35	19.48	5.50	18.84	4.85	18.43	4.43	17.84	3.83	N/A	N/A
45	20.70	6.71	19.80	5.80	19.09	5.06	18.67	4.67	18.03	4.06	N/A	N/A
46	21.13	7.13	20.16	6.16	19.42	5.38	18.98	4.99	18.32	4.33	N/A	N/A
47	21.58	7.56	20.53	6.53	19.75	5.76	19.28	5.29	18.58	4.58	N/A	N/A
48	21.99	8.00	20.91	6.90	20.08	6.10	19.58	5.59	18.84	4.86	N/A	N/A
49	22.45	8.44	21.26	7.27	20.40	6.40	19.88	5.87	19.09	5.06	N/A	N/A
50	22.88	8.88	21.66	7.66	20.72	6.73	20.19	6.19	19.34	5.33	N/A	N/A
51	23.44	9.44	22.16	8.16	21.14	7.18	20.60	6.59	19.72	5.71	N/A	N/A
52	24.02	10.03	22.64	8.65	21.60	7.62	21.01	7.01	20.08	6.07	N/A	N/A
53	24.62	10.62	23.16	9.14	22.05	8.04	21.40	7.42	20.41	6.42	N/A	N/A
54	25.17	11.20	23.67	9.64	22.47	8.46	21.81	7.81	20.76	6.78	N/A	N/A
55	25.75	11.77	24.16	10.16	22.92	8.92	22.23	8.22	21.10	7.13	N/A	N/A
56	26.65	12.66	24.93	10.92	23.59	9.59	22.82	8.83	21.66	7.67	N/A	N/A
57	27.52	13.52	25.69	11.66	24.26	10.24	23.43	9.44	22.23	8.21	N/A	N/A
58	28.42	14.42	26.48	12.46	24.90	10.90	24.06	10.07	22.76	8.75	N/A	N/A
59	29.32	15.29	27.21	13.21	25.58	11.57	24.69	10.67	23.31	9.29	N/A	N/A
60	30.20	16.16	27.97	13.98	26.23	12.23	25.30	11.28	23.84	9.82	N/A	N/A
61	31.60	17.45	29.20	15.10	27.32	13.20	26.26	12.18	24.75	10.58	N/A	N/A
62	33.00	18.73	30.40	16.16	28.39	14.16	27.30	13.04	25.62	11.36	N/A	N/A
63	34.38	20.04	31.64	17.28	29.47	15.12	28.28	13.97	26.52	12.14	N/A	N/A
64	35.78	21.30	32.84	18.38	30.55	16.08	29.30	14.84	27.42	12.94	N/A	N/A
65	37.15	22.58	34.06	19.51	31.62	17.06	30.31	15.73	28.28	13.72	N/A	N/A
66	39.82	25.28	36.37	21.78	33.62	19.04	32.14	17.59	29.94	15.37	N/A	N/A
67	42.48	27.91	38.70	24.12	35.62	21.06	34.03	19.43	31.54	16.98	N/A	N/A
68	45.15	30.55	40.95	26.36	37.66	23.06	35.84	21.26	33.16	18.59	N/A	N/A
69	47.80	33.22	43.28	28.67	39.67	25.06	37.70	23.11	34.80	20.20	N/A	N/A
70	50.44	35.84	45.57	30.97	41.66	27.05	39.57	24.98	36.42	21.83	N/A	N/A
71	54.80	40.20	49.32	34.70	44.95	30.34	42.62	27.97	39.08	24.48	N/A	N/A
72	59.14	44.54	53.10	38.46	48.25	33.62	45.64	31.02	41.76	27.16	N/A	N/A
73	63.52	48.85	56.86	42.22	51.56	36.88	48.66	34.03	44.42	29.78	N/A	N/A
74	67.81	53.17	60.62	46.00	54.84	40.19	51.68	37.03	47.07	32.42	N/A	N/A
75	72.19	57.52	64.40	49.73	58.14	43.45	54.75	40.03	49.77	35.06	N/A	N/A
76	79.10	64.42	70.35	55.68	63.36	48.66	59.52	44.86	53.96	39.30	N/A	N/A
77	86.00	71.33	76.34	61.66	68.60	53.90	64.34	49.66	58.16	43.49	N/A	N/A
78	92.89	78.23	82.30	67.64	73.80	59.09	69.16	54.47	62.41	47.72	N/A	N/A
79	99.82	85.13	88.30	73.61	78.99	64.32	73.95	59.28	66.60	51.92	N/A	N/A
80	106.71	91.99	94.23	79.57	84.22	69.53	78.78	64.08	70.81	56.12	N/A	N/A
81	115.33	100.66	101.71	87.01	90.74	76.04	84.75	70.09	76.06	61.37	N/A	N/A
82	123.98	109.30	109.14	94.48	97.26	82.57	90.75	76.08	81.32	66.64	N/A	N/A
83	132.60	117.91	116.62	101.92	103.78	89.09	96.80	82.09	86.61	71.92	N/A	N/A
84	141.25	126.56	124.08	109.39	110.31	95.59	102.76	88.10	91.84	77.16	N/A	N/A
85	N/A	135.16	N/A	116.82	N/A	102.12	N/A	94.13	N/A	82.40	N/A	N/A
86	N/A	143.81	N/A	124.31	N/A	108.62	N/A	100.13	N/A	87.72	N/A	N/A
87	N/A	152.44	N/A	131.76	N/A	115.15	N/A	106.15	N/A	92.98	N/A	N/A
88	N/A	161.08	N/A	139.22	N/A	121.66	N/A	112.13	N/A	98.24	N/A	N/A
89	N/A	169.70	N/A	146.70	N/A	128.17	N/A	118.15	N/A	103.49	N/A	N/A
90	N/A	178.31	N/A	154.13	N/A	134.69	N/A	124.15	N/A	108.77	N/A	N/A
91	N/A	181.79	N/A	157.13	N/A	137.29	N/A	126.58	N/A	110.84	N/A	N/A
92	N/A	185.24	N/A	160.12	N/A	139.90	N/A	128.95	N/A	112.96	N/A	N/A
93	N/A	188.68	N/A	163.07	N/A	142.52	N/A	131.36	N/A	115.07	N/A	N/A
94	N/A	192.12	N/A	166.07	N/A	145.13	N/A	133.75	N/A	117.19	N/A	N/A
95	N/A	195.56	N/A	169.03	N/A	147.74	N/A	136.19	N/A	119.28	N/A	N/A
96	N/A	196.73	N/A	170.05	N/A	148.61	N/A	136.98	N/A	119.98	N/A	N/A
97	N/A	197.90	N/A	171.04	N/A	149.47	N/A	137.76	N/A	120.68	N/A	N/A
98	N/A	199.02	N/A	172.06	N/A	150.35	N/A	138.56	N/A	121.37	N/A	N/A
99	N/A	200.17	N/A	173.06	N/A	151.20	N/A	139.39	N/A	122.09	N/A	N/A
100	N/A	201.34	N/A	174.04	N/A	152.09	N/A	140.17	N/A	122.78	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Current Rates
Monthly Premium Rates
Maximum Benefit = $18,000 per $300 Monthly Benefit
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	16.16	1.91	15.96	1.68	15.72	1.46	15.57	1.32	15.43	1.16	N/A	N/A
26	16.34	2.08	16.08	1.85	15.86	1.58	15.70	1.44	15.52	1.26	N/A	N/A
27	16.51	2.26	16.26	1.96	15.99	1.73	15.81	1.56	15.66	1.40	N/A	N/A
28	16.68	2.41	16.39	2.11	16.11	1.86	15.96	1.68	15.73	1.48	N/A	N/A
29	16.83	2.58	16.51	2.26	16.27	1.99	16.05	1.82	15.86	1.58	N/A	N/A
30	17.01	2.76	16.68	2.41	16.39	2.11	16.16	1.91	15.97	1.69	N/A	N/A
31	17.26	3.01	16.89	2.64	16.59	2.29	16.34	2.05	16.11	1.85	N/A	N/A
32	17.52	3.23	17.11	2.82	16.75	2.50	16.50	2.24	16.27	1.99	N/A	N/A
33	17.74	3.47	17.29	3.04	16.96	2.69	16.68	2.40	16.41	2.11	N/A	N/A
34	17.98	3.72	17.53	3.23	17.12	2.86	16.82	2.57	16.53	2.27	N/A	N/A
35	18.21	3.92	17.73	3.46	17.30	3.04	17.00	2.72	16.70	2.41	N/A	N/A
36	18.54	4.26	18.00	3.74	17.56	3.28	17.24	2.96	16.89	2.60	N/A	N/A
37	18.84	4.58	18.27	4.00	17.83	3.52	17.43	3.14	17.08	2.80	N/A	N/A
38	19.16	4.90	18.54	4.28	18.03	3.77	17.64	3.41	17.26	2.99	N/A	N/A
39	19.47	5.18	18.80	4.57	18.30	4.02	17.86	3.60	17.43	3.18	N/A	N/A
40	19.80	5.50	19.05	4.84	18.54	4.26	18.08	3.80	17.61	3.40	N/A	N/A
41	20.16	5.87	19.45	5.17	18.81	4.58	18.36	4.09	17.86	3.60	N/A	N/A
42	20.55	6.28	19.80	5.50	19.15	4.86	18.64	4.36	18.14	3.83	N/A	N/A
43	20.97	6.70	20.11	5.84	19.45	5.17	18.94	4.64	18.36	4.09	N/A	N/A
44	21.37	7.07	20.44	6.17	19.75	5.47	19.18	4.92	18.62	4.33	N/A	N/A
45	21.75	7.48	20.79	6.53	20.04	5.78	19.47	5.18	18.84	4.58	N/A	N/A
46	22.24	7.94	21.25	6.96	20.40	6.14	19.81	5.52	19.15	4.86	N/A	N/A
47	22.71	8.45	21.68	7.38	20.74	6.49	20.14	5.86	19.45	5.17	N/A	N/A
48	23.24	8.95	22.09	7.81	21.10	6.88	20.47	6.22	19.75	5.47	N/A	N/A
49	23.72	9.41	22.50	8.24	21.48	7.21	20.83	6.55	20.04	5.78	N/A	N/A
50	24.19	9.91	22.93	8.68	21.86	7.56	21.14	6.90	20.34	6.07	N/A	N/A
51	24.84	10.55	23.49	9.24	22.33	8.06	21.60	7.36	20.72	6.48	N/A	N/A
52	25.47	11.20	24.03	9.79	22.84	8.57	22.06	7.80	21.13	6.88	N/A	N/A
53	26.17	11.86	24.61	10.33	23.31	9.05	22.50	8.22	21.54	7.27	N/A	N/A
54	26.80	12.50	25.15	10.90	23.79	9.54	22.95	8.68	21.94	7.67	N/A	N/A
55	27.44	13.18	25.71	11.45	24.27	10.01	23.41	9.10	22.33	8.06	N/A	N/A
56	28.45	14.16	26.59	12.34	25.04	10.79	24.13	9.83	22.95	8.68	N/A	N/A
57	29.47	15.19	27.49	13.20	25.78	11.54	24.80	10.51	23.56	9.29	N/A	N/A
58	30.50	16.22	28.36	14.04	26.55	12.29	25.56	11.26	24.18	9.90	N/A	N/A
59	31.51	17.24	29.23	14.92	27.32	13.03	26.22	11.95	24.79	10.50	N/A	N/A
60	32.50	18.25	30.09	15.80	28.08	13.80	26.92	12.65	25.38	11.11	N/A	N/A
61	34.08	19.72	31.48	17.06	29.29	14.88	28.05	13.67	26.36	11.99	N/A	N/A
62	35.61	21.11	32.83	18.30	30.50	15.98	29.17	14.65	27.34	12.86	N/A	N/A
63	37.16	22.56	34.20	19.54	31.68	17.10	30.30	15.68	28.35	13.70	N/A	N/A
64	38.72	24.00	35.54	20.76	32.88	18.18	31.42	16.67	29.32	14.58	N/A	N/A
65	40.27	25.42	36.88	22.06	34.10	19.26	32.50	17.68	30.31	15.48	N/A	N/A
66	43.26	28.39	39.48	24.61	36.37	21.54	34.63	19.75	32.12	17.28	N/A	N/A
67	46.20	31.33	42.06	27.19	38.60	23.80	36.69	21.83	33.93	19.09	N/A	N/A
68	49.16	34.32	44.62	29.74	40.90	26.04	38.74	23.89	35.78	20.90	N/A	N/A
69	52.12	37.24	47.20	32.32	43.17	28.30	40.84	25.99	37.56	22.69	N/A	N/A
70	55.09	40.20	49.78	34.91	45.43	30.55	42.93	28.06	39.39	24.50	N/A	N/A
71	59.92	44.99	53.94	39.05	49.10	34.22	46.34	31.45	42.39	27.49	N/A	N/A
72	64.70	49.80	58.11	43.20	52.78	37.87	49.74	34.81	45.36	30.44	N/A	N/A
73	69.50	54.56	62.29	47.38	56.49	41.56	53.13	38.18	48.34	33.42	N/A	N/A
74	74.31	59.36	66.50	51.53	60.13	45.20	56.53	41.59	51.33	36.38	N/A	N/A
75	79.11	64.16	70.65	55.69	63.85	48.85	59.95	44.95	54.30	39.36	N/A	N/A
76	86.83	71.84	77.35	62.39	69.69	54.76	65.34	50.38	59.01	44.05	N/A	N/A
77	94.52	79.56	84.03	69.06	75.55	60.61	70.75	55.78	63.74	48.78	N/A	N/A
78	102.19	87.26	90.73	75.76	81.44	66.48	76.14	61.18	68.48	53.50	N/A	N/A
79	109.90	94.94	97.41	82.46	87.30	72.36	81.52	66.58	73.21	58.21	N/A	N/A
80	117.60	102.64	104.07	89.11	93.16	78.22	86.94	71.98	77.91	62.98	N/A	N/A
81	127.22	112.27	112.45	97.46	100.50	85.51	93.67	78.72	83.79	68.87	N/A	N/A
82	136.84	121.91	120.76	105.83	107.85	92.84	100.42	85.44	89.72	74.77	N/A	N/A
83	146.47	131.51	129.13	114.18	115.18	100.19	107.18	92.23	95.61	80.66	N/A	N/A
84	156.12	141.13	137.48	122.52	122.48	107.56	113.91	98.95	101.54	86.58	N/A	N/A
85	N/A	150.77	N/A	130.87	N/A	114.86	N/A	105.70	N/A	92.47	N/A	N/A
86	N/A	160.42	N/A	139.24	N/A	122.21	N/A	112.45	N/A	98.36	N/A	N/A
87	N/A	170.03	N/A	147.60	N/A	129.50	N/A	119.17	N/A	104.28	N/A	N/A
88	N/A	179.65	N/A	155.93	N/A	136.85	N/A	125.98	N/A	110.17	N/A	N/A
89	N/A	189.25	N/A	164.32	N/A	144.19	N/A	132.68	N/A	116.09	N/A	N/A
90	N/A	198.85	N/A	172.66	N/A	151.51	N/A	139.44	N/A	121.97	N/A	N/A
91	N/A	202.73	N/A	175.99	N/A	154.43	N/A	142.12	N/A	124.33	N/A	N/A
92	N/A	206.57	N/A	179.35	N/A	157.39	N/A	144.84	N/A	126.70	N/A	N/A
93	N/A	210.43	N/A	182.70	N/A	160.28	N/A	147.55	N/A	129.06	N/A	N/A
94	N/A	214.26	N/A	186.01	N/A	163.25	N/A	150.23	N/A	131.40	N/A	N/A
95	N/A	218.12	N/A	189.36	N/A	166.16	N/A	152.90	N/A	133.76	N/A	N/A
96	N/A	219.41	N/A	190.49	N/A	167.15	N/A	153.82	N/A	134.56	N/A	N/A
97	N/A	220.69	N/A	191.60	N/A	168.12	N/A	154.70	N/A	135.37	N/A	N/A
98	N/A	221.98	N/A	192.70	N/A	169.14	N/A	155.62	N/A	136.14	N/A	N/A
99	N/A	223.26	N/A	193.82	N/A	170.09	N/A	156.53	N/A	136.93	N/A	N/A
100	N/A	224.54	N/A	194.93	N/A	171.06	N/A	157.42	N/A	137.70	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Current Rates
Monthly Premium Rates
Unlimited Maximum Benefit
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	23.25	8.72	22.12	7.56	21.26	6.72	20.72	6.17	19.93	5.38	N/A	N/A
46	23.85	9.30	22.62	8.05	21.70	7.15	21.10	6.58	20.34	5.77	N/A	N/A
47	24.45	9.90	23.13	8.58	22.12	7.60	21.54	7.01	20.67	6.10	N/A	N/A
48	25.04	10.50	23.62	9.07	22.58	8.02	21.94	7.38	21.00	6.46	N/A	N/A
49	25.63	11.10	24.15	9.60	23.00	8.46	22.32	7.78	21.34	6.80	N/A	N/A
50	26.22	11.68	24.64	10.10	23.43	8.89	22.71	8.18	21.68	7.15	N/A	N/A
51	27.02	12.49	25.30	10.76	24.00	9.44	23.24	8.72	22.14	7.62	N/A	N/A
52	27.80	13.25	25.94	11.40	24.55	10.01	23.76	9.25	22.59	8.05	N/A	N/A
53	28.62	14.09	26.64	12.08	25.14	10.58	24.27	9.72	23.02	8.50	N/A	N/A
54	29.44	14.87	27.27	12.72	25.71	11.17	24.79	10.25	23.49	8.96	N/A	N/A
55	30.26	15.70	27.92	13.38	26.26	11.75	25.32	10.79	23.91	9.38	N/A	N/A
56	31.51	16.97	29.06	14.51	27.24	12.68	26.19	11.65	24.69	10.16	N/A	N/A
57	32.80	18.25	30.18	15.65	28.20	13.67	27.13	12.56	25.44	10.90	N/A	N/A
58	34.11	19.56	31.33	16.78	29.17	14.62	28.03	13.43	26.22	11.66	N/A	N/A
59	35.48	20.90	32.49	17.93	30.12	15.59	28.90	14.35	27.01	12.46	N/A	N/A
60	36.81	22.24	33.66	19.09	31.17	16.61	29.80	15.25	27.76	13.21	N/A	N/A
61	38.80	24.13	35.38	20.72	32.67	18.00	31.21	16.57	28.96	14.28	N/A	N/A
62	40.82	26.03	37.15	22.39	34.22	19.46	32.61	17.86	30.20	15.41	N/A	N/A
63	42.86	27.96	38.97	24.06	35.77	20.86	34.06	19.18	31.42	16.54	N/A	N/A
64	44.91	29.94	40.76	25.73	37.34	22.30	35.49	20.45	32.66	17.64	N/A	N/A
65	47.04	31.88	42.57	27.46	38.88	23.76	36.88	21.82	33.86	18.77	N/A	N/A
66	51.15	36.00	46.14	31.02	42.00	26.88	39.74	24.62	36.30	21.23	N/A	N/A
67	55.40	40.25	49.81	34.67	45.15	30.01	42.64	27.52	38.85	23.72	N/A	N/A
68	59.71	44.57	53.50	38.35	48.38	33.24	45.61	30.46	41.40	26.24	N/A	N/A
69	64.10	48.94	57.31	42.16	51.66	36.52	48.63	33.49	44.00	28.87	N/A	N/A
70	68.58	53.40	61.18	46.02	54.98	39.84	51.68	36.53	46.63	31.50	N/A	N/A
71	75.55	60.40	67.20	52.02	60.22	45.05	56.48	41.26	50.74	35.58	N/A	N/A
72	82.70	67.49	73.39	58.18	65.55	50.35	61.30	46.08	54.96	39.74	N/A	N/A
73	89.95	74.76	79.66	64.42	70.94	55.70	66.26	51.04	59.22	44.00	N/A	N/A
74	97.38	82.15	86.00	70.78	76.47	61.20	71.26	56.06	63.56	48.34	N/A	N/A
75	104.89	89.65	92.50	77.27	82.05	66.80	76.41	61.18	68.00	52.76	N/A	N/A
76	115.65	100.42	101.82	86.54	90.09	74.83	83.76	68.53	74.34	59.08	N/A	N/A
77	126.40	111.16	111.08	95.83	98.10	82.85	91.08	75.83	80.66	65.44	N/A	N/A
78	137.14	121.92	120.33	105.11	106.14	90.86	98.43	83.18	86.98	71.75	N/A	N/A
79	147.90	132.67	129.62	114.37	114.12	98.86	105.76	90.53	93.33	78.06	N/A	N/A
80	158.67	143.45	138.91	123.65	122.16	106.88	113.13	97.84	99.64	84.42	N/A	N/A
81	172.11	156.86	150.49	135.24	132.18	116.93	122.28	107.04	107.56	92.28	N/A	N/A
82	185.56	170.33	162.04	146.81	142.17	126.91	131.44	116.22	115.47	100.21	N/A	N/A
83	199.02	183.78	173.65	158.40	152.23	136.96	140.65	125.39	123.39	108.16	N/A	N/A
84	212.48	197.23	185.25	170.02	162.20	146.95	149.79	134.56	131.32	116.06	N/A	N/A
85	N/A	210.66	N/A	181.58	N/A	156.97	N/A	143.75	N/A	123.97	N/A	N/A
86	N/A	224.12	N/A	193.20	N/A	167.02	N/A	152.90	N/A	131.87	N/A	N/A
87	N/A	237.54	N/A	204.78	N/A	177.04	N/A	162.08	N/A	139.80	N/A	N/A
88	N/A	251.00	N/A	216.35	N/A	187.04	N/A	171.26	N/A	147.67	N/A	N/A
89	N/A	264.44	N/A	227.93	N/A	197.08	N/A	180.43	N/A	155.62	N/A	N/A
90	N/A	277.87	N/A	239.53	N/A	207.07	N/A	189.61	N/A	163.52	N/A	N/A
91	N/A	283.27	N/A	244.18	N/A	211.09	N/A	193.27	N/A	166.68	N/A	N/A
92	N/A	288.64	N/A	248.81	N/A	215.09	N/A	196.96	N/A	169.85	N/A	N/A
93	N/A	294.04	N/A	253.44	N/A	219.12	N/A	200.62	N/A	172.99	N/A	N/A
94	N/A	299.41	N/A	258.07	N/A	223.15	N/A	204.28	N/A	176.18	N/A	N/A
95	N/A	304.78	N/A	262.70	N/A	227.14	N/A	207.95	N/A	179.34	N/A	N/A
96	N/A	306.59	N/A	264.26	N/A	228.48	N/A	209.20	N/A	180.37	N/A	N/A
97	N/A	308.39	N/A	265.82	N/A	229.81	N/A	210.42	N/A	181.45	N/A	N/A
98	N/A	310.18	N/A	267.34	N/A	231.17	N/A	211.63	N/A	182.51	N/A	N/A
99	N/A	311.99	N/A	268.90	N/A	232.49	N/A	212.83	N/A	183.55	N/A	N/A
100	N/A	313.75	N/A	270.44	N/A	233.81	N/A	214.09	N/A	184.62	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Current Rates
Monthly Premium Rates
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	14.91	1.06	14.79	.91	14.65	.83	14.58	.74	14.50	.64	N/A	N/A
26	14.91	1.15	14.79	1.01	14.65	.88	14.58	.82	14.50	.67	N/A	N/A
27	14.91	1.21	14.79	1.07	14.65	.92	14.58	.85	14.50	.74	N/A	N/A
28	14.91	1.32	14.79	1.15	14.65	1.00	14.58	.91	14.50	.83	N/A	N/A
29	14.91	1.42	14.79	1.21	14.65	1.06	14.58	.96	14.50	.85	N/A	N/A
30	14.91	1.48	14.79	1.30	14.65	1.13	14.58	1.01	14.50	.90	N/A	N/A
31	14.91	1.58	14.79	1.40	14.65	1.20	14.58	1.13	14.50	.96	N/A	N/A
32	14.91	1.72	14.79	1.48	14.65	1.30	14.58	1.19	14.50	1.01	N/A	N/A
33	14.91	1.82	14.79	1.58	14.65	1.38	14.58	1.26	14.50	1.13	N/A	N/A
34	14.91	1.91	14.79	1.69	14.65	1.46	14.58	1.34	14.50	1.16	N/A	N/A
35	14.91	2.00	14.79	1.75	14.65	1.54	14.58	1.42	14.50	1.21	N/A	N/A
36	14.91	2.14	14.79	1.88	14.65	1.63	14.58	1.50	14.50	1.32	N/A	N/A
37	14.91	2.27	14.79	2.00	14.65	1.73	14.58	1.58	14.50	1.40	N/A	N/A
38	14.91	2.41	14.79	2.14	14.65	1.85	14.58	1.69	14.50	1.46	N/A	N/A
39	14.91	2.56	14.79	2.24	14.65	1.92	14.58	1.76	14.50	1.56	N/A	N/A
40	14.91	2.69	14.79	2.36	14.65	2.03	14.58	1.86	14.50	1.63	N/A	N/A
41	14.91	2.84	14.79	2.50	14.65	2.16	14.58	1.96	14.50	1.73	N/A	N/A
42	14.91	3.01	14.79	2.60	14.65	2.26	14.58	2.08	14.50	1.84	N/A	N/A
43	14.91	3.13	14.79	2.76	14.65	2.40	14.58	2.18	14.50	1.91	N/A	N/A
44	14.91	3.30	14.79	2.88	14.65	2.51	14.58	2.29	14.50	2.00	N/A	N/A
45	14.91	3.46	14.79	3.01	14.65	2.60	14.58	2.40	14.50	2.08	N/A	N/A
46	14.91	3.62	14.79	3.18	14.65	2.74	14.58	2.53	14.50	2.21	N/A	N/A
47	14.91	3.79	14.79	3.31	14.65	2.87	14.58	2.64	14.50	2.29	N/A	N/A
48	14.91	4.00	14.79	3.47	14.65	3.01	14.58	2.78	14.50	2.41	N/A	N/A
49	14.92	4.13	14.79	3.61	14.65	3.13	14.58	2.88	14.50	2.53	N/A	N/A
50	14.96	4.33	14.79	3.77	14.65	3.28	14.58	3.01	14.50	2.60	N/A	N/A
51	15.09	4.57	14.79	3.95	14.65	3.46	14.58	3.18	14.50	2.76	N/A	N/A
52	15.19	4.75	14.79	4.14	14.65	3.60	14.58	3.31	14.50	2.88	N/A	N/A
53	15.25	4.98	14.79	4.34	14.65	3.77	14.58	3.47	14.50	3.02	N/A	N/A
54	15.37	5.20	14.79	4.56	14.65	3.91	14.58	3.61	14.50	3.14	N/A	N/A
55	15.43	5.35	14.79	4.69	14.65	4.07	14.58	3.76	14.50	3.29	N/A	N/A
56	15.68	5.76	14.91	4.99	14.65	4.33	14.58	4.00	14.50	3.47	N/A	N/A
57	15.86	6.10	15.08	5.28	14.65	4.60	14.58	4.24	14.50	3.66	N/A	N/A
58	16.06	6.40	15.21	5.53	14.65	4.86	14.58	4.43	14.50	3.84	N/A	N/A
59	16.28	6.73	15.38	5.82	14.65	5.06	14.58	4.64	14.50	4.06	N/A	N/A
60	16.44	7.04	15.49	6.07	14.71	5.30	14.58	4.87	14.50	4.24	N/A	N/A
61	16.88	7.50	15.81	6.48	15.02	5.63	14.58	5.18	14.50	4.49	N/A	N/A
62	17.26	7.97	16.15	6.88	15.25	6.00	14.79	5.48	14.50	4.75	N/A	N/A
63	17.64	8.38	16.46	7.21	15.54	6.30	15.02	5.78	14.50	5.00	N/A	N/A
64	18.00	8.82	16.75	7.56	15.79	6.61	15.24	6.07	14.50	5.24	N/A	N/A
65	18.36	9.24	17.06	7.93	16.03	6.90	15.44	6.32	14.61	5.50	N/A	N/A
66	19.17	10.18	17.73	8.75	16.60	7.64	15.98	6.98	15.07	6.06	N/A	N/A
67	19.93	11.08	18.38	9.54	17.14	8.29	16.46	7.62	15.44	6.59	N/A	N/A
68	20.70	11.95	19.02	10.26	17.70	8.96	16.96	8.22	15.85	7.09	N/A	N/A
69	21.40	12.80	19.62	11.02	18.19	9.60	17.42	8.78	16.26	7.62	N/A	N/A
70	22.10	13.63	20.19	11.71	18.68	10.22	17.85	9.37	16.59	8.09	N/A	N/A
71	23.41	15.07	21.31	12.96	19.65	11.32	18.72	10.34	17.29	8.95	N/A	N/A
72	24.68	16.43	22.39	14.14	20.55	12.34	19.56	11.32	17.98	9.74	N/A	N/A
73	25.88	17.75	23.41	15.26	21.44	13.34	20.36	12.23	18.66	10.54	N/A	N/A
74	27.02	19.03	24.42	16.39	22.28	14.28	21.09	13.12	19.28	11.28	N/A	N/A
75	28.10	20.23	25.32	17.44	23.10	15.22	21.82	13.97	19.84	12.02	N/A	N/A
76	30.02	22.28	26.92	19.20	24.48	16.75	23.11	15.38	20.95	13.21	N/A	N/A
77	31.86	24.28	28.52	20.90	25.86	18.22	24.31	16.73	21.97	14.38	N/A	N/A
78	33.61	26.17	29.98	22.50	27.13	19.62	25.47	18.01	22.95	15.49	N/A	N/A
79	35.28	27.95	31.40	24.06	28.35	21.01	26.58	19.25	23.89	16.57	N/A	N/A
80	36.85	29.66	32.74	25.57	29.48	22.28	27.62	20.42	24.78	17.58	N/A	N/A
81	39.66	32.44	35.14	27.95	31.56	24.42	29.54	22.33	26.42	19.22	N/A	N/A
82	42.42	35.23	37.53	30.34	33.66	26.48	31.48	24.28	28.06	20.89	N/A	N/A
83	45.20	38.00	39.93	32.75	35.77	28.55	33.38	26.20	29.72	22.50	N/A	N/A
84	47.96	40.78	42.33	35.14	37.83	30.64	35.29	28.09	31.35	24.17	N/A	N/A
85	N/A	43.55	N/A	37.52	N/A	32.71	N/A	30.02	N/A	25.80	N/A	N/A
86	N/A	46.34	N/A	39.91	N/A	34.81	N/A	31.92	N/A	27.47	N/A	N/A
87	N/A	49.12	N/A	42.32	N/A	36.89	N/A	33.85	N/A	29.12	N/A	N/A
88	N/A	51.92	N/A	44.71	N/A	39.01	N/A	35.78	N/A	30.76	N/A	N/A
89	N/A	54.68	N/A	47.09	N/A	41.10	N/A	37.69	N/A	32.40	N/A	N/A
90	N/A	57.49	N/A	49.50	N/A	43.19	N/A	39.60	N/A	34.07	N/A	N/A
91	N/A	58.58	N/A	50.47	N/A	44.00	N/A	40.37	N/A	34.70	N/A	N/A
92	N/A	59.70	N/A	51.42	N/A	44.86	N/A	41.12	N/A	35.35	N/A	N/A
93	N/A	60.80	N/A	52.37	N/A	45.70	N/A	41.89	N/A	36.00	N/A	N/A
94	N/A	61.91	N/A	53.34	N/A	46.50	N/A	42.67	N/A	36.70	N/A	N/A
95	N/A	63.04	N/A	54.30	N/A	47.34	N/A	43.44	N/A	37.36	N/A	N/A
96	N/A	63.40	N/A	54.62	N/A	47.62	N/A	43.69	N/A	37.55	N/A	N/A
97	N/A	63.77	N/A	54.95	N/A	47.92	N/A	43.97	N/A	37.79	N/A	N/A
98	N/A	64.15	N/A	55.26	N/A	48.18	N/A	44.21	N/A	38.00	N/A	N/A
99	N/A	64.51	N/A	55.60	N/A	48.47	N/A	44.47	N/A	38.24	N/A	N/A
100	N/A	64.88	N/A	55.92	N/A	48.77	N/A	44.71	N/A	38.46	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Current Rates
Monthly Premium Rates
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	15.48	1.48	15.26	1.30	15.12	1.15	15.02	1.04	14.90	.90	N/A	N/A
26	15.48	1.61	15.26	1.40	15.12	1.21	15.02	1.13	14.90	.98	N/A	N/A
27	15.48	1.73	15.26	1.50	15.12	1.32	15.02	1.20	14.90	1.06	N/A	N/A
28	15.48	1.85	15.26	1.58	15.12	1.42	15.02	1.26	14.90	1.14	N/A	N/A
29	15.48	1.93	15.26	1.69	15.12	1.48	15.02	1.34	14.90	1.19	N/A	N/A
30	15.48	2.05	15.26	1.76	15.12	1.56	15.02	1.43	14.90	1.26	N/A	N/A
31	15.48	2.22	15.26	1.91	15.12	1.69	15.02	1.55	14.90	1.36	N/A	N/A
32	15.48	2.39	15.26	2.05	15.12	1.82	15.02	1.67	14.90	1.44	N/A	N/A
33	15.48	2.51	15.26	2.17	15.12	1.92	15.02	1.73	14.90	1.55	N/A	N/A
34	15.49	2.69	15.26	2.30	15.12	2.04	15.02	1.85	14.90	1.63	N/A	N/A
35	15.51	2.80	15.26	2.42	15.12	2.16	15.02	1.93	14.90	1.73	N/A	N/A
36	15.56	3.01	15.26	2.58	15.12	2.29	15.02	2.08	14.90	1.85	N/A	N/A
37	15.64	3.18	15.26	2.74	15.12	2.42	15.02	2.21	14.90	1.93	N/A	N/A
38	15.69	3.36	15.26	2.92	15.12	2.57	15.02	2.30	14.90	2.05	N/A	N/A
39	15.72	3.52	15.26	3.05	15.12	2.70	15.02	2.45	14.90	2.17	N/A	N/A
40	15.76	3.72	15.26	3.20	15.12	2.84	15.02	2.56	14.90	2.27	N/A	N/A
41	15.86	3.92	15.37	3.42	15.12	3.01	15.02	2.72	14.90	2.41	N/A	N/A
42	15.96	4.12	15.40	3.59	15.12	3.14	15.02	2.87	14.90	2.54	N/A	N/A
43	16.02	4.34	15.43	3.77	15.12	3.31	15.02	3.01	14.90	2.69	N/A	N/A
44	16.08	4.56	15.49	3.92	15.12	3.47	15.02	3.14	14.90	2.78	N/A	N/A
45	16.15	4.73	15.52	4.09	15.12	3.61	15.02	3.29	14.90	2.92	N/A	N/A
46	16.28	4.98	15.64	4.33	15.12	3.79	15.02	3.47	14.90	3.05	N/A	N/A
47	16.39	5.21	15.70	4.56	15.19	4.00	15.02	3.62	14.90	3.20	N/A	N/A
48	16.50	5.47	15.76	4.73	15.21	4.15	15.02	3.79	14.90	3.32	N/A	N/A
49	16.59	5.66	15.85	4.93	15.24	4.34	15.02	3.97	14.90	3.48	N/A	N/A
50	16.68	5.88	15.92	5.15	15.26	4.56	15.02	4.12	14.90	3.61	N/A	N/A
51	16.88	6.22	16.05	5.38	15.40	4.74	15.02	4.34	14.90	3.79	N/A	N/A
52	17.01	6.50	16.20	5.65	15.51	4.99	15.08	4.57	14.90	4.00	N/A	N/A
53	17.23	6.80	16.30	5.88	15.57	5.20	15.13	4.74	14.90	4.14	N/A	N/A
54	17.37	7.08	16.44	6.16	15.69	5.45	15.22	4.96	14.90	4.33	N/A	N/A
55	17.53	7.37	16.57	6.40	15.74	5.62	15.26	5.16	14.90	4.49	N/A	N/A
56	17.84	7.81	16.81	6.79	15.97	5.95	15.48	5.47	14.90	4.75	N/A	N/A
57	18.15	8.26	17.06	7.18	16.15	6.30	15.68	5.78	14.92	5.03	N/A	N/A
58	18.43	8.68	17.29	7.52	16.36	6.61	15.81	6.06	15.08	5.30	N/A	N/A
59	18.72	9.07	17.53	7.88	16.57	6.91	15.98	6.32	15.20	5.56	N/A	N/A
60	18.98	9.48	17.73	8.24	16.72	7.21	16.12	6.61	15.28	5.80	N/A	N/A
61	19.53	10.10	18.21	8.76	17.12	7.68	16.50	7.04	15.64	6.16	N/A	N/A
62	20.08	10.70	18.67	9.29	17.53	8.15	16.83	7.48	15.92	6.53	N/A	N/A
63	20.60	11.26	19.12	9.79	17.88	8.57	17.23	7.86	16.22	6.89	N/A	N/A
64	21.08	11.80	19.52	10.25	18.25	9.00	17.53	8.24	16.50	7.21	N/A	N/A
65	21.55	12.35	19.90	10.74	18.61	9.38	17.84	8.62	16.75	7.54	N/A	N/A
66	22.66	13.58	20.90	11.81	19.42	10.33	18.58	9.48	17.41	8.33	N/A	N/A
67	23.76	14.82	21.82	12.89	20.19	11.27	19.28	10.33	18.01	9.07	N/A	N/A
68	24.79	15.98	22.71	13.92	20.97	12.14	19.98	11.12	18.62	9.82	N/A	N/A
69	25.78	17.11	23.58	14.87	21.69	13.01	20.66	11.94	19.18	10.49	N/A	N/A
70	26.77	18.18	24.42	15.80	22.40	13.82	21.25	12.68	19.74	11.14	N/A	N/A
71	28.53	20.10	25.90	17.45	23.72	15.25	22.46	13.99	20.74	12.35	N/A	N/A
72	30.26	21.92	27.36	19.03	24.99	16.67	23.59	15.25	21.76	13.49	N/A	N/A
73	31.86	23.69	28.77	20.59	26.19	18.00	24.70	16.50	22.74	14.56	N/A	N/A
74	33.43	25.37	30.10	22.06	27.33	19.28	25.72	17.69	23.67	15.58	N/A	N/A
75	34.94	26.99	31.40	23.45	28.45	20.51	26.73	18.80	24.51	16.60	N/A	N/A
76	37.52	29.72	33.62	25.80	30.36	22.58	28.52	20.70	26.07	18.28	N/A	N/A
77	39.99	32.34	35.78	28.09	32.22	24.55	30.20	22.50	27.56	19.87	N/A	N/A
78	42.39	34.86	37.82	30.30	34.04	26.48	31.82	24.28	28.96	21.42	N/A	N/A
79	44.64	37.24	39.75	32.38	35.68	28.30	33.34	25.94	30.31	22.90	N/A	N/A
80	46.77	39.54	41.61	34.37	37.32	30.02	34.80	27.53	31.56	24.31	N/A	N/A
81	50.49	43.26	44.85	37.55	40.11	32.84	37.39	30.11	33.85	26.59	N/A	N/A
82	54.21	46.94	48.06	40.80	42.93	35.66	39.96	32.70	36.13	28.88	N/A	N/A
83	57.90	50.66	51.27	44.02	45.74	38.47	42.56	35.28	38.42	31.14	N/A	N/A
84	61.62	54.34	54.50	47.24	48.56	41.30	45.14	37.84	40.69	33.42	N/A	N/A
85	N/A	58.07	N/A	50.45	N/A	44.12	N/A	40.45	N/A	35.69	N/A	N/A
86	N/A	61.78	N/A	53.68	N/A	46.92	N/A	43.01	N/A	37.99	N/A	N/A
87	N/A	65.47	N/A	56.88	N/A	49.74	N/A	45.59	N/A	40.27	N/A	N/A
88	N/A	69.18	N/A	60.11	N/A	52.56	N/A	48.18	N/A	42.56	N/A	N/A
89	N/A	72.90	N/A	63.32	N/A	55.38	N/A	50.75	N/A	44.84	N/A	N/A
90	N/A	76.57	N/A	66.56	N/A	58.18	N/A	53.34	N/A	47.09	N/A	N/A
91	N/A	78.06	N/A	67.81	N/A	59.30	N/A	54.40	N/A	48.01	N/A	N/A
92	N/A	79.56	N/A	69.12	N/A	60.42	N/A	55.42	N/A	48.94	N/A	N/A
93	N/A	81.02	N/A	70.42	N/A	61.57	N/A	56.44	N/A	49.82	N/A	N/A
94	N/A	82.54	N/A	71.70	N/A	62.70	N/A	57.49	N/A	50.74	N/A	N/A
95	N/A	84.01	N/A	72.98	N/A	63.83	N/A	58.50	N/A	51.66	N/A	N/A
96	N/A	84.48	N/A	73.43	N/A	64.20	N/A	58.86	N/A	51.95	N/A	N/A
97	N/A	84.98	N/A	73.84	N/A	64.57	N/A	59.21	N/A	52.26	N/A	N/A
98	N/A	85.48	N/A	74.28	N/A	64.94	N/A	59.53	N/A	52.57	N/A	N/A
99	N/A	85.98	N/A	74.69	N/A	65.32	N/A	59.90	N/A	52.88	N/A	N/A
100	N/A	86.47	N/A	75.13	N/A	65.71	N/A	60.24	N/A	53.17	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Current Rates
Monthly Premium Rates
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	15.85	1.73	15.64	1.50	15.44	1.34	15.36	1.19	15.20	1.04	N/A	N/A
26	15.86	1.86	15.64	1.63	15.44	1.43	15.36	1.30	15.20	1.14	N/A	N/A
27	15.86	1.99	15.64	1.74	15.44	1.55	15.36	1.38	15.20	1.20	N/A	N/A
28	15.86	2.14	15.64	1.86	15.44	1.63	15.36	1.48	15.20	1.27	N/A	N/A
29	15.86	2.26	15.64	1.96	15.44	1.73	15.36	1.56	15.20	1.36	N/A	N/A
30	15.86	2.40	15.64	2.08	15.44	1.84	15.36	1.67	15.20	1.43	N/A	N/A
31	15.92	2.57	15.64	2.24	15.44	1.96	15.36	1.76	15.20	1.55	N/A	N/A
32	15.97	2.74	15.64	2.39	15.44	2.10	15.36	1.91	15.20	1.67	N/A	N/A
33	16.02	2.92	15.64	2.54	15.44	2.22	15.36	2.03	15.20	1.74	N/A	N/A
34	16.05	3.08	15.66	2.69	15.44	2.36	15.36	2.14	15.20	1.86	N/A	N/A
35	16.08	3.25	15.68	2.82	15.44	2.50	15.36	2.26	15.20	1.96	N/A	N/A
36	16.16	3.47	15.73	3.02	15.44	2.68	15.36	2.41	15.20	2.10	N/A	N/A
37	16.27	3.66	15.76	3.19	15.44	2.82	15.36	2.56	15.20	2.22	N/A	N/A
38	16.34	3.90	15.81	3.40	15.44	2.98	15.36	2.71	15.20	2.35	N/A	N/A
39	16.41	4.08	15.86	3.55	15.44	3.13	15.36	2.86	15.20	2.46	N/A	N/A
40	16.46	4.30	15.92	3.74	15.48	3.29	15.36	2.99	15.20	2.58	N/A	N/A
41	16.60	4.57	16.02	3.95	15.52	3.47	15.36	3.18	15.20	2.74	N/A	N/A
42	16.74	4.84	16.08	4.15	15.58	3.65	15.36	3.36	15.20	2.88	N/A	N/A
43	16.83	5.03	16.15	4.36	15.66	3.83	15.36	3.52	15.20	3.05	N/A	N/A
44	16.96	5.29	16.26	4.58	15.69	4.02	15.37	3.71	15.20	3.20	N/A	N/A
45	17.06	5.51	16.30	4.75	15.73	4.19	15.39	3.84	15.20	3.32	N/A	N/A
46	17.24	5.81	16.42	5.00	15.81	4.42	15.44	4.07	15.20	3.52	N/A	N/A
47	17.40	6.11	16.53	5.28	15.88	4.62	15.52	4.28	15.20	3.66	N/A	N/A
48	17.53	6.37	16.64	5.50	15.98	4.86	15.58	4.43	15.20	3.84	N/A	N/A
49	17.67	6.62	16.74	5.76	16.05	5.03	15.68	4.64	15.20	4.02	N/A	N/A
50	17.80	6.90	16.83	5.94	16.11	5.23	15.72	4.85	15.20	4.14	N/A	N/A
51	18.01	7.24	17.00	6.24	16.27	5.51	15.81	5.04	15.20	4.40	N/A	N/A
52	18.25	7.64	17.23	6.55	16.41	5.78	15.96	5.30	15.22	4.61	N/A	N/A
53	18.46	7.97	17.37	6.88	16.53	6.01	16.05	5.56	15.28	4.85	N/A	N/A
54	18.67	8.29	17.54	7.15	16.64	6.28	16.15	5.80	15.39	5.00	N/A	N/A
55	18.86	8.62	17.67	7.42	16.75	6.50	16.26	6.01	15.44	5.21	N/A	N/A
56	19.24	9.12	18.00	7.88	17.01	6.91	16.46	6.38	15.66	5.52	N/A	N/A
57	19.62	9.64	18.32	8.34	17.29	7.33	16.70	6.73	15.81	5.84	N/A	N/A
58	20.02	10.16	18.62	8.76	17.53	7.67	16.95	7.07	16.02	6.14	N/A	N/A
59	20.37	10.63	18.90	9.17	17.74	8.04	17.12	7.39	16.16	6.44	N/A	N/A
60	20.70	11.10	19.17	9.59	17.98	8.38	17.31	7.72	16.32	6.72	N/A	N/A
61	21.37	11.80	19.75	10.20	18.46	8.92	17.74	8.22	16.72	7.18	N/A	N/A
62	21.98	12.50	20.26	10.80	18.94	9.44	18.19	8.72	17.08	7.60	N/A	N/A
63	22.58	13.19	20.79	11.35	19.36	9.94	18.61	9.17	17.42	8.00	N/A	N/A
64	23.17	13.81	21.28	11.93	19.81	10.45	18.98	9.61	17.74	8.38	N/A	N/A
65	23.73	14.42	21.76	12.46	20.18	10.90	19.34	10.07	18.08	8.76	N/A	N/A
66	25.06	15.89	22.88	13.70	21.18	12.02	20.23	11.09	18.84	9.66	N/A	N/A
67	26.35	17.30	24.00	14.93	22.10	13.06	21.09	12.05	19.56	10.51	N/A	N/A
68	27.58	18.67	25.04	16.13	23.01	14.09	21.92	13.01	20.26	11.35	N/A	N/A
69	28.77	20.00	26.04	17.27	23.86	15.10	22.69	13.92	20.94	12.14	N/A	N/A
70	29.91	21.25	27.01	18.36	24.70	16.03	23.43	14.80	21.58	12.94	N/A	N/A
71	31.98	23.45	28.78	20.23	26.22	17.70	24.84	16.32	22.81	14.28	N/A	N/A
72	33.93	25.57	30.50	22.09	27.73	19.30	26.19	17.81	23.96	15.56	N/A	N/A
73	35.86	27.60	32.13	23.86	29.12	20.84	27.49	19.20	25.09	16.81	N/A	N/A
74	37.69	29.54	33.68	25.56	30.48	22.32	28.71	20.56	26.17	18.00	N/A	N/A
75	39.42	31.43	35.20	27.18	31.77	23.74	29.91	21.88	27.19	19.18	N/A	N/A
76	42.48	34.61	37.78	29.92	34.05	26.15	31.98	24.12	28.98	21.10	N/A	N/A
77	45.40	37.66	40.28	32.52	36.19	28.43	33.94	26.21	30.67	22.96	N/A	N/A
78	48.18	40.55	42.68	35.06	38.26	30.64	35.84	28.25	32.36	24.76	N/A	N/A
79	50.83	43.34	44.92	37.46	40.23	32.76	37.66	30.20	33.91	26.47	N/A	N/A
80	53.37	46.02	47.10	39.76	42.10	34.75	39.38	32.04	35.41	28.07	N/A	N/A
81	57.66	50.33	50.84	43.50	45.38	38.02	42.39	35.04	38.01	30.67	N/A	N/A
82	61.98	54.64	54.57	47.24	48.63	41.27	45.38	38.03	40.65	33.32	N/A	N/A
83	66.28	58.97	58.33	50.98	51.91	44.56	48.38	41.06	43.29	35.95	N/A	N/A
84	70.60	63.29	62.02	54.68	55.14	47.82	51.38	44.05	45.93	38.58	N/A	N/A
85	N/A	67.62	N/A	58.42	N/A	51.05	N/A	47.05	N/A	41.23	N/A	N/A
86	N/A	71.89	N/A	62.16	N/A	54.32	N/A	50.06	N/A	43.84	N/A	N/A
87	N/A	76.22	N/A	65.88	N/A	57.56	N/A	53.08	N/A	46.46	N/A	N/A
88	N/A	80.52	N/A	69.64	N/A	60.82	N/A	56.06	N/A	49.10	N/A	N/A
89	N/A	84.85	N/A	73.33	N/A	64.08	N/A	59.08	N/A	51.74	N/A	N/A
90	N/A	89.17	N/A	77.06	N/A	67.36	N/A	62.11	N/A	54.40	N/A	N/A
91	N/A	90.89	N/A	78.56	N/A	68.64	N/A	63.30	N/A	55.42	N/A	N/A
92	N/A	92.60	N/A	80.04	N/A	69.95	N/A	64.46	N/A	56.50	N/A	N/A
93	N/A	94.34	N/A	81.53	N/A	71.24	N/A	65.70	N/A	57.54	N/A	N/A
94	N/A	96.07	N/A	83.04	N/A	72.59	N/A	66.86	N/A	58.57	N/A	N/A
95	N/A	97.79	N/A	84.54	N/A	73.86	N/A	68.06	N/A	59.64	N/A	N/A
96	N/A	98.36	N/A	85.02	N/A	74.32	N/A	68.48	N/A	59.99	N/A	N/A
97	N/A	98.94	N/A	85.51	N/A	74.76	N/A	68.89	N/A	60.32	N/A	N/A
98	N/A	99.52	N/A	86.02	N/A	75.18	N/A	69.29	N/A	60.68	N/A	N/A
99	N/A	100.12	N/A	86.52	N/A	75.62	N/A	69.68	N/A	61.03	N/A	N/A
100	N/A	100.67	N/A	87.01	N/A	76.04	N/A	70.09	N/A	61.38	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Current Rates
Monthly Premium Rates
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	16.32	1.92	16.08	1.69	15.86	1.46	15.73	1.34	15.56	1.19	N/A	N/A
26	16.34	2.08	16.08	1.85	15.86	1.58	15.73	1.44	15.56	1.26	N/A	N/A
27	16.36	2.24	16.08	1.93	15.86	1.73	15.73	1.55	15.56	1.38	N/A	N/A
28	16.36	2.39	16.08	2.08	15.86	1.84	15.73	1.67	15.56	1.44	N/A	N/A
29	16.39	2.53	16.08	2.18	15.86	1.92	15.73	1.74	15.56	1.56	N/A	N/A
30	16.41	2.69	16.08	2.30	15.86	2.04	15.73	1.85	15.56	1.63	N/A	N/A
31	16.45	2.86	16.11	2.51	15.86	2.18	15.73	1.96	15.56	1.74	N/A	N/A
32	16.53	3.05	16.15	2.69	15.86	2.36	15.73	2.11	15.56	1.87	N/A	N/A
33	16.60	3.25	16.16	2.84	15.86	2.51	15.73	2.24	15.56	1.99	N/A	N/A
34	16.64	3.43	16.22	2.99	15.86	2.68	15.73	2.39	15.56	2.11	N/A	N/A
35	16.70	3.60	16.27	3.14	15.87	2.78	15.73	2.51	15.56	2.21	N/A	N/A
36	16.81	3.84	16.32	3.40	15.92	2.98	15.73	2.69	15.56	2.39	N/A	N/A
37	16.94	4.09	16.42	3.59	15.99	3.18	15.73	2.84	15.56	2.53	N/A	N/A
38	17.00	4.33	16.46	3.78	16.03	3.32	15.73	3.01	15.56	2.68	N/A	N/A
39	17.12	4.58	16.53	4.00	16.08	3.52	15.73	3.18	15.56	2.80	N/A	N/A
40	17.24	4.76	16.60	4.19	16.12	3.71	15.73	3.31	15.56	2.93	N/A	N/A
41	17.37	5.04	16.72	4.44	16.20	3.92	15.80	3.52	15.56	3.11	N/A	N/A
42	17.53	5.33	16.83	4.67	16.29	4.13	15.86	3.72	15.56	3.28	N/A	N/A
43	17.67	5.62	16.95	4.92	16.36	4.34	15.96	3.91	15.56	3.46	N/A	N/A
44	17.80	5.88	17.06	5.16	16.44	4.57	15.99	4.09	15.56	3.60	N/A	N/A
45	17.92	6.14	17.13	5.35	16.51	4.74	16.03	4.28	15.56	3.76	N/A	N/A
46	18.12	6.48	17.30	5.65	16.63	5.00	16.12	4.50	15.57	3.95	N/A	N/A
47	18.30	6.79	17.44	5.95	16.74	5.23	16.26	4.73	15.66	4.14	N/A	N/A
48	18.50	7.13	17.58	6.22	16.81	5.47	16.30	4.96	15.72	4.34	N/A	N/A
49	18.67	7.42	17.70	6.49	16.94	5.66	16.39	5.17	15.76	4.57	N/A	N/A
50	18.81	7.72	17.84	6.73	16.99	5.88	16.45	5.34	15.80	4.70	N/A	N/A
51	19.09	8.10	18.04	7.08	17.17	6.19	16.60	5.63	15.96	4.98	N/A	N/A
52	19.34	8.50	18.26	7.42	17.31	6.49	16.74	5.90	16.05	5.21	N/A	N/A
53	19.59	8.92	18.46	7.74	17.49	6.78	16.89	6.16	16.14	5.47	N/A	N/A
54	19.83	9.26	18.64	8.06	17.61	7.06	16.99	6.42	16.27	5.66	N/A	N/A
55	20.07	9.61	18.81	8.36	17.74	7.34	17.11	6.66	16.34	5.88	N/A	N/A
56	20.54	10.22	19.20	8.89	18.08	7.78	17.41	7.08	16.58	6.24	N/A	N/A
57	21.01	10.81	19.58	9.40	18.38	8.22	17.68	7.50	16.80	6.61	N/A	N/A
58	21.44	11.41	19.93	9.90	18.68	8.65	17.96	7.91	17.00	6.96	N/A	N/A
59	21.87	11.96	20.31	10.39	18.97	9.06	18.19	8.29	17.24	7.32	N/A	N/A
60	22.28	12.49	20.66	10.81	19.24	9.44	18.45	8.68	17.40	7.62	N/A	N/A
61	23.02	13.32	21.26	11.51	19.81	10.07	18.96	9.25	17.83	8.09	N/A	N/A
62	23.74	14.09	21.91	12.19	20.36	10.64	19.46	9.76	18.25	8.58	N/A	N/A
63	24.45	14.84	22.47	12.85	20.83	11.23	19.89	10.30	18.64	9.04	N/A	N/A
64	25.09	15.54	23.02	13.49	21.31	11.78	20.37	10.80	18.99	9.46	N/A	N/A
65	25.72	16.26	23.59	14.09	21.78	12.31	20.76	11.28	19.34	9.90	N/A	N/A
66	27.21	17.87	24.84	15.49	22.89	13.55	21.78	12.43	20.22	10.85	N/A	N/A
67	28.65	19.45	26.07	16.88	23.96	14.77	22.77	13.54	21.06	11.83	N/A	N/A
68	30.03	20.95	27.25	18.17	25.00	15.89	23.68	14.59	21.85	12.77	N/A	N/A
69	31.35	22.42	28.40	19.46	25.99	17.02	24.58	15.65	22.62	13.67	N/A	N/A
70	32.66	23.84	29.48	20.69	26.90	18.12	25.44	16.61	23.34	14.54	N/A	N/A
71	34.95	26.23	31.46	22.78	28.65	19.98	27.03	18.34	24.73	16.03	N/A	N/A
72	37.14	28.58	33.37	24.79	30.31	21.76	28.54	20.00	26.04	17.50	N/A	N/A
73	39.26	30.83	35.20	26.77	31.89	23.45	30.01	21.56	27.30	18.88	N/A	N/A
74	41.26	32.99	36.93	28.62	33.42	25.12	31.40	23.11	28.53	20.20	N/A	N/A
75	43.21	35.04	38.59	30.41	34.89	26.70	32.74	24.55	29.67	21.48	N/A	N/A
76	46.62	38.58	41.54	33.50	37.44	29.40	35.07	27.05	31.69	23.68	N/A	N/A
77	49.88	42.00	44.35	36.44	39.88	31.98	37.35	29.45	33.63	25.73	N/A	N/A
78	53.02	45.22	47.04	39.28	42.21	34.44	39.48	31.72	35.50	27.76	N/A	N/A
79	55.98	48.35	49.60	42.00	44.47	36.84	41.49	33.91	37.26	29.66	N/A	N/A
80	58.80	51.32	52.04	44.57	46.59	39.10	43.47	35.98	38.97	31.49	N/A	N/A
81	63.62	56.14	56.22	48.76	50.22	42.76	46.84	39.36	41.90	34.42	N/A	N/A
82	68.43	60.95	60.39	52.91	53.92	46.44	50.19	42.71	44.86	37.38	N/A	N/A
83	73.24	65.76	64.57	57.10	57.57	50.11	53.61	46.09	47.82	40.31	N/A	N/A
84	78.02	70.56	68.74	61.27	61.24	53.77	56.96	49.49	50.74	43.28	N/A	N/A
85	N/A	75.37	N/A	65.45	N/A	57.43	N/A	52.86	N/A	46.21	N/A	N/A
86	N/A	80.18	N/A	69.64	N/A	61.10	N/A	56.22	N/A	49.19	N/A	N/A
87	N/A	85.01	N/A	73.80	N/A	64.75	N/A	59.59	N/A	52.13	N/A	N/A
88	N/A	89.80	N/A	77.96	N/A	68.44	N/A	62.99	N/A	55.09	N/A	N/A
89	N/A	94.63	N/A	82.15	N/A	72.08	N/A	66.35	N/A	58.04	N/A	N/A
90	N/A	99.44	N/A	86.34	N/A	75.77	N/A	69.70	N/A	61.00	N/A	N/A
91	N/A	101.38	N/A	88.01	N/A	77.24	N/A	71.08	N/A	62.17	N/A	N/A
92	N/A	103.28	N/A	89.68	N/A	78.70	N/A	72.41	N/A	63.35	N/A	N/A
93	N/A	105.20	N/A	91.33	N/A	80.16	N/A	73.76	N/A	64.54	N/A	N/A
94	N/A	107.14	N/A	93.04	N/A	81.64	N/A	75.12	N/A	65.72	N/A	N/A
95	N/A	109.07	N/A	94.67	N/A	83.10	N/A	76.48	N/A	66.89	N/A	N/A
96	N/A	109.73	N/A	95.23	N/A	83.57	N/A	76.92	N/A	67.28	N/A	N/A
97	N/A	110.35	N/A	95.78	N/A	84.06	N/A	77.36	N/A	67.68	N/A	N/A
98	N/A	110.98	N/A	96.37	N/A	84.56	N/A	77.84	N/A	68.06	N/A	N/A
99	N/A	111.62	N/A	96.91	N/A	85.04	N/A	78.26	N/A	68.47	N/A	N/A
100	N/A	112.27	N/A	97.46	N/A	85.51	N/A	78.72	N/A	68.87	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Current Rates
Monthly Premium Rates
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	19.17	7.18	18.21	6.23	17.53	5.52	17.10	5.06	16.44	4.44	N/A	N/A
46	19.45	7.56	18.43	6.58	17.68	5.82	17.24	5.34	16.57	4.69	N/A	N/A
47	19.71	7.97	18.64	6.90	17.83	6.11	17.31	5.62	16.63	4.92	N/A	N/A
48	19.90	8.36	18.81	7.21	17.98	6.38	17.49	5.87	16.72	5.16	N/A	N/A
49	20.16	8.75	18.99	7.54	18.10	6.66	17.58	6.13	16.80	5.34	N/A	N/A
50	20.40	9.08	19.17	7.86	18.21	6.91	17.67	6.37	16.88	5.56	N/A	N/A
51	20.74	9.60	19.46	8.26	18.43	7.24	17.85	6.70	17.00	5.84	N/A	N/A
52	21.10	10.09	19.72	8.65	18.66	7.62	18.03	7.02	17.14	6.13	N/A	N/A
53	21.44	10.55	19.98	9.06	18.86	7.97	18.19	7.32	17.28	6.37	N/A	N/A
54	21.81	11.03	20.19	9.41	19.03	8.28	18.37	7.62	17.41	6.62	N/A	N/A
55	22.12	11.47	20.42	9.82	19.20	8.59	18.51	7.88	17.52	6.88	N/A	N/A
56	22.76	12.26	21.00	10.48	19.66	9.17	18.90	8.44	17.84	7.34	N/A	N/A
57	23.40	13.01	21.54	11.12	20.10	9.74	19.30	8.96	18.14	7.78	N/A	N/A
58	24.01	13.78	22.05	11.80	20.53	10.26	19.72	9.46	18.46	8.22	N/A	N/A
59	24.62	14.53	22.57	12.46	20.94	10.82	20.08	9.95	18.76	8.65	N/A	N/A
60	25.22	15.22	23.07	13.08	21.34	11.36	20.42	10.48	19.02	9.06	N/A	N/A
61	26.22	16.30	23.91	14.00	22.09	12.18	21.09	11.18	19.57	9.66	N/A	N/A
62	27.21	17.32	24.78	14.92	22.81	12.96	21.75	11.89	20.13	10.26	N/A	N/A
63	28.18	18.37	25.62	15.82	23.49	13.70	22.39	12.61	20.67	10.85	N/A	N/A
64	29.12	19.38	26.38	16.68	24.18	14.48	23.00	13.25	21.14	11.46	N/A	N/A
65	30.03	20.39	27.19	17.54	24.84	15.19	23.59	13.94	21.63	11.99	N/A	N/A
66	32.19	22.67	29.06	19.52	26.42	16.94	25.04	15.49	22.86	13.37	N/A	N/A
67	34.38	25.00	30.90	21.53	28.03	18.62	26.48	17.09	24.12	14.71	N/A	N/A
68	36.50	27.22	32.70	23.44	29.55	20.34	27.88	18.62	25.30	16.03	N/A	N/A
69	38.58	29.46	34.50	25.37	31.09	21.97	29.25	20.15	26.49	17.38	N/A	N/A
70	40.62	31.64	36.26	27.25	32.58	23.60	30.62	21.64	27.62	18.67	N/A	N/A
71	44.11	35.23	39.21	30.34	35.12	26.27	32.95	24.06	29.61	20.75	N/A	N/A
72	47.46	38.75	42.12	33.40	37.64	28.90	35.20	26.48	31.54	22.82	N/A	N/A
73	50.82	42.22	44.98	36.41	40.08	31.49	37.40	28.82	33.43	24.84	N/A	N/A
74	54.10	45.65	47.80	39.34	42.48	34.03	39.60	31.14	35.30	26.87	N/A	N/A
75	57.30	48.97	50.53	42.19	44.85	36.50	41.74	33.40	37.14	28.82	N/A	N/A
76	62.13	53.93	54.67	46.46	48.38	40.19	44.98	36.79	39.91	31.74	N/A	N/A
77	66.72	58.68	58.59	50.58	51.76	43.70	48.07	40.02	42.58	34.52	N/A	N/A
78	71.11	63.22	62.41	54.49	55.04	47.09	51.03	43.14	45.09	37.18	N/A	N/A
79	75.32	67.52	66.01	58.25	58.11	50.36	53.86	46.09	47.55	39.74	N/A	N/A
80	79.32	71.74	69.46	61.84	61.08	53.42	56.54	48.94	49.82	42.19	N/A	N/A
81	86.06	78.44	75.22	67.63	66.09	58.44	61.16	53.51	53.78	46.16	N/A	N/A
82	92.78	85.14	81.02	73.42	71.10	63.43	65.74	58.10	57.74	50.11	N/A	N/A
83	99.51	91.90	86.84	79.22	76.10	68.47	70.32	62.70	61.68	54.06	N/A	N/A
84	106.22	98.60	92.60	85.01	81.12	73.49	74.90	67.28	65.62	58.04	N/A	N/A
85	N/A	105.32	N/A	90.79	N/A	78.49	N/A	71.86	N/A	61.97	N/A	N/A
86	N/A	112.04	N/A	96.58	N/A	83.50	N/A	76.48	N/A	65.92	N/A	N/A
87	N/A	118.79	N/A	102.38	N/A	88.50	N/A	81.04	N/A	69.90	N/A	N/A
88	N/A	125.51	N/A	108.19	N/A	93.52	N/A	85.63	N/A	73.84	N/A	N/A
89	N/A	132.20	N/A	113.98	N/A	98.54	N/A	90.23	N/A	77.82	N/A	N/A
90	N/A	138.94	N/A	119.75	N/A	103.56	N/A	94.80	N/A	81.74	N/A	N/A
91	N/A	141.61	N/A	122.09	N/A	105.54	N/A	96.64	N/A	83.34	N/A	N/A
92	N/A	144.34	N/A	124.40	N/A	107.57	N/A	98.46	N/A	84.90	N/A	N/A
93	N/A	147.01	N/A	126.72	N/A	109.55	N/A	100.31	N/A	86.50	N/A	N/A
94	N/A	149.71	N/A	129.05	N/A	111.55	N/A	102.16	N/A	88.08	N/A	N/A
95	N/A	152.40	N/A	131.36	N/A	113.57	N/A	103.98	N/A	89.66	N/A	N/A
96	N/A	153.30	N/A	132.13	N/A	114.23	N/A	104.59	N/A	90.20	N/A	N/A
97	N/A	154.16	N/A	132.91	N/A	114.90	N/A	105.18	N/A	90.73	N/A	N/A
98	N/A	155.08	N/A	133.69	N/A	115.57	N/A	105.80	N/A	91.25	N/A	N/A
99	N/A	155.98	N/A	134.46	N/A	116.24	N/A	106.44	N/A	91.79	N/A	N/A
100	N/A	156.86	N/A	135.22	N/A	116.93	N/A	107.04	N/A	92.28	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Current Rates
Monthly Premium Rates
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	.66	.04	.66	.02	.63	.02	.63	.02	.63	.02	N/A	N/A
26	.66	.04	.66	.02	.63	.02	.63	.02	.63	.02	N/A	N/A
27	.66	.04	.66	.04	.66	.02	.63	.02	.63	.02	N/A	N/A
28	.67	.04	.66	.04	.66	.02	.66	.02	.63	.02	N/A	N/A
29	.67	.04	.66	.04	.66	.04	.66	.02	.63	.02	N/A	N/A
30	.67	.05	.67	.04	.66	.04	.66	.04	.66	.02	N/A	N/A
31	.67	.05	.67	.05	.66	.04	.66	.04	.66	.02	N/A	N/A
32	.69	.05	.67	.05	.67	.04	.66	.04	.66	.04	N/A	N/A
33	.69	.06	.67	.05	.67	.05	.67	.04	.66	.04	N/A	N/A
34	.69	.06	.69	.05	.67	.05	.67	.04	.66	.04	N/A	N/A
35	.72	.06	.69	.06	.67	.05	.67	.05	.67	.04	N/A	N/A
36	.72	.11	.69	.06	.69	.05	.67	.05	.67	.04	N/A	N/A
37	.72	.11	.72	.06	.69	.06	.69	.05	.67	.05	N/A	N/A
38	.74	.12	.72	.11	.69	.06	.69	.06	.67	.05	N/A	N/A
39	.74	.12	.72	.11	.72	.06	.69	.06	.69	.05	N/A	N/A
40	.75	.12	.74	.12	.72	.11	.69	.06	.69	.06	N/A	N/A
41	.75	.13	.74	.12	.72	.11	.72	.11	.69	.06	N/A	N/A
42	.80	.18	.75	.12	.74	.11	.72	.11	.69	.06	N/A	N/A
43	.80	.18	.75	.13	.74	.12	.74	.11	.72	.06	N/A	N/A
44	.81	.19	.80	.13	.75	.12	.74	.12	.72	.11	N/A	N/A
45	.81	.19	.80	.18	.75	.13	.74	.12	.72	.11	N/A	N/A
46	.82	.20	.81	.18	.75	.13	.75	.12	.74	.12	N/A	N/A
47	.84	.20	.81	.19	.80	.18	.75	.13	.74	.12	N/A	N/A
48	.84	.23	.82	.20	.80	.18	.80	.13	.75	.12	N/A	N/A
49	.85	.25	.82	.20	.81	.19	.80	.18	.75	.13	N/A	N/A
50	.87	.25	.84	.23	.81	.19	.81	.18	.75	.13	N/A	N/A
51	.88	.28	.85	.23	.82	.20	.81	.19	.80	.18	N/A	N/A
52	.88	.29	.87	.25	.84	.20	.82	.20	.81	.18	N/A	N/A
53	.90	.30	.87	.28	.84	.23	.82	.20	.81	.19	N/A	N/A
54	.91	.31	.88	.29	.85	.25	.84	.23	.82	.19	N/A	N/A
55	.92	.32	.90	.30	.87	.25	.85	.23	.82	.20	N/A	N/A
56	.98	.34	.91	.31	.88	.29	.87	.25	.84	.23	N/A	N/A
57	.99	.37	.92	.32	.90	.30	.88	.28	.85	.23	N/A	N/A
58	1.00	.38	.96	.34	.91	.31	.90	.29	.87	.25	N/A	N/A
59	1.05	.42	.99	.35	.92	.32	.91	.30	.87	.28	N/A	N/A
60	1.06	.48	1.00	.37	.96	.34	.91	.31	.88	.29	N/A	N/A
61	1.12	.52	1.05	.42	.99	.35	.96	.34	.91	.30	N/A	N/A
62	1.16	.54	1.10	.48	1.04	.38	.99	.35	.92	.31	N/A	N/A
63	1.20	.58	1.14	.52	1.05	.42	1.00	.37	.98	.32	N/A	N/A
64	1.24	.61	1.16	.53	1.10	.48	1.05	.42	.99	.35	N/A	N/A
65	1.29	.64	1.20	.56	1.14	.49	1.10	.46	1.00	.37	N/A	N/A
66	1.38	.72	1.26	.62	1.18	.54	1.15	.52	1.06	.42	N/A	N/A
67	1.44	.82	1.34	.67	1.24	.59	1.18	.56	1.12	.49	N/A	N/A
68	1.53	.88	1.40	.76	1.29	.66	1.24	.61	1.16	.53	N/A	N/A
69	1.58	.96	1.46	.83	1.35	.72	1.29	.64	1.20	.58	N/A	N/A
70	1.68	1.04	1.54	.89	1.41	.80	1.35	.70	1.26	.61	N/A	N/A
71	1.82	1.16	1.66	1.00	1.53	.88	1.44	.82	1.34	.67	N/A	N/A
72	1.92	1.27	1.75	1.13	1.60	.96	1.54	.89	1.41	.76	N/A	N/A
73	2.05	1.42	1.86	1.21	1.71	1.06	1.60	.96	1.47	.84	N/A	N/A
74	2.18	1.55	1.95	1.34	1.82	1.15	1.71	1.06	1.56	.90	N/A	N/A
75	2.30	1.68	2.07	1.43	1.88	1.26	1.82	1.15	1.63	.98	N/A	N/A
76	2.53	1.87	2.25	1.61	2.05	1.42	1.92	1.27	1.75	1.13	N/A	N/A
77	2.71	2.05	2.42	1.76	2.20	1.56	2.07	1.43	1.87	1.21	N/A	N/A
78	2.91	2.26	2.58	1.93	2.36	1.72	2.20	1.56	1.99	1.34	N/A	N/A
79	3.12	2.46	2.78	2.14	2.50	1.86	2.36	1.72	2.11	1.46	N/A	N/A
80	3.31	2.69	2.96	2.29	2.67	2.00	2.49	1.85	2.22	1.57	N/A	N/A
81	3.57	2.92	3.14	2.53	2.84	2.18	2.67	2.00	2.38	1.73	N/A	N/A
82	3.80	3.18	3.39	2.72	3.02	2.39	2.84	2.18	2.53	1.87	N/A	N/A
83	4.06	3.42	3.60	2.96	3.20	2.56	3.01	2.36	2.68	2.03	N/A	N/A
84	4.33	3.66	3.79	3.14	3.40	2.76	3.18	2.53	2.82	2.17	N/A	N/A
85	N/A	3.91	N/A	3.40	N/A	2.96	N/A	2.71	N/A	2.30	N/A	N/A
86	N/A	4.15	N/A	3.60	N/A	3.13	N/A	2.87	N/A	2.46	N/A	N/A
87	N/A	4.42	N/A	3.79	N/A	3.31	N/A	3.04	N/A	2.60	N/A	N/A
88	N/A	4.67	N/A	4.04	N/A	3.49	N/A	3.20	N/A	2.76	N/A	N/A
89	N/A	4.92	N/A	4.24	N/A	3.71	N/A	3.41	N/A	2.92	N/A	N/A
90	N/A	5.18	N/A	4.44	N/A	3.89	N/A	3.58	N/A	3.05	N/A	N/A
91	N/A	5.28	N/A	4.57	N/A	3.95	N/A	3.62	N/A	3.12	N/A	N/A
92	N/A	5.34	N/A	4.62	N/A	4.04	N/A	3.71	N/A	3.19	N/A	N/A
93	N/A	5.48	N/A	4.70	N/A	4.12	N/A	3.77	N/A	3.25	N/A	N/A
94	N/A	5.56	N/A	4.84	N/A	4.19	N/A	3.83	N/A	3.30	N/A	N/A
95	N/A	5.66	N/A	4.90	N/A	4.28	N/A	3.91	N/A	3.36	N/A	N/A
96	N/A	5.68	N/A	4.92	N/A	4.30	N/A	3.92	N/A	3.40	N/A	N/A
97	N/A	5.76	N/A	4.93	N/A	4.31	N/A	3.95	N/A	3.41	N/A	N/A
98	N/A	5.78	N/A	4.98	N/A	4.34	N/A	3.97	N/A	3.42	N/A	N/A
99	N/A	5.81	N/A	5.00	N/A	4.36	N/A	4.02	N/A	3.43	N/A	N/A
100	N/A	5.84	N/A	5.02	N/A	4.38	N/A	4.04	N/A	3.46	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Current Rates
Monthly Premium Rates
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	.67	.05	.67	.04	.66	.04	.66	.02	.66	.02	N/A	N/A
26	.69	.05	.67	.04	.67	.04	.66	.04	.66	.02	N/A	N/A
27	.69	.05	.67	.05	.67	.04	.67	.04	.66	.04	N/A	N/A
28	.69	.06	.69	.05	.67	.04	.67	.04	.66	.04	N/A	N/A
29	.69	.06	.69	.05	.67	.05	.67	.04	.67	.04	N/A	N/A
30	.72	.06	.69	.05	.69	.05	.67	.05	.67	.04	N/A	N/A
31	.72	.11	.72	.06	.69	.05	.69	.05	.67	.04	N/A	N/A
32	.74	.11	.72	.06	.69	.06	.69	.05	.67	.05	N/A	N/A
33	.74	.12	.72	.11	.72	.06	.69	.05	.69	.05	N/A	N/A
34	.75	.12	.74	.11	.72	.06	.69	.06	.69	.05	N/A	N/A
35	.75	.12	.74	.11	.72	.11	.72	.06	.69	.06	N/A	N/A
36	.80	.13	.75	.12	.74	.11	.72	.11	.72	.06	N/A	N/A
37	.80	.18	.75	.12	.74	.12	.74	.11	.72	.06	N/A	N/A
38	.81	.18	.80	.13	.75	.12	.74	.11	.72	.11	N/A	N/A
39	.81	.19	.80	.13	.75	.12	.74	.12	.74	.11	N/A	N/A
40	.82	.19	.81	.18	.75	.13	.75	.12	.74	.11	N/A	N/A
41	.84	.20	.81	.19	.80	.13	.75	.13	.74	.12	N/A	N/A
42	.84	.23	.82	.19	.81	.18	.80	.13	.75	.12	N/A	N/A
43	.85	.23	.82	.20	.81	.19	.80	.18	.75	.13	N/A	N/A
44	.87	.25	.84	.20	.82	.19	.81	.18	.80	.13	N/A	N/A
45	.88	.28	.85	.23	.82	.20	.81	.19	.80	.18	N/A	N/A
46	.88	.29	.85	.25	.84	.20	.82	.19	.81	.18	N/A	N/A
47	.90	.30	.87	.28	.85	.23	.84	.20	.81	.19	N/A	N/A
48	.91	.31	.88	.28	.85	.25	.84	.23	.82	.19	N/A	N/A
49	.92	.31	.90	.29	.87	.25	.85	.23	.82	.20	N/A	N/A
50	.96	.32	.91	.30	.88	.28	.85	.25	.84	.20	N/A	N/A
51	.98	.35	.92	.31	.90	.29	.87	.28	.85	.23	N/A	N/A
52	.99	.37	.96	.32	.91	.30	.88	.29	.85	.25	N/A	N/A
53	1.04	.38	.98	.34	.91	.31	.90	.29	.87	.25	N/A	N/A
54	1.05	.42	.99	.35	.92	.32	.91	.30	.88	.28	N/A	N/A
55	1.06	.46	1.00	.37	.96	.34	.92	.31	.90	.29	N/A	N/A
56	1.12	.49	1.04	.42	.99	.35	.96	.32	.91	.30	N/A	N/A
57	1.15	.53	1.06	.46	1.00	.37	.98	.35	.92	.31	N/A	N/A
58	1.18	.56	1.12	.49	1.04	.42	1.00	.37	.96	.32	N/A	N/A
59	1.20	.59	1.14	.53	1.06	.46	1.04	.38	.98	.34	N/A	N/A
60	1.24	.62	1.16	.54	1.10	.49	1.05	.42	.99	.37	N/A	N/A
61	1.29	.66	1.20	.58	1.14	.53	1.10	.48	1.04	.38	N/A	N/A
62	1.35	.72	1.26	.62	1.18	.56	1.14	.52	1.06	.46	N/A	N/A
63	1.41	.76	1.32	.66	1.21	.59	1.16	.54	1.12	.48	N/A	N/A
64	1.46	.83	1.35	.70	1.26	.62	1.21	.58	1.15	.52	N/A	N/A
65	1.53	.88	1.41	.76	1.32	.66	1.26	.61	1.18	.54	N/A	N/A
66	1.60	.96	1.47	.85	1.40	.74	1.34	.67	1.24	.59	N/A	N/A
67	1.72	1.07	1.57	.91	1.46	.83	1.40	.74	1.29	.64	N/A	N/A
68	1.83	1.16	1.68	1.01	1.54	.89	1.46	.83	1.38	.72	N/A	N/A
69	1.92	1.27	1.75	1.13	1.60	.96	1.54	.89	1.42	.80	N/A	N/A
70	2.04	1.38	1.86	1.20	1.71	1.06	1.60	.96	1.50	.85	N/A	N/A
71	2.20	1.56	2.00	1.36	1.84	1.16	1.72	1.07	1.58	.92	N/A	N/A
72	2.38	1.73	2.16	1.48	1.95	1.30	1.86	1.20	1.71	1.06	N/A	N/A
73	2.54	1.88	2.29	1.63	2.07	1.43	1.95	1.32	1.83	1.15	N/A	N/A
74	2.71	2.05	2.42	1.76	2.20	1.56	2.07	1.43	1.90	1.26	N/A	N/A
75	2.86	2.22	2.56	1.92	2.35	1.69	2.20	1.55	2.02	1.38	N/A	N/A
76	3.13	2.50	2.82	2.17	2.54	1.88	2.40	1.73	2.18	1.55	N/A	N/A
77	3.42	2.76	3.03	2.40	2.73	2.10	2.56	1.91	2.36	1.69	N/A	N/A
78	3.66	3.02	3.28	2.64	2.96	2.29	2.76	2.11	2.50	1.86	N/A	N/A
79	3.94	3.29	3.49	2.86	3.14	2.51	2.96	2.29	2.68	2.03	N/A	N/A
80	4.21	3.58	3.75	3.11	3.36	2.71	3.13	2.50	2.84	2.18	N/A	N/A
81	4.57	3.90	4.04	3.40	3.61	2.96	3.36	2.71	3.03	2.40	N/A	N/A
82	4.89	4.24	4.33	3.66	3.84	3.20	3.60	2.96	3.25	2.58	N/A	N/A
83	5.20	4.58	4.62	3.95	4.11	3.47	3.80	3.18	3.45	2.80	N/A	N/A
84	5.53	4.91	4.90	4.26	4.38	3.72	4.06	3.42	3.64	3.01	N/A	N/A
85	N/A	5.23	N/A	4.57	N/A	3.97	N/A	3.62	N/A	3.20	N/A	N/A
86	N/A	5.53	N/A	4.85	N/A	4.24	N/A	3.89	N/A	3.42	N/A	N/A
87	N/A	5.87	N/A	5.15	N/A	4.45	N/A	4.09	N/A	3.61	N/A	N/A
88	N/A	6.22	N/A	5.45	N/A	4.73	N/A	4.34	N/A	3.80	N/A	N/A
89	N/A	6.55	N/A	5.68	N/A	4.99	N/A	4.58	N/A	4.04	N/A	N/A
90	N/A	6.89	N/A	6.00	N/A	5.23	N/A	4.84	N/A	4.24	N/A	N/A
91	N/A	7.04	N/A	6.11	N/A	5.33	N/A	4.91	N/A	4.33	N/A	N/A
92	N/A	7.18	N/A	6.22	N/A	5.46	N/A	4.99	N/A	4.40	N/A	N/A
93	N/A	7.32	N/A	6.32	N/A	5.53	N/A	5.06	N/A	4.49	N/A	N/A
94	N/A	7.42	N/A	6.46	N/A	5.63	N/A	5.18	N/A	4.58	N/A	N/A
95	N/A	7.54	N/A	6.58	N/A	5.76	N/A	5.28	N/A	4.64	N/A	N/A
96	N/A	7.62	N/A	6.61	N/A	5.78	N/A	5.29	N/A	4.67	N/A	N/A
97	N/A	7.66	N/A	6.64	N/A	5.81	N/A	5.32	N/A	4.69	N/A	N/A
98	N/A	7.70	N/A	6.70	N/A	5.84	N/A	5.34	N/A	4.73	N/A	N/A
99	N/A	7.74	N/A	6.72	N/A	5.87	N/A	5.35	N/A	4.74	N/A	N/A
100	N/A	7.78	N/A	6.76	N/A	5.90	N/A	5.45	N/A	4.76	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Current Rates
Monthly Premium Rates
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	.69	.05	.69	.05	.67	.04	.67	.04	.67	.04	N/A	N/A
26	.69	.05	.69	.05	.67	.04	.67	.04	.67	.04	N/A	N/A
27	.72	.06	.69	.05	.69	.05	.67	.04	.67	.04	N/A	N/A
28	.72	.06	.72	.06	.69	.05	.69	.05	.67	.04	N/A	N/A
29	.74	.11	.72	.06	.69	.05	.69	.05	.67	.04	N/A	N/A
30	.74	.11	.72	.06	.72	.06	.69	.05	.69	.05	N/A	N/A
31	.74	.12	.74	.11	.72	.06	.72	.06	.69	.05	N/A	N/A
32	.75	.12	.74	.11	.72	.06	.72	.06	.69	.05	N/A	N/A
33	.80	.13	.75	.12	.74	.11	.72	.06	.72	.06	N/A	N/A
34	.80	.13	.75	.12	.74	.11	.74	.11	.72	.06	N/A	N/A
35	.81	.18	.75	.12	.75	.12	.74	.11	.72	.06	N/A	N/A
36	.81	.18	.80	.13	.75	.12	.74	.11	.74	.11	N/A	N/A
37	.82	.19	.81	.18	.80	.13	.75	.12	.74	.11	N/A	N/A
38	.84	.20	.81	.18	.80	.13	.75	.12	.74	.11	N/A	N/A
39	.84	.20	.82	.19	.81	.18	.80	.13	.75	.12	N/A	N/A
40	.85	.23	.82	.19	.81	.18	.80	.13	.75	.12	N/A	N/A
41	.87	.25	.84	.20	.82	.19	.81	.18	.80	.13	N/A	N/A
42	.88	.28	.85	.23	.82	.19	.82	.19	.80	.13	N/A	N/A
43	.88	.29	.87	.25	.84	.20	.82	.19	.81	.18	N/A	N/A
44	.90	.29	.87	.25	.85	.23	.84	.20	.81	.18	N/A	N/A
45	.91	.30	.88	.28	.85	.23	.84	.20	.82	.19	N/A	N/A
46	.92	.31	.90	.29	.87	.25	.85	.23	.82	.19	N/A	N/A
47	.96	.32	.91	.30	.88	.28	.87	.25	.84	.20	N/A	N/A
48	.98	.34	.92	.31	.90	.29	.88	.28	.85	.23	N/A	N/A
49	.99	.35	.96	.32	.90	.30	.88	.28	.85	.23	N/A	N/A
50	1.00	.38	.98	.34	.91	.30	.90	.29	.87	.25	N/A	N/A
51	1.05	.42	.99	.35	.92	.31	.91	.30	.88	.28	N/A	N/A
52	1.06	.46	1.00	.37	.96	.32	.92	.31	.90	.29	N/A	N/A
53	1.12	.49	1.04	.38	.98	.34	.96	.32	.91	.30	N/A	N/A
54	1.14	.52	1.05	.42	1.00	.37	.98	.34	.91	.30	N/A	N/A
55	1.15	.54	1.10	.48	1.04	.38	.99	.35	.92	.31	N/A	N/A
56	1.20	.58	1.12	.49	1.05	.42	1.00	.37	.98	.34	N/A	N/A
57	1.24	.61	1.15	.53	1.10	.48	1.05	.42	.99	.35	N/A	N/A
58	1.27	.64	1.18	.56	1.12	.49	1.06	.46	1.00	.37	N/A	N/A
59	1.32	.67	1.21	.59	1.15	.53	1.12	.49	1.05	.38	N/A	N/A
60	1.35	.72	1.26	.62	1.18	.56	1.14	.52	1.06	.46	N/A	N/A
61	1.42	.80	1.32	.67	1.21	.59	1.18	.56	1.12	.49	N/A	N/A
62	1.47	.84	1.38	.72	1.27	.62	1.21	.59	1.15	.53	N/A	N/A
63	1.54	.90	1.42	.80	1.32	.67	1.27	.62	1.18	.54	N/A	N/A
64	1.60	.96	1.47	.84	1.38	.72	1.32	.66	1.21	.58	N/A	N/A
65	1.68	1.01	1.54	.88	1.42	.76	1.35	.70	1.27	.61	N/A	N/A
66	1.82	1.14	1.63	.98	1.53	.85	1.44	.82	1.35	.67	N/A	N/A
67	1.90	1.26	1.74	1.07	1.58	.92	1.53	.88	1.41	.76	N/A	N/A
68	2.02	1.38	1.84	1.19	1.69	1.04	1.60	.96	1.47	.84	N/A	N/A
69	2.16	1.50	1.93	1.30	1.76	1.14	1.69	1.04	1.56	.90	N/A	N/A
70	2.25	1.61	2.04	1.40	1.87	1.21	1.76	1.14	1.63	.98	N/A	N/A
71	2.46	1.82	2.22	1.56	2.02	1.38	1.90	1.26	1.75	1.10	N/A	N/A
72	2.67	2.00	2.40	1.73	2.17	1.54	2.05	1.40	1.87	1.21	N/A	N/A
73	2.85	2.18	2.55	1.88	2.30	1.67	2.18	1.54	2.00	1.34	N/A	N/A
74	3.03	2.40	2.72	2.05	2.46	1.82	2.30	1.68	2.11	1.46	N/A	N/A
75	3.25	2.57	2.88	2.24	2.60	1.93	2.46	1.82	2.24	1.57	N/A	N/A
76	3.57	2.88	3.18	2.51	2.85	2.18	2.68	2.03	2.42	1.75	N/A	N/A
77	3.88	3.20	3.43	2.76	3.08	2.42	2.88	2.22	2.60	1.93	N/A	N/A
78	4.15	3.52	3.72	3.04	3.31	2.68	3.12	2.45	2.79	2.16	N/A	N/A
79	4.48	3.80	3.97	3.30	3.57	2.88	3.31	2.69	2.98	2.35	N/A	N/A
80	4.83	4.13	4.26	3.59	3.78	3.13	3.55	2.87	3.19	2.53	N/A	N/A
81	5.19	4.56	4.59	3.91	4.08	3.42	3.80	3.14	3.42	2.76	N/A	N/A
82	5.59	4.92	4.92	4.26	4.38	3.72	4.08	3.42	3.64	3.01	N/A	N/A
83	5.95	5.30	5.24	4.60	4.66	4.02	4.35	3.71	3.90	3.23	N/A	N/A
84	6.34	5.68	5.59	4.92	4.95	4.31	4.62	3.97	4.12	3.47	N/A	N/A
85	N/A	6.10	N/A	5.24	N/A	4.61	N/A	4.24	N/A	3.72	N/A	N/A
86	N/A	6.48	N/A	5.59	N/A	4.90	N/A	4.50	N/A	3.95	N/A	N/A
87	N/A	6.88	N/A	5.90	N/A	5.18	N/A	4.75	N/A	4.15	N/A	N/A
88	N/A	7.22	N/A	6.28	N/A	5.48	N/A	5.03	N/A	4.42	N/A	N/A
89	N/A	7.64	N/A	6.61	N/A	5.78	N/A	5.30	N/A	4.66	N/A	N/A
90	N/A	8.02	N/A	6.92	N/A	6.07	N/A	5.59	N/A	4.91	N/A	N/A
91	N/A	8.18	N/A	7.07	N/A	6.17	N/A	5.68	N/A	4.99	N/A	N/A
92	N/A	8.34	N/A	7.20	N/A	6.30	N/A	5.81	N/A	5.06	N/A	N/A
93	N/A	8.48	N/A	7.34	N/A	6.42	N/A	5.90	N/A	5.18	N/A	N/A
94	N/A	8.65	N/A	7.49	N/A	6.53	N/A	6.01	N/A	5.28	N/A	N/A
95	N/A	8.78	N/A	7.62	N/A	6.64	N/A	6.13	N/A	5.34	N/A	N/A
96	N/A	8.86	N/A	7.66	N/A	6.70	N/A	6.16	N/A	5.38	N/A	N/A
97	N/A	8.92	N/A	7.70	N/A	6.72	N/A	6.19	N/A	5.46	N/A	N/A
98	N/A	8.96	N/A	7.74	N/A	6.78	N/A	6.23	N/A	5.47	N/A	N/A
99	N/A	9.01	N/A	7.80	N/A	6.80	N/A	6.28	N/A	5.50	N/A	N/A
100	N/A	9.06	N/A	7.82	N/A	6.85	N/A	6.31	N/A	5.52	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Current Rates
Monthly Premium Rates
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	.72	.06	.72	.05	.69	.05	.69	.04	.67	.04	N/A	N/A
26	.74	.06	.72	.05	.69	.05	.69	.04	.69	.04	N/A	N/A
27	.74	.06	.72	.06	.72	.05	.69	.05	.69	.04	N/A	N/A
28	.74	.11	.74	.06	.72	.05	.72	.05	.69	.05	N/A	N/A
29	.75	.11	.74	.06	.72	.06	.72	.05	.69	.05	N/A	N/A
30	.75	.12	.74	.11	.74	.06	.72	.06	.72	.05	N/A	N/A
31	.80	.12	.75	.11	.74	.11	.74	.06	.72	.05	N/A	N/A
32	.80	.13	.75	.12	.75	.11	.74	.06	.72	.06	N/A	N/A
33	.81	.13	.80	.12	.75	.11	.74	.11	.74	.06	N/A	N/A
34	.82	.18	.80	.13	.80	.12	.75	.11	.74	.11	N/A	N/A
35	.82	.19	.81	.13	.80	.12	.75	.12	.74	.11	N/A	N/A
36	.84	.19	.82	.18	.81	.13	.80	.12	.75	.11	N/A	N/A
37	.85	.20	.82	.19	.81	.18	.80	.13	.75	.12	N/A	N/A
38	.85	.23	.84	.19	.82	.18	.81	.13	.80	.12	N/A	N/A
39	.87	.25	.85	.20	.82	.19	.81	.18	.80	.13	N/A	N/A
40	.88	.25	.85	.23	.84	.19	.82	.18	.81	.13	N/A	N/A
41	.90	.28	.87	.25	.85	.20	.84	.19	.81	.18	N/A	N/A
42	.91	.29	.88	.25	.85	.23	.84	.20	.82	.18	N/A	N/A
43	.92	.30	.90	.28	.87	.25	.85	.20	.84	.19	N/A	N/A
44	.96	.31	.91	.29	.88	.25	.87	.23	.84	.19	N/A	N/A
45	.98	.32	.91	.30	.90	.28	.87	.25	.85	.20	N/A	N/A
46	.99	.34	.96	.31	.90	.29	.88	.25	.85	.23	N/A	N/A
47	1.00	.35	.98	.32	.91	.30	.90	.28	.87	.25	N/A	N/A
48	1.04	.38	.99	.34	.92	.31	.91	.29	.88	.25	N/A	N/A
49	1.06	.42	1.00	.35	.96	.31	.92	.30	.90	.28	N/A	N/A
50	1.10	.46	1.04	.37	.98	.32	.92	.31	.90	.29	N/A	N/A
51	1.12	.49	1.05	.38	.99	.35	.96	.32	.91	.30	N/A	N/A
52	1.15	.52	1.06	.46	1.00	.37	.98	.34	.92	.31	N/A	N/A
53	1.16	.54	1.12	.48	1.05	.38	1.00	.35	.96	.32	N/A	N/A
54	1.20	.56	1.14	.49	1.06	.42	1.04	.37	.98	.34	N/A	N/A
55	1.24	.59	1.15	.53	1.10	.46	1.05	.38	.99	.35	N/A	N/A
56	1.27	.62	1.18	.56	1.14	.49	1.06	.46	1.04	.37	N/A	N/A
57	1.32	.67	1.24	.59	1.16	.53	1.12	.49	1.05	.38	N/A	N/A
58	1.38	.72	1.27	.62	1.18	.56	1.15	.52	1.10	.46	N/A	N/A
59	1.41	.80	1.32	.66	1.21	.59	1.18	.54	1.12	.48	N/A	N/A
60	1.46	.83	1.35	.70	1.26	.61	1.20	.58	1.15	.52	N/A	N/A
61	1.54	.89	1.41	.76	1.32	.66	1.26	.61	1.18	.54	N/A	N/A
62	1.58	.92	1.47	.83	1.38	.72	1.32	.66	1.21	.58	N/A	N/A
63	1.68	1.01	1.54	.88	1.42	.76	1.35	.70	1.27	.61	N/A	N/A
64	1.74	1.07	1.58	.91	1.47	.83	1.41	.74	1.32	.64	N/A	N/A
65	1.83	1.15	1.66	.98	1.54	.88	1.46	.82	1.35	.70	N/A	N/A
66	1.93	1.27	1.76	1.13	1.63	.96	1.56	.89	1.44	.80	N/A	N/A
67	2.07	1.42	1.88	1.21	1.74	1.07	1.66	.98	1.53	.85	N/A	N/A
68	2.20	1.55	2.00	1.34	1.84	1.16	1.74	1.07	1.60	.92	N/A	N/A
69	2.35	1.68	2.11	1.44	1.93	1.27	1.84	1.16	1.69	1.01	N/A	N/A
70	2.49	1.82	2.24	1.57	2.04	1.38	1.92	1.26	1.76	1.10	N/A	N/A
71	2.70	2.03	2.42	1.75	2.20	1.55	2.07	1.42	1.90	1.25	N/A	N/A
72	2.91	2.24	2.60	1.93	2.38	1.72	2.24	1.56	2.04	1.38	N/A	N/A
73	3.13	2.45	2.79	2.14	2.54	1.87	2.40	1.73	2.17	1.50	N/A	N/A
74	3.32	2.69	2.98	2.30	2.71	2.04	2.54	1.87	2.29	1.63	N/A	N/A
75	3.57	2.88	3.18	2.51	2.86	2.21	2.70	2.03	2.44	1.75	N/A	N/A
76	3.90	3.23	3.48	2.80	3.13	2.46	2.92	2.26	2.67	1.99	N/A	N/A
77	4.26	3.59	3.78	3.11	3.40	2.72	3.19	2.51	2.86	2.18	N/A	N/A
78	4.60	3.92	4.08	3.42	3.64	2.99	3.43	2.74	3.08	2.41	N/A	N/A
79	4.93	4.28	4.38	3.72	3.92	3.25	3.66	2.99	3.28	2.60	N/A	N/A
80	5.29	4.62	4.66	4.02	4.18	3.52	3.91	3.23	3.49	2.84	N/A	N/A
81	5.71	5.03	5.04	4.38	4.56	3.83	4.21	3.55	3.76	3.11	N/A	N/A
82	6.15	5.50	5.46	4.75	4.86	4.15	4.50	3.83	4.05	3.36	N/A	N/A
83	6.58	5.90	5.80	5.16	5.18	4.50	4.84	4.14	4.30	3.62	N/A	N/A
84	7.02	6.35	6.16	5.51	5.50	4.86	5.14	4.44	4.58	3.90	N/A	N/A
85	N/A	6.79	N/A	5.87	N/A	5.17	N/A	4.74	N/A	4.14	N/A	N/A
86	N/A	7.21	N/A	6.28	N/A	5.50	N/A	5.04	N/A	4.43	N/A	N/A
87	N/A	7.66	N/A	6.64	N/A	5.82	N/A	5.34	N/A	4.69	N/A	N/A
88	N/A	8.09	N/A	7.02	N/A	6.16	N/A	5.65	N/A	4.96	N/A	N/A
89	N/A	8.52	N/A	7.38	N/A	6.49	N/A	5.96	N/A	5.21	N/A	N/A
90	N/A	8.95	N/A	7.78	N/A	6.80	N/A	6.28	N/A	5.50	N/A	N/A
91	N/A	9.12	N/A	7.93	N/A	6.92	N/A	6.40	N/A	5.59	N/A	N/A
92	N/A	9.30	N/A	8.06	N/A	7.08	N/A	6.50	N/A	5.68	N/A	N/A
93	N/A	9.46	N/A	8.22	N/A	7.21	N/A	6.64	N/A	5.81	N/A	N/A
94	N/A	9.64	N/A	8.36	N/A	7.36	N/A	6.76	N/A	5.90	N/A	N/A
95	N/A	9.83	N/A	8.52	N/A	7.49	N/A	6.89	N/A	6.01	N/A	N/A
96	N/A	9.89	N/A	8.58	N/A	7.51	N/A	6.91	N/A	6.06	N/A	N/A
97	N/A	9.92	N/A	8.63	N/A	7.56	N/A	6.96	N/A	6.10	N/A	N/A
98	N/A	9.97	N/A	8.68	N/A	7.62	N/A	7.01	N/A	6.13	N/A	N/A
99	N/A	10.03	N/A	8.74	N/A	7.66	N/A	7.06	N/A	6.16	N/A	N/A
100	N/A	10.10	N/A	8.77	N/A	7.70	N/A	7.08	N/A	6.19	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Current Rates
Monthly Premium Rates
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	1.04	.37	.99	.32	.96	.30	.91	.29	.88	.25	N/A	N/A
46	1.06	.42	1.00	.35	.98	.31	.92	.30	.90	.28	N/A	N/A
47	1.10	.46	1.04	.37	.99	.32	.96	.31	.91	.29	N/A	N/A
48	1.14	.48	1.05	.38	1.00	.34	.98	.32	.92	.30	N/A	N/A
49	1.15	.52	1.10	.42	1.04	.37	.99	.34	.96	.31	N/A	N/A
50	1.18	.53	1.12	.46	1.05	.38	1.00	.35	.98	.31	N/A	N/A
51	1.21	.56	1.14	.49	1.06	.42	1.04	.37	.99	.32	N/A	N/A
52	1.24	.59	1.16	.53	1.12	.46	1.06	.38	1.00	.35	N/A	N/A
53	1.27	.62	1.20	.54	1.14	.49	1.10	.46	1.04	.37	N/A	N/A
54	1.32	.66	1.21	.58	1.15	.52	1.12	.48	1.05	.38	N/A	N/A
55	1.35	.70	1.26	.59	1.18	.53	1.14	.49	1.06	.42	N/A	N/A
56	1.41	.76	1.29	.64	1.21	.58	1.18	.53	1.12	.48	N/A	N/A
57	1.47	.83	1.35	.70	1.26	.61	1.21	.56	1.15	.49	N/A	N/A
58	1.54	.88	1.41	.76	1.32	.64	1.26	.61	1.18	.53	N/A	N/A
59	1.58	.92	1.46	.82	1.35	.70	1.29	.64	1.20	.56	N/A	N/A
60	1.66	1.00	1.53	.85	1.41	.74	1.34	.67	1.24	.59	N/A	N/A
61	1.74	1.07	1.58	.91	1.46	.83	1.41	.74	1.29	.64	N/A	N/A
62	1.84	1.16	1.68	1.00	1.54	.88	1.46	.82	1.35	.67	N/A	N/A
63	1.92	1.26	1.74	1.07	1.60	.92	1.54	.85	1.41	.74	N/A	N/A
64	2.02	1.36	1.84	1.15	1.68	1.00	1.58	.91	1.46	.82	N/A	N/A
65	2.11	1.43	1.90	1.25	1.74	1.07	1.68	.98	1.53	.85	N/A	N/A
66	2.29	1.61	2.07	1.40	1.88	1.20	1.76	1.13	1.63	.92	N/A	N/A
67	2.49	1.84	2.24	1.56	2.02	1.36	1.90	1.25	1.74	1.06	N/A	N/A
68	2.70	2.00	2.41	1.73	2.17	1.50	2.05	1.38	1.86	1.19	N/A	N/A
69	2.86	2.21	2.56	1.88	2.30	1.63	2.18	1.50	1.99	1.30	N/A	N/A
70	3.08	2.40	2.73	2.08	2.46	1.82	2.30	1.67	2.10	1.42	N/A	N/A
71	3.40	2.71	3.02	2.35	2.71	2.03	2.54	1.86	2.26	1.58	N/A	N/A
72	3.74	3.04	3.30	2.60	2.96	2.26	2.76	2.08	2.46	1.76	N/A	N/A
73	4.05	3.36	3.58	2.88	3.19	2.51	2.98	2.29	2.68	1.99	N/A	N/A
74	4.38	3.71	3.88	3.19	3.43	2.74	3.20	2.53	2.85	2.17	N/A	N/A
75	4.70	4.04	4.14	3.47	3.70	3.01	3.43	2.74	3.04	2.39	N/A	N/A
76	5.19	4.50	4.59	3.90	4.05	3.36	3.76	3.08	3.32	2.68	N/A	N/A
77	5.66	4.99	4.99	4.31	4.41	3.74	4.09	3.42	3.62	2.96	N/A	N/A
78	6.16	5.50	5.44	4.73	4.75	4.08	4.42	3.76	3.91	3.23	N/A	N/A
79	6.66	5.96	5.82	5.16	5.16	4.44	4.74	4.07	4.18	3.49	N/A	N/A
80	7.15	6.46	6.24	5.56	5.49	4.84	5.06	4.40	4.48	3.79	N/A	N/A
81	7.74	7.06	6.78	6.10	5.94	5.24	5.50	4.85	4.86	4.14	N/A	N/A
82	8.35	7.67	7.32	6.61	6.39	5.71	5.90	5.23	5.19	4.50	N/A	N/A
83	8.96	8.28	7.81	7.13	6.85	6.16	6.32	5.63	5.53	4.87	N/A	N/A
84	9.57	8.88	8.34	7.66	7.32	6.61	6.73	6.06	5.88	5.21	N/A	N/A
85	N/A	9.48	N/A	8.17	N/A	7.07	N/A	6.48	N/A	5.59	N/A	N/A
86	N/A	10.09	N/A	8.69	N/A	7.51	N/A	6.89	N/A	5.94	N/A	N/A
87	N/A	10.70	N/A	9.22	N/A	7.97	N/A	7.32	N/A	6.30	N/A	N/A
88	N/A	11.32	N/A	9.74	N/A	8.44	N/A	7.70	N/A	6.64	N/A	N/A
89	N/A	11.89	N/A	10.25	N/A	8.88	N/A	8.10	N/A	7.01	N/A	N/A
90	N/A	12.50	N/A	10.79	N/A	9.31	N/A	8.53	N/A	7.36	N/A	N/A
91	N/A	12.74	N/A	10.99	N/A	9.53	N/A	8.72	N/A	7.50	N/A	N/A
92	N/A	13.00	N/A	11.18	N/A	9.68	N/A	8.88	N/A	7.66	N/A	N/A
93	N/A	13.22	N/A	11.40	N/A	9.88	N/A	9.04	N/A	7.78	N/A	N/A
94	N/A	13.49	N/A	11.63	N/A	10.03	N/A	9.20	N/A	7.93	N/A	N/A
95	N/A	13.70	N/A	11.81	N/A	10.22	N/A	9.36	N/A	8.06	N/A	N/A
96	N/A	13.80	N/A	11.89	N/A	10.26	N/A	9.40	N/A	8.10	N/A	N/A
97	N/A	13.87	N/A	11.95	N/A	10.33	N/A	9.46	N/A	8.17	N/A	N/A
98	N/A	13.97	N/A	12.04	N/A	10.40	N/A	9.54	N/A	8.21	N/A	N/A
99	N/A	14.02	N/A	12.10	N/A	10.48	N/A	9.59	N/A	8.26	N/A	N/A
100	N/A	14.11	N/A	12.18	N/A	10.51	N/A	9.62	N/A	8.33	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 1 Rates
Monthly Premium Rates
Maximum Benefit = $7,200 per $300 Monthly Benefit
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	19.67	1.41	19.48	1.20	19.34	1.09	19.26	.96	19.08	.82	N/A	N/A
26	19.79	1.53	19.63	1.34	19.40	1.17	19.34	1.09	19.16	.89	N/A	N/A
27	19.88	1.66	19.74	1.46	19.50	1.28	19.39	1.13	19.28	.98	N/A	N/A
28	20.06	1.81	19.82	1.58	19.63	1.34	19.48	1.22	19.35	1.10	N/A	N/A
29	20.17	1.92	19.90	1.68	19.71	1.46	19.56	1.33	19.40	1.17	N/A	N/A
30	20.26	2.06	20.06	1.81	19.79	1.54	19.67	1.42	19.48	1.22	N/A	N/A
31	20.47	2.23	20.20	1.94	19.88	1.68	19.79	1.54	19.63	1.34	N/A	N/A
32	20.63	2.42	20.30	2.09	20.07	1.84	19.88	1.68	19.74	1.46	N/A	N/A
33	20.86	2.55	20.50	2.29	20.20	1.94	20.06	1.81	19.82	1.58	N/A	N/A
34	21.00	2.73	20.65	2.45	20.30	2.09	20.17	1.92	19.90	1.68	N/A	N/A
35	21.22	2.90	20.82	2.55	20.47	2.23	20.26	2.06	20.06	1.78	N/A	N/A
36	21.43	3.14	21.00	2.77	20.63	2.42	20.47	2.22	20.20	1.92	N/A	N/A
37	21.65	3.38	21.24	2.95	20.82	2.55	20.60	2.34	20.28	2.07	N/A	N/A
38	21.88	3.60	21.45	3.19	21.00	2.73	20.81	2.50	20.47	2.22	N/A	N/A
39	22.12	3.88	21.65	3.38	21.22	2.90	20.92	2.70	20.58	2.33	N/A	N/A
40	22.34	4.10	21.84	3.59	21.37	3.06	21.09	2.85	20.71	2.49	N/A	N/A
41	22.61	4.39	22.08	3.83	21.62	3.33	21.32	3.02	20.90	2.66	N/A	N/A
42	22.95	4.68	22.34	4.10	21.83	3.56	21.49	3.22	21.08	2.85	N/A	N/A
43	23.19	4.97	22.59	4.38	22.04	3.78	21.70	3.43	21.30	3.01	N/A	N/A
44	23.50	5.25	22.83	4.62	22.24	4.00	21.89	3.64	21.46	3.19	N/A	N/A
45	23.81	5.52	23.11	4.85	22.47	4.23	22.12	3.88	21.65	3.36	N/A	N/A
46	24.17	5.91	23.41	5.19	22.74	4.52	22.36	4.14	21.86	3.59	N/A	N/A
47	24.54	6.29	23.76	5.48	22.99	4.77	22.59	4.38	22.08	3.82	N/A	N/A
48	24.89	6.65	24.08	5.80	23.31	5.03	22.91	4.63	22.28	4.04	N/A	N/A
49	25.24	7.02	24.38	6.12	23.55	5.32	23.14	4.87	22.53	4.26	N/A	N/A
50	25.61	7.35	24.72	6.46	23.87	5.57	23.38	5.11	22.74	4.52	N/A	N/A
51	26.09	7.82	25.12	6.88	24.19	5.92	23.74	5.48	23.01	4.79	N/A	N/A
52	26.63	8.35	25.53	7.29	24.57	6.30	24.10	5.80	23.33	5.05	N/A	N/A
53	27.11	8.83	25.96	7.71	24.91	6.68	24.41	6.14	23.60	5.37	N/A	N/A
54	27.56	9.34	26.39	8.13	25.29	7.04	24.77	6.52	23.94	5.67	N/A	N/A
55	28.05	9.80	26.81	8.54	25.64	7.39	25.10	6.86	24.22	5.92	N/A	N/A
56	28.85	10.56	27.49	9.19	26.25	7.98	25.61	7.34	24.67	6.45	N/A	N/A
57	29.62	11.34	28.10	9.83	26.81	8.54	26.14	7.85	25.12	6.88	N/A	N/A
58	30.38	12.10	28.77	10.48	27.40	9.16	26.66	8.38	25.60	7.32	N/A	N/A
59	31.17	12.87	29.43	11.12	27.97	9.75	27.16	8.92	26.03	7.74	N/A	N/A
60	31.93	13.63	30.05	11.81	28.55	10.29	27.70	9.42	26.47	8.19	N/A	N/A
61	33.21	14.76	31.17	12.75	29.57	11.11	28.56	10.19	27.30	8.86	N/A	N/A
62	34.44	15.88	32.22	13.65	30.48	11.97	29.51	10.92	28.05	9.51	N/A	N/A
63	35.71	16.98	33.32	14.62	31.48	12.75	30.38	11.68	28.87	10.16	N/A	N/A
64	36.94	18.10	34.42	15.53	32.41	13.57	31.32	12.45	29.63	10.77	N/A	N/A
65	38.19	19.18	35.47	16.52	33.37	14.38	32.17	13.18	30.43	11.46	N/A	N/A
66	40.49	21.47	37.49	18.45	35.08	16.09	33.75	14.76	31.79	12.78	N/A	N/A
67	42.75	23.75	39.45	20.44	36.86	17.80	35.31	16.35	33.16	14.14	N/A	N/A
68	45.03	26.01	41.41	22.37	38.49	19.50	36.93	17.86	34.50	15.48	N/A	N/A
69	47.32	28.28	43.36	24.34	40.25	21.24	38.48	19.44	35.84	16.84	N/A	N/A
70	49.63	30.55	45.34	26.33	41.95	22.96	40.04	21.00	37.20	18.18	N/A	N/A
71	53.38	34.30	48.61	29.58	44.80	25.72	42.67	23.59	39.45	20.43	N/A	N/A
72	57.15	38.06	51.88	32.78	47.64	28.56	45.31	26.24	41.68	22.58	N/A	N/A
73	60.90	41.83	55.12	35.98	50.51	31.43	47.86	28.81	43.92	24.82	N/A	N/A
74	64.70	45.55	58.33	39.24	53.35	34.22	50.51	31.39	46.15	27.03	N/A	N/A
75	68.43	49.33	61.63	42.45	56.22	37.04	53.11	34.01	48.37	29.22	N/A	N/A
76	74.39	55.20	66.72	47.59	60.61	41.50	57.20	38.06	51.90	32.73	N/A	N/A
77	80.31	61.19	71.82	52.67	65.10	45.94	61.28	42.13	55.36	36.23	N/A	N/A
78	86.23	67.05	76.91	57.78	69.52	50.37	65.37	46.22	58.90	39.75	N/A	N/A
79	92.15	72.96	82.01	62.88	74.02	54.85	69.45	50.29	62.38	43.23	N/A	N/A
80	98.07	78.94	87.09	67.96	78.42	59.29	73.51	54.40	65.88	46.75	N/A	N/A
81	105.44	86.33	93.51	74.37	83.98	64.86	78.63	59.46	70.28	51.15	N/A	N/A
82	112.82	93.70	99.84	80.68	89.56	70.38	83.75	64.54	74.66	55.53	N/A	N/A
83	120.22	101.11	106.23	87.08	95.10	75.94	88.83	69.65	79.05	59.90	N/A	N/A
84	127.61	108.50	112.58	93.43	100.64	81.50	93.90	74.77	83.42	64.29	N/A	N/A
85	N/A	115.88	N/A	99.83	N/A	87.06	N/A	79.87	N/A	68.69	N/A	N/A
86	N/A	123.29	N/A	106.21	N/A	92.63	N/A	84.93	N/A	73.04	N/A	N/A
87	N/A	130.70	N/A	112.54	N/A	98.17	N/A	90.04	N/A	77.42	N/A	N/A
88	N/A	138.07	N/A	118.96	N/A	103.73	N/A	95.13	N/A	81.81	N/A	N/A
89	N/A	145.48	N/A	125.30	N/A	109.33	N/A	100.24	N/A	86.18	N/A	N/A
90	N/A	152.88	N/A	131.68	N/A	114.85	N/A	105.32	N/A	90.56	N/A	N/A
91	N/A	155.88	N/A	134.24	N/A	117.09	N/A	107.36	N/A	92.30	N/A	N/A
92	N/A	158.80	N/A	136.80	N/A	119.29	N/A	109.42	N/A	94.10	N/A	N/A
93	N/A	161.75	N/A	139.36	N/A	121.52	N/A	111.43	N/A	95.84	N/A	N/A
94	N/A	164.69	N/A	141.94	N/A	123.76	N/A	113.49	N/A	97.61	N/A	N/A
95	N/A	167.66	N/A	144.44	N/A	125.95	N/A	115.54	N/A	99.34	N/A	N/A
96	N/A	168.70	N/A	145.29	N/A	126.70	N/A	116.19	N/A	99.92	N/A	N/A
97	N/A	169.64	N/A	146.17	N/A	127.45	N/A	116.89	N/A	100.48	N/A	N/A
98	N/A	170.63	N/A	146.98	N/A	128.17	N/A	117.56	N/A	101.11	N/A	N/A
99	N/A	171.60	N/A	147.84	N/A	128.93	N/A	118.25	N/A	101.72	N/A	N/A
100	N/A	172.61	N/A	148.68	N/A	129.66	N/A	118.96	N/A	102.29	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 1 Rates
Monthly Premium Rates
Maximum Benefit = $10,800 per $300 Monthly Benefit
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	20.42	1.97	20.12	1.69	19.90	1.52	19.79	1.34	19.66	1.20	N/A	N/A
26	20.54	2.14	20.26	1.86	20.07	1.61	19.88	1.50	19.75	1.30	N/A	N/A
27	20.71	2.31	20.46	2.05	20.22	1.76	20.06	1.60	19.85	1.41	N/A	N/A
28	20.92	2.49	20.58	2.17	20.30	1.92	20.17	1.69	19.98	1.53	N/A	N/A
29	21.09	2.66	20.71	2.31	20.49	2.06	20.26	1.84	20.09	1.61	N/A	N/A
30	21.27	2.85	20.90	2.47	20.60	2.17	20.44	1.97	20.20	1.73	N/A	N/A
31	21.49	3.06	21.11	2.66	20.82	2.34	20.58	2.14	20.30	1.90	N/A	N/A
32	21.76	3.36	21.32	2.89	21.00	2.54	20.81	2.31	20.49	2.06	N/A	N/A
33	21.99	3.59	21.54	3.06	21.17	2.73	20.92	2.47	20.63	2.22	N/A	N/A
34	22.26	3.82	21.73	3.34	21.37	2.90	21.09	2.65	20.82	2.33	N/A	N/A
35	22.53	4.06	21.96	3.56	21.54	3.13	21.27	2.81	20.94	2.49	N/A	N/A
36	22.80	4.40	22.26	3.80	21.80	3.38	21.48	3.02	21.13	2.70	N/A	N/A
37	23.14	4.72	22.55	4.06	22.05	3.60	21.70	3.27	21.35	2.89	N/A	N/A
38	23.46	5.03	22.77	4.36	22.28	3.83	21.89	3.46	21.49	3.05	N/A	N/A
39	23.76	5.35	23.03	4.63	22.53	4.06	22.16	3.70	21.70	3.27	N/A	N/A
40	24.10	5.69	23.36	4.93	22.75	4.32	22.37	3.94	21.89	3.46	N/A	N/A
41	24.49	6.09	23.71	5.25	23.03	4.63	22.63	4.18	22.18	3.72	N/A	N/A
42	24.89	6.46	24.05	5.57	23.38	4.95	22.95	4.52	22.39	3.98	N/A	N/A
43	25.26	6.86	24.37	5.92	23.71	5.21	23.19	4.77	22.63	4.18	N/A	N/A
44	25.66	7.26	24.75	6.25	23.98	5.51	23.50	5.03	22.91	4.47	N/A	N/A
45	26.06	7.66	25.08	6.62	24.29	5.85	23.76	5.32	23.14	4.72	N/A	N/A
46	26.57	8.13	25.50	7.05	24.67	6.21	24.13	5.69	23.42	5.01	N/A	N/A
47	27.10	8.62	25.95	7.47	25.05	6.60	24.43	6.06	23.74	5.32	N/A	N/A
48	27.54	9.11	26.36	7.90	25.39	6.97	24.81	6.32	24.05	5.57	N/A	N/A
49	28.04	9.59	26.78	8.35	25.75	7.34	25.12	6.68	24.33	5.89	N/A	N/A
50	28.52	10.11	27.19	8.76	26.15	7.73	25.48	7.05	24.65	6.20	N/A	N/A
51	29.19	10.76	27.80	9.34	26.66	8.23	25.95	7.49	25.05	6.60	N/A	N/A
52	29.87	11.41	28.39	9.95	27.16	8.75	26.39	7.93	25.47	7.02	N/A	N/A
53	30.50	12.08	28.93	10.47	27.61	9.19	26.84	8.45	25.87	7.35	N/A	N/A
54	31.18	12.75	29.51	11.08	28.12	9.75	27.33	8.91	26.25	7.77	N/A	N/A
55	31.84	13.42	30.08	11.64	28.66	10.21	27.80	9.34	26.65	8.19	N/A	N/A
56	32.86	14.38	30.97	12.50	29.39	10.99	28.48	10.03	27.22	8.79	N/A	N/A
57	33.85	15.41	31.80	13.39	30.14	11.73	29.20	10.76	27.86	9.40	N/A	N/A
58	34.85	16.41	32.70	14.27	30.96	12.48	29.90	11.42	28.47	10.00	N/A	N/A
59	35.83	17.40	33.61	15.10	31.71	13.23	30.61	12.13	29.09	10.64	N/A	N/A
60	36.88	18.41	34.44	16.01	32.49	13.98	31.34	12.82	29.70	11.25	N/A	N/A
61	38.48	19.86	35.83	17.25	33.72	15.10	32.51	13.86	30.73	12.13	N/A	N/A
62	40.04	21.32	37.29	18.54	34.93	16.21	33.66	14.87	31.77	13.06	N/A	N/A
63	41.67	22.76	38.68	19.79	36.19	17.33	34.82	15.89	32.84	13.94	N/A	N/A
64	43.23	24.19	40.06	21.08	37.42	18.43	35.95	16.90	33.85	14.82	N/A	N/A
65	44.89	25.67	41.49	22.34	38.70	19.55	37.10	17.94	34.88	15.69	N/A	N/A
66	47.88	28.71	44.14	24.99	41.03	21.84	39.21	20.06	36.74	17.57	N/A	N/A
67	50.94	31.75	46.79	27.58	43.29	24.15	41.35	22.17	38.67	19.40	N/A	N/A
68	53.97	34.81	49.42	30.24	45.66	26.43	43.49	24.23	40.50	21.32	N/A	N/A
69	57.02	37.81	52.09	32.86	47.99	28.75	45.58	26.36	42.40	23.17	N/A	N/A
70	60.08	40.79	54.71	35.48	50.29	31.04	47.70	28.48	44.25	25.06	N/A	N/A
71	65.08	45.79	59.06	39.85	54.07	34.85	51.20	31.92	47.36	28.10	N/A	N/A
72	70.08	50.77	63.39	44.14	57.87	38.60	54.66	35.40	50.48	31.19	N/A	N/A
73	75.06	55.77	67.78	48.47	61.65	42.37	58.15	38.85	53.56	34.25	N/A	N/A
74	80.10	60.73	72.10	52.77	65.46	46.15	61.63	42.35	56.65	37.35	N/A	N/A
75	85.03	65.69	76.46	57.11	69.25	49.93	65.11	45.75	59.72	40.38	N/A	N/A
76	92.93	73.60	83.27	63.95	75.28	55.93	70.60	51.28	64.59	45.30	N/A	N/A
77	100.81	81.49	90.14	70.78	81.26	61.87	76.08	56.75	69.45	50.11	N/A	N/A
78	108.70	89.36	97.02	77.67	87.23	67.90	81.58	62.23	74.29	54.97	N/A	N/A
79	116.57	97.26	103.88	84.52	93.23	73.91	87.07	67.78	79.13	59.78	N/A	N/A
80	124.50	105.18	110.68	91.38	99.23	79.89	92.61	73.26	83.98	64.66	N/A	N/A
81	134.36	115.01	119.26	99.92	106.69	87.38	99.46	80.13	90.06	70.72	N/A	N/A
82	144.23	124.83	127.82	108.50	114.22	94.87	106.27	86.96	96.15	76.79	N/A	N/A
83	154.04	134.72	136.41	117.09	121.69	102.36	113.18	93.84	102.16	82.83	N/A	N/A
84	163.90	144.58	144.93	125.66	129.19	109.83	120.01	100.68	108.25	88.91	N/A	N/A
85	N/A	154.44	N/A	134.21	N/A	117.31	N/A	107.54	N/A	94.96	N/A	N/A
86	N/A	164.29	N/A	142.76	N/A	124.81	N/A	114.45	N/A	101.04	N/A	N/A
87	N/A	174.15	N/A	151.31	N/A	132.32	N/A	121.31	N/A	107.09	N/A	N/A
88	N/A	184.01	N/A	159.92	N/A	139.81	N/A	128.17	N/A	113.16	N/A	N/A
89	N/A	193.89	N/A	168.46	N/A	147.31	N/A	135.03	N/A	119.23	N/A	N/A
90	N/A	203.72	N/A	177.01	N/A	154.79	N/A	141.94	N/A	125.30	N/A	N/A
91	N/A	207.67	N/A	180.44	N/A	157.75	N/A	144.66	N/A	127.69	N/A	N/A
92	N/A	211.60	N/A	183.87	N/A	160.77	N/A	147.39	N/A	130.09	N/A	N/A
93	N/A	215.53	N/A	187.30	N/A	163.75	N/A	150.13	N/A	132.56	N/A	N/A
94	N/A	219.45	N/A	190.74	N/A	166.73	N/A	152.88	N/A	135.01	N/A	N/A
95	N/A	223.43	N/A	194.14	N/A	169.75	N/A	155.61	N/A	137.39	N/A	N/A
96	N/A	224.77	N/A	195.26	N/A	170.76	N/A	156.50	N/A	138.20	N/A	N/A
97	N/A	226.02	N/A	196.40	N/A	171.74	N/A	157.46	N/A	139.00	N/A	N/A
98	N/A	227.38	N/A	197.58	N/A	172.74	N/A	158.39	N/A	139.84	N/A	N/A
99	N/A	228.71	N/A	198.76	N/A	173.75	N/A	159.28	N/A	140.66	N/A	N/A
100	N/A	230.01	N/A	199.90	N/A	174.75	N/A	160.19	N/A	141.42	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 1 Rates
Monthly Premium Rates
Maximum Benefit = $14,400 per $300 Monthly Benefit
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	20.90	2.29	20.58	1.97	20.33	1.76	20.22	1.58	20.06	1.38	N/A	N/A
26	21.09	2.47	20.81	2.17	20.50	1.90	20.33	1.73	20.17	1.52	N/A	N/A
27	21.30	2.66	20.94	2.33	20.65	2.06	20.49	1.86	20.25	1.61	N/A	N/A
28	21.48	2.89	21.11	2.50	20.87	2.23	20.63	2.00	20.42	1.73	N/A	N/A
29	21.70	3.13	21.30	2.70	21.00	2.34	20.81	2.14	20.49	1.86	N/A	N/A
30	21.89	3.33	21.46	2.87	21.13	2.50	20.92	2.30	20.60	1.97	N/A	N/A
31	22.18	3.59	21.73	3.14	21.35	2.73	21.11	2.49	20.82	2.17	N/A	N/A
32	22.50	3.88	21.99	3.36	21.57	2.94	21.32	2.70	20.97	2.33	N/A	N/A
33	22.77	4.15	22.21	3.60	21.80	3.19	21.48	2.87	21.11	2.49	N/A	N/A
34	23.03	4.40	22.50	3.83	22.04	3.38	21.70	3.06	21.30	2.66	N/A	N/A
35	23.36	4.72	22.74	4.10	22.21	3.60	21.89	3.27	21.46	2.85	N/A	N/A
36	23.73	5.05	23.03	4.40	22.53	3.90	22.16	3.56	21.70	3.06	N/A	N/A
37	24.08	5.43	23.38	4.76	22.77	4.16	22.39	3.78	21.94	3.33	N/A	N/A
38	24.45	5.83	23.71	5.04	23.04	4.42	22.72	4.06	22.13	3.51	N/A	N/A
39	24.81	6.17	23.98	5.37	23.38	4.76	22.96	4.32	22.36	3.72	N/A	N/A
40	25.21	6.56	24.33	5.72	23.65	5.01	23.19	4.56	22.59	3.98	N/A	N/A
41	25.64	7.02	24.75	6.12	23.98	5.37	23.54	4.93	22.91	4.24	N/A	N/A
42	26.14	7.49	25.12	6.53	24.37	5.73	23.87	5.21	23.15	4.54	N/A	N/A
43	26.60	7.93	25.52	6.89	24.67	6.08	24.17	5.57	23.42	4.81	N/A	N/A
44	27.10	8.45	25.91	7.32	25.05	6.45	24.51	5.89	23.73	5.09	N/A	N/A
45	27.53	8.92	26.33	7.71	25.39	6.73	24.83	6.21	23.98	5.40	N/A	N/A
46	28.10	9.48	26.81	8.19	25.83	7.16	25.24	6.64	24.37	5.76	N/A	N/A
47	28.71	10.05	27.30	8.68	26.27	7.66	25.64	7.04	24.72	6.09	N/A	N/A
48	29.25	10.64	27.81	9.18	26.71	8.11	26.04	7.43	25.05	6.46	N/A	N/A
49	29.86	11.23	28.28	9.67	27.13	8.51	26.44	7.81	25.39	6.73	N/A	N/A
50	30.43	11.81	28.80	10.19	27.56	8.95	26.86	8.23	25.72	7.09	N/A	N/A
51	31.18	12.56	29.47	10.85	28.12	9.55	27.40	8.76	26.23	7.59	N/A	N/A
52	31.95	13.34	30.11	11.50	28.72	10.13	27.94	9.32	26.71	8.07	N/A	N/A
53	32.75	14.12	30.80	12.16	29.33	10.69	28.47	9.87	27.14	8.54	N/A	N/A
54	33.48	14.90	31.48	12.82	29.89	11.25	29.01	10.39	27.61	9.02	N/A	N/A
55	34.25	15.65	32.14	13.51	30.48	11.86	29.57	10.93	28.07	9.48	N/A	N/A
56	35.44	16.84	33.16	14.52	31.37	12.75	30.35	11.74	28.80	10.20	N/A	N/A
57	36.61	17.98	34.17	15.51	32.27	13.62	31.17	12.56	29.57	10.92	N/A	N/A
58	37.80	19.18	35.22	16.57	33.11	14.50	32.00	13.39	30.27	11.64	N/A	N/A
59	39.00	20.34	36.19	17.57	34.02	15.39	32.84	14.19	31.01	12.36	N/A	N/A
60	40.17	21.49	37.20	18.59	34.88	16.27	33.66	15.00	31.71	13.06	N/A	N/A
61	42.03	23.21	38.84	20.08	36.34	17.56	34.93	16.20	32.92	14.07	N/A	N/A
62	43.89	24.91	40.44	21.49	37.76	18.83	36.30	17.34	34.07	15.11	N/A	N/A
63	45.72	26.65	42.08	22.98	39.19	20.11	37.61	18.58	35.27	16.15	N/A	N/A
64	47.59	28.33	43.68	24.45	40.63	21.39	38.97	19.74	36.46	17.21	N/A	N/A
65	49.41	30.03	45.31	25.95	42.05	22.69	40.31	20.92	37.61	18.25	N/A	N/A
66	52.97	33.62	48.37	28.97	44.72	25.32	42.75	23.39	39.82	20.44	N/A	N/A
67	56.49	37.12	51.47	32.08	47.38	28.01	45.26	25.84	41.95	22.58	N/A	N/A
68	60.05	40.63	54.47	35.06	50.09	30.67	47.67	28.28	44.11	24.72	N/A	N/A
69	63.58	44.18	57.56	38.13	52.76	33.33	50.14	30.74	46.28	26.87	N/A	N/A
70	67.09	47.67	60.61	41.19	55.41	35.98	52.63	33.22	48.43	29.03	N/A	N/A
71	72.88	53.47	65.59	46.15	59.78	40.35	56.69	37.20	51.98	32.56	N/A	N/A
72	78.66	59.24	70.62	51.15	64.17	44.71	60.71	41.26	55.54	36.12	N/A	N/A
73	84.49	64.97	75.63	56.15	68.58	49.05	64.71	45.26	59.08	39.61	N/A	N/A
74	90.19	70.72	80.63	61.18	72.93	53.45	68.74	49.25	62.61	43.12	N/A	N/A
75	96.01	76.50	85.65	66.14	77.32	57.79	72.82	53.24	66.20	46.63	N/A	N/A
76	105.20	85.68	93.57	74.05	84.26	64.72	79.16	59.66	71.77	52.27	N/A	N/A
77	114.38	94.87	101.53	82.01	91.24	71.69	85.57	66.05	77.35	57.84	N/A	N/A
78	123.54	104.05	109.47	89.96	98.15	78.59	91.99	72.45	83.00	63.47	N/A	N/A
79	132.77	113.22	117.45	97.90	105.06	85.55	98.36	78.84	88.57	69.05	N/A	N/A
80	141.93	122.35	125.33	105.83	112.02	92.47	104.77	85.23	94.18	74.64	N/A	N/A
81	153.39	133.88	135.27	115.72	120.69	101.13	112.72	93.22	101.17	81.62	N/A	N/A
82	164.89	145.37	145.15	125.66	129.35	109.82	120.70	101.19	108.16	88.63	N/A	N/A
83	176.35	156.82	155.11	135.55	138.03	118.49	128.74	109.18	115.19	95.65	N/A	N/A
84	187.86	168.32	165.02	145.49	146.72	127.13	136.68	117.17	122.15	102.62	N/A	N/A
85	N/A	179.76	N/A	155.37	N/A	135.82	N/A	125.19	N/A	109.59	N/A	N/A
86	N/A	191.27	N/A	165.33	N/A	144.46	N/A	133.17	N/A	116.67	N/A	N/A
87	N/A	202.75	N/A	175.24	N/A	153.15	N/A	141.18	N/A	123.66	N/A	N/A
88	N/A	214.24	N/A	185.16	N/A	161.81	N/A	149.13	N/A	130.66	N/A	N/A
89	N/A	225.70	N/A	195.11	N/A	170.47	N/A	157.14	N/A	137.64	N/A	N/A
90	N/A	237.15	N/A	204.99	N/A	179.14	N/A	165.12	N/A	144.66	N/A	N/A
91	N/A	241.78	N/A	208.98	N/A	182.60	N/A	168.35	N/A	147.42	N/A	N/A
92	N/A	246.37	N/A	212.96	N/A	186.07	N/A	171.50	N/A	150.24	N/A	N/A
93	N/A	250.94	N/A	216.88	N/A	189.55	N/A	174.71	N/A	153.04	N/A	N/A
94	N/A	255.52	N/A	220.87	N/A	193.02	N/A	177.89	N/A	155.86	N/A	N/A
95	N/A	260.09	N/A	224.81	N/A	196.49	N/A	181.13	N/A	158.64	N/A	N/A
96	N/A	261.65	N/A	226.17	N/A	197.65	N/A	182.18	N/A	159.57	N/A	N/A
97	N/A	263.21	N/A	227.48	N/A	198.80	N/A	183.22	N/A	160.50	N/A	N/A
98	N/A	264.70	N/A	228.84	N/A	199.97	N/A	184.28	N/A	161.42	N/A	N/A
99	N/A	266.23	N/A	230.17	N/A	201.10	N/A	185.39	N/A	162.38	N/A	N/A
100	N/A	267.78	N/A	231.47	N/A	202.28	N/A	186.43	N/A	163.30	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 1 Rates
Monthly Premium Rates
Maximum Benefit = $18,000 per $300 Monthly Benefit
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	21.49	2.54	21.22	2.23	20.90	1.94	20.71	1.76	20.52	1.54	N/A	N/A
26	21.73	2.77	21.38	2.46	21.09	2.10	20.89	1.92	20.65	1.68	N/A	N/A
27	21.96	3.01	21.62	2.61	21.27	2.30	21.03	2.07	20.82	1.86	N/A	N/A
28	22.18	3.21	21.80	2.81	21.43	2.47	21.22	2.23	20.92	1.97	N/A	N/A
29	22.39	3.43	21.96	3.01	21.64	2.65	21.35	2.42	21.09	2.10	N/A	N/A
30	22.63	3.67	22.18	3.21	21.80	2.81	21.49	2.54	21.24	2.25	N/A	N/A
31	22.96	4.00	22.47	3.51	22.07	3.05	21.73	2.73	21.43	2.46	N/A	N/A
32	23.30	4.30	22.75	3.75	22.28	3.33	21.94	2.98	21.64	2.65	N/A	N/A
33	23.60	4.62	22.99	4.04	22.56	3.58	22.18	3.19	21.83	2.81	N/A	N/A
34	23.92	4.95	23.31	4.30	22.77	3.80	22.37	3.42	21.99	3.02	N/A	N/A
35	24.22	5.21	23.58	4.60	23.01	4.04	22.61	3.62	22.21	3.21	N/A	N/A
36	24.65	5.67	23.94	4.97	23.36	4.36	22.93	3.94	22.47	3.46	N/A	N/A
37	25.05	6.09	24.30	5.32	23.71	4.68	23.19	4.18	22.72	3.72	N/A	N/A
38	25.48	6.52	24.65	5.69	23.98	5.01	23.46	4.54	22.96	3.98	N/A	N/A
39	25.90	6.89	25.00	6.08	24.33	5.35	23.76	4.79	23.19	4.23	N/A	N/A
40	26.33	7.32	25.34	6.44	24.65	5.67	24.05	5.05	23.42	4.52	N/A	N/A
41	26.81	7.81	25.87	6.88	25.02	6.09	24.41	5.44	23.76	4.79	N/A	N/A
42	27.33	8.35	26.33	7.32	25.47	6.46	24.80	5.80	24.13	5.09	N/A	N/A
43	27.89	8.91	26.74	7.77	25.87	6.88	25.20	6.17	24.41	5.44	N/A	N/A
44	28.42	9.40	27.19	8.21	26.27	7.28	25.52	6.54	24.77	5.76	N/A	N/A
45	28.93	9.95	27.65	8.68	26.65	7.69	25.90	6.89	25.05	6.09	N/A	N/A
46	29.59	10.56	28.26	9.26	27.13	8.17	26.35	7.34	25.47	6.46	N/A	N/A
47	30.21	11.24	28.84	9.82	27.59	8.63	26.79	7.79	25.87	6.88	N/A	N/A
48	30.91	11.90	29.38	10.39	28.07	9.15	27.22	8.27	26.27	7.28	N/A	N/A
49	31.55	12.52	29.92	10.96	28.56	9.59	27.70	8.71	26.65	7.69	N/A	N/A
50	32.17	13.18	30.50	11.54	29.07	10.05	28.12	9.18	27.05	8.07	N/A	N/A
51	33.03	14.03	31.25	12.29	29.70	10.72	28.72	9.79	27.56	8.62	N/A	N/A
52	33.88	14.90	31.96	13.02	30.38	11.40	29.35	10.37	28.10	9.15	N/A	N/A
53	34.80	15.77	32.73	13.74	31.01	12.04	29.92	10.93	28.64	9.67	N/A	N/A
54	35.65	16.63	33.45	14.50	31.64	12.69	30.53	11.54	29.19	10.20	N/A	N/A
55	36.50	17.53	34.20	15.23	32.28	13.31	31.13	12.10	29.70	10.72	N/A	N/A
56	37.84	18.83	35.36	16.41	33.30	14.35	32.09	13.07	30.53	11.54	N/A	N/A
57	39.19	20.20	36.56	17.56	34.29	15.35	32.98	13.98	31.34	12.36	N/A	N/A
58	40.57	21.57	37.72	18.67	35.31	16.35	33.99	14.98	32.15	13.17	N/A	N/A
59	41.91	22.93	38.87	19.84	36.34	17.33	34.87	15.89	32.97	13.97	N/A	N/A
60	43.23	24.27	40.02	21.01	37.34	18.35	35.81	16.82	33.75	14.78	N/A	N/A
61	45.32	26.23	41.87	22.69	38.95	19.79	37.31	18.18	35.06	15.95	N/A	N/A
62	47.36	28.08	43.66	24.34	40.57	21.25	38.79	19.48	36.37	17.10	N/A	N/A
63	49.42	30.00	45.48	25.99	42.13	22.74	40.29	20.85	37.71	18.22	N/A	N/A
64	51.50	31.92	47.27	27.61	43.73	24.18	41.79	22.17	39.00	19.39	N/A	N/A
65	53.56	33.81	49.06	29.34	45.35	25.62	43.23	23.51	40.31	20.59	N/A	N/A
66	57.53	37.76	52.50	32.73	48.37	28.65	46.06	26.27	42.72	22.98	N/A	N/A
67	61.44	41.67	55.94	36.16	51.34	31.65	48.80	29.03	45.13	25.39	N/A	N/A
68	65.38	45.65	59.35	39.55	54.40	34.63	51.53	31.77	47.59	27.80	N/A	N/A
69	69.33	49.53	62.78	42.99	57.42	37.64	54.32	34.57	49.95	30.18	N/A	N/A
70	73.27	53.47	66.21	46.43	60.42	40.63	57.10	37.32	52.39	32.59	N/A	N/A
71	79.70	59.84	71.74	51.94	65.30	45.51	61.63	41.83	56.38	36.56	N/A	N/A
72	86.05	66.23	77.29	57.46	70.20	50.37	66.15	46.30	60.32	40.49	N/A	N/A
73	92.44	72.56	82.84	63.02	75.14	55.27	70.67	50.78	64.30	44.45	N/A	N/A
74	98.84	78.95	88.45	68.53	79.97	60.12	75.18	55.31	68.27	48.39	N/A	N/A
75	105.22	85.33	93.97	74.07	84.92	64.97	79.73	59.78	72.21	52.35	N/A	N/A
76	115.48	95.55	102.87	82.98	92.69	72.83	86.90	67.01	78.49	58.59	N/A	N/A
77	125.71	105.81	111.76	91.85	100.48	80.61	94.10	74.19	84.78	64.88	N/A	N/A
78	135.91	116.06	120.67	100.76	108.32	88.42	101.26	81.37	91.08	71.16	N/A	N/A
79	146.17	126.27	129.56	109.67	116.10	96.24	108.43	88.55	97.37	77.42	N/A	N/A
80	156.40	136.51	138.42	118.52	123.91	104.03	115.63	95.73	103.62	83.76	N/A	N/A
81	169.20	149.32	149.56	129.62	133.66	113.73	124.58	104.70	111.44	91.60	N/A	N/A
82	182.00	162.14	160.62	140.75	143.44	123.48	133.56	113.64	119.33	99.44	N/A	N/A
83	194.80	174.91	171.74	151.86	153.20	133.25	142.55	122.67	127.16	107.28	N/A	N/A
84	207.64	187.70	182.85	162.95	162.90	143.05	151.50	131.60	135.05	115.15	N/A	N/A
85	N/A	200.52	N/A	174.06	N/A	152.76	N/A	140.58	N/A	122.99	N/A	N/A
86	N/A	213.36	N/A	185.19	N/A	162.54	N/A	149.56	N/A	130.82	N/A	N/A
87	N/A	226.14	N/A	196.31	N/A	172.24	N/A	158.50	N/A	138.69	N/A	N/A
88	N/A	238.93	N/A	207.39	N/A	182.01	N/A	167.55	N/A	146.53	N/A	N/A
89	N/A	251.70	N/A	218.55	N/A	191.77	N/A	176.46	N/A	154.40	N/A	N/A
90	N/A	264.47	N/A	229.64	N/A	201.51	N/A	185.46	N/A	162.22	N/A	N/A
91	N/A	269.63	N/A	234.07	N/A	205.39	N/A	189.02	N/A	165.36	N/A	N/A
92	N/A	274.74	N/A	238.54	N/A	209.33	N/A	192.64	N/A	168.51	N/A	N/A
93	N/A	279.87	N/A	242.99	N/A	213.17	N/A	196.24	N/A	171.65	N/A	N/A
94	N/A	284.97	N/A	247.39	N/A	217.12	N/A	199.81	N/A	174.76	N/A	N/A
95	N/A	290.10	N/A	251.85	N/A	220.99	N/A	203.36	N/A	177.90	N/A	N/A
96	N/A	291.82	N/A	253.35	N/A	222.31	N/A	204.58	N/A	178.96	N/A	N/A
97	N/A	293.52	N/A	254.83	N/A	223.60	N/A	205.75	N/A	180.04	N/A	N/A
98	N/A	295.23	N/A	256.29	N/A	224.96	N/A	206.97	N/A	181.07	N/A	N/A
99	N/A	296.94	N/A	257.78	N/A	226.22	N/A	208.18	N/A	182.12	N/A	N/A
100	N/A	298.64	N/A	259.26	N/A	227.51	N/A	209.37	N/A	183.14	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 1 Rates
Monthly Premium Rates
Unlimited Maximum Benefit
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	30.93	11.60	29.43	10.05	28.28	8.94	27.56	8.21	26.51	7.16	N/A	N/A
46	31.72	12.37	30.08	10.71	28.87	9.51	28.07	8.75	27.05	7.67	N/A	N/A
47	32.52	13.17	30.77	11.41	29.43	10.11	28.64	9.32	27.49	8.11	N/A	N/A
48	33.30	13.97	31.42	12.06	30.03	10.67	29.19	9.82	27.93	8.59	N/A	N/A
49	34.09	14.76	32.12	12.77	30.59	11.25	29.68	10.35	28.39	9.04	N/A	N/A
50	34.87	15.53	32.78	13.43	31.17	11.82	30.21	10.88	28.84	9.51	N/A	N/A
51	35.94	16.61	33.66	14.31	31.92	12.56	30.91	11.60	29.44	10.13	N/A	N/A
52	36.97	17.62	34.50	15.16	32.65	13.31	31.60	12.30	30.05	10.71	N/A	N/A
53	38.06	18.74	35.43	16.07	33.43	14.07	32.28	12.93	30.62	11.31	N/A	N/A
54	39.16	19.78	36.27	16.92	34.20	14.86	32.97	13.63	31.25	11.92	N/A	N/A
55	40.25	20.88	37.13	17.80	34.93	15.63	33.67	14.35	31.80	12.48	N/A	N/A
56	41.91	22.57	38.65	19.30	36.22	16.86	34.84	15.49	32.84	13.51	N/A	N/A
57	43.63	24.27	40.13	20.81	37.50	18.18	36.08	16.70	33.83	14.50	N/A	N/A
58	45.37	26.01	41.67	22.32	38.79	19.44	37.28	17.86	34.87	15.51	N/A	N/A
59	47.19	27.80	43.22	23.85	40.06	20.73	38.44	19.09	35.92	16.57	N/A	N/A
60	48.96	29.58	44.76	25.39	41.46	22.09	39.64	20.28	36.93	17.57	N/A	N/A
61	51.61	32.09	47.06	27.56	43.45	23.94	41.51	22.04	38.52	18.99	N/A	N/A
62	54.29	34.62	49.41	29.78	45.51	25.88	43.37	23.75	40.17	20.50	N/A	N/A
63	57.00	37.19	51.83	32.00	47.57	27.74	45.31	25.51	41.79	22.00	N/A	N/A
64	59.73	39.82	54.21	34.22	49.66	29.66	47.21	27.20	43.44	23.46	N/A	N/A
65	62.56	42.40	56.62	36.52	51.71	31.60	49.06	29.02	45.03	24.96	N/A	N/A
66	68.03	47.88	61.36	41.26	55.86	35.75	52.86	32.74	48.27	28.24	N/A	N/A
67	73.68	53.53	66.25	46.11	60.05	39.91	56.72	36.60	51.67	31.55	N/A	N/A
68	79.41	59.28	71.16	51.01	64.35	44.21	60.66	40.51	55.06	34.90	N/A	N/A
69	85.25	65.09	76.22	56.07	68.70	48.57	64.68	44.54	58.52	38.40	N/A	N/A
70	91.21	71.02	81.38	61.21	73.12	52.99	68.74	48.58	62.02	41.90	N/A	N/A
71	100.48	80.33	89.37	69.19	80.10	59.92	75.12	54.88	67.49	47.32	N/A	N/A
72	109.99	89.76	97.61	77.38	87.18	66.97	81.54	61.29	73.09	52.85	N/A	N/A
73	119.63	99.43	105.95	85.68	94.35	74.08	88.13	67.88	78.76	58.52	N/A	N/A
74	129.51	109.26	114.38	94.14	101.71	81.40	94.78	74.56	84.54	64.29	N/A	N/A
75	139.50	119.23	123.03	102.77	109.13	88.84	101.63	81.37	90.44	70.17	N/A	N/A
76	153.82	133.56	135.42	115.10	119.82	99.52	111.40	91.14	98.87	78.58	N/A	N/A
77	168.12	147.84	147.74	127.45	130.47	110.19	121.13	100.85	107.28	87.04	N/A	N/A
78	182.40	162.15	160.04	139.80	141.16	120.84	130.92	110.63	115.69	95.43	N/A	N/A
79	196.70	176.45	172.40	152.11	151.78	131.48	140.67	120.40	124.13	103.82	N/A	N/A
80	211.03	190.79	184.75	164.45	162.47	142.15	150.47	130.13	132.53	112.28	N/A	N/A
81	228.91	208.62	200.15	179.87	175.79	155.52	162.63	142.36	143.06	122.73	N/A	N/A
82	246.80	226.54	215.52	195.26	189.09	168.79	174.82	154.57	153.58	133.28	N/A	N/A
83	264.69	244.43	230.95	210.67	202.46	182.16	187.06	166.77	164.11	143.85	N/A	N/A
84	282.60	262.32	246.39	226.13	215.73	195.44	199.22	178.96	174.66	154.36	N/A	N/A
85	N/A	280.18	N/A	241.50	N/A	208.77	N/A	191.19	N/A	164.88	N/A	N/A
86	N/A	298.08	N/A	256.96	N/A	222.14	N/A	203.36	N/A	175.39	N/A	N/A
87	N/A	315.93	N/A	272.36	N/A	235.46	N/A	215.57	N/A	185.93	N/A	N/A
88	N/A	333.83	N/A	287.75	N/A	248.76	N/A	227.78	N/A	196.40	N/A	N/A
89	N/A	351.71	N/A	303.15	N/A	262.12	N/A	239.97	N/A	206.97	N/A	N/A
90	N/A	369.57	N/A	318.57	N/A	275.40	N/A	252.18	N/A	217.48	N/A	N/A
91	N/A	376.75	N/A	324.76	N/A	280.75	N/A	257.05	N/A	221.68	N/A	N/A
92	N/A	383.89	N/A	330.92	N/A	286.07	N/A	261.96	N/A	225.90	N/A	N/A
93	N/A	391.07	N/A	337.08	N/A	291.43	N/A	266.82	N/A	230.08	N/A	N/A
94	N/A	398.22	N/A	343.23	N/A	296.79	N/A	271.69	N/A	234.32	N/A	N/A
95	N/A	405.36	N/A	349.39	N/A	302.10	N/A	276.57	N/A	238.52	N/A	N/A
96	N/A	407.76	N/A	351.47	N/A	303.88	N/A	278.24	N/A	239.89	N/A	N/A
97	N/A	410.16	N/A	353.54	N/A	305.65	N/A	279.86	N/A	241.33	N/A	N/A
98	N/A	412.54	N/A	355.56	N/A	307.46	N/A	281.47	N/A	242.74	N/A	N/A
99	N/A	414.95	N/A	357.64	N/A	309.21	N/A	283.06	N/A	244.12	N/A	N/A
100	N/A	417.29	N/A	359.69	N/A	310.97	N/A	284.74	N/A	245.54	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 1 Rates
Monthly Premium Rates
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	22.10	1.57	21.92	1.35	21.71	1.23	21.60	1.10	21.50	.95	N/A	N/A
26	22.10	1.70	21.92	1.50	21.71	1.30	21.60	1.22	21.50	.99	N/A	N/A
27	22.10	1.79	21.92	1.59	21.71	1.36	21.60	1.26	21.50	1.10	N/A	N/A
28	22.10	1.96	21.92	1.70	21.71	1.48	21.60	1.35	21.50	1.23	N/A	N/A
29	22.10	2.10	21.92	1.79	21.71	1.57	21.60	1.42	21.50	1.26	N/A	N/A
30	22.10	2.19	21.92	1.93	21.71	1.67	21.60	1.50	21.50	1.33	N/A	N/A
31	22.10	2.34	21.92	2.07	21.71	1.78	21.60	1.67	21.50	1.42	N/A	N/A
32	22.10	2.55	21.92	2.19	21.71	1.93	21.60	1.76	21.50	1.50	N/A	N/A
33	22.10	2.70	21.92	2.34	21.71	2.05	21.60	1.87	21.50	1.67	N/A	N/A
34	22.10	2.83	21.92	2.50	21.71	2.16	21.60	1.99	21.50	1.72	N/A	N/A
35	22.10	2.96	21.92	2.59	21.71	2.28	21.60	2.10	21.50	1.79	N/A	N/A
36	22.10	3.17	21.92	2.79	21.71	2.42	21.60	2.22	21.50	1.96	N/A	N/A
37	22.10	3.36	21.92	2.96	21.71	2.56	21.60	2.34	21.50	2.07	N/A	N/A
38	22.10	3.57	21.92	3.17	21.71	2.74	21.60	2.50	21.50	2.16	N/A	N/A
39	22.10	3.79	21.92	3.32	21.71	2.85	21.60	2.61	21.50	2.31	N/A	N/A
40	22.10	3.99	21.92	3.50	21.71	3.01	21.60	2.76	21.50	2.42	N/A	N/A
41	22.10	4.21	21.92	3.71	21.71	3.20	21.60	2.90	21.50	2.56	N/A	N/A
42	22.10	4.46	21.92	3.85	21.71	3.35	21.60	3.08	21.50	2.73	N/A	N/A
43	22.10	4.64	21.92	4.09	21.71	3.56	21.60	3.23	21.50	2.83	N/A	N/A
44	22.10	4.89	21.92	4.27	21.71	3.72	21.60	3.39	21.50	2.96	N/A	N/A
45	22.10	5.13	21.92	4.46	21.71	3.85	21.60	3.56	21.50	3.08	N/A	N/A
46	22.10	5.36	21.92	4.71	21.71	4.06	21.60	3.75	21.50	3.28	N/A	N/A
47	22.10	5.62	21.92	4.91	21.71	4.25	21.60	3.91	21.50	3.39	N/A	N/A
48	22.10	5.93	21.92	5.14	21.71	4.46	21.60	4.12	21.50	3.57	N/A	N/A
49	22.12	6.12	21.92	5.35	21.71	4.64	21.60	4.27	21.50	3.75	N/A	N/A
50	22.17	6.42	21.92	5.59	21.71	4.86	21.60	4.46	21.50	3.85	N/A	N/A
51	22.37	6.77	21.92	5.85	21.71	5.13	21.60	4.71	21.50	4.09	N/A	N/A
52	22.51	7.04	21.92	6.14	21.71	5.34	21.60	4.91	21.50	4.27	N/A	N/A
53	22.60	7.38	21.92	6.43	21.71	5.59	21.60	5.14	21.50	4.48	N/A	N/A
54	22.78	7.71	21.92	6.76	21.71	5.79	21.60	5.35	21.50	4.65	N/A	N/A
55	22.87	7.93	21.92	6.95	21.71	6.03	21.60	5.57	21.50	4.88	N/A	N/A
56	23.24	8.54	22.10	7.40	21.71	6.42	21.60	5.93	21.50	5.14	N/A	N/A
57	23.51	9.04	22.35	7.82	21.71	6.82	21.60	6.28	21.50	5.42	N/A	N/A
58	23.81	9.48	22.55	8.20	21.71	7.20	21.60	6.57	21.50	5.69	N/A	N/A
59	24.13	9.97	22.79	8.63	21.71	7.50	21.60	6.88	21.50	6.02	N/A	N/A
60	24.36	10.43	22.95	9.00	21.80	7.85	21.60	7.22	21.50	6.28	N/A	N/A
61	25.02	11.12	23.43	9.60	22.26	8.34	21.60	7.68	21.50	6.65	N/A	N/A
62	25.59	11.81	23.93	10.20	22.60	8.89	21.92	8.12	21.50	7.04	N/A	N/A
63	26.14	12.42	24.40	10.69	23.03	9.34	22.26	8.57	21.50	7.41	N/A	N/A
64	26.67	13.07	24.82	11.20	23.40	9.80	22.58	9.00	21.50	7.77	N/A	N/A
65	27.21	13.69	25.28	11.75	23.75	10.23	22.88	9.37	21.66	8.15	N/A	N/A
66	28.41	15.09	26.28	12.97	24.61	11.32	23.68	10.34	22.33	8.98	N/A	N/A
67	29.53	16.42	27.24	14.14	25.41	12.29	24.40	11.29	22.88	9.77	N/A	N/A
68	30.67	17.71	28.18	15.21	26.23	13.28	25.14	12.18	23.49	10.51	N/A	N/A
69	31.72	18.97	29.07	16.33	26.96	14.23	25.82	13.01	24.09	11.29	N/A	N/A
70	32.75	20.20	29.93	17.35	27.69	15.15	26.46	13.89	24.59	11.99	N/A	N/A
71	34.69	22.33	31.58	19.21	29.13	16.78	27.74	15.32	25.62	13.26	N/A	N/A
72	36.58	24.35	33.18	20.96	30.46	18.29	28.98	16.78	26.65	14.43	N/A	N/A
73	38.36	26.31	34.69	22.62	31.78	19.77	30.17	18.12	27.65	15.62	N/A	N/A
74	40.05	28.20	36.19	24.29	33.02	21.16	31.26	19.44	28.57	16.72	N/A	N/A
75	41.65	29.98	37.52	25.85	34.23	22.56	32.34	20.70	29.41	17.81	N/A	N/A
76	44.49	33.02	39.90	28.45	36.27	24.82	34.25	22.79	31.05	19.58	N/A	N/A
77	47.21	35.98	42.27	30.97	38.32	27.00	36.03	24.79	32.56	21.31	N/A	N/A
78	49.81	38.78	44.44	33.35	40.21	29.08	37.75	26.69	34.02	22.96	N/A	N/A
79	52.28	41.42	46.54	35.66	42.02	31.14	39.39	28.53	35.40	24.56	N/A	N/A
80	54.61	43.96	48.53	37.89	43.69	33.02	40.93	30.26	36.72	26.05	N/A	N/A
81	58.77	48.08	52.08	41.42	46.77	36.19	43.78	33.09	39.16	28.48	N/A	N/A
82	62.86	52.21	55.62	44.96	49.88	39.24	46.66	35.98	41.59	30.96	N/A	N/A
83	66.99	56.32	59.18	48.54	53.01	42.31	49.47	38.83	44.05	33.35	N/A	N/A
84	71.08	60.44	62.74	52.08	56.07	45.41	52.30	41.63	46.47	35.82	N/A	N/A
85	N/A	64.54	N/A	55.60	N/A	48.48	N/A	44.49	N/A	38.24	N/A	N/A
86	N/A	68.68	N/A	59.15	N/A	51.59	N/A	47.31	N/A	40.71	N/A	N/A
87	N/A	72.80	N/A	62.72	N/A	54.67	N/A	50.17	N/A	43.16	N/A	N/A
88	N/A	76.95	N/A	66.26	N/A	57.81	N/A	53.03	N/A	45.59	N/A	N/A
89	N/A	81.04	N/A	69.79	N/A	60.91	N/A	55.86	N/A	48.02	N/A	N/A
90	N/A	85.20	N/A	73.36	N/A	64.01	N/A	58.69	N/A	50.49	N/A	N/A
91	N/A	86.82	N/A	74.80	N/A	65.21	N/A	59.83	N/A	51.43	N/A	N/A
92	N/A	88.48	N/A	76.20	N/A	66.48	N/A	60.94	N/A	52.39	N/A	N/A
93	N/A	90.11	N/A	77.61	N/A	67.73	N/A	62.08	N/A	53.35	N/A	N/A
94	N/A	91.75	N/A	79.05	N/A	68.91	N/A	63.24	N/A	54.39	N/A	N/A
95	N/A	93.43	N/A	80.47	N/A	70.16	N/A	64.38	N/A	55.37	N/A	N/A
96	N/A	93.96	N/A	80.95	N/A	70.57	N/A	64.75	N/A	55.65	N/A	N/A
97	N/A	94.51	N/A	81.44	N/A	71.02	N/A	65.16	N/A	56.00	N/A	N/A
98	N/A	95.07	N/A	81.90	N/A	71.40	N/A	65.52	N/A	56.32	N/A	N/A
99	N/A	95.60	N/A	82.40	N/A	71.83	N/A	65.90	N/A	56.67	N/A	N/A
100	N/A	96.15	N/A	82.87	N/A	72.28	N/A	66.26	N/A	57.00	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 1 Rates
Monthly Premium Rates
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	22.94	2.19	22.62	1.93	22.40	1.70	22.26	1.54	22.08	1.33	N/A	N/A
26	22.94	2.39	22.62	2.07	22.40	1.79	22.26	1.67	22.08	1.45	N/A	N/A
27	22.94	2.56	22.62	2.22	22.40	1.96	22.26	1.78	22.08	1.57	N/A	N/A
28	22.94	2.74	22.62	2.34	22.40	2.10	22.26	1.87	22.08	1.69	N/A	N/A
29	22.94	2.86	22.62	2.50	22.40	2.19	22.26	1.99	22.08	1.76	N/A	N/A
30	22.94	3.04	22.62	2.61	22.40	2.31	22.26	2.12	22.08	1.87	N/A	N/A
31	22.94	3.29	22.62	2.83	22.40	2.50	22.26	2.30	22.08	2.02	N/A	N/A
32	22.94	3.54	22.62	3.04	22.40	2.70	22.26	2.47	22.08	2.13	N/A	N/A
33	22.94	3.72	22.62	3.22	22.40	2.85	22.26	2.56	22.08	2.30	N/A	N/A
34	22.95	3.99	22.62	3.41	22.40	3.02	22.26	2.74	22.08	2.42	N/A	N/A
35	22.99	4.15	22.62	3.59	22.40	3.20	22.26	2.86	22.08	2.56	N/A	N/A
36	23.06	4.46	22.62	3.82	22.40	3.39	22.26	3.08	22.08	2.74	N/A	N/A
37	23.19	4.71	22.62	4.06	22.40	3.59	22.26	3.28	22.08	2.86	N/A	N/A
38	23.26	4.98	22.62	4.33	22.40	3.81	22.26	3.41	22.08	3.04	N/A	N/A
39	23.29	5.22	22.62	4.52	22.40	4.00	22.26	3.63	22.08	3.22	N/A	N/A
40	23.36	5.51	22.62	4.74	22.40	4.21	22.26	3.79	22.08	3.36	N/A	N/A
41	23.51	5.81	22.78	5.07	22.40	4.46	22.26	4.03	22.08	3.57	N/A	N/A
42	23.65	6.11	22.83	5.32	22.40	4.65	22.26	4.25	22.08	3.76	N/A	N/A
43	23.74	6.43	22.87	5.59	22.40	4.91	22.26	4.46	22.08	3.99	N/A	N/A
44	23.83	6.76	22.95	5.81	22.40	5.14	22.26	4.65	22.08	4.12	N/A	N/A
45	23.93	7.01	23.01	6.06	22.40	5.35	22.26	4.88	22.08	4.33	N/A	N/A
46	24.13	7.38	23.19	6.42	22.40	5.62	22.26	5.14	22.08	4.52	N/A	N/A
47	24.29	7.72	23.27	6.76	22.51	5.93	22.26	5.36	22.08	4.74	N/A	N/A
48	24.45	8.11	23.36	7.01	22.55	6.15	22.26	5.62	22.08	4.92	N/A	N/A
49	24.59	8.39	23.49	7.31	22.58	6.43	22.26	5.88	22.08	5.16	N/A	N/A
50	24.72	8.71	23.59	7.63	22.62	6.76	22.26	6.11	22.08	5.35	N/A	N/A
51	25.02	9.22	23.79	7.97	22.83	7.02	22.26	6.43	22.08	5.62	N/A	N/A
52	25.21	9.63	24.00	8.37	22.99	7.40	22.35	6.77	22.08	5.93	N/A	N/A
53	25.53	10.08	24.16	8.71	23.08	7.71	22.42	7.02	22.08	6.14	N/A	N/A
54	25.75	10.49	24.36	9.13	23.26	8.08	22.56	7.35	22.08	6.42	N/A	N/A
55	25.98	10.92	24.56	9.48	23.33	8.33	22.62	7.65	22.08	6.65	N/A	N/A
56	26.44	11.57	24.91	10.06	23.67	8.82	22.94	8.11	22.08	7.04	N/A	N/A
57	26.90	12.24	25.28	10.64	23.93	9.34	23.24	8.57	22.12	7.45	N/A	N/A
58	27.31	12.86	25.62	11.14	24.25	9.80	23.43	8.98	22.35	7.85	N/A	N/A
59	27.74	13.44	25.98	11.68	24.56	10.24	23.68	9.37	22.53	8.24	N/A	N/A
60	28.13	14.05	26.28	12.21	24.79	10.69	23.90	9.80	22.65	8.60	N/A	N/A
61	28.95	14.97	26.99	12.98	25.37	11.38	24.45	10.43	23.19	9.13	N/A	N/A
62	29.77	15.86	27.67	13.77	25.98	12.08	24.95	11.09	23.59	9.68	N/A	N/A
63	30.53	16.69	28.34	14.51	26.49	12.70	25.53	11.65	24.04	10.21	N/A	N/A
64	31.24	17.49	28.93	15.19	27.04	13.34	25.98	12.21	24.45	10.69	N/A	N/A
65	31.94	18.30	29.50	15.92	27.58	13.90	26.44	12.77	24.82	11.17	N/A	N/A
66	33.59	20.13	30.98	17.50	28.79	15.31	27.54	14.05	25.80	12.35	N/A	N/A
67	35.21	21.96	32.34	19.10	29.93	16.70	28.57	15.31	26.69	13.44	N/A	N/A
68	36.74	23.68	33.66	20.63	31.08	17.99	29.61	16.48	27.60	14.55	N/A	N/A
69	38.21	25.36	34.94	22.04	32.15	19.28	30.62	17.70	28.43	15.55	N/A	N/A
70	39.67	26.94	36.19	23.42	33.20	20.48	31.49	18.79	29.25	16.51	N/A	N/A
71	42.29	29.79	38.39	25.86	35.15	22.60	33.29	20.73	30.74	18.30	N/A	N/A
72	44.85	32.49	40.54	28.20	37.04	24.70	34.96	22.60	32.26	19.99	N/A	N/A
73	47.21	35.11	42.64	30.51	38.82	26.68	36.61	24.45	33.70	21.58	N/A	N/A
74	49.54	37.60	44.62	32.69	40.51	28.57	38.12	26.22	35.08	23.09	N/A	N/A
75	51.78	40.00	46.54	34.75	42.16	30.40	39.62	27.86	36.33	24.60	N/A	N/A
76	55.61	44.05	49.83	38.24	44.99	33.46	42.27	30.68	38.64	27.09	N/A	N/A
77	59.27	47.93	53.03	41.63	47.75	36.38	44.76	33.35	40.85	29.45	N/A	N/A
78	62.83	51.66	56.05	44.90	50.45	39.24	47.16	35.98	42.93	31.74	N/A	N/A
79	66.15	55.19	58.91	47.99	52.89	41.94	49.42	38.44	44.92	33.94	N/A	N/A
80	69.32	58.60	61.67	50.94	55.30	44.49	51.57	40.80	46.77	36.03	N/A	N/A
81	74.83	64.11	66.47	55.65	59.45	48.67	55.41	44.62	50.16	39.41	N/A	N/A
82	80.34	69.57	71.22	60.47	63.63	52.85	59.22	48.46	53.54	42.80	N/A	N/A
83	85.80	75.08	75.99	65.24	67.79	57.01	63.08	52.28	56.94	46.15	N/A	N/A
84	91.32	80.53	80.77	70.01	71.97	61.21	66.90	56.08	60.30	49.53	N/A	N/A
85	N/A	86.06	N/A	74.77	N/A	65.39	N/A	59.95	N/A	52.89	N/A	N/A
86	N/A	91.56	N/A	79.55	N/A	69.54	N/A	63.74	N/A	56.30	N/A	N/A
87	N/A	97.03	N/A	84.30	N/A	73.71	N/A	67.56	N/A	59.68	N/A	N/A
88	N/A	102.52	N/A	89.08	N/A	77.89	N/A	71.40	N/A	63.07	N/A	N/A
89	N/A	108.04	N/A	93.84	N/A	82.07	N/A	75.21	N/A	66.45	N/A	N/A
90	N/A	113.48	N/A	98.64	N/A	86.22	N/A	79.05	N/A	69.79	N/A	N/A
91	N/A	115.68	N/A	100.49	N/A	87.88	N/A	80.62	N/A	71.15	N/A	N/A
92	N/A	117.91	N/A	102.44	N/A	89.54	N/A	82.13	N/A	72.53	N/A	N/A
93	N/A	120.07	N/A	104.36	N/A	91.25	N/A	83.64	N/A	73.83	N/A	N/A
94	N/A	122.32	N/A	106.26	N/A	92.92	N/A	85.20	N/A	75.20	N/A	N/A
95	N/A	124.50	N/A	108.16	N/A	94.60	N/A	86.70	N/A	76.56	N/A	N/A
96	N/A	125.20	N/A	108.82	N/A	95.14	N/A	87.23	N/A	76.99	N/A	N/A
97	N/A	125.94	N/A	109.43	N/A	95.69	N/A	87.75	N/A	77.45	N/A	N/A
98	N/A	126.68	N/A	110.08	N/A	96.24	N/A	88.22	N/A	77.91	N/A	N/A
99	N/A	127.42	N/A	110.69	N/A	96.80	N/A	88.77	N/A	78.37	N/A	N/A
100	N/A	128.15	N/A	111.34	N/A	97.38	N/A	89.28	N/A	78.80	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 1 Rates
Monthly Premium Rates
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	23.49	2.56	23.19	2.22	22.88	1.99	22.76	1.76	22.53	1.54	N/A	N/A
26	23.51	2.76	23.19	2.42	22.88	2.12	22.76	1.93	22.53	1.69	N/A	N/A
27	23.51	2.95	23.19	2.58	22.88	2.30	22.76	2.05	22.53	1.78	N/A	N/A
28	23.51	3.17	23.19	2.76	22.88	2.42	22.76	2.19	22.53	1.88	N/A	N/A
29	23.51	3.35	23.19	2.90	22.88	2.56	22.76	2.31	22.53	2.02	N/A	N/A
30	23.51	3.56	23.19	3.08	22.88	2.73	22.76	2.47	22.53	2.12	N/A	N/A
31	23.59	3.81	23.19	3.32	22.88	2.90	22.76	2.61	22.53	2.30	N/A	N/A
32	23.67	4.06	23.19	3.54	22.88	3.11	22.76	2.83	22.53	2.47	N/A	N/A
33	23.74	4.33	23.19	3.76	22.88	3.29	22.76	3.01	22.53	2.58	N/A	N/A
34	23.79	4.56	23.20	3.99	22.88	3.50	22.76	3.17	22.53	2.76	N/A	N/A
35	23.83	4.82	23.24	4.18	22.88	3.71	22.76	3.35	22.53	2.90	N/A	N/A
36	23.95	5.14	23.31	4.48	22.88	3.97	22.76	3.57	22.53	3.11	N/A	N/A
37	24.11	5.42	23.36	4.73	22.88	4.18	22.76	3.79	22.53	3.29	N/A	N/A
38	24.22	5.78	23.43	5.04	22.88	4.42	22.76	4.02	22.53	3.48	N/A	N/A
39	24.32	6.05	23.51	5.26	22.88	4.64	22.76	4.24	22.53	3.65	N/A	N/A
40	24.40	6.37	23.59	5.54	22.94	4.88	22.76	4.43	22.53	3.82	N/A	N/A
41	24.61	6.77	23.74	5.85	23.01	5.14	22.76	4.71	22.53	4.06	N/A	N/A
42	24.80	7.17	23.83	6.15	23.10	5.41	22.76	4.98	22.53	4.27	N/A	N/A
43	24.95	7.45	23.93	6.46	23.20	5.68	22.76	5.22	22.53	4.52	N/A	N/A
44	25.14	7.84	24.09	6.79	23.26	5.96	22.78	5.50	22.53	4.74	N/A	N/A
45	25.28	8.17	24.16	7.04	23.31	6.21	22.81	5.69	22.53	4.92	N/A	N/A
46	25.55	8.61	24.34	7.41	23.43	6.55	22.88	6.03	22.53	5.22	N/A	N/A
47	25.78	9.06	24.50	7.82	23.54	6.85	23.01	6.34	22.53	5.42	N/A	N/A
48	25.98	9.44	24.66	8.15	23.68	7.20	23.10	6.57	22.53	5.69	N/A	N/A
49	26.19	9.81	24.80	8.54	23.79	7.45	23.24	6.88	22.53	5.96	N/A	N/A
50	26.39	10.23	24.95	8.80	23.88	7.75	23.29	7.19	22.53	6.14	N/A	N/A
51	26.69	10.73	25.20	9.25	24.11	8.17	23.43	7.47	22.53	6.52	N/A	N/A
52	27.04	11.32	25.53	9.71	24.32	8.57	23.65	7.85	22.56	6.83	N/A	N/A
53	27.37	11.81	25.75	10.20	24.50	8.91	23.79	8.24	22.65	7.19	N/A	N/A
54	27.67	12.29	26.00	10.60	24.66	9.31	23.93	8.60	22.81	7.41	N/A	N/A
55	27.95	12.77	26.19	11.00	24.82	9.63	24.09	8.91	22.88	7.72	N/A	N/A
56	28.52	13.52	26.67	11.68	25.21	10.24	24.40	9.46	23.20	8.18	N/A	N/A
57	29.07	14.29	27.15	12.36	25.62	10.86	24.75	9.97	23.43	8.65	N/A	N/A
58	29.68	15.06	27.60	12.98	25.98	11.37	25.12	10.48	23.74	9.10	N/A	N/A
59	30.19	15.75	28.01	13.59	26.30	11.92	25.37	10.95	23.95	9.54	N/A	N/A
60	30.67	16.45	28.41	14.21	26.65	12.42	25.66	11.44	24.18	9.96	N/A	N/A
61	31.67	17.49	29.27	15.12	27.37	13.22	26.30	12.18	24.79	10.64	N/A	N/A
62	32.58	18.53	30.03	16.01	28.08	13.99	26.96	12.92	25.32	11.26	N/A	N/A
63	33.46	19.55	30.82	16.82	28.70	14.73	27.58	13.59	25.82	11.86	N/A	N/A
64	34.34	20.47	31.54	17.68	29.36	15.49	28.13	14.24	26.30	12.42	N/A	N/A
65	35.17	21.37	32.26	18.47	29.91	16.15	28.66	14.92	26.80	12.98	N/A	N/A
66	37.15	23.55	33.91	20.30	31.38	17.81	29.98	16.44	27.92	14.32	N/A	N/A
67	39.05	25.64	35.56	22.13	32.75	19.35	31.26	17.86	28.98	15.58	N/A	N/A
68	40.88	27.67	37.11	23.90	34.11	20.88	32.49	19.28	30.03	16.82	N/A	N/A
69	42.64	29.64	38.59	25.59	35.37	22.38	33.63	20.63	31.03	17.99	N/A	N/A
70	44.33	31.49	40.03	27.21	36.61	23.76	34.73	21.93	31.99	19.18	N/A	N/A
71	47.39	34.75	42.66	29.98	38.85	26.23	36.81	24.19	33.80	21.16	N/A	N/A
72	50.29	37.89	45.20	32.74	41.09	28.60	38.82	26.39	35.51	23.06	N/A	N/A
73	53.15	40.90	47.62	35.36	43.16	30.88	40.74	28.45	37.18	24.91	N/A	N/A
74	55.86	43.78	49.92	37.88	45.17	33.08	42.55	30.47	38.78	26.68	N/A	N/A
75	58.42	46.58	52.17	40.28	47.09	35.18	44.33	32.43	40.29	28.42	N/A	N/A
76	62.95	51.29	56.00	44.34	50.47	38.75	47.39	35.75	42.94	31.27	N/A	N/A
77	67.29	55.81	59.70	48.19	53.63	42.13	50.31	38.84	45.45	34.03	N/A	N/A
78	71.40	60.10	63.25	51.96	56.71	45.41	53.12	41.87	47.96	36.69	N/A	N/A
79	75.33	64.23	66.58	55.52	59.63	48.55	55.82	44.76	50.25	39.23	N/A	N/A
80	79.10	68.20	69.80	58.92	62.40	51.50	58.36	47.48	52.48	41.60	N/A	N/A
81	85.45	74.59	75.35	64.47	67.25	56.35	62.83	51.93	56.34	45.45	N/A	N/A
82	91.85	80.98	80.88	70.01	72.07	61.16	67.25	56.36	60.25	49.38	N/A	N/A
83	98.23	87.39	86.44	75.55	76.93	66.04	71.70	60.85	64.16	53.28	N/A	N/A
84	104.64	93.80	91.92	81.04	81.71	70.87	76.15	65.28	68.07	57.18	N/A	N/A
85	N/A	100.21	N/A	86.58	N/A	75.66	N/A	69.73	N/A	61.10	N/A	N/A
86	N/A	106.54	N/A	92.12	N/A	80.50	N/A	74.19	N/A	64.97	N/A	N/A
87	N/A	112.96	N/A	97.63	N/A	85.30	N/A	78.66	N/A	68.85	N/A	N/A
88	N/A	119.33	N/A	103.21	N/A	90.14	N/A	83.08	N/A	72.77	N/A	N/A
89	N/A	125.75	N/A	108.68	N/A	94.97	N/A	87.56	N/A	76.68	N/A	N/A
90	N/A	132.15	N/A	114.20	N/A	99.83	N/A	92.05	N/A	80.62	N/A	N/A
91	N/A	134.70	N/A	116.43	N/A	101.72	N/A	93.81	N/A	82.13	N/A	N/A
92	N/A	137.23	N/A	118.62	N/A	103.67	N/A	95.53	N/A	83.73	N/A	N/A
93	N/A	139.81	N/A	120.83	N/A	105.58	N/A	97.37	N/A	85.27	N/A	N/A
94	N/A	142.38	N/A	123.07	N/A	107.58	N/A	99.09	N/A	86.80	N/A	N/A
95	N/A	144.92	N/A	125.29	N/A	109.46	N/A	100.86	N/A	88.39	N/A	N/A
96	N/A	145.77	N/A	126.00	N/A	110.14	N/A	101.49	N/A	88.91	N/A	N/A
97	N/A	146.63	N/A	126.73	N/A	110.79	N/A	102.09	N/A	89.39	N/A	N/A
98	N/A	147.49	N/A	127.48	N/A	111.42	N/A	102.69	N/A	89.93	N/A	N/A
99	N/A	148.38	N/A	128.22	N/A	112.07	N/A	103.27	N/A	90.45	N/A	N/A
100	N/A	149.19	N/A	128.95	N/A	112.69	N/A	103.87	N/A	90.97	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 1 Rates
Monthly Premium Rates
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	24.18	2.85	23.83	2.50	23.51	2.16	23.31	1.99	23.06	1.76	N/A	N/A
26	24.22	3.08	23.83	2.74	23.51	2.34	23.31	2.13	23.06	1.87	N/A	N/A
27	24.25	3.32	23.83	2.86	23.51	2.56	23.31	2.30	23.06	2.05	N/A	N/A
28	24.25	3.54	23.83	3.08	23.51	2.73	23.31	2.47	23.06	2.13	N/A	N/A
29	24.29	3.75	23.83	3.23	23.51	2.85	23.31	2.58	23.06	2.31	N/A	N/A
30	24.32	3.99	23.83	3.41	23.51	3.02	23.31	2.74	23.06	2.42	N/A	N/A
31	24.38	4.24	23.88	3.72	23.51	3.23	23.31	2.90	23.06	2.58	N/A	N/A
32	24.50	4.52	23.93	3.99	23.51	3.50	23.31	3.13	23.06	2.77	N/A	N/A
33	24.61	4.82	23.95	4.21	23.51	3.72	23.31	3.32	23.06	2.95	N/A	N/A
34	24.66	5.08	24.04	4.43	23.51	3.97	23.31	3.54	23.06	3.13	N/A	N/A
35	24.75	5.34	24.11	4.65	23.52	4.12	23.31	3.72	23.06	3.28	N/A	N/A
36	24.91	5.69	24.18	5.04	23.59	4.42	23.31	3.99	23.06	3.54	N/A	N/A
37	25.11	6.06	24.34	5.32	23.70	4.71	23.31	4.21	23.06	3.75	N/A	N/A
38	25.20	6.42	24.40	5.60	23.75	4.92	23.31	4.46	23.06	3.97	N/A	N/A
39	25.37	6.79	24.50	5.93	23.83	5.22	23.31	4.71	23.06	4.15	N/A	N/A
40	25.55	7.05	24.61	6.21	23.90	5.50	23.31	4.91	23.06	4.34	N/A	N/A
41	25.75	7.47	24.79	6.58	24.00	5.81	23.42	5.22	23.06	4.61	N/A	N/A
42	25.98	7.90	24.95	6.92	24.15	6.12	23.51	5.51	23.06	4.86	N/A	N/A
43	26.19	8.33	25.12	7.29	24.25	6.43	23.65	5.79	23.06	5.13	N/A	N/A
44	26.39	8.71	25.28	7.65	24.36	6.77	23.70	6.06	23.06	5.34	N/A	N/A
45	26.56	9.10	25.39	7.93	24.47	7.02	23.75	6.34	23.06	5.57	N/A	N/A
46	26.85	9.60	25.64	8.37	24.64	7.41	23.90	6.67	23.08	5.85	N/A	N/A
47	27.12	10.06	25.85	8.82	24.80	7.75	24.09	7.01	23.20	6.14	N/A	N/A
48	27.42	10.57	26.05	9.22	24.91	8.11	24.16	7.35	23.29	6.43	N/A	N/A
49	27.67	11.00	26.23	9.62	25.11	8.39	24.29	7.66	23.36	6.77	N/A	N/A
50	27.88	11.44	26.44	9.97	25.18	8.71	24.38	7.91	23.42	6.97	N/A	N/A
51	28.29	12.00	26.74	10.49	25.44	9.17	24.61	8.34	23.65	7.38	N/A	N/A
52	28.66	12.60	27.06	11.00	25.66	9.62	24.80	8.74	23.79	7.72	N/A	N/A
53	29.04	13.22	27.37	11.47	25.92	10.05	25.04	9.13	23.91	8.11	N/A	N/A
54	29.39	13.72	27.63	11.94	26.10	10.46	25.18	9.51	24.11	8.39	N/A	N/A
55	29.75	14.24	27.88	12.39	26.30	10.88	25.36	9.87	24.22	8.71	N/A	N/A
56	30.44	15.15	28.45	13.17	26.80	11.53	25.80	10.49	24.57	9.25	N/A	N/A
57	31.14	16.02	29.02	13.93	27.24	12.18	26.21	11.12	24.89	9.80	N/A	N/A
58	31.78	16.91	29.53	14.67	27.69	12.82	26.62	11.72	25.20	10.31	N/A	N/A
59	32.42	17.72	30.10	15.40	28.11	13.43	26.96	12.29	25.55	10.85	N/A	N/A
60	33.02	18.51	30.62	16.02	28.52	13.99	27.35	12.86	25.78	11.29	N/A	N/A
61	34.12	19.74	31.51	17.06	29.36	14.92	28.09	13.71	26.42	11.99	N/A	N/A
62	35.19	20.88	32.47	18.07	30.17	15.77	28.84	14.46	27.04	12.72	N/A	N/A
63	36.24	21.99	33.30	19.04	30.87	16.64	29.48	15.26	27.63	13.40	N/A	N/A
64	37.18	23.03	34.12	19.99	31.58	17.46	30.19	16.01	28.15	14.02	N/A	N/A
65	38.12	24.10	34.96	20.88	32.27	18.24	30.76	16.72	28.66	14.67	N/A	N/A
66	40.33	26.48	36.81	22.96	33.93	20.08	32.27	18.42	29.96	16.08	N/A	N/A
67	42.46	28.82	38.64	25.02	35.51	21.89	33.75	20.07	31.21	17.53	N/A	N/A
68	44.51	31.05	40.38	26.93	37.06	23.55	35.10	21.62	32.38	18.93	N/A	N/A
69	46.47	33.23	42.09	28.84	38.52	25.22	36.43	23.19	33.52	20.26	N/A	N/A
70	48.40	35.33	43.69	30.66	39.87	26.85	37.70	24.62	34.59	21.55	N/A	N/A
71	51.80	38.87	46.63	33.76	42.46	29.61	40.06	27.18	36.65	23.76	N/A	N/A
72	55.04	42.36	49.45	36.74	44.92	32.25	42.30	29.64	38.59	25.94	N/A	N/A
73	58.18	45.69	52.17	39.67	47.27	34.75	44.47	31.95	40.45	27.98	N/A	N/A
74	61.15	48.89	54.73	42.41	49.52	37.23	46.54	34.25	42.29	29.94	N/A	N/A
75	64.04	51.93	57.19	45.07	51.71	39.57	48.53	36.38	43.98	31.83	N/A	N/A
76	69.09	57.18	61.56	49.65	55.48	43.57	51.98	40.09	46.96	35.09	N/A	N/A
77	73.92	62.24	65.73	54.00	59.11	47.39	55.36	43.64	49.84	38.13	N/A	N/A
78	78.58	67.02	69.71	58.21	62.56	51.04	58.50	47.01	52.62	41.14	N/A	N/A
79	82.96	71.65	73.51	62.24	65.90	54.60	61.49	50.25	55.21	43.96	N/A	N/A
80	87.14	76.06	77.12	66.05	69.05	57.95	64.43	53.32	57.76	46.67	N/A	N/A
81	94.29	83.20	83.31	72.26	74.42	63.37	69.42	58.33	62.10	51.01	N/A	N/A
82	101.42	90.33	89.50	78.41	79.92	68.82	74.39	63.30	66.49	55.40	N/A	N/A
83	108.55	97.46	95.69	84.62	85.32	74.26	79.45	68.31	70.86	59.74	N/A	N/A
84	115.63	104.57	101.88	90.80	90.77	79.69	84.42	73.34	75.20	64.14	N/A	N/A
85	N/A	111.70	N/A	97.00	N/A	85.11	N/A	78.34	N/A	68.48	N/A	N/A
86	N/A	118.83	N/A	103.21	N/A	90.55	N/A	83.32	N/A	72.90	N/A	N/A
87	N/A	125.98	N/A	109.37	N/A	95.96	N/A	88.31	N/A	77.26	N/A	N/A
88	N/A	133.08	N/A	115.54	N/A	101.43	N/A	93.35	N/A	81.64	N/A	N/A
89	N/A	140.24	N/A	121.75	N/A	106.82	N/A	98.33	N/A	86.02	N/A	N/A
90	N/A	147.37	N/A	127.96	N/A	112.29	N/A	103.30	N/A	90.40	N/A	N/A
91	N/A	150.25	N/A	130.43	N/A	114.47	N/A	105.34	N/A	92.14	N/A	N/A
92	N/A	153.06	N/A	132.91	N/A	116.63	N/A	107.31	N/A	93.88	N/A	N/A
93	N/A	155.91	N/A	135.35	N/A	118.80	N/A	109.31	N/A	95.65	N/A	N/A
94	N/A	158.78	N/A	137.89	N/A	120.99	N/A	111.33	N/A	97.40	N/A	N/A
95	N/A	161.64	N/A	140.30	N/A	123.15	N/A	113.34	N/A	99.13	N/A	N/A
96	N/A	162.62	N/A	141.13	N/A	123.85	N/A	114.00	N/A	99.71	N/A	N/A
97	N/A	163.54	N/A	141.95	N/A	124.58	N/A	114.65	N/A	100.30	N/A	N/A
98	N/A	164.47	N/A	142.82	N/A	125.32	N/A	115.36	N/A	100.86	N/A	N/A
99	N/A	165.42	N/A	143.62	N/A	126.03	N/A	115.98	N/A	101.47	N/A	N/A
100	N/A	166.38	N/A	144.44	N/A	126.73	N/A	116.66	N/A	102.07	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 1 Rates
Monthly Premium Rates
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	28.41	10.64	26.99	9.23	25.98	8.18	25.34	7.50	24.36	6.58	N/A	N/A
46	28.82	11.20	27.31	9.75	26.21	8.63	25.55	7.91	24.56	6.95	N/A	N/A
47	29.21	11.81	27.63	10.23	26.42	9.06	25.66	8.33	24.64	7.29	N/A	N/A
48	29.50	12.39	27.88	10.69	26.65	9.46	25.92	8.70	24.79	7.65	N/A	N/A
49	29.87	12.97	28.15	11.17	26.83	9.87	26.05	9.08	24.89	7.91	N/A	N/A
50	30.23	13.46	28.41	11.65	26.99	10.24	26.19	9.44	25.02	8.24	N/A	N/A
51	30.74	14.23	28.84	12.24	27.31	10.73	26.46	9.93	25.20	8.65	N/A	N/A
52	31.28	14.95	29.23	12.82	27.65	11.29	26.72	10.40	25.41	9.08	N/A	N/A
53	31.78	15.64	29.61	13.43	27.95	11.81	26.96	10.85	25.60	9.44	N/A	N/A
54	32.33	16.35	29.93	13.95	28.20	12.27	27.22	11.29	25.80	9.81	N/A	N/A
55	32.79	17.00	30.26	14.55	28.45	12.73	27.44	11.68	25.96	10.20	N/A	N/A
56	33.73	18.17	31.12	15.53	29.14	13.59	28.01	12.51	26.44	10.88	N/A	N/A
57	34.67	19.28	31.92	16.48	29.78	14.43	28.61	13.28	26.88	11.53	N/A	N/A
58	35.58	20.42	32.68	17.49	30.42	15.21	29.23	14.02	27.37	12.18	N/A	N/A
59	36.49	21.53	33.45	18.47	31.03	16.04	29.77	14.75	27.81	12.82	N/A	N/A
60	37.38	22.56	34.19	19.38	31.63	16.84	30.26	15.53	28.18	13.43	N/A	N/A
61	38.85	24.16	35.44	20.75	32.74	18.05	31.26	16.57	29.00	14.32	N/A	N/A
62	40.33	25.67	36.72	22.11	33.80	19.21	32.24	17.62	29.84	15.21	N/A	N/A
63	41.77	27.22	37.96	23.45	34.82	20.30	33.18	18.69	30.64	16.08	N/A	N/A
64	43.16	28.72	39.10	24.72	35.83	21.46	34.09	19.64	31.33	16.98	N/A	N/A
65	44.51	30.22	40.29	25.99	36.81	22.51	34.96	20.66	32.06	17.77	N/A	N/A
66	47.71	33.60	43.07	28.93	39.16	25.11	37.11	22.96	33.87	19.81	N/A	N/A
67	50.95	37.05	45.79	31.91	41.54	27.59	39.24	25.33	35.74	21.80	N/A	N/A
68	54.09	40.34	48.46	34.74	43.80	30.14	41.33	27.59	37.50	23.76	N/A	N/A
69	57.17	43.66	51.12	37.60	46.07	32.56	43.35	29.86	39.26	25.76	N/A	N/A
70	60.19	46.89	53.74	40.38	48.28	34.98	45.38	32.07	40.93	27.67	N/A	N/A
71	65.37	52.21	58.11	44.96	52.05	38.93	48.83	35.66	43.89	30.75	N/A	N/A
72	70.33	57.43	62.42	49.50	55.78	42.83	52.17	39.24	46.75	33.82	N/A	N/A
73	75.31	62.57	66.67	53.96	59.39	46.67	55.43	42.71	49.54	36.81	N/A	N/A
74	80.18	67.65	70.85	58.30	62.95	50.43	58.68	46.15	52.32	39.82	N/A	N/A
75	84.91	72.57	74.88	62.53	66.47	54.09	61.87	49.50	55.04	42.71	N/A	N/A
76	92.08	79.92	81.02	68.85	71.70	59.56	66.67	54.52	59.15	47.04	N/A	N/A
77	98.87	86.96	86.83	74.96	76.72	64.76	71.24	59.31	63.11	51.16	N/A	N/A
78	105.38	93.69	92.49	80.75	81.57	69.79	75.63	63.93	66.83	55.10	N/A	N/A
79	111.63	100.06	97.83	86.33	86.12	74.63	79.83	68.31	70.47	58.89	N/A	N/A
80	117.55	106.32	102.95	91.65	90.52	79.17	83.79	72.53	73.83	62.53	N/A	N/A
81	127.54	116.25	111.48	100.23	97.95	86.61	90.64	79.30	79.70	68.41	N/A	N/A
82	137.50	126.18	120.07	108.81	105.37	94.00	97.43	86.10	85.57	74.26	N/A	N/A
83	147.48	136.20	128.70	117.40	112.78	101.47	104.21	92.92	91.41	80.12	N/A	N/A
84	157.42	146.13	137.23	125.98	120.22	108.91	111.00	99.71	97.26	86.02	N/A	N/A
85	N/A	156.08	N/A	134.55	N/A	116.32	N/A	106.50	N/A	91.84	N/A	N/A
86	N/A	166.04	N/A	143.13	N/A	123.75	N/A	113.34	N/A	97.69	N/A	N/A
87	N/A	176.05	N/A	151.73	N/A	131.16	N/A	120.10	N/A	103.59	N/A	N/A
88	N/A	186.01	N/A	160.34	N/A	138.60	N/A	126.90	N/A	109.43	N/A	N/A
89	N/A	195.92	N/A	168.92	N/A	146.04	N/A	133.72	N/A	115.33	N/A	N/A
90	N/A	205.91	N/A	177.47	N/A	153.48	N/A	140.49	N/A	121.14	N/A	N/A
91	N/A	209.87	N/A	180.94	N/A	156.41	N/A	143.22	N/A	123.51	N/A	N/A
92	N/A	213.91	N/A	184.36	N/A	159.42	N/A	145.92	N/A	125.82	N/A	N/A
93	N/A	217.87	N/A	187.80	N/A	162.35	N/A	148.66	N/A	128.19	N/A	N/A
94	N/A	221.87	N/A	191.25	N/A	165.32	N/A	151.40	N/A	130.53	N/A	N/A
95	N/A	225.86	N/A	194.68	N/A	168.31	N/A	154.10	N/A	132.88	N/A	N/A
96	N/A	227.19	N/A	195.82	N/A	169.29	N/A	155.00	N/A	133.68	N/A	N/A
97	N/A	228.47	N/A	196.97	N/A	170.28	N/A	155.88	N/A	134.46	N/A	N/A
98	N/A	229.83	N/A	198.13	N/A	171.27	N/A	156.80	N/A	135.23	N/A	N/A
99	N/A	231.16	N/A	199.27	N/A	172.27	N/A	157.74	N/A	136.03	N/A	N/A
100	N/A	232.47	N/A	200.40	N/A	173.29	N/A	158.63	N/A	136.76	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 1 Rates
Monthly Premium Rates
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	.87	.05	.87	.03	.84	.03	.84	.03	.84	.03	N/A	N/A
26	.87	.05	.87	.03	.84	.03	.84	.03	.84	.03	N/A	N/A
27	.87	.05	.87	.05	.87	.03	.84	.03	.84	.03	N/A	N/A
28	.89	.05	.87	.05	.87	.03	.87	.03	.84	.03	N/A	N/A
29	.89	.05	.87	.05	.87	.05	.87	.03	.84	.03	N/A	N/A
30	.89	.07	.89	.05	.87	.05	.87	.05	.87	.03	N/A	N/A
31	.89	.07	.89	.07	.87	.05	.87	.05	.87	.03	N/A	N/A
32	.92	.07	.89	.07	.89	.05	.87	.05	.87	.05	N/A	N/A
33	.92	.08	.89	.07	.89	.07	.89	.05	.87	.05	N/A	N/A
34	.92	.08	.92	.07	.89	.07	.89	.05	.87	.05	N/A	N/A
35	.95	.08	.92	.08	.89	.07	.89	.07	.89	.05	N/A	N/A
36	.95	.15	.92	.08	.92	.07	.89	.07	.89	.05	N/A	N/A
37	.95	.15	.95	.08	.92	.08	.92	.07	.89	.07	N/A	N/A
38	.99	.16	.95	.15	.92	.08	.92	.08	.89	.07	N/A	N/A
39	.99	.16	.95	.15	.95	.08	.92	.08	.92	.07	N/A	N/A
40	1.00	.16	.99	.16	.95	.15	.92	.08	.92	.08	N/A	N/A
41	1.00	.17	.99	.16	.95	.15	.95	.15	.92	.08	N/A	N/A
42	1.06	.24	1.00	.16	.99	.15	.95	.15	.92	.08	N/A	N/A
43	1.06	.24	1.00	.17	.99	.16	.99	.15	.95	.08	N/A	N/A
44	1.08	.25	1.06	.17	1.00	.16	.99	.16	.95	.15	N/A	N/A
45	1.08	.25	1.06	.24	1.00	.17	.99	.16	.95	.15	N/A	N/A
46	1.10	.27	1.08	.24	1.00	.17	1.00	.16	.99	.16	N/A	N/A
47	1.11	.27	1.08	.25	1.06	.24	1.00	.17	.99	.16	N/A	N/A
48	1.11	.31	1.10	.27	1.06	.24	1.06	.17	1.00	.16	N/A	N/A
49	1.13	.33	1.10	.27	1.08	.25	1.06	.24	1.00	.17	N/A	N/A
50	1.16	.33	1.11	.31	1.08	.25	1.08	.24	1.00	.17	N/A	N/A
51	1.18	.37	1.13	.31	1.10	.27	1.08	.25	1.06	.24	N/A	N/A
52	1.18	.39	1.16	.33	1.11	.27	1.10	.27	1.08	.24	N/A	N/A
53	1.19	.40	1.16	.37	1.11	.31	1.10	.27	1.08	.25	N/A	N/A
54	1.21	.41	1.18	.39	1.13	.33	1.11	.31	1.10	.25	N/A	N/A
55	1.22	.43	1.19	.40	1.16	.33	1.13	.31	1.10	.27	N/A	N/A
56	1.30	.45	1.21	.41	1.18	.39	1.16	.33	1.11	.31	N/A	N/A
57	1.32	.49	1.22	.43	1.19	.40	1.18	.37	1.13	.31	N/A	N/A
58	1.34	.51	1.27	.45	1.21	.41	1.19	.39	1.16	.33	N/A	N/A
59	1.40	.56	1.32	.47	1.22	.43	1.21	.40	1.16	.37	N/A	N/A
60	1.42	.64	1.34	.49	1.27	.45	1.21	.41	1.18	.39	N/A	N/A
61	1.50	.69	1.40	.56	1.32	.47	1.27	.45	1.21	.40	N/A	N/A
62	1.54	.72	1.46	.64	1.38	.51	1.32	.47	1.22	.41	N/A	N/A
63	1.59	.77	1.51	.69	1.40	.56	1.34	.49	1.30	.43	N/A	N/A
64	1.66	.81	1.54	.70	1.46	.64	1.40	.56	1.32	.47	N/A	N/A
65	1.72	.85	1.59	.74	1.51	.65	1.46	.61	1.34	.49	N/A	N/A
66	1.83	.96	1.67	.82	1.58	.72	1.53	.69	1.42	.56	N/A	N/A
67	1.91	1.09	1.78	.89	1.66	.78	1.58	.74	1.50	.65	N/A	N/A
68	2.04	1.17	1.86	1.01	1.72	.88	1.66	.81	1.54	.70	N/A	N/A
69	2.10	1.28	1.94	1.10	1.80	.96	1.72	.85	1.59	.77	N/A	N/A
70	2.23	1.38	2.05	1.18	1.88	1.06	1.80	.93	1.67	.81	N/A	N/A
71	2.42	1.54	2.21	1.33	2.04	1.17	1.91	1.09	1.78	.89	N/A	N/A
72	2.55	1.69	2.33	1.50	2.13	1.28	2.05	1.18	1.88	1.01	N/A	N/A
73	2.72	1.89	2.47	1.61	2.28	1.41	2.13	1.28	1.96	1.12	N/A	N/A
74	2.90	2.06	2.60	1.78	2.42	1.53	2.28	1.41	2.07	1.20	N/A	N/A
75	3.06	2.23	2.76	1.90	2.50	1.68	2.42	1.53	2.17	1.30	N/A	N/A
76	3.36	2.49	3.00	2.14	2.72	1.89	2.55	1.69	2.33	1.50	N/A	N/A
77	3.60	2.73	3.22	2.34	2.93	2.07	2.76	1.90	2.49	1.61	N/A	N/A
78	3.87	3.01	3.43	2.57	3.14	2.29	2.93	2.07	2.64	1.78	N/A	N/A
79	4.15	3.27	3.70	2.85	3.33	2.47	3.14	2.29	2.80	1.94	N/A	N/A
80	4.40	3.58	3.94	3.05	3.55	2.66	3.32	2.46	2.95	2.09	N/A	N/A
81	4.75	3.88	4.18	3.36	3.78	2.90	3.55	2.66	3.17	2.30	N/A	N/A
82	5.05	4.23	4.51	3.62	4.02	3.18	3.78	2.90	3.36	2.49	N/A	N/A
83	5.41	4.55	4.78	3.94	4.26	3.40	4.00	3.14	3.57	2.70	N/A	N/A
84	5.76	4.87	5.04	4.18	4.53	3.67	4.22	3.36	3.75	2.89	N/A	N/A
85	N/A	5.20	N/A	4.52	N/A	3.94	N/A	3.60	N/A	3.06	N/A	N/A
86	N/A	5.52	N/A	4.79	N/A	4.16	N/A	3.82	N/A	3.27	N/A	N/A
87	N/A	5.88	N/A	5.04	N/A	4.40	N/A	4.04	N/A	3.46	N/A	N/A
88	N/A	6.21	N/A	5.37	N/A	4.64	N/A	4.26	N/A	3.67	N/A	N/A
89	N/A	6.54	N/A	5.64	N/A	4.93	N/A	4.54	N/A	3.88	N/A	N/A
90	N/A	6.89	N/A	5.91	N/A	5.17	N/A	4.76	N/A	4.06	N/A	N/A
91	N/A	7.02	N/A	6.08	N/A	5.25	N/A	4.81	N/A	4.15	N/A	N/A
92	N/A	7.10	N/A	6.14	N/A	5.37	N/A	4.93	N/A	4.24	N/A	N/A
93	N/A	7.29	N/A	6.25	N/A	5.48	N/A	5.01	N/A	4.32	N/A	N/A
94	N/A	7.39	N/A	6.44	N/A	5.57	N/A	5.09	N/A	4.39	N/A	N/A
95	N/A	7.53	N/A	6.52	N/A	5.69	N/A	5.20	N/A	4.47	N/A	N/A
96	N/A	7.55	N/A	6.54	N/A	5.72	N/A	5.21	N/A	4.52	N/A	N/A
97	N/A	7.66	N/A	6.56	N/A	5.73	N/A	5.25	N/A	4.54	N/A	N/A
98	N/A	7.69	N/A	6.62	N/A	5.77	N/A	5.28	N/A	4.55	N/A	N/A
99	N/A	7.73	N/A	6.65	N/A	5.80	N/A	5.35	N/A	4.56	N/A	N/A
100	N/A	7.77	N/A	6.68	N/A	5.83	N/A	5.37	N/A	4.60	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 1 Rates
Monthly Premium Rates
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	.89	.07	.89	.05	.87	.05	.87	.03	.87	.03	N/A	N/A
26	.92	.07	.89	.05	.89	.05	.87	.05	.87	.03	N/A	N/A
27	.92	.07	.89	.07	.89	.05	.89	.05	.87	.05	N/A	N/A
28	.92	.08	.92	.07	.89	.05	.89	.05	.87	.05	N/A	N/A
29	.92	.08	.92	.07	.89	.07	.89	.05	.89	.05	N/A	N/A
30	.95	.08	.92	.07	.92	.07	.89	.07	.89	.05	N/A	N/A
31	.95	.15	.95	.08	.92	.07	.92	.07	.89	.05	N/A	N/A
32	.99	.15	.95	.08	.92	.08	.92	.07	.89	.07	N/A	N/A
33	.99	.16	.95	.15	.95	.08	.92	.07	.92	.07	N/A	N/A
34	1.00	.16	.99	.15	.95	.08	.92	.08	.92	.07	N/A	N/A
35	1.00	.16	.99	.15	.95	.15	.95	.08	.92	.08	N/A	N/A
36	1.06	.17	1.00	.16	.99	.15	.95	.15	.95	.08	N/A	N/A
37	1.06	.24	1.00	.16	.99	.16	.99	.15	.95	.08	N/A	N/A
38	1.08	.24	1.06	.17	1.00	.16	.99	.15	.95	.15	N/A	N/A
39	1.08	.25	1.06	.17	1.00	.16	.99	.16	.99	.15	N/A	N/A
40	1.10	.25	1.08	.24	1.00	.17	1.00	.16	.99	.15	N/A	N/A
41	1.11	.27	1.08	.25	1.06	.17	1.00	.17	.99	.16	N/A	N/A
42	1.11	.31	1.10	.25	1.08	.24	1.06	.17	1.00	.16	N/A	N/A
43	1.13	.31	1.10	.27	1.08	.25	1.06	.24	1.00	.17	N/A	N/A
44	1.16	.33	1.11	.27	1.10	.25	1.08	.24	1.06	.17	N/A	N/A
45	1.18	.37	1.13	.31	1.10	.27	1.08	.25	1.06	.24	N/A	N/A
46	1.18	.39	1.13	.33	1.11	.27	1.10	.25	1.08	.24	N/A	N/A
47	1.19	.40	1.16	.37	1.13	.31	1.11	.27	1.08	.25	N/A	N/A
48	1.21	.41	1.18	.37	1.13	.33	1.11	.31	1.10	.25	N/A	N/A
49	1.22	.41	1.19	.39	1.16	.33	1.13	.31	1.10	.27	N/A	N/A
50	1.27	.43	1.21	.40	1.18	.37	1.13	.33	1.11	.27	N/A	N/A
51	1.30	.47	1.22	.41	1.19	.39	1.16	.37	1.13	.31	N/A	N/A
52	1.32	.49	1.27	.43	1.21	.40	1.18	.39	1.13	.33	N/A	N/A
53	1.38	.51	1.30	.45	1.21	.41	1.19	.39	1.16	.33	N/A	N/A
54	1.40	.56	1.32	.47	1.22	.43	1.21	.40	1.18	.37	N/A	N/A
55	1.42	.61	1.34	.49	1.27	.45	1.22	.41	1.19	.39	N/A	N/A
56	1.50	.65	1.38	.56	1.32	.47	1.27	.43	1.21	.40	N/A	N/A
57	1.53	.70	1.42	.61	1.34	.49	1.30	.47	1.22	.41	N/A	N/A
58	1.58	.74	1.50	.65	1.38	.56	1.34	.49	1.27	.43	N/A	N/A
59	1.59	.78	1.51	.70	1.42	.61	1.38	.51	1.30	.45	N/A	N/A
60	1.66	.82	1.54	.72	1.46	.65	1.40	.56	1.32	.49	N/A	N/A
61	1.72	.88	1.59	.77	1.51	.70	1.46	.64	1.38	.51	N/A	N/A
62	1.80	.96	1.67	.82	1.58	.74	1.51	.69	1.42	.61	N/A	N/A
63	1.88	1.01	1.75	.88	1.61	.78	1.54	.72	1.50	.64	N/A	N/A
64	1.94	1.10	1.80	.93	1.67	.82	1.61	.77	1.53	.69	N/A	N/A
65	2.04	1.17	1.88	1.01	1.75	.88	1.67	.81	1.58	.72	N/A	N/A
66	2.13	1.28	1.96	1.13	1.86	.98	1.78	.89	1.66	.78	N/A	N/A
67	2.29	1.42	2.09	1.21	1.94	1.10	1.86	.98	1.72	.85	N/A	N/A
68	2.44	1.54	2.23	1.34	2.05	1.18	1.94	1.10	1.83	.96	N/A	N/A
69	2.55	1.69	2.33	1.50	2.13	1.28	2.05	1.18	1.89	1.06	N/A	N/A
70	2.71	1.84	2.47	1.60	2.28	1.41	2.13	1.28	1.99	1.13	N/A	N/A
71	2.93	2.07	2.66	1.81	2.45	1.54	2.29	1.42	2.10	1.22	N/A	N/A
72	3.17	2.30	2.87	1.97	2.60	1.73	2.47	1.60	2.28	1.41	N/A	N/A
73	3.38	2.50	3.04	2.17	2.76	1.90	2.60	1.76	2.44	1.53	N/A	N/A
74	3.60	2.73	3.22	2.34	2.93	2.07	2.76	1.90	2.53	1.68	N/A	N/A
75	3.81	2.95	3.41	2.55	3.12	2.25	2.93	2.06	2.69	1.84	N/A	N/A
76	4.16	3.33	3.75	2.89	3.38	2.50	3.19	2.30	2.90	2.06	N/A	N/A
77	4.54	3.67	4.03	3.19	3.63	2.79	3.41	2.54	3.14	2.25	N/A	N/A
78	4.86	4.02	4.37	3.51	3.94	3.05	3.67	2.81	3.33	2.47	N/A	N/A
79	5.25	4.38	4.64	3.80	4.18	3.34	3.94	3.05	3.57	2.70	N/A	N/A
80	5.60	4.76	4.99	4.14	4.46	3.60	4.16	3.33	3.78	2.90	N/A	N/A
81	6.08	5.19	5.37	4.52	4.80	3.94	4.46	3.60	4.03	3.19	N/A	N/A
82	6.51	5.64	5.76	4.87	5.10	4.26	4.78	3.94	4.32	3.43	N/A	N/A
83	6.92	6.09	6.14	5.25	5.47	4.62	5.05	4.23	4.59	3.72	N/A	N/A
84	7.35	6.53	6.52	5.67	5.82	4.95	5.41	4.55	4.85	4.00	N/A	N/A
85	N/A	6.96	N/A	6.08	N/A	5.28	N/A	4.81	N/A	4.26	N/A	N/A
86	N/A	7.35	N/A	6.45	N/A	5.64	N/A	5.17	N/A	4.55	N/A	N/A
87	N/A	7.81	N/A	6.85	N/A	5.92	N/A	5.44	N/A	4.80	N/A	N/A
88	N/A	8.27	N/A	7.25	N/A	6.29	N/A	5.77	N/A	5.05	N/A	N/A
89	N/A	8.71	N/A	7.55	N/A	6.64	N/A	6.09	N/A	5.37	N/A	N/A
90	N/A	9.16	N/A	7.98	N/A	6.96	N/A	6.44	N/A	5.64	N/A	N/A
91	N/A	9.36	N/A	8.13	N/A	7.09	N/A	6.53	N/A	5.76	N/A	N/A
92	N/A	9.55	N/A	8.27	N/A	7.26	N/A	6.64	N/A	5.85	N/A	N/A
93	N/A	9.74	N/A	8.41	N/A	7.35	N/A	6.73	N/A	5.97	N/A	N/A
94	N/A	9.87	N/A	8.59	N/A	7.49	N/A	6.89	N/A	6.09	N/A	N/A
95	N/A	10.03	N/A	8.75	N/A	7.66	N/A	7.02	N/A	6.17	N/A	N/A
96	N/A	10.13	N/A	8.79	N/A	7.69	N/A	7.04	N/A	6.21	N/A	N/A
97	N/A	10.19	N/A	8.83	N/A	7.73	N/A	7.08	N/A	6.24	N/A	N/A
98	N/A	10.24	N/A	8.91	N/A	7.77	N/A	7.10	N/A	6.29	N/A	N/A
99	N/A	10.29	N/A	8.94	N/A	7.81	N/A	7.12	N/A	6.30	N/A	N/A
100	N/A	10.35	N/A	8.99	N/A	7.85	N/A	7.25	N/A	6.33	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 1 Rates
Monthly Premium Rates
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	.92	.07	.92	.07	.89	.05	.89	.05	.89	.05	N/A	N/A
26	.92	.07	.92	.07	.89	.05	.89	.05	.89	.05	N/A	N/A
27	.95	.08	.92	.07	.92	.07	.89	.05	.89	.05	N/A	N/A
28	.95	.08	.95	.08	.92	.07	.92	.07	.89	.05	N/A	N/A
29	.99	.15	.95	.08	.92	.07	.92	.07	.89	.05	N/A	N/A
30	.99	.15	.95	.08	.95	.08	.92	.07	.92	.07	N/A	N/A
31	.99	.16	.99	.15	.95	.08	.95	.08	.92	.07	N/A	N/A
32	1.00	.16	.99	.15	.95	.08	.95	.08	.92	.07	N/A	N/A
33	1.06	.17	1.00	.16	.99	.15	.95	.08	.95	.08	N/A	N/A
34	1.06	.17	1.00	.16	.99	.15	.99	.15	.95	.08	N/A	N/A
35	1.08	.24	1.00	.16	1.00	.16	.99	.15	.95	.08	N/A	N/A
36	1.08	.24	1.06	.17	1.00	.16	.99	.15	.99	.15	N/A	N/A
37	1.10	.25	1.08	.24	1.06	.17	1.00	.16	.99	.15	N/A	N/A
38	1.11	.27	1.08	.24	1.06	.17	1.00	.16	.99	.15	N/A	N/A
39	1.11	.27	1.10	.25	1.08	.24	1.06	.17	1.00	.16	N/A	N/A
40	1.13	.31	1.10	.25	1.08	.24	1.06	.17	1.00	.16	N/A	N/A
41	1.16	.33	1.11	.27	1.10	.25	1.08	.24	1.06	.17	N/A	N/A
42	1.18	.37	1.13	.31	1.10	.25	1.10	.25	1.06	.17	N/A	N/A
43	1.18	.39	1.16	.33	1.11	.27	1.10	.25	1.08	.24	N/A	N/A
44	1.19	.39	1.16	.33	1.13	.31	1.11	.27	1.08	.24	N/A	N/A
45	1.21	.40	1.18	.37	1.13	.31	1.11	.27	1.10	.25	N/A	N/A
46	1.22	.41	1.19	.39	1.16	.33	1.13	.31	1.10	.25	N/A	N/A
47	1.27	.43	1.21	.40	1.18	.37	1.16	.33	1.11	.27	N/A	N/A
48	1.30	.45	1.22	.41	1.19	.39	1.18	.37	1.13	.31	N/A	N/A
49	1.32	.47	1.27	.43	1.19	.40	1.18	.37	1.13	.31	N/A	N/A
50	1.34	.51	1.30	.45	1.21	.40	1.19	.39	1.16	.33	N/A	N/A
51	1.40	.56	1.32	.47	1.22	.41	1.21	.40	1.18	.37	N/A	N/A
52	1.42	.61	1.34	.49	1.27	.43	1.22	.41	1.19	.39	N/A	N/A
53	1.50	.65	1.38	.51	1.30	.45	1.27	.43	1.21	.40	N/A	N/A
54	1.51	.69	1.40	.56	1.34	.49	1.30	.45	1.21	.40	N/A	N/A
55	1.53	.72	1.46	.64	1.38	.51	1.32	.47	1.22	.41	N/A	N/A
56	1.59	.77	1.50	.65	1.40	.56	1.34	.49	1.30	.45	N/A	N/A
57	1.66	.81	1.53	.70	1.46	.64	1.40	.56	1.32	.47	N/A	N/A
58	1.69	.85	1.58	.74	1.50	.65	1.42	.61	1.34	.49	N/A	N/A
59	1.75	.89	1.61	.78	1.53	.70	1.50	.65	1.40	.51	N/A	N/A
60	1.80	.96	1.67	.82	1.58	.74	1.51	.69	1.42	.61	N/A	N/A
61	1.89	1.06	1.75	.89	1.61	.78	1.58	.74	1.50	.65	N/A	N/A
62	1.96	1.12	1.83	.96	1.69	.82	1.61	.78	1.53	.70	N/A	N/A
63	2.05	1.20	1.89	1.06	1.75	.89	1.69	.82	1.58	.72	N/A	N/A
64	2.13	1.28	1.96	1.12	1.83	.96	1.75	.88	1.61	.77	N/A	N/A
65	2.23	1.34	2.05	1.17	1.89	1.01	1.80	.93	1.69	.81	N/A	N/A
66	2.42	1.52	2.17	1.30	2.04	1.13	1.91	1.09	1.80	.89	N/A	N/A
67	2.53	1.68	2.31	1.42	2.10	1.22	2.04	1.17	1.88	1.01	N/A	N/A
68	2.69	1.84	2.45	1.58	2.25	1.38	2.13	1.28	1.96	1.12	N/A	N/A
69	2.87	2.00	2.57	1.73	2.34	1.52	2.25	1.38	2.07	1.20	N/A	N/A
70	3.00	2.14	2.71	1.86	2.49	1.61	2.34	1.52	2.17	1.30	N/A	N/A
71	3.27	2.42	2.95	2.07	2.69	1.84	2.53	1.68	2.33	1.46	N/A	N/A
72	3.55	2.66	3.19	2.30	2.88	2.05	2.72	1.86	2.49	1.61	N/A	N/A
73	3.79	2.90	3.39	2.50	3.06	2.22	2.90	2.05	2.66	1.78	N/A	N/A
74	4.03	3.19	3.62	2.73	3.27	2.42	3.06	2.23	2.80	1.94	N/A	N/A
75	4.32	3.42	3.83	2.98	3.46	2.57	3.27	2.42	2.98	2.09	N/A	N/A
76	4.75	3.83	4.22	3.34	3.79	2.90	3.57	2.70	3.22	2.33	N/A	N/A
77	5.17	4.26	4.56	3.67	4.10	3.22	3.83	2.95	3.46	2.57	N/A	N/A
78	5.52	4.68	4.94	4.04	4.40	3.56	4.15	3.26	3.71	2.87	N/A	N/A
79	5.96	5.05	5.28	4.39	4.75	3.83	4.40	3.58	3.97	3.13	N/A	N/A
80	6.43	5.49	5.66	4.77	5.02	4.16	4.72	3.82	4.24	3.36	N/A	N/A
81	6.91	6.06	6.11	5.20	5.42	4.55	5.05	4.18	4.54	3.67	N/A	N/A
82	7.43	6.54	6.54	5.67	5.82	4.95	5.42	4.55	4.85	4.00	N/A	N/A
83	7.91	7.05	6.97	6.12	6.20	5.35	5.79	4.93	5.18	4.30	N/A	N/A
84	8.44	7.55	7.43	6.54	6.59	5.73	6.14	5.28	5.49	4.62	N/A	N/A
85	N/A	8.11	N/A	6.97	N/A	6.13	N/A	5.64	N/A	4.95	N/A	N/A
86	N/A	8.62	N/A	7.43	N/A	6.52	N/A	5.99	N/A	5.25	N/A	N/A
87	N/A	9.15	N/A	7.85	N/A	6.89	N/A	6.32	N/A	5.52	N/A	N/A
88	N/A	9.60	N/A	8.35	N/A	7.29	N/A	6.69	N/A	5.88	N/A	N/A
89	N/A	10.16	N/A	8.79	N/A	7.69	N/A	7.05	N/A	6.20	N/A	N/A
90	N/A	10.67	N/A	9.20	N/A	8.07	N/A	7.43	N/A	6.53	N/A	N/A
91	N/A	10.88	N/A	9.40	N/A	8.21	N/A	7.55	N/A	6.64	N/A	N/A
92	N/A	11.09	N/A	9.58	N/A	8.38	N/A	7.73	N/A	6.73	N/A	N/A
93	N/A	11.28	N/A	9.76	N/A	8.54	N/A	7.85	N/A	6.89	N/A	N/A
94	N/A	11.50	N/A	9.96	N/A	8.68	N/A	7.99	N/A	7.02	N/A	N/A
95	N/A	11.68	N/A	10.13	N/A	8.83	N/A	8.15	N/A	7.10	N/A	N/A
96	N/A	11.78	N/A	10.19	N/A	8.91	N/A	8.19	N/A	7.16	N/A	N/A
97	N/A	11.86	N/A	10.24	N/A	8.94	N/A	8.23	N/A	7.26	N/A	N/A
98	N/A	11.92	N/A	10.29	N/A	9.02	N/A	8.29	N/A	7.28	N/A	N/A
99	N/A	11.98	N/A	10.37	N/A	9.04	N/A	8.35	N/A	7.32	N/A	N/A
100	N/A	12.05	N/A	10.40	N/A	9.11	N/A	8.39	N/A	7.34	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 1 Rates
Monthly Premium Rates
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	.95	.08	.95	.07	.92	.07	.92	.05	.89	.05	N/A	N/A
26	.99	.08	.95	.07	.92	.07	.92	.05	.92	.05	N/A	N/A
27	.99	.08	.95	.08	.95	.07	.92	.07	.92	.05	N/A	N/A
28	.99	.15	.99	.08	.95	.07	.95	.07	.92	.07	N/A	N/A
29	1.00	.15	.99	.08	.95	.08	.95	.07	.92	.07	N/A	N/A
30	1.00	.16	.99	.15	.99	.08	.95	.08	.95	.07	N/A	N/A
31	1.06	.16	1.00	.15	.99	.15	.99	.08	.95	.07	N/A	N/A
32	1.06	.17	1.00	.16	1.00	.15	.99	.08	.95	.08	N/A	N/A
33	1.08	.17	1.06	.16	1.00	.15	.99	.15	.99	.08	N/A	N/A
34	1.10	.24	1.06	.17	1.06	.16	1.00	.15	.99	.15	N/A	N/A
35	1.10	.25	1.08	.17	1.06	.16	1.00	.16	.99	.15	N/A	N/A
36	1.11	.25	1.10	.24	1.08	.17	1.06	.16	1.00	.15	N/A	N/A
37	1.13	.27	1.10	.25	1.08	.24	1.06	.17	1.00	.16	N/A	N/A
38	1.13	.31	1.11	.25	1.10	.24	1.08	.17	1.06	.16	N/A	N/A
39	1.16	.33	1.13	.27	1.10	.25	1.08	.24	1.06	.17	N/A	N/A
40	1.18	.33	1.13	.31	1.11	.25	1.10	.24	1.08	.17	N/A	N/A
41	1.19	.37	1.16	.33	1.13	.27	1.11	.25	1.08	.24	N/A	N/A
42	1.21	.39	1.18	.33	1.13	.31	1.11	.27	1.10	.24	N/A	N/A
43	1.22	.40	1.19	.37	1.16	.33	1.13	.27	1.11	.25	N/A	N/A
44	1.27	.41	1.21	.39	1.18	.33	1.16	.31	1.11	.25	N/A	N/A
45	1.30	.43	1.21	.40	1.19	.37	1.16	.33	1.13	.27	N/A	N/A
46	1.32	.45	1.27	.41	1.19	.39	1.18	.33	1.13	.31	N/A	N/A
47	1.34	.47	1.30	.43	1.21	.40	1.19	.37	1.16	.33	N/A	N/A
48	1.38	.51	1.32	.45	1.22	.41	1.21	.39	1.18	.33	N/A	N/A
49	1.42	.56	1.34	.47	1.27	.41	1.22	.40	1.19	.37	N/A	N/A
50	1.46	.61	1.38	.49	1.30	.43	1.22	.41	1.19	.39	N/A	N/A
51	1.50	.65	1.40	.51	1.32	.47	1.27	.43	1.21	.40	N/A	N/A
52	1.53	.69	1.42	.61	1.34	.49	1.30	.45	1.22	.41	N/A	N/A
53	1.54	.72	1.50	.64	1.40	.51	1.34	.47	1.27	.43	N/A	N/A
54	1.59	.74	1.51	.65	1.42	.56	1.38	.49	1.30	.45	N/A	N/A
55	1.66	.78	1.53	.70	1.46	.61	1.40	.51	1.32	.47	N/A	N/A
56	1.69	.82	1.58	.74	1.51	.65	1.42	.61	1.38	.49	N/A	N/A
57	1.75	.89	1.66	.78	1.54	.70	1.50	.65	1.40	.51	N/A	N/A
58	1.83	.96	1.69	.82	1.58	.74	1.53	.69	1.46	.61	N/A	N/A
59	1.88	1.06	1.75	.88	1.61	.78	1.58	.72	1.50	.64	N/A	N/A
60	1.94	1.10	1.80	.93	1.67	.81	1.59	.77	1.53	.69	N/A	N/A
61	2.05	1.18	1.88	1.01	1.75	.88	1.67	.81	1.58	.72	N/A	N/A
62	2.10	1.22	1.96	1.10	1.83	.96	1.75	.88	1.61	.77	N/A	N/A
63	2.23	1.34	2.05	1.17	1.89	1.01	1.80	.93	1.69	.81	N/A	N/A
64	2.31	1.42	2.10	1.21	1.96	1.10	1.88	.98	1.75	.85	N/A	N/A
65	2.44	1.53	2.21	1.30	2.05	1.17	1.94	1.09	1.80	.93	N/A	N/A
66	2.57	1.69	2.34	1.50	2.17	1.28	2.07	1.18	1.91	1.06	N/A	N/A
67	2.76	1.89	2.50	1.61	2.31	1.42	2.21	1.30	2.04	1.13	N/A	N/A
68	2.93	2.06	2.66	1.78	2.45	1.54	2.31	1.42	2.13	1.22	N/A	N/A
69	3.12	2.23	2.80	1.92	2.57	1.69	2.45	1.54	2.25	1.34	N/A	N/A
70	3.32	2.42	2.98	2.09	2.71	1.84	2.55	1.68	2.34	1.46	N/A	N/A
71	3.59	2.70	3.22	2.33	2.93	2.06	2.76	1.89	2.53	1.66	N/A	N/A
72	3.87	2.98	3.46	2.57	3.17	2.29	2.98	2.07	2.71	1.84	N/A	N/A
73	4.16	3.26	3.71	2.85	3.38	2.49	3.19	2.30	2.88	2.00	N/A	N/A
74	4.42	3.58	3.97	3.06	3.60	2.71	3.38	2.49	3.04	2.17	N/A	N/A
75	4.75	3.83	4.22	3.34	3.81	2.94	3.59	2.70	3.25	2.33	N/A	N/A
76	5.18	4.30	4.62	3.72	4.16	3.27	3.89	3.01	3.55	2.65	N/A	N/A
77	5.66	4.77	5.02	4.14	4.53	3.62	4.24	3.34	3.81	2.90	N/A	N/A
78	6.12	5.21	5.42	4.55	4.85	3.98	4.56	3.64	4.10	3.21	N/A	N/A
79	6.56	5.69	5.82	4.95	5.21	4.32	4.86	3.98	4.37	3.46	N/A	N/A
80	7.03	6.14	6.20	5.35	5.57	4.68	5.20	4.30	4.64	3.78	N/A	N/A
81	7.59	6.69	6.70	5.83	6.06	5.09	5.60	4.72	5.01	4.14	N/A	N/A
82	8.18	7.32	7.26	6.32	6.46	5.52	5.98	5.09	5.39	4.47	N/A	N/A
83	8.76	7.85	7.72	6.86	6.89	5.99	6.44	5.51	5.73	4.81	N/A	N/A
84	9.33	8.45	8.20	7.33	7.32	6.46	6.84	5.91	6.09	5.19	N/A	N/A
85	N/A	9.03	N/A	7.81	N/A	6.88	N/A	6.30	N/A	5.51	N/A	N/A
86	N/A	9.59	N/A	8.35	N/A	7.32	N/A	6.70	N/A	5.89	N/A	N/A
87	N/A	10.19	N/A	8.83	N/A	7.74	N/A	7.10	N/A	6.24	N/A	N/A
88	N/A	10.76	N/A	9.34	N/A	8.19	N/A	7.51	N/A	6.60	N/A	N/A
89	N/A	11.33	N/A	9.82	N/A	8.63	N/A	7.93	N/A	6.93	N/A	N/A
90	N/A	11.90	N/A	10.35	N/A	9.04	N/A	8.35	N/A	7.32	N/A	N/A
91	N/A	12.13	N/A	10.55	N/A	9.20	N/A	8.51	N/A	7.43	N/A	N/A
92	N/A	12.37	N/A	10.72	N/A	9.42	N/A	8.65	N/A	7.55	N/A	N/A
93	N/A	12.58	N/A	10.93	N/A	9.59	N/A	8.83	N/A	7.73	N/A	N/A
94	N/A	12.82	N/A	11.12	N/A	9.79	N/A	8.99	N/A	7.85	N/A	N/A
95	N/A	13.07	N/A	11.33	N/A	9.96	N/A	9.16	N/A	7.99	N/A	N/A
96	N/A	13.15	N/A	11.41	N/A	9.99	N/A	9.19	N/A	8.06	N/A	N/A
97	N/A	13.19	N/A	11.48	N/A	10.05	N/A	9.26	N/A	8.11	N/A	N/A
98	N/A	13.26	N/A	11.54	N/A	10.13	N/A	9.32	N/A	8.15	N/A	N/A
99	N/A	13.34	N/A	11.62	N/A	10.19	N/A	9.39	N/A	8.19	N/A	N/A
100	N/A	13.43	N/A	11.66	N/A	10.24	N/A	9.42	N/A	8.23	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 1 Rates
Monthly Premium Rates
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	1.38	.49	1.32	.43	1.27	.40	1.21	.39	1.18	.33	N/A	N/A
46	1.42	.56	1.34	.47	1.30	.41	1.22	.40	1.19	.37	N/A	N/A
47	1.46	.61	1.38	.49	1.32	.43	1.27	.41	1.21	.39	N/A	N/A
48	1.51	.64	1.40	.51	1.34	.45	1.30	.43	1.22	.40	N/A	N/A
49	1.53	.69	1.46	.56	1.38	.49	1.32	.45	1.27	.41	N/A	N/A
50	1.58	.70	1.50	.61	1.40	.51	1.34	.47	1.30	.41	N/A	N/A
51	1.61	.74	1.51	.65	1.42	.56	1.38	.49	1.32	.43	N/A	N/A
52	1.66	.78	1.54	.70	1.50	.61	1.42	.51	1.34	.47	N/A	N/A
53	1.69	.82	1.59	.72	1.51	.65	1.46	.61	1.38	.49	N/A	N/A
54	1.75	.88	1.61	.77	1.53	.69	1.50	.64	1.40	.51	N/A	N/A
55	1.80	.93	1.67	.78	1.58	.70	1.51	.65	1.42	.56	N/A	N/A
56	1.88	1.01	1.72	.85	1.61	.77	1.58	.70	1.50	.64	N/A	N/A
57	1.96	1.10	1.80	.93	1.67	.81	1.61	.74	1.53	.65	N/A	N/A
58	2.05	1.17	1.88	1.01	1.75	.85	1.67	.81	1.58	.70	N/A	N/A
59	2.10	1.22	1.94	1.09	1.80	.93	1.72	.85	1.59	.74	N/A	N/A
60	2.21	1.33	2.04	1.13	1.88	.98	1.78	.89	1.66	.78	N/A	N/A
61	2.31	1.42	2.10	1.21	1.94	1.10	1.88	.98	1.72	.85	N/A	N/A
62	2.45	1.54	2.23	1.33	2.05	1.17	1.94	1.09	1.80	.89	N/A	N/A
63	2.55	1.68	2.31	1.42	2.13	1.22	2.05	1.13	1.88	.98	N/A	N/A
64	2.69	1.81	2.45	1.53	2.23	1.33	2.10	1.21	1.94	1.09	N/A	N/A
65	2.80	1.90	2.53	1.66	2.31	1.42	2.23	1.30	2.04	1.13	N/A	N/A
66	3.04	2.14	2.76	1.86	2.50	1.60	2.34	1.50	2.17	1.22	N/A	N/A
67	3.32	2.45	2.98	2.07	2.69	1.81	2.53	1.66	2.31	1.41	N/A	N/A
68	3.59	2.66	3.20	2.30	2.88	2.00	2.72	1.84	2.47	1.58	N/A	N/A
69	3.81	2.94	3.41	2.50	3.06	2.17	2.90	2.00	2.64	1.73	N/A	N/A
70	4.10	3.19	3.63	2.77	3.27	2.42	3.06	2.22	2.79	1.89	N/A	N/A
71	4.53	3.60	4.02	3.13	3.60	2.70	3.38	2.47	3.01	2.10	N/A	N/A
72	4.98	4.04	4.38	3.46	3.94	3.01	3.67	2.77	3.27	2.34	N/A	N/A
73	5.39	4.47	4.77	3.83	4.24	3.34	3.97	3.05	3.57	2.65	N/A	N/A
74	5.82	4.93	5.17	4.24	4.56	3.64	4.26	3.36	3.79	2.89	N/A	N/A
75	6.25	5.37	5.50	4.62	4.93	4.00	4.56	3.64	4.05	3.18	N/A	N/A
76	6.91	5.99	6.11	5.19	5.39	4.47	5.01	4.10	4.42	3.56	N/A	N/A
77	7.53	6.64	6.63	5.73	5.87	4.97	5.44	4.55	4.82	3.94	N/A	N/A
78	8.20	7.32	7.24	6.29	6.32	5.43	5.88	5.00	5.20	4.30	N/A	N/A
79	8.85	7.93	7.74	6.86	6.86	5.91	6.30	5.41	5.57	4.64	N/A	N/A
80	9.51	8.59	8.29	7.39	7.31	6.44	6.73	5.85	5.96	5.04	N/A	N/A
81	10.29	9.39	9.01	8.11	7.90	6.97	7.32	6.45	6.46	5.51	N/A	N/A
82	11.10	10.20	9.73	8.79	8.50	7.59	7.85	6.96	6.91	5.99	N/A	N/A
83	11.92	11.01	10.39	9.48	9.11	8.19	8.41	7.49	7.35	6.48	N/A	N/A
84	12.73	11.81	11.09	10.19	9.73	8.79	8.95	8.06	7.82	6.93	N/A	N/A
85	N/A	12.61	N/A	10.87	N/A	9.40	N/A	8.62	N/A	7.43	N/A	N/A
86	N/A	13.42	N/A	11.56	N/A	9.99	N/A	9.16	N/A	7.90	N/A	N/A
87	N/A	14.23	N/A	12.26	N/A	10.60	N/A	9.74	N/A	8.38	N/A	N/A
88	N/A	15.06	N/A	12.95	N/A	11.23	N/A	10.24	N/A	8.83	N/A	N/A
89	N/A	15.81	N/A	13.63	N/A	11.81	N/A	10.77	N/A	9.32	N/A	N/A
90	N/A	16.63	N/A	14.35	N/A	12.38	N/A	11.34	N/A	9.79	N/A	N/A
91	N/A	16.94	N/A	14.62	N/A	12.67	N/A	11.60	N/A	9.98	N/A	N/A
92	N/A	17.29	N/A	14.87	N/A	12.87	N/A	11.81	N/A	10.19	N/A	N/A
93	N/A	17.58	N/A	15.16	N/A	13.14	N/A	12.02	N/A	10.35	N/A	N/A
94	N/A	17.94	N/A	15.47	N/A	13.34	N/A	12.24	N/A	10.55	N/A	N/A
95	N/A	18.22	N/A	15.71	N/A	13.59	N/A	12.45	N/A	10.72	N/A	N/A
96	N/A	18.35	N/A	15.81	N/A	13.65	N/A	12.50	N/A	10.77	N/A	N/A
97	N/A	18.45	N/A	15.89	N/A	13.74	N/A	12.58	N/A	10.87	N/A	N/A
98	N/A	18.58	N/A	16.01	N/A	13.83	N/A	12.69	N/A	10.92	N/A	N/A
99	N/A	18.65	N/A	16.09	N/A	13.94	N/A	12.75	N/A	10.99	N/A	N/A
100	N/A	18.77	N/A	16.20	N/A	13.98	N/A	12.79	N/A	11.08	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 2 Rates
Monthly Premium Rates
Maximum Benefit = $7,200 per $300 Monthly Benefit
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	26.17	1.88	25.91	1.60	25.72	1.45	25.62	1.28	25.38	1.09	N/A	N/A
26	26.32	2.03	26.10	1.78	25.81	1.56	25.72	1.45	25.49	1.18	N/A	N/A
27	26.44	2.21	26.25	1.94	25.93	1.70	25.79	1.50	25.64	1.30	N/A	N/A
28	26.68	2.41	26.36	2.10	26.10	1.78	25.91	1.62	25.74	1.46	N/A	N/A
29	26.83	2.55	26.47	2.23	26.21	1.94	26.02	1.77	25.81	1.56	N/A	N/A
30	26.95	2.74	26.68	2.41	26.32	2.05	26.17	1.89	25.91	1.62	N/A	N/A
31	27.23	2.97	26.87	2.58	26.44	2.23	26.32	2.05	26.10	1.78	N/A	N/A
32	27.44	3.22	27.00	2.78	26.70	2.45	26.44	2.23	26.25	1.94	N/A	N/A
33	27.74	3.39	27.27	3.05	26.87	2.58	26.68	2.41	26.36	2.10	N/A	N/A
34	27.93	3.63	27.46	3.26	27.00	2.78	26.83	2.55	26.47	2.23	N/A	N/A
35	28.23	3.86	27.70	3.39	27.23	2.97	26.95	2.74	26.68	2.37	N/A	N/A
36	28.50	4.18	27.93	3.68	27.44	3.22	27.23	2.95	26.87	2.55	N/A	N/A
37	28.80	4.50	28.25	3.92	27.70	3.39	27.40	3.11	26.97	2.75	N/A	N/A
38	29.10	4.79	28.52	4.24	27.93	3.63	27.68	3.33	27.23	2.95	N/A	N/A
39	29.42	5.16	28.80	4.50	28.23	3.86	27.82	3.59	27.38	3.10	N/A	N/A
40	29.71	5.45	29.05	4.77	28.42	4.07	28.06	3.79	27.55	3.31	N/A	N/A
41	30.07	5.84	29.37	5.09	28.76	4.43	28.36	4.02	27.80	3.54	N/A	N/A
42	30.52	6.22	29.71	5.45	29.03	4.73	28.59	4.28	28.04	3.79	N/A	N/A
43	30.84	6.61	30.05	5.83	29.31	5.03	28.86	4.56	28.33	4.00	N/A	N/A
44	31.26	6.98	30.37	6.14	29.59	5.32	29.12	4.84	28.55	4.24	N/A	N/A
45	31.67	7.34	30.73	6.45	29.88	5.63	29.42	5.16	28.80	4.47	N/A	N/A
46	32.15	7.86	31.13	6.90	30.24	6.01	29.73	5.51	29.08	4.77	N/A	N/A
47	32.64	8.37	31.60	7.29	30.58	6.34	30.05	5.83	29.37	5.08	N/A	N/A
48	33.11	8.84	32.03	7.71	31.01	6.69	30.48	6.16	29.63	5.37	N/A	N/A
49	33.58	9.34	32.43	8.14	31.33	7.08	30.77	6.48	29.97	5.67	N/A	N/A
50	34.06	9.78	32.88	8.59	31.75	7.41	31.09	6.80	30.24	6.01	N/A	N/A
51	34.70	10.40	33.41	9.15	32.17	7.87	31.58	7.29	30.60	6.37	N/A	N/A
52	35.42	11.11	33.96	9.70	32.68	8.38	32.05	7.71	31.03	6.72	N/A	N/A
53	36.06	11.74	34.53	10.25	33.13	8.88	32.47	8.17	31.39	7.14	N/A	N/A
54	36.65	12.42	35.10	10.81	33.64	9.36	32.94	8.67	31.84	7.54	N/A	N/A
55	37.31	13.03	35.66	11.36	34.11	9.83	33.39	9.12	32.22	7.87	N/A	N/A
56	38.37	14.04	36.57	12.22	34.91	10.61	34.06	9.76	32.81	8.58	N/A	N/A
57	39.39	15.08	37.38	13.07	35.66	11.36	34.76	10.44	33.41	9.15	N/A	N/A
58	40.41	16.09	38.27	13.94	36.44	12.18	35.47	11.15	34.04	9.74	N/A	N/A
59	41.45	17.12	39.14	14.79	37.21	12.97	36.12	11.86	34.62	10.29	N/A	N/A
60	42.47	18.13	39.97	15.71	37.97	13.69	36.85	12.53	35.21	10.89	N/A	N/A
61	44.17	19.63	41.45	16.96	39.33	14.78	37.99	13.55	36.32	11.78	N/A	N/A
62	45.80	21.12	42.85	18.15	40.54	15.92	39.24	14.52	37.31	12.65	N/A	N/A
63	47.50	22.58	44.32	19.44	41.88	16.96	40.41	15.53	38.40	13.51	N/A	N/A
64	49.14	24.07	45.78	20.65	43.11	18.05	41.66	16.56	39.41	14.32	N/A	N/A
65	50.79	25.51	47.18	21.97	44.38	19.13	42.79	17.53	40.48	15.24	N/A	N/A
66	53.85	28.56	49.86	24.54	46.65	21.40	44.89	19.63	42.28	17.00	N/A	N/A
67	56.86	31.59	52.47	27.19	49.03	23.67	46.97	21.75	44.10	18.81	N/A	N/A
68	59.90	34.59	55.08	29.75	51.20	25.94	49.11	23.75	45.89	20.59	N/A	N/A
69	62.93	37.61	57.67	32.37	53.53	28.25	51.17	25.86	47.67	22.40	N/A	N/A
70	66.01	40.63	60.30	35.02	55.80	30.54	53.25	27.93	49.48	24.18	N/A	N/A
71	71.00	45.62	64.65	39.34	59.58	34.21	56.76	31.37	52.47	27.17	N/A	N/A
72	76.01	50.62	69.00	43.60	63.36	37.98	60.26	34.90	55.44	30.03	N/A	N/A
73	81.00	55.63	73.31	47.85	67.18	41.80	63.65	38.32	58.41	33.01	N/A	N/A
74	86.05	60.58	77.58	52.19	70.96	45.51	67.18	41.75	61.38	35.95	N/A	N/A
75	91.02	65.61	81.97	56.46	74.78	49.26	70.64	45.23	64.33	38.86	N/A	N/A
76	98.93	73.42	88.75	63.29	80.61	55.20	76.07	50.62	69.03	43.53	N/A	N/A
77	106.81	81.38	95.52	70.05	86.58	61.10	81.51	56.03	73.63	48.19	N/A	N/A
78	114.68	89.18	102.29	76.85	92.46	66.99	86.94	61.47	78.34	52.87	N/A	N/A
79	122.56	97.04	109.08	83.63	98.44	72.95	92.37	66.89	82.97	57.50	N/A	N/A
80	130.43	104.99	115.83	90.39	104.30	78.86	97.77	72.35	87.62	62.18	N/A	N/A
81	140.24	114.82	124.36	98.91	111.69	86.26	104.58	79.08	93.48	68.03	N/A	N/A
82	150.05	124.62	132.79	107.30	119.12	93.61	111.39	85.84	99.29	73.85	N/A	N/A
83	159.90	134.48	141.28	115.82	126.49	101.00	118.14	92.63	105.13	79.67	N/A	N/A
84	169.72	144.31	149.73	124.26	133.85	108.40	124.89	99.44	110.95	85.51	N/A	N/A
85	N/A	154.12	N/A	132.77	N/A	115.79	N/A	106.23	N/A	91.36	N/A	N/A
86	N/A	163.98	N/A	141.26	N/A	123.20	N/A	112.96	N/A	97.14	N/A	N/A
87	N/A	173.83	N/A	149.68	N/A	130.57	N/A	119.75	N/A	102.97	N/A	N/A
88	N/A	183.63	N/A	158.22	N/A	137.96	N/A	126.52	N/A	108.81	N/A	N/A
89	N/A	193.49	N/A	166.65	N/A	145.41	N/A	133.32	N/A	114.62	N/A	N/A
90	N/A	203.33	N/A	175.13	N/A	152.75	N/A	140.08	N/A	120.44	N/A	N/A
91	N/A	207.32	N/A	178.54	N/A	155.73	N/A	142.79	N/A	122.76	N/A	N/A
92	N/A	211.20	N/A	181.94	N/A	158.66	N/A	145.53	N/A	125.15	N/A	N/A
93	N/A	215.13	N/A	185.35	N/A	161.62	N/A	148.20	N/A	127.47	N/A	N/A
94	N/A	219.04	N/A	188.78	N/A	164.60	N/A	150.94	N/A	129.82	N/A	N/A
95	N/A	222.99	N/A	192.11	N/A	167.51	N/A	153.67	N/A	132.12	N/A	N/A
96	N/A	224.37	N/A	193.24	N/A	168.51	N/A	154.53	N/A	132.89	N/A	N/A
97	N/A	225.62	N/A	194.41	N/A	169.51	N/A	155.46	N/A	133.64	N/A	N/A
98	N/A	226.94	N/A	195.48	N/A	170.47	N/A	156.35	N/A	134.48	N/A	N/A
99	N/A	228.23	N/A	196.63	N/A	171.48	N/A	157.27	N/A	135.29	N/A	N/A
100	N/A	229.57	N/A	197.74	N/A	172.45	N/A	158.22	N/A	136.05	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 2 Rates
Monthly Premium Rates
Maximum Benefit = $10,800 per $300 Monthly Benefit
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	27.17	2.62	26.76	2.25	26.47	2.02	26.32	1.78	26.15	1.60	N/A	N/A
26	27.32	2.85	26.95	2.47	26.70	2.14	26.44	2.00	26.27	1.73	N/A	N/A
27	27.55	3.07	27.21	2.73	26.89	2.34	26.68	2.13	26.40	1.88	N/A	N/A
28	27.82	3.31	27.38	2.89	27.00	2.55	26.83	2.25	26.57	2.03	N/A	N/A
29	28.06	3.54	27.55	3.07	27.25	2.74	26.95	2.45	26.72	2.14	N/A	N/A
30	28.29	3.79	27.80	3.29	27.40	2.89	27.19	2.62	26.87	2.30	N/A	N/A
31	28.59	4.07	28.08	3.54	27.70	3.11	27.38	2.85	27.00	2.53	N/A	N/A
32	28.95	4.47	28.36	3.84	27.93	3.38	27.68	3.07	27.25	2.74	N/A	N/A
33	29.25	4.77	28.65	4.07	28.16	3.63	27.82	3.29	27.44	2.95	N/A	N/A
34	29.61	5.08	28.91	4.44	28.42	3.86	28.06	3.52	27.70	3.10	N/A	N/A
35	29.97	5.40	29.20	4.73	28.65	4.16	28.29	3.74	27.85	3.31	N/A	N/A
36	30.33	5.85	29.61	5.05	28.99	4.50	28.57	4.02	28.10	3.59	N/A	N/A
37	30.77	6.28	29.99	5.40	29.33	4.79	28.86	4.35	28.40	3.84	N/A	N/A
38	31.20	6.69	30.29	5.80	29.63	5.09	29.12	4.60	28.59	4.06	N/A	N/A
39	31.60	7.12	30.63	6.16	29.97	5.40	29.48	4.92	28.86	4.35	N/A	N/A
40	32.05	7.57	31.07	6.56	30.26	5.75	29.76	5.24	29.12	4.60	N/A	N/A
41	32.58	8.10	31.54	6.98	30.63	6.16	30.09	5.56	29.50	4.95	N/A	N/A
42	33.11	8.59	31.98	7.41	31.09	6.58	30.52	6.01	29.78	5.29	N/A	N/A
43	33.60	9.12	32.41	7.87	31.54	6.93	30.84	6.34	30.09	5.56	N/A	N/A
44	34.13	9.66	32.92	8.31	31.90	7.33	31.26	6.69	30.48	5.95	N/A	N/A
45	34.66	10.19	33.36	8.80	32.30	7.78	31.60	7.08	30.77	6.28	N/A	N/A
46	35.34	10.81	33.92	9.38	32.81	8.26	32.09	7.57	31.16	6.66	N/A	N/A
47	36.04	11.46	34.51	9.94	33.32	8.78	32.49	8.06	31.58	7.08	N/A	N/A
48	36.63	12.12	35.06	10.51	33.77	9.27	33.00	8.41	31.98	7.41	N/A	N/A
49	37.29	12.75	35.61	11.11	34.25	9.76	33.41	8.88	32.37	7.83	N/A	N/A
50	37.93	13.45	36.17	11.65	34.79	10.28	33.89	9.38	32.79	8.25	N/A	N/A
51	38.82	14.31	36.97	12.42	35.47	10.95	34.51	9.96	33.32	8.78	N/A	N/A
52	39.73	15.18	37.76	13.23	36.12	11.64	35.10	10.55	33.87	9.34	N/A	N/A
53	40.56	16.07	38.48	13.93	36.72	12.22	35.70	11.24	34.40	9.78	N/A	N/A
54	41.47	16.96	39.24	14.74	37.40	12.97	36.36	11.85	34.91	10.33	N/A	N/A
55	42.34	17.85	40.01	15.48	38.12	13.58	36.97	12.42	35.44	10.89	N/A	N/A
56	43.70	19.13	41.20	16.63	39.09	14.62	37.89	13.34	36.21	11.69	N/A	N/A
57	45.02	20.50	42.30	17.81	40.09	15.60	38.84	14.31	37.06	12.50	N/A	N/A
58	46.36	21.83	43.49	18.98	41.17	16.60	39.77	15.19	37.86	13.30	N/A	N/A
59	47.65	23.14	44.70	20.08	42.17	17.60	40.71	16.13	38.69	14.15	N/A	N/A
60	49.05	24.49	45.80	21.29	43.21	18.59	41.68	17.05	39.50	14.96	N/A	N/A
61	51.17	26.41	47.65	22.94	44.85	20.08	43.24	18.43	40.88	16.13	N/A	N/A
62	53.25	28.36	49.60	24.66	46.46	21.56	44.76	19.78	42.26	17.37	N/A	N/A
63	55.42	30.27	51.45	26.32	48.14	23.05	46.31	21.13	43.68	18.54	N/A	N/A
64	57.50	32.17	53.28	28.04	49.77	24.51	47.82	22.48	45.02	19.71	N/A	N/A
65	59.71	34.14	55.19	29.71	51.47	26.00	49.35	23.86	46.40	20.87	N/A	N/A
66	63.68	38.18	58.71	33.24	54.57	29.05	52.15	26.68	48.86	23.37	N/A	N/A
67	67.75	42.23	62.23	36.68	57.58	32.12	54.99	29.49	51.43	25.80	N/A	N/A
68	71.78	46.30	65.73	40.22	60.73	35.15	57.84	32.23	53.87	28.36	N/A	N/A
69	75.84	50.29	69.28	43.70	63.82	38.24	60.62	35.06	56.40	30.82	N/A	N/A
70	79.91	54.25	72.76	47.19	66.88	41.28	63.44	37.88	58.86	33.33	N/A	N/A
71	86.56	60.90	78.56	53.00	71.91	46.35	68.09	42.45	63.00	37.37	N/A	N/A
72	93.20	67.52	84.31	58.71	76.96	51.34	72.70	47.08	67.14	41.48	N/A	N/A
73	99.83	74.17	90.15	64.47	81.99	56.35	77.35	51.67	71.23	45.55	N/A	N/A
74	106.53	80.77	95.90	70.18	87.07	61.38	81.97	56.33	75.35	49.68	N/A	N/A
75	113.09	87.37	101.69	75.96	92.10	66.41	86.60	60.85	79.43	53.71	N/A	N/A
76	123.60	97.89	110.76	85.05	100.12	74.39	93.90	68.20	85.90	60.25	N/A	N/A
77	134.08	108.38	119.88	94.14	108.08	82.29	101.18	75.48	92.37	66.65	N/A	N/A
78	144.57	118.85	129.03	103.30	116.02	90.31	108.51	82.77	98.81	73.11	N/A	N/A
79	155.04	129.36	138.16	112.41	124.00	98.30	115.81	90.15	105.24	79.51	N/A	N/A
80	165.59	139.89	147.20	121.54	131.98	106.25	123.17	97.44	111.69	86.00	N/A	N/A
81	178.70	152.96	158.62	132.89	141.90	116.22	132.28	106.57	119.78	94.06	N/A	N/A
82	191.82	166.02	170.00	144.31	151.92	126.18	141.35	115.66	127.89	102.13	N/A	N/A
83	204.88	179.18	181.42	155.73	161.85	136.14	150.54	124.81	135.87	110.16	N/A	N/A
84	217.99	192.29	192.76	167.13	171.83	146.07	159.62	133.90	143.98	118.25	N/A	N/A
85	N/A	205.41	N/A	178.50	N/A	156.02	N/A	143.03	N/A	126.30	N/A	N/A
86	N/A	218.51	N/A	189.87	N/A	166.00	N/A	152.22	N/A	134.38	N/A	N/A
87	N/A	231.62	N/A	201.24	N/A	175.99	N/A	161.34	N/A	142.43	N/A	N/A
88	N/A	244.73	N/A	212.69	N/A	185.95	N/A	170.47	N/A	150.50	N/A	N/A
89	N/A	257.87	N/A	224.05	N/A	195.92	N/A	179.59	N/A	158.58	N/A	N/A
90	N/A	270.95	N/A	235.42	N/A	205.87	N/A	188.78	N/A	166.65	N/A	N/A
91	N/A	276.20	N/A	239.99	N/A	209.81	N/A	192.40	N/A	169.83	N/A	N/A
92	N/A	281.43	N/A	244.55	N/A	213.82	N/A	196.03	N/A	173.02	N/A	N/A
93	N/A	286.65	N/A	249.11	N/A	217.79	N/A	199.67	N/A	176.30	N/A	N/A
94	N/A	291.87	N/A	253.68	N/A	221.75	N/A	203.33	N/A	179.56	N/A	N/A
95	N/A	297.16	N/A	258.21	N/A	225.77	N/A	206.96	N/A	182.73	N/A	N/A
96	N/A	298.94	N/A	259.70	N/A	227.11	N/A	208.15	N/A	183.81	N/A	N/A
97	N/A	300.61	N/A	261.21	N/A	228.41	N/A	209.42	N/A	184.87	N/A	N/A
98	N/A	302.42	N/A	262.78	N/A	229.74	N/A	210.66	N/A	185.99	N/A	N/A
99	N/A	304.18	N/A	264.35	N/A	231.09	N/A	211.84	N/A	187.08	N/A	N/A
100	N/A	305.91	N/A	265.87	N/A	232.42	N/A	213.05	N/A	188.09	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 2 Rates
Monthly Premium Rates
Maximum Benefit = $14,400 per $300 Monthly Benefit
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	27.80	3.05	27.38	2.62	27.04	2.34	26.89	2.10	26.68	1.84	N/A	N/A
26	28.06	3.29	27.68	2.89	27.27	2.53	27.04	2.30	26.83	2.02	N/A	N/A
27	28.33	3.54	27.85	3.10	27.46	2.74	27.25	2.47	26.93	2.14	N/A	N/A
28	28.57	3.84	28.08	3.33	27.76	2.97	27.44	2.66	27.17	2.30	N/A	N/A
29	28.86	4.16	28.33	3.59	27.93	3.11	27.68	2.85	27.25	2.47	N/A	N/A
30	29.12	4.43	28.55	3.82	28.10	3.33	27.82	3.06	27.40	2.62	N/A	N/A
31	29.50	4.77	28.91	4.18	28.40	3.63	28.08	3.31	27.70	2.89	N/A	N/A
32	29.93	5.16	29.25	4.47	28.69	3.91	28.36	3.59	27.89	3.10	N/A	N/A
33	30.29	5.52	29.54	4.79	28.99	4.24	28.57	3.82	28.08	3.31	N/A	N/A
34	30.63	5.85	29.93	5.09	29.31	4.50	28.86	4.07	28.33	3.54	N/A	N/A
35	31.07	6.28	30.24	5.45	29.54	4.79	29.12	4.35	28.55	3.79	N/A	N/A
36	31.56	6.72	30.63	5.85	29.97	5.19	29.48	4.73	28.86	4.07	N/A	N/A
37	32.03	7.22	31.09	6.33	30.29	5.53	29.78	5.03	29.18	4.43	N/A	N/A
38	32.52	7.75	31.54	6.70	30.65	5.88	30.22	5.40	29.44	4.67	N/A	N/A
39	33.00	8.21	31.90	7.14	31.09	6.33	30.54	5.75	29.73	4.95	N/A	N/A
40	33.53	8.72	32.37	7.61	31.45	6.66	30.84	6.06	30.05	5.29	N/A	N/A
41	34.11	9.34	32.92	8.14	31.90	7.14	31.31	6.56	30.48	5.64	N/A	N/A
42	34.76	9.96	33.41	8.68	32.41	7.62	31.75	6.93	30.80	6.04	N/A	N/A
43	35.38	10.55	33.94	9.16	32.81	8.09	32.15	7.41	31.16	6.40	N/A	N/A
44	36.04	11.24	34.47	9.74	33.32	8.58	32.60	7.83	31.56	6.77	N/A	N/A
45	36.61	11.86	35.02	10.25	33.77	8.95	33.02	8.26	31.90	7.18	N/A	N/A
46	37.38	12.61	35.66	10.89	34.36	9.52	33.58	8.83	32.41	7.66	N/A	N/A
47	38.18	13.37	36.32	11.54	34.93	10.19	34.11	9.36	32.88	8.10	N/A	N/A
48	38.90	14.15	36.99	12.21	35.53	10.79	34.64	9.88	33.32	8.59	N/A	N/A
49	39.71	14.94	37.61	12.86	36.08	11.32	35.17	10.39	33.77	8.95	N/A	N/A
50	40.48	15.71	38.31	13.55	36.65	11.90	35.72	10.95	34.21	9.43	N/A	N/A
51	41.47	16.70	39.20	14.43	37.40	12.70	36.44	11.65	34.89	10.09	N/A	N/A
52	42.49	17.74	40.05	15.30	38.20	13.47	37.16	12.40	35.53	10.73	N/A	N/A
53	43.55	18.78	40.96	16.17	39.01	14.22	37.86	13.13	36.10	11.36	N/A	N/A
54	44.53	19.82	41.88	17.05	39.75	14.96	38.59	13.82	36.72	12.00	N/A	N/A
55	45.55	20.81	42.75	17.97	40.54	15.77	39.33	14.54	37.33	12.61	N/A	N/A
56	47.14	22.40	44.10	19.31	41.73	16.96	40.37	15.61	38.31	13.57	N/A	N/A
57	48.69	23.91	45.44	20.63	42.92	18.11	41.45	16.70	39.33	14.52	N/A	N/A
58	50.28	25.51	46.84	22.04	44.04	19.29	42.56	17.81	40.26	15.48	N/A	N/A
59	51.87	27.05	48.14	23.37	45.25	20.47	43.68	18.87	41.24	16.44	N/A	N/A
60	53.42	28.58	49.48	24.72	46.40	21.64	44.76	19.95	42.17	17.37	N/A	N/A
61	55.91	30.87	51.66	26.71	48.33	23.35	46.46	21.55	43.79	18.71	N/A	N/A
62	58.37	33.13	53.78	28.58	50.22	25.04	48.29	23.06	45.32	20.10	N/A	N/A
63	60.81	35.44	55.97	30.56	52.13	26.75	50.03	24.71	46.91	21.48	N/A	N/A
64	63.29	37.68	58.09	32.52	54.04	28.45	51.83	26.25	48.50	22.89	N/A	N/A
65	65.71	39.94	60.26	34.51	55.93	30.18	53.61	27.82	50.03	24.27	N/A	N/A
66	70.45	44.71	64.33	38.53	59.47	33.68	56.86	31.11	52.96	27.19	N/A	N/A
67	75.14	49.37	68.45	42.67	63.02	37.25	60.20	34.37	55.80	30.03	N/A	N/A
68	79.87	54.04	72.44	46.63	66.63	40.79	63.40	37.61	58.67	32.88	N/A	N/A
69	84.56	58.76	76.56	50.71	70.17	44.33	66.69	40.88	61.55	35.74	N/A	N/A
70	89.23	63.40	80.61	54.78	73.69	47.85	70.00	44.18	64.42	38.61	N/A	N/A
71	96.94	71.12	87.24	61.38	79.51	53.67	75.39	49.48	69.13	43.30	N/A	N/A
72	104.62	78.79	93.92	68.03	85.35	59.46	80.74	54.88	73.87	48.04	N/A	N/A
73	112.37	86.41	100.59	74.68	91.21	65.24	86.07	60.20	78.58	52.68	N/A	N/A
74	119.95	94.06	107.23	81.37	97.00	71.09	91.42	65.50	83.27	57.35	N/A	N/A
75	127.70	101.75	113.92	87.97	102.84	76.86	96.85	70.81	88.04	62.02	N/A	N/A
76	139.92	113.95	124.45	98.49	112.07	86.08	105.28	79.35	95.45	69.52	N/A	N/A
77	152.13	126.18	135.04	109.07	121.35	95.35	113.81	87.85	102.88	76.93	N/A	N/A
78	164.31	138.39	145.59	119.65	130.54	104.52	122.35	96.36	110.40	84.42	N/A	N/A
79	176.58	150.58	156.20	130.21	139.73	113.78	130.82	104.86	117.80	91.84	N/A	N/A
80	188.77	162.73	166.69	140.75	148.99	122.99	139.35	113.36	125.25	99.27	N/A	N/A
81	204.01	178.06	179.91	153.91	160.51	134.50	149.92	123.98	134.55	108.55	N/A	N/A
82	219.31	193.34	193.05	167.13	172.04	146.06	160.53	134.58	143.85	117.88	N/A	N/A
83	234.55	208.57	206.30	180.28	183.59	157.59	171.23	145.21	153.21	127.21	N/A	N/A
84	249.86	223.87	219.48	193.50	195.13	169.08	181.78	155.84	162.47	136.48	N/A	N/A
85	N/A	239.08	N/A	206.64	N/A	180.64	N/A	166.50	N/A	145.75	N/A	N/A
86	N/A	254.39	N/A	219.89	N/A	192.13	N/A	177.12	N/A	155.17	N/A	N/A
87	N/A	269.66	N/A	233.07	N/A	203.69	N/A	187.77	N/A	164.47	N/A	N/A
88	N/A	284.94	N/A	246.26	N/A	215.21	N/A	198.34	N/A	173.78	N/A	N/A
89	N/A	300.18	N/A	259.50	N/A	226.73	N/A	209.00	N/A	183.06	N/A	N/A
90	N/A	315.41	N/A	272.64	N/A	238.26	N/A	219.61	N/A	192.40	N/A	N/A
91	N/A	321.57	N/A	277.94	N/A	242.86	N/A	223.91	N/A	196.07	N/A	N/A
92	N/A	327.67	N/A	283.24	N/A	247.47	N/A	228.10	N/A	199.82	N/A	N/A
93	N/A	333.75	N/A	288.45	N/A	252.10	N/A	232.36	N/A	203.54	N/A	N/A
94	N/A	339.84	N/A	293.76	N/A	256.72	N/A	236.59	N/A	207.29	N/A	N/A
95	N/A	345.92	N/A	299.00	N/A	261.33	N/A	240.90	N/A	210.99	N/A	N/A
96	N/A	347.99	N/A	300.81	N/A	262.87	N/A	242.30	N/A	212.23	N/A	N/A
97	N/A	350.07	N/A	302.55	N/A	264.40	N/A	243.68	N/A	213.47	N/A	N/A
98	N/A	352.05	N/A	304.36	N/A	265.96	N/A	245.09	N/A	214.69	N/A	N/A
99	N/A	354.09	N/A	306.13	N/A	267.46	N/A	246.57	N/A	215.97	N/A	N/A
100	N/A	356.15	N/A	307.86	N/A	269.03	N/A	247.95	N/A	217.19	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 2 Rates
Monthly Premium Rates
Maximum Benefit = $18,000 per $300 Monthly Benefit
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	28.59	3.38	28.23	2.97	27.80	2.58	27.55	2.34	27.29	2.05	N/A	N/A
26	28.91	3.68	28.44	3.27	28.06	2.79	27.78	2.55	27.46	2.23	N/A	N/A
27	29.20	4.00	28.76	3.47	28.29	3.06	27.97	2.75	27.70	2.47	N/A	N/A
28	29.50	4.27	28.99	3.74	28.50	3.29	28.23	2.97	27.82	2.62	N/A	N/A
29	29.78	4.56	29.20	4.00	28.78	3.52	28.40	3.22	28.06	2.79	N/A	N/A
30	30.09	4.88	29.50	4.27	28.99	3.74	28.59	3.38	28.25	2.99	N/A	N/A
31	30.54	5.32	29.88	4.67	29.35	4.06	28.91	3.63	28.50	3.27	N/A	N/A
32	30.99	5.72	30.26	4.99	29.63	4.43	29.18	3.96	28.78	3.52	N/A	N/A
33	31.39	6.14	30.58	5.37	30.01	4.76	29.50	4.24	29.03	3.74	N/A	N/A
34	31.81	6.58	31.01	5.72	30.29	5.05	29.76	4.55	29.25	4.02	N/A	N/A
35	32.22	6.93	31.37	6.12	30.60	5.37	30.07	4.81	29.54	4.27	N/A	N/A
36	32.79	7.54	31.84	6.61	31.07	5.80	30.50	5.24	29.88	4.60	N/A	N/A
37	33.32	8.10	32.32	7.08	31.54	6.22	30.84	5.56	30.22	4.95	N/A	N/A
38	33.89	8.67	32.79	7.57	31.90	6.66	31.20	6.04	30.54	5.29	N/A	N/A
39	34.45	9.16	33.26	8.09	32.37	7.12	31.60	6.37	30.84	5.63	N/A	N/A
40	35.02	9.74	33.70	8.57	32.79	7.54	31.98	6.72	31.16	6.01	N/A	N/A
41	35.66	10.39	34.40	9.15	33.28	8.10	32.47	7.24	31.60	6.37	N/A	N/A
42	36.36	11.11	35.02	9.74	33.87	8.59	32.98	7.71	32.09	6.77	N/A	N/A
43	37.10	11.85	35.57	10.33	34.40	9.15	33.51	8.21	32.47	7.24	N/A	N/A
44	37.80	12.50	36.17	10.92	34.93	9.68	33.94	8.70	32.94	7.66	N/A	N/A
45	38.48	13.23	36.78	11.54	35.44	10.23	34.45	9.16	33.32	8.10	N/A	N/A
46	39.35	14.04	37.59	12.32	36.08	10.87	35.04	9.76	33.87	8.59	N/A	N/A
47	40.18	14.95	38.35	13.06	36.70	11.48	35.64	10.36	34.40	9.15	N/A	N/A
48	41.11	15.83	39.07	13.82	37.33	12.17	36.21	11.00	34.93	9.68	N/A	N/A
49	41.96	16.65	39.80	14.58	37.99	12.75	36.85	11.58	35.44	10.23	N/A	N/A
50	42.79	17.53	40.56	15.35	38.67	13.37	37.40	12.21	35.97	10.73	N/A	N/A
51	43.93	18.66	41.56	16.35	39.50	14.26	38.20	13.02	36.65	11.46	N/A	N/A
52	45.06	19.82	42.51	17.32	40.41	15.16	39.03	13.79	37.38	12.17	N/A	N/A
53	46.29	20.97	43.53	18.27	41.24	16.01	39.80	14.54	38.10	12.86	N/A	N/A
54	47.42	22.12	44.49	19.29	42.09	16.88	40.60	15.35	38.82	13.57	N/A	N/A
55	48.54	23.31	45.48	20.26	42.94	17.70	41.41	16.09	39.50	14.26	N/A	N/A
56	50.32	25.04	47.03	21.83	44.30	19.09	42.68	17.38	40.60	15.35	N/A	N/A
57	52.13	26.87	48.63	23.35	45.61	20.42	43.87	18.59	41.68	16.44	N/A	N/A
58	53.95	28.69	50.18	24.83	46.97	21.75	45.21	19.92	42.77	17.52	N/A	N/A
59	55.74	30.50	51.70	26.39	48.33	23.05	46.38	21.13	43.85	18.58	N/A	N/A
60	57.50	32.28	53.23	27.94	49.67	24.41	47.63	22.37	44.89	19.66	N/A	N/A
61	60.28	34.89	55.69	30.18	51.81	26.32	49.62	24.18	46.63	21.21	N/A	N/A
62	63.00	37.35	58.07	32.37	53.95	28.26	51.60	25.91	48.37	22.74	N/A	N/A
63	65.73	39.90	60.49	34.57	56.03	30.24	53.59	27.73	50.15	24.23	N/A	N/A
64	68.49	42.45	62.87	36.72	58.16	32.16	55.59	29.49	51.87	25.79	N/A	N/A
65	71.23	44.97	65.25	39.02	60.32	34.07	57.50	31.27	53.61	27.38	N/A	N/A
66	76.52	50.22	69.83	43.53	64.33	38.10	61.26	34.94	56.82	30.56	N/A	N/A
67	81.72	55.42	74.40	48.09	68.28	42.09	64.91	38.61	60.03	33.77	N/A	N/A
68	86.96	60.71	78.94	52.60	72.36	46.06	68.54	42.25	63.29	36.97	N/A	N/A
69	92.20	65.87	83.50	57.18	76.37	50.06	72.25	45.98	66.44	40.14	N/A	N/A
70	97.45	71.12	88.07	61.75	80.36	54.04	75.95	49.64	69.68	43.34	N/A	N/A
71	106.00	79.59	95.41	69.08	86.86	60.53	81.97	55.63	74.99	48.62	N/A	N/A
72	114.45	88.09	102.80	76.42	93.37	66.99	87.98	61.58	80.23	53.85	N/A	N/A
73	122.94	96.50	110.18	83.82	99.93	73.51	93.99	67.54	85.52	59.12	N/A	N/A
74	131.45	105.00	117.63	91.14	106.36	79.96	100.00	73.56	90.80	64.36	N/A	N/A
75	139.94	113.49	124.98	98.51	112.94	86.41	106.04	79.51	96.05	69.63	N/A	N/A
76	153.59	127.08	136.82	110.36	123.28	96.86	115.58	89.12	104.39	77.92	N/A	N/A
77	167.20	140.73	148.65	122.16	133.64	107.21	125.15	98.67	112.75	86.29	N/A	N/A
78	180.76	154.36	160.49	134.01	144.06	117.60	134.68	108.22	121.14	94.64	N/A	N/A
79	194.41	167.94	172.31	145.86	154.42	128.00	144.21	117.77	129.50	102.97	N/A	N/A
80	208.02	181.56	184.10	157.63	164.80	138.36	153.78	127.32	137.82	111.40	N/A	N/A
81	225.04	198.60	198.91	172.39	177.77	151.26	165.69	139.25	148.22	121.83	N/A	N/A
82	242.07	215.65	213.62	187.20	190.78	164.23	177.64	151.14	158.71	132.26	N/A	N/A
83	259.09	232.63	228.42	201.97	203.75	177.22	189.59	163.15	169.13	142.68	N/A	N/A
84	276.16	249.64	243.19	216.72	216.66	190.26	201.50	175.03	179.62	153.15	N/A	N/A
85	N/A	266.69	N/A	231.50	N/A	203.17	N/A	186.97	N/A	163.58	N/A	N/A
86	N/A	283.77	N/A	246.30	N/A	216.18	N/A	198.91	N/A	173.99	N/A	N/A
87	N/A	300.77	N/A	261.09	N/A	229.08	N/A	210.81	N/A	184.46	N/A	N/A
88	N/A	317.78	N/A	275.83	N/A	242.07	N/A	222.84	N/A	194.88	N/A	N/A
89	N/A	334.76	N/A	290.67	N/A	255.05	N/A	234.69	N/A	205.35	N/A	N/A
90	N/A	351.75	N/A	305.42	N/A	268.01	N/A	246.66	N/A	215.75	N/A	N/A
91	N/A	358.61	N/A	311.31	N/A	273.17	N/A	251.40	N/A	219.93	N/A	N/A
92	N/A	365.40	N/A	317.26	N/A	278.41	N/A	256.21	N/A	224.12	N/A	N/A
93	N/A	372.23	N/A	323.18	N/A	283.52	N/A	261.00	N/A	228.29	N/A	N/A
94	N/A	379.01	N/A	329.03	N/A	288.77	N/A	265.75	N/A	232.43	N/A	N/A
95	N/A	385.83	N/A	334.96	N/A	293.92	N/A	270.47	N/A	236.61	N/A	N/A
96	N/A	388.12	N/A	336.96	N/A	295.67	N/A	272.09	N/A	238.02	N/A	N/A
97	N/A	390.38	N/A	338.92	N/A	297.39	N/A	273.65	N/A	239.45	N/A	N/A
98	N/A	392.66	N/A	340.87	N/A	299.20	N/A	275.27	N/A	240.82	N/A	N/A
99	N/A	394.93	N/A	342.85	N/A	300.87	N/A	276.88	N/A	242.22	N/A	N/A
100	N/A	397.19	N/A	344.82	N/A	302.59	N/A	278.46	N/A	243.58	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 2 Rates
Monthly Premium Rates
Unlimited Maximum Benefit
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	41.13	15.43	39.14	13.37	37.61	11.89	36.65	10.92	35.25	9.52	N/A	N/A
46	42.19	16.45	40.01	14.24	38.40	12.65	37.33	11.64	35.97	10.20	N/A	N/A
47	43.26	17.52	40.92	15.18	39.14	13.45	38.10	12.40	36.57	10.79	N/A	N/A
48	44.30	18.58	41.79	16.04	39.94	14.19	38.82	13.06	37.14	11.42	N/A	N/A
49	45.34	19.63	42.72	16.98	40.69	14.96	39.48	13.77	37.76	12.02	N/A	N/A
50	46.38	20.65	43.60	17.86	41.45	15.72	40.18	14.47	38.35	12.65	N/A	N/A
51	47.80	22.09	44.76	19.03	42.45	16.70	41.11	15.43	39.16	13.47	N/A	N/A
52	49.18	23.43	45.89	20.16	43.43	17.70	42.02	16.36	39.97	14.24	N/A	N/A
53	50.62	24.92	47.12	21.37	44.47	18.71	42.94	17.20	40.73	15.04	N/A	N/A
54	52.09	26.31	48.24	22.50	45.48	19.76	43.85	18.13	41.56	15.85	N/A	N/A
55	53.53	27.77	49.39	23.67	46.46	20.79	44.78	19.09	42.30	16.60	N/A	N/A
56	55.74	30.02	51.41	25.67	48.18	22.42	46.33	20.60	43.68	17.97	N/A	N/A
57	58.03	32.28	53.38	27.68	49.88	24.18	47.99	22.21	45.00	19.29	N/A	N/A
58	60.34	34.59	55.42	29.69	51.60	25.86	49.58	23.75	46.38	20.63	N/A	N/A
59	62.76	36.97	57.48	31.72	53.28	27.57	51.13	25.39	47.78	22.04	N/A	N/A
60	65.12	39.34	59.54	33.77	55.14	29.38	52.72	26.97	49.11	23.37	N/A	N/A
61	68.64	42.68	62.59	36.65	57.80	31.84	55.21	29.31	51.24	25.26	N/A	N/A
62	72.21	46.04	65.71	39.61	60.53	34.42	57.69	31.59	53.42	27.27	N/A	N/A
63	75.82	49.46	68.94	42.56	63.27	36.89	60.26	33.93	55.59	29.26	N/A	N/A
64	79.45	52.96	72.10	45.51	66.05	39.45	62.78	36.18	57.77	31.20	N/A	N/A
65	83.20	56.39	75.31	48.57	68.77	42.03	65.25	38.60	59.90	33.20	N/A	N/A
66	90.48	63.68	81.61	54.88	74.29	47.55	70.30	43.54	64.21	37.56	N/A	N/A
67	98.00	71.19	88.11	61.33	79.87	53.08	75.44	48.68	68.73	41.96	N/A	N/A
68	105.62	78.84	94.65	67.84	85.58	58.80	80.68	53.88	73.23	46.42	N/A	N/A
69	113.39	86.57	101.37	74.57	91.38	64.60	86.03	59.24	77.83	51.07	N/A	N/A
70	121.31	94.46	108.23	81.41	97.26	70.48	91.42	64.61	82.48	55.73	N/A	N/A
71	133.64	106.84	118.87	92.02	106.53	79.69	99.91	72.99	89.76	62.94	N/A	N/A
72	146.29	119.38	129.82	102.92	115.96	89.07	108.44	81.52	97.21	70.29	N/A	N/A
73	159.11	132.24	140.92	113.95	125.49	98.53	117.21	90.28	104.75	77.83	N/A	N/A
74	172.25	145.32	152.13	125.21	135.27	108.26	126.06	99.16	112.43	85.51	N/A	N/A
75	185.54	158.58	163.63	136.68	145.14	118.16	135.17	108.22	120.29	93.33	N/A	N/A
76	204.58	177.63	180.11	153.08	159.37	132.36	148.16	121.22	131.50	104.51	N/A	N/A
77	223.60	196.63	196.49	169.51	173.52	146.55	161.11	134.13	142.68	115.76	N/A	N/A
78	242.60	215.66	212.86	185.93	187.75	160.72	174.12	147.14	153.87	126.92	N/A	N/A
79	261.62	234.68	229.29	202.31	201.86	174.87	187.09	160.13	165.10	138.08	N/A	N/A
80	280.68	253.75	245.72	218.72	216.08	189.06	200.12	173.07	176.26	149.33	N/A	N/A
81	304.45	277.46	266.20	239.23	233.81	206.84	216.30	189.34	190.27	163.23	N/A	N/A
82	328.25	301.30	286.64	259.70	251.49	224.49	232.51	205.58	204.26	177.26	N/A	N/A
83	352.04	325.09	307.17	280.19	269.28	242.27	248.79	221.80	218.27	191.32	N/A	N/A
84	375.86	348.89	327.69	300.75	286.92	259.94	264.97	238.02	232.30	205.30	N/A	N/A
85	N/A	372.64	N/A	321.20	N/A	277.66	N/A	254.28	N/A	219.29	N/A	N/A
86	N/A	396.45	N/A	341.76	N/A	295.45	N/A	270.47	N/A	233.27	N/A	N/A
87	N/A	420.19	N/A	362.24	N/A	313.16	N/A	286.71	N/A	247.29	N/A	N/A
88	N/A	443.99	N/A	382.71	N/A	330.85	N/A	302.95	N/A	261.21	N/A	N/A
89	N/A	467.77	N/A	403.19	N/A	348.62	N/A	319.16	N/A	275.27	N/A	N/A
90	N/A	491.53	N/A	423.70	N/A	366.28	N/A	335.40	N/A	289.25	N/A	N/A
91	N/A	501.08	N/A	431.93	N/A	373.40	N/A	341.88	N/A	294.83	N/A	N/A
92	N/A	510.57	N/A	440.12	N/A	380.47	N/A	348.41	N/A	300.45	N/A	N/A
93	N/A	520.12	N/A	448.32	N/A	387.60	N/A	354.87	N/A	306.01	N/A	N/A
94	N/A	529.63	N/A	456.50	N/A	394.73	N/A	361.35	N/A	311.65	N/A	N/A
95	N/A	539.13	N/A	464.69	N/A	401.79	N/A	367.84	N/A	317.23	N/A	N/A
96	N/A	542.32	N/A	467.46	N/A	404.16	N/A	370.06	N/A	319.05	N/A	N/A
97	N/A	545.51	N/A	470.21	N/A	406.51	N/A	372.21	N/A	320.97	N/A	N/A
98	N/A	548.68	N/A	472.89	N/A	408.92	N/A	374.36	N/A	322.84	N/A	N/A
99	N/A	551.88	N/A	475.66	N/A	411.25	N/A	376.47	N/A	324.68	N/A	N/A
100	N/A	555.00	N/A	478.39	N/A	413.59	N/A	378.70	N/A	326.57	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 2 Rates
Monthly Premium Rates
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	32.56	2.31	32.30	1.99	31.98	1.81	31.82	1.62	31.67	1.40	N/A	N/A
26	32.56	2.50	32.30	2.21	31.98	1.91	31.82	1.80	31.67	1.46	N/A	N/A
27	32.56	2.64	32.30	2.34	31.98	2.00	31.82	1.86	31.67	1.62	N/A	N/A
28	32.56	2.89	32.30	2.50	31.98	2.18	31.82	1.99	31.67	1.81	N/A	N/A
29	32.56	3.09	32.30	2.64	31.98	2.31	31.82	2.09	31.67	1.86	N/A	N/A
30	32.56	3.23	32.30	2.84	31.98	2.46	31.82	2.21	31.67	1.96	N/A	N/A
31	32.56	3.45	32.30	3.05	31.98	2.62	31.82	2.46	31.67	2.09	N/A	N/A
32	32.56	3.76	32.30	3.23	31.98	2.84	31.82	2.59	31.67	2.21	N/A	N/A
33	32.56	3.98	32.30	3.45	31.98	3.02	31.82	2.75	31.67	2.46	N/A	N/A
34	32.56	4.17	32.30	3.68	31.98	3.18	31.82	2.93	31.67	2.53	N/A	N/A
35	32.56	4.36	32.30	3.82	31.98	3.36	31.82	3.09	31.67	2.64	N/A	N/A
36	32.56	4.67	32.30	4.11	31.98	3.56	31.82	3.27	31.67	2.89	N/A	N/A
37	32.56	4.95	32.30	4.36	31.98	3.77	31.82	3.45	31.67	3.05	N/A	N/A
38	32.56	5.26	32.30	4.67	31.98	4.04	31.82	3.68	31.67	3.18	N/A	N/A
39	32.56	5.58	32.30	4.89	31.98	4.20	31.82	3.84	31.67	3.40	N/A	N/A
40	32.56	5.88	32.30	5.16	31.98	4.43	31.82	4.07	31.67	3.56	N/A	N/A
41	32.56	6.20	32.30	5.46	31.98	4.71	31.82	4.27	31.67	3.77	N/A	N/A
42	32.56	6.57	32.30	5.67	31.98	4.93	31.82	4.54	31.67	4.02	N/A	N/A
43	32.56	6.83	32.30	6.02	31.98	5.24	31.82	4.76	31.67	4.17	N/A	N/A
44	32.56	7.20	32.30	6.29	31.98	5.48	31.82	4.99	31.67	4.36	N/A	N/A
45	32.56	7.56	32.30	6.57	31.98	5.67	31.82	5.24	31.67	4.54	N/A	N/A
46	32.56	7.90	32.30	6.94	31.98	5.98	31.82	5.52	31.67	4.83	N/A	N/A
47	32.56	8.28	32.30	7.23	31.98	6.26	31.82	5.76	31.67	4.99	N/A	N/A
48	32.56	8.73	32.30	7.57	31.98	6.57	31.82	6.07	31.67	5.26	N/A	N/A
49	32.58	9.01	32.30	7.88	31.98	6.83	31.82	6.29	31.67	5.52	N/A	N/A
50	32.66	9.46	32.30	8.23	31.98	7.16	31.82	6.57	31.67	5.67	N/A	N/A
51	32.95	9.97	32.30	8.62	31.98	7.56	31.82	6.94	31.67	6.02	N/A	N/A
52	33.16	10.37	32.30	9.04	31.98	7.87	31.82	7.23	31.67	6.29	N/A	N/A
53	33.29	10.87	32.30	9.47	31.98	8.23	31.82	7.57	31.67	6.60	N/A	N/A
54	33.55	11.36	32.30	9.96	31.98	8.53	31.82	7.88	31.67	6.85	N/A	N/A
55	33.68	11.68	32.30	10.24	31.98	8.88	31.82	8.20	31.67	7.19	N/A	N/A
56	34.23	12.58	32.56	10.90	31.98	9.46	31.82	8.73	31.67	7.57	N/A	N/A
57	34.63	13.32	32.92	11.52	31.98	10.05	31.82	9.25	31.67	7.98	N/A	N/A
58	35.07	13.96	33.21	12.08	31.98	10.61	31.82	9.68	31.67	8.38	N/A	N/A
59	35.54	14.69	33.58	12.71	31.98	11.05	31.82	10.13	31.67	8.87	N/A	N/A
60	35.88	15.36	33.81	13.26	32.11	11.56	31.82	10.64	31.67	9.25	N/A	N/A
61	36.85	16.38	34.52	14.14	32.79	12.28	31.82	11.31	31.67	9.80	N/A	N/A
62	37.69	17.40	35.25	15.02	33.29	13.09	32.30	11.96	31.67	10.37	N/A	N/A
63	38.50	18.29	35.94	15.75	33.92	13.76	32.79	12.62	31.67	10.91	N/A	N/A
64	39.29	19.25	36.56	16.50	34.47	14.44	33.26	13.26	31.67	11.45	N/A	N/A
65	40.08	20.17	37.25	17.31	34.99	15.07	33.71	13.80	31.90	12.00	N/A	N/A
66	41.86	22.23	38.71	19.10	36.25	16.67	34.89	15.23	32.90	13.23	N/A	N/A
67	43.51	24.19	40.13	20.83	37.43	18.10	35.94	16.63	33.71	14.39	N/A	N/A
68	45.18	26.09	41.52	22.40	38.63	19.56	37.04	17.94	34.60	15.48	N/A	N/A
69	46.73	27.94	42.83	24.05	39.71	20.96	38.03	19.16	35.49	16.63	N/A	N/A
70	48.25	29.75	44.08	25.56	40.78	22.32	38.98	20.46	36.22	17.66	N/A	N/A
71	51.10	32.89	46.52	28.30	42.90	24.72	40.86	22.57	37.74	19.53	N/A	N/A
72	53.88	35.87	48.88	30.87	44.87	26.94	42.69	24.72	39.26	21.26	N/A	N/A
73	56.50	38.75	51.10	33.32	46.81	29.12	44.45	26.69	40.73	23.01	N/A	N/A
74	58.99	41.54	53.30	35.78	48.64	31.17	46.05	28.64	42.09	24.63	N/A	N/A
75	61.35	44.16	55.27	38.08	50.42	33.23	47.65	30.49	43.32	26.23	N/A	N/A
76	65.54	48.64	58.78	41.91	53.43	36.56	50.45	33.57	45.73	28.84	N/A	N/A
77	69.55	53.00	62.26	45.62	56.45	39.77	53.07	36.52	47.96	31.39	N/A	N/A
78	73.37	57.12	65.46	49.12	59.22	42.83	55.61	39.31	50.11	33.82	N/A	N/A
79	77.01	61.01	68.55	52.53	61.90	45.87	58.02	42.02	52.15	36.18	N/A	N/A
80	80.44	64.75	71.48	55.81	64.36	48.64	60.30	44.57	54.09	38.37	N/A	N/A
81	86.57	70.82	76.72	61.01	68.89	53.31	64.49	48.74	57.68	41.95	N/A	N/A
82	92.60	76.91	81.94	66.23	73.47	57.80	68.73	53.00	61.27	45.60	N/A	N/A
83	98.67	82.96	87.18	71.50	78.09	62.32	72.87	57.20	64.88	49.12	N/A	N/A
84	104.70	89.03	92.41	76.71	82.59	66.89	77.04	61.32	68.45	52.76	N/A	N/A
85	N/A	95.07	N/A	81.90	N/A	71.41	N/A	65.53	N/A	56.33	N/A	N/A
86	N/A	101.17	N/A	87.13	N/A	75.99	N/A	69.69	N/A	59.97	N/A	N/A
87	N/A	107.23	N/A	92.39	N/A	80.53	N/A	73.90	N/A	63.57	N/A	N/A
88	N/A	113.35	N/A	97.60	N/A	85.15	N/A	78.11	N/A	67.15	N/A	N/A
89	N/A	119.37	N/A	102.80	N/A	89.72	N/A	82.28	N/A	70.73	N/A	N/A
90	N/A	125.50	N/A	108.06	N/A	94.29	N/A	86.45	N/A	74.37	N/A	N/A
91	N/A	127.89	N/A	110.18	N/A	96.05	N/A	88.13	N/A	75.76	N/A	N/A
92	N/A	130.33	N/A	112.24	N/A	97.93	N/A	89.76	N/A	77.17	N/A	N/A
93	N/A	132.73	N/A	114.32	N/A	99.77	N/A	91.44	N/A	78.58	N/A	N/A
94	N/A	135.15	N/A	116.44	N/A	101.50	N/A	93.15	N/A	80.12	N/A	N/A
95	N/A	137.62	N/A	118.53	N/A	103.35	N/A	94.83	N/A	81.56	N/A	N/A
96	N/A	138.40	N/A	119.24	N/A	103.95	N/A	95.38	N/A	81.97	N/A	N/A
97	N/A	139.21	N/A	119.96	N/A	104.61	N/A	95.98	N/A	82.49	N/A	N/A
98	N/A	140.04	N/A	120.64	N/A	105.17	N/A	96.51	N/A	82.96	N/A	N/A
99	N/A	140.82	N/A	121.38	N/A	105.81	N/A	97.07	N/A	83.47	N/A	N/A
100	N/A	141.63	N/A	122.07	N/A	106.47	N/A	97.60	N/A	83.96	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 2 Rates
Monthly Premium Rates
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	33.79	3.23	33.32	2.84	33.00	2.50	32.79	2.27	32.53	1.96	N/A	N/A
26	33.79	3.52	33.32	3.05	33.00	2.64	32.79	2.46	32.53	2.14	N/A	N/A
27	33.79	3.77	33.32	3.27	33.00	2.89	32.79	2.62	32.53	2.31	N/A	N/A
28	33.79	4.04	33.32	3.45	33.00	3.09	32.79	2.75	32.53	2.49	N/A	N/A
29	33.79	4.21	33.32	3.68	33.00	3.23	32.79	2.93	32.53	2.59	N/A	N/A
30	33.79	4.48	33.32	3.84	33.00	3.40	32.79	3.12	32.53	2.75	N/A	N/A
31	33.79	4.85	33.32	4.17	33.00	3.68	32.79	3.39	32.53	2.98	N/A	N/A
32	33.79	5.21	33.32	4.48	33.00	3.98	32.79	3.64	32.53	3.14	N/A	N/A
33	33.79	5.48	33.32	4.74	33.00	4.20	32.79	3.77	32.53	3.39	N/A	N/A
34	33.81	5.88	33.32	5.02	33.00	4.45	32.79	4.04	32.53	3.56	N/A	N/A
35	33.87	6.11	33.32	5.29	33.00	4.71	32.79	4.21	32.53	3.77	N/A	N/A
36	33.97	6.57	33.32	5.63	33.00	4.99	32.79	4.54	32.53	4.04	N/A	N/A
37	34.15	6.94	33.32	5.98	33.00	5.29	32.79	4.83	32.53	4.21	N/A	N/A
38	34.26	7.34	33.32	6.38	33.00	5.61	32.79	5.02	32.53	4.48	N/A	N/A
39	34.31	7.69	33.32	6.66	33.00	5.89	32.79	5.35	32.53	4.74	N/A	N/A
40	34.42	8.12	33.32	6.98	33.00	6.20	32.79	5.58	32.53	4.95	N/A	N/A
41	34.63	8.56	33.55	7.47	33.00	6.57	32.79	5.94	32.53	5.26	N/A	N/A
42	34.84	9.00	33.63	7.84	33.00	6.85	32.79	6.26	32.53	5.54	N/A	N/A
43	34.97	9.47	33.68	8.23	33.00	7.23	32.79	6.57	32.53	5.88	N/A	N/A
44	35.10	9.96	33.81	8.56	33.00	7.57	32.79	6.85	32.53	6.07	N/A	N/A
45	35.25	10.33	33.89	8.93	33.00	7.88	32.79	7.19	32.53	6.38	N/A	N/A
46	35.54	10.87	34.15	9.46	33.00	8.28	32.79	7.57	32.53	6.66	N/A	N/A
47	35.78	11.37	34.29	9.96	33.16	8.73	32.79	7.90	32.53	6.98	N/A	N/A
48	36.01	11.95	34.42	10.33	33.21	9.06	32.79	8.28	32.53	7.25	N/A	N/A
49	36.22	12.36	34.60	10.77	33.26	9.47	32.79	8.66	32.53	7.60	N/A	N/A
50	36.41	12.83	34.76	11.24	33.32	9.96	32.79	9.00	32.53	7.88	N/A	N/A
51	36.85	13.58	35.05	11.74	33.63	10.34	32.79	9.47	32.53	8.28	N/A	N/A
52	37.14	14.18	35.36	12.33	33.87	10.90	32.92	9.97	32.53	8.73	N/A	N/A
53	37.61	14.85	35.59	12.83	34.00	11.36	33.03	10.34	32.53	9.04	N/A	N/A
54	37.93	15.45	35.88	13.45	34.26	11.90	33.24	10.83	32.53	9.46	N/A	N/A
55	38.27	16.09	36.17	13.96	34.37	12.27	33.32	11.27	32.53	9.80	N/A	N/A
56	38.95	17.04	36.70	14.82	34.86	12.99	33.79	11.95	32.53	10.37	N/A	N/A
57	39.63	18.03	37.25	15.67	35.25	13.76	34.23	12.62	32.58	10.97	N/A	N/A
58	40.23	18.94	37.74	16.41	35.73	14.44	34.52	13.23	32.92	11.56	N/A	N/A
59	40.86	19.80	38.27	17.20	36.17	15.08	34.89	13.80	33.19	12.14	N/A	N/A
60	41.44	20.70	38.71	17.99	36.51	15.75	35.20	14.44	33.37	12.67	N/A	N/A
61	42.64	22.05	39.76	19.12	37.38	16.76	36.01	15.36	34.15	13.45	N/A	N/A
62	43.85	23.36	40.76	20.28	38.27	17.79	36.75	16.34	34.76	14.26	N/A	N/A
63	44.97	24.58	41.75	21.37	39.03	18.71	37.61	17.16	35.41	15.04	N/A	N/A
64	46.02	25.76	42.62	22.37	39.84	19.65	38.27	17.99	36.01	15.75	N/A	N/A
65	47.04	26.96	43.45	23.45	40.63	20.47	38.95	18.81	36.56	16.45	N/A	N/A
66	49.48	29.65	45.63	25.78	42.41	22.55	40.57	20.70	38.01	18.19	N/A	N/A
67	51.86	32.35	47.65	28.13	44.08	24.60	42.09	22.55	39.32	19.80	N/A	N/A
68	54.12	34.88	49.58	30.39	45.79	26.50	43.61	24.28	40.65	21.43	N/A	N/A
69	56.29	37.36	51.47	32.46	47.36	28.40	45.10	26.07	41.88	22.91	N/A	N/A
70	58.44	39.68	53.30	34.50	48.90	30.17	46.39	27.68	43.09	24.32	N/A	N/A
71	62.29	43.88	56.55	38.09	51.78	33.29	49.03	30.54	45.29	26.96	N/A	N/A
72	66.06	47.86	59.72	41.54	54.56	36.38	51.50	33.29	47.51	29.45	N/A	N/A
73	69.55	51.72	62.81	44.94	57.18	39.30	53.93	36.01	49.64	31.79	N/A	N/A
74	72.98	55.38	65.72	48.15	59.67	42.08	56.16	38.62	51.68	34.01	N/A	N/A
75	76.28	58.92	68.55	51.19	62.11	44.78	58.36	41.04	53.51	36.24	N/A	N/A
76	81.91	64.89	73.40	56.33	66.27	49.29	62.26	45.19	56.92	39.90	N/A	N/A
77	87.31	70.60	78.11	61.32	70.33	53.59	65.93	49.12	60.17	43.38	N/A	N/A
78	92.55	76.10	82.56	66.14	74.31	57.80	69.47	53.00	63.23	46.75	N/A	N/A
79	97.44	81.29	86.78	70.69	77.90	61.78	72.79	56.62	66.17	49.99	N/A	N/A
80	102.11	86.32	90.84	75.03	81.46	65.53	75.96	60.10	68.89	53.07	N/A	N/A
81	110.23	94.43	97.92	81.97	87.57	71.69	81.62	65.73	73.89	58.05	N/A	N/A
82	118.35	102.48	104.91	89.07	93.72	77.85	87.23	71.38	78.87	63.04	N/A	N/A
83	126.39	110.59	111.93	96.10	99.85	83.98	92.91	77.01	83.87	67.98	N/A	N/A
84	134.51	118.62	118.98	103.12	106.01	90.16	98.54	82.61	88.83	72.96	N/A	N/A
85	N/A	126.77	N/A	110.14	N/A	96.32	N/A	88.31	N/A	77.91	N/A	N/A
86	N/A	134.87	N/A	117.18	N/A	102.43	N/A	93.89	N/A	82.93	N/A	N/A
87	N/A	142.93	N/A	124.17	N/A	108.57	N/A	99.52	N/A	87.91	N/A	N/A
88	N/A	151.01	N/A	131.21	N/A	114.73	N/A	105.17	N/A	92.90	N/A	N/A
89	N/A	159.14	N/A	138.23	N/A	120.89	N/A	110.78	N/A	97.88	N/A	N/A
90	N/A	167.16	N/A	145.30	N/A	127.00	N/A	116.44	N/A	102.80	N/A	N/A
91	N/A	170.40	N/A	148.02	N/A	129.45	N/A	118.75	N/A	104.80	N/A	N/A
92	N/A	173.68	N/A	150.89	N/A	131.89	N/A	120.98	N/A	106.84	N/A	N/A
93	N/A	176.86	N/A	153.72	N/A	134.41	N/A	123.20	N/A	108.75	N/A	N/A
94	N/A	180.18	N/A	156.52	N/A	136.87	N/A	125.50	N/A	110.77	N/A	N/A
95	N/A	183.39	N/A	159.32	N/A	139.35	N/A	127.71	N/A	112.77	N/A	N/A
96	N/A	184.42	N/A	160.29	N/A	140.14	N/A	128.49	N/A	113.41	N/A	N/A
97	N/A	185.51	N/A	161.19	N/A	140.95	N/A	129.26	N/A	114.08	N/A	N/A
98	N/A	186.60	N/A	162.15	N/A	141.76	N/A	129.95	N/A	114.76	N/A	N/A
99	N/A	187.69	N/A	163.05	N/A	142.59	N/A	130.76	N/A	115.44	N/A	N/A
100	N/A	188.76	N/A	164.00	N/A	143.44	N/A	131.51	N/A	116.07	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 2 Rates
Monthly Premium Rates
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	34.60	3.77	34.15	3.27	33.71	2.93	33.53	2.59	33.19	2.27	N/A	N/A
26	34.63	4.07	34.15	3.56	33.71	3.12	33.53	2.84	33.19	2.49	N/A	N/A
27	34.63	4.35	34.15	3.80	33.71	3.39	33.53	3.02	33.19	2.62	N/A	N/A
28	34.63	4.67	34.15	4.07	33.71	3.56	33.53	3.23	33.19	2.77	N/A	N/A
29	34.63	4.93	34.15	4.27	33.71	3.77	33.53	3.40	33.19	2.98	N/A	N/A
30	34.63	5.24	34.15	4.54	33.71	4.02	33.53	3.64	33.19	3.12	N/A	N/A
31	34.76	5.61	34.15	4.89	33.71	4.27	33.53	3.84	33.19	3.39	N/A	N/A
32	34.86	5.98	34.15	5.21	33.71	4.58	33.53	4.17	33.19	3.64	N/A	N/A
33	34.97	6.38	34.15	5.54	33.71	4.85	33.53	4.43	33.19	3.80	N/A	N/A
34	35.05	6.72	34.18	5.88	33.71	5.16	33.53	4.67	33.19	4.07	N/A	N/A
35	35.10	7.10	34.23	6.16	33.71	5.46	33.53	4.93	33.19	4.27	N/A	N/A
36	35.28	7.57	34.34	6.60	33.71	5.85	33.53	5.26	33.19	4.58	N/A	N/A
37	35.52	7.98	34.42	6.97	33.71	6.16	33.53	5.58	33.19	4.85	N/A	N/A
38	35.67	8.51	34.52	7.42	33.71	6.51	33.53	5.92	33.19	5.13	N/A	N/A
39	35.83	8.91	34.63	7.75	33.71	6.83	33.53	6.25	33.19	5.38	N/A	N/A
40	35.94	9.38	34.76	8.16	33.79	7.19	33.53	6.53	33.19	5.63	N/A	N/A
41	36.25	9.97	34.97	8.62	33.89	7.57	33.53	6.94	33.19	5.98	N/A	N/A
42	36.54	10.56	35.10	9.06	34.02	7.97	33.53	7.34	33.19	6.29	N/A	N/A
43	36.75	10.97	35.25	9.52	34.18	8.37	33.53	7.69	33.19	6.66	N/A	N/A
44	37.04	11.55	35.49	10.00	34.26	8.78	33.55	8.10	33.19	6.98	N/A	N/A
45	37.25	12.03	35.59	10.37	34.34	9.15	33.60	8.38	33.19	7.25	N/A	N/A
46	37.64	12.68	35.86	10.91	34.52	9.65	33.71	8.88	33.19	7.69	N/A	N/A
47	37.98	13.35	36.09	11.52	34.68	10.09	33.89	9.34	33.19	7.98	N/A	N/A
48	38.27	13.91	36.33	12.00	34.89	10.61	34.02	9.68	33.19	8.38	N/A	N/A
49	38.58	14.45	36.54	12.58	35.05	10.97	34.23	10.13	33.19	8.78	N/A	N/A
50	38.87	15.07	36.75	12.96	35.18	11.42	34.31	10.59	33.19	9.04	N/A	N/A
51	39.32	15.81	37.12	13.63	35.52	12.03	34.52	11.00	33.19	9.60	N/A	N/A
52	39.84	16.67	37.61	14.30	35.83	12.62	34.84	11.56	33.24	10.06	N/A	N/A
53	40.31	17.40	37.93	15.02	36.09	13.12	35.05	12.14	33.37	10.59	N/A	N/A
54	40.76	18.10	38.29	15.61	36.33	13.71	35.25	12.67	33.60	10.91	N/A	N/A
55	41.17	18.81	38.58	16.20	36.56	14.18	35.49	13.12	33.71	11.37	N/A	N/A
56	42.01	19.91	39.29	17.20	37.14	15.08	35.94	13.93	34.18	12.05	N/A	N/A
57	42.83	21.05	40.00	18.21	37.74	16.00	36.46	14.69	34.52	12.74	N/A	N/A
58	43.72	22.18	40.65	19.12	38.27	16.75	37.01	15.44	34.97	13.40	N/A	N/A
59	44.48	23.20	41.25	20.02	38.74	17.56	37.38	16.13	35.28	14.05	N/A	N/A
60	45.18	24.23	41.86	20.93	39.26	18.29	37.80	16.85	35.62	14.67	N/A	N/A
61	46.65	25.76	43.11	22.27	40.31	19.47	38.74	17.94	36.51	15.67	N/A	N/A
62	47.99	27.29	44.24	23.58	41.36	20.61	39.71	19.03	37.30	16.59	N/A	N/A
63	49.30	28.80	45.39	24.78	42.28	21.70	40.63	20.02	38.03	17.47	N/A	N/A
64	50.58	30.15	46.47	26.04	43.24	22.82	41.44	20.98	38.74	18.29	N/A	N/A
65	51.81	31.48	47.51	27.21	44.06	23.79	42.22	21.98	39.47	19.12	N/A	N/A
66	54.72	34.69	49.95	29.90	46.23	26.23	44.16	24.22	41.12	21.09	N/A	N/A
67	57.52	37.77	52.39	32.60	48.25	28.50	46.05	26.31	42.69	22.95	N/A	N/A
68	60.22	40.76	54.67	35.20	50.24	30.76	47.85	28.40	44.24	24.78	N/A	N/A
69	62.81	43.66	56.84	37.69	52.10	32.97	49.53	30.39	45.71	26.50	N/A	N/A
70	65.30	46.38	58.96	40.08	53.93	35.00	51.16	32.30	47.12	28.25	N/A	N/A
71	69.81	51.19	62.84	44.16	57.23	38.64	54.22	35.63	49.79	31.17	N/A	N/A
72	74.08	55.81	66.59	48.23	60.53	42.13	57.18	38.87	52.31	33.97	N/A	N/A
73	78.29	60.25	70.15	52.09	63.57	45.49	60.01	41.91	54.77	36.69	N/A	N/A
74	82.28	64.49	73.53	55.80	66.53	48.73	62.68	44.88	57.13	39.30	N/A	N/A
75	86.05	68.61	76.85	59.33	69.36	51.82	65.30	47.77	59.36	41.86	N/A	N/A
76	92.73	75.55	82.49	65.31	74.34	57.08	69.81	52.66	63.26	46.06	N/A	N/A
77	99.12	82.21	87.94	70.98	79.00	62.06	74.10	57.21	66.95	50.13	N/A	N/A
78	105.17	88.53	93.17	76.54	83.53	66.89	78.24	61.67	70.64	54.04	N/A	N/A
79	110.96	94.61	98.07	81.78	87.83	71.51	82.22	65.93	74.03	57.79	N/A	N/A
80	116.51	100.46	102.81	86.79	91.92	75.86	85.97	69.94	77.30	61.28	N/A	N/A
81	125.87	109.87	110.99	94.96	99.07	83.00	92.55	76.49	82.98	66.95	N/A	N/A
82	135.30	119.28	119.13	103.12	106.17	90.09	99.07	83.02	88.75	72.74	N/A	N/A
83	144.70	128.73	127.33	111.29	113.32	97.28	105.62	89.63	94.51	78.48	N/A	N/A
84	154.13	138.17	135.40	119.37	120.36	104.39	112.17	96.16	100.27	84.23	N/A	N/A
85	N/A	147.61	N/A	127.53	N/A	111.45	N/A	102.71	N/A	90.00	N/A	N/A
86	N/A	156.93	N/A	135.69	N/A	118.58	N/A	109.28	N/A	95.70	N/A	N/A
87	N/A	166.39	N/A	143.81	N/A	125.65	N/A	115.87	N/A	101.42	N/A	N/A
88	N/A	175.77	N/A	152.03	N/A	132.78	N/A	122.38	N/A	107.19	N/A	N/A
89	N/A	185.23	N/A	160.09	N/A	139.89	N/A	128.98	N/A	112.95	N/A	N/A
90	N/A	194.66	N/A	168.22	N/A	147.05	N/A	135.59	N/A	118.75	N/A	N/A
91	N/A	198.41	N/A	171.50	N/A	149.83	N/A	138.18	N/A	120.98	N/A	N/A
92	N/A	202.14	N/A	174.73	N/A	152.71	N/A	140.72	N/A	123.33	N/A	N/A
93	N/A	205.94	N/A	177.98	N/A	155.52	N/A	143.43	N/A	125.60	N/A	N/A
94	N/A	209.73	N/A	181.28	N/A	158.47	N/A	145.96	N/A	127.86	N/A	N/A
95	N/A	213.47	N/A	184.55	N/A	161.23	N/A	148.57	N/A	130.20	N/A	N/A
96	N/A	214.72	N/A	185.60	N/A	162.24	N/A	149.49	N/A	130.96	N/A	N/A
97	N/A	215.99	N/A	186.67	N/A	163.19	N/A	150.38	N/A	131.67	N/A	N/A
98	N/A	217.25	N/A	187.78	N/A	164.12	N/A	151.26	N/A	132.47	N/A	N/A
99	N/A	218.56	N/A	188.87	N/A	165.08	N/A	152.12	N/A	133.23	N/A	N/A
100	N/A	219.76	N/A	189.94	N/A	165.99	N/A	153.00	N/A	134.00	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 2 Rates
Monthly Premium Rates
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	35.62	4.20	35.10	3.68	34.63	3.18	34.34	2.93	33.97	2.59	N/A	N/A
26	35.67	4.54	35.10	4.04	34.63	3.45	34.34	3.14	33.97	2.75	N/A	N/A
27	35.73	4.89	35.10	4.21	34.63	3.77	34.34	3.39	33.97	3.02	N/A	N/A
28	35.73	5.21	35.10	4.54	34.63	4.02	34.34	3.64	33.97	3.14	N/A	N/A
29	35.78	5.52	35.10	4.76	34.63	4.20	34.34	3.80	33.97	3.40	N/A	N/A
30	35.83	5.88	35.10	5.02	34.63	4.45	34.34	4.04	33.97	3.56	N/A	N/A
31	35.91	6.25	35.18	5.48	34.63	4.76	34.34	4.27	33.97	3.80	N/A	N/A
32	36.09	6.66	35.25	5.88	34.63	5.16	34.34	4.61	33.97	4.08	N/A	N/A
33	36.25	7.10	35.28	6.20	34.63	5.48	34.34	4.89	33.97	4.35	N/A	N/A
34	36.33	7.48	35.41	6.53	34.63	5.85	34.34	5.21	33.97	4.61	N/A	N/A
35	36.46	7.87	35.52	6.85	34.65	6.07	34.34	5.48	33.97	4.83	N/A	N/A
36	36.70	8.38	35.62	7.42	34.76	6.51	34.34	5.88	33.97	5.21	N/A	N/A
37	36.98	8.93	35.86	7.84	34.91	6.94	34.34	6.20	33.97	5.52	N/A	N/A
38	37.12	9.46	35.94	8.25	34.99	7.25	34.34	6.57	33.97	5.85	N/A	N/A
39	37.38	10.00	36.09	8.73	35.10	7.69	34.34	6.94	33.97	6.11	N/A	N/A
40	37.64	10.38	36.25	9.15	35.20	8.10	34.34	7.23	33.97	6.39	N/A	N/A
41	37.93	11.00	36.51	9.69	35.36	8.56	34.50	7.69	33.97	6.79	N/A	N/A
42	38.27	11.64	36.75	10.19	35.57	9.01	34.63	8.12	33.97	7.16	N/A	N/A
43	38.58	12.27	37.01	10.74	35.73	9.47	34.84	8.53	33.97	7.56	N/A	N/A
44	38.87	12.83	37.25	11.27	35.88	9.97	34.91	8.93	33.97	7.87	N/A	N/A
45	39.13	13.40	37.40	11.68	36.04	10.34	34.99	9.34	33.97	8.20	N/A	N/A
46	39.55	14.14	37.77	12.33	36.30	10.91	35.20	9.82	34.00	8.62	N/A	N/A
47	39.94	14.82	38.08	12.99	36.54	11.42	35.49	10.33	34.18	9.04	N/A	N/A
48	40.39	15.57	38.37	13.58	36.70	11.95	35.59	10.83	34.31	9.47	N/A	N/A
49	40.76	16.20	38.63	14.17	36.98	12.36	35.78	11.28	34.42	9.97	N/A	N/A
50	41.07	16.85	38.95	14.69	37.09	12.83	35.91	11.65	34.50	10.27	N/A	N/A
51	41.67	17.68	39.39	15.45	37.48	13.51	36.25	12.28	34.84	10.87	N/A	N/A
52	42.22	18.56	39.87	16.20	37.80	14.17	36.54	12.87	35.05	11.37	N/A	N/A
53	42.77	19.47	40.31	16.90	38.19	14.80	36.88	13.45	35.23	11.95	N/A	N/A
54	43.30	20.21	40.70	17.59	38.45	15.41	37.09	14.01	35.52	12.36	N/A	N/A
55	43.82	20.98	41.07	18.25	38.74	16.03	37.35	14.54	35.67	12.83	N/A	N/A
56	44.84	22.32	41.91	19.40	39.47	16.98	38.01	15.45	36.20	13.63	N/A	N/A
57	45.86	23.60	42.75	20.52	40.13	17.94	38.61	16.38	36.67	14.44	N/A	N/A
58	46.81	24.91	43.51	21.61	40.78	18.88	39.21	17.26	37.12	15.19	N/A	N/A
59	47.75	26.10	44.34	22.68	41.41	19.78	39.71	18.10	37.64	15.98	N/A	N/A
60	48.64	27.27	45.10	23.60	42.01	20.61	40.28	18.94	37.98	16.63	N/A	N/A
61	50.26	29.08	46.41	25.13	43.24	21.98	41.39	20.19	38.92	17.66	N/A	N/A
62	51.84	30.76	47.83	26.62	44.45	23.23	42.49	21.30	39.84	18.74	N/A	N/A
63	53.38	32.39	49.06	28.05	45.47	24.51	43.43	22.48	40.70	19.74	N/A	N/A
64	54.77	33.92	50.26	29.45	46.52	25.72	44.48	23.58	41.46	20.65	N/A	N/A
65	56.16	35.50	51.50	30.76	47.54	26.87	45.31	24.63	42.22	21.61	N/A	N/A
66	59.41	39.01	54.22	33.82	49.98	29.58	47.54	27.13	44.14	23.69	N/A	N/A
67	62.55	42.45	56.92	36.85	52.31	32.24	49.72	29.56	45.97	25.82	N/A	N/A
68	65.56	45.74	59.49	39.67	54.59	34.69	51.71	31.85	47.70	27.88	N/A	N/A
69	68.45	48.95	62.00	42.48	56.74	37.15	53.67	34.16	49.37	29.84	N/A	N/A
70	71.30	52.04	64.36	45.16	58.73	39.55	55.53	36.27	50.95	31.74	N/A	N/A
71	76.30	57.26	68.68	49.73	62.55	43.62	59.01	40.04	53.99	35.00	N/A	N/A
72	81.07	62.40	72.85	54.12	66.17	47.50	62.32	43.66	56.84	38.21	N/A	N/A
73	85.71	67.30	76.85	58.43	69.62	51.19	65.51	47.06	59.59	41.21	N/A	N/A
74	90.08	72.01	80.63	62.47	72.95	54.84	68.55	50.45	62.29	44.10	N/A	N/A
75	94.33	76.49	84.24	66.39	76.17	58.29	71.48	53.59	64.78	46.89	N/A	N/A
76	101.77	84.23	90.69	73.13	81.73	64.18	76.57	59.05	69.18	51.69	N/A	N/A
77	108.89	91.68	96.82	79.54	87.07	69.81	81.54	64.28	73.42	56.17	N/A	N/A
78	115.75	98.72	102.68	85.74	92.15	75.18	86.18	69.25	77.51	60.60	N/A	N/A
79	122.20	105.54	108.29	91.68	97.08	80.43	90.58	74.02	81.33	64.75	N/A	N/A
80	128.36	112.04	113.61	97.29	101.71	85.36	94.90	78.54	85.08	68.74	N/A	N/A
81	138.89	122.55	122.72	106.44	109.62	93.34	102.26	85.92	91.47	75.14	N/A	N/A
82	149.39	133.06	131.84	115.50	117.72	101.37	109.57	93.24	97.94	81.60	N/A	N/A
83	159.90	143.56	140.96	124.65	125.68	109.38	117.04	100.62	104.39	88.00	N/A	N/A
84	170.32	154.03	150.07	133.75	133.70	117.38	124.35	108.03	110.78	94.48	N/A	N/A
85	N/A	164.53	N/A	142.88	N/A	125.37	N/A	115.39	N/A	100.87	N/A	N/A
86	N/A	175.04	N/A	152.03	N/A	133.38	N/A	122.73	N/A	107.38	N/A	N/A
87	N/A	185.57	N/A	161.10	N/A	141.35	N/A	130.08	N/A	113.80	N/A	N/A
88	N/A	196.03	N/A	170.19	N/A	149.41	N/A	137.50	N/A	120.26	N/A	N/A
89	N/A	206.57	N/A	179.34	N/A	157.35	N/A	144.84	N/A	126.71	N/A	N/A
90	N/A	217.08	N/A	188.49	N/A	165.40	N/A	152.16	N/A	133.16	N/A	N/A
91	N/A	221.32	N/A	192.12	N/A	168.61	N/A	155.17	N/A	135.72	N/A	N/A
92	N/A	225.46	N/A	195.78	N/A	171.80	N/A	158.07	N/A	138.29	N/A	N/A
93	N/A	229.66	N/A	199.37	N/A	174.99	N/A	161.01	N/A	140.89	N/A	N/A
94	N/A	233.88	N/A	203.11	N/A	178.22	N/A	163.99	N/A	143.47	N/A	N/A
95	N/A	238.10	N/A	206.66	N/A	181.40	N/A	166.95	N/A	146.02	N/A	N/A
96	N/A	239.54	N/A	207.88	N/A	182.43	N/A	167.92	N/A	146.87	N/A	N/A
97	N/A	240.89	N/A	209.09	N/A	183.51	N/A	168.88	N/A	147.74	N/A	N/A
98	N/A	242.26	N/A	210.37	N/A	184.60	N/A	169.93	N/A	148.57	N/A	N/A
99	N/A	243.66	N/A	211.55	N/A	185.64	N/A	170.84	N/A	149.47	N/A	N/A
100	N/A	245.08	N/A	212.76	N/A	186.67	N/A	171.84	N/A	150.35	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 2 Rates
Monthly Premium Rates
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	41.86	15.67	39.76	13.60	38.27	12.05	37.32	11.05	35.88	9.69	N/A	N/A
46	42.46	16.50	40.23	14.36	38.61	12.71	37.64	11.65	36.17	10.24	N/A	N/A
47	43.04	17.40	40.70	15.07	38.92	13.35	37.80	12.27	36.30	10.74	N/A	N/A
48	43.45	18.25	41.07	15.75	39.26	13.93	38.19	12.82	36.51	11.27	N/A	N/A
49	44.00	19.10	41.46	16.45	39.52	14.54	38.37	13.37	36.67	11.65	N/A	N/A
50	44.53	19.83	41.86	17.16	39.76	15.08	38.58	13.91	36.85	12.14	N/A	N/A
51	45.29	20.96	42.49	18.03	40.23	15.81	38.98	14.63	37.12	12.74	N/A	N/A
52	46.07	22.02	43.06	18.88	40.73	16.63	39.37	15.32	37.43	13.37	N/A	N/A
53	46.81	23.04	43.61	19.78	41.17	17.40	39.71	15.98	37.72	13.91	N/A	N/A
54	47.62	24.08	44.08	20.55	41.54	18.07	40.10	16.63	38.01	14.45	N/A	N/A
55	48.30	25.04	44.58	21.43	41.91	18.75	40.42	17.20	38.24	15.02	N/A	N/A
56	49.69	26.76	45.84	22.88	42.93	20.02	41.25	18.43	38.95	16.03	N/A	N/A
57	51.08	28.40	47.02	24.28	43.87	21.26	42.14	19.56	39.60	16.98	N/A	N/A
58	52.41	30.08	48.14	25.76	44.82	22.40	43.06	20.65	40.31	17.94	N/A	N/A
59	53.75	31.71	49.27	27.21	45.71	23.63	43.85	21.73	40.97	18.88	N/A	N/A
60	55.06	33.23	50.37	28.55	46.60	24.81	44.58	22.88	41.52	19.78	N/A	N/A
61	57.23	35.59	52.20	30.56	48.22	26.59	46.05	24.41	42.72	21.09	N/A	N/A
62	59.41	37.81	54.09	32.57	49.79	28.30	47.49	25.95	43.95	22.40	N/A	N/A
63	61.53	40.10	55.92	34.54	51.29	29.90	48.88	27.53	45.13	23.69	N/A	N/A
64	63.57	42.30	57.60	36.41	52.78	31.61	50.21	28.93	46.15	25.01	N/A	N/A
65	65.56	44.51	59.36	38.28	54.22	33.16	51.50	30.43	47.23	26.18	N/A	N/A
66	70.28	49.49	63.44	42.61	57.68	36.99	54.67	33.82	49.90	29.18	N/A	N/A
67	75.05	54.57	67.45	47.00	61.19	40.64	57.81	37.31	52.65	32.11	N/A	N/A
68	79.68	59.42	71.38	51.17	64.52	44.40	60.87	40.64	55.24	35.00	N/A	N/A
69	84.22	64.31	75.31	55.38	67.87	47.96	63.86	43.98	57.84	37.94	N/A	N/A
70	88.67	69.07	79.16	59.48	71.12	51.53	66.85	47.24	60.30	40.76	N/A	N/A
71	96.29	76.91	85.60	66.23	76.67	57.34	71.93	52.53	64.65	45.29	N/A	N/A
72	103.60	84.59	91.94	72.91	82.17	63.09	76.85	57.80	68.86	49.82	N/A	N/A
73	110.93	92.17	98.20	79.48	87.49	68.74	81.65	62.91	72.98	54.22	N/A	N/A
74	118.11	99.65	104.36	85.88	92.73	74.28	86.44	67.98	77.06	58.65	N/A	N/A
75	125.08	106.90	110.31	92.11	97.92	79.67	91.13	72.91	81.07	62.91	N/A	N/A
76	135.64	117.72	119.34	101.42	105.62	87.73	98.20	80.31	87.12	69.29	N/A	N/A
77	145.64	128.09	127.91	110.42	113.00	95.39	104.94	87.36	92.96	75.36	N/A	N/A
78	155.23	138.01	136.24	118.94	120.16	102.80	111.41	94.17	98.44	81.16	N/A	N/A
79	164.43	147.39	144.10	127.16	126.86	109.93	117.59	100.62	103.81	86.74	N/A	N/A
80	173.15	156.61	151.64	135.00	133.33	116.62	123.43	106.84	108.76	92.11	N/A	N/A
81	187.87	171.24	164.22	147.64	144.28	127.58	133.52	116.81	117.41	100.77	N/A	N/A
82	202.54	185.86	176.87	160.28	155.21	138.46	143.52	126.83	126.05	109.38	N/A	N/A
83	217.24	200.62	189.58	172.93	166.13	149.47	153.50	136.87	134.64	118.02	N/A	N/A
84	231.88	215.25	202.15	185.57	177.08	160.42	163.51	146.87	143.26	126.71	N/A	N/A
85	N/A	229.91	N/A	198.19	N/A	171.34	N/A	156.87	N/A	135.28	N/A	N/A
86	N/A	244.58	N/A	210.83	N/A	182.28	N/A	166.95	N/A	143.90	N/A	N/A
87	N/A	259.32	N/A	223.50	N/A	193.20	N/A	176.91	N/A	152.59	N/A	N/A
88	N/A	273.99	N/A	236.18	N/A	204.16	N/A	186.92	N/A	161.19	N/A	N/A
89	N/A	288.59	N/A	248.82	N/A	215.12	N/A	196.97	N/A	169.88	N/A	N/A
90	N/A	303.31	N/A	261.41	N/A	226.08	N/A	206.94	N/A	178.44	N/A	N/A
91	N/A	309.14	N/A	266.52	N/A	230.39	N/A	210.96	N/A	181.93	N/A	N/A
92	N/A	315.09	N/A	271.56	N/A	234.83	N/A	214.94	N/A	185.33	N/A	N/A
93	N/A	320.92	N/A	276.63	N/A	239.14	N/A	218.98	N/A	188.82	N/A	N/A
94	N/A	326.81	N/A	281.71	N/A	243.52	N/A	223.01	N/A	192.27	N/A	N/A
95	N/A	332.69	N/A	286.76	N/A	247.92	N/A	226.99	N/A	195.73	N/A	N/A
96	N/A	334.65	N/A	288.44	N/A	249.36	N/A	228.32	N/A	196.91	N/A	N/A
97	N/A	336.54	N/A	290.14	N/A	250.82	N/A	229.61	N/A	198.06	N/A	N/A
98	N/A	338.54	N/A	291.85	N/A	252.28	N/A	230.97	N/A	199.19	N/A	N/A
99	N/A	340.50	N/A	293.52	N/A	253.75	N/A	232.35	N/A	200.37	N/A	N/A
100	N/A	342.43	N/A	295.19	N/A	255.26	N/A	233.66	N/A	201.45	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 2 Rates
Monthly Premium Rates
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	1.16	.07	1.16	.04	1.12	.04	1.12	.04	1.12	.04	N/A	N/A
26	1.16	.07	1.16	.04	1.12	.04	1.12	.04	1.12	.04	N/A	N/A
27	1.16	.07	1.16	.07	1.16	.04	1.12	.04	1.12	.04	N/A	N/A
28	1.18	.07	1.16	.07	1.16	.04	1.16	.04	1.12	.04	N/A	N/A
29	1.18	.07	1.16	.07	1.16	.07	1.16	.04	1.12	.04	N/A	N/A
30	1.18	.09	1.18	.07	1.16	.07	1.16	.07	1.16	.04	N/A	N/A
31	1.18	.09	1.18	.09	1.16	.07	1.16	.07	1.16	.04	N/A	N/A
32	1.23	.09	1.18	.09	1.18	.07	1.16	.07	1.16	.07	N/A	N/A
33	1.23	.11	1.18	.09	1.18	.09	1.18	.07	1.16	.07	N/A	N/A
34	1.23	.11	1.23	.09	1.18	.09	1.18	.07	1.16	.07	N/A	N/A
35	1.27	.11	1.23	.11	1.18	.09	1.18	.09	1.18	.07	N/A	N/A
36	1.27	.20	1.23	.11	1.23	.09	1.18	.09	1.18	.07	N/A	N/A
37	1.27	.20	1.27	.11	1.23	.11	1.23	.09	1.18	.09	N/A	N/A
38	1.31	.21	1.27	.20	1.23	.11	1.23	.11	1.18	.09	N/A	N/A
39	1.31	.21	1.27	.20	1.27	.11	1.23	.11	1.23	.09	N/A	N/A
40	1.33	.21	1.31	.21	1.27	.20	1.23	.11	1.23	.11	N/A	N/A
41	1.33	.23	1.31	.21	1.27	.20	1.27	.20	1.23	.11	N/A	N/A
42	1.42	.32	1.33	.21	1.31	.20	1.27	.20	1.23	.11	N/A	N/A
43	1.42	.32	1.33	.23	1.31	.21	1.31	.20	1.27	.11	N/A	N/A
44	1.44	.33	1.42	.23	1.33	.21	1.31	.21	1.27	.20	N/A	N/A
45	1.44	.33	1.42	.32	1.33	.23	1.31	.21	1.27	.20	N/A	N/A
46	1.46	.36	1.44	.32	1.33	.23	1.33	.21	1.31	.21	N/A	N/A
47	1.48	.36	1.44	.33	1.42	.32	1.33	.23	1.31	.21	N/A	N/A
48	1.48	.41	1.46	.36	1.42	.32	1.42	.23	1.33	.21	N/A	N/A
49	1.50	.44	1.46	.36	1.44	.33	1.42	.32	1.33	.23	N/A	N/A
50	1.54	.44	1.48	.41	1.44	.33	1.44	.32	1.33	.23	N/A	N/A
51	1.57	.49	1.50	.41	1.46	.36	1.44	.33	1.42	.32	N/A	N/A
52	1.57	.52	1.54	.44	1.48	.36	1.46	.36	1.44	.32	N/A	N/A
53	1.59	.53	1.54	.49	1.48	.41	1.46	.36	1.44	.33	N/A	N/A
54	1.61	.55	1.57	.52	1.50	.44	1.48	.41	1.46	.33	N/A	N/A
55	1.63	.57	1.59	.53	1.54	.44	1.50	.41	1.46	.36	N/A	N/A
56	1.74	.60	1.61	.55	1.57	.52	1.54	.44	1.48	.41	N/A	N/A
57	1.76	.65	1.63	.57	1.59	.53	1.57	.49	1.50	.41	N/A	N/A
58	1.78	.68	1.69	.60	1.61	.55	1.59	.52	1.54	.44	N/A	N/A
59	1.86	.74	1.76	.63	1.63	.57	1.61	.53	1.54	.49	N/A	N/A
60	1.88	.85	1.78	.65	1.69	.60	1.61	.55	1.57	.52	N/A	N/A
61	1.99	.92	1.86	.74	1.76	.63	1.69	.60	1.61	.53	N/A	N/A
62	2.05	.96	1.95	.85	1.84	.68	1.76	.63	1.63	.55	N/A	N/A
63	2.12	1.02	2.01	.92	1.86	.74	1.78	.65	1.74	.57	N/A	N/A
64	2.20	1.08	2.05	.93	1.95	.85	1.86	.74	1.76	.63	N/A	N/A
65	2.29	1.13	2.12	.98	2.01	.86	1.95	.81	1.78	.65	N/A	N/A
66	2.44	1.28	2.22	1.09	2.10	.96	2.03	.92	1.88	.74	N/A	N/A
67	2.54	1.45	2.37	1.18	2.20	1.04	2.10	.98	1.99	.86	N/A	N/A
68	2.71	1.56	2.48	1.34	2.29	1.17	2.20	1.08	2.05	.93	N/A	N/A
69	2.80	1.70	2.59	1.46	2.39	1.28	2.29	1.13	2.12	1.02	N/A	N/A
70	2.97	1.84	2.73	1.57	2.50	1.41	2.39	1.24	2.22	1.08	N/A	N/A
71	3.22	2.05	2.95	1.77	2.71	1.56	2.54	1.45	2.37	1.18	N/A	N/A
72	3.39	2.25	3.09	2.00	2.84	1.70	2.73	1.57	2.50	1.34	N/A	N/A
73	3.63	2.51	3.29	2.14	3.03	1.88	2.84	1.70	2.61	1.49	N/A	N/A
74	3.86	2.74	3.45	2.37	3.22	2.03	3.03	1.88	2.76	1.60	N/A	N/A
75	4.07	2.97	3.67	2.53	3.33	2.23	3.22	2.03	2.88	1.73	N/A	N/A
76	4.47	3.31	3.99	2.85	3.63	2.51	3.39	2.25	3.09	2.00	N/A	N/A
77	4.79	3.63	4.28	3.11	3.90	2.75	3.67	2.53	3.31	2.14	N/A	N/A
78	5.15	4.00	4.56	3.42	4.18	3.05	3.90	2.75	3.52	2.37	N/A	N/A
79	5.52	4.35	4.92	3.79	4.43	3.29	4.18	3.05	3.73	2.58	N/A	N/A
80	5.85	4.76	5.24	4.06	4.73	3.54	4.41	3.27	3.92	2.78	N/A	N/A
81	6.32	5.16	5.56	4.47	5.03	3.86	4.73	3.54	4.22	3.06	N/A	N/A
82	6.72	5.63	6.00	4.81	5.34	4.23	5.03	3.86	4.47	3.31	N/A	N/A
83	7.19	6.05	6.36	5.24	5.66	4.52	5.32	4.18	4.75	3.59	N/A	N/A
84	7.66	6.48	6.70	5.56	6.02	4.88	5.62	4.47	4.98	3.84	N/A	N/A
85	N/A	6.92	N/A	6.01	N/A	5.24	N/A	4.79	N/A	4.07	N/A	N/A
86	N/A	7.34	N/A	6.37	N/A	5.53	N/A	5.08	N/A	4.35	N/A	N/A
87	N/A	7.82	N/A	6.70	N/A	5.85	N/A	5.37	N/A	4.60	N/A	N/A
88	N/A	8.26	N/A	7.14	N/A	6.17	N/A	5.67	N/A	4.88	N/A	N/A
89	N/A	8.70	N/A	7.50	N/A	6.56	N/A	6.04	N/A	5.16	N/A	N/A
90	N/A	9.16	N/A	7.86	N/A	6.88	N/A	6.33	N/A	5.40	N/A	N/A
91	N/A	9.34	N/A	8.09	N/A	6.98	N/A	6.40	N/A	5.52	N/A	N/A
92	N/A	9.44	N/A	8.17	N/A	7.14	N/A	6.56	N/A	5.64	N/A	N/A
93	N/A	9.70	N/A	8.31	N/A	7.29	N/A	6.66	N/A	5.75	N/A	N/A
94	N/A	9.83	N/A	8.57	N/A	7.41	N/A	6.77	N/A	5.84	N/A	N/A
95	N/A	10.01	N/A	8.67	N/A	7.57	N/A	6.92	N/A	5.95	N/A	N/A
96	N/A	10.04	N/A	8.70	N/A	7.61	N/A	6.93	N/A	6.01	N/A	N/A
97	N/A	10.19	N/A	8.72	N/A	7.62	N/A	6.98	N/A	6.04	N/A	N/A
98	N/A	10.23	N/A	8.80	N/A	7.67	N/A	7.02	N/A	6.05	N/A	N/A
99	N/A	10.28	N/A	8.84	N/A	7.71	N/A	7.12	N/A	6.06	N/A	N/A
100	N/A	10.33	N/A	8.88	N/A	7.75	N/A	7.14	N/A	6.12	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 2 Rates
Monthly Premium Rates
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	1.18	.09	1.18	.07	1.16	.07	1.16	.04	1.16	.04	N/A	N/A
26	1.23	.09	1.18	.07	1.18	.07	1.16	.07	1.16	.04	N/A	N/A
27	1.23	.09	1.18	.09	1.18	.07	1.18	.07	1.16	.07	N/A	N/A
28	1.23	.11	1.23	.09	1.18	.07	1.18	.07	1.16	.07	N/A	N/A
29	1.23	.11	1.23	.09	1.18	.09	1.18	.07	1.18	.07	N/A	N/A
30	1.27	.11	1.23	.09	1.23	.09	1.18	.09	1.18	.07	N/A	N/A
31	1.27	.20	1.27	.11	1.23	.09	1.23	.09	1.18	.07	N/A	N/A
32	1.31	.20	1.27	.11	1.23	.11	1.23	.09	1.18	.09	N/A	N/A
33	1.31	.21	1.27	.20	1.27	.11	1.23	.09	1.23	.09	N/A	N/A
34	1.33	.21	1.31	.20	1.27	.11	1.23	.11	1.23	.09	N/A	N/A
35	1.33	.21	1.31	.20	1.27	.20	1.27	.11	1.23	.11	N/A	N/A
36	1.42	.23	1.33	.21	1.31	.20	1.27	.20	1.27	.11	N/A	N/A
37	1.42	.32	1.33	.21	1.31	.21	1.31	.20	1.27	.11	N/A	N/A
38	1.44	.32	1.42	.23	1.33	.21	1.31	.20	1.27	.20	N/A	N/A
39	1.44	.33	1.42	.23	1.33	.21	1.31	.21	1.31	.20	N/A	N/A
40	1.46	.33	1.44	.32	1.33	.23	1.33	.21	1.31	.20	N/A	N/A
41	1.48	.36	1.44	.33	1.42	.23	1.33	.23	1.31	.21	N/A	N/A
42	1.48	.41	1.46	.33	1.44	.32	1.42	.23	1.33	.21	N/A	N/A
43	1.50	.41	1.46	.36	1.44	.33	1.42	.32	1.33	.23	N/A	N/A
44	1.54	.44	1.48	.36	1.46	.33	1.44	.32	1.42	.23	N/A	N/A
45	1.57	.49	1.50	.41	1.46	.36	1.44	.33	1.42	.32	N/A	N/A
46	1.57	.52	1.50	.44	1.48	.36	1.46	.33	1.44	.32	N/A	N/A
47	1.59	.53	1.54	.49	1.50	.41	1.48	.36	1.44	.33	N/A	N/A
48	1.61	.55	1.57	.49	1.50	.44	1.48	.41	1.46	.33	N/A	N/A
49	1.63	.55	1.59	.52	1.54	.44	1.50	.41	1.46	.36	N/A	N/A
50	1.69	.57	1.61	.53	1.57	.49	1.50	.44	1.48	.36	N/A	N/A
51	1.74	.63	1.63	.55	1.59	.52	1.54	.49	1.50	.41	N/A	N/A
52	1.76	.65	1.69	.57	1.61	.53	1.57	.52	1.50	.44	N/A	N/A
53	1.84	.68	1.74	.60	1.61	.55	1.59	.52	1.54	.44	N/A	N/A
54	1.86	.74	1.76	.63	1.63	.57	1.61	.53	1.57	.49	N/A	N/A
55	1.88	.81	1.78	.65	1.69	.60	1.63	.55	1.59	.52	N/A	N/A
56	1.99	.86	1.84	.74	1.76	.63	1.69	.57	1.61	.53	N/A	N/A
57	2.03	.93	1.88	.81	1.78	.65	1.74	.63	1.63	.55	N/A	N/A
58	2.10	.98	1.99	.86	1.84	.74	1.78	.65	1.69	.57	N/A	N/A
59	2.12	1.04	2.01	.93	1.88	.81	1.84	.68	1.74	.60	N/A	N/A
60	2.20	1.09	2.05	.96	1.95	.86	1.86	.74	1.76	.65	N/A	N/A
61	2.29	1.17	2.12	1.02	2.01	.93	1.95	.85	1.84	.68	N/A	N/A
62	2.39	1.28	2.22	1.09	2.10	.98	2.01	.92	1.88	.81	N/A	N/A
63	2.50	1.34	2.33	1.17	2.14	1.04	2.05	.96	1.99	.85	N/A	N/A
64	2.59	1.46	2.39	1.24	2.22	1.09	2.14	1.02	2.03	.92	N/A	N/A
65	2.71	1.56	2.50	1.34	2.33	1.17	2.22	1.08	2.10	.96	N/A	N/A
66	2.84	1.70	2.61	1.50	2.48	1.30	2.37	1.18	2.20	1.04	N/A	N/A
67	3.05	1.89	2.78	1.61	2.59	1.46	2.48	1.30	2.29	1.13	N/A	N/A
68	3.24	2.05	2.97	1.78	2.73	1.57	2.59	1.46	2.44	1.28	N/A	N/A
69	3.39	2.25	3.09	2.00	2.84	1.70	2.73	1.57	2.52	1.41	N/A	N/A
70	3.60	2.45	3.29	2.13	3.03	1.88	2.84	1.70	2.65	1.50	N/A	N/A
71	3.90	2.75	3.54	2.41	3.26	2.05	3.05	1.89	2.80	1.62	N/A	N/A
72	4.22	3.06	3.82	2.62	3.45	2.30	3.29	2.13	3.03	1.88	N/A	N/A
73	4.50	3.33	4.05	2.89	3.67	2.53	3.45	2.34	3.24	2.03	N/A	N/A
74	4.79	3.63	4.28	3.11	3.90	2.75	3.67	2.53	3.37	2.23	N/A	N/A
75	5.07	3.92	4.54	3.39	4.16	2.99	3.90	2.74	3.58	2.45	N/A	N/A
76	5.54	4.43	4.98	3.84	4.50	3.33	4.24	3.06	3.86	2.74	N/A	N/A
77	6.05	4.88	5.37	4.24	4.84	3.71	4.54	3.38	4.18	2.99	N/A	N/A
78	6.47	5.35	5.81	4.67	5.24	4.06	4.88	3.74	4.43	3.29	N/A	N/A
79	6.98	5.83	6.17	5.05	5.56	4.44	5.24	4.06	4.75	3.59	N/A	N/A
80	7.45	6.33	6.64	5.51	5.94	4.79	5.54	4.43	5.03	3.86	N/A	N/A
81	8.08	6.90	7.15	6.01	6.38	5.24	5.94	4.79	5.37	4.24	N/A	N/A
82	8.66	7.50	7.66	6.48	6.79	5.67	6.36	5.24	5.75	4.56	N/A	N/A
83	9.21	8.10	8.17	6.98	7.28	6.14	6.72	5.63	6.11	4.95	N/A	N/A
84	9.78	8.68	8.68	7.54	7.74	6.58	7.19	6.05	6.45	5.32	N/A	N/A
85	N/A	9.26	N/A	8.09	N/A	7.02	N/A	6.40	N/A	5.67	N/A	N/A
86	N/A	9.78	N/A	8.58	N/A	7.50	N/A	6.88	N/A	6.05	N/A	N/A
87	N/A	10.39	N/A	9.11	N/A	7.87	N/A	7.24	N/A	6.38	N/A	N/A
88	N/A	11.00	N/A	9.64	N/A	8.37	N/A	7.67	N/A	6.72	N/A	N/A
89	N/A	11.58	N/A	10.04	N/A	8.83	N/A	8.10	N/A	7.14	N/A	N/A
90	N/A	12.18	N/A	10.61	N/A	9.26	N/A	8.57	N/A	7.50	N/A	N/A
91	N/A	12.45	N/A	10.81	N/A	9.43	N/A	8.68	N/A	7.66	N/A	N/A
92	N/A	12.70	N/A	11.00	N/A	9.66	N/A	8.83	N/A	7.78	N/A	N/A
93	N/A	12.95	N/A	11.19	N/A	9.78	N/A	8.95	N/A	7.94	N/A	N/A
94	N/A	13.13	N/A	11.42	N/A	9.96	N/A	9.16	N/A	8.10	N/A	N/A
95	N/A	13.34	N/A	11.64	N/A	10.19	N/A	9.34	N/A	8.21	N/A	N/A
96	N/A	13.47	N/A	11.69	N/A	10.23	N/A	9.36	N/A	8.26	N/A	N/A
97	N/A	13.55	N/A	11.74	N/A	10.28	N/A	9.42	N/A	8.30	N/A	N/A
98	N/A	13.62	N/A	11.85	N/A	10.33	N/A	9.44	N/A	8.37	N/A	N/A
99	N/A	13.69	N/A	11.89	N/A	10.39	N/A	9.47	N/A	8.38	N/A	N/A
100	N/A	13.77	N/A	11.96	N/A	10.44	N/A	9.64	N/A	8.42	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 2 Rates
Monthly Premium Rates
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	1.23	.09	1.23	.09	1.18	.07	1.18	.07	1.18	.07	N/A	N/A
26	1.23	.09	1.23	.09	1.18	.07	1.18	.07	1.18	.07	N/A	N/A
27	1.27	.11	1.23	.09	1.23	.09	1.18	.07	1.18	.07	N/A	N/A
28	1.27	.11	1.27	.11	1.23	.09	1.23	.09	1.18	.07	N/A	N/A
29	1.31	.20	1.27	.11	1.23	.09	1.23	.09	1.18	.07	N/A	N/A
30	1.31	.20	1.27	.11	1.27	.11	1.23	.09	1.23	.09	N/A	N/A
31	1.31	.21	1.31	.20	1.27	.11	1.27	.11	1.23	.09	N/A	N/A
32	1.33	.21	1.31	.20	1.27	.11	1.27	.11	1.23	.09	N/A	N/A
33	1.42	.23	1.33	.21	1.31	.20	1.27	.11	1.27	.11	N/A	N/A
34	1.42	.23	1.33	.21	1.31	.20	1.31	.20	1.27	.11	N/A	N/A
35	1.44	.32	1.33	.21	1.33	.21	1.31	.20	1.27	.11	N/A	N/A
36	1.44	.32	1.42	.23	1.33	.21	1.31	.20	1.31	.20	N/A	N/A
37	1.46	.33	1.44	.32	1.42	.23	1.33	.21	1.31	.20	N/A	N/A
38	1.48	.36	1.44	.32	1.42	.23	1.33	.21	1.31	.20	N/A	N/A
39	1.48	.36	1.46	.33	1.44	.32	1.42	.23	1.33	.21	N/A	N/A
40	1.50	.41	1.46	.33	1.44	.32	1.42	.23	1.33	.21	N/A	N/A
41	1.54	.44	1.48	.36	1.46	.33	1.44	.32	1.42	.23	N/A	N/A
42	1.57	.49	1.50	.41	1.46	.33	1.46	.33	1.42	.23	N/A	N/A
43	1.57	.52	1.54	.44	1.48	.36	1.46	.33	1.44	.32	N/A	N/A
44	1.59	.52	1.54	.44	1.50	.41	1.48	.36	1.44	.32	N/A	N/A
45	1.61	.53	1.57	.49	1.50	.41	1.48	.36	1.46	.33	N/A	N/A
46	1.63	.55	1.59	.52	1.54	.44	1.50	.41	1.46	.33	N/A	N/A
47	1.69	.57	1.61	.53	1.57	.49	1.54	.44	1.48	.36	N/A	N/A
48	1.74	.60	1.63	.55	1.59	.52	1.57	.49	1.50	.41	N/A	N/A
49	1.76	.63	1.69	.57	1.59	.53	1.57	.49	1.50	.41	N/A	N/A
50	1.78	.68	1.74	.60	1.61	.53	1.59	.52	1.54	.44	N/A	N/A
51	1.86	.74	1.76	.63	1.63	.55	1.61	.53	1.57	.49	N/A	N/A
52	1.88	.81	1.78	.65	1.69	.57	1.63	.55	1.59	.52	N/A	N/A
53	1.99	.86	1.84	.68	1.74	.60	1.69	.57	1.61	.53	N/A	N/A
54	2.01	.92	1.86	.74	1.78	.65	1.74	.60	1.61	.53	N/A	N/A
55	2.03	.96	1.95	.85	1.84	.68	1.76	.63	1.63	.55	N/A	N/A
56	2.12	1.02	1.99	.86	1.86	.74	1.78	.65	1.74	.60	N/A	N/A
57	2.20	1.08	2.03	.93	1.95	.85	1.86	.74	1.76	.63	N/A	N/A
58	2.25	1.13	2.10	.98	1.99	.86	1.88	.81	1.78	.65	N/A	N/A
59	2.33	1.18	2.14	1.04	2.03	.93	1.99	.86	1.86	.68	N/A	N/A
60	2.39	1.28	2.22	1.09	2.10	.98	2.01	.92	1.88	.81	N/A	N/A
61	2.52	1.41	2.33	1.18	2.14	1.04	2.10	.98	1.99	.86	N/A	N/A
62	2.61	1.49	2.44	1.28	2.25	1.09	2.14	1.04	2.03	.93	N/A	N/A
63	2.73	1.60	2.52	1.41	2.33	1.18	2.25	1.09	2.10	.96	N/A	N/A
64	2.84	1.70	2.61	1.49	2.44	1.28	2.33	1.17	2.14	1.02	N/A	N/A
65	2.97	1.78	2.73	1.56	2.52	1.34	2.39	1.24	2.25	1.08	N/A	N/A
66	3.22	2.02	2.88	1.73	2.71	1.50	2.54	1.45	2.39	1.18	N/A	N/A
67	3.37	2.23	3.07	1.89	2.80	1.62	2.71	1.56	2.50	1.34	N/A	N/A
68	3.58	2.45	3.26	2.10	2.99	1.84	2.84	1.70	2.61	1.49	N/A	N/A
69	3.82	2.66	3.41	2.30	3.12	2.02	2.99	1.84	2.76	1.60	N/A	N/A
70	3.99	2.85	3.60	2.47	3.31	2.14	3.12	2.02	2.88	1.73	N/A	N/A
71	4.35	3.22	3.92	2.75	3.58	2.45	3.37	2.23	3.09	1.94	N/A	N/A
72	4.73	3.54	4.24	3.06	3.84	2.73	3.63	2.47	3.31	2.14	N/A	N/A
73	5.05	3.86	4.52	3.33	4.07	2.95	3.86	2.73	3.54	2.37	N/A	N/A
74	5.37	4.24	4.81	3.63	4.35	3.22	4.07	2.97	3.73	2.58	N/A	N/A
75	5.75	4.55	5.09	3.96	4.60	3.42	4.35	3.22	3.97	2.78	N/A	N/A
76	6.32	5.09	5.62	4.44	5.05	3.86	4.75	3.59	4.28	3.10	N/A	N/A
77	6.87	5.67	6.07	4.88	5.45	4.28	5.09	3.92	4.60	3.42	N/A	N/A
78	7.34	6.22	6.58	5.37	5.85	4.73	5.52	4.34	4.94	3.82	N/A	N/A
79	7.93	6.72	7.02	5.84	6.32	5.09	5.85	4.76	5.28	4.16	N/A	N/A
80	8.55	7.30	7.53	6.34	6.68	5.53	6.28	5.08	5.64	4.47	N/A	N/A
81	9.19	8.06	8.13	6.92	7.21	6.05	6.72	5.56	6.05	4.88	N/A	N/A
82	9.89	8.70	8.70	7.54	7.74	6.58	7.21	6.05	6.45	5.32	N/A	N/A
83	10.52	9.38	9.27	8.14	8.25	7.12	7.70	6.56	6.89	5.72	N/A	N/A
84	11.22	10.04	9.89	8.70	8.76	7.62	8.17	7.02	7.30	6.14	N/A	N/A
85	N/A	10.79	N/A	9.27	N/A	8.15	N/A	7.50	N/A	6.58	N/A	N/A
86	N/A	11.46	N/A	9.88	N/A	8.67	N/A	7.97	N/A	6.98	N/A	N/A
87	N/A	12.17	N/A	10.44	N/A	9.16	N/A	8.41	N/A	7.34	N/A	N/A
88	N/A	12.77	N/A	11.11	N/A	9.70	N/A	8.90	N/A	7.82	N/A	N/A
89	N/A	13.51	N/A	11.69	N/A	10.23	N/A	9.38	N/A	8.25	N/A	N/A
90	N/A	14.19	N/A	12.24	N/A	10.73	N/A	9.88	N/A	8.68	N/A	N/A
91	N/A	14.47	N/A	12.50	N/A	10.92	N/A	10.04	N/A	8.83	N/A	N/A
92	N/A	14.75	N/A	12.74	N/A	11.15	N/A	10.28	N/A	8.95	N/A	N/A
93	N/A	15.00	N/A	12.98	N/A	11.36	N/A	10.44	N/A	9.16	N/A	N/A
94	N/A	15.30	N/A	13.25	N/A	11.54	N/A	10.63	N/A	9.34	N/A	N/A
95	N/A	15.53	N/A	13.47	N/A	11.74	N/A	10.84	N/A	9.44	N/A	N/A
96	N/A	15.67	N/A	13.55	N/A	11.85	N/A	10.89	N/A	9.52	N/A	N/A
97	N/A	15.77	N/A	13.62	N/A	11.89	N/A	10.95	N/A	9.66	N/A	N/A
98	N/A	15.85	N/A	13.69	N/A	12.00	N/A	11.03	N/A	9.68	N/A	N/A
99	N/A	15.93	N/A	13.79	N/A	12.02	N/A	11.11	N/A	9.74	N/A	N/A
100	N/A	16.03	N/A	13.83	N/A	12.12	N/A	11.16	N/A	9.76	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 2 Rates
Monthly Premium Rates
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	1.27	.11	1.27	.09	1.23	.09	1.23	.07	1.18	.07	N/A	N/A
26	1.31	.11	1.27	.09	1.23	.09	1.23	.07	1.23	.07	N/A	N/A
27	1.31	.11	1.27	.11	1.27	.09	1.23	.09	1.23	.07	N/A	N/A
28	1.31	.20	1.31	.11	1.27	.09	1.27	.09	1.23	.09	N/A	N/A
29	1.33	.20	1.31	.11	1.27	.11	1.27	.09	1.23	.09	N/A	N/A
30	1.33	.21	1.31	.20	1.31	.11	1.27	.11	1.27	.09	N/A	N/A
31	1.42	.21	1.33	.20	1.31	.20	1.31	.11	1.27	.09	N/A	N/A
32	1.42	.23	1.33	.21	1.33	.20	1.31	.11	1.27	.11	N/A	N/A
33	1.44	.23	1.42	.21	1.33	.20	1.31	.20	1.31	.11	N/A	N/A
34	1.46	.32	1.42	.23	1.42	.21	1.33	.20	1.31	.20	N/A	N/A
35	1.46	.33	1.44	.23	1.42	.21	1.33	.21	1.31	.20	N/A	N/A
36	1.48	.33	1.46	.32	1.44	.23	1.42	.21	1.33	.20	N/A	N/A
37	1.50	.36	1.46	.33	1.44	.32	1.42	.23	1.33	.21	N/A	N/A
38	1.50	.41	1.48	.33	1.46	.32	1.44	.23	1.42	.21	N/A	N/A
39	1.54	.44	1.50	.36	1.46	.33	1.44	.32	1.42	.23	N/A	N/A
40	1.57	.44	1.50	.41	1.48	.33	1.46	.32	1.44	.23	N/A	N/A
41	1.59	.49	1.54	.44	1.50	.36	1.48	.33	1.44	.32	N/A	N/A
42	1.61	.52	1.57	.44	1.50	.41	1.48	.36	1.46	.32	N/A	N/A
43	1.63	.53	1.59	.49	1.54	.44	1.50	.36	1.48	.33	N/A	N/A
44	1.69	.55	1.61	.52	1.57	.44	1.54	.41	1.48	.33	N/A	N/A
45	1.74	.57	1.61	.53	1.59	.49	1.54	.44	1.50	.36	N/A	N/A
46	1.76	.60	1.69	.55	1.59	.52	1.57	.44	1.50	.41	N/A	N/A
47	1.78	.63	1.74	.57	1.61	.53	1.59	.49	1.54	.44	N/A	N/A
48	1.84	.68	1.76	.60	1.63	.55	1.61	.52	1.57	.44	N/A	N/A
49	1.88	.74	1.78	.63	1.69	.55	1.63	.53	1.59	.49	N/A	N/A
50	1.95	.81	1.84	.65	1.74	.57	1.63	.55	1.59	.52	N/A	N/A
51	1.99	.86	1.86	.68	1.76	.63	1.69	.57	1.61	.53	N/A	N/A
52	2.03	.92	1.88	.81	1.78	.65	1.74	.60	1.63	.55	N/A	N/A
53	2.05	.96	1.99	.85	1.86	.68	1.78	.63	1.69	.57	N/A	N/A
54	2.12	.98	2.01	.86	1.88	.74	1.84	.65	1.74	.60	N/A	N/A
55	2.20	1.04	2.03	.93	1.95	.81	1.86	.68	1.76	.63	N/A	N/A
56	2.25	1.09	2.10	.98	2.01	.86	1.88	.81	1.84	.65	N/A	N/A
57	2.33	1.18	2.20	1.04	2.05	.93	1.99	.86	1.86	.68	N/A	N/A
58	2.44	1.28	2.25	1.09	2.10	.98	2.03	.92	1.95	.81	N/A	N/A
59	2.50	1.41	2.33	1.17	2.14	1.04	2.10	.96	1.99	.85	N/A	N/A
60	2.59	1.46	2.39	1.24	2.22	1.08	2.12	1.02	2.03	.92	N/A	N/A
61	2.73	1.57	2.50	1.34	2.33	1.17	2.22	1.08	2.10	.96	N/A	N/A
62	2.80	1.62	2.61	1.46	2.44	1.28	2.33	1.17	2.14	1.02	N/A	N/A
63	2.97	1.78	2.73	1.56	2.52	1.34	2.39	1.24	2.25	1.08	N/A	N/A
64	3.07	1.89	2.80	1.61	2.61	1.46	2.50	1.30	2.33	1.13	N/A	N/A
65	3.24	2.03	2.95	1.73	2.73	1.56	2.59	1.45	2.39	1.24	N/A	N/A
66	3.41	2.25	3.12	2.00	2.88	1.70	2.76	1.57	2.54	1.41	N/A	N/A
67	3.67	2.51	3.33	2.14	3.07	1.89	2.95	1.73	2.71	1.50	N/A	N/A
68	3.90	2.74	3.54	2.37	3.26	2.05	3.07	1.89	2.84	1.62	N/A	N/A
69	4.16	2.97	3.73	2.55	3.41	2.25	3.26	2.05	2.99	1.78	N/A	N/A
70	4.41	3.22	3.97	2.78	3.60	2.45	3.39	2.23	3.12	1.94	N/A	N/A
71	4.77	3.59	4.28	3.10	3.90	2.74	3.67	2.51	3.37	2.21	N/A	N/A
72	5.15	3.96	4.60	3.42	4.22	3.05	3.97	2.75	3.60	2.45	N/A	N/A
73	5.54	4.34	4.94	3.79	4.50	3.31	4.24	3.06	3.84	2.66	N/A	N/A
74	5.88	4.76	5.28	4.07	4.79	3.60	4.50	3.31	4.05	2.89	N/A	N/A
75	6.32	5.09	5.62	4.44	5.07	3.91	4.77	3.59	4.33	3.10	N/A	N/A
76	6.89	5.72	6.15	4.95	5.54	4.35	5.17	4.00	4.73	3.52	N/A	N/A
77	7.53	6.34	6.68	5.51	6.02	4.81	5.64	4.44	5.07	3.86	N/A	N/A
78	8.15	6.93	7.21	6.05	6.45	5.29	6.07	4.84	5.45	4.27	N/A	N/A
79	8.72	7.57	7.74	6.58	6.94	5.75	6.47	5.29	5.81	4.60	N/A	N/A
80	9.36	8.17	8.25	7.12	7.40	6.22	6.92	5.72	6.17	5.03	N/A	N/A
81	10.10	8.90	8.91	7.75	8.06	6.77	7.45	6.28	6.66	5.51	N/A	N/A
82	10.88	9.74	9.65	8.41	8.59	7.34	7.96	6.77	7.17	5.95	N/A	N/A
83	11.65	10.44	10.27	9.12	9.17	7.97	8.57	7.33	7.62	6.40	N/A	N/A
84	12.41	11.24	10.91	9.75	9.74	8.59	9.10	7.86	8.10	6.90	N/A	N/A
85	N/A	12.01	N/A	10.39	N/A	9.15	N/A	8.38	N/A	7.33	N/A	N/A
86	N/A	12.75	N/A	11.11	N/A	9.74	N/A	8.91	N/A	7.83	N/A	N/A
87	N/A	13.55	N/A	11.74	N/A	10.29	N/A	9.44	N/A	8.30	N/A	N/A
88	N/A	14.31	N/A	12.42	N/A	10.89	N/A	9.99	N/A	8.78	N/A	N/A
89	N/A	15.07	N/A	13.06	N/A	11.48	N/A	10.55	N/A	9.22	N/A	N/A
90	N/A	15.83	N/A	13.77	N/A	12.02	N/A	11.11	N/A	9.74	N/A	N/A
91	N/A	16.13	N/A	14.03	N/A	12.24	N/A	11.32	N/A	9.88	N/A	N/A
92	N/A	16.45	N/A	14.26	N/A	12.53	N/A	11.50	N/A	10.04	N/A	N/A
93	N/A	16.73	N/A	14.54	N/A	12.75	N/A	11.74	N/A	10.28	N/A	N/A
94	N/A	17.05	N/A	14.79	N/A	13.02	N/A	11.96	N/A	10.44	N/A	N/A
95	N/A	17.38	N/A	15.07	N/A	13.25	N/A	12.18	N/A	10.63	N/A	N/A
96	N/A	17.49	N/A	15.18	N/A	13.29	N/A	12.22	N/A	10.72	N/A	N/A
97	N/A	17.54	N/A	15.27	N/A	13.37	N/A	12.32	N/A	10.79	N/A	N/A
98	N/A	17.64	N/A	15.35	N/A	13.47	N/A	12.40	N/A	10.84	N/A	N/A
99	N/A	17.74	N/A	15.45	N/A	13.55	N/A	12.49	N/A	10.89	N/A	N/A
100	N/A	17.86	N/A	15.51	N/A	13.62	N/A	12.53	N/A	10.95	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 2 Rates
Monthly Premium Rates
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	1.84	.65	1.76	.57	1.69	.53	1.61	.52	1.57	.44	N/A	N/A
46	1.88	.74	1.78	.63	1.74	.55	1.63	.53	1.59	.49	N/A	N/A
47	1.95	.81	1.84	.65	1.76	.57	1.69	.55	1.61	.52	N/A	N/A
48	2.01	.85	1.86	.68	1.78	.60	1.74	.57	1.63	.53	N/A	N/A
49	2.03	.92	1.95	.74	1.84	.65	1.76	.60	1.69	.55	N/A	N/A
50	2.10	.93	1.99	.81	1.86	.68	1.78	.63	1.74	.55	N/A	N/A
51	2.14	.98	2.01	.86	1.88	.74	1.84	.65	1.76	.57	N/A	N/A
52	2.20	1.04	2.05	.93	1.99	.81	1.88	.68	1.78	.63	N/A	N/A
53	2.25	1.09	2.12	.96	2.01	.86	1.95	.81	1.84	.65	N/A	N/A
54	2.33	1.17	2.14	1.02	2.03	.92	1.99	.85	1.86	.68	N/A	N/A
55	2.39	1.24	2.22	1.04	2.10	.93	2.01	.86	1.88	.74	N/A	N/A
56	2.50	1.34	2.29	1.13	2.14	1.02	2.10	.93	1.99	.85	N/A	N/A
57	2.61	1.46	2.39	1.24	2.22	1.08	2.14	.98	2.03	.86	N/A	N/A
58	2.73	1.56	2.50	1.34	2.33	1.13	2.22	1.08	2.10	.93	N/A	N/A
59	2.80	1.62	2.59	1.45	2.39	1.24	2.29	1.13	2.12	.98	N/A	N/A
60	2.95	1.77	2.71	1.50	2.50	1.30	2.37	1.18	2.20	1.04	N/A	N/A
61	3.07	1.89	2.80	1.61	2.59	1.46	2.50	1.30	2.29	1.13	N/A	N/A
62	3.26	2.05	2.97	1.77	2.73	1.56	2.59	1.45	2.39	1.18	N/A	N/A
63	3.39	2.23	3.07	1.89	2.84	1.62	2.73	1.50	2.50	1.30	N/A	N/A
64	3.58	2.41	3.26	2.03	2.97	1.77	2.80	1.61	2.59	1.45	N/A	N/A
65	3.73	2.53	3.37	2.21	3.07	1.89	2.97	1.73	2.71	1.50	N/A	N/A
66	4.05	2.85	3.67	2.47	3.33	2.13	3.12	2.00	2.88	1.62	N/A	N/A
67	4.41	3.26	3.97	2.75	3.58	2.41	3.37	2.21	3.07	1.88	N/A	N/A
68	4.77	3.54	4.26	3.06	3.84	2.66	3.63	2.45	3.29	2.10	N/A	N/A
69	5.07	3.91	4.54	3.33	4.07	2.89	3.86	2.66	3.52	2.30	N/A	N/A
70	5.45	4.24	4.84	3.68	4.35	3.22	4.07	2.95	3.71	2.51	N/A	N/A
71	6.02	4.79	5.34	4.16	4.79	3.59	4.50	3.29	4.01	2.79	N/A	N/A
72	6.62	5.37	5.83	4.60	5.24	4.00	4.88	3.68	4.35	3.11	N/A	N/A
73	7.17	5.95	6.34	5.09	5.64	4.44	5.28	4.06	4.75	3.52	N/A	N/A
74	7.74	6.56	6.87	5.64	6.07	4.84	5.66	4.47	5.05	3.84	N/A	N/A
75	8.32	7.14	7.32	6.14	6.56	5.32	6.07	4.84	5.39	4.23	N/A	N/A
76	9.19	7.97	8.13	6.90	7.17	5.95	6.66	5.45	5.88	4.73	N/A	N/A
77	10.01	8.83	8.83	7.62	7.81	6.61	7.23	6.05	6.41	5.24	N/A	N/A
78	10.91	9.74	9.63	8.37	8.40	7.22	7.83	6.65	6.92	5.72	N/A	N/A
79	11.78	10.55	10.29	9.12	9.12	7.86	8.38	7.20	7.40	6.17	N/A	N/A
80	12.65	11.42	11.03	9.83	9.72	8.57	8.95	7.78	7.93	6.70	N/A	N/A
81	13.69	12.49	11.99	10.79	10.50	9.27	9.74	8.58	8.59	7.33	N/A	N/A
82	14.77	13.57	12.94	11.69	11.31	10.09	10.44	9.26	9.19	7.97	N/A	N/A
83	15.85	14.64	13.81	12.61	12.12	10.89	11.18	9.96	9.78	8.62	N/A	N/A
84	16.93	15.71	14.75	13.55	12.94	11.69	11.90	10.72	10.40	9.22	N/A	N/A
85	N/A	16.77	N/A	14.46	N/A	12.50	N/A	11.46	N/A	9.88	N/A	N/A
86	N/A	17.85	N/A	15.37	N/A	13.29	N/A	12.18	N/A	10.51	N/A	N/A
87	N/A	18.93	N/A	16.31	N/A	14.10	N/A	12.95	N/A	11.15	N/A	N/A
88	N/A	20.03	N/A	17.22	N/A	14.94	N/A	13.62	N/A	11.74	N/A	N/A
89	N/A	21.03	N/A	18.13	N/A	15.71	N/A	14.32	N/A	12.40	N/A	N/A
90	N/A	22.12	N/A	19.09	N/A	16.47	N/A	15.08	N/A	13.02	N/A	N/A
91	N/A	22.53	N/A	19.44	N/A	16.85	N/A	15.43	N/A	13.27	N/A	N/A
92	N/A	23.00	N/A	19.78	N/A	17.12	N/A	15.71	N/A	13.55	N/A	N/A
93	N/A	23.38	N/A	20.16	N/A	17.48	N/A	15.99	N/A	13.77	N/A	N/A
94	N/A	23.86	N/A	20.58	N/A	17.74	N/A	16.28	N/A	14.03	N/A	N/A
95	N/A	24.23	N/A	20.89	N/A	18.07	N/A	16.56	N/A	14.26	N/A	N/A
96	N/A	24.41	N/A	21.03	N/A	18.15	N/A	16.63	N/A	14.32	N/A	N/A
97	N/A	24.54	N/A	21.13	N/A	18.27	N/A	16.73	N/A	14.46	N/A	N/A
98	N/A	24.71	N/A	21.29	N/A	18.39	N/A	16.88	N/A	14.52	N/A	N/A
99	N/A	24.80	N/A	21.40	N/A	18.54	N/A	16.96	N/A	14.62	N/A	N/A
100	N/A	24.96	N/A	21.55	N/A	18.59	N/A	17.01	N/A	14.74	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 3 Rates
Monthly Premium Rates
Maximum Benefit = $7,200 per $300 Monthly Benefit
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	34.81	2.50	34.47	2.13	34.21	1.93	34.07	1.70	33.76	1.45	N/A	N/A
26	35.00	2.70	34.72	2.37	34.32	2.07	34.21	1.93	33.90	1.57	N/A	N/A
27	35.17	2.94	34.92	2.58	34.49	2.26	34.30	2.00	34.10	1.73	N/A	N/A
28	35.48	3.21	35.06	2.79	34.72	2.37	34.47	2.15	34.24	1.94	N/A	N/A
29	35.68	3.39	35.20	2.97	34.86	2.58	34.61	2.35	34.32	2.07	N/A	N/A
30	35.85	3.64	35.48	3.21	35.00	2.73	34.81	2.51	34.47	2.15	N/A	N/A
31	36.22	3.95	35.74	3.43	35.17	2.97	35.00	2.73	34.72	2.37	N/A	N/A
32	36.50	4.28	35.91	3.70	35.51	3.26	35.17	2.97	34.92	2.58	N/A	N/A
33	36.90	4.51	36.27	4.06	35.74	3.43	35.48	3.21	35.06	2.79	N/A	N/A
34	37.15	4.83	36.53	4.34	35.91	3.70	35.68	3.39	35.20	2.97	N/A	N/A
35	37.54	5.13	36.84	4.51	36.22	3.95	35.85	3.64	35.48	3.15	N/A	N/A
36	37.91	5.56	37.15	4.89	36.50	4.28	36.22	3.92	35.74	3.39	N/A	N/A
37	38.31	5.99	37.57	5.21	36.84	4.51	36.44	4.14	35.88	3.66	N/A	N/A
38	38.70	6.37	37.94	5.64	37.15	4.83	36.81	4.43	36.22	3.92	N/A	N/A
39	39.13	6.86	38.31	5.99	37.54	5.13	37.01	4.77	36.41	4.12	N/A	N/A
40	39.52	7.25	38.64	6.34	37.80	5.41	37.32	5.04	36.64	4.40	N/A	N/A
41	40.00	7.77	39.07	6.77	38.25	5.89	37.71	5.35	36.98	4.71	N/A	N/A
42	40.59	8.27	39.52	7.25	38.62	6.29	38.02	5.69	37.29	5.04	N/A	N/A
43	41.02	8.79	39.97	7.75	38.98	6.69	38.39	6.06	37.69	5.32	N/A	N/A
44	41.58	9.28	40.40	8.17	39.35	7.08	38.73	6.44	37.97	5.64	N/A	N/A
45	42.12	9.76	40.87	8.58	39.75	7.49	39.13	6.86	38.31	5.95	N/A	N/A
46	42.77	10.45	41.41	9.18	40.23	7.99	39.55	7.33	38.67	6.34	N/A	N/A
47	43.41	11.13	42.03	9.70	40.68	8.43	39.97	7.75	39.07	6.76	N/A	N/A
48	44.04	11.76	42.60	10.25	41.24	8.90	40.54	8.19	39.41	7.14	N/A	N/A
49	44.66	12.42	43.13	10.83	41.67	9.42	40.93	8.62	39.86	7.54	N/A	N/A
50	45.31	13.01	43.73	11.42	42.23	9.86	41.35	9.04	40.23	7.99	N/A	N/A
51	46.15	13.83	44.43	12.17	42.79	10.47	42.00	9.70	40.71	8.47	N/A	N/A
52	47.11	14.78	45.17	12.90	43.47	11.15	42.63	10.25	41.27	8.94	N/A	N/A
53	47.96	15.61	45.93	13.63	44.07	11.81	43.19	10.87	41.75	9.50	N/A	N/A
54	48.75	16.52	46.69	14.38	44.74	12.45	43.81	11.53	42.34	10.03	N/A	N/A
55	49.63	17.33	47.42	15.11	45.36	13.07	44.40	12.13	42.85	10.47	N/A	N/A
56	51.04	18.67	48.64	16.25	46.44	14.11	45.31	12.98	43.64	11.41	N/A	N/A
57	52.39	20.06	49.71	17.38	47.42	15.11	46.24	13.89	44.43	12.17	N/A	N/A
58	53.75	21.40	50.90	18.54	48.47	16.20	47.17	14.83	45.28	12.95	N/A	N/A
59	55.13	22.77	52.05	19.67	49.49	17.25	48.05	15.77	46.04	13.69	N/A	N/A
60	56.49	24.11	53.16	20.89	50.50	18.21	49.01	16.66	46.83	14.48	N/A	N/A
61	58.75	26.11	55.13	22.56	52.31	19.66	50.53	18.02	48.30	15.67	N/A	N/A
62	60.92	28.09	57.00	24.14	53.92	21.17	52.20	19.31	49.63	16.82	N/A	N/A
63	63.18	30.03	58.94	25.86	55.70	22.56	53.75	20.65	51.07	17.97	N/A	N/A
64	65.35	32.01	60.89	27.46	57.33	24.01	55.41	22.02	52.42	19.05	N/A	N/A
65	67.55	33.93	62.75	29.22	59.03	25.44	56.91	23.31	53.83	20.27	N/A	N/A
66	71.62	37.98	66.31	32.64	62.05	28.46	59.70	26.11	56.23	22.61	N/A	N/A
67	75.63	42.01	69.78	36.16	65.21	31.48	62.47	28.93	58.66	25.02	N/A	N/A
68	79.67	46.00	73.26	39.57	68.09	34.50	65.32	31.59	61.03	27.38	N/A	N/A
69	83.70	50.02	76.70	43.05	71.20	37.57	68.06	34.39	63.40	29.79	N/A	N/A
70	87.80	54.04	80.20	46.58	74.22	40.62	70.83	37.15	65.80	32.16	N/A	N/A
71	94.43	60.67	85.99	52.32	79.24	45.50	75.49	41.72	69.78	36.14	N/A	N/A
72	101.09	67.32	91.78	57.99	84.27	50.51	80.14	46.42	73.74	39.94	N/A	N/A
73	107.73	73.99	97.51	63.64	89.35	55.59	84.66	50.97	77.69	43.90	N/A	N/A
74	114.45	80.57	103.18	69.41	94.37	60.53	89.35	55.53	81.64	47.81	N/A	N/A
75	121.05	87.26	109.03	75.09	99.46	65.52	93.95	60.16	85.57	51.68	N/A	N/A
76	131.58	97.65	118.03	84.18	107.22	73.42	101.18	67.32	91.81	57.89	N/A	N/A
77	142.06	108.24	127.04	93.17	115.15	81.26	108.40	74.52	97.93	64.09	N/A	N/A
78	152.53	118.61	136.04	102.21	122.97	89.10	115.63	81.76	104.20	70.32	N/A	N/A
79	163.00	129.06	145.08	111.23	130.93	97.02	122.86	88.96	110.35	76.48	N/A	N/A
80	173.48	139.64	154.06	120.22	138.73	104.88	130.03	96.23	116.54	82.70	N/A	N/A
81	186.52	152.71	165.40	131.55	148.55	114.73	139.09	105.18	124.33	90.48	N/A	N/A
82	199.56	165.74	176.61	142.71	158.43	124.50	148.15	114.17	132.06	98.22	N/A	N/A
83	212.67	178.86	187.91	154.04	168.23	134.33	157.13	123.20	139.83	105.96	N/A	N/A
84	225.74	191.93	199.14	165.27	178.03	144.17	166.11	132.26	147.56	113.73	N/A	N/A
85	N/A	204.98	N/A	176.58	N/A	154.00	N/A	141.29	N/A	121.51	N/A	N/A
86	N/A	218.09	N/A	187.88	N/A	163.86	N/A	150.24	N/A	129.20	N/A	N/A
87	N/A	231.19	N/A	199.07	N/A	173.66	N/A	159.27	N/A	136.95	N/A	N/A
88	N/A	244.23	N/A	210.43	N/A	183.49	N/A	168.27	N/A	144.72	N/A	N/A
89	N/A	257.34	N/A	221.64	N/A	193.40	N/A	177.32	N/A	152.44	N/A	N/A
90	N/A	270.43	N/A	232.92	N/A	203.16	N/A	186.31	N/A	160.19	N/A	N/A
91	N/A	275.74	N/A	237.46	N/A	207.12	N/A	189.91	N/A	163.27	N/A	N/A
92	N/A	280.90	N/A	241.98	N/A	211.02	N/A	193.55	N/A	166.45	N/A	N/A
93	N/A	286.12	N/A	246.52	N/A	214.95	N/A	197.11	N/A	169.54	N/A	N/A
94	N/A	291.32	N/A	251.08	N/A	218.92	N/A	200.75	N/A	172.66	N/A	N/A
95	N/A	296.58	N/A	255.51	N/A	222.79	N/A	204.38	N/A	175.72	N/A	N/A
96	N/A	298.41	N/A	257.01	N/A	224.12	N/A	205.52	N/A	176.74	N/A	N/A
97	N/A	300.07	N/A	258.57	N/A	225.45	N/A	206.76	N/A	177.74	N/A	N/A
98	N/A	301.83	N/A	259.99	N/A	226.73	N/A	207.95	N/A	178.86	N/A	N/A
99	N/A	303.55	N/A	261.52	N/A	228.07	N/A	209.17	N/A	179.94	N/A	N/A
100	N/A	305.33	N/A	262.99	N/A	229.36	N/A	210.43	N/A	180.95	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 3 Rates
Monthly Premium Rates
Maximum Benefit = $10,800 per $300 Monthly Benefit
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	36.13	3.48	35.60	2.99	35.20	2.69	35.00	2.37	34.78	2.13	N/A	N/A
26	36.33	3.79	35.85	3.29	35.51	2.85	35.17	2.66	34.95	2.30	N/A	N/A
27	36.64	4.08	36.19	3.63	35.76	3.11	35.48	2.83	35.12	2.50	N/A	N/A
28	37.01	4.40	36.41	3.84	35.91	3.39	35.68	2.99	35.34	2.70	N/A	N/A
29	37.32	4.71	36.64	4.08	36.25	3.64	35.85	3.26	35.54	2.85	N/A	N/A
30	37.63	5.04	36.98	4.38	36.44	3.84	36.16	3.48	35.74	3.06	N/A	N/A
31	38.02	5.41	37.35	4.71	36.84	4.14	36.41	3.79	35.91	3.36	N/A	N/A
32	38.50	5.95	37.71	5.11	37.15	4.50	36.81	4.08	36.25	3.64	N/A	N/A
33	38.90	6.34	38.11	5.41	37.46	4.83	37.01	4.38	36.50	3.92	N/A	N/A
34	39.38	6.76	38.45	5.91	37.80	5.13	37.32	4.68	36.84	4.12	N/A	N/A
35	39.86	7.18	38.84	6.29	38.11	5.53	37.63	4.97	37.04	4.40	N/A	N/A
36	40.34	7.78	39.38	6.72	38.56	5.99	37.99	5.35	37.37	4.77	N/A	N/A
37	40.93	8.35	39.89	7.18	39.01	6.37	38.39	5.79	37.77	5.11	N/A	N/A
38	41.50	8.90	40.28	7.71	39.41	6.77	38.73	6.12	38.02	5.40	N/A	N/A
39	42.03	9.47	40.73	8.19	39.86	7.18	39.21	6.54	38.39	5.79	N/A	N/A
40	42.63	10.07	41.33	8.72	40.25	7.65	39.58	6.97	38.73	6.12	N/A	N/A
41	43.33	10.77	41.95	9.28	40.73	8.19	40.03	7.39	39.24	6.58	N/A	N/A
42	44.04	11.42	42.54	9.86	41.35	8.75	40.59	7.99	39.60	7.04	N/A	N/A
43	44.69	12.13	43.10	10.47	41.95	9.22	41.02	8.43	40.03	7.39	N/A	N/A
44	45.39	12.85	43.78	11.05	42.43	9.75	41.58	8.90	40.54	7.91	N/A	N/A
45	46.10	13.55	44.37	11.70	42.96	10.35	42.03	9.42	40.93	8.35	N/A	N/A
46	47.00	14.38	45.11	12.48	43.64	10.99	42.68	10.07	41.44	8.86	N/A	N/A
47	47.93	15.24	45.90	13.22	44.32	11.68	43.22	10.72	42.00	9.42	N/A	N/A
48	48.72	16.12	46.63	13.98	44.91	12.33	43.90	11.19	42.54	9.86	N/A	N/A
49	49.60	16.96	47.37	14.78	45.56	12.98	44.43	11.81	43.05	10.41	N/A	N/A
50	50.45	17.89	48.10	15.49	46.27	13.67	45.08	12.48	43.61	10.97	N/A	N/A
51	51.63	19.03	49.17	16.52	47.17	14.56	45.90	13.25	44.32	11.68	N/A	N/A
52	52.84	20.19	50.22	17.60	48.05	15.48	46.69	14.03	45.05	12.42	N/A	N/A
53	53.95	21.37	51.18	18.53	48.84	16.25	47.48	14.95	45.76	13.01	N/A	N/A
54	55.16	22.56	52.20	19.60	49.74	17.25	48.36	15.76	46.44	13.74	N/A	N/A
55	56.32	23.74	53.21	20.59	50.70	18.06	49.17	16.52	47.14	14.48	N/A	N/A
56	58.12	25.44	54.79	22.12	52.00	19.44	50.39	17.74	48.16	15.55	N/A	N/A
57	59.87	27.27	56.26	23.69	53.32	20.75	51.66	19.03	49.29	16.63	N/A	N/A
58	61.65	29.03	57.84	25.24	54.76	22.08	52.90	20.20	50.36	17.69	N/A	N/A
59	63.38	30.78	59.45	26.71	56.09	23.41	54.14	21.45	51.46	18.82	N/A	N/A
60	65.24	32.57	60.92	28.32	57.48	24.72	55.44	22.68	52.54	19.90	N/A	N/A
61	68.06	35.13	63.38	30.51	59.65	26.71	57.50	24.51	54.37	21.45	N/A	N/A
62	70.83	37.72	65.97	32.80	61.79	28.67	59.54	26.31	56.20	23.10	N/A	N/A
63	73.71	40.26	68.43	35.01	64.02	30.66	61.60	28.10	58.10	24.66	N/A	N/A
64	76.48	42.79	70.86	37.29	66.20	32.60	63.60	29.90	59.87	26.21	N/A	N/A
65	79.41	45.41	73.40	39.51	68.46	34.58	65.63	31.73	61.71	27.76	N/A	N/A
66	84.69	50.78	78.08	44.21	72.58	38.64	69.36	35.48	64.98	31.08	N/A	N/A
67	90.11	56.17	82.77	48.78	76.59	42.72	73.14	39.22	68.40	34.31	N/A	N/A
68	95.47	61.58	87.43	53.49	80.77	46.75	76.93	42.87	71.65	37.72	N/A	N/A
69	100.87	66.89	92.14	58.12	84.89	50.86	80.63	46.63	75.01	40.99	N/A	N/A
70	106.29	72.15	96.77	62.76	88.95	54.90	84.38	50.38	78.28	44.33	N/A	N/A
71	115.12	81.00	104.48	70.49	95.64	61.65	90.56	56.46	83.79	49.70	N/A	N/A
72	123.96	89.80	112.13	78.08	102.36	68.28	96.69	62.62	89.29	55.17	N/A	N/A
73	132.77	98.65	119.90	85.75	109.05	74.95	102.87	68.72	94.74	60.58	N/A	N/A
74	141.69	107.42	127.55	93.34	115.80	81.64	109.03	74.92	100.22	66.07	N/A	N/A
75	150.41	116.20	135.25	101.03	122.49	88.33	115.18	80.93	105.64	71.43	N/A	N/A
76	164.39	130.19	147.31	113.12	133.16	98.94	124.89	90.71	114.25	80.13	N/A	N/A
77	178.33	144.15	159.45	125.21	143.75	109.45	134.58	100.39	122.86	88.64	N/A	N/A
78	192.28	158.07	171.62	137.39	154.31	120.11	144.32	110.08	131.41	97.24	N/A	N/A
79	206.20	172.05	183.76	149.51	164.92	130.74	154.03	119.90	139.97	105.75	N/A	N/A
80	220.23	186.05	195.78	161.65	175.54	141.31	163.82	129.60	148.55	114.38	N/A	N/A
81	237.68	203.44	210.97	176.74	188.73	154.57	175.94	141.74	159.31	125.10	N/A	N/A
82	255.13	220.81	226.10	191.93	202.05	167.82	187.99	153.83	170.09	135.83	N/A	N/A
83	272.49	238.31	241.29	207.12	215.26	181.07	200.21	166.00	180.71	146.51	N/A	N/A
84	289.93	255.75	256.37	222.28	228.53	194.27	212.30	178.09	191.49	157.27	N/A	N/A
85	N/A	273.20	N/A	237.41	N/A	207.51	N/A	190.23	N/A	167.98	N/A	N/A
86	N/A	290.62	N/A	252.53	N/A	220.78	N/A	202.45	N/A	178.73	N/A	N/A
87	N/A	308.05	N/A	267.65	N/A	234.07	N/A	214.58	N/A	189.43	N/A	N/A
88	N/A	325.49	N/A	282.88	N/A	247.31	N/A	226.73	N/A	200.17	N/A	N/A
89	N/A	342.97	N/A	297.99	N/A	260.57	N/A	238.85	N/A	210.91	N/A	N/A
90	N/A	360.36	N/A	313.11	N/A	273.81	N/A	251.08	N/A	221.64	N/A	N/A
91	N/A	367.35	N/A	319.19	N/A	279.05	N/A	255.89	N/A	225.87	N/A	N/A
92	N/A	374.30	N/A	325.25	N/A	284.38	N/A	260.72	N/A	230.12	N/A	N/A
93	N/A	381.24	N/A	331.32	N/A	289.66	N/A	265.56	N/A	234.48	N/A	N/A
94	N/A	388.19	N/A	337.39	N/A	294.93	N/A	270.43	N/A	238.81	N/A	N/A
95	N/A	395.22	N/A	343.42	N/A	300.27	N/A	275.26	N/A	243.03	N/A	N/A
96	N/A	397.59	N/A	345.40	N/A	302.06	N/A	276.84	N/A	244.47	N/A	N/A
97	N/A	399.81	N/A	347.41	N/A	303.79	N/A	278.53	N/A	245.88	N/A	N/A
98	N/A	402.22	N/A	349.50	N/A	305.55	N/A	280.18	N/A	247.37	N/A	N/A
99	N/A	404.56	N/A	351.59	N/A	307.35	N/A	281.75	N/A	248.82	N/A	N/A
100	N/A	406.86	N/A	353.61	N/A	309.12	N/A	283.36	N/A	250.16	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 3 Rates
Monthly Premium Rates
Maximum Benefit = $14,400 per $300 Monthly Benefit
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	36.98	4.06	36.41	3.48	35.96	3.11	35.76	2.79	35.48	2.45	N/A	N/A
26	37.32	4.38	36.81	3.84	36.27	3.36	35.96	3.06	35.68	2.69	N/A	N/A
27	37.69	4.71	37.04	4.12	36.53	3.64	36.25	3.29	35.82	2.85	N/A	N/A
28	37.99	5.11	37.35	4.43	36.92	3.95	36.50	3.54	36.13	3.06	N/A	N/A
29	38.39	5.53	37.69	4.77	37.15	4.14	36.81	3.79	36.25	3.29	N/A	N/A
30	38.73	5.89	37.97	5.08	37.37	4.43	37.01	4.07	36.44	3.48	N/A	N/A
31	39.24	6.34	38.45	5.56	37.77	4.83	37.35	4.40	36.84	3.84	N/A	N/A
32	39.80	6.86	38.90	5.95	38.17	5.20	37.71	4.77	37.09	4.12	N/A	N/A
33	40.28	7.34	39.29	6.37	38.56	5.64	37.99	5.08	37.35	4.40	N/A	N/A
34	40.73	7.78	39.80	6.77	38.98	5.99	38.39	5.41	37.69	4.71	N/A	N/A
35	41.33	8.35	40.23	7.25	39.29	6.37	38.73	5.79	37.97	5.04	N/A	N/A
36	41.98	8.94	40.73	7.78	39.86	6.90	39.21	6.29	38.39	5.41	N/A	N/A
37	42.60	9.60	41.35	8.42	40.28	7.35	39.60	6.69	38.81	5.89	N/A	N/A
38	43.25	10.31	41.95	8.91	40.76	7.82	40.20	7.18	39.15	6.21	N/A	N/A
39	43.90	10.92	42.43	9.50	41.35	8.42	40.62	7.65	39.55	6.58	N/A	N/A
40	44.60	11.60	43.05	10.12	41.83	8.86	41.02	8.06	39.97	7.04	N/A	N/A
41	45.36	12.42	43.78	10.83	42.43	9.50	41.64	8.72	40.54	7.50	N/A	N/A
42	46.24	13.25	44.43	11.54	43.10	10.13	42.23	9.22	40.96	8.03	N/A	N/A
43	47.06	14.03	45.14	12.18	43.64	10.76	42.77	9.86	41.44	8.51	N/A	N/A
44	47.93	14.95	45.84	12.95	44.32	11.41	43.36	10.41	41.98	9.00	N/A	N/A
45	48.69	15.77	46.58	13.63	44.91	11.90	43.92	10.99	42.43	9.55	N/A	N/A
46	49.71	16.77	47.42	14.48	45.70	12.66	44.66	11.74	43.10	10.19	N/A	N/A
47	50.78	17.78	48.30	15.35	46.46	13.55	45.36	12.45	43.73	10.77	N/A	N/A
48	51.74	18.82	49.20	16.24	47.26	14.35	46.07	13.14	44.32	11.42	N/A	N/A
49	52.82	19.87	50.02	17.10	47.99	15.06	46.78	13.82	44.91	11.90	N/A	N/A
50	53.83	20.89	50.95	18.02	48.75	15.83	47.51	14.56	45.51	12.54	N/A	N/A
51	55.16	22.21	52.14	19.19	49.74	16.89	48.47	15.49	46.41	13.42	N/A	N/A
52	56.52	23.59	53.27	20.35	50.81	17.92	49.43	16.49	47.26	14.27	N/A	N/A
53	57.93	24.98	54.48	21.51	51.88	18.91	50.36	17.46	48.02	15.11	N/A	N/A
54	59.23	26.36	55.70	22.68	52.87	19.90	51.32	18.38	48.84	15.96	N/A	N/A
55	60.58	27.68	56.85	23.90	53.92	20.97	52.31	19.34	49.66	16.77	N/A	N/A
56	62.70	29.79	58.66	25.68	55.50	22.56	53.69	20.76	50.95	18.05	N/A	N/A
57	64.76	31.80	60.44	27.44	57.08	24.09	55.13	22.21	52.31	19.31	N/A	N/A
58	66.88	33.93	62.30	29.31	58.58	25.66	56.60	23.69	53.55	20.59	N/A	N/A
59	68.99	35.98	64.02	31.08	60.19	27.23	58.10	25.10	54.85	21.87	N/A	N/A
60	71.05	38.01	65.80	32.88	61.71	28.78	59.54	26.53	56.09	23.10	N/A	N/A
61	74.36	41.06	68.71	35.52	64.28	31.06	61.79	28.66	58.24	24.88	N/A	N/A
62	77.63	44.06	71.53	38.01	66.79	33.30	64.22	30.67	60.27	26.73	N/A	N/A
63	80.88	47.14	74.44	40.64	69.33	35.58	66.54	32.86	62.39	28.57	N/A	N/A
64	84.18	50.11	77.27	43.25	71.87	37.84	68.94	34.91	64.51	30.44	N/A	N/A
65	87.40	53.12	80.14	45.90	74.39	40.14	71.31	37.00	66.54	32.28	N/A	N/A
66	93.70	59.46	85.57	51.24	79.10	44.79	75.63	41.38	70.43	36.16	N/A	N/A
67	99.93	65.66	91.04	56.75	83.81	49.54	80.06	45.71	74.22	39.94	N/A	N/A
68	106.23	71.87	96.35	62.02	88.61	54.25	84.32	50.02	78.03	43.73	N/A	N/A
69	112.47	78.15	101.83	67.44	93.33	58.96	88.70	54.37	81.87	47.53	N/A	N/A
70	118.68	84.32	107.22	72.86	98.02	63.64	93.10	58.76	85.68	51.35	N/A	N/A
71	128.93	94.59	116.03	81.64	105.75	71.38	100.27	65.81	91.95	57.59	N/A	N/A
72	139.15	104.79	124.92	90.48	113.51	79.08	107.39	72.99	98.24	63.89	N/A	N/A
73	149.45	114.93	133.78	99.32	121.31	86.77	114.48	80.07	104.51	70.06	N/A	N/A
74	159.53	125.10	142.62	108.22	129.01	94.55	121.59	87.12	110.75	76.28	N/A	N/A
75	169.84	135.33	151.51	117.00	136.78	102.22	128.82	94.18	117.10	82.49	N/A	N/A
76	186.10	151.55	165.52	130.99	149.06	114.49	140.02	105.54	126.95	92.46	N/A	N/A
77	202.33	167.82	179.61	145.06	161.39	126.82	151.37	116.84	136.83	102.32	N/A	N/A
78	218.54	184.06	193.64	159.13	173.62	139.01	162.72	128.16	146.83	112.28	N/A	N/A
79	234.85	200.27	207.75	173.18	185.84	151.33	173.99	139.46	156.68	122.15	N/A	N/A
80	251.06	216.43	221.70	187.20	198.15	163.58	185.33	150.77	166.59	132.03	N/A	N/A
81	271.33	236.82	239.29	204.70	213.48	178.89	199.39	164.89	178.95	144.37	N/A	N/A
82	291.69	257.14	256.76	222.28	228.81	194.26	213.51	178.99	191.32	156.78	N/A	N/A
83	311.95	277.40	274.38	239.77	244.17	209.59	227.74	193.13	203.77	169.19	N/A	N/A
84	332.31	297.75	291.91	257.36	259.53	224.88	241.77	207.27	216.08	181.52	N/A	N/A
85	N/A	317.98	N/A	274.83	N/A	240.25	N/A	221.45	N/A	193.85	N/A	N/A
86	N/A	338.34	N/A	292.45	N/A	255.53	N/A	235.57	N/A	206.38	N/A	N/A
87	N/A	358.65	N/A	309.98	N/A	270.91	N/A	249.73	N/A	218.75	N/A	N/A
88	N/A	378.97	N/A	327.53	N/A	286.23	N/A	263.79	N/A	231.13	N/A	N/A
89	N/A	399.24	N/A	345.14	N/A	301.55	N/A	277.97	N/A	243.47	N/A	N/A
90	N/A	419.50	N/A	362.61	N/A	316.89	N/A	292.08	N/A	255.89	N/A	N/A
91	N/A	427.69	N/A	369.66	N/A	323.00	N/A	297.80	N/A	260.77	N/A	N/A
92	N/A	435.80	N/A	376.71	N/A	329.14	N/A	303.37	N/A	265.76	N/A	N/A
93	N/A	443.89	N/A	383.64	N/A	335.29	N/A	309.04	N/A	270.71	N/A	N/A
94	N/A	451.99	N/A	390.70	N/A	341.44	N/A	314.66	N/A	275.70	N/A	N/A
95	N/A	460.07	N/A	397.67	N/A	347.57	N/A	320.40	N/A	280.62	N/A	N/A
96	N/A	462.83	N/A	400.08	N/A	349.62	N/A	322.26	N/A	282.27	N/A	N/A
97	N/A	465.59	N/A	402.39	N/A	351.65	N/A	324.09	N/A	283.92	N/A	N/A
98	N/A	468.23	N/A	404.80	N/A	353.73	N/A	325.97	N/A	285.54	N/A	N/A
99	N/A	470.94	N/A	407.15	N/A	355.72	N/A	327.94	N/A	287.24	N/A	N/A
100	N/A	473.68	N/A	409.45	N/A	357.81	N/A	329.77	N/A	288.86	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 3 Rates
Monthly Premium Rates
Maximum Benefit = $18,000 per $300 Monthly Benefit
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	38.02	4.50	37.54	3.95	36.98	3.43	36.64	3.11	36.30	2.73	N/A	N/A
26	38.45	4.89	37.82	4.35	37.32	3.71	36.95	3.39	36.53	2.97	N/A	N/A
27	38.84	5.32	38.25	4.62	37.63	4.07	37.20	3.66	36.84	3.29	N/A	N/A
28	39.24	5.68	38.56	4.97	37.91	4.38	37.54	3.95	37.01	3.48	N/A	N/A
29	39.60	6.06	38.84	5.32	38.28	4.68	37.77	4.28	37.32	3.71	N/A	N/A
30	40.03	6.49	39.24	5.68	38.56	4.97	38.02	4.50	37.57	3.98	N/A	N/A
31	40.62	7.08	39.75	6.21	39.04	5.40	38.45	4.83	37.91	4.35	N/A	N/A
32	41.21	7.61	40.25	6.64	39.41	5.89	38.81	5.27	38.28	4.68	N/A	N/A
33	41.75	8.17	40.68	7.14	39.91	6.33	39.24	5.64	38.62	4.97	N/A	N/A
34	42.31	8.75	41.24	7.61	40.28	6.72	39.58	6.05	38.90	5.35	N/A	N/A
35	42.85	9.22	41.72	8.14	40.71	7.14	40.00	6.40	39.29	5.68	N/A	N/A
36	43.61	10.03	42.34	8.79	41.33	7.71	40.57	6.97	39.75	6.12	N/A	N/A
37	44.32	10.77	42.99	9.42	41.95	8.27	41.02	7.39	40.20	6.58	N/A	N/A
38	45.08	11.53	43.61	10.07	42.43	8.86	41.50	8.03	40.62	7.04	N/A	N/A
39	45.82	12.18	44.23	10.76	43.05	9.47	42.03	8.47	41.02	7.49	N/A	N/A
40	46.58	12.95	44.83	11.40	43.61	10.03	42.54	8.94	41.44	7.99	N/A	N/A
41	47.42	13.82	45.76	12.17	44.26	10.77	43.19	9.63	42.03	8.47	N/A	N/A
42	48.36	14.78	46.58	12.95	45.05	11.42	43.87	10.25	42.68	9.00	N/A	N/A
43	49.34	15.76	47.31	13.74	45.76	12.17	44.57	10.92	43.19	9.63	N/A	N/A
44	50.28	16.63	48.10	14.52	46.46	12.87	45.14	11.57	43.81	10.19	N/A	N/A
45	51.18	17.60	48.92	15.35	47.14	13.61	45.82	12.18	44.32	10.77	N/A	N/A
46	52.34	18.67	49.99	16.39	47.99	14.46	46.61	12.98	45.05	11.42	N/A	N/A
47	53.44	19.88	51.01	17.37	48.81	15.27	47.40	13.78	45.76	12.17	N/A	N/A
48	54.68	21.05	51.97	18.38	49.66	16.19	48.16	14.63	46.46	12.87	N/A	N/A
49	55.81	22.14	52.93	19.39	50.53	16.96	49.01	15.40	47.14	13.61	N/A	N/A
50	56.91	23.31	53.95	20.42	51.43	17.78	49.74	16.24	47.85	14.27	N/A	N/A
51	58.43	24.82	55.27	21.75	52.54	18.97	50.81	17.32	48.75	15.24	N/A	N/A
52	59.93	26.36	56.54	23.04	53.75	20.16	51.91	18.34	49.71	16.19	N/A	N/A
53	61.57	27.89	57.90	24.30	54.85	21.29	52.93	19.34	50.67	17.10	N/A	N/A
54	63.07	29.42	59.17	25.66	55.98	22.45	54.00	20.42	51.63	18.05	N/A	N/A
55	64.56	31.00	60.50	26.95	57.11	23.54	55.08	21.40	52.54	18.97	N/A	N/A
56	66.93	33.30	62.56	29.03	58.92	25.39	56.77	23.12	54.00	20.42	N/A	N/A
57	69.33	35.74	64.67	31.06	60.66	27.16	58.35	24.72	55.44	21.87	N/A	N/A
58	71.76	38.16	66.73	33.02	62.47	28.93	60.13	26.49	56.88	23.30	N/A	N/A
59	74.13	40.57	68.77	35.10	64.28	30.66	61.68	28.10	58.32	24.71	N/A	N/A
60	76.48	42.93	70.80	37.16	66.06	32.47	63.35	29.75	59.70	26.15	N/A	N/A
61	80.17	46.40	74.08	40.14	68.91	35.01	66.00	32.16	62.02	28.21	N/A	N/A
62	83.79	49.68	77.24	43.05	71.76	37.59	68.63	34.46	64.34	30.24	N/A	N/A
63	87.43	53.07	80.46	45.98	74.53	40.22	71.28	36.88	66.71	32.23	N/A	N/A
64	91.10	56.46	83.62	48.84	77.35	42.77	73.93	39.22	68.99	34.30	N/A	N/A
65	94.74	59.81	86.78	51.90	80.23	45.31	76.48	41.59	71.31	36.42	N/A	N/A
66	101.77	66.79	92.88	57.89	85.57	50.67	81.47	46.47	75.57	40.64	N/A	N/A
67	108.69	73.71	98.95	63.96	90.82	55.98	86.33	51.35	79.84	44.91	N/A	N/A
68	115.66	80.74	104.99	69.96	96.24	61.26	91.16	56.19	84.18	49.17	N/A	N/A
69	122.63	87.61	111.06	76.05	101.57	66.58	96.10	61.15	88.36	53.39	N/A	N/A
70	129.61	94.59	117.13	82.13	106.88	71.87	101.01	66.02	92.68	57.64	N/A	N/A
71	140.98	105.85	126.90	91.88	115.52	80.50	109.03	73.99	99.74	64.66	N/A	N/A
72	152.22	117.16	136.72	101.64	124.19	89.10	117.02	81.90	106.71	71.62	N/A	N/A
73	163.51	128.35	146.55	111.48	132.91	97.77	125.00	89.83	113.74	78.63	N/A	N/A
74	174.83	139.65	156.46	121.22	141.46	106.35	133.00	97.83	120.77	85.60	N/A	N/A
75	186.13	150.94	166.22	131.02	150.22	114.93	141.04	105.75	127.74	92.61	N/A	N/A
76	204.28	169.02	181.98	146.78	163.97	128.82	153.72	118.53	138.84	103.63	N/A	N/A
77	222.38	187.17	197.70	162.47	177.74	142.59	166.45	131.23	149.96	114.77	N/A	N/A
78	240.42	205.30	213.46	178.23	191.60	156.41	179.13	143.93	161.11	125.87	N/A	N/A
79	258.57	223.36	229.18	193.99	205.38	170.24	191.80	156.63	172.24	136.95	N/A	N/A
80	276.67	241.47	244.85	209.65	219.18	184.02	204.53	169.34	183.30	148.16	N/A	N/A
81	299.31	264.14	264.55	229.28	236.43	201.18	220.37	185.20	197.14	162.03	N/A	N/A
82	321.95	286.81	284.12	248.98	253.74	218.43	236.27	201.02	211.08	175.91	N/A	N/A
83	344.59	309.40	303.80	268.62	270.99	235.70	252.16	216.99	224.95	189.76	N/A	N/A
84	367.29	332.02	323.45	288.24	288.16	253.05	268.00	232.79	238.89	203.69	N/A	N/A
85	N/A	354.70	N/A	307.90	N/A	270.22	N/A	248.67	N/A	217.56	N/A	N/A
86	N/A	377.41	N/A	327.58	N/A	287.52	N/A	264.55	N/A	231.41	N/A	N/A
87	N/A	400.02	N/A	347.25	N/A	304.68	N/A	280.38	N/A	245.33	N/A	N/A
88	N/A	422.65	N/A	366.85	N/A	321.95	N/A	296.38	N/A	259.19	N/A	N/A
89	N/A	445.23	N/A	386.59	N/A	339.22	N/A	312.14	N/A	273.12	N/A	N/A
90	N/A	467.83	N/A	406.21	N/A	356.45	N/A	328.06	N/A	286.95	N/A	N/A
91	N/A	476.95	N/A	414.04	N/A	363.32	N/A	334.36	N/A	292.51	N/A	N/A
92	N/A	485.98	N/A	421.96	N/A	370.29	N/A	340.76	N/A	298.08	N/A	N/A
93	N/A	495.07	N/A	429.83	N/A	377.08	N/A	347.13	N/A	303.63	N/A	N/A
94	N/A	504.08	N/A	437.61	N/A	384.06	N/A	353.45	N/A	309.13	N/A	N/A
95	N/A	513.15	N/A	445.50	N/A	390.91	N/A	359.73	N/A	314.69	N/A	N/A
96	N/A	516.20	N/A	448.16	N/A	393.24	N/A	361.88	N/A	316.57	N/A	N/A
97	N/A	519.21	N/A	450.76	N/A	395.53	N/A	363.95	N/A	318.47	N/A	N/A
98	N/A	522.24	N/A	453.36	N/A	397.94	N/A	366.11	N/A	320.29	N/A	N/A
99	N/A	525.26	N/A	455.99	N/A	400.16	N/A	368.25	N/A	322.15	N/A	N/A
100	N/A	528.26	N/A	458.61	N/A	402.44	N/A	370.35	N/A	323.96	N/A	N/A

Physicians Mutual Insurance Company
Long Term Care Policy Form P131 Proposed 3 Rates
Monthly Premium Rates
Unlimited Maximum Benefit
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	54.71	20.52	52.05	17.78	50.02	15.81	48.75	14.52	46.89	12.66	N/A	N/A
46	56.12	21.88	53.21	18.94	51.07	16.82	49.66	15.48	47.85	13.57	N/A	N/A
47	57.53	23.30	54.43	20.19	52.05	17.89	50.67	16.49	48.64	14.35	N/A	N/A
48	58.92	24.71	55.58	21.33	53.13	18.87	51.63	17.37	49.40	15.19	N/A	N/A
49	60.30	26.11	56.83	22.58	54.11	19.90	52.51	18.31	50.22	15.99	N/A	N/A
50	61.68	27.46	57.98	23.75	55.13	20.91	53.44	19.25	51.01	16.82	N/A	N/A
51	63.57	29.38	59.54	25.31	56.46	22.21	54.68	20.52	52.08	17.92	N/A	N/A
52	65.41	31.16	61.03	26.81	57.76	23.54	55.89	21.76	53.16	18.94	N/A	N/A
53	67.33	33.14	62.67	28.42	59.14	24.88	57.11	22.88	54.17	20.00	N/A	N/A
54	69.28	34.99	64.17	29.93	60.50	26.28	58.32	24.11	55.27	21.08	N/A	N/A
55	71.20	36.93	65.69	31.48	61.79	27.65	59.56	25.39	56.26	22.08	N/A	N/A
56	74.13	39.93	68.37	34.14	64.08	29.82	61.63	27.40	58.10	23.90	N/A	N/A
57	77.18	42.93	71.00	36.81	66.34	32.16	63.83	29.54	59.85	25.66	N/A	N/A
58	80.26	46.00	73.71	39.49	68.63	34.39	65.94	31.59	61.68	27.44	N/A	N/A
59	83.48	49.17	76.45	42.19	70.86	36.67	68.01	33.77	63.55	29.31	N/A	N/A
60	86.61	52.32	79.19	44.91	73.34	39.08	70.12	35.87	65.32	31.08	N/A	N/A
61	91.30	56.76	83.25	48.74	76.87	42.35	73.43	38.98	68.15	33.60	N/A	N/A
62	96.04	61.23	87.40	52.68	80.51	45.78	76.73	42.01	71.05	36.27	N/A	N/A
63	100.84	65.78	91.69	56.60	84.15	49.06	80.14	45.13	73.93	38.92	N/A	N/A
64	105.67	70.44	95.90	60.53	87.85	52.47	83.50	48.12	76.84	41.50	N/A	N/A
65	110.66	75.00	100.16	64.60	91.46	55.90	86.78	51.34	79.67	44.16	N/A	N/A
66	120.35	84.69	108.55	72.99	98.81	63.24	93.50	57.91	85.40	49.95	N/A	N/A
67	130.34	94.68	117.19	81.57	106.23	70.60	100.33	64.74	91.41	55.81	N/A	N/A
68	140.48	104.86	125.88	90.23	113.83	78.20	107.30	71.66	97.39	61.74	N/A	N/A
69	150.81	115.14	134.83	99.18	121.53	85.92	114.42	78.79	103.52	67.92	N/A	N/A
70	161.34	125.63	143.95	108.28	129.35	93.74	121.59	85.93	109.70	74.12	N/A	N/A
71	177.74	142.10	158.09	122.39	141.69	105.99	132.88	97.08	119.39	83.71	N/A	N/A
72	194.57	158.78	172.66	136.88	154.22	118.46	144.23	108.42	129.30	93.49	N/A	N/A
73	211.62	175.88	187.42	151.55	166.90	131.04	155.89	120.07	139.32	103.51	N/A	N/A
74	229.09	193.28	202.33	166.53	179.92	143.99	167.66	131.88	149.54	113.73	N/A	N/A
75	246.77	210.91	217.63	181.78	193.04	157.15	179.77	143.93	159.98	124.13	N/A	N/A
76	272.09	236.25	239.54	203.60	211.96	176.04	197.05	161.22	174.89	139.00	N/A	N/A
77	297.39	261.52	261.34	225.45	230.79	194.91	214.27	178.39	189.77	153.96	N/A	N/A
78	322.65	286.83	283.10	247.29	249.70	213.76	231.58	195.70	204.65	168.80	N/A	N/A
79	347.95	312.12	304.95	269.07	268.48	232.58	248.83	212.97	219.58	183.65	N/A	N/A
80	373.30	337.49	326.80	290.90	287.39	251.45	266.16	230.18	234.43	198.61	N/A	N/A
81	404.92	369.02	354.05	318.18	310.97	275.10	287.68	251.82	253.06	217.10	N/A	N/A
82	436.57	400.73	381.24	345.40	334.48	298.57	309.25	273.42	271.67	235.76	N/A	N/A
83	468.22	432.37	408.54	372.65	358.14	322.22	330.90	294.99	290.30	254.46	N/A	N/A
84	499.89	464.02	435.84	400.00	381.60	345.72	352.41	316.57	308.96	273.05	N/A	N/A
85	N/A	495.61	N/A	427.20	N/A	369.29	N/A	338.19	N/A	291.66	N/A	N/A
86	N/A	527.28	N/A	454.54	N/A	392.95	N/A	359.73	N/A	310.25	N/A	N/A
87	N/A	558.85	N/A	481.78	N/A	416.50	N/A	381.32	N/A	328.90	N/A	N/A
88	N/A	590.51	N/A	509.00	N/A	440.03	N/A	402.92	N/A	347.41	N/A	N/A
89	N/A	622.13	N/A	536.24	N/A	463.66	N/A	424.48	N/A	366.11	N/A	N/A
90	N/A	653.73	N/A	563.52	N/A	487.15	N/A	446.08	N/A	384.70	N/A	N/A
91	N/A	666.44	N/A	574.47	N/A	496.62	N/A	454.70	N/A	392.12	N/A	N/A
92	N/A	679.06	N/A	585.36	N/A	506.03	N/A	463.39	N/A	399.60	N/A	N/A
93	N/A	691.76	N/A	596.27	N/A	515.51	N/A	471.98	N/A	406.99	N/A	N/A
94	N/A	704.41	N/A	607.15	N/A	524.99	N/A	480.60	N/A	414.49	N/A	N/A
95	N/A	717.04	N/A	618.04	N/A	534.38	N/A	489.23	N/A	421.92	N/A	N/A
96	N/A	721.29	N/A	621.72	N/A	537.53	N/A	492.18	N/A	424.34	N/A	N/A
97	N/A	725.53	N/A	625.38	N/A	540.66	N/A	495.04	N/A	426.89	N/A	N/A
98	N/A	729.74	N/A	628.94	N/A	543.86	N/A	497.90	N/A	429.38	N/A	N/A
99	N/A	734.00	N/A	632.63	N/A	546.96	N/A	500.71	N/A	431.82	N/A	N/A
100	N/A	738.15	N/A	636.26	N/A	550.07	N/A	503.67	N/A	434.34	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 3 Rates
Monthly Premium Rates
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	47.70	3.38	47.32	2.92	46.85	2.65	46.62	2.37	46.39	2.05	N/A	N/A
26	47.70	3.66	47.32	3.24	46.85	2.80	46.62	2.64	46.39	2.14	N/A	N/A
27	47.70	3.87	47.32	3.43	46.85	2.93	46.62	2.72	46.39	2.37	N/A	N/A
28	47.70	4.23	47.32	3.66	46.85	3.19	46.62	2.92	46.39	2.65	N/A	N/A
29	47.70	4.53	47.32	3.87	46.85	3.38	46.62	3.06	46.39	2.72	N/A	N/A
30	47.70	4.73	47.32	4.16	46.85	3.60	46.62	3.24	46.39	2.87	N/A	N/A
31	47.70	5.05	47.32	4.47	46.85	3.84	46.62	3.60	46.39	3.06	N/A	N/A
32	47.70	5.51	47.32	4.73	46.85	4.16	46.62	3.79	46.39	3.24	N/A	N/A
33	47.70	5.83	47.32	5.05	46.85	4.42	46.62	4.03	46.39	3.60	N/A	N/A
34	47.70	6.11	47.32	5.39	46.85	4.66	46.62	4.29	46.39	3.71	N/A	N/A
35	47.70	6.39	47.32	5.60	46.85	4.92	46.62	4.53	46.39	3.87	N/A	N/A
36	47.70	6.84	47.32	6.02	46.85	5.22	46.62	4.79	46.39	4.23	N/A	N/A
37	47.70	7.25	47.32	6.39	46.85	5.52	46.62	5.05	46.39	4.47	N/A	N/A
38	47.70	7.71	47.32	6.84	46.85	5.92	46.62	5.39	46.39	4.66	N/A	N/A
39	47.70	8.17	47.32	7.16	46.85	6.15	46.62	5.63	46.39	4.98	N/A	N/A
40	47.70	8.61	47.32	7.56	46.85	6.49	46.62	5.96	46.39	5.22	N/A	N/A
41	47.70	9.08	47.32	8.00	46.85	6.90	46.62	6.26	46.39	5.52	N/A	N/A
42	47.70	9.63	47.32	8.31	46.85	7.22	46.62	6.65	46.39	5.89	N/A	N/A
43	47.70	10.01	47.32	8.82	46.85	7.68	46.62	6.97	46.39	6.11	N/A	N/A
44	47.70	10.55	47.32	9.21	46.85	8.03	46.62	7.31	46.39	6.39	N/A	N/A
45	47.70	11.08	47.32	9.63	46.85	8.31	46.62	7.68	46.39	6.65	N/A	N/A
46	47.70	11.57	47.32	10.17	46.85	8.76	46.62	8.09	46.39	7.08	N/A	N/A
47	47.70	12.13	47.32	10.59	46.85	9.17	46.62	8.44	46.39	7.31	N/A	N/A
48	47.70	12.79	47.32	11.09	46.85	9.63	46.62	8.89	46.39	7.71	N/A	N/A
49	47.74	13.20	47.32	11.54	46.85	10.01	46.62	9.21	46.39	8.09	N/A	N/A
50	47.85	13.86	47.32	12.06	46.85	10.49	46.62	9.63	46.39	8.31	N/A	N/A
51	48.27	14.61	47.32	12.63	46.85	11.08	46.62	10.17	46.39	8.82	N/A	N/A
52	48.58	15.19	47.32	13.24	46.85	11.53	46.62	10.59	46.39	9.21	N/A	N/A
53	48.77	15.92	47.32	13.87	46.85	12.06	46.62	11.09	46.39	9.67	N/A	N/A
54	49.16	16.64	47.32	14.59	46.85	12.50	46.62	11.54	46.39	10.04	N/A	N/A
55	49.35	17.11	47.32	15.00	46.85	13.01	46.62	12.01	46.39	10.53	N/A	N/A
56	50.15	18.43	47.70	15.97	46.85	13.86	46.62	12.79	46.39	11.09	N/A	N/A
57	50.73	19.51	48.23	16.88	46.85	14.72	46.62	13.55	46.39	11.69	N/A	N/A
58	51.38	20.45	48.66	17.70	46.85	15.54	46.62	14.18	46.39	12.28	N/A	N/A
59	52.07	21.52	49.19	18.62	46.85	16.19	46.62	14.84	46.39	12.99	N/A	N/A
60	52.57	22.50	49.54	19.43	47.05	16.94	46.62	15.59	46.39	13.55	N/A	N/A
61	53.99	24.00	50.58	20.72	48.04	17.99	46.62	16.57	46.39	14.36	N/A	N/A
62	55.22	25.49	51.65	22.00	48.77	19.18	47.32	17.52	46.39	15.19	N/A	N/A
63	56.41	26.79	52.65	23.07	49.69	20.16	48.04	18.49	46.39	15.98	N/A	N/A
64	57.56	28.20	53.57	24.17	50.50	21.15	48.73	19.43	46.39	16.77	N/A	N/A
65	58.71	29.55	54.57	25.36	51.27	22.08	49.39	20.22	46.74	17.58	N/A	N/A
66	61.32	32.57	56.72	27.98	53.11	24.42	51.11	22.31	48.20	19.38	N/A	N/A
67	63.74	35.44	58.79	30.52	54.83	26.52	52.65	24.36	49.39	21.08	N/A	N/A
68	66.19	38.22	60.82	32.82	56.60	28.66	54.26	26.28	50.69	22.68	N/A	N/A
69	68.46	40.93	62.74	35.23	58.18	30.71	55.72	28.07	52.00	24.36	N/A	N/A
70	70.69	43.58	64.58	37.45	59.75	32.70	57.10	29.97	53.07	25.87	N/A	N/A
71	74.87	48.18	68.15	41.46	62.86	36.21	59.86	33.07	55.30	28.61	N/A	N/A
72	78.94	52.55	71.61	45.22	65.73	39.47	62.55	36.21	57.52	31.15	N/A	N/A
73	82.77	56.77	74.87	48.81	68.58	42.66	65.12	39.10	59.67	33.71	N/A	N/A
74	86.42	60.86	78.09	52.42	71.26	45.66	67.46	41.96	61.67	36.08	N/A	N/A
75	89.87	64.69	80.97	55.79	73.87	48.68	69.80	44.67	63.47	38.43	N/A	N/A
76	96.02	71.26	86.11	61.40	78.28	53.56	73.91	49.18	67.00	42.25	N/A	N/A
77	101.89	77.65	91.22	66.83	82.70	58.26	77.75	53.50	70.26	45.99	N/A	N/A
78	107.49	83.68	95.90	71.96	86.77	62.75	81.47	57.59	73.41	49.55	N/A	N/A
79	112.82	89.38	100.43	76.96	90.68	67.20	85.00	61.56	76.40	53.00	N/A	N/A
80	117.85	94.86	104.73	81.76	94.29	71.26	88.34	65.30	79.24	56.21	N/A	N/A
81	126.83	103.75	112.40	89.38	100.93	78.10	94.48	71.40	84.50	61.46	N/A	N/A
82	135.66	112.67	120.04	97.03	107.64	84.68	100.70	77.65	89.76	66.80	N/A	N/A
83	144.56	121.54	127.71	104.75	114.40	91.30	106.76	83.80	95.05	71.96	N/A	N/A
84	153.39	130.43	135.39	112.38	121.00	97.99	112.86	89.83	100.27	77.29	N/A	N/A
85	N/A	139.28	N/A	119.98	N/A	104.62	N/A	96.00	N/A	82.52	N/A	N/A
86	N/A	148.21	N/A	127.65	N/A	111.33	N/A	102.10	N/A	87.86	N/A	N/A
87	N/A	157.09	N/A	135.35	N/A	117.98	N/A	108.26	N/A	93.13	N/A	N/A
88	N/A	166.06	N/A	142.98	N/A	124.74	N/A	114.43	N/A	98.37	N/A	N/A
89	N/A	174.88	N/A	150.60	N/A	131.44	N/A	120.54	N/A	103.62	N/A	N/A
90	N/A	183.86	N/A	158.31	N/A	138.13	N/A	126.65	N/A	108.95	N/A	N/A
91	N/A	187.36	N/A	161.41	N/A	140.71	N/A	129.11	N/A	110.99	N/A	N/A
92	N/A	190.93	N/A	164.43	N/A	143.47	N/A	131.50	N/A	113.05	N/A	N/A
93	N/A	194.45	N/A	167.48	N/A	146.16	N/A	133.96	N/A	115.12	N/A	N/A
94	N/A	197.99	N/A	170.58	N/A	148.70	N/A	136.46	N/A	117.38	N/A	N/A
95	N/A	201.61	N/A	173.65	N/A	151.41	N/A	138.93	N/A	119.49	N/A	N/A
96	N/A	202.76	N/A	174.69	N/A	152.29	N/A	139.73	N/A	120.09	N/A	N/A
97	N/A	203.94	N/A	175.74	N/A	153.25	N/A	140.61	N/A	120.85	N/A	N/A
98	N/A	205.16	N/A	176.74	N/A	154.07	N/A	141.39	N/A	121.54	N/A	N/A
99	N/A	206.30	N/A	177.82	N/A	155.01	N/A	142.21	N/A	122.28	N/A	N/A
100	N/A	207.49	N/A	178.83	N/A	155.98	N/A	142.98	N/A	123.00	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 3 Rates
Monthly Premium Rates
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	49.50	4.73	48.81	4.16	48.35	3.66	48.04	3.33	47.66	2.87	N/A	N/A
26	49.50	5.16	48.81	4.47	48.35	3.87	48.04	3.60	47.66	3.14	N/A	N/A
27	49.50	5.52	48.81	4.79	48.35	4.23	48.04	3.84	47.66	3.38	N/A	N/A
28	49.50	5.92	48.81	5.05	48.35	4.53	48.04	4.03	47.66	3.65	N/A	N/A
29	49.50	6.17	48.81	5.39	48.35	4.73	48.04	4.29	47.66	3.79	N/A	N/A
30	49.50	6.56	48.81	5.63	48.35	4.98	48.04	4.57	47.66	4.03	N/A	N/A
31	49.50	7.11	48.81	6.11	48.35	5.39	48.04	4.97	47.66	4.37	N/A	N/A
32	49.50	7.63	48.81	6.56	48.35	5.83	48.04	5.33	47.66	4.60	N/A	N/A
33	49.50	8.03	48.81	6.94	48.35	6.15	48.04	5.52	47.66	4.97	N/A	N/A
34	49.54	8.61	48.81	7.35	48.35	6.52	48.04	5.92	47.66	5.22	N/A	N/A
35	49.62	8.95	48.81	7.75	48.35	6.90	48.04	6.17	47.66	5.52	N/A	N/A
36	49.77	9.63	48.81	8.25	48.35	7.31	48.04	6.65	47.66	5.92	N/A	N/A
37	50.04	10.17	48.81	8.76	48.35	7.75	48.04	7.08	47.66	6.17	N/A	N/A
38	50.19	10.75	48.81	9.35	48.35	8.22	48.04	7.35	47.66	6.56	N/A	N/A
39	50.27	11.27	48.81	9.76	48.35	8.63	48.04	7.84	47.66	6.94	N/A	N/A
40	50.42	11.90	48.81	10.23	48.35	9.08	48.04	8.17	47.66	7.25	N/A	N/A
41	50.73	12.54	49.16	10.94	48.35	9.63	48.04	8.70	47.66	7.71	N/A	N/A
42	51.04	13.19	49.27	11.49	48.35	10.04	48.04	9.17	47.66	8.12	N/A	N/A
43	51.23	13.87	49.35	12.06	48.35	10.59	48.04	9.63	47.66	8.61	N/A	N/A
44	51.42	14.59	49.54	12.54	48.35	11.09	48.04	10.04	47.66	8.89	N/A	N/A
45	51.65	15.13	49.65	13.08	48.35	11.54	48.04	10.53	47.66	9.35	N/A	N/A
46	52.07	15.92	50.04	13.86	48.35	12.13	48.04	11.09	47.66	9.76	N/A	N/A
47	52.42	16.66	50.23	14.59	48.58	12.79	48.04	11.57	47.66	10.23	N/A	N/A
48	52.76	17.51	50.42	15.13	48.66	13.27	48.04	12.13	47.66	10.62	N/A	N/A
49	53.07	18.11	50.69	15.78	48.73	13.87	48.04	12.69	47.66	11.13	N/A	N/A
50	53.34	18.80	50.92	16.47	48.81	14.59	48.04	13.19	47.66	11.54	N/A	N/A
51	53.99	19.89	51.34	17.20	49.27	15.15	48.04	13.87	47.66	12.13	N/A	N/A
52	54.41	20.77	51.80	18.06	49.62	15.97	48.23	14.61	47.66	12.79	N/A	N/A
53	55.10	21.76	52.15	18.80	49.81	16.64	48.39	15.15	47.66	13.24	N/A	N/A
54	55.56	22.63	52.57	19.70	50.19	17.43	48.70	15.87	47.66	13.86	N/A	N/A
55	56.06	23.57	52.99	20.45	50.35	17.98	48.81	16.51	47.66	14.36	N/A	N/A
56	57.06	24.96	53.76	21.71	51.08	19.03	49.50	17.51	47.66	15.19	N/A	N/A
57	58.06	26.41	54.57	22.96	51.65	20.16	50.15	18.49	47.74	16.07	N/A	N/A
58	58.94	27.75	55.30	24.04	52.34	21.15	50.58	19.38	48.23	16.94	N/A	N/A
59	59.86	29.01	56.06	25.20	52.99	22.09	51.11	20.22	48.62	17.79	N/A	N/A
60	60.71	30.33	56.72	26.36	53.49	23.07	51.58	21.15	48.89	18.56	N/A	N/A
61	62.47	32.30	58.25	28.01	54.76	24.55	52.76	22.50	50.04	19.70	N/A	N/A
62	64.24	34.22	59.71	29.71	56.06	26.06	53.84	23.94	50.92	20.89	N/A	N/A
63	65.89	36.01	61.17	31.31	57.18	27.41	55.10	25.14	51.88	22.03	N/A	N/A
64	67.42	37.74	62.44	32.77	58.37	28.79	56.06	26.36	52.76	23.07	N/A	N/A
65	68.92	39.50	63.66	34.35	59.52	29.99	57.06	27.56	53.57	24.10	N/A	N/A
66	72.49	43.44	66.85	37.77	62.13	33.04	59.44	30.33	55.68	26.65	N/A	N/A
67	75.98	47.39	69.80	41.21	64.58	36.04	61.67	33.04	57.60	29.01	N/A	N/A
68	79.28	51.10	72.64	44.52	67.08	38.82	63.89	35.57	59.56	31.39	N/A	N/A
69	82.47	54.73	75.41	47.55	69.38	41.61	66.08	38.19	61.36	33.56	N/A	N/A
70	85.61	58.13	78.09	50.54	71.65	44.20	67.96	40.55	63.13	35.63	N/A	N/A
71	91.25	64.28	82.85	55.80	75.87	48.77	71.84	44.74	66.35	39.50	N/A	N/A
72	96.78	70.11	87.50	60.86	79.93	53.30	75.44	48.77	69.61	43.14	N/A	N/A
73	101.89	75.77	92.02	65.84	83.77	57.57	79.01	52.75	72.72	46.57	N/A	N/A
74	106.91	81.13	96.28	70.54	87.42	61.65	82.28	56.58	75.71	49.82	N/A	N/A
75	111.75	86.32	100.43	74.99	90.99	65.60	85.50	60.12	78.40	53.09	N/A	N/A
76	120.00	95.06	107.53	82.52	97.09	72.21	91.22	66.20	83.39	58.45	N/A	N/A
77	127.91	103.43	114.44	89.83	103.04	78.51	96.59	71.96	88.15	63.55	N/A	N/A
78	135.58	111.49	120.96	96.90	108.87	84.68	101.77	77.65	92.64	68.49	N/A	N/A
79	142.76	119.09	127.14	103.56	114.13	90.51	106.65	82.95	96.93	73.24	N/A	N/A
80	149.59	126.46	133.09	109.92	119.35	96.00	111.29	88.05	100.93	77.75	N/A	N/A
81	161.49	138.34	143.45	120.09	128.29	105.03	119.58	96.29	108.26	85.04	N/A	N/A
82	173.38	150.13	153.69	130.49	137.31	114.05	127.79	104.57	115.55	92.35	N/A	N/A
83	185.16	162.01	163.98	140.79	146.29	123.03	136.12	112.82	122.88	99.59	N/A	N/A
84	197.06	173.78	174.30	151.07	155.31	132.08	144.37	121.02	130.13	106.89	N/A	N/A
85	N/A	185.72	N/A	161.36	N/A	141.11	N/A	129.37	N/A	114.14	N/A	N/A
86	N/A	197.58	N/A	171.67	N/A	150.06	N/A	137.55	N/A	121.49	N/A	N/A
87	N/A	209.39	N/A	181.91	N/A	159.06	N/A	145.80	N/A	128.79	N/A	N/A
88	N/A	221.23	N/A	192.22	N/A	168.08	N/A	154.07	N/A	136.10	N/A	N/A
89	N/A	233.14	N/A	202.51	N/A	177.10	N/A	162.29	N/A	143.39	N/A	N/A
90	N/A	244.89	N/A	212.86	N/A	186.06	N/A	170.58	N/A	150.60	N/A	N/A
91	N/A	249.64	N/A	216.85	N/A	189.64	N/A	173.97	N/A	153.53	N/A	N/A
92	N/A	254.44	N/A	221.05	N/A	193.22	N/A	177.24	N/A	156.52	N/A	N/A
93	N/A	259.10	N/A	225.20	N/A	196.91	N/A	180.49	N/A	159.32	N/A	N/A
94	N/A	263.96	N/A	229.30	N/A	200.51	N/A	183.86	N/A	162.28	N/A	N/A
95	N/A	268.67	N/A	233.40	N/A	204.15	N/A	187.10	N/A	165.21	N/A	N/A
96	N/A	270.18	N/A	234.82	N/A	205.31	N/A	188.24	N/A	166.15	N/A	N/A
97	N/A	271.77	N/A	236.14	N/A	206.49	N/A	189.37	N/A	167.13	N/A	N/A
98	N/A	273.37	N/A	237.55	N/A	207.68	N/A	190.38	N/A	168.12	N/A	N/A
99	N/A	274.97	N/A	238.87	N/A	208.89	N/A	191.56	N/A	169.12	N/A	N/A
100	N/A	276.53	N/A	240.26	N/A	210.14	N/A	192.66	N/A	170.04	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 3 Rates
Monthly Premium Rates
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	50.69	5.52	50.04	4.79	49.39	4.29	49.12	3.79	48.62	3.33	N/A	N/A
26	50.73	5.96	50.04	5.22	49.39	4.57	49.12	4.16	48.62	3.65	N/A	N/A
27	50.73	6.37	50.04	5.57	49.39	4.97	49.12	4.42	48.62	3.84	N/A	N/A
28	50.73	6.84	50.04	5.96	49.39	5.22	49.12	4.73	48.62	4.06	N/A	N/A
29	50.73	7.22	50.04	6.26	49.39	5.52	49.12	4.98	48.62	4.37	N/A	N/A
30	50.73	7.68	50.04	6.65	49.39	5.89	49.12	5.33	48.62	4.57	N/A	N/A
31	50.92	8.22	50.04	7.16	49.39	6.26	49.12	5.63	48.62	4.97	N/A	N/A
32	51.08	8.76	50.04	7.63	49.39	6.71	49.12	6.11	48.62	5.33	N/A	N/A
33	51.23	9.35	50.04	8.12	49.39	7.11	49.12	6.49	48.62	5.57	N/A	N/A
34	51.34	9.84	50.08	8.61	49.39	7.56	49.12	6.84	48.62	5.96	N/A	N/A
35	51.42	10.40	50.15	9.02	49.39	8.00	49.12	7.22	48.62	6.26	N/A	N/A
36	51.69	11.09	50.31	9.67	49.39	8.57	49.12	7.71	48.62	6.71	N/A	N/A
37	52.03	11.69	50.42	10.21	49.39	9.02	49.12	8.17	48.62	7.11	N/A	N/A
38	52.27	12.47	50.58	10.87	49.39	9.54	49.12	8.67	48.62	7.52	N/A	N/A
39	52.50	13.05	50.73	11.35	49.39	10.01	49.12	9.16	48.62	7.88	N/A	N/A
40	52.65	13.74	50.92	11.95	49.50	10.53	49.12	9.57	48.62	8.25	N/A	N/A
41	53.11	14.61	51.23	12.63	49.65	11.09	49.12	10.17	48.62	8.76	N/A	N/A
42	53.53	15.47	51.42	13.27	49.85	11.68	49.12	10.75	48.62	9.21	N/A	N/A
43	53.84	16.07	51.65	13.95	50.08	12.26	49.12	11.27	48.62	9.76	N/A	N/A
44	54.26	16.92	52.00	14.65	50.19	12.86	49.16	11.87	48.62	10.23	N/A	N/A
45	54.57	17.62	52.15	15.19	50.31	13.40	49.23	12.28	48.62	10.62	N/A	N/A
46	55.14	18.58	52.53	15.98	50.58	14.14	49.39	13.01	48.62	11.27	N/A	N/A
47	55.64	19.56	52.88	16.88	50.81	14.78	49.65	13.68	48.62	11.69	N/A	N/A
48	56.06	20.38	53.22	17.58	51.11	15.54	49.85	14.18	48.62	12.28	N/A	N/A
49	56.53	21.17	53.53	18.43	51.34	16.07	50.15	14.84	48.62	12.86	N/A	N/A
50	56.95	22.08	53.84	18.99	51.54	16.73	50.27	15.51	48.62	13.24	N/A	N/A
51	57.60	23.16	54.38	19.97	52.03	17.62	50.58	16.12	48.62	14.06	N/A	N/A
52	58.37	24.42	55.10	20.95	52.50	18.49	51.04	16.94	48.70	14.74	N/A	N/A
53	59.06	25.49	55.56	22.00	52.88	19.22	51.34	17.79	48.89	15.51	N/A	N/A
54	59.71	26.52	56.10	22.87	53.22	20.09	51.65	18.56	49.23	15.98	N/A	N/A
55	60.32	27.56	56.53	23.73	53.57	20.77	52.00	19.22	49.39	16.66	N/A	N/A
56	61.55	29.17	57.56	25.20	54.41	22.09	52.65	20.41	50.08	17.65	N/A	N/A
57	62.74	30.84	58.60	26.68	55.30	23.44	53.42	21.52	50.58	18.66	N/A	N/A
58	64.05	32.49	59.56	28.01	56.06	24.54	54.22	22.62	51.23	19.63	N/A	N/A
59	65.16	33.99	60.44	29.33	56.76	25.73	54.76	23.63	51.69	20.58	N/A	N/A
60	66.19	35.50	61.32	30.66	57.52	26.79	55.37	24.69	52.19	21.49	N/A	N/A
61	68.34	37.74	63.16	32.63	59.06	28.52	56.76	26.28	53.49	22.96	N/A	N/A
62	70.30	39.98	64.81	34.54	60.59	30.19	58.18	27.88	54.64	24.30	N/A	N/A
63	72.22	42.19	66.50	36.30	61.94	31.79	59.52	29.33	55.72	25.59	N/A	N/A
64	74.10	44.17	68.08	38.15	63.36	33.43	60.71	30.74	56.76	26.79	N/A	N/A
65	75.91	46.12	69.61	39.86	64.55	34.85	61.86	32.20	57.83	28.01	N/A	N/A
66	80.16	50.82	73.18	43.80	67.73	38.43	64.70	35.48	60.25	30.90	N/A	N/A
67	84.27	55.33	76.75	47.76	70.69	41.75	67.46	38.54	62.55	33.62	N/A	N/A
68	88.22	59.71	80.09	51.57	73.60	45.06	70.11	41.61	64.81	36.30	N/A	N/A
69	92.02	63.96	83.27	55.22	76.33	48.30	72.57	44.52	66.96	38.82	N/A	N/A
70	95.67	67.95	86.38	58.72	79.01	51.28	74.94	47.32	69.04	41.39	N/A	N/A
71	102.27	74.99	92.06	64.69	83.85	56.61	79.44	52.20	72.95	45.66	N/A	N/A
72	108.53	81.76	97.55	70.66	88.69	61.72	83.77	56.94	76.64	49.77	N/A	N/A
73	114.70	88.27	102.77	76.31	93.14	66.64	87.92	61.40	80.24	53.75	N/A	N/A
74	120.54	94.48	107.72	81.75	97.47	71.39	91.83	65.75	83.70	57.57	N/A	N/A
75	126.06	100.51	112.59	86.92	101.62	75.92	95.67	69.98	86.96	61.32	N/A	N/A
76	135.85	110.68	120.84	95.68	108.91	83.62	102.27	77.15	92.67	67.48	N/A	N/A
77	145.22	120.44	128.83	103.99	115.74	90.92	108.56	83.81	98.09	73.44	N/A	N/A
78	154.08	129.70	136.50	112.13	122.38	97.99	114.63	90.35	103.50	79.17	N/A	N/A
79	162.56	138.60	143.68	119.81	128.67	104.76	120.46	96.59	108.45	84.66	N/A	N/A
80	170.70	147.17	150.62	127.15	134.66	111.13	125.95	102.46	113.25	89.78	N/A	N/A
81	184.40	160.96	162.60	139.12	145.14	121.60	135.58	112.06	121.57	98.08	N/A	N/A
82	198.21	174.75	174.53	151.07	155.54	131.98	145.14	121.62	130.02	106.56	N/A	N/A
83	211.99	188.59	186.55	163.04	166.02	142.52	154.73	131.31	138.46	114.97	N/A	N/A
84	225.80	202.42	198.37	174.88	176.34	152.93	164.32	140.87	146.90	123.40	N/A	N/A
85	N/A	216.25	N/A	186.83	N/A	163.27	N/A	150.47	N/A	131.85	N/A	N/A
86	N/A	229.90	N/A	198.79	N/A	173.72	N/A	160.10	N/A	140.20	N/A	N/A
87	N/A	243.76	N/A	210.68	N/A	184.08	N/A	169.75	N/A	148.58	N/A	N/A
88	N/A	257.50	N/A	222.72	N/A	194.52	N/A	179.29	N/A	157.03	N/A	N/A
89	N/A	271.36	N/A	234.53	N/A	204.94	N/A	188.96	N/A	165.47	N/A	N/A
90	N/A	285.18	N/A	246.44	N/A	215.43	N/A	198.64	N/A	173.97	N/A	N/A
91	N/A	290.67	N/A	251.25	N/A	219.50	N/A	202.43	N/A	177.24	N/A	N/A
92	N/A	296.14	N/A	255.98	N/A	223.72	N/A	206.15	N/A	180.68	N/A	N/A
93	N/A	301.70	N/A	260.74	N/A	227.84	N/A	210.12	N/A	184.00	N/A	N/A
94	N/A	307.25	N/A	265.58	N/A	232.16	N/A	213.83	N/A	187.31	N/A	N/A
95	N/A	312.73	N/A	270.37	N/A	236.20	N/A	217.66	N/A	190.74	N/A	N/A
96	N/A	314.56	N/A	271.90	N/A	237.68	N/A	219.00	N/A	191.86	N/A	N/A
97	N/A	316.43	N/A	273.47	N/A	239.07	N/A	220.31	N/A	192.90	N/A	N/A
98	N/A	318.27	N/A	275.10	N/A	240.44	N/A	221.60	N/A	194.07	N/A	N/A
99	N/A	320.19	N/A	276.69	N/A	241.84	N/A	222.86	N/A	195.18	N/A	N/A
100	N/A	321.95	N/A	278.26	N/A	243.18	N/A	224.15	N/A	196.31	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 3 Rates
Monthly Premium Rates
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	52.19	6.15	51.42	5.39	50.73	4.66	50.31	4.29	49.77	3.79	N/A	N/A
26	52.27	6.65	51.42	5.92	50.73	5.05	50.31	4.60	49.77	4.03	N/A	N/A
27	52.34	7.16	51.42	6.17	50.73	5.52	50.31	4.97	49.77	4.42	N/A	N/A
28	52.34	7.63	51.42	6.65	50.73	5.89	50.31	5.33	49.77	4.60	N/A	N/A
29	52.42	8.09	51.42	6.97	50.73	6.15	50.31	5.57	49.77	4.98	N/A	N/A
30	52.50	8.61	51.42	7.35	50.73	6.52	50.31	5.92	49.77	5.22	N/A	N/A
31	52.61	9.16	51.54	8.03	50.73	6.97	50.31	6.26	49.77	5.57	N/A	N/A
32	52.88	9.76	51.65	8.61	50.73	7.56	50.31	6.75	49.77	5.98	N/A	N/A
33	53.11	10.40	51.69	9.08	50.73	8.03	50.31	7.16	49.77	6.37	N/A	N/A
34	53.22	10.96	51.88	9.57	50.73	8.57	50.31	7.63	49.77	6.75	N/A	N/A
35	53.42	11.53	52.03	10.04	50.77	8.89	50.31	8.03	49.77	7.08	N/A	N/A
36	53.76	12.28	52.19	10.87	50.92	9.54	50.31	8.61	49.77	7.63	N/A	N/A
37	54.18	13.08	52.53	11.49	51.15	10.17	50.31	9.08	49.77	8.09	N/A	N/A
38	54.38	13.86	52.65	12.09	51.27	10.62	50.31	9.63	49.77	8.57	N/A	N/A
39	54.76	14.65	52.88	12.79	51.42	11.27	50.31	10.17	49.77	8.95	N/A	N/A
40	55.14	15.21	53.11	13.40	51.58	11.87	50.31	10.59	49.77	9.36	N/A	N/A
41	55.56	16.12	53.49	14.20	51.80	12.54	50.54	11.27	49.77	9.95	N/A	N/A
42	56.06	17.05	53.84	14.93	52.11	13.20	50.73	11.90	49.77	10.49	N/A	N/A
43	56.53	17.98	54.22	15.73	52.34	13.87	51.04	12.50	49.77	11.08	N/A	N/A
44	56.95	18.80	54.57	16.51	52.57	14.61	51.15	13.08	49.77	11.53	N/A	N/A
45	57.33	19.63	54.80	17.11	52.80	15.15	51.27	13.68	49.77	12.01	N/A	N/A
46	57.95	20.72	55.34	18.06	53.19	15.98	51.58	14.39	49.81	12.63	N/A	N/A
47	58.52	21.71	55.80	19.03	53.53	16.73	52.00	15.13	50.08	13.24	N/A	N/A
48	59.17	22.81	56.22	19.89	53.76	17.51	52.15	15.87	50.27	13.87	N/A	N/A
49	59.71	23.73	56.60	20.76	54.18	18.11	52.42	16.53	50.42	14.61	N/A	N/A
50	60.17	24.69	57.06	21.52	54.34	18.80	52.61	17.07	50.54	15.05	N/A	N/A
51	61.05	25.90	57.71	22.63	54.91	19.79	53.11	17.99	51.04	15.92	N/A	N/A
52	61.86	27.19	58.41	23.73	55.37	20.76	53.53	18.85	51.34	16.66	N/A	N/A
53	62.66	28.52	59.06	24.76	55.95	21.68	54.03	19.70	51.61	17.51	N/A	N/A
54	63.43	29.61	59.63	25.77	56.33	22.58	54.34	20.52	52.03	18.11	N/A	N/A
55	64.20	30.74	60.17	26.74	56.76	23.48	54.72	21.30	52.27	18.80	N/A	N/A
56	65.70	32.70	61.40	28.42	57.83	24.88	55.68	22.63	53.03	19.97	N/A	N/A
57	67.19	34.57	62.63	30.06	58.79	26.28	56.56	24.00	53.72	21.15	N/A	N/A
58	68.58	36.49	63.74	31.66	59.75	27.66	57.45	25.29	54.38	22.25	N/A	N/A
59	69.96	38.24	64.97	33.23	60.67	28.98	58.18	26.52	55.14	23.41	N/A	N/A
60	71.26	39.95	66.08	34.57	61.55	30.19	59.02	27.75	55.64	24.36	N/A	N/A
61	73.64	42.60	68.00	36.82	63.36	32.20	60.63	29.58	57.02	25.87	N/A	N/A
62	75.94	45.06	70.07	39.00	65.12	34.03	62.24	31.20	58.37	27.45	N/A	N/A
63	78.21	47.45	71.87	41.09	66.62	35.91	63.62	32.93	59.63	28.92	N/A	N/A
64	80.24	49.69	73.64	43.14	68.15	37.68	65.16	34.54	60.75	30.25	N/A	N/A
65	82.28	52.01	75.44	45.06	69.65	39.36	66.39	36.08	61.86	31.66	N/A	N/A
66	87.03	57.15	79.44	49.55	73.22	43.33	69.65	39.75	64.66	34.71	N/A	N/A
67	91.64	62.19	83.39	53.99	76.64	47.23	72.84	43.31	67.35	37.83	N/A	N/A
68	96.05	67.01	87.15	58.12	79.97	50.82	75.75	46.66	69.88	40.84	N/A	N/A
69	100.27	71.71	90.83	62.23	83.12	54.42	78.63	50.04	72.34	43.72	N/A	N/A
70	104.46	76.24	94.29	66.16	86.04	57.94	81.35	53.14	74.64	46.50	N/A	N/A
71	111.79	83.89	100.62	72.85	91.64	63.90	86.46	58.66	79.09	51.28	N/A	N/A
72	118.77	91.42	106.72	79.29	96.93	69.59	91.29	63.96	83.27	55.98	N/A	N/A
73	125.56	98.59	112.59	85.60	102.00	74.99	95.98	68.94	87.30	60.37	N/A	N/A
74	131.97	105.49	118.12	91.52	106.87	80.34	100.43	73.91	91.25	64.61	N/A	N/A
75	138.19	112.06	123.41	97.26	111.60	85.39	104.73	78.51	94.90	68.69	N/A	N/A
76	149.09	123.40	132.86	107.14	119.73	94.02	112.17	86.51	101.35	75.73	N/A	N/A
77	159.53	134.31	141.84	116.53	127.56	102.27	119.46	94.17	107.57	82.29	N/A	N/A
78	169.58	144.62	150.43	125.61	135.01	110.14	126.26	101.45	113.55	88.78	N/A	N/A
79	179.02	154.62	158.64	134.31	142.22	117.83	132.70	108.44	119.16	94.86	N/A	N/A
80	188.04	164.14	166.44	142.53	149.01	125.05	139.03	115.06	124.64	100.70	N/A	N/A
81	203.47	179.54	179.79	155.93	160.60	136.74	149.82	125.87	134.01	110.08	N/A	N/A
82	218.86	194.93	193.15	169.21	172.46	148.51	160.52	136.60	143.49	119.54	N/A	N/A
83	234.25	210.32	206.50	182.61	184.13	160.24	171.46	147.41	152.93	128.92	N/A	N/A
84	249.52	225.65	219.86	195.94	195.87	171.96	182.17	158.26	162.29	138.41	N/A	N/A
85	N/A	241.04	N/A	209.32	N/A	183.67	N/A	169.05	N/A	147.77	N/A	N/A
86	N/A	256.43	N/A	222.72	N/A	195.40	N/A	179.80	N/A	157.31	N/A	N/A
87	N/A	271.86	N/A	236.01	N/A	207.08	N/A	190.57	N/A	166.72	N/A	N/A
88	N/A	287.18	N/A	249.33	N/A	218.89	N/A	201.44	N/A	176.18	N/A	N/A
89	N/A	302.63	N/A	262.73	N/A	230.52	N/A	212.19	N/A	185.63	N/A	N/A
90	N/A	318.02	N/A	276.14	N/A	242.31	N/A	222.91	N/A	195.08	N/A	N/A
91	N/A	324.23	N/A	281.46	N/A	247.01	N/A	227.32	N/A	198.83	N/A	N/A
92	N/A	330.30	N/A	286.82	N/A	251.69	N/A	231.57	N/A	202.59	N/A	N/A
93	N/A	336.45	N/A	292.08	N/A	256.36	N/A	235.88	N/A	206.40	N/A	N/A
94	N/A	342.63	N/A	297.56	N/A	261.09	N/A	240.25	N/A	210.18	N/A	N/A
95	N/A	348.82	N/A	302.76	N/A	265.75	N/A	244.58	N/A	213.92	N/A	N/A
96	N/A	350.93	N/A	304.54	N/A	267.26	N/A	246.00	N/A	215.16	N/A	N/A
97	N/A	352.90	N/A	306.32	N/A	268.84	N/A	247.41	N/A	216.44	N/A	N/A
98	N/A	354.91	N/A	308.19	N/A	270.44	N/A	248.95	N/A	217.66	N/A	N/A
99	N/A	356.96	N/A	309.92	N/A	271.96	N/A	250.28	N/A	218.97	N/A	N/A
100	N/A	359.04	N/A	311.69	N/A	273.47	N/A	251.75	N/A	220.26	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R493 Proposed 3 Rates
Monthly Premium Rates
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	61.32	22.96	58.25	19.92	56.06	17.65	54.68	16.19	52.57	14.20	N/A	N/A
46	62.21	24.17	58.94	21.04	56.56	18.62	55.14	17.07	52.99	15.00	N/A	N/A
47	63.05	25.49	59.63	22.08	57.02	19.56	55.37	17.98	53.19	15.73	N/A	N/A
48	63.66	26.74	60.17	23.07	57.52	20.41	55.95	18.78	53.49	16.51	N/A	N/A
49	64.47	27.98	60.75	24.10	57.91	21.30	56.22	19.59	53.72	17.07	N/A	N/A
50	65.24	29.05	61.32	25.14	58.25	22.09	56.53	20.38	53.99	17.79	N/A	N/A
51	66.35	30.71	62.24	26.41	58.94	23.16	57.10	21.43	54.38	18.66	N/A	N/A
52	67.50	32.26	63.09	27.66	59.67	24.36	57.68	22.44	54.83	19.59	N/A	N/A
53	68.58	33.75	63.89	28.98	60.32	25.49	58.18	23.41	55.26	20.38	N/A	N/A
54	69.76	35.28	64.58	30.11	60.86	26.47	58.75	24.36	55.68	21.17	N/A	N/A
55	70.76	36.68	65.31	31.39	61.40	27.47	59.21	25.20	56.03	22.00	N/A	N/A
56	72.80	39.20	67.16	33.52	62.90	29.33	60.44	27.00	57.06	23.48	N/A	N/A
57	74.83	41.61	68.88	35.57	64.28	31.15	61.74	28.66	58.02	24.88	N/A	N/A
58	76.79	44.07	70.53	37.74	65.66	32.82	63.09	30.25	59.06	26.28	N/A	N/A
59	78.75	46.46	72.18	39.86	66.96	34.62	64.24	31.83	60.02	27.66	N/A	N/A
60	80.66	48.68	73.79	41.83	68.27	36.35	65.31	33.52	60.82	28.98	N/A	N/A
61	83.85	52.14	76.48	44.77	70.65	38.95	67.46	35.76	62.59	30.90	N/A	N/A
62	87.03	55.39	79.24	47.72	72.95	41.46	69.57	38.02	64.39	32.82	N/A	N/A
63	90.14	58.75	81.93	50.60	75.14	43.80	71.61	40.33	66.12	34.71	N/A	N/A
64	93.14	61.97	84.39	53.34	77.33	46.31	73.56	42.38	67.61	36.64	N/A	N/A
65	96.05	65.21	86.96	56.08	79.44	48.58	75.44	44.58	69.19	38.35	N/A	N/A
66	102.96	72.50	92.95	62.42	84.50	54.19	80.09	49.55	73.10	42.75	N/A	N/A
67	109.95	79.95	98.82	68.86	89.64	59.54	84.69	54.66	77.13	47.04	N/A	N/A
68	116.74	87.05	104.57	74.96	94.52	65.05	89.18	59.54	80.93	51.28	N/A	N/A
69	123.38	94.21	110.33	81.13	99.43	70.26	93.56	64.43	84.73	55.58	N/A	N/A
70	129.90	101.19	115.97	87.14	104.19	75.49	97.93	69.21	88.34	59.71	N/A	N/A
71	141.07	112.67	125.41	97.03	112.33	84.00	105.38	76.96	94.71	66.35	N/A	N/A
72	151.78	123.92	134.70	106.81	120.38	92.43	112.59	84.68	100.89	72.99	N/A	N/A
73	162.52	135.03	143.87	116.44	128.18	100.70	119.62	92.16	106.91	79.43	N/A	N/A
74	173.04	145.99	152.89	125.81	135.85	108.82	126.64	99.59	112.90	85.92	N/A	N/A
75	183.25	156.61	161.60	134.94	143.45	116.72	133.51	106.81	118.77	92.16	N/A	N/A
76	198.71	172.46	174.84	148.58	154.73	128.52	143.87	117.65	127.64	101.51	N/A	N/A
77	213.37	187.65	187.39	161.77	165.55	139.75	153.73	127.98	136.19	110.40	N/A	N/A
78	227.42	202.18	199.59	174.25	176.03	150.60	163.21	137.96	144.22	118.90	N/A	N/A
79	240.89	215.93	211.11	186.29	185.86	161.05	172.27	147.41	152.08	127.07	N/A	N/A
80	253.67	229.43	222.16	197.78	195.33	170.85	180.83	156.52	159.34	134.94	N/A	N/A
81	275.24	250.87	240.58	216.29	211.37	186.90	195.60	171.13	172.00	147.63	N/A	N/A
82	296.73	272.28	259.12	234.81	227.38	202.84	210.26	185.81	184.67	160.24	N/A	N/A
83	318.26	293.91	277.73	253.34	243.38	218.97	224.88	200.51	197.25	172.90	N/A	N/A
84	339.71	315.34	296.15	271.86	259.42	235.02	239.54	215.16	209.88	185.63	N/A	N/A
85	N/A	336.82	N/A	290.35	N/A	251.01	N/A	229.81	N/A	198.19	N/A	N/A
86	N/A	358.31	N/A	308.87	N/A	267.04	N/A	244.58	N/A	210.81	N/A	N/A
87	N/A	379.90	N/A	327.43	N/A	283.04	N/A	259.17	N/A	223.54	N/A	N/A
88	N/A	401.40	N/A	346.00	N/A	299.09	N/A	273.84	N/A	236.14	N/A	N/A
89	N/A	422.78	N/A	364.52	N/A	315.15	N/A	288.56	N/A	248.87	N/A	N/A
90	N/A	444.35	N/A	382.97	N/A	331.21	N/A	303.17	N/A	261.41	N/A	N/A
91	N/A	452.89	N/A	390.45	N/A	337.52	N/A	309.06	N/A	266.53	N/A	N/A
92	N/A	461.61	N/A	397.84	N/A	344.03	N/A	314.89	N/A	271.51	N/A	N/A
93	N/A	470.15	N/A	405.26	N/A	350.34	N/A	320.81	N/A	276.62	N/A	N/A
94	N/A	478.78	N/A	412.71	N/A	356.76	N/A	326.71	N/A	281.68	N/A	N/A
95	N/A	487.39	N/A	420.10	N/A	363.20	N/A	332.54	N/A	286.74	N/A	N/A
96	N/A	490.26	N/A	422.56	N/A	365.31	N/A	334.49	N/A	288.47	N/A	N/A
97	N/A	493.03	N/A	425.06	N/A	367.45	N/A	336.38	N/A	290.16	N/A	N/A
98	N/A	495.96	N/A	427.56	N/A	369.59	N/A	338.37	N/A	291.81	N/A	N/A
99	N/A	498.83	N/A	430.01	N/A	371.74	N/A	340.39	N/A	293.54	N/A	N/A
100	N/A	501.66	N/A	432.45	N/A	373.96	N/A	342.31	N/A	295.12	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 3 Rates
Monthly Premium Rates
Two Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	1.55	.09	1.55	.05	1.49	.05	1.49	.05	1.49	.05	N/A	N/A
26	1.55	.09	1.55	.05	1.49	.05	1.49	.05	1.49	.05	N/A	N/A
27	1.55	.09	1.55	.09	1.55	.05	1.49	.05	1.49	.05	N/A	N/A
28	1.58	.09	1.55	.09	1.55	.05	1.55	.05	1.49	.05	N/A	N/A
29	1.58	.09	1.55	.09	1.55	.09	1.55	.05	1.49	.05	N/A	N/A
30	1.58	.12	1.58	.09	1.55	.09	1.55	.09	1.55	.05	N/A	N/A
31	1.58	.12	1.58	.12	1.55	.09	1.55	.09	1.55	.05	N/A	N/A
32	1.63	.12	1.58	.12	1.58	.09	1.55	.09	1.55	.09	N/A	N/A
33	1.63	.15	1.58	.12	1.58	.12	1.58	.09	1.55	.09	N/A	N/A
34	1.63	.15	1.63	.12	1.58	.12	1.58	.09	1.55	.09	N/A	N/A
35	1.69	.15	1.63	.15	1.58	.12	1.58	.12	1.58	.09	N/A	N/A
36	1.69	.27	1.63	.15	1.63	.12	1.58	.12	1.58	.09	N/A	N/A
37	1.69	.27	1.69	.15	1.63	.15	1.63	.12	1.58	.12	N/A	N/A
38	1.75	.28	1.69	.27	1.63	.15	1.63	.15	1.58	.12	N/A	N/A
39	1.75	.28	1.69	.27	1.69	.15	1.63	.15	1.63	.12	N/A	N/A
40	1.77	.28	1.75	.28	1.69	.27	1.63	.15	1.63	.15	N/A	N/A
41	1.77	.31	1.75	.28	1.69	.27	1.69	.27	1.63	.15	N/A	N/A
42	1.89	.43	1.77	.28	1.75	.27	1.69	.27	1.63	.15	N/A	N/A
43	1.89	.43	1.77	.31	1.75	.28	1.75	.27	1.69	.15	N/A	N/A
44	1.91	.44	1.89	.31	1.77	.28	1.75	.28	1.69	.27	N/A	N/A
45	1.91	.44	1.89	.43	1.77	.31	1.75	.28	1.69	.27	N/A	N/A
46	1.94	.48	1.91	.43	1.77	.31	1.77	.28	1.75	.28	N/A	N/A
47	1.97	.48	1.91	.44	1.89	.43	1.77	.31	1.75	.28	N/A	N/A
48	1.97	.55	1.94	.48	1.89	.43	1.89	.31	1.77	.28	N/A	N/A
49	2.00	.59	1.94	.48	1.91	.44	1.89	.43	1.77	.31	N/A	N/A
50	2.06	.59	1.97	.55	1.91	.44	1.91	.43	1.77	.31	N/A	N/A
51	2.08	.65	2.00	.55	1.94	.48	1.91	.44	1.89	.43	N/A	N/A
52	2.08	.69	2.06	.59	1.97	.48	1.94	.48	1.91	.43	N/A	N/A
53	2.11	.70	2.06	.65	1.97	.55	1.94	.48	1.91	.44	N/A	N/A
54	2.14	.73	2.08	.69	2.00	.59	1.97	.55	1.94	.44	N/A	N/A
55	2.17	.76	2.11	.70	2.06	.59	2.00	.55	1.94	.48	N/A	N/A
56	2.31	.80	2.14	.73	2.08	.69	2.06	.59	1.97	.55	N/A	N/A
57	2.34	.86	2.17	.76	2.11	.70	2.08	.65	2.00	.55	N/A	N/A
58	2.37	.90	2.25	.80	2.14	.73	2.11	.69	2.06	.59	N/A	N/A
59	2.48	.98	2.34	.84	2.17	.76	2.14	.70	2.06	.65	N/A	N/A
60	2.51	1.13	2.37	.86	2.25	.80	2.14	.73	2.08	.69	N/A	N/A
61	2.65	1.22	2.48	.98	2.34	.84	2.25	.80	2.14	.70	N/A	N/A
62	2.73	1.28	2.59	1.13	2.45	.90	2.34	.84	2.17	.73	N/A	N/A
63	2.82	1.36	2.68	1.22	2.48	.98	2.37	.86	2.31	.76	N/A	N/A
64	2.93	1.44	2.73	1.24	2.59	1.13	2.48	.98	2.34	.84	N/A	N/A
65	3.05	1.50	2.82	1.30	2.68	1.14	2.59	1.08	2.37	.86	N/A	N/A
66	3.24	1.70	2.96	1.45	2.79	1.28	2.71	1.22	2.51	.98	N/A	N/A
67	3.38	1.93	3.16	1.57	2.93	1.38	2.79	1.30	2.65	1.14	N/A	N/A
68	3.61	2.07	3.30	1.78	3.05	1.56	2.93	1.44	2.73	1.24	N/A	N/A
69	3.72	2.26	3.44	1.94	3.18	1.70	3.05	1.50	2.82	1.36	N/A	N/A
70	3.95	2.45	3.64	2.09	3.33	1.88	3.18	1.65	2.96	1.44	N/A	N/A
71	4.29	2.73	3.92	2.35	3.61	2.07	3.38	1.93	3.16	1.57	N/A	N/A
72	4.51	2.99	4.12	2.66	3.78	2.26	3.64	2.09	3.33	1.78	N/A	N/A
73	4.82	3.34	4.37	2.85	4.03	2.50	3.78	2.26	3.47	1.98	N/A	N/A
74	5.13	3.64	4.60	3.15	4.29	2.70	4.03	2.50	3.67	2.13	N/A	N/A
75	5.42	3.95	4.88	3.36	4.43	2.97	4.29	2.70	3.84	2.30	N/A	N/A
76	5.95	4.40	5.30	3.79	4.82	3.34	4.51	2.99	4.12	2.66	N/A	N/A
77	6.38	4.83	5.70	4.14	5.19	3.66	4.88	3.36	4.40	2.85	N/A	N/A
78	6.86	5.32	6.06	4.55	5.56	4.06	5.19	3.66	4.68	3.15	N/A	N/A
79	7.34	5.79	6.55	5.04	5.90	4.38	5.56	4.06	4.96	3.43	N/A	N/A
80	7.79	6.33	6.97	5.40	6.29	4.71	5.87	4.35	5.22	3.70	N/A	N/A
81	8.41	6.86	7.39	5.95	6.69	5.13	6.29	4.71	5.61	4.07	N/A	N/A
82	8.94	7.49	7.99	6.40	7.11	5.63	6.69	5.13	5.95	4.40	N/A	N/A
83	9.56	8.05	8.46	6.97	7.53	6.01	7.08	5.56	6.32	4.77	N/A	N/A
84	10.19	8.62	8.92	7.39	8.01	6.49	7.48	5.95	6.63	5.11	N/A	N/A
85	N/A	9.20	N/A	7.99	N/A	6.97	N/A	6.37	N/A	5.41	N/A	N/A
86	N/A	9.76	N/A	8.47	N/A	7.35	N/A	6.76	N/A	5.79	N/A	N/A
87	N/A	10.40	N/A	8.91	N/A	7.78	N/A	7.14	N/A	6.12	N/A	N/A
88	N/A	10.99	N/A	9.50	N/A	8.21	N/A	7.54	N/A	6.49	N/A	N/A
89	N/A	11.57	N/A	9.98	N/A	8.72	N/A	8.03	N/A	6.86	N/A	N/A
90	N/A	12.18	N/A	10.45	N/A	9.15	N/A	8.42	N/A	7.18	N/A	N/A
91	N/A	12.42	N/A	10.76	N/A	9.28	N/A	8.51	N/A	7.34	N/A	N/A
92	N/A	12.56	N/A	10.87	N/A	9.50	N/A	8.72	N/A	7.50	N/A	N/A
93	N/A	12.90	N/A	11.05	N/A	9.70	N/A	8.86	N/A	7.65	N/A	N/A
94	N/A	13.07	N/A	11.40	N/A	9.86	N/A	9.00	N/A	7.77	N/A	N/A
95	N/A	13.31	N/A	11.53	N/A	10.07	N/A	9.20	N/A	7.91	N/A	N/A
96	N/A	13.35	N/A	11.57	N/A	10.12	N/A	9.22	N/A	7.99	N/A	N/A
97	N/A	13.55	N/A	11.60	N/A	10.13	N/A	9.28	N/A	8.03	N/A	N/A
98	N/A	13.61	N/A	11.70	N/A	10.20	N/A	9.34	N/A	8.05	N/A	N/A
99	N/A	13.67	N/A	11.76	N/A	10.25	N/A	9.47	N/A	8.06	N/A	N/A
100	N/A	13.74	N/A	11.81	N/A	10.31	N/A	9.50	N/A	8.14	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 3 Rates
Monthly Premium Rates
Three Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	1.58	.12	1.58	.09	1.55	.09	1.55	.05	1.55	.05	N/A	N/A
26	1.63	.12	1.58	.09	1.58	.09	1.55	.09	1.55	.05	N/A	N/A
27	1.63	.12	1.58	.12	1.58	.09	1.58	.09	1.55	.09	N/A	N/A
28	1.63	.15	1.63	.12	1.58	.09	1.58	.09	1.55	.09	N/A	N/A
29	1.63	.15	1.63	.12	1.58	.12	1.58	.09	1.58	.09	N/A	N/A
30	1.69	.15	1.63	.12	1.63	.12	1.58	.12	1.58	.09	N/A	N/A
31	1.69	.27	1.69	.15	1.63	.12	1.63	.12	1.58	.09	N/A	N/A
32	1.75	.27	1.69	.15	1.63	.15	1.63	.12	1.58	.12	N/A	N/A
33	1.75	.28	1.69	.27	1.69	.15	1.63	.12	1.63	.12	N/A	N/A
34	1.77	.28	1.75	.27	1.69	.15	1.63	.15	1.63	.12	N/A	N/A
35	1.77	.28	1.75	.27	1.69	.27	1.69	.15	1.63	.15	N/A	N/A
36	1.89	.31	1.77	.28	1.75	.27	1.69	.27	1.69	.15	N/A	N/A
37	1.89	.43	1.77	.28	1.75	.28	1.75	.27	1.69	.15	N/A	N/A
38	1.91	.43	1.89	.31	1.77	.28	1.75	.27	1.69	.27	N/A	N/A
39	1.91	.44	1.89	.31	1.77	.28	1.75	.28	1.75	.27	N/A	N/A
40	1.94	.44	1.91	.43	1.77	.31	1.77	.28	1.75	.27	N/A	N/A
41	1.97	.48	1.91	.44	1.89	.31	1.77	.31	1.75	.28	N/A	N/A
42	1.97	.55	1.94	.44	1.91	.43	1.89	.31	1.77	.28	N/A	N/A
43	2.00	.55	1.94	.48	1.91	.44	1.89	.43	1.77	.31	N/A	N/A
44	2.06	.59	1.97	.48	1.94	.44	1.91	.43	1.89	.31	N/A	N/A
45	2.08	.65	2.00	.55	1.94	.48	1.91	.44	1.89	.43	N/A	N/A
46	2.08	.69	2.00	.59	1.97	.48	1.94	.44	1.91	.43	N/A	N/A
47	2.11	.70	2.06	.65	2.00	.55	1.97	.48	1.91	.44	N/A	N/A
48	2.14	.73	2.08	.65	2.00	.59	1.97	.55	1.94	.44	N/A	N/A
49	2.17	.73	2.11	.69	2.06	.59	2.00	.55	1.94	.48	N/A	N/A
50	2.25	.76	2.14	.70	2.08	.65	2.00	.59	1.97	.48	N/A	N/A
51	2.31	.84	2.17	.73	2.11	.69	2.06	.65	2.00	.55	N/A	N/A
52	2.34	.86	2.25	.76	2.14	.70	2.08	.69	2.00	.59	N/A	N/A
53	2.45	.90	2.31	.80	2.14	.73	2.11	.69	2.06	.59	N/A	N/A
54	2.48	.98	2.34	.84	2.17	.76	2.14	.70	2.08	.65	N/A	N/A
55	2.51	1.08	2.37	.86	2.25	.80	2.17	.73	2.11	.69	N/A	N/A
56	2.65	1.14	2.45	.98	2.34	.84	2.25	.76	2.14	.70	N/A	N/A
57	2.71	1.24	2.51	1.08	2.37	.86	2.31	.84	2.17	.73	N/A	N/A
58	2.79	1.30	2.65	1.14	2.45	.98	2.37	.86	2.25	.76	N/A	N/A
59	2.82	1.38	2.68	1.24	2.51	1.08	2.45	.90	2.31	.80	N/A	N/A
60	2.93	1.45	2.73	1.28	2.59	1.14	2.48	.98	2.34	.86	N/A	N/A
61	3.05	1.56	2.82	1.36	2.68	1.24	2.59	1.13	2.45	.90	N/A	N/A
62	3.18	1.70	2.96	1.45	2.79	1.30	2.68	1.22	2.51	1.08	N/A	N/A
63	3.33	1.78	3.10	1.56	2.85	1.38	2.73	1.28	2.65	1.13	N/A	N/A
64	3.44	1.94	3.18	1.65	2.96	1.45	2.85	1.36	2.71	1.22	N/A	N/A
65	3.61	2.07	3.33	1.78	3.10	1.56	2.96	1.44	2.79	1.28	N/A	N/A
66	3.78	2.26	3.47	2.00	3.30	1.73	3.16	1.57	2.93	1.38	N/A	N/A
67	4.06	2.51	3.69	2.14	3.44	1.94	3.30	1.73	3.05	1.50	N/A	N/A
68	4.32	2.73	3.95	2.37	3.64	2.09	3.44	1.94	3.24	1.70	N/A	N/A
69	4.51	2.99	4.12	2.66	3.78	2.26	3.64	2.09	3.36	1.88	N/A	N/A
70	4.79	3.26	4.37	2.83	4.03	2.50	3.78	2.26	3.52	2.00	N/A	N/A
71	5.19	3.66	4.71	3.21	4.34	2.73	4.06	2.51	3.72	2.15	N/A	N/A
72	5.61	4.07	5.08	3.48	4.60	3.06	4.37	2.83	4.03	2.50	N/A	N/A
73	5.98	4.43	5.39	3.84	4.88	3.36	4.60	3.11	4.32	2.70	N/A	N/A
74	6.38	4.83	5.70	4.14	5.19	3.66	4.88	3.36	4.49	2.97	N/A	N/A
75	6.74	5.21	6.04	4.51	5.53	3.98	5.19	3.64	4.77	3.26	N/A	N/A
76	7.37	5.89	6.63	5.11	5.98	4.43	5.64	4.07	5.13	3.64	N/A	N/A
77	8.04	6.49	7.14	5.64	6.43	4.93	6.04	4.50	5.56	3.98	N/A	N/A
78	8.61	7.12	7.73	6.21	6.97	5.40	6.49	4.97	5.90	4.38	N/A	N/A
79	9.28	7.75	8.21	6.72	7.39	5.91	6.97	5.40	6.32	4.77	N/A	N/A
80	9.91	8.42	8.83	7.33	7.90	6.37	7.37	5.89	6.69	5.13	N/A	N/A
81	10.75	9.18	9.51	7.99	8.49	6.97	7.90	6.37	7.14	5.64	N/A	N/A
82	11.51	9.98	10.19	8.62	9.03	7.54	8.46	6.97	7.65	6.06	N/A	N/A
83	12.25	10.77	10.87	9.28	9.68	8.17	8.94	7.49	8.13	6.58	N/A	N/A
84	13.01	11.54	11.54	10.03	10.30	8.75	9.56	8.05	8.58	7.08	N/A	N/A
85	N/A	12.32	N/A	10.76	N/A	9.34	N/A	8.51	N/A	7.54	N/A	N/A
86	N/A	13.01	N/A	11.41	N/A	9.98	N/A	9.15	N/A	8.05	N/A	N/A
87	N/A	13.82	N/A	12.12	N/A	10.47	N/A	9.63	N/A	8.49	N/A	N/A
88	N/A	14.63	N/A	12.82	N/A	11.13	N/A	10.20	N/A	8.94	N/A	N/A
89	N/A	15.40	N/A	13.35	N/A	11.74	N/A	10.77	N/A	9.50	N/A	N/A
90	N/A	16.20	N/A	14.11	N/A	12.32	N/A	11.40	N/A	9.98	N/A	N/A
91	N/A	16.56	N/A	14.38	N/A	12.54	N/A	11.54	N/A	10.19	N/A	N/A
92	N/A	16.89	N/A	14.63	N/A	12.85	N/A	11.74	N/A	10.35	N/A	N/A
93	N/A	17.22	N/A	14.88	N/A	13.01	N/A	11.90	N/A	10.56	N/A	N/A
94	N/A	17.46	N/A	15.19	N/A	13.25	N/A	12.18	N/A	10.77	N/A	N/A
95	N/A	17.74	N/A	15.48	N/A	13.55	N/A	12.42	N/A	10.92	N/A	N/A
96	N/A	17.92	N/A	15.55	N/A	13.61	N/A	12.45	N/A	10.99	N/A	N/A
97	N/A	18.02	N/A	15.61	N/A	13.67	N/A	12.53	N/A	11.04	N/A	N/A
98	N/A	18.11	N/A	15.76	N/A	13.74	N/A	12.56	N/A	11.13	N/A	N/A
99	N/A	18.21	N/A	15.81	N/A	13.82	N/A	12.60	N/A	11.15	N/A	N/A
100	N/A	18.31	N/A	15.91	N/A	13.89	N/A	12.82	N/A	11.20	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 3 Rates
Monthly Premium Rates
Four Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	1.63	.12	1.63	.12	1.58	.09	1.58	.09	1.58	.09	N/A	N/A
26	1.63	.12	1.63	.12	1.58	.09	1.58	.09	1.58	.09	N/A	N/A
27	1.69	.15	1.63	.12	1.63	.12	1.58	.09	1.58	.09	N/A	N/A
28	1.69	.15	1.69	.15	1.63	.12	1.63	.12	1.58	.09	N/A	N/A
29	1.75	.27	1.69	.15	1.63	.12	1.63	.12	1.58	.09	N/A	N/A
30	1.75	.27	1.69	.15	1.69	.15	1.63	.12	1.63	.12	N/A	N/A
31	1.75	.28	1.75	.27	1.69	.15	1.69	.15	1.63	.12	N/A	N/A
32	1.77	.28	1.75	.27	1.69	.15	1.69	.15	1.63	.12	N/A	N/A
33	1.89	.31	1.77	.28	1.75	.27	1.69	.15	1.69	.15	N/A	N/A
34	1.89	.31	1.77	.28	1.75	.27	1.75	.27	1.69	.15	N/A	N/A
35	1.91	.43	1.77	.28	1.77	.28	1.75	.27	1.69	.15	N/A	N/A
36	1.91	.43	1.89	.31	1.77	.28	1.75	.27	1.75	.27	N/A	N/A
37	1.94	.44	1.91	.43	1.89	.31	1.77	.28	1.75	.27	N/A	N/A
38	1.97	.48	1.91	.43	1.89	.31	1.77	.28	1.75	.27	N/A	N/A
39	1.97	.48	1.94	.44	1.91	.43	1.89	.31	1.77	.28	N/A	N/A
40	2.00	.55	1.94	.44	1.91	.43	1.89	.31	1.77	.28	N/A	N/A
41	2.06	.59	1.97	.48	1.94	.44	1.91	.43	1.89	.31	N/A	N/A
42	2.08	.65	2.00	.55	1.94	.44	1.94	.44	1.89	.31	N/A	N/A
43	2.08	.69	2.06	.59	1.97	.48	1.94	.44	1.91	.43	N/A	N/A
44	2.11	.69	2.06	.59	2.00	.55	1.97	.48	1.91	.43	N/A	N/A
45	2.14	.70	2.08	.65	2.00	.55	1.97	.48	1.94	.44	N/A	N/A
46	2.17	.73	2.11	.69	2.06	.59	2.00	.55	1.94	.44	N/A	N/A
47	2.25	.76	2.14	.70	2.08	.65	2.06	.59	1.97	.48	N/A	N/A
48	2.31	.80	2.17	.73	2.11	.69	2.08	.65	2.00	.55	N/A	N/A
49	2.34	.84	2.25	.76	2.11	.70	2.08	.65	2.00	.55	N/A	N/A
50	2.37	.90	2.31	.80	2.14	.70	2.11	.69	2.06	.59	N/A	N/A
51	2.48	.98	2.34	.84	2.17	.73	2.14	.70	2.08	.65	N/A	N/A
52	2.51	1.08	2.37	.86	2.25	.76	2.17	.73	2.11	.69	N/A	N/A
53	2.65	1.14	2.45	.90	2.31	.80	2.25	.76	2.14	.70	N/A	N/A
54	2.68	1.22	2.48	.98	2.37	.86	2.31	.80	2.14	.70	N/A	N/A
55	2.71	1.28	2.59	1.13	2.45	.90	2.34	.84	2.17	.73	N/A	N/A
56	2.82	1.36	2.65	1.14	2.48	.98	2.37	.86	2.31	.80	N/A	N/A
57	2.93	1.44	2.71	1.24	2.59	1.13	2.48	.98	2.34	.84	N/A	N/A
58	2.99	1.50	2.79	1.30	2.65	1.14	2.51	1.08	2.37	.86	N/A	N/A
59	3.10	1.57	2.85	1.38	2.71	1.24	2.65	1.14	2.48	.90	N/A	N/A
60	3.18	1.70	2.96	1.45	2.79	1.30	2.68	1.22	2.51	1.08	N/A	N/A
61	3.36	1.88	3.10	1.57	2.85	1.38	2.79	1.30	2.65	1.14	N/A	N/A
62	3.47	1.98	3.24	1.70	2.99	1.45	2.85	1.38	2.71	1.24	N/A	N/A
63	3.64	2.13	3.36	1.88	3.10	1.57	2.99	1.45	2.79	1.28	N/A	N/A
64	3.78	2.26	3.47	1.98	3.24	1.70	3.10	1.56	2.85	1.36	N/A	N/A
65	3.95	2.37	3.64	2.07	3.36	1.78	3.18	1.65	2.99	1.44	N/A	N/A
66	4.29	2.69	3.84	2.30	3.61	2.00	3.38	1.93	3.18	1.57	N/A	N/A
67	4.49	2.97	4.09	2.51	3.72	2.15	3.61	2.07	3.33	1.78	N/A	N/A
68	4.77	3.26	4.34	2.79	3.98	2.45	3.78	2.26	3.47	1.98	N/A	N/A
69	5.08	3.54	4.54	3.06	4.15	2.69	3.98	2.45	3.67	2.13	N/A	N/A
70	5.30	3.79	4.79	3.29	4.40	2.85	4.15	2.69	3.84	2.30	N/A	N/A
71	5.78	4.28	5.22	3.66	4.77	3.26	4.49	2.97	4.12	2.58	N/A	N/A
72	6.29	4.71	5.64	4.07	5.11	3.63	4.82	3.29	4.40	2.85	N/A	N/A
73	6.71	5.13	6.01	4.43	5.42	3.92	5.13	3.63	4.71	3.15	N/A	N/A
74	7.14	5.64	6.40	4.83	5.78	4.28	5.42	3.95	4.96	3.43	N/A	N/A
75	7.65	6.05	6.77	5.27	6.12	4.55	5.78	4.28	5.28	3.70	N/A	N/A
76	8.41	6.77	7.48	5.91	6.71	5.13	6.32	4.77	5.70	4.12	N/A	N/A
77	9.14	7.54	8.07	6.49	7.25	5.69	6.77	5.21	6.12	4.55	N/A	N/A
78	9.76	8.27	8.75	7.14	7.79	6.29	7.34	5.77	6.57	5.08	N/A	N/A
79	10.55	8.94	9.34	7.77	8.41	6.77	7.79	6.33	7.02	5.53	N/A	N/A
80	11.37	9.71	10.02	8.43	8.89	7.35	8.35	6.76	7.50	5.95	N/A	N/A
81	12.22	10.72	10.81	9.20	9.59	8.05	8.94	7.39	8.04	6.49	N/A	N/A
82	13.15	11.57	11.57	10.03	10.30	8.75	9.59	8.05	8.58	7.08	N/A	N/A
83	14.00	12.48	12.33	10.83	10.98	9.47	10.24	8.72	9.17	7.61	N/A	N/A
84	14.93	13.35	13.15	11.57	11.65	10.13	10.87	9.34	9.71	8.17	N/A	N/A
85	N/A	14.35	N/A	12.33	N/A	10.84	N/A	9.98	N/A	8.75	N/A	N/A
86	N/A	15.24	N/A	13.14	N/A	11.53	N/A	10.60	N/A	9.28	N/A	N/A
87	N/A	16.19	N/A	13.89	N/A	12.18	N/A	11.19	N/A	9.76	N/A	N/A
88	N/A	16.98	N/A	14.78	N/A	12.90	N/A	11.84	N/A	10.40	N/A	N/A
89	N/A	17.97	N/A	15.55	N/A	13.61	N/A	12.48	N/A	10.97	N/A	N/A
90	N/A	18.87	N/A	16.28	N/A	14.27	N/A	13.14	N/A	11.54	N/A	N/A
91	N/A	19.25	N/A	16.63	N/A	14.52	N/A	13.35	N/A	11.74	N/A	N/A
92	N/A	19.62	N/A	16.94	N/A	14.83	N/A	13.67	N/A	11.90	N/A	N/A
93	N/A	19.95	N/A	17.26	N/A	15.11	N/A	13.89	N/A	12.18	N/A	N/A
94	N/A	20.35	N/A	17.62	N/A	15.35	N/A	14.14	N/A	12.42	N/A	N/A
95	N/A	20.65	N/A	17.92	N/A	15.61	N/A	14.42	N/A	12.56	N/A	N/A
96	N/A	20.84	N/A	18.02	N/A	15.76	N/A	14.48	N/A	12.66	N/A	N/A
97	N/A	20.97	N/A	18.11	N/A	15.81	N/A	14.56	N/A	12.85	N/A	N/A
98	N/A	21.08	N/A	18.21	N/A	15.96	N/A	14.67	N/A	12.87	N/A	N/A
99	N/A	21.19	N/A	18.34	N/A	15.99	N/A	14.78	N/A	12.95	N/A	N/A
100	N/A	21.32	N/A	18.39	N/A	16.12	N/A	14.84	N/A	12.98	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 3 Rates
Monthly Premium Rates
Five Year Minimum Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	1.69	.15	1.69	.12	1.63	.12	1.63	.09	1.58	.09	N/A	N/A
26	1.75	.15	1.69	.12	1.63	.12	1.63	.09	1.63	.09	N/A	N/A
27	1.75	.15	1.69	.15	1.69	.12	1.63	.12	1.63	.09	N/A	N/A
28	1.75	.27	1.75	.15	1.69	.12	1.69	.12	1.63	.12	N/A	N/A
29	1.77	.27	1.75	.15	1.69	.15	1.69	.12	1.63	.12	N/A	N/A
30	1.77	.28	1.75	.27	1.75	.15	1.69	.15	1.69	.12	N/A	N/A
31	1.89	.28	1.77	.27	1.75	.27	1.75	.15	1.69	.12	N/A	N/A
32	1.89	.31	1.77	.28	1.77	.27	1.75	.15	1.69	.15	N/A	N/A
33	1.91	.31	1.89	.28	1.77	.27	1.75	.27	1.75	.15	N/A	N/A
34	1.94	.43	1.89	.31	1.89	.28	1.77	.27	1.75	.27	N/A	N/A
35	1.94	.44	1.91	.31	1.89	.28	1.77	.28	1.75	.27	N/A	N/A
36	1.97	.44	1.94	.43	1.91	.31	1.89	.28	1.77	.27	N/A	N/A
37	2.00	.48	1.94	.44	1.91	.43	1.89	.31	1.77	.28	N/A	N/A
38	2.00	.55	1.97	.44	1.94	.43	1.91	.31	1.89	.28	N/A	N/A
39	2.06	.59	2.00	.48	1.94	.44	1.91	.43	1.89	.31	N/A	N/A
40	2.08	.59	2.00	.55	1.97	.44	1.94	.43	1.91	.31	N/A	N/A
41	2.11	.65	2.06	.59	2.00	.48	1.97	.44	1.91	.43	N/A	N/A
42	2.14	.69	2.08	.59	2.00	.55	1.97	.48	1.94	.43	N/A	N/A
43	2.17	.70	2.11	.65	2.06	.59	2.00	.48	1.97	.44	N/A	N/A
44	2.25	.73	2.14	.69	2.08	.59	2.06	.55	1.97	.44	N/A	N/A
45	2.31	.76	2.14	.70	2.11	.65	2.06	.59	2.00	.48	N/A	N/A
46	2.34	.80	2.25	.73	2.11	.69	2.08	.59	2.00	.55	N/A	N/A
47	2.37	.84	2.31	.76	2.14	.70	2.11	.65	2.06	.59	N/A	N/A
48	2.45	.90	2.34	.80	2.17	.73	2.14	.69	2.08	.59	N/A	N/A
49	2.51	.98	2.37	.84	2.25	.73	2.17	.70	2.11	.65	N/A	N/A
50	2.59	1.08	2.45	.86	2.31	.76	2.17	.73	2.11	.69	N/A	N/A
51	2.65	1.14	2.48	.90	2.34	.84	2.25	.76	2.14	.70	N/A	N/A
52	2.71	1.22	2.51	1.08	2.37	.86	2.31	.80	2.17	.73	N/A	N/A
53	2.73	1.28	2.65	1.13	2.48	.90	2.37	.84	2.25	.76	N/A	N/A
54	2.82	1.30	2.68	1.14	2.51	.98	2.45	.86	2.31	.80	N/A	N/A
55	2.93	1.38	2.71	1.24	2.59	1.08	2.48	.90	2.34	.84	N/A	N/A
56	2.99	1.45	2.79	1.30	2.68	1.14	2.51	1.08	2.45	.86	N/A	N/A
57	3.10	1.57	2.93	1.38	2.73	1.24	2.65	1.14	2.48	.90	N/A	N/A
58	3.24	1.70	2.99	1.45	2.79	1.30	2.71	1.22	2.59	1.08	N/A	N/A
59	3.33	1.88	3.10	1.56	2.85	1.38	2.79	1.28	2.65	1.13	N/A	N/A
60	3.44	1.94	3.18	1.65	2.96	1.44	2.82	1.36	2.71	1.22	N/A	N/A
61	3.64	2.09	3.33	1.78	3.10	1.56	2.96	1.44	2.79	1.28	N/A	N/A
62	3.72	2.15	3.47	1.94	3.24	1.70	3.10	1.56	2.85	1.36	N/A	N/A
63	3.95	2.37	3.64	2.07	3.36	1.78	3.18	1.65	2.99	1.44	N/A	N/A
64	4.09	2.51	3.72	2.14	3.47	1.94	3.33	1.73	3.10	1.50	N/A	N/A
65	4.32	2.70	3.92	2.30	3.64	2.07	3.44	1.93	3.18	1.65	N/A	N/A
66	4.54	2.99	4.15	2.66	3.84	2.26	3.67	2.09	3.38	1.88	N/A	N/A
67	4.88	3.34	4.43	2.85	4.09	2.51	3.92	2.30	3.61	2.00	N/A	N/A
68	5.19	3.64	4.71	3.15	4.34	2.73	4.09	2.51	3.78	2.15	N/A	N/A
69	5.53	3.95	4.96	3.39	4.54	2.99	4.34	2.73	3.98	2.37	N/A	N/A
70	5.87	4.28	5.28	3.70	4.79	3.26	4.51	2.97	4.15	2.58	N/A	N/A
71	6.35	4.77	5.70	4.12	5.19	3.64	4.88	3.34	4.49	2.94	N/A	N/A
72	6.86	5.27	6.12	4.55	5.61	4.06	5.28	3.66	4.79	3.26	N/A	N/A
73	7.37	5.77	6.57	5.04	5.98	4.40	5.64	4.07	5.11	3.54	N/A	N/A
74	7.82	6.33	7.02	5.41	6.38	4.79	5.98	4.40	5.39	3.84	N/A	N/A
75	8.41	6.77	7.48	5.91	6.74	5.20	6.35	4.77	5.75	4.12	N/A	N/A
76	9.17	7.61	8.18	6.58	7.37	5.79	6.88	5.32	6.29	4.68	N/A	N/A
77	10.02	8.43	8.89	7.33	8.01	6.40	7.50	5.91	6.74	5.13	N/A	N/A
78	10.84	9.22	9.59	8.05	8.58	7.04	8.07	6.44	7.25	5.68	N/A	N/A
79	11.60	10.07	10.30	8.75	9.23	7.65	8.61	7.04	7.73	6.12	N/A	N/A
80	12.45	10.87	10.98	9.47	9.85	8.27	9.20	7.61	8.21	6.69	N/A	N/A
81	13.43	11.84	11.85	10.31	10.72	9.00	9.91	8.35	8.86	7.33	N/A	N/A
82	14.48	12.95	12.84	11.19	11.43	9.76	10.58	9.00	9.54	7.91	N/A	N/A
83	15.49	13.89	13.66	12.13	12.19	10.60	11.40	9.75	10.13	8.51	N/A	N/A
84	16.51	14.95	14.51	12.97	12.96	11.42	12.11	10.45	10.78	9.18	N/A	N/A
85	N/A	15.97	N/A	13.82	N/A	12.17	N/A	11.15	N/A	9.75	N/A	N/A
86	N/A	16.96	N/A	14.78	N/A	12.95	N/A	11.85	N/A	10.41	N/A	N/A
87	N/A	18.02	N/A	15.61	N/A	13.69	N/A	12.56	N/A	11.04	N/A	N/A
88	N/A	19.03	N/A	16.52	N/A	14.48	N/A	13.29	N/A	11.68	N/A	N/A
89	N/A	20.04	N/A	17.37	N/A	15.27	N/A	14.03	N/A	12.26	N/A	N/A
90	N/A	21.05	N/A	18.31	N/A	15.99	N/A	14.78	N/A	12.95	N/A	N/A
91	N/A	21.45	N/A	18.66	N/A	16.28	N/A	15.06	N/A	13.14	N/A	N/A
92	N/A	21.88	N/A	18.97	N/A	16.66	N/A	15.30	N/A	13.35	N/A	N/A
93	N/A	22.25	N/A	19.34	N/A	16.96	N/A	15.61	N/A	13.67	N/A	N/A
94	N/A	22.68	N/A	19.67	N/A	17.32	N/A	15.91	N/A	13.89	N/A	N/A
95	N/A	23.12	N/A	20.04	N/A	17.62	N/A	16.20	N/A	14.14	N/A	N/A
96	N/A	23.26	N/A	20.19	N/A	17.68	N/A	16.25	N/A	14.26	N/A	N/A
97	N/A	23.33	N/A	20.31	N/A	17.78	N/A	16.39	N/A	14.35	N/A	N/A
98	N/A	23.46	N/A	20.42	N/A	17.92	N/A	16.49	N/A	14.42	N/A	N/A
99	N/A	23.59	N/A	20.55	N/A	18.02	N/A	16.61	N/A	14.48	N/A	N/A
100	N/A	23.75	N/A	20.63	N/A	18.11	N/A	16.66	N/A	14.56	N/A	N/A

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R497 Proposed 3 Rates
Monthly Premium Rates
Lifetime Benefit

	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
Issue Age	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300	$300 Base	Additional 300
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	2.45	.86	2.34	.76	2.25	.70	2.14	.69	2.08	.59	N/A	N/A
46	2.51	.98	2.37	.84	2.31	.73	2.17	.70	2.11	.65	N/A	N/A
47	2.59	1.08	2.45	.86	2.34	.76	2.25	.73	2.14	.69	N/A	N/A
48	2.68	1.13	2.48	.90	2.37	.80	2.31	.76	2.17	.70	N/A	N/A
49	2.71	1.22	2.59	.98	2.45	.86	2.34	.80	2.25	.73	N/A	N/A
50	2.79	1.24	2.65	1.08	2.48	.90	2.37	.84	2.31	.73	N/A	N/A
51	2.85	1.30	2.68	1.14	2.51	.98	2.45	.86	2.34	.76	N/A	N/A
52	2.93	1.38	2.73	1.24	2.65	1.08	2.51	.90	2.37	.84	N/A	N/A
53	2.99	1.45	2.82	1.28	2.68	1.14	2.59	1.08	2.45	.86	N/A	N/A
54	3.10	1.56	2.85	1.36	2.71	1.22	2.65	1.13	2.48	.90	N/A	N/A
55	3.18	1.65	2.96	1.38	2.79	1.24	2.68	1.14	2.51	.98	N/A	N/A
56	3.33	1.78	3.05	1.50	2.85	1.36	2.79	1.24	2.65	1.13	N/A	N/A
57	3.47	1.94	3.18	1.65	2.96	1.44	2.85	1.30	2.71	1.14	N/A	N/A
58	3.64	2.07	3.33	1.78	3.10	1.50	2.96	1.44	2.79	1.24	N/A	N/A
59	3.72	2.15	3.44	1.93	3.18	1.65	3.05	1.50	2.82	1.30	N/A	N/A
60	3.92	2.35	3.61	2.00	3.33	1.73	3.16	1.57	2.93	1.38	N/A	N/A
61	4.09	2.51	3.72	2.14	3.44	1.94	3.33	1.73	3.05	1.50	N/A	N/A
62	4.34	2.73	3.95	2.35	3.64	2.07	3.44	1.93	3.18	1.57	N/A	N/A
63	4.51	2.97	4.09	2.51	3.78	2.15	3.64	2.00	3.33	1.73	N/A	N/A
64	4.77	3.21	4.34	2.70	3.95	2.35	3.72	2.14	3.44	1.93	N/A	N/A
65	4.96	3.36	4.49	2.94	4.09	2.51	3.95	2.30	3.61	2.00	N/A	N/A
66	5.39	3.79	4.88	3.29	4.43	2.83	4.15	2.66	3.84	2.15	N/A	N/A
67	5.87	4.34	5.28	3.66	4.77	3.21	4.49	2.94	4.09	2.50	N/A	N/A
68	6.35	4.71	5.67	4.07	5.11	3.54	4.82	3.26	4.37	2.79	N/A	N/A
69	6.74	5.20	6.04	4.43	5.42	3.84	5.13	3.54	4.68	3.06	N/A	N/A
70	7.25	5.64	6.43	4.89	5.78	4.28	5.42	3.92	4.94	3.34	N/A	N/A
71	8.01	6.37	7.11	5.53	6.38	4.77	5.98	4.38	5.33	3.71	N/A	N/A
72	8.80	7.14	7.76	6.12	6.97	5.32	6.49	4.89	5.78	4.14	N/A	N/A
73	9.54	7.91	8.44	6.77	7.50	5.91	7.02	5.40	6.32	4.68	N/A	N/A
74	10.30	8.72	9.14	7.50	8.07	6.44	7.53	5.95	6.71	5.11	N/A	N/A
75	11.06	9.50	9.74	8.17	8.72	7.08	8.07	6.44	7.17	5.63	N/A	N/A
76	12.22	10.60	10.81	9.18	9.54	7.91	8.86	7.25	7.82	6.29	N/A	N/A
77	13.32	11.74	11.74	10.13	10.38	8.79	9.62	8.05	8.52	6.97	N/A	N/A
78	14.51	12.95	12.81	11.13	11.18	9.60	10.41	8.84	9.20	7.61	N/A	N/A
79	15.66	14.03	13.69	12.13	12.14	10.45	11.15	9.58	9.85	8.21	N/A	N/A
80	16.82	15.19	14.68	13.07	12.93	11.40	11.91	10.35	10.55	8.91	N/A	N/A
81	18.20	16.61	15.95	14.35	13.97	12.33	12.96	11.41	11.43	9.75	N/A	N/A
82	19.64	18.05	17.22	15.55	15.04	13.42	13.88	12.32	12.22	10.60	N/A	N/A
83	21.08	19.47	18.37	16.77	16.12	14.48	14.87	13.25	13.01	11.46	N/A	N/A
84	22.52	20.89	19.62	18.02	17.22	15.55	15.83	14.26	13.83	12.26	N/A	N/A
85	N/A	22.30	N/A	19.23	N/A	16.63	N/A	15.24	N/A	13.14	N/A	N/A
86	N/A	23.74	N/A	20.44	N/A	17.68	N/A	16.20	N/A	13.98	N/A	N/A
87	N/A	25.18	N/A	21.69	N/A	18.75	N/A	17.22	N/A	14.83	N/A	N/A
88	N/A	26.64	N/A	22.90	N/A	19.87	N/A	18.11	N/A	15.61	N/A	N/A
89	N/A	27.97	N/A	24.11	N/A	20.89	N/A	19.05	N/A	16.49	N/A	N/A
90	N/A	29.42	N/A	25.39	N/A	21.91	N/A	20.06	N/A	17.32	N/A	N/A
91	N/A	29.96	N/A	25.86	N/A	22.41	N/A	20.52	N/A	17.65	N/A	N/A
92	N/A	30.59	N/A	26.31	N/A	22.77	N/A	20.89	N/A	18.02	N/A	N/A
93	N/A	31.10	N/A	26.81	N/A	23.25	N/A	21.27	N/A	18.31	N/A	N/A
94	N/A	31.73	N/A	27.37	N/A	23.59	N/A	21.65	N/A	18.66	N/A	N/A
95	N/A	32.23	N/A	27.78	N/A	24.03	N/A	22.02	N/A	18.97	N/A	N/A
96	N/A	32.47	N/A	27.97	N/A	24.14	N/A	22.12	N/A	19.05	N/A	N/A
97	N/A	32.64	N/A	28.10	N/A	24.30	N/A	22.25	N/A	19.23	N/A	N/A
98	N/A	32.86	N/A	28.32	N/A	24.46	N/A	22.45	N/A	19.31	N/A	N/A
99	N/A	32.98	N/A	28.46	N/A	24.66	N/A	22.56	N/A	19.44	N/A	N/A
100	N/A	33.20	N/A	28.66	N/A	24.72	N/A	22.62	N/A	19.60	N/A	N/A

ADDITIONAL ITEMS IMPACTING PREMIUM RATES

ADD $6.00 POLICY FEE TO FIRST PREMIUM ONLY.
Spouse Discount is 7 1/2% of the base policy.

To determine the monthly automatic bank withdrawl, quarterly, semiannual, and annual rates, multiply the above quoted monthly rates by .95, 2.90, 5.60, and 11.0 respectively.

State:	*Pennsylvania*	**Filing Company:**	*Physicians Mutual Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*LTC Loss Ratio Gen 3 P131PA*		
Project Name/Number:	*/*		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_2018_Transmittal Letter LHTD-1 Gen 3a.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A - This is a rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_2018_Act Memo Gen 3C - Loss Ratio.pdf PA_2018_Exh 1 Gen 3.pdf PA_2018_Exh 2 Durational Gen 3.pdf PA_2018_Exh 2 Non-Durational Gen 3.pdf PA_2018_Exh 3 Gen 3.pdf PA_2018_Exh 3 Gen 3.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A - This is a rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)

State: Pennsylvania **Filing Company:** Physicians Mutual Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Loss Ratio Gen 3 P131PA
Project Name/Number: /

Bypass Reason:	N/A - This is a rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A - This is a rate filing. Current and proposed rates are attached to the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A - This is a rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	N/A - This is a rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A - This is a rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Customer Rate-Up and Change of Coverage Form
Comments:	Please see the attached rate-up letter and change of coverage form which will be sent to customers at least 60 days prior to any rate change approved by your Department.
Attachment(s):	N228-N5 GPO (100615).pdf PM2452-N5 Coverage Change Form - Final (100615).pdf
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	Physicians Mutual Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	LTC Loss Ratio Gen 3 P131PA		
Project Name/Number:	/		

Attachment PA_2018_Exh 3 Gen 3.xlsx is not a PDF document and cannot be reproduced here.

Reset Form

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania

2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Physicians Mutual Insurance Company 2600 Dodge St. Omaha, NE 68131	Nebraska	Accident & Health	0367	80578	47-0270450	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Tracy Comba 2600 Dodge St. Omaha, NE 68131	(402) 633-5781	(402) 930-2732	tracy.comba@physiciansmutual.com

5.	Requested Filing Mode	Review & Approval If Combination or Other are selected, please explain:

6.	Company Tracking Number	PHYS-131476787
7.	☑ New Submission ☐ Resubmission	Previous file #
8.	Market	☑ Individual ☐ Franchise Group: ☐ Small ☐ Large ☐ Small and Large ☐ Employer ☐ Association ☐ Blanket ☐ Discretionary ☐ Trust ☐ Other:
9.	Type of Insurance	LTC03I Individual Long Term Care
10.	Product Coding Matrix Filing Code	LTC03I.001 Qualified
11.	Submitted Documents	☐ **FORMS** ☐ Policy ☐ Outline of Coverage ☐ Certificate ☐ Application/Enrollment ☐ Rider/Endorsement ☐ Advertising ☐ Schedule of Benefits ☐ Other **Rates** ☐ New Rate ☑ Revised Rate ☐ **FILING OTHER THAN FORM OR RATE:** Please explain: **SUPPORTING DOCUMENTATION** ☐ Articles of Incorporation ☐ Third Party Authorization ☐ Association Bylaws ☐ Trust Agreements ☐ Statement of Variability ☐ Certifications ☑ Actuarial Memorandum ☐ Other

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12.	**Filing Submission Date**	06/12/2018		
13	**Filing Fee (If required)**	Amount	Check Date	
		Retaliatory ☐ Yes ☑ No	Check Number	
14.	**Date of Domiciliary Approval**	11/16/2015		

15. Filing Description:

Rate Increase for Long-Term Care Policies and Riders

View Complete Filing Description

16. Certification (If required)

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of Pennsylvania.

Print Name Mark Lehman, FSA, MAAA Title AVP & Actuary

Signature Mark Lehman Digitally signed by Mark Lehman Date: 2018.06.12 14:16:35 -05'00' Date: 06/12/2018

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17.	Form Filing Attachment
This filing transmittal is part of company tracking number	N/A This is not a Form Filing.
This filing corresponds to rate filing company tracking number	

	Document Name Description	Form Number		Replaced Form Number Previous State Filing Number
01			☐ Initial ☐ Revised ☐ Other _____	
02			☐ Initial ☐ Revised ☐ Other _____	
03			☐ Initial ☐ Revised ☐ Other _____	
04			☐ Initial ☐ Revised ☐ Other _____	
05			☐ Initial ☐ Revised ☐ Other _____	
06			☐ Initial ☐ Revised ☐ Other _____	
07			☐ Initial ☐ Revised ☐ Other _____	
08			☐ Initial ☐ Revised ☐ Other _____	
09			☐ Initial ☐ Revised ☐ Other _____	
10			☐ Initial ☐ Revised ☐ Other _____	

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18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			PHYS-131476787	
This filing corresponds to form filing company tracking number			N/A	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			143 %	
SERFF Tracking Number of Last Filing				
	Document Name **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	Long-Term Care Tax-Qualified Policy	P131PA	☐ **New** ☑ **Revised** **Request +** 143 **%** -____**%** ☐ **Other** _____	PHYS-130966614
02	Inflation Protection Benefit Rider (Guaranteed Issue)	R493	☐ **New** ☑ **Revised** **Request +** 143 **%** -____**%** ☐ **Other** _____	PHYS-130966614
03	Inflation Protection Benefit Rider (Optional Increase)	R497	☐ **New** ☑ **Revised** **Request +** 143 **%** -____**%** ☐ **Other** _____	PHYS-130966614
04			☐ **New** ☐ **Revised** **Request +**____**%** -____**%** ☐ **Other** _____	
05			☐ **New** ☐ **Revised** **Request +**____**%** -____**%** ☐ **Other** _____	
06			☐ **New** ☐ **Revised** **Request +**____**%** -____**%** ☐ **Other** _____	
07			☐ **New** ☐ **Revised** **Request +**____**%** -____**%** ☐ **Other** _____	
08			☐ **New** ☐ **Revised** **Request +**____**%** -____**%** ☐ **Other** _____	
09			☐ **New** ☐ **Revised** **Request +**____**%** -____**%** ☐ **Other** _____	
10			☐ **New** ☐ **Revised** **Request +**____**%** -____**%** ☐ **Other** _____	

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Physicians Mutual Insurance Company
2600 Dodge Street
Omaha, Nebraska 68131

Actuarial Rate Memorandum
Long-Term Care Policies
June 12, 2018
Pennsylvania

1. Purpose of Filing

This is a rate increase filing for individual Long-Term Care policy forms and riders. The purpose of this rate increase filing is to demonstrate the anticipated loss ratio of these forms after the recommended rate increase meets the requirements under Pennsylvania Regulations 31 s89 a.117. This rate increase filing is not intended to be used for any other purpose.

2. Scope of Filing

The rate increase request is less than allowed under the Pennsylvania Administrative Rules and Regulations as illustrated in section 7. The rate increase request will apply to the Company's Individual Comprehensive Long-Term Care policy form listed in section 3 and any related riders.

The rate increase request varies by whether an automatic inflationary rider is attached to the base policy. The rate increase request is spread out over 3 years as illustrated in the table below.

Requested Rate Increase for Policy Form P131		
	Rate Inc. Request by Year	Cumulative Rate Inc. Request
No Automatic Inflation	33%, 33%, 33%	135%
With Automatic Inflation	39%, 39%, 39%	169%

For policy form P131, premium rates were originally filed for both the base policy as well as for all available riders. The rate increase request shown in the chart above is a requested increase on the total premium charged to customers in each of the listed benefit categories.

In order to achieve the rate increase request for the "No Automatic Inflation" benefit categories, base premiums and all attached rider premiums excluding automatic inflationary rider premiums have to be increased by the "No Automatic Inflation" rate increase request percentages shown in the chart above.

For policies in the "With Automatic Inflation" benefit categories, achieving the requested rate increase is more complicated. Policies in these benefit categories are rated as follows: The base policy and rider premiums (other than automatic inflationary rider premiums) have been increased by the amounts listed in the "No Automatic Inflation" rate increase request. Automatic inflationary rider premiums are then increased at amounts so that the aggregate of the base policy premium, any non-inflationary rider premiums, and the automatic inflationary rider premium equate to the "With Automatic Inflation" rate increase shown in the chart above.

The ratio of automatic inflationary rider premium to total premium varies by policy depending on issue age, benefit options and purchased riders. As a result, when base premiums and all attached rider premiums excluding automatic inflationary rider premiums are given one rate increase and automatic inflationary rider premiums are given a different rate increase, the total increase in policy level premiums will vary. The requested rate increase in the above chart for "With Automatic Inflation" benefit categories represent the average increase in total premium for policies in those benefit categories (identified in bold below). The charts below summarize the rate increase taken on the automatic inflationary rider premiums and the resulting range of policy level total premium increases.

Requested Rate Increase for Policy Forms P131		
	Rate Inc. Request by Year	Cumulative Rate Inc. Request
Automatic Inflationary Riders	48.2%, 47.3%, 46.5%	219.8%

Resulting Policy Level Total Premium Increase for Policies With Automatic Inflationary Riders		
	Total Premium Increase By Year	Cumulative Premium Increase
With Automatic Inflation – Average	**39%, 39%, 39%**	**169%**
With Automatic Inflation – Minimum	38%, 38%, 38%	161%
With Automatic Inflation – Maximum	41%, 41%, 41%	179%

On this rate increase request, Contingent Benefit Nonforfeiture (CBN) will be offered to all customers who lapse their policy within 120 days of receiving the rate increase except for those who own a Shortened Benefit Period Nonforfeiture Rider.

Customers also have the option to make changes to their policy (such as reducing their benefit amount or benefit period, increasing their elimination period, or removing riders) which allows them the flexibility to set their benefits and premium appropriately given their situation.

3. Description of Benefits

Policy Form P131PA, issued in Pennsylvania from 1998 – 2002
Non-Tax Qualified Reimbursement Comprehensive Long-Term Care Policy
Issue Ages 25-84
Policy form P131PA and related rider attachments

4. Marketing Method

The above policy forms and riders were offered through Physicians Mutual's Agency force. These policy forms are no longer being marketed.

5. Underwriting Description

These policy forms were fully underwritten with the use of various tools in addition to the application; tools which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

6. Renewability

These policy forms are guaranteed renewable.

7. Reason for Rate Increase Request

A rate increase on this policy form and related rider attachments is necessary due to current information on combined lapse and mortality experience compared to the best industry information available at the time these products were priced. In addition, expected future morbidity assumptions utilize information based on the most comprehensive data available.

Loss ratio for the purpose of this memorandum is defined as the ratio of Incurred Claims to Earned Premiums without the inclusion of Active Life Reserves, Waiver of Premium, or Return of Premium Riders. Past experience and future projections demonstrate anticipated lifetime loss ratios are in excess of 60%. The rate increases needed to return these policy forms to the original target loss ratio of 60% are shown below.

Required Rate Increase for Policy Form P130, P131	
No Automatic Inflation	892%
With Automatic Inflation	1296%

8. In Force Policyholder Information

The table below shows the number of in force policies and annualized premiums for both Pennsylvania and Nationwide. Annualized premium equals modal premium payments multiplied by the number of payments per year.

The Nationwide data and exhibits throughout this filing include state-specific policy form numbers that are substantially similar to the policy form in this memorandum.

Policies In Force for Policy Forms P130 and P131 as of December 31, 2017:

	Pennsylvania	Nationwide
No Automatic Inflation	13	4,077
With Automatic Inflation	2	1,052
P130, P131 Total	**15**	**5,129**

Annualized Premium In Force for Policy Forms P130 and P131 as of December 31, 2017:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
No Automatic Inflation	$31,352	$73,760	$8,553,990	$14,230,815
With Automatic Inflation	$8,204	$22,032	$2,261,871	$4,055,798
P130, P131 Total	**$39,556**	**$95,792**	**$10,815,861**	**$18,286,613**

Average Annualized Premium per Policy for Policy Forms P130 and P131 as of December 31, 2017:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
No Automatic Inflation	$2,412	$5,674	$2,098	$3,491
With Automatic Inflation	$4,102	$11,016	$2,150	$3,855
P130, P131 Total	**$2,637**	**$6,386**	**$2,109**	**$3,565**

The annualized premiums shown for "Pennsylvania before increase" are the annualized premiums we would expect to see after all previously approved rate increases have been implemented. Adjustments for rate increase approvals that have not yet been implemented on all policies have been made if applicable. The Nationwide premiums shown have been adjusted to assume the same level and timing as the Pennsylvania premiums.

The attached **Exhibit 1** shows both the Nationwide and Pennsylvania specific distribution of policies in force by issue age and various benefit options.

9. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, initial benefit amount, benefit period, elimination period, benefit rider selection, eligible discounts, premium payment mode and underwriting class.

Modal Payment factors for policy forms P130 and P131 are shown in the table below:

Monthly Direct Bill	1.00
Monthly Electronic Funds Transfer	0.95
Quarterly	2.90
Semi-Annual	5.60
Annual	11.00

Underwriting Class factors are shown in the following table:

Preferred	0.85
Standard	1.00
Substandard	1.80

A 7.5% spouse discount was applied to the base policy but not the riders.

10. Historical Experience

Exhibit 2 shows calendar year Earned Premiums, Incurred Claims and Incurred Loss Ratios for Nationwide experience and for Pennsylvania experience. Incurred Claims are the sum of Paid Claims, Claim Reserve, and IBNR. Paid Claims and Claim Reserve are discounted at 4.50% to the date of incurral.

A. Actual Compared to Pricing Termination Rates

The original pricing mortality rates for policy forms P130 and P131 were from the following table prescribed by Milliman, Inc. In the original gross premium calculations, these mortality rates were used only as a comparison basis to ensure that the total termination rates by attained age would never fall below our assumed mortality rate.

Age	Mortality	Age	Mortality	Age	Mortality
65	2.7%	77	7.7%	89	19.8%
66	3.0%	78	8.4%	90	20.7%
67	3.3%	79	9.2%	91	21.4%
68	3.6%	80	9.9%	92	22.4%
69	3.8%	81	10.7%	93	23.9%
70	4.2%	82	11.6%	94	25.8%
71	4.5%	83	12.6%	95	27.4%
72	5.0%	84	13.6%	96	28.6%
73	5.4%	85	14.8%	97	29.9%
74	5.9%	86	16.1%	98	31.3%
75	6.5%	87	17.4%	99	32.7%
76	7.1%	88	18.8%	100	34.1%

The total pricing termination rates for policy forms P130 and P131 are the greater of the mortality table above and the following termination rates:

Policy Year	Termination Rates
1	19.0%
2	17.0%
3	14.0%
4	12.0%
5	11.0%
6+	10.0%

The following table shows actual total termination rates compared to pricing total termination rates through duration 20 for policy forms P130 and P131:

Total Termination							
Policy Year	Actual	Pricing	A/P	Policy Year	Actual	Pricing	A/P
1	10.3%	19.0%	54.5%	11	5.4%	12.9%	41.8%
2	9.7%	17.0%	57.2%	12	4.8%	13.1%	36.5%
3	6.5%	14.0%	46.6%	13	5.6%	13.3%	42.0%
4	5.1%	12.1%	42.0%	14	5.7%	13.5%	42.5%
5	4.4%	11.3%	39.4%	15	6.5%	13.7%	47.2%
6	4.3%	12.3%	34.7%	16	7.2%	14.0%	51.8%
7	4.4%	12.4%	35.6%	17	7.2%	14.3%	50.6%
8	4.6%	12.5%	36.8%	18	8.2%	14.5%	56.8%
9	4.9%	12.6%	38.7%	19			
10	4.7%	12.8%	36.8%	20			

B. Actual Compared to Current Best Estimate Mortality Rates

Best estimate mortality rates were developed using the a2000 mortality table as the foundation. The slope of the table was increased slightly and 20-year selection factors (developed to fit company experience) were applied. The resulting mortality rates are used in the projections discussed in section 11.

Current Best Estimate Mortality Rates											
Age	Female Mort.	Male Mort.	Age	Female Mort.	Male Mort.	Age	Female Mort.	Male Mort.	Age	Female Mort.	Male Mort.
65	0.60%	0.93%	78	2.81%	4.21%	91	12.60%	13.62%	104	34.98%	37.50%
66	0.68%	1.07%	79	3.16%	4.64%	92	13.98%	14.85%	105	38.21%	40.96%
67	0.77%	1.24%	80	3.56%	5.11%	93	15.40%	16.14%	106	41.97%	44.90%
68	0.87%	1.43%	81	4.00%	5.63%	94	16.86%	17.50%	107	46.31%	49.37%
69	0.99%	1.64%	82	4.50%	6.18%	95	18.32%	18.93%	108	51.32%	54.41%
70	1.12%	1.89%	83	5.06%	6.78%	96	19.78%	20.41%	109	57.04%	60.09%
71	1.23%	2.11%	84	5.69%	7.43%	97	21.23%	21.96%	110	63.54%	66.43%
72	1.37%	2.34%	85	6.39%	8.13%	98	22.72%	23.62%	111	70.89%	73.50%
73	1.54%	2.59%	86	7.18%	8.89%	99	24.31%	25.44%	112	79.14%	81.34%
74	1.73%	2.86%	87	8.07%	9.70%	100	26.08%	27.47%	113	88.37%	90.01%
75	1.96%	3.15%	88	9.06%	10.56%	101	27.83%	29.51%	114	98.64%	99.54%
76	2.21%	3.47%	89	10.13%	11.49%	102	29.85%	31.82%	115	100.00%	100.00%
77	2.49%	3.82%	90	11.28%	12.46%	103	32.22%	34.47%	116	100.00%	100.00%

Current Best Estimate Mortality Selection Factors			
Policy Year	Selection Factor	Policy Year	Selection Factor
1	0.27	11	0.71
2	0.44	12	0.72
3	0.48	13	0.75
4	0.52	14	0.77
5	0.56	15	0.79
6	0.60	16	0.82
7	0.64	17	0.85
8	0.68	18	0.88
9	0.69	19	0.92
10	0.70	20	0.96
		21+	1.00

To demonstrate the appropriateness of the current best estimate mortality rate assumptions, expected deaths since inception were calculated using the current best estimate mortality rate assumptions. Historical mortality experience was then compared to these revised expected amounts to demonstrate fit and appropriateness. The results of the analysis are shown in the table below:

Attained Age	Annual Exposure	Actual Deaths	Expected Deaths	Actual to Expected
25-64	139,861	266	259	103%
65-69	97,432	518	507	102%
70-74	96,919	1,024	1,022	100%
75-79	77,723	1,477	1,469	101%
80-84	49,697	1,724	1,695	102%
85+	27,975	1,937	2,042	95%
Total	**489,607**	**6,946**	**6,996**	**99%**

The exceptional fit of the actual mortality experience compared to the current best estimate mortality rate assumptions gives the assurance that the projections discussed in Section 11 are using best estimate mortality rates.

C. Actual Compared to Current Best Estimate Non-Mortality Termination Rates

Best estimate non-mortality termination rates were developed for policy forms P130 and P131 using company experience. These best estimate non-mortality termination rates are used in the projections discussed in section 11.

Current Best Estimate Non-Mortality Termination Rates				
Policy Year	Limited BP No Auto Inflation	Lifetime BP No Auto Inflation	Limited BP With Auto Inflation	Lifetime BP With Auto Inflation
1	13.00%	7.00%	13.00%	7.00%
2	12.00%	6.50%	12.00%	6.50%
3	7.50%	4.50%	7.50%	4.50%
4	6.00%	3.25%	6.00%	3.25%
5	5.00%	2.50%	5.00%	2.50%
6	4.50%	2.25%	4.00%	2.25%
7	4.00%	1.75%	3.50%	1.75%
8	3.75%	1.75%	3.25%	1.50%
9+	3.50%	1.50%	2.75%	1.25%

To demonstrate the appropriateness of the current best estimate non-mortality termination rate assumptions, expected non-mortality terminations since inception were calculated using the current best estimate non-mortality termination rate assumptions. Historical non-mortality termination experience was then compared to these revised expected amounts to demonstrate fit and appropriateness. The results of the analysis are shown in the table below:

	Exposure				Actual to Expected			
Policy Year	Limited BP No Auto Inf.	Lifetime BP No Auto Inf.	Limited BP With Auto Inf.	Lifetime BP With Auto Inf.	Limited BP No Auto Inf.	Lifetime BP No Auto Inf.	Limited BP With Auto Inf.	Lifetime BP With Auto Inf.
1	12,251	3,896	2,342	826	97%	100%	120%	118%
2	10,668	3,614	1,972	757	100%	105%	104%	80%
3	9,312	3,352	1,718	716	100%	105%	95%	98%
4	8,528	3,176	1,588	683	100%	106%	91%	78%
5	7,924	3,044	1,493	664	100%	101%	100%	82%
6	7,421	2,943	1,409	649	96%	101%	101%	115%
7	6,983	2,848	1,341	630	103%	94%	95%	143%
8	6,564	2,769	1,283	612	101%	130%	97%	117%
9+	38,142	18,327	7,826	4,124	101%	108%	109%	94%
Total	**107,793**	**43,969**	**20,972**	**9,661**	**99%**	**105%**	**106%**	**99%**

The exceptional fit of the actual non-mortality termination experience compared to the current best estimate non-mortality termination rate assumptions gives the assurance that the projections discussed in Section 11 are using best estimate non-mortality termination rates.

D. Actual Compared to Pricing Durational Loss Ratios

The original pricing claim costs for policy forms P130 and P131 were primarily taken from Milliman Inc.'s unpublished Long-Term Care claim cost guidelines in effect when the policy form was priced.

The initial premium schedules were based on pricing assumptions believed to be appropriate given the best data available from industry experience available at the time the policy form was priced.

Exhibit 2 Durational LR shows Earned Premiums, Incurred Claims, Incurred Loss Ratio, Pricing Loss Ratio, Actual to Pricing Ratios, Expected Loss Ratio and Actual to Expected Ratios separated by calendar year and issue year. The Pricing Loss Ratios shown in this exhibit are the original pricing loss ratios using the pricing mix of business. They are not reflective of the actual mix of business sold and as such, no conclusions should be taken from the resulting Actual to Pricing Ratios. More appropriate analysis can be taken from the Expected Loss Ratios and the resulting Actual to Expected Ratios, which are discussed more thoroughly in section E.

E. Actual Compared to Current Best Estimate Durational Loss Ratios

Analyzing Physicians Mutual's nationwide claims experience by age, gender, benefit attribute, policy duration, etc., results in claim costs too low to achieve full credibility. As a result, the 2011 *Milliman Long-Term Care Claim Cost Guidelines* are used to provide more credible and comprehensive expectations of future claims. The claim costs were analyzed by actuaries at Physicians Mutual and were adjusted appropriately to account for benefit differentials.

In addition, expected claims for past years were calculated using these adjusted claim costs and the actual mix of business. The Expected Loss Ratios and resulting Actual to Expected Ratios are seen in **Exhibit 2 Durational LR**. The Actual to Expected Ratios as well as the summarized chart below illustrate how well the adjusted 2011 *Milliman Long-Term Care Claim Cost Guidelines* match Physicians Mutual's actual claims experience.

For Policy Forms P130, P131				
Calendar Year	**Earned Premium**	**Act. Inc. Claims**	**Exp. Inc. Claims**	**Act. to Exp.**
1997-2005	83,338,893	37,285,504	37,724,244	99%
2006	11,788,921	9,212,978	9,824,903	94%
2007	11,248,920	10,563,079	10,712,060	99%
2008	10,764,776	10,816,302	11,654,970	93%
2009	10,288,845	13,763,860	12,624,314	109%
2010	10,459,996	11,842,542	13,366,884	89%
2011	10,309,691	13,155,817	14,264,093	92%
2012	10,029,011	16,650,370	15,073,786	110%
2013	9,690,733	14,862,891	15,665,319	95%
2014	9,872,722	14,751,774	16,045,132	92%
2015	10,259,782	12,765,133	16,338,668	78%
2016	9,624,391	16,338,280	16,900,223	97%
2017	9,570,272	15,810,416	16,579,255	95%
Grand Total	**207,246,955**	**197,818,946**	**206,773,850**	**96%**

The exceptional fit of the actual claims experience compared to the adjusted 2011 *Milliman Long-Term Care Claim Cost Guidelines* gives the assurance the projections discussed in Section 11 are using best estimate claim costs.

F. Prior Claim Count Experience

The following table shows the claim counts in calendar year 2017 for policy forms P130 and P131. Each open claim in the table below represents a policy for which a claim reserve was held as of December 31, 2017. Closed claims represent the count of policies for which the claim liability was released in 2017.

2017	
Closed	Open
207	655

Analyzing these claims by age, gender, benefit attribute, policy duration, etc., results in claim costs too low to achieve full credibility.

11. Projected Experience and Lifetime Loss Ratios

Nationwide historical and projected loss ratios, both before and after the rate increase, are shown in **Exhibit 3**. The historical data used in the projections are consistent with the data shown in **Exhibit 2**. The projections were produced using an asset share model and the assumptions described in Section 13. These assumptions were shown to be best estimates as demonstrated in Section 10. Below is a summary of projected lifetime loss ratios for policy forms P130 and P131:

	Projected Lifetime Loss Ratio w/out Rate Inc.	Projected Lifetime Loss Ratio with Rate Inc.
No Automatic Inflation	123.0%	109.7%
With Automatic Inflation	237.0%	173.2%

12. Rate Justification Standard – Minimum Loss Ratios

This filing demonstrates that, even after the implementation of the requested rate increase, both the projected future loss ratio and the lifetime projected loss ratio for these forms are higher than the required minimum loss ratio of 60%.

13. Actuarial Assumptions for Projected Lifetime Loss Ratio Calculations

A. Interest: a 4.50% annual rate of interest has been assumed for accumulating historical experience and for discounting projected future experience.

B. Mortality Rates: the a2000 mortality table was the foundation for establishing mortality rates. The slope of that table was increased slightly, and 20-year selection factors, developed to fit our experience, were also applied to produce the final mortality rates used to model future policy terminations due to death.

C. Non-mortality termination studies were performed using company experience. These studies were conducted so the resulting rates are consistent with both the manner in which lives are projected within the ALFA system and the proper exposure to which the claim costs should be applied. The chart below shows the total non-mortality termination rates that are used in the projection model for policy forms P130 and P131:

Ultimate Lapse Rates	
Limited BP, No Automatic Inflation	3.50%
Lifetime BP, No Automatic Inflation	1.50%
Limited BP, With Automatic Inflation	2.75%
Lifetime BP, With Automatic Inflation	1.25%

D. Expected Claim Costs: The foundation for establishing the claim costs are the 2011 Milliman Long-Term Care Claim Cost Guidelines. As of the time the Guidelines were developed, they reflected the experience of 9 of the top 15 LTC companies (as measured by inforce lives). The claims experience underlying the Claim Cost Guidelines consists of nearly $8 billion of paid claims and over $10.5 billion of incurred claims.

The claim costs were analyzed by actuaries at Physicians Mutual and were adjusted as appropriate to account for benefit differentials. In addition, expected claims for past years were calculated using the Claim Cost Guidelines and historical actual experience was compared to these revised expected amounts to determine fit and appropriateness. Small adjustments were made when warranted, with the final results indicating actual past claims experience is within 4% of the amount expected by the application of the Claim Cost Guidelines.

E. Margins for Conservatism: Best estimate assumptions were used in the projections; no additional margins for conservatism have been included.

F. Additional Shock Lapses, Adverse Selection and Benefit Reductions: A small percentage of benefit reductions are expected and have been modeled. On average, 10% of our policyholders reduce their benefits or lapse their policy due to rate increases. The amount of downgraded benefits depends on the amount of the increase. For example, if we were to implement a 40% rate increase on a policy form, we would assume a shock lapse of 4%. (10% policyowners x 40% rate increase requested = 4% shock lapses)

G. Rate Increase History: There have been seven prior rate increases for policy form P131. The first increase was 6%, the second increase was 6%, the third increase was 6%, the fourth increase was 9.1%, the fifth increase was 9.1%, the sixth increase was 9.1% and the seventh increase was 20%. The effective date for each of these rate increases is shown in the following table. The effective dates represent the date after which each policy, upon its ensuing anniversary received the rate increase following a 60 day notification period. For purposes of this filing and justification of the current rate increase request in Pennsylvania, all Nationwide data in exhibit 3 has been adjusted to assume the same level and timing of past rate increases as previously approved in Pennsylvania.

First Increase – 6%	11/1/2010
Second Increase – 6%	11/1/2011
Third Increase – 6%	11/1/2012
Fourth Increase – 9.1%	6/1/2014
Fifth Increase – 9.1%	6/1/2015
Sixth Increase – 9.1%	6/1/2016
Seventh Increase – 20%	11/1/2017

No approved rate increase will be implemented for any policyowner until at least one year after any prior rate increase.

H. Effective Date Assumption: For the projections, the rate increase is expected to be implemented 11/1/2018. This results in the rate increase being effective as follows for policy form P131:

Calendar Year	No Auto Inflation	With Auto Inflation
2018	0%	0%
2019	16%	16%
2020	46%	45%
2021	85%	85%
2022	100%	100%

I. Expenses: No expenses have been included in this projection.

J. Active Life Reserves: Active Life Reserves have not been used in this analysis.

K. Claim Reserves: Claim Reserves were calculated using appropriate actuarial methods for IBNR and for open claims on a disabled life basis. The expected claim continuance curves were based on a combination of historical Company experience and Milliman continuance data. The valuation rates used to calculate the present value of future claim payments are the rates prescribed by the NAIC.

L. Trend Assumptions: There are no morbidity cost trends built into the projections.

M. Projected Lifetime Loss Ratio Calculation Methodology: Past actual Earned Premiums and Incurred Claims are accumulated with interest to year-end 2017, and projected Earned Premiums and Incurred Claims are discounted with interest back to year-end 2017. Calculations are shown both using a discount rate of 4.5% and a discount rate of 0%. The discounting methodology assumes both premiums and claims occur mid-year.

14. Premium Increase Application

The aggregate rate increase requested for policy form P131 and related rider attachments included in this filing is 143%. This aggregate rate increase percentage was determined based on our nationwide mix of business.

Premium Rate Schedules with the requested increase are shown in **Exhibit 4**.

15. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period. In no event will any policy receive this rate increase less than one year after receiving the most recent rate increase implemented in Pennsylvania.

16. Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings. Further, the preparation of the data and assumptions included in this filing were completed by additional actuaries and non-actuaries of Physicians Mutual. Although I have not audited this information, I have reviewed it for reasonableness. To the extent that it is materially incomplete or inaccurate, the contents of this memorandum may be affected.

I certify that, to the best of my knowledge and judgment, this entire rate filing is in compliance with applicable laws and that it complies with Actuarial Standard of Practice #8, and that the premiums charged are not excessive or unfairly discriminatory. This filing will enhance premium rate adequacy, however, it is not the full rate increase that can be actuarially justified. Future rate action may be necessary before benefits can be certified as reasonable in relation to premiums.

Mark Lehman, FSA, MAAA
Assistant Vice President and Actuary

Exhibit 1 - Total
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

Nationwide Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	8%
50-54	8%
55-59	11%
60-64	28%
65-69	27%
70-74	12%
75-79	4%
80+	1%

Inflation Rider Option	Percent Distribution P130, P131
5% Inflation Option	20%
No Inflation	24%
Optional Compound Interest	56%

Benefit Period	Percent Distribution P130, P131
2 Year	15%
3 Year	20%
4 Year	8%
5 Year	15%
Lifetime Benefit	41%

Elimination Period	Percent Distribution P130, P131
0 days	4%
30 days	9%
60 days	15%
90 days	67%
180 days	5%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	10%
Joint Waiver of Premium	3%
Surviving Spouse Waiver of Premium	1%
Security Rider	1%
Shortened Benefit Period Nonforfeiture Rider	0%

Exhibit 1 - Total
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

PA Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	7%
50-54	8%
55-59	11%
60-64	34%
65-69	23%
70-74	13%
75-79	4%
80+	1%

Inflation Rider Option	Percent Distribution P130, P131
5% Inflation Option	20%
No Inflation	24%
Optional Compound Interest	57%

Benefit Period	Percent Distribution P130, P131
2 Year	12%
3 Year	21%
4 Year	9%
5 Year	16%
Lifetime Benefit	43%

Elimination Period	Percent Distribution P130, P131
0 days	0%
30 days	8%
60 days	15%
90 days	75%
180 days	2%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	9%
Joint Waiver of Premium	3%
Surviving Spouse Waiver of Premium	1%
Security Rider	1%
Shortened Benefit Period Nonforfeiture Rider	1%

Exhibit 1 - Limited Without Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

Nationwide Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	6%
50-54	4%
55-59	8%
60-64	26%
65-69	31%
70-74	18%
75-79	6%
80+	1%

Inflation Rider Option	Percent Distribution P130, P131
No Inflation	33%
Optional Compound Interest	67%

Benefit Period	Percent Distribution P130, P131
2 Year	27%
3 Year	35%
4 Year	14%
5 Year	24%

Elimination Period	Percent Distribution P130, P131
0 days	5%
30 days	9%
60 days	13%
90 days	69%
180 days	4%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	5%
Joint Waiver of Premium	2%
Surviving Spouse Waiver of Premium	0%
Security Rider	0%
Shortened Benefit Period Nonforfeiture Rider	0%

Exhibit 1 - Limited Without Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

PA Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	1%
50-54	2%
55-59	10%
60-64	31%
65-69	28%
70-74	19%
75-79	6%
80+	1%

Inflation Rider Option	Percent Distribution P130, P131
No Inflation	31%
Optional Compound Interest	69%

Benefit Period	Percent Distribution P130, P131
2 Year	24%
3 Year	37%
4 Year	16%
5 Year	23%

Elimination Period	Percent Distribution P130, P131
0 days	0%
30 days	8%
60 days	13%
90 days	77%
180 days	2%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	2%
Joint Waiver of Premium	2%
Surviving Spouse Waiver of Premium	0%
Security Rider	0%
Shortened Benefit Period Nonforfeiture Rider	0%

Exhibit 1 - Lifetime Without Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

Nationwide Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	5%
50-54	9%
55-59	14%
60-64	33%
65-69	28%
70-74	10%
75-79	2%
80+	1%

Inflation Rider Option	Percent Distribution P130, P131
No Inflation	27%
Optional Compound Interest	73%

Elimination Period	Percent Distribution P130, P131
0 days	3%
30 days	8%
60 days	15%
90 days	67%
180 days	6%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	6%
Joint Waiver of Premium	3%
Surviving Spouse Waiver of Premium	1%
Security Rider	1%
Shortened Benefit Period Nonforfeiture Rider	1%

Exhibit 1 - Lifetime Without Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

PA Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	4%
50-54	9%
55-59	14%
60-64	38%
65-69	23%
70-74	10%
75-79	2%
80+	0%

Inflation Rider Option	Percent Distribution P130, P131
No Inflation	27%
Optional Compound Interest	73%

Elimination Period	Percent Distribution P130, P131
0 days	1%
30 days	10%
60 days	13%
90 days	73%
180 days	4%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	3%
Joint Waiver of Premium	1%
Surviving Spouse Waiver of Premium	0%
Security Rider	0%
Shortened Benefit Period Nonforfeiture Rider	2%

Exhibit 1 - Limited With Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

Nationwide Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	22%
50-54	11%
55-59	13%
60-64	27%
65-69	20%
70-74	6%
75-79	1%
80+	0%

Inflation Rider Option	Percent Distribution P130, P131
5% Inflation Option	100%

Benefit Period	Percent Distribution P130, P131
2 Year	15%
3 Year	35%
4 Year	13%
5 Year	37%

Elimination Period	Percent Distribution P130, P131
0 days	3%
30 days	11%
60 days	20%
90 days	63%
180 days	3%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	27%
Joint Waiver of Premium	5%
Surviving Spouse Waiver of Premium	2%
Security Rider	3%
Shortened Benefit Period Nonforfeiture Rider	1%

Exhibit 1 - Limited With Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

PA Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	27%
50-54	11%
55-59	11%
60-64	32%
65-69	14%
70-74	5%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P130, P131
5% Inflation Option	100%

Benefit Period	Percent Distribution P130, P131
2 Year	7%
3 Year	34%
4 Year	14%
5 Year	45%

Elimination Period	Percent Distribution P130, P131
0 days	0%
30 days	4%
60 days	32%
90 days	64%
180 days	0%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	39%
Joint Waiver of Premium	7%
Surviving Spouse Waiver of Premium	0%
Security Rider	7%
Shortened Benefit Period Nonforfeiture Rider	0%

Exhibit 1 - Lifetime With Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

Nationwide Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	16%
50-54	24%
55-59	19%
60-64	28%
65-69	11%
70-74	2%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P130, P131
5% Inflation Option	100%

Elimination Period	Percent Distribution P130, P131
0 days	2%
30 days	9%
60 days	21%
90 days	63%
180 days	5%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	28%
Joint Waiver of Premium	12%
Surviving Spouse Waiver of Premium	3%
Security Rider	2%
Shortened Benefit Period Nonforfeiture Rider	1%

Exhibit 1 - Lifetime With Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2017

PA Distribution of Business as of December 31, 2017 (Based on Policy Count)

Issue Age	Percent Distribution P130, P131
<50	19%
50-54	30%
55-59	9%
60-64	35%
65-69	5%
70-74	2%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P130, P131
5% Inflation Option	100%

Elimination Period	Percent Distribution P130, P131
0 days	0%
30 days	2%
60 days	7%
90 days	88%
180 days	2%

Optional Benefit Riders	Percent Distribution P130, P131
Return of Premium	33%
Joint Waiver of Premium	9%
Surviving Spouse Waiver of Premium	7%
Security Rider	5%
Shortened Benefit Period Nonforfeiture Rider	0%

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - Total
Experience Base: National Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Pricing Loss Ratio	Actual to Pricing	Expected Loss Ratio	Actual to Expected
1997	1997	1	0	37,184	0.00%	10.49%	0.0000	12.17%	0.0000
Total			**0**	**37,184**	**0.00%**	**10.49%**	**0.0000**	**12.17%**	**0.0000**
1998	1998	1	328,307	1,957,294	16.77%	10.49%	1.5984	17.73%	0.9463
	1997	2	0	235,315	0.00%	17.61%	0.0000	20.14%	0.0000
Total			**328,307**	**2,192,609**	**14.97%**	**11.26%**	**1.3301**	**17.99%**	**0.8325**
1999	1999	1	360,168	2,343,147	15.37%	10.49%	1.4648	15.54%	0.9891
	1998	2	1,204,065	3,832,549	31.42%	17.61%	1.7842	26.31%	1.1943
	1997	3	559,678	224,565	249.23%	26.67%	9.3433	32.20%	7.7397
Total			**2,123,911**	**6,400,261**	**33.18%**	**15.32%**	**2.1658**	**22.57%**	**1.4702**
2000	2000	1	157,582	1,963,536	8.03%	10.49%	0.7648	14.98%	0.5356
	1999	2	1,386,079	3,969,257	34.92%	17.61%	1.9831	24.21%	1.4421
	1998	3	1,364,092	3,560,273	38.31%	26.67%	1.4364	38.99%	0.9827
	1997	4	80,094	199,106	40.23%	34.17%	1.1772	44.18%	0.9106
Total			**2,987,847**	**9,692,172**	**30.83%**	**19.84%**	**1.5540**	**28.18%**	**1.0939**
2001	2001	1	141,304	1,662,579	8.50%	10.49%	0.8099	13.81%	0.6154
	2000	2	1,115,615	3,490,846	31.96%	17.61%	1.8149	23.05%	1.3864
	1999	3	630,161	3,735,586	16.87%	26.67%	0.6324	35.44%	0.4760
	1998	4	1,805,335	3,237,818	55.76%	34.17%	1.6318	50.30%	1.1086
	1997	5	187,805	185,551	101.21%	42.64%	2.3738	55.58%	1.8212
Total			**3,880,219**	**12,312,381**	**31.51%**	**24.13%**	**1.3060**	**33.22%**	**0.9488**
2002	2002	1	21,221	915,742	2.32%	10.49%	0.2208	16.42%	0.1412
	2001	2	278,785	2,944,603	9.47%	17.61%	0.5377	21.22%	0.4462
	2000	3	1,443,504	3,243,022	44.51%	26.67%	1.6687	34.31%	1.2972
	1999	4	2,261,215	3,491,250	64.77%	34.17%	1.8954	46.30%	1.3988
	1998	5	2,218,845	3,029,595	73.24%	42.64%	1.7177	62.31%	1.1753
	1997	6	117,717	168,493	69.86%	52.38%	1.3338	67.28%	1.0384
Total			**6,341,287**	**13,792,705**	**45.98%**	**29.38%**	**1.5647**	**39.92%**	**1.1518**
2003	2003	1	0	56,506	0.00%	10.49%	0.0000	12.33%	0.0000
	2002	2	224,571	1,294,207	17.35%	17.61%	0.9854	27.67%	0.6272
	2001	3	408,090	2,772,955	14.72%	26.67%	0.5517	31.71%	0.4641
	2000	4	802,906	3,052,245	26.31%	34.17%	0.7698	44.55%	0.5905
	1999	5	1,469,315	3,348,964	43.87%	42.64%	1.0290	57.17%	0.7674
	1998	6	2,338,442	2,881,654	81.15%	52.38%	1.5493	73.22%	1.1083
	1997	7	89,496	156,889	57.04%	63.32%	0.9009	74.49%	0.7658
Total			**5,332,821**	**13,563,420**	**39.32%**	**37.26%**	**1.0553**	**49.73%**	**0.7906**
2004	2003	2	0	69,023	0.00%	17.61%	0.0000	20.23%	0.0000
	2002	3	451,715	1,224,811	36.88%	26.67%	1.3826	39.27%	0.9390
	2001	4	764,324	2,625,427	29.11%	34.17%	0.8520	41.41%	0.7030
	2000	5	712,563	2,935,228	24.28%	42.64%	0.5693	55.77%	0.4353
	1999	6	1,828,802	3,216,890	56.85%	52.38%	1.0854	68.42%	0.8308
	1998	7	1,833,534	2,758,316	66.47%	63.32%	1.0498	84.61%	0.7857
	1997	8	174,992	144,876	120.79%	71.22%	1.6959	85.08%	1.4196
Total			**5,765,930**	**12,974,571**	**44.44%**	**46.42%**	**0.9574**	**60.71%**	**0.7320**
2005	2003	3	0	66,600	0.00%	26.67%	0.0000	28.92%	0.0000
	2002	4	1,327,958	1,147,663	115.71%	34.17%	3.3863	50.50%	2.2912
	2001	5	1,279,724	2,518,777	50.81%	42.64%	1.1916	51.88%	0.9794
	2000	6	1,892,645	2,810,495	67.34%	52.38%	1.2857	67.04%	1.0045
	1999	7	2,503,120	3,096,109	80.85%	63.32%	1.2768	80.00%	1.0106
	1998	8	3,482,055	2,595,636	134.15%	71.22%	1.8835	97.38%	1.3775
	1997	9	39,681	138,311	28.69%	80.01%	0.3586	98.87%	0.2902
Total			**10,525,183**	**12,373,591**	**85.06%**	**55.57%**	**1.5308**	**72.18%**	**1.1785**
2006	2003	4	0	62,773	0.00%	34.17%	0.0000	35.65%	0.0000
	2002	5	376,367	1,108,531	33.95%	42.64%	0.7963	61.32%	0.5537
	2001	6	1,152,324	2,419,628	47.62%	52.38%	0.9092	62.54%	0.7615
	2000	7	2,287,429	2,694,196	84.90%	63.32%	1.3409	77.34%	1.0978
	1999	8	2,980,634	2,938,272	101.44%	71.22%	1.4243	91.73%	1.1058
	1998	9	2,323,231	2,426,697	95.74%	80.01%	1.1966	110.29%	0.8680
	1997	10	92,993	138,823	66.99%	89.53%	0.7482	111.06%	0.6032
Total			**9,212,978**	**11,788,921**	**78.15%**	**64.69%**	**1.2081**	**83.34%**	**0.9377**
2007	2003	5	0	60,428	0.00%	42.64%	0.0000	45.75%	0.0000
	2002	6	564,822	1,068,113	52.88%	52.38%	1.0096	71.99%	0.7345
	2001	7	2,286,324	2,341,053	97.66%	63.32%	1.5424	71.45%	1.3669
	2000	8	1,928,710	2,564,239	75.22%	71.22%	1.0561	89.88%	0.8369
	1999	9	3,702,790	2,785,822	132.92%	80.01%	1.6612	104.59%	1.2708
	1998	10	2,004,942	2,303,753	87.03%	89.53%	0.9720	124.23%	0.7005
	1997	11	75,492	125,514	60.15%	99.47%	0.6047	129.33%	0.4650
Total			**10,563,079**	**11,248,920**	**93.90%**	**73.88%**	**1.2711**	**95.23%**	**0.9861**
2008	2003	6	0	57,921	0.00%	52.38%	0.0000	54.84%	0.0000
	2002	7	629,498	1,018,413	61.81%	63.32%	0.9762	83.30%	0.7421
	2001	8	1,378,811	2,239,964	61.56%	71.22%	0.8643	81.29%	0.7572
	2000	9	2,965,824	2,467,934	120.17%	80.01%	1.5020	100.74%	1.1929
	1999	10	3,329,697	2,687,158	123.91%	89.53%	1.3840	118.30%	1.0475
	1998	11	2,423,131	2,167,764	111.78%	99.47%	1.1238	143.38%	0.7796
	1997	12	89,341	125,622	71.12%	108.92%	0.6529	143.79%	0.4946
Total			**10,816,302**	**10,764,776**	**100.48%**	**83.09%**	**1.2093**	**108.27%**	**0.9280**
2009	2003	7	58,541	56,288	104.00%	63.32%	1.6425	64.32%	1.6169
	2002	8	723,576	980,834	73.77%	71.22%	1.0358	92.81%	0.7949
	2001	9	2,545,489	2,153,028	118.23%	80.01%	1.4777	92.72%	1.2751
	2000	10	2,363,501	2,343,496	100.85%	89.53%	1.1265	112.78%	0.8943
	1999	11	4,372,945	2,558,204	170.94%	99.47%	1.7185	136.78%	1.2498
	1998	12	3,699,808	2,068,491	178.87%	108.92%	1.6421	161.10%	1.1103
	1997	13	0	128,504	0.00%	119.41%	0.0000	161.20%	0.0000
Total			**13,763,860**	**10,288,845**	**133.77%**	**92.39%**	**1.4479**	**122.70%**	**1.0903**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - Total
Experience Base: Pennsylvania Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Pricing Loss Ratio	Actual to Pricing	Expected Loss Ratio	Actual to Expected
1997	1997	1	0	0	0.00%	10.49%	0.0000	N/A	0.0000
Total			**0**	**0**	**0.00%**	**0.00%**	**0.0000**	**N/A**	**0.0000**
1998	1998	1	0	2,311	0.00%	10.49%	0.0000	14.57%	0.0000
	1997	2	0	0	0.00%	17.61%	0.0000	N/A	0.0000
Total			**0**	**2,311**	**0.00%**	**10.49%**	**0.0000**	**14.57%**	**0.0000**
1999	1999	1	0	15,853	0.00%	10.49%	0.0000	17.58%	0.0000
	1998	2	0	14,741	0.00%	17.61%	0.0000	14.98%	0.0000
	1997	3	0	0	0.00%	26.67%	0.0000	N/A	0.0000
Total			**0**	**30,594**	**0.00%**	**13.92%**	**0.0000**	**16.33%**	**0.0000**
2000	2000	1	0	2,655	0.00%	10.49%	0.0000	18.97%	0.0000
	1999	2	0	19,057	0.00%	17.61%	0.0000	31.20%	0.0000
	1998	3	0	13,521	0.00%	26.67%	0.0000	26.67%	0.0000
	1997	4	0	0	0.00%	34.17%	0.0000	N/A	0.0000
Total			**0**	**35,233**	**0.00%**	**20.55%**	**0.0000**	**28.54%**	**0.0000**
2001	2001	1	0	2,302	0.00%	10.49%	0.0000	25.94%	0.0000
	2000	2	0	5,036	0.00%	17.61%	0.0000	28.76%	0.0000
	1999	3	0	19,397	0.00%	26.67%	0.0000	42.73%	0.0000
	1998	4	0	9,874	0.00%	34.17%	0.0000	34.76%	0.0000
	1997	5	0	0	0.00%	42.64%	0.0000	N/A	0.0000
Total			**0**	**36,609**	**0.00%**	**26.43%**	**0.0000**	**37.60%**	**0.0000**
2002	2002	1	0	2,178	0.00%	10.49%	0.0000	4.27%	0.0000
	2001	2	0	5,699	0.00%	17.61%	0.0000	44.43%	0.0000
	2000	3	0	3,814	0.00%	26.67%	0.0000	25.23%	0.0000
	1999	4	0	18,930	0.00%	34.17%	0.0000	56.25%	0.0000
	1998	5	0	9,702	0.00%	42.64%	0.0000	44.69%	0.0000
	1997	6	0	0	0.00%	52.38%	0.0000	N/A	0.0000
Total			**0**	**40,323**	**0.00%**	**31.88%**	**0.0000**	**46.06%**	**0.0000**
2003	2003	1	0	0	0.00%	10.49%	0.0000	N/A	0.0000
	2002	2	0	2,172	0.00%	17.61%	0.0000	8.71%	0.0000
	2001	3	0	2,652	0.00%	26.67%	0.0000	47.92%	0.0000
	2000	4	0	2,077	0.00%	34.17%	0.0000	61.57%	0.0000
	1999	5	0	19,195	0.00%	42.64%	0.0000	69.65%	0.0000
	1998	6	0	9,731	0.00%	52.38%	0.0000	55.35%	0.0000
	1997	7	0	0	0.00%	63.32%	0.0000	N/A	0.0000
Total			**0**	**35,827**	**0.00%**	**42.09%**	**0.0000**	**59.99%**	**0.0000**
2004	2003	2	0	0	0.00%	17.61%	0.0000	N/A	0.0000
	2002	3	0	2,172	0.00%	26.67%	0.0000	11.91%	0.0000
	2001	4	0	3,468	0.00%	34.17%	0.0000	47.56%	0.0000
	2000	5	0	3,893	0.00%	42.64%	0.0000	42.98%	0.0000
	1999	6	0	18,190	0.00%	52.38%	0.0000	84.40%	0.0000
	1998	7	0	10,005	0.00%	63.32%	0.0000	64.11%	0.0000
	1997	8	0	0	0.00%	71.22%	0.0000	N/A	0.0000
Total			**0**	**37,727**	**0.00%**	**51.12%**	**0.0000**	**67.18%**	**0.0000**
2005	2003	3	0	0	0.00%	26.67%	0.0000	N/A	0.0000
	2002	4	0	2,172	0.00%	34.17%	0.0000	17.48%	0.0000
	2001	5	0	3,168	0.00%	42.64%	0.0000	65.88%	0.0000
	2000	6	0	3,101	0.00%	52.38%	0.0000	65.22%	0.0000
	1999	7	0	18,440	0.00%	63.32%	0.0000	100.45%	0.0000
	1998	8	0	10,086	0.00%	71.22%	0.0000	74.89%	0.0000
	1997	9	0	0	0.00%	80.01%	0.0000	N/A	0.0000
Total			**0**	**36,966**	**0.00%**	**61.07%**	**0.0000**	**82.68%**	**0.0000**
2006	2003	4	0	0	0.00%	34.17%	0.0000	N/A	0.0000
	2002	5	0	2,172	0.00%	42.64%	0.0000	24.01%	0.0000
	2001	6	0	3,685	0.00%	52.38%	0.0000	68.43%	0.0000
	2000	7	0	1,955	0.00%	63.32%	0.0000	121.67%	0.0000
	1999	8	0	18,490	0.00%	71.22%	0.0000	120.15%	0.0000
	1998	9	0	10,252	0.00%	80.01%	0.0000	86.78%	0.0000
	1997	10	0	0	0.00%	89.53%	0.0000	N/A	0.0000
Total			**0**	**36,553**	**0.00%**	**69.67%**	**0.0000**	**99.94%**	**0.0000**
2007	2003	5	0	0	0.00%	42.64%	0.0000	N/A	0.0000
	2002	6	0	2,172	0.00%	52.38%	0.0000	28.58%	0.0000
	2001	7	0	3,942	0.00%	63.32%	0.0000	75.57%	0.0000
	2000	8	0	3,975	0.00%	71.22%	0.0000	69.90%	0.0000
	1999	9	0	19,214	0.00%	80.01%	0.0000	135.77%	0.0000
	1998	10	0	10,558	0.00%	89.53%	0.0000	101.49%	0.0000
	1997	11	0	0	0.00%	99.47%	0.0000	N/A	0.0000
Total			**0**	**39,861**	**0.00%**	**78.50%**	**0.0000**	**108.33%**	**0.0000**
2008	2003	6	0	0	0.00%	52.38%	0.0000	N/A	0.0000
	2002	7	0	2,172	0.00%	63.32%	0.0000	33.87%	0.0000
	2001	8	0	3,510	0.00%	71.22%	0.0000	98.88%	0.0000
	2000	9	0	3,295	0.00%	80.01%	0.0000	96.28%	0.0000
	1999	10	0	18,477	0.00%	89.53%	0.0000	165.69%	0.0000
	1998	11	0	9,801	0.00%	99.47%	0.0000	124.54%	0.0000
	1997	12	0	0	0.00%	108.92%	0.0000	N/A	0.0000
Total			**0**	**37,255**	**0.00%**	**88.05%**	**0.0000**	**134.75%**	**0.0000**
2009	2003	7	0	0	0.00%	63.32%	0.0000	N/A	0.0000
	2002	8	0	2,172	0.00%	71.22%	0.0000	39.43%	0.0000
	2001	9	0	3,456	0.00%	80.01%	0.0000	115.31%	0.0000
	2000	10	0	3,069	0.00%	89.53%	0.0000	121.54%	0.0000
	1999	11	0	18,429	0.00%	99.47%	0.0000	195.18%	0.0000
	1998	12	56,939	9,336	609.88%	108.92%	5.5992	147.03%	4.1480
	1997	13	0	0	0.00%	119.41%	0.0000	N/A	0.0000
Total			**56,939**	**36,462**	**156.16%**	**97.53%**	**1.6012**	**159.81%**	**0.9772**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - Total
Experience Base: National Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Pricing Loss Ratio	Actual to Pricing	Expected Loss Ratio	Actual to Expected
2010	2003	8	92,124	51,872	177.60%	71.22%	2.4936	65.25%	2.7220
	2002	9	988,993	994,936	99.40%	80.01%	1.2424	94.06%	1.0568
	2001	10	1,449,391	2,187,099	66.27%	89.53%	0.7402	96.41%	0.6874
	2000	11	1,785,176	2,385,535	74.83%	99.47%	0.7523	118.73%	0.6303
	1999	12	4,956,322	2,619,515	189.21%	108.92%	1.7371	143.17%	1.3216
	1998	13	2,409,031	2,084,974	115.54%	119.41%	0.9676	167.26%	0.6908
	1997	14	161,504	136,066	118.70%	130.62%	0.9087	160.73%	0.7385
Total			**11,842,542**	**10,459,996**	**113.22%**	**102.15%**	**1.1084**	**127.79%**	**0.8860**
2011	2003	9	0	46,872	0.00%	80.01%	0.0000	69.32%	0.0000
	2002	10	696,508	972,651	71.61%	89.53%	0.7998	100.69%	0.7112
	2001	11	2,525,219	2,201,291	114.72%	99.47%	1.1533	105.73%	1.0850
	2000	12	2,742,716	2,347,764	116.82%	108.92%	1.0725	129.26%	0.9038
	1999	13	3,445,765	2,562,863	134.45%	119.41%	1.1260	155.55%	0.8644
	1998	14	3,664,077	2,047,065	178.99%	130.62%	1.3704	179.44%	0.9975
	1997	15	81,533	131,184	62.15%	142.81%	0.4352	175.65%	0.3538
Total			**13,155,817**	**10,309,691**	**127.61%**	**112.29%**	**1.1364**	**138.36%**	**0.9223**
2012	2003	10	0	43,049	0.00%	89.53%	0.0000	71.22%	0.0000
	2002	11	1,198,366	947,248	126.51%	99.47%	1.2719	110.18%	1.1483
	2001	12	1,451,847	2,158,688	67.26%	108.92%	0.6175	116.81%	0.5758
	2000	13	3,822,043	2,298,700	166.27%	119.41%	1.3925	143.86%	1.1557
	1999	14	5,217,030	2,484,104	210.02%	130.62%	1.6079	165.99%	1.2652
	1998	15	4,741,137	1,957,442	242.21%	142.81%	1.6961	193.77%	1.2500
	1997	16	219,947	139,780	157.35%	155.27%	1.0134	182.18%	0.8637
Total			**16,650,370**	**10,029,011**	**166.02%**	**122.98%**	**1.3500**	**150.30%**	**1.1046**
2013	2003	11	29,064	40,932	71.01%	99.47%	0.7138	74.54%	0.9525
	2002	12	928,332	939,598	98.80%	108.92%	0.9071	117.96%	0.8376
	2001	13	2,679,085	2,177,083	123.06%	119.41%	1.0306	127.81%	0.9628
	2000	14	3,324,335	2,204,512	150.80%	130.62%	1.1545	157.40%	0.9580
	1999	15	3,383,316	2,375,482	142.43%	142.81%	0.9973	178.73%	0.7969
	1998	16	4,138,783	1,828,145	226.39%	155.27%	1.4581	205.69%	1.1006
	1997	17	379,976	124,981	304.03%	168.72%	1.8020	214.40%	1.4180
Total			**14,862,891**	**9,690,733**	**153.37%**	**133.99%**	**1.1446**	**161.65%**	**0.9488**
2014	2003	12	0	42,798	0.00%	108.92%	0.0000	76.64%	0.0000
	2002	13	566,638	962,879	58.85%	119.41%	0.4928	122.56%	0.4801
	2001	14	3,261,143	2,264,943	143.98%	130.62%	1.1023	131.91%	1.0915
	2000	15	4,708,512	2,236,319	210.55%	142.81%	1.4744	156.20%	1.3480
	1999	16	3,400,287	2,414,221	140.84%	155.27%	0.9071	180.18%	0.7817
	1998	17	2,713,736	1,819,110	149.18%	168.72%	0.8842	205.71%	0.7252
	1997	18	101,459	132,452	76.60%	183.07%	0.4184	195.78%	0.3913
Total			**14,751,774**	**9,872,722**	**149.42%**	**145.94%**	**1.0238**	**162.52%**	**0.9194**
2015	2003	13	116,833	45,046	259.36%	119.41%	2.1721	83.20%	3.1173
	2002	14	900,102	1,002,193	89.81%	130.62%	0.6876	123.74%	0.7258
	2001	15	1,967,864	2,347,186	83.84%	142.81%	0.5871	133.85%	0.6264
	2000	16	2,466,598	2,319,874	106.32%	155.27%	0.6848	157.06%	0.6770
	1999	17	3,392,439	2,498,649	135.77%	168.72%	0.8047	173.84%	0.7810
	1998	18	3,580,634	1,903,565	188.10%	183.07%	1.0275	192.95%	0.9749
	1997	19	340,662	143,269	237.78%	198.35%	1.1988	180.96%	1.3140
Total			**12,765,133**	**10,259,782**	**124.42%**	**158.89%**	**0.7831**	**159.25%**	**0.7813**
2016	2003	14	0	46,401	0.00%	130.62%	0.0000	91.24%	0.0000
	2002	15	1,373,502	975,615	140.78%	142.81%	0.9858	133.51%	1.0545
	2001	16	2,911,908	2,256,254	129.06%	155.27%	0.8312	147.51%	0.8749
	2000	17	3,476,785	2,195,270	158.38%	168.72%	0.9387	177.45%	0.8925
	1999	18	5,295,785	2,321,710	228.10%	183.07%	1.2460	191.96%	1.1883
	1998	19	2,317,906	1,704,728	135.97%	198.35%	0.6855	213.00%	0.6383
	1997	20	962,394	124,413	773.55%	214.68%	3.6032	195.87%	3.9492
Total			**16,338,280**	**9,624,392**	**169.76%**	**172.06%**	**0.9866**	**175.60%**	**0.9667**
2017	2003	15	2,861	47,613	6.01%	142.81%	0.0421	93.52%	0.0642
	2002	16	1,304,028	996,659	130.84%	155.27%	0.8427	125.66%	1.0412
	2001	17	2,966,554	2,307,268	128.57%	168.72%	0.7621	147.26%	0.8731
	2000	18	3,643,072	2,203,585	165.32%	183.07%	0.9031	175.47%	0.9422
	1999	19	3,819,516	2,263,351	168.75%	198.35%	0.8508	190.39%	0.8864
	1998	20	4,034,571	1,664,570	242.38%	214.68%	1.1290	212.70%	1.1395
	1997	21	39,814	87,226	45.65%	231.26%	0.1974	193.01%	0.2365
Total			**15,810,416**	**9,570,272**	**165.20%**	**186.07%**	**0.8879**	**173.24%**	**0.9536**
GRAND TOTAL			**197,818,946**	**207,246,955**	**95.45%**	**84.52%**	**1.1293**	**99.77%**	**0.9567**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Pricing Loss Ratio	Actual to Pricing	Expected Loss Ratio	Actual to Expected
1	1,008,582	8,935,988	11.29%	10.49%	1.0756	15.63%	0.7221
2	4,209,115	15,835,799	26.58%	17.61%	1.5095	24.11%	1.1024
3	4,857,240	14,827,812	32.76%	26.67%	1.2281	35.59%	0.9205
4	7,041,831	13,816,282	50.97%	34.17%	1.4916	46.19%	1.1034
5	6,244,619	13,187,074	47.35%	42.64%	1.1106	57.30%	0.8264
6	7,894,753	12,623,195	62.54%	52.38%	1.1940	68.31%	0.9156
7	9,687,942	12,121,265	79.93%	63.32%	1.2623	78.94%	1.0125
8	10,760,903	11,515,692	93.45%	71.22%	1.3120	90.45%	1.0331
9	12,566,007	11,013,600	114.10%	80.01%	1.4260	101.49%	1.1242
10	9,937,033	10,676,029	93.08%	89.53%	1.0396	111.99%	0.8311
11	12,409,392	10,426,487	119.02%	99.47%	1.1965	124.71%	0.9543
12	13,868,365	10,302,476	134.61%	108.92%	1.2359	135.51%	0.9934
13	13,039,396	10,260,049	127.09%	119.41%	1.0643	146.08%	0.8700
14	16,528,190	10,185,283	162.28%	130.62%	1.2424	154.69%	1.0491
15	16,258,724	10,070,842	161.44%	142.81%	1.1305	161.37%	1.0005
16	14,441,552	9,954,933	145.07%	155.27%	0.9343	166.64%	0.8705
17	12,929,489	8,945,279	144.54%	168.72%	0.8567	174.92%	0.8263
18	12,620,950	6,561,311	192.35%	183.07%	1.0507	186.79%	1.0298
19	6,478,085	4,111,349	157.57%	198.35%	0.7944	199.44%	0.7901
20	4,996,965	1,788,983	279.32%	214.68%	1.3011	211.53%	1.3205
21	39,814	87,226	45.65%	231.26%	0.1974	193.01%	0.2365
TOTAL	**197,818,946**	**207,246,955**	**95.45%**	**84.52%**	**1.1293**	**99.77%**	**0.9567**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - Total
Experience Base: Pennsylvania Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Pricing Loss Ratio	Actual to Pricing	Expected Loss Ratio	Actual to Expected
2010	2003	8	0	0	0.00%	71.22%	0.0000	N/A	0.0000
	2002	9	0	2,172	0.00%	80.01%	0.0000	48.64%	0.0000
	2001	10	0	3,456	0.00%	89.53%	0.0000	133.04%	0.0000
	2000	11	0	3,230	0.00%	99.47%	0.0000	140.03%	0.0000
	1999	12	110,122	16,436	670.00%	108.92%	6.1512	249.44%	2.6860
	1998	13	27,688	4,409	628.02%	119.41%	5.2595	285.63%	2.1987
	1997	14	0	0	0.00%	130.62%	0.0000	N/A	0.0000
Total			**137,810**	**29,703**	**463.96%**	**105.08%**	**4.4153**	**214.69%**	**2.1611**
2011	2003	9	0	0	0.00%	80.01%	0.0000	N/A	0.0000
	2002	10	0	2,303	0.00%	89.53%	0.0000	59.21%	0.0000
	2001	11	0	3,564	0.00%	99.47%	0.0000	151.44%	0.0000
	2000	12	0	3,407	0.00%	108.92%	0.0000	157.61%	0.0000
	1999	13	0	12,217	0.00%	119.41%	0.0000	174.17%	0.0000
	1998	14	0	5,954	0.00%	130.62%	0.0000	123.58%	0.0000
	1997	15	0	0	0.00%	142.81%	0.0000	N/A	0.0000
Total			**0**	**27,444**	**0.00%**	**115.44%**	**0.0000**	**148.54%**	**0.0000**
2012	2003	10	0	0	0.00%	89.53%	0.0000	N/A	0.0000
	2002	11	0	2,441	0.00%	99.47%	0.0000	72.38%	0.0000
	2001	12	0	3,891	0.00%	108.92%	0.0000	165.04%	0.0000
	2000	13	0	3,810	0.00%	119.41%	0.0000	171.24%	0.0000
	1999	14	0	11,488	0.00%	130.62%	0.0000	155.38%	0.0000
	1998	15	112	8,942	1.25%	142.81%	0.0087	96.96%	0.0129
	1997	16	0	0	0.00%	155.27%	0.0000	N/A	0.0000
Total			**112**	**30,572**	**0.37%**	**127.54%**	**0.0029**	**134.87%**	**0.0027**
2013	2003	11	0	0	0.00%	99.47%	0.0000	N/A	0.0000
	2002	12	0	2,587	0.00%	108.92%	0.0000	89.04%	0.0000
	2001	13	0	4,334	0.00%	119.41%	0.0000	176.14%	0.0000
	2000	14	0	4,110	0.00%	130.62%	0.0000	190.03%	0.0000
	1999	15	1,008	11,250	8.96%	142.81%	0.0627	173.41%	0.0516
	1998	16	0	6,915	0.00%	155.27%	0.0000	149.09%	0.0000
	1997	17	0	0	0.00%	168.72%	0.0000	N/A	0.0000
Total			**1,008**	**29,196**	**3.45%**	**137.57%**	**0.0251**	**162.92%**	**0.0212**
2014	2003	12	0	0	0.00%	108.92%	0.0000	N/A	0.0000
	2002	13	0	2,587	0.00%	119.41%	0.0000	113.06%	0.0000
	2001	14	0	4,801	0.00%	130.62%	0.0000	190.45%	0.0000
	2000	15	0	4,677	0.00%	142.81%	0.0000	202.25%	0.0000
	1999	16	0	9,602	0.00%	155.27%	0.0000	183.78%	0.0000
	1998	17	33,513	7,515	445.97%	168.72%	2.6433	164.87%	2.7050
	1997	18	0	0	0.00%	183.07%	0.0000	N/A	0.0000
Total			**33,513**	**29,182**	**114.84%**	**149.50%**	**0.7682**	**176.70%**	**0.6499**
2015	2003	13	0	0	0.00%	119.41%	0.0000	N/A	0.0000
	2002	14	0	1,991	0.00%	130.62%	0.0000	119.06%	0.0000
	2001	15	146,319	5,455	2682.22%	142.81%	18.7822	121.12%	22.1455
	2000	16	0	5,119	0.00%	155.27%	0.0000	213.50%	0.0000
	1999	17	0	10,278	0.00%	168.72%	0.0000	205.93%	0.0000
	1998	18	351	7,633	4.60%	183.07%	0.0251	168.28%	0.0273
	1997	19	0	0	0.00%	198.35%	0.0000	N/A	0.0000
Total			**146,670**	**30,476**	**481.26%**	**162.93%**	**2.9538**	**176.92%**	**2.7203**
2016	2003	14	0	0	0.00%	130.62%	0.0000	N/A	0.0000
	2002	15	0	2,170	0.00%	142.81%	0.0000	129.08%	0.0000
	2001	16	48,060	3,240	1483.43%	155.27%	9.5539	79.96%	18.5514
	2000	17	0	5,947	0.00%	168.72%	0.0000	216.16%	0.0000
	1999	18	63,198	9,621	656.87%	183.07%	3.5880	232.02%	2.8311
	1998	19	0	6,512	0.00%	198.35%	0.0000	181.30%	0.0000
	1997	20	0	0	0.00%	214.68%	0.0000	N/A	0.0000
Total			**111,258**	**27,489**	**404.73%**	**177.13%**	**2.2849**	**190.53%**	**2.1243**
2017	2003	15	0	0	0.00%	142.81%	0.0000	N/A	0.0000
	2002	16	210	2,367	8.88%	155.27%	0.0572	138.27%	0.0642
	2001	17	0	0	0.00%	168.72%	0.0000	N/A	0.0000
	2000	18	788	6,096	12.93%	183.07%	0.0706	201.28%	0.0642
	1999	19	57,717	9,230	625.30%	198.35%	3.1525	283.64%	2.2045
	1998	20	842	6,651	12.65%	214.68%	0.0589	196.96%	0.0642
	1997	21	0	0	0.00%	231.26%	0.0000	N/A	0.0000
Total			**59,557**	**24,344**	**244.64%**	**194.80%**	**1.2559**	**225.20%**	**1.0863**
GRAND TOTAL			**546,867**	**634,128**	**86.24%**	**86.38%**	**0.9983**	**113.43%**	**0.7603**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Pricing Loss Ratio	Actual to Pricing	Expected Loss Ratio	Actual to Expected
1	0	25,299	0.00%	10.49%	0.0000	17.06%	0.0000
2	0	46,706	0.00%	17.61%	0.0000	26.38%	0.0000
3	0	41,555	0.00%	26.67%	0.0000	34.62%	0.0000
4	0	36,520	0.00%	34.17%	0.0000	47.61%	0.0000
5	0	38,130	0.00%	42.64%	0.0000	57.66%	0.0000
6	0	36,878	0.00%	52.38%	0.0000	70.24%	0.0000
7	0	36,513	0.00%	63.32%	0.0000	84.98%	0.0000
8	0	38,232	0.00%	71.22%	0.0000	96.44%	0.0000
9	0	38,389	0.00%	80.01%	0.0000	112.53%	0.0000
10	0	37,863	0.00%	89.53%	0.0000	134.76%	0.0000
11	0	37,465	0.00%	99.47%	0.0000	159.79%	0.0000
12	167,061	35,657	468.53%	108.92%	4.3015	193.00%	2.4275
13	27,688	27,358	101.21%	119.41%	0.8476	186.26%	0.5434
14	0	28,344	0.00%	130.62%	0.0000	157.11%	0.0000
15	147,438	32,493	453.76%	142.81%	3.1774	144.78%	3.1341
16	48,270	27,244	177.18%	155.27%	1.1411	164.26%	1.0786
17	33,513	23,739	141.17%	168.72%	0.8367	195.49%	0.7221
18	64,338	23,350	275.54%	183.07%	1.5051	203.16%	1.3563
19	57,717	15,743	366.63%	198.35%	1.8484	241.30%	1.5194
20	842	6,651	12.65%	214.68%	0.0589	196.96%	0.0642
21	0	0	0.00%	231.26%	0.0000	N/A	0.0000
TOTAL	**546,867**	**634,128**	**86.24%**	**86.38%**	**0.9983**	**113.43%**	**0.7603**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - No Inflation Protection
Experience Base: National Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	1	0	35,038	0.00%	12.41%	0.0000
Total			**0**	**35,038**	**0.00%**	**12.41%**	**0.0000**
1998	1998	1	328,307	1,847,771	17.77%	18.35%	0.9685
	1997	2	0	218,861	0.00%	20.91%	0.0000
Total			**328,307**	**2,066,632**	**15.89%**	**18.62%**	**0.8533**
1999	1999	1	358,080	2,088,908	17.14%	16.61%	1.0322
	1998	2	1,204,065	3,587,829	33.56%	27.44%	1.2232
	1997	3	559,678	210,352	266.07%	33.23%	8.0073
Total			**2,121,824**	**5,887,090**	**36.04%**	**23.80%**	**1.5143**
2000	2000	1	157,582	1,662,082	9.48%	16.25%	0.5834
	1999	2	1,358,699	3,565,493	38.11%	25.80%	1.4769
	1998	3	1,364,092	3,324,114	41.04%	40.71%	1.0081
	1997	4	80,094	189,056	42.37%	45.20%	0.9372
Total			**2,960,466**	**8,740,745**	**33.87%**	**30.07%**	**1.1262**
2001	2001	1	133,556	1,336,351	9.99%	15.88%	0.6292
	2000	2	945,838	2,910,116	32.50%	25.35%	1.2820
	1999	3	630,161	3,352,527	18.80%	37.76%	0.4978
	1998	4	1,805,335	3,022,836	59.72%	52.29%	1.1421
	1997	5	187,805	179,242	104.78%	56.48%	1.8551
Total			**3,702,695**	**10,801,072**	**34.28%**	**36.09%**	**0.9499**
2002	2002	1	21,221	749,596	2.83%	18.63%	0.1520
	2001	2	278,023	2,347,829	11.84%	24.54%	0.4825
	2000	3	1,425,540	2,699,926	52.80%	37.70%	1.4004
	1999	4	1,806,543	3,145,656	57.43%	48.97%	1.1727
	1998	5	2,190,131	2,827,859	77.45%	64.61%	1.1988
	1997	6	117,717	163,134	72.16%	68.13%	1.0591
Total			**5,839,175**	**11,934,001**	**48.93%**	**43.68%**	**1.1203**
2003	2003	1	0	39,212	0.00%	16.23%	0.0000
	2002	2	224,571	1,030,462	21.79%	32.03%	0.6804
	2001	3	408,090	2,209,953	18.47%	36.44%	0.5067
	2000	4	781,018	2,535,273	30.81%	48.88%	0.6302
	1999	5	1,468,450	3,013,387	48.73%	60.26%	0.8087
	1998	6	1,940,412	2,679,193	72.43%	75.85%	0.9548
	1997	7	89,496	151,569	59.05%	75.25%	0.7847
Total			**4,912,038**	**11,659,049**	**42.13%**	**54.41%**	**0.7744**
2004	2003	2	0	43,974	0.00%	28.62%	0.0000
	2002	3	451,715	974,212	46.37%	45.07%	1.0289
	2001	4	764,324	2,071,085	36.90%	47.41%	0.7784
	2000	5	712,563	2,429,638	29.33%	60.80%	0.4824
	1999	6	1,601,142	2,883,899	55.52%	71.95%	0.7716
	1998	7	1,833,534	2,561,839	71.57%	87.41%	0.8188
	1997	8	174,992	139,727	125.24%	85.71%	1.4613
Total			**5,538,270**	**11,104,374**	**49.87%**	**66.14%**	**0.7540**
2005	2003	3	0	42,857	0.00%	40.04%	0.0000
	2002	4	1,323,886	904,196	146.42%	57.99%	2.5250
	2001	5	1,277,189	1,969,848	64.84%	59.15%	1.0961
	2000	6	1,285,389	2,312,673	55.58%	72.93%	0.7621
	1999	7	2,268,234	2,768,090	81.94%	84.00%	0.9755
	1998	8	3,474,433	2,403,651	144.55%	100.51%	1.4382
	1997	9	39,681	133,161	29.80%	99.48%	0.2995
Total			**9,668,811**	**10,534,476**	**91.78%**	**78.48%**	**1.1696**
2006	2003	4	0	38,960	0.00%	49.61%	0.0000
	2002	5	365,081	861,736	42.37%	70.78%	0.5985
	2001	6	1,152,324	1,889,096	61.00%	70.93%	0.8600
	2000	7	2,241,174	2,212,554	101.29%	83.71%	1.2101
	1999	8	2,973,772	2,625,257	113.28%	96.03%	1.1796
	1998	9	2,280,878	2,247,926	101.47%	113.23%	0.8961
	1997	10	92,993	133,673	69.57%	111.41%	0.6244
Total			**9,106,223**	**10,009,203**	**90.98%**	**90.28%**	**1.0077**
2007	2003	5	0	36,582	0.00%	64.49%	0.0000
	2002	6	325,838	827,872	39.36%	82.68%	0.4761
	2001	7	1,601,308	1,825,434	87.72%	80.34%	1.0919
	2000	8	1,773,294	2,100,616	84.42%	96.95%	0.8708
	1999	9	3,702,790	2,486,242	148.93%	109.12%	1.3648
	1998	10	2,004,942	2,127,466	94.24%	127.80%	0.7374
	1997	11	75,492	120,364	62.72%	129.50%	0.4843
Total			**9,483,663**	**9,524,576**	**99.57%**	**102.88%**	**0.9678**
2008	2003	6	0	34,040	0.00%	78.43%	0.0000
	2002	7	629,498	791,796	79.50%	95.36%	0.8337
	2001	8	1,332,915	1,737,428	76.72%	90.73%	0.8455
	2000	9	2,695,575	2,016,484	133.68%	108.32%	1.2341
	1999	10	3,222,186	2,392,268	134.69%	122.83%	1.0965
	1998	11	2,423,131	1,997,186	121.33%	146.85%	0.8262
	1997	12	89,341	120,472	74.16%	143.31%	0.5175
Total			**10,392,646**	**9,089,673**	**114.33%**	**116.47%**	**0.9817**
2009	2003	7	58,541	33,765	173.38%	89.96%	1.9273
	2002	8	723,576	762,760	94.86%	105.36%	0.9004
	2001	9	2,458,103	1,665,987	147.55%	102.87%	1.4343
	2000	10	2,304,376	1,906,416	120.87%	120.38%	1.0041
	1999	11	4,020,377	2,276,460	176.61%	141.14%	1.2512
	1998	12	3,516,513	1,898,185	185.26%	164.18%	1.1284
	1997	13	0	123,263	0.00%	160.08%	0.0000
Total			**13,081,487**	**8,666,836**	**150.94%**	**131.19%**	**1.1506**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - No Inflation Protection
Experience Base: Pennsylvania Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	1	0	0	0.00%	N/A	0.0000
Total			**0**	**0**	**0.00%**	**N/A**	**0.0000**
1998	1998	1	0	2,191	0.00%	15.35%	0.0000
	1997	2	0	0	0.00%	N/A	0.0000
Total			**0**	**2,191**	**0.00%**	**15.35%**	**0.0000**
1999	1999	1	0	11,417	0.00%	23.42%	0.0000
	1998	2	0	14,158	0.00%	15.48%	0.0000
	1997	3	0	0	0.00%	N/A	0.0000
Total			**0**	**25,575**	**0.00%**	**19.03%**	**0.0000**
2000	2000	1	0	2,655	0.00%	18.97%	0.0000
	1999	2	0	15,155	0.00%	37.67%	0.0000
	1998	3	0	12,845	0.00%	27.83%	0.0000
	1997	4	0	0	0.00%	N/A	0.0000
Total			**0**	**30,654**	**0.00%**	**31.93%**	**0.0000**
2001	2001	1	0	2,302	0.00%	25.94%	0.0000
	2000	2	0	5,036	0.00%	28.76%	0.0000
	1999	3	0	14,979	0.00%	52.96%	0.0000
	1998	4	0	9,198	0.00%	36.82%	0.0000
	1997	5	0	0	0.00%	N/A	0.0000
Total			**0**	**31,515**	**0.00%**	**42.41%**	**0.0000**
2002	2002	1	0	2,178	0.00%	4.27%	0.0000
	2001	2	0	5,699	0.00%	44.43%	0.0000
	2000	3	0	3,814	0.00%	25.23%	0.0000
	1999	4	0	14,512	0.00%	69.81%	0.0000
	1998	5	0	9,026	0.00%	47.29%	0.0000
	1997	6	0	0	0.00%	N/A	0.0000
Total			**0**	**35,229**	**0.00%**	**51.06%**	**0.0000**
2003	2003	1	0	0	0.00%	N/A	0.0000
	2002	2	0	2,172	0.00%	8.71%	0.0000
	2001	3	0	2,652	0.00%	47.92%	0.0000
	2000	4	0	2,077	0.00%	61.57%	0.0000
	1999	5	0	14,777	0.00%	85.58%	0.0000
	1998	6	0	9,055	0.00%	58.46%	0.0000
	1997	7	0	0	0.00%	N/A	0.0000
Total			**0**	**30,733**	**0.00%**	**67.28%**	**0.0000**
2004	2003	2	0	0	0.00%	N/A	0.0000
	2002	3	0	2,172	0.00%	11.91%	0.0000
	2001	4	0	3,468	0.00%	47.56%	0.0000
	2000	5	0	3,893	0.00%	42.98%	0.0000
	1999	6	0	13,771	0.00%	104.61%	0.0000
	1998	7	0	9,329	0.00%	67.54%	0.0000
	1997	8	0	0	0.00%	N/A	0.0000
Total			**0**	**32,633**	**0.00%**	**74.43%**	**0.0000**
2005	2003	3	0	0	0.00%	N/A	0.0000
	2002	4	0	2,172	0.00%	17.48%	0.0000
	2001	5	0	3,168	0.00%	65.88%	0.0000
	2000	6	0	3,101	0.00%	65.22%	0.0000
	1999	7	0	14,021	0.00%	123.57%	0.0000
	1998	8	0	9,410	0.00%	78.80%	0.0000
	1997	9	0	0	0.00%	N/A	0.0000
Total			**0**	**31,872**	**0.00%**	**91.71%**	**0.0000**
2006	2003	4	0	0	0.00%	N/A	0.0000
	2002	5	0	2,172	0.00%	24.01%	0.0000
	2001	6	0	3,685	0.00%	68.43%	0.0000
	2000	7	0	1,955	0.00%	121.67%	0.0000
	1999	8	0	14,072	0.00%	147.37%	0.0000
	1998	9	0	9,576	0.00%	91.14%	0.0000
	1997	10	0	0	0.00%	N/A	0.0000
Total			**0**	**31,459**	**0.00%**	**110.90%**	**0.0000**
2007	2003	5	0	0	0.00%	N/A	0.0000
	2002	6	0	2,172	0.00%	28.58%	0.0000
	2001	7	0	3,942	0.00%	75.57%	0.0000
	2000	8	0	3,975	0.00%	69.90%	0.0000
	1999	9	0	14,795	0.00%	163.91%	0.0000
	1998	10	0	9,882	0.00%	106.26%	0.0000
	1997	11	0	0	0.00%	N/A	0.0000
Total			**0**	**34,766**	**0.00%**	**118.30%**	**0.0000**
2008	2003	6	0	0	0.00%	N/A	0.0000
	2002	7	0	2,172	0.00%	33.87%	0.0000
	2001	8	0	3,510	0.00%	98.88%	0.0000
	2000	9	0	3,295	0.00%	96.28%	0.0000
	1999	10	0	14,059	0.00%	201.00%	0.0000
	1998	11	0	9,126	0.00%	130.64%	0.0000
	1997	12	0	0	0.00%	N/A	0.0000
Total			**0**	**32,161**	**0.00%**	**147.88%**	**0.0000**
2009	2003	7	0	0	0.00%	N/A	0.0000
	2002	8	0	2,172	0.00%	39.43%	0.0000
	2001	9	0	3,456	0.00%	115.31%	0.0000
	2000	10	0	3,069	0.00%	121.54%	0.0000
	1999	11	0	14,010	0.00%	234.73%	0.0000
	1998	12	56,939	8,660	657.48%	154.12%	4.2661
	1997	13	0	0	0.00%	N/A	0.0000
Total			**56,939**	**31,367**	**181.52%**	**174.72%**	**1.0389**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - No Inflation Protection
Experience Base: National Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2010	2003	8	92,124	30,167	305.38%	89.61%	3.4078
	2002	9	968,482	764,772	126.64%	105.74%	1.1977
	2001	10	1,306,848	1,676,123	77.97%	106.24%	0.7339
	2000	11	1,287,988	1,952,964	65.95%	124.32%	0.5305
	1999	12	4,490,611	2,316,028	193.89%	147.22%	1.3170
	1998	13	2,381,343	1,907,372	124.85%	169.11%	0.7383
	1997	14	161,504	130,099	124.14%	158.88%	0.7813
Total			**10,688,900**	**8,777,525**	**121.78%**	**135.42%**	**0.8993**
2011	2003	9	0	25,181	0.00%	98.42%	0.0000
	2002	10	689,010	735,628	93.66%	112.68%	0.8312
	2001	11	1,950,895	1,675,136	116.46%	115.70%	1.0066
	2000	12	2,417,466	1,897,457	127.41%	134.11%	0.9500
	1999	13	3,193,660	2,252,916	141.76%	159.39%	0.8894
	1998	14	3,435,900	1,862,558	184.47%	180.12%	1.0242
	1997	15	81,533	125,107	65.17%	172.46%	0.3779
Total			**11,768,463**	**8,573,982**	**137.26%**	**145.77%**	**0.9416**
2012	2003	10	0	24,504	0.00%	103.19%	0.0000
	2002	11	889,126	710,152	125.20%	122.66%	1.0207
	2001	12	1,181,653	1,632,617	72.38%	126.22%	0.5734
	2000	13	2,610,738	1,845,893	141.43%	148.20%	0.9543
	1999	14	4,574,388	2,170,052	210.80%	168.68%	1.2496
	1998	15	4,430,088	1,768,926	250.44%	193.06%	1.2972
	1997	16	219,793	133,893	164.16%	178.31%	0.9206
Total			**13,905,785**	**8,286,037**	**167.82%**	**156.97%**	**1.0691**
2013	2003	11	29,064	21,397	135.83%	112.84%	1.2037
	2002	12	928,332	698,200	132.96%	130.02%	1.0226
	2001	13	2,179,765	1,635,660	133.27%	135.91%	0.9806
	2000	14	2,927,210	1,756,401	166.66%	159.72%	1.0435
	1999	15	3,218,713	2,066,863	155.73%	180.78%	0.8614
	1998	16	3,255,197	1,642,662	198.17%	202.60%	0.9781
	1997	17	379,976	120,838	314.45%	214.75%	1.4642
Total			**12,918,257**	**7,942,022**	**162.66%**	**167.26%**	**0.9725**
2014	2003	12	0	20,657	0.00%	121.88%	0.0000
	2002	13	566,638	705,772	80.29%	135.18%	0.5939
	2001	14	2,504,019	1,691,314	148.05%	137.64%	1.0756
	2000	15	3,031,378	1,771,373	171.13%	155.37%	1.1014
	1999	16	2,480,419	2,087,421	118.83%	180.52%	0.6583
	1998	17	2,605,190	1,621,859	160.63%	200.70%	0.8003
	1997	18	101,459	128,160	79.17%	194.33%	0.4074
Total			**11,289,103**	**8,026,556**	**140.65%**	**166.10%**	**0.8468**
2015	2003	13	0	19,103	0.00%	148.28%	0.0000
	2002	14	793,553	728,224	108.97%	134.47%	0.8104
	2001	15	1,625,621	1,731,600	93.88%	137.52%	0.6827
	2000	16	2,321,149	1,811,443	128.14%	154.97%	0.8269
	1999	17	2,664,070	2,153,450	123.71%	170.55%	0.7254
	1998	18	2,626,951	1,698,824	154.63%	184.28%	0.8391
	1997	19	340,662	138,304	246.31%	178.40%	1.3807
Total			**10,372,007**	**8,280,949**	**125.25%**	**159.96%**	**0.7830**
2016	2003	14	0	19,862	0.00%	160.94%	0.0000
	2002	15	848,390	700,122	121.18%	143.52%	0.8443
	2001	16	1,854,783	1,641,352	113.00%	149.36%	0.7566
	2000	17	2,653,315	1,699,985	156.08%	173.65%	0.8988
	1999	18	4,620,263	1,979,686	233.38%	187.22%	1.2466
	1998	19	2,115,014	1,504,951	140.54%	201.00%	0.6992
	1997	20	962,394	118,454	812.46%	192.96%	4.2106
Total			**13,054,159**	**7,664,411**	**170.32%**	**174.84%**	**0.9742**
2017	2003	15	2,061	18,140	11.36%	176.85%	0.0642
	2002	16	906,765	701,642	129.23%	133.04%	0.9714
	2001	17	2,177,308	1,642,184	132.59%	146.41%	0.9056
	2000	18	2,749,058	1,698,033	161.90%	169.46%	0.9553
	1999	19	3,093,503	1,894,581	163.28%	183.29%	0.8908
	1998	20	3,365,930	1,451,776	231.85%	196.47%	1.1801
	1997	21	38,801	81,773	47.45%	186.60%	0.2543
Total			**12,333,426**	**7,488,129**	**164.71%**	**169.93%**	**0.9692**
GRAND TOTAL			**173,465,702**	**175,092,375**	**99.07%**	**102.61%**	**0.9656**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	998,746	7,758,959	12.87%	16.99%	0.7574
2	4,011,196	13,704,565	29.27%	26.32%	1.1121
3	4,839,275	12,813,941	37.77%	38.77%	0.9740
4	6,561,199	11,907,062	55.10%	50.15%	1.0987
5	6,201,219	11,318,292	54.79%	62.02%	0.8834
6	6,422,823	10,789,907	59.53%	73.74%	0.8073
7	8,721,785	10,345,048	84.31%	84.90%	0.9931
8	10,545,106	9,799,605	107.61%	96.95%	1.1100
9	12,145,509	9,339,754	130.04%	108.38%	1.1999
10	9,620,355	8,996,077	106.94%	119.34%	0.8961
11	10,676,071	8,753,660	121.96%	132.09%	0.9233
12	12,623,916	8,583,616	147.07%	142.56%	1.0316
13	10,932,144	8,489,979	128.77%	152.59%	0.8439
14	14,396,574	8,358,510	172.24%	159.91%	1.0771
15	13,237,783	8,182,131	161.79%	165.45%	0.9778
16	11,038,106	8,018,413	137.66%	168.70%	0.8160
17	10,479,858	7,238,316	144.78%	173.30%	0.8355
18	10,097,732	5,504,702	183.44%	181.00%	1.0135
19	5,549,180	3,537,836	156.85%	190.63%	0.8228
20	4,328,324	1,570,230	275.65%	196.20%	1.4049
21	38,801	81,773	47.45%	186.60%	0.2543
TOTAL	**173,465,702**	**175,092,375**	**99.07%**	**102.61%**	**0.9656**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - No Inflation Protection
Experience Base: Pennsylvania Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2010	2003	8	0	0	0.00%	N/A	0.0000
	2002	9	0	2,172	0.00%	48.64%	0.0000
	2001	10	0	3,456	0.00%	133.04%	0.0000
	2000	11	0	3,230	0.00%	140.03%	0.0000
	1999	12	110,122	12,018	916.32%	307.57%	2.9792
	1998	13	0	3,764	0.00%	321.77%	0.0000
	1997	14	0	0	0.00%	N/A	0.0000
Total			**110,122**	**24,640**	**446.93%**	**240.47%**	**1.8585**
2011	2003	9	0	0	0.00%	N/A	0.0000
	2002	10	0	2,303	0.00%	59.21%	0.0000
	2001	11	0	3,564	0.00%	151.44%	0.0000
	2000	12	0	3,407	0.00%	157.61%	0.0000
	1999	13	0	7,612	0.00%	210.49%	0.0000
	1998	14	0	5,608	0.00%	125.07%	0.0000
	1997	15	0	0	0.00%	N/A	0.0000
Total			**0**	**22,493**	**0.00%**	**156.34%**	**0.0000**
2012	2003	10	0	0	0.00%	N/A	0.0000
	2002	11	0	2,441	0.00%	72.38%	0.0000
	2001	12	0	3,891	0.00%	165.04%	0.0000
	2000	13	0	3,810	0.00%	171.24%	0.0000
	1999	14	0	6,607	0.00%	166.50%	0.0000
	1998	15	0	8,574	0.00%	95.95%	0.0000
	1997	16	0	0	0.00%	N/A	0.0000
Total			**0**	**25,323**	**0.00%**	**134.03%**	**0.0000**
2013	2003	11	0	0	0.00%	N/A	0.0000
	2002	12	0	2,587	0.00%	89.04%	0.0000
	2001	13	0	4,334	0.00%	176.14%	0.0000
	2000	14	0	4,110	0.00%	190.03%	0.0000
	1999	15	1,008	6,075	16.58%	181.68%	0.0913
	1998	16	0	6,498	0.00%	150.15%	0.0000
	1997	17	0	0	0.00%	N/A	0.0000
Total			**1,008**	**23,605**	**4.27%**	**163.28%**	**0.0261**
2014	2003	12	0	0	0.00%	N/A	0.0000
	2002	13	0	2,587	0.00%	113.06%	0.0000
	2001	14	0	4,801	0.00%	190.45%	0.0000
	2000	15	0	4,677	0.00%	202.25%	0.0000
	1999	16	0	4,339	0.00%	164.98%	0.0000
	1998	17	0	7,124	0.00%	165.27%	0.0000
	1997	18	0	0	0.00%	N/A	0.0000
Total			**0**	**23,528**	**0.00%**	**171.96%**	**0.0000**
2015	2003	13	0	0	0.00%	N/A	0.0000
	2002	14	0	1,991	0.00%	119.06%	0.0000
	2001	15	146,319	5,455	2682.22%	121.12%	22.1455
	2000	16	0	5,119	0.00%	213.50%	0.0000
	1999	17	0	4,678	0.00%	176.82%	0.0000
	1998	18	351	7,536	4.66%	170.45%	0.0273
	1997	19	0	0	0.00%	N/A	0.0000
Total			**146,670**	**24,779**	**591.91%**	**165.56%**	**3.5753**
2016	2003	14	0	0	0.00%	N/A	0.0000
	2002	15	0	2,170	0.00%	129.08%	0.0000
	2001	16	48,060	3,240	1483.43%	79.96%	18.5514
	2000	17	0	5,947	0.00%	216.16%	0.0000
	1999	18	63,198	3,511	1800.08%	182.01%	9.8898
	1998	19	0	6,512	0.00%	181.30%	0.0000
	1997	20	0	0	0.00%	N/A	0.0000
Total			**111,258**	**21,379**	**520.41%**	**170.46%**	**3.0530**
2017	2003	15	0	0	0.00%	N/A	0.0000
	2002	16	210	2,367	8.88%	138.27%	0.0642
	2001	17	0	0	0.00%	N/A	0.0000
	2000	18	788	6,096	12.93%	201.28%	0.0642
	1999	19	56,450	2,564	2201.89%	252.20%	8.7306
	1998	20	842	6,651	12.65%	196.96%	0.0642
	1997	21	0	0	0.00%	N/A	0.0000
Total			**58,290**	**17,678**	**329.74%**	**198.60%**	**1.6603**
GRAND TOTAL			**484,287**	**533,581**	**90.76%**	**115.98%**	**0.7826**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	20,744	0.00%	20.27%	0.0000
2	0	42,219	0.00%	28.59%	0.0000
3	0	36,461	0.00%	38.39%	0.0000
4	0	31,426	0.00%	53.54%	0.0000
5	0	33,036	0.00%	64.16%	0.0000
6	0	31,784	0.00%	78.23%	0.0000
7	0	31,419	0.00%	94.59%	0.0000
8	0	33,138	0.00%	106.40%	0.0000
9	0	33,295	0.00%	123.72%	0.0000
10	0	32,768	0.00%	147.86%	0.0000
11	0	32,371	0.00%	174.53%	0.0000
12	167,061	30,562	546.62%	210.73%	2.5939
13	0	22,108	0.00%	204.53%	0.0000
14	0	23,116	0.00%	161.52%	0.0000
15	147,327	26,951	546.64%	141.48%	3.8637
16	48,270	21,564	223.85%	156.32%	1.4319
17	0	17,748	0.00%	185.36%	0.0000
18	64,338	17,143	375.31%	183.78%	2.0422
19	56,450	9,076	621.97%	201.32%	3.0894
20	842	6,651	12.65%	196.96%	0.0642
21	0	0	0.00%	N/A	0.0000
TOTAL	**484,287**	**533,581**	**90.76%**	**115.98%**	**0.7826**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - With Inflation Protection
Experience Base: National Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	1	0	2,146	0.00%	8.28%	0.0000
Total			**0**	**2,146**	**0.00%**	**8.28%**	**0.0000**
1998	1998	1	0	109,523	0.00%	7.28%	0.0000
	1997	2	0	16,454	0.00%	9.99%	0.0000
Total			**0**	**125,977**	**0.00%**	**7.64%**	**0.0000**
1999	1999	1	2,087	254,239	0.82%	6.78%	0.1211
	1998	2	0	244,720	0.00%	9.74%	0.0000
	1997	3	0	14,213	0.00%	17.01%	0.0000
Total			**2,087**	**513,171**	**0.41%**	**8.48%**	**0.0480**
2000	2000	1	0	301,454	0.00%	8.00%	0.0000
	1999	2	27,380	403,764	6.78%	10.19%	0.6654
	1998	3	0	236,159	0.00%	14.80%	0.0000
	1997	4	0	10,050	0.00%	24.86%	0.0000
Total			**27,380**	**951,427**	**2.88%**	**10.80%**	**0.2665**
2001	2001	1	7,748	326,228	2.38%	5.32%	0.4463
	2000	2	169,777	580,731	29.23%	11.53%	2.5366
	1999	3	0	383,059	0.00%	15.13%	0.0000
	1998	4	0	214,983	0.00%	22.22%	0.0000
	1997	5	0	6,309	0.00%	29.88%	0.0000
Total			**177,524**	**1,511,309**	**11.75%**	**12.70%**	**0.9251**
2002	2002	1	0	166,146	0.00%	6.44%	0.0000
	2001	2	762	596,774	0.13%	8.14%	0.0157
	2000	3	17,965	543,096	3.31%	17.47%	0.1893
	1999	4	454,673	345,594	131.56%	22.00%	5.9795
	1998	5	28,714	201,736	14.23%	30.20%	0.4713
	1997	6	0	5,359	0.00%	41.40%	0.0000
Total			**502,113**	**1,858,704**	**27.01%**	**15.78%**	**1.7115**
2003	2003	1	0	17,294	0.00%	3.47%	0.0000
	2002	2	0	263,745	0.00%	10.61%	0.0000
	2001	3	0	563,002	0.00%	13.13%	0.0000
	2000	4	21,888	516,972	4.23%	23.28%	0.1819
	1999	5	865	335,577	0.26%	29.47%	0.0088
	1998	6	398,030	202,462	196.59%	38.32%	5.1305
	1997	7	0	5,320	0.00%	52.73%	0.0000
Total			**420,783**	**1,904,371**	**22.10%**	**21.12%**	**1.0464**
2004	2003	2	0	25,048	0.00%	5.50%	0.0000
	2002	3	0	250,599	0.00%	16.76%	0.0000
	2001	4	0	554,341	0.00%	19.01%	0.0000
	2000	5	0	505,590	0.00%	31.60%	0.0000
	1999	6	227,660	332,992	68.37%	37.86%	1.8057
	1998	7	0	196,477	0.00%	48.08%	0.0000
	1997	8	0	5,149	0.00%	68.20%	0.0000
Total			**227,660**	**1,870,197**	**12.17%**	**28.48%**	**0.4275**
2005	2003	3	0	23,743	0.00%	8.85%	0.0000
	2002	4	4,072	243,467	1.67%	22.71%	0.0736
	2001	5	2,535	548,930	0.46%	25.76%	0.0179
	2000	6	607,256	497,821	121.98%	39.65%	3.0765
	1999	7	234,886	328,019	71.61%	46.28%	1.5474
	1998	8	7,623	191,985	3.97%	58.27%	0.0681
	1997	9	0	5,149	0.00%	82.91%	0.0000
Total			**856,372**	**1,839,115**	**46.56%**	**36.11%**	**1.2895**
2006	2003	4	0	23,813	0.00%	12.81%	0.0000
	2002	5	11,286	246,795	4.57%	28.29%	0.1616
	2001	6	0	530,533	0.00%	32.67%	0.0000
	2000	7	46,255	481,642	9.60%	48.07%	0.1998
	1999	8	6,862	313,015	2.19%	55.68%	0.0394
	1998	9	42,353	178,771	23.69%	73.37%	0.3229
	1997	10	0	5,149	0.00%	101.99%	0.0000
Total			**106,755**	**1,779,718**	**6.00%**	**44.30%**	**0.1354**
2007	2003	5	0	23,846	0.00%	17.01%	0.0000
	2002	6	238,983	240,241	99.48%	35.17%	2.8280
	2001	7	685,016	515,619	132.85%	39.99%	3.3219
	2000	8	155,416	463,623	33.52%	57.85%	0.5795
	1999	9	0	299,580	0.00%	66.98%	0.0000
	1998	10	0	176,287	0.00%	81.15%	0.0000
	1997	11	0	5,149	0.00%	125.42%	0.0000
Total			**1,079,415**	**1,724,344**	**62.60%**	**52.96%**	**1.1821**
2008	2003	6	0	23,881	0.00%	21.22%	0.0000
	2002	7	0	226,618	0.00%	41.13%	0.0000
	2001	8	45,896	502,536	9.13%	48.65%	0.1877
	2000	9	270,249	451,450	59.86%	66.90%	0.8948
	1999	10	107,511	294,891	36.46%	81.50%	0.4473
	1998	11	0	170,578	0.00%	102.81%	0.0000
	1997	12	0	5,149	0.00%	155.18%	0.0000
Total			**423,656**	**1,675,103**	**25.29%**	**63.79%**	**0.3965**
2009	2003	7	0	22,523	0.00%	25.89%	0.0000
	2002	8	0	218,074	0.00%	48.93%	0.0000
	2001	9	87,386	487,041	17.94%	58.02%	0.3092
	2000	10	59,126	437,081	13.53%	79.62%	0.1699
	1999	11	352,568	281,744	125.14%	101.47%	1.2333
	1998	12	183,295	170,307	107.63%	126.76%	0.8491
	1997	13	0	5,240	0.00%	187.52%	0.0000
Total			**682,374**	**1,622,009**	**42.07%**	**77.35%**	**0.5439**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - With Inflation Protection
Experience Base: Pennsylvania Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	1	0	0	0.00%	N/A	0.0000
Total			**0**	**0**	**0.00%**	**N/A**	**0.0000**
1998	1998	1	0	119	0.00%	0.28%	0.0000
	1997	2	0	0	0.00%	N/A	0.0000
Total			**0**	**119**	**0.00%**	**0.28%**	**0.0000**
1999	1999	1	0	4,436	0.00%	2.53%	0.0000
	1998	2	0	584	0.00%	2.77%	0.0000
	1997	3	0	0	0.00%	N/A	0.0000
Total			**0**	**5,019**	**0.00%**	**2.56%**	**0.0000**
2000	2000	1	0	0	0.00%	N/A	0.0000
	1999	2	0	3,903	0.00%	6.06%	0.0000
	1998	3	0	676	0.00%	4.70%	0.0000
	1997	4	0	0	0.00%	N/A	0.0000
Total			**0**	**4,579**	**0.00%**	**5.86%**	**0.0000**
2001	2001	1	0	0	0.00%	N/A	0.0000
	2000	2	0	0	0.00%	N/A	0.0000
	1999	3	0	4,418	0.00%	8.02%	0.0000
	1998	4	0	676	0.00%	6.67%	0.0000
	1997	5	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**7.84%**	**0.0000**
2002	2002	1	0	0	0.00%	N/A	0.0000
	2001	2	0	0	0.00%	N/A	0.0000
	2000	3	0	0	0.00%	N/A	0.0000
	1999	4	0	4,418	0.00%	11.74%	0.0000
	1998	5	0	676	0.00%	9.94%	0.0000
	1997	6	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**11.50%**	**0.0000**
2003	2003	1	0	0	0.00%	N/A	0.0000
	2002	2	0	0	0.00%	N/A	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
	2000	4	0	0	0.00%	N/A	0.0000
	1999	5	0	4,418	0.00%	16.38%	0.0000
	1998	6	0	676	0.00%	13.69%	0.0000
	1997	7	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**16.03%**	**0.0000**
2004	2003	2	0	0	0.00%	N/A	0.0000
	2002	3	0	0	0.00%	N/A	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
	2000	5	0	0	0.00%	N/A	0.0000
	1999	6	0	4,418	0.00%	21.41%	0.0000
	1998	7	0	676	0.00%	16.77%	0.0000
	1997	8	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**20.79%**	**0.0000**
2005	2003	3	0	0	0.00%	N/A	0.0000
	2002	4	0	0	0.00%	N/A	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
	2000	6	0	0	0.00%	N/A	0.0000
	1999	7	0	4,418	0.00%	27.07%	0.0000
	1998	8	0	676	0.00%	20.43%	0.0000
	1997	9	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**26.18%**	**0.0000**
2006	2003	4	0	0	0.00%	N/A	0.0000
	2002	5	0	0	0.00%	N/A	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
	2000	7	0	0	0.00%	N/A	0.0000
	1999	8	0	4,418	0.00%	33.44%	0.0000
	1998	9	0	676	0.00%	25.00%	0.0000
	1997	10	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**32.32%**	**0.0000**
2007	2003	5	0	0	0.00%	N/A	0.0000
	2002	6	0	0	0.00%	N/A	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
	2000	8	0	0	0.00%	N/A	0.0000
	1999	9	0	4,418	0.00%	41.55%	0.0000
	1998	10	0	676	0.00%	31.78%	0.0000
	1997	11	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**40.26%**	**0.0000**
2008	2003	6	0	0	0.00%	N/A	0.0000
	2002	7	0	0	0.00%	N/A	0.0000
	2001	8	0	0	0.00%	N/A	0.0000
	2000	9	0	0	0.00%	N/A	0.0000
	1999	10	0	4,418	0.00%	53.34%	0.0000
	1998	11	0	676	0.00%	42.20%	0.0000
	1997	12	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**51.86%**	**0.0000**
2009	2003	7	0	0	0.00%	N/A	0.0000
	2002	8	0	0	0.00%	N/A	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
	2000	10	0	0	0.00%	N/A	0.0000
	1999	11	0	4,418	0.00%	69.78%	0.0000
	1998	12	0	676	0.00%	56.18%	0.0000
	1997	13	0	0	0.00%	N/A	0.0000
Total			**0**	**5,094**	**0.00%**	**67.97%**	**0.0000**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - With Inflation Protection
Experience Base: National Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2010	2003	8	0	21,705	0.00%	31.38%	0.0000
	2002	9	20,511	230,163	8.91%	55.25%	0.1613
	2001	10	142,543	510,976	27.90%	64.15%	0.4349
	2000	11	497,189	432,571	114.94%	93.48%	1.2295
	1999	12	465,711	303,487	153.45%	112.24%	1.3672
	1998	13	27,688	177,603	15.59%	147.39%	0.1058
	1997	14	0	5,967	0.00%	200.95%	0.0000
Total			**1,153,642**	**1,682,471**	**68.57%**	**88.00%**	**0.7792**
2011	2003	9	0	21,691	0.00%	35.53%	0.0000
	2002	10	7,498	237,023	3.16%	63.47%	0.0498
	2001	11	574,324	526,155	109.15%	73.96%	1.4758
	2000	12	325,250	450,308	72.23%	108.85%	0.6636
	1999	13	252,106	309,947	81.34%	127.65%	0.6372
	1998	14	228,177	184,507	123.67%	172.56%	0.7167
	1997	15	0	6,077	0.00%	241.26%	0.0000
Total			**1,387,354**	**1,735,709**	**79.93%**	**101.75%**	**0.7855**
2012	2003	10	0	18,545	0.00%	28.97%	0.0000
	2002	11	309,240	237,096	130.43%	72.79%	1.7920
	2001	12	270,194	526,071	51.36%	87.61%	0.5862
	2000	13	1,211,306	452,808	267.51%	126.18%	2.1201
	1999	14	642,642	314,051	204.63%	147.38%	1.3885
	1998	15	311,049	188,517	165.00%	200.45%	0.8231
	1997	16	155	5,887	2.63%	270.31%	0.0097
Total			**2,744,585**	**1,742,975**	**157.47%**	**118.58%**	**1.3279**
2013	2003	11	0	19,534	0.00%	32.59%	0.0000
	2002	12	0	241,398	0.00%	83.08%	0.0000
	2001	13	499,320	541,422	92.22%	103.37%	0.8922
	2000	14	397,125	448,111	88.62%	148.32%	0.5975
	1999	15	164,603	308,619	53.34%	165.01%	0.3232
	1998	16	883,586	185,484	476.37%	233.03%	2.0442
	1997	17	0	4,143	0.00%	204.14%	0.0000
Total			**1,944,634**	**1,748,711**	**111.20%**	**136.17%**	**0.8167**
2014	2003	12	0	22,141	0.00%	34.43%	0.0000
	2002	13	0	257,106	0.00%	87.93%	0.0000
	2001	14	757,124	573,628	131.99%	115.02%	1.1475
	2000	15	1,677,134	464,946	360.72%	159.32%	2.2640
	1999	16	919,867	326,801	281.48%	178.06%	1.5808
	1998	17	108,547	197,251	55.03%	246.90%	0.2229
	1997	18	0	4,293	0.00%	239.22%	0.0000
Total			**3,462,671**	**1,846,166**	**187.56%**	**146.98%**	**1.2761**
2015	2003	13	116,833	25,943	450.35%	35.28%	12.7663
	2002	14	106,549	273,969	38.89%	95.24%	0.4083
	2001	15	342,243	615,585	55.60%	123.53%	0.4501
	2000	16	145,449	508,431	28.61%	164.50%	0.1739
	1999	17	728,369	345,199	211.00%	194.33%	1.0858
	1998	18	953,683	204,741	465.80%	264.88%	1.7586
	1997	19	0	4,965	0.00%	252.36%	0.0000
Total			**2,393,126**	**1,978,834**	**120.94%**	**156.28%**	**0.7738**
2016	2003	14	0	26,540	0.00%	39.08%	0.0000
	2002	15	525,112	275,493	190.61%	108.07%	1.7637
	2001	16	1,057,125	614,902	171.92%	142.59%	1.2057
	2000	17	823,470	495,285	166.26%	190.47%	0.8729
	1999	18	675,522	342,024	197.51%	219.40%	0.9002
	1998	19	202,892	199,778	101.56%	303.40%	0.3347
	1997	20	0	5,959	0.00%	253.82%	0.0000
Total			**3,284,121**	**1,959,981**	**167.56%**	**178.57%**	**0.9384**
2017	2003	15	800	29,474	2.71%	42.24%	0.0642
	2002	16	397,263	295,017	134.66%	108.11%	1.2456
	2001	17	789,246	665,084	118.67%	149.34%	0.7946
	2000	18	894,014	505,552	176.84%	195.64%	0.9039
	1999	19	726,014	368,771	196.87%	226.85%	0.8679
	1998	20	668,642	212,794	314.22%	323.46%	0.9714
	1997	21	1,013	5,452	18.58%	289.12%	0.0642
Total			**3,476,990**	**2,082,143**	**166.99%**	**185.11%**	**0.9021**
GRAND TOTAL			**24,353,244**	**32,154,580**	**75.74%**	**84.34%**	**0.8980**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	9,835	1,177,030	0.84%	6.64%	0.1258
2	197,919	2,131,235	9.29%	9.93%	0.9356
3	17,965	2,013,870	0.89%	15.31%	0.0583
4	480,632	1,909,220	25.17%	21.50%	1.1712
5	43,400	1,868,782	2.32%	28.72%	0.0809
6	1,471,929	1,833,288	80.29%	36.34%	2.2096
7	966,157	1,776,217	54.39%	44.24%	1.2295
8	215,797	1,716,087	12.57%	53.37%	0.2356
9	420,498	1,673,846	25.12%	63.06%	0.3984
10	316,678	1,679,952	18.85%	72.63%	0.2595
11	1,733,321	1,672,827	103.62%	86.09%	1.2035
12	1,244,449	1,718,861	72.40%	100.28%	0.7220
13	2,107,252	1,770,070	119.05%	114.88%	1.0363
14	2,131,616	1,826,773	116.69%	130.77%	0.8923
15	3,020,941	1,888,711	159.95%	143.65%	1.1134
16	3,403,446	1,936,520	175.75%	158.13%	1.1115
17	2,449,632	1,706,963	143.51%	181.78%	0.7895
18	2,523,219	1,056,609	238.80%	216.92%	1.1009
19	928,905	573,513	161.97%	253.74%	0.6383
20	668,642	218,754	305.66%	321.57%	0.9505
21	1,013	5,452	18.58%	289.12%	0.0642
TOTAL	**24,353,244**	**32,154,580**	**75.74%**	**84.34%**	**0.8980**

Exhibit II-Durational LRs: NAIC Loss Ratio Test For Long Term Care Policy Forms

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P130, P131 - With Inflation Protection
Experience Base: Pennsylvania Experience

Calendar Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2010	2003	8	0	0	0.00%	N/A	0.0000
	2002	9	0	0	0.00%	N/A	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
	2000	11	0	0	0.00%	N/A	0.0000
	1999	12	0	4,418	0.00%	91.33%	0.0000
	1998	13	27,688	645	4293.38%	74.71%	57.4647
	1997	14	0	0	0.00%	N/A	0.0000
Total			**27,688**	**5,063**	**546.85%**	**89.21%**	**6.1300**
2011	2003	9	0	0	0.00%	N/A	0.0000
	2002	10	0	0	0.00%	N/A	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
	2000	12	0	0	0.00%	N/A	0.0000
	1999	13	0	4,604	0.00%	114.13%	0.0000
	1998	14	0	346	0.00%	99.43%	0.0000
	1997	15	0	0	0.00%	N/A	0.0000
Total			**0**	**4,951**	**0.00%**	**113.10%**	**0.0000**
2012	2003	10	0	0	0.00%	N/A	0.0000
	2002	11	0	0	0.00%	N/A	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
	2000	13	0	0	0.00%	N/A	0.0000
	1999	14	0	4,881	0.00%	140.34%	0.0000
	1998	15	112	367	30.40%	120.49%	0.2523
	1997	16	0	0	0.00%	N/A	0.0000
Total			**112**	**5,248**	**2.13%**	**138.95%**	**0.0153**
2013	2003	11	0	0	0.00%	N/A	0.0000
	2002	12	0	0	0.00%	N/A	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
	2000	14	0	0	0.00%	N/A	0.0000
	1999	15	0	5,174	0.00%	163.70%	0.0000
	1998	16	0	417	0.00%	132.50%	0.0000
	1997	17	0	0	0.00%	N/A	0.0000
Total			**0**	**5,591**	**0.00%**	**161.37%**	**0.0000**
2014	2003	12	0	0	0.00%	N/A	0.0000
	2002	13	0	0	0.00%	N/A	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
	2000	15	0	0	0.00%	N/A	0.0000
	1999	16	0	5,263	0.00%	199.28%	0.0000
	1998	17	33,513	391	8570.51%	157.60%	54.3821
	1997	18	0	0	0.00%	N/A	0.0000
Total			**33,513**	**5,654**	**592.73%**	**196.40%**	**3.0180**
2015	2003	13	0	0	0.00%	N/A	0.0000
	2002	14	0	0	0.00%	N/A	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
	2000	16	0	0	0.00%	N/A	0.0000
	1999	17	0	5,600	0.00%	230.25%	0.0000
	1998	18	0	97	0.00%	0.00%	0.0000
	1997	19	0	0	0.00%	N/A	0.0000
Total			**0**	**5,697**	**0.00%**	**226.33%**	**0.0000**
2016	2003	14	0	0	0.00%	N/A	0.0000
	2002	15	0	0	0.00%	N/A	0.0000
	2001	16	0	0	0.00%	N/A	0.0000
	2000	17	0	0	0.00%	N/A	0.0000
	1999	18	0	6,110	0.00%	260.75%	0.0000
	1998	19	0	0	0.00%	N/A	0.0000
	1997	20	0	0	0.00%	N/A	0.0000
Total			**0**	**6,110**	**0.00%**	**260.75%**	**0.0000**
2017	2003	15	0	0	0.00%	N/A	0.0000
	2002	16	0	0	0.00%	N/A	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
	2000	18	0	0	0.00%	N/A	0.0000
	1999	19	1,267	6,667	19.00%	295.74%	0.0642
	1998	20	0	0	0.00%	N/A	0.0000
	1997	21	0	0	0.00%	N/A	0.0000
Total			**1,267**	**6,667**	**19.00%**	**295.74%**	**0.0642**
GRAND TOTAL			**62,580**	**100,547**	**62.24%**	**99.92%**	**0.6229**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	4,555	0.00%	2.47%	0.0000
2	0	4,486	0.00%	5.63%	0.0000
3	0	5,094	0.00%	7.58%	0.0000
4	0	5,094	0.00%	11.06%	0.0000
5	0	5,094	0.00%	15.53%	0.0000
6	0	5,094	0.00%	20.38%	0.0000
7	0	5,094	0.00%	25.70%	0.0000
8	0	5,094	0.00%	31.71%	0.0000
9	0	5,094	0.00%	39.36%	0.0000
10	0	5,094	0.00%	50.48%	0.0000
11	0	5,094	0.00%	66.12%	0.0000
12	0	5,094	0.00%	86.66%	0.0000
13	27,688	5,249	527.45%	109.28%	4.8265
14	0	5,227	0.00%	137.63%	0.0000
15	112	5,542	2.01%	160.83%	0.0125
16	0	5,680	0.00%	194.38%	0.0000
17	33,513	5,991	559.38%	225.51%	2.4805
18	0	6,207	0.00%	256.68%	0.0000
19	1,267	6,667	19.00%	295.74%	0.0642
20	0	0	0.00%	N/A	0.0000
21	0	0	0.00%	N/A	0.0000
TOTAL	**62,580**	**100,547**	**62.24%**	**99.92%**	**0.6229**

Exhibit 2 - Total
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2017

Historical Earned Premiums and Incurred Claims

As of December 31, 2017

Policy Forms P130, P131

Nationwide Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
1997	37,184	-	-	-	-	0%
1998	2,192,609	328,307	-	-	328,307	15%
1999	6,400,261	2,066,368	57,543	-	2,123,911	33%
2000	9,692,172	2,987,847	-	-	2,987,847	31%
2001	12,312,381	3,880,219	-	-	3,880,219	32%
2002	13,792,705	6,099,997	241,290	-	6,341,287	46%
2003	13,563,420	5,259,431	73,390	-	5,332,821	39%
2004	12,974,571	5,680,133	85,796	-	5,765,930	44%
2005	12,373,591	10,299,599	225,584	-	10,525,183	85%
2006	11,788,921	9,139,254	73,723	-	9,212,978	78%
2007	11,248,920	9,667,908	895,170	-	10,563,079	94%
2008	10,764,776	10,264,273	552,029	-	10,816,302	100%
2009	10,288,845	12,918,022	845,839	-	13,763,860	134%
2010	10,459,996	11,410,906	431,636	-	11,842,542	113%
2011	10,309,691	11,856,497	1,299,320	-	13,155,817	128%
2012	10,029,011	14,860,099	1,790,272	-	16,650,370	166%
2013	9,690,733	11,656,332	3,206,559	-	14,862,891	153%
2014	9,872,722	9,911,138	4,840,636	-	14,751,774	149%
2015	10,259,782	7,272,969	5,492,164	-	12,765,133	124%
2016	9,624,391	4,907,155	11,431,125	-	16,338,280	170%
2017	9,570,272	1,188,961	13,556,272	1,065,184	15,810,416	165%
Grand Total	207,246,955	151,655,414	45,098,348	1,065,184	197,818,946	95%

Pennsylvania Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
1997	-	-	-	-	-	0%
1998	2,311	-	-	-	-	0%
1999	30,594	-	-	-	-	0%
2000	35,233	-	-	-	-	0%
2001	36,609	-	-	-	-	0%
2002	40,323	-	-	-	-	0%
2003	35,827	-	-	-	-	0%
2004	37,727	-	-	-	-	0%
2005	36,966	-	-	-	-	0%
2006	36,553	-	-	-	-	0%
2007	39,861	-	-	-	-	0%
2008	37,255	-	-	-	-	0%
2009	36,462	56,939	-	-	56,939	156%
2010	29,703	137,810	-	-	137,810	464%
2011	27,444	-	-	-	-	0%
2012	30,572	112	-	-	112	0%
2013	29,196	1,008	-	-	1,008	3%
2014	29,182	33,513	-	-	33,513	115%
2015	30,476	107,903	38,768	-	146,670	481%
2016	27,489	20,994	90,264	-	111,258	405%
2017	24,344	15,295	40,739	3,522	59,557	245%
Grand Total	634,128	373,574	169,771	3,522	546,867	86%

Exhibit 2 - No Automatic Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2017

Historical Earned Premiums and Incurred Claims

As of December 31, 2017

Policy Forms P130, P131

Nationwide Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
1997	35,038	-	-	-	-	0%
1998	2,066,632	328,307	-	-	328,307	16%
1999	5,887,090	2,064,281	57,543	-	2,121,824	36%
2000	8,740,745	2,960,466	-	-	2,960,466	34%
2001	10,801,072	3,702,695	-	-	3,702,695	34%
2002	11,934,001	5,696,418	142,757	-	5,839,175	49%
2003	11,659,049	4,912,038	-	-	4,912,038	42%
2004	11,104,374	5,452,473	85,796	-	5,538,270	50%
2005	10,534,476	9,443,227	225,584	-	9,668,811	92%
2006	10,009,203	9,032,500	73,723	-	9,106,223	91%
2007	9,524,576	8,860,415	623,249	-	9,483,663	100%
2008	9,089,673	9,840,617	552,029	-	10,392,646	114%
2009	8,666,836	12,235,648	845,839	-	13,081,487	151%
2010	8,777,525	10,361,630	327,270	-	10,688,900	122%
2011	8,573,982	10,660,174	1,108,289	-	11,768,463	137%
2012	8,286,037	12,743,961	1,161,824	-	13,905,785	168%
2013	7,942,022	10,167,101	2,751,156	-	12,918,257	163%
2014	8,026,556	8,339,865	2,949,238	-	11,289,103	141%
2015	8,280,949	6,182,503	4,189,503	-	10,372,007	125%
2016	7,664,411	4,154,115	8,900,043	-	13,054,159	170%
2017	7,488,129	963,689	10,552,186	817,552	12,333,426	165%
Grand Total	175,092,375	138,102,121	34,546,029	817,552	173,465,702	99%

Pennsylvania Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
1997	-	-	-	-	-	0%
1998	2,191	-	-	-	-	0%
1999	25,575	-	-	-	-	0%
2000	30,654	-	-	-	-	0%
2001	31,515	-	-	-	-	0%
2002	35,229	-	-	-	-	0%
2003	30,733	-	-	-	-	0%
2004	32,633	-	-	-	-	0%
2005	31,872	-	-	-	-	0%
2006	31,459	-	-	-	-	0%
2007	34,766	-	-	-	-	0%
2008	32,161	-	-	-	-	0%
2009	31,367	56,939	-	-	56,939	182%
2010	24,640	110,122	-	-	110,122	447%
2011	22,493	-	-	-	-	0%
2012	25,323	-	-	-	-	0%
2013	23,605	1,008	-	-	1,008	4%
2014	23,528	-	-	-	-	0%
2015	24,779	107,903	38,768	-	146,670	592%
2016	21,379	20,994	90,264	-	111,258	520%
2017	17,678	15,295	40,739	2,256	58,290	330%
Grand Total	533,581	312,261	169,771	2,256	484,287	91%

Exhibit 2 - With Automatic Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2017

Historical Earned Premiums and Incurred Claims

As of December 31, 2017

Policy Forms P130, P131

Nationwide Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
1997	2,146	-	-	-	-	0%
1998	125,977	-	-	-	-	0%
1999	513,171	2,087	-	-	2,087	0%
2000	951,427	27,380	-	-	27,380	3%
2001	1,511,309	177,524	-	-	177,524	12%
2002	1,858,704	403,579	98,534	-	502,113	27%
2003	1,904,371	347,393	73,390	-	420,783	22%
2004	1,870,197	227,660	-	-	227,660	12%
2005	1,839,115	856,372	-	-	856,372	47%
2006	1,779,718	106,755	-	-	106,755	6%
2007	1,724,344	807,494	271,922	-	1,079,415	63%
2008	1,675,103	423,656	-	-	423,656	25%
2009	1,622,009	682,374	-	-	682,374	42%
2010	1,682,471	1,049,276	104,366	-	1,153,642	69%
2011	1,735,709	1,196,324	191,031	-	1,387,354	80%
2012	1,742,975	2,116,137	628,448	-	2,744,585	157%
2013	1,748,711	1,489,231	455,402	-	1,944,634	111%
2014	1,846,166	1,571,273	1,891,398	-	3,462,671	188%
2015	1,978,834	1,090,466	1,302,660	-	2,393,126	121%
2016	1,959,981	753,040	2,531,081	-	3,284,121	168%
2017	2,082,143	225,272	3,004,086	247,632	3,476,990	167%
Grand Total	32,154,580	13,553,293	10,552,319	247,632	24,353,244	76%

Pennsylvania Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
1997	-	-	-	-	-	0%
1998	119	-	-	-	-	0%
1999	5,019	-	-	-	-	0%
2000	4,579	-	-	-	-	0%
2001	5,094	-	-	-	-	0%
2002	5,094	-	-	-	-	0%
2003	5,094	-	-	-	-	0%
2004	5,094	-	-	-	-	0%
2005	5,094	-	-	-	-	0%
2006	5,094	-	-	-	-	0%
2007	5,094	-	-	-	-	0%
2008	5,094	-	-	-	-	0%
2009	5,094	-	-	-	-	0%
2010	5,063	27,688	-	-	27,688	547%
2011	4,951	-	-	-	-	0%
2012	5,248	112	-	-	112	2%
2013	5,591	-	-	-	-	0%
2014	5,654	33,513	-	-	33,513	593%
2015	5,697	-	-	-	-	0%
2016	6,110	-	-	-	-	0%
2017	6,667	-	-	1,267	1,267	19%
Grand Total	100,547	61,313	-	1,267	62,580	62%

Exhibit 3
Physicians Mutual Insurance Company
Actuarial Justification of Long-Term Care Premium Rates
Lifetime Loss Ratio Projection
P131 - Total
as of 12/31/2017

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		85.60%	**Rate Increase Request =**		**142.52%**
					Implementation Date =		**11/1/2018**
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 303,664,958	$ 315,828,230	$ 278,266,494	**88.1%**	$ 315,828,230	$ 278,266,494	**88.1%**
Discounted Future	$ 26,955,537	$ 49,561,110	$ 239,402,875	**483.0%**	$ 86,568,881	$ 209,089,503	**241.5%**
Lifetime (with interest)	$ 330,620,495	$ 365,389,340	$ 517,669,370	**141.7%**	$ 402,397,111	$ 487,355,997	**121.1%**
Lifetime (no interest)	$ 220,606,397	$ 261,149,089	$ 593,085,702	**227.1%**	$ 314,063,040	$ 538,697,260	**171.5%**

Calendar Year	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1994	-	-	-	N/A	-	-	N/A
1995	-	-	-	N/A	-	-	N/A
1996	-	-	-	N/A	-	-	N/A
1997	37,184	37,184	-	0%	37,184	-	0%
1998	2,192,609	2,192,609	328,307	15%	2,192,609	328,307	15%
1999	6,400,261	6,400,261	2,123,911	33%	6,400,261	2,123,911	33%
2000	9,692,172	9,692,172	2,987,847	31%	9,692,172	2,987,847	31%
2001	12,312,381	12,312,381	3,880,219	32%	12,312,381	3,880,219	32%
2002	13,792,705	13,792,705	6,341,287	46%	13,792,705	6,341,287	46%
2003	13,563,420	13,563,420	5,332,821	39%	13,563,420	5,332,821	39%
2004	12,974,571	12,974,571	5,765,930	44%	12,974,571	5,765,930	44%
2005	12,373,591	12,373,591	10,525,183	85%	12,373,591	10,525,183	85%
2006	11,788,921	11,788,921	9,212,978	78%	11,788,921	9,212,978	78%
2007	11,248,920	11,248,920	10,563,079	94%	11,248,920	10,563,079	94%
2008	10,764,776	10,764,776	10,816,302	100%	10,764,776	10,816,302	100%
2009	10,243,622	10,243,622	13,763,860	134%	10,243,622	13,763,860	134%
2010	9,571,042	9,577,141	11,842,542	124%	9,577,141	11,842,542	124%
2011	8,947,812	9,291,330	13,155,817	142%	9,291,330	13,155,817	142%
2012	8,279,785	9,113,548	16,650,370	183%	9,113,548	16,650,370	183%
2013	7,495,128	8,739,181	14,862,891	170%	8,739,181	14,862,891	170%
2014	6,910,833	8,367,259	14,751,774	176%	8,367,259	14,751,774	176%
2015	6,418,878	8,416,628	12,765,133	152%	8,416,628	12,765,133	152%
2016	5,597,648	8,007,695	16,338,280	204%	8,007,695	16,338,280	204%
2017	4,752,675	7,310,835	15,810,416	216%	7,310,835	15,810,416	216%
2018	4,055,330	7,048,393	16,173,892	229%	7,076,696	16,166,609	228%
2019	3,771,261	6,999,383	16,921,565	242%	8,397,567	16,533,653	197%
2020	3,436,540	6,378,147	17,552,965	275%	9,846,473	16,398,225	167%
2021	3,103,581	5,760,182	18,049,916	313%	11,194,702	15,830,203	141%
2022	2,784,929	5,168,770	18,380,794	356%	10,781,460	15,692,868	146%
2023	2,484,122	4,610,478	18,522,207	402%	9,624,998	15,799,605	164%
2024	2,203,187	4,089,069	18,485,445	452%	8,544,163	15,753,521	184%
2025	1,942,602	3,605,428	18,259,248	506%	7,540,832	15,545,432	206%
2026	1,702,477	3,159,761	17,837,905	565%	6,615,490	15,171,081	229%
2027	1,482,933	2,752,293	17,253,041	627%	5,768,679	14,658,093	254%
2028	1,284,234	2,383,511	16,537,218	694%	5,001,506	14,034,641	281%
2029	1,106,506	2,053,652	15,746,488	767%	4,314,579	13,348,832	309%
2030	948,955	1,761,241	14,919,869	847%	3,704,944	12,633,820	341%
2031	810,138	1,503,599	14,079,733	936%	3,167,148	11,908,900	376%
2032	688,560	1,277,954	13,256,579	1037%	2,695,535	11,200,037	416%
2033	582,735	1,081,543	12,473,300	1153%	2,284,453	10,526,682	461%
2034	491,383	911,997	11,728,150	1286%	1,929,078	9,887,330	513%
2035	413,144	766,787	11,020,182	1437%	1,624,248	9,281,146	571%
2036	346,400	642,912	10,343,334	1609%	1,363,796	8,702,882	638%
2037	289,518	537,340	9,699,261	1805%	1,141,477	8,153,590	714%
2038	241,049	447,381	9,083,259	2030%	951,730	7,629,259	802%
2039	199,876	370,966	8,473,582	2284%	790,287	7,111,461	900%
2040	165,103	306,428	7,872,036	2569%	653,715	6,601,597	1010%
2041	135,867	252,167	7,273,647	2884%	538,700	6,095,466	1132%
2042	111,374	206,708	6,664,469	3224%	442,187	5,581,279	1262%
2043	90,910	168,726	6,045,856	3583%	361,417	5,060,157	1400%
2044	73,880	137,120	5,441,911	3969%	294,096	4,552,142	1548%
2045	59,832	111,048	4,863,325	4379%	238,480	4,066,070	1705%
2046	48,327	89,694	4,320,093	4816%	192,862	3,610,207	1872%
2047	38,936	72,264	3,806,458	5267%	155,574	3,179,625	2044%
2048	31,290	58,073	3,329,194	5733%	125,170	2,779,881	2221%
2049	25,084	46,556	2,901,542	6232%	100,457	2,421,952	2411%
2050	20,079	37,265	2,521,308	6766%	80,494	2,103,900	2614%
2051	16,067	29,820	2,191,910	7350%	64,479	1,828,507	2836%
2052	12,864	23,875	1,911,763	8007%	51,678	1,594,375	3085%
2053	10,302	19,119	1,674,333	8757%	41,426	1,396,013	3370%
2054	8,239	15,291	1,467,451	9597%	33,164	1,223,240	3688%
2055	6,576	12,205	1,290,061	10570%	26,496	1,075,128	4058%
2056	5,238	9,722	1,135,028	11675%	21,124	945,732	4477%
2057	4,163	7,727	994,143	12866%	16,803	828,201	4929%
2058	3,298	6,122	867,129	14164%	13,324	722,278	5421%
2059	2,604	4,833	750,963	15539%	10,526	625,431	5942%
2060	2,048	3,801	647,669	17038%	8,286	539,336	6509%
2061	1,605	2,978	557,056	18706%	6,495	463,828	7141%
2062	1,252	2,323	476,214	20497%	5,071	396,477	7819%
2063	972	1,804	404,725	22440%	3,938	336,926	8555%
2064	749	1,390	342,207	24619%	3,037	284,853	9380%
2065	574	1,065	285,978	26847%	2,328	238,027	10223%
2066	438	813	237,019	29168%	1,777	197,262	11101%
2067	331	615	195,331	31767%	1,345	162,554	12084%

Exhibit 3

Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates

Lifetime Loss Ratio Projection

P131 - No Automatic Inflation

as of 12/31/2017

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		85.60%	**Rate Increase Request =**		**135.26%**
					Implementation Date =		**11/1/2018**
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 259,731,423	$ 269,503,472	$ 247,529,981	**91.8%**	$ 269,503,472	$ 247,529,981	**91.8%**
Discounted Future	$ 19,543,548	$ 35,907,994	$ 127,991,501	**356.4%**	$ 60,612,920	$ 114,638,686	**189.1%**
Lifetime (with interest)	$ 279,274,971	$ 305,411,466	$ 375,521,482	**123.0%**	$ 330,116,392	$ 362,168,666	**109.7%**
Lifetime (no interest)	$ 182,434,517	$ 212,197,059	$ 355,915,582	**167.7%**	$ 246,683,769	$ 335,455,006	**136.0%**

Calendar Year	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1994	-	-	-	N/A	-	-	N/A
1995	-	-	-	N/A	-	-	N/A
1996	-	-	-	N/A	-	-	N/A
1997	35,038	35,038	-	0%	35,038	-	0%
1998	2,066,632	2,066,632	328,307	16%	2,066,632	328,307	16%
1999	5,887,090	5,887,090	2,121,824	36%	5,887,090	2,121,824	36%
2000	8,740,745	8,740,745	2,960,466	34%	8,740,745	2,960,466	34%
2001	10,801,072	10,801,072	3,702,695	34%	10,801,072	3,702,695	34%
2002	11,934,001	11,934,001	5,839,175	49%	11,934,001	5,839,175	49%
2003	11,659,049	11,659,049	4,912,038	42%	11,659,049	4,912,038	42%
2004	11,104,374	11,104,374	5,538,270	50%	11,104,374	5,538,270	50%
2005	10,534,476	10,534,476	9,668,811	92%	10,534,476	9,668,811	92%
2006	10,009,203	10,009,203	9,106,223	91%	10,009,203	9,106,223	91%
2007	9,524,576	9,524,576	9,483,663	100%	9,524,576	9,483,663	100%
2008	9,089,673	9,089,673	10,392,646	114%	9,089,673	10,392,646	114%
2009	8,627,993	8,627,993	13,081,487	152%	8,627,993	13,081,487	152%
2010	8,027,878	8,032,894	10,688,900	133%	8,032,894	10,688,900	133%
2011	7,434,396	7,718,620	11,768,463	152%	7,718,620	11,768,463	152%
2012	6,832,502	7,519,323	13,905,785	185%	7,519,323	13,905,785	185%
2013	6,136,410	7,153,848	12,918,257	181%	7,153,848	12,918,257	181%
2014	5,611,598	6,794,915	11,289,103	166%	6,794,915	11,289,103	166%
2015	5,173,881	6,784,760	10,372,007	153%	6,784,760	10,372,007	153%
2016	4,451,227	6,368,291	13,054,159	205%	6,368,291	13,054,159	205%
2017	3,717,076	5,717,416	12,333,426	216%	5,717,416	12,333,426	216%
2018	3,130,263	5,437,171	12,105,970	223%	5,457,556	12,100,910	222%
2019	2,877,891	5,341,306	12,369,322	232%	6,358,110	12,101,267	190%
2020	2,599,212	4,824,083	12,500,517	259%	7,323,892	11,727,738	160%
2021	2,324,257	4,313,772	12,487,871	289%	8,185,988	11,061,395	135%
2022	2,062,803	3,828,520	12,324,257	322%	7,788,781	10,657,232	137%
2023	1,818,089	3,374,336	11,998,734	356%	6,864,785	10,375,741	151%
2024	1,591,643	2,954,056	11,532,689	390%	6,009,763	9,972,735	166%
2025	1,383,730	2,568,174	10,931,447	426%	5,224,720	9,452,819	181%
2026	1,194,287	2,216,572	10,209,773	461%	4,509,417	8,828,762	196%
2027	1,023,197	1,899,032	9,407,639	495%	3,863,411	8,135,127	211%
2028	870,420	1,615,482	8,558,052	530%	3,286,553	7,400,459	225%
2029	735,736	1,365,510	7,706,176	564%	2,778,008	6,663,810	240%
2030	618,221	1,147,405	6,873,404	599%	2,334,293	5,943,682	255%
2031	516,438	958,498	6,080,616	634%	1,949,978	5,258,129	270%
2032	428,946	796,115	5,345,992	672%	1,619,624	4,622,874	285%
2033	354,341	657,649	4,682,091	712%	1,337,927	4,048,774	303%
2034	291,344	540,729	4,087,274	756%	1,100,064	3,534,414	321%
2035	238,656	442,941	3,560,152	804%	901,124	3,078,593	342%
2036	194,817	361,576	3,094,445	856%	735,595	2,675,879	364%
2037	158,408	294,002	2,680,463	912%	598,120	2,317,894	388%
2038	128,212	237,959	2,315,189	973%	484,106	2,002,028	414%
2039	103,279	191,683	1,988,169	1037%	389,962	1,719,242	441%
2040	82,826	153,724	1,696,400	1104%	312,738	1,466,939	469%
2041	66,141	122,756	1,437,878	1171%	249,737	1,243,385	498%
2042	52,591	97,607	1,206,827	1236%	198,573	1,043,587	526%
2043	41,627	77,259	1,003,111	1298%	157,177	867,427	552%
2044	32,795	60,867	826,768	1358%	123,829	714,936	577%
2045	25,736	47,765	676,218	1416%	97,173	584,750	602%
2046	20,132	37,365	550,075	1472%	76,015	475,670	626%
2047	15,704	29,147	444,185	1524%	59,297	384,103	648%
2048	12,223	22,685	356,244	1570%	46,150	308,057	668%
2049	9,497	17,626	285,281	1619%	35,859	246,692	688%
2050	7,372	13,682	227,898	1666%	27,836	197,072	708%
2051	5,719	10,614	182,272	1717%	21,593	157,618	730%
2052	4,434	8,229	146,036	1775%	16,741	126,283	754%
2053	3,437	6,380	117,385	1840%	12,979	101,507	782%
2054	2,661	4,939	94,456	1913%	10,048	81,680	813%
2055	2,057	3,817	75,762	1985%	7,765	65,514	844%
2056	1,586	2,944	60,857	2067%	5,989	52,625	879%
2057	1,222	2,267	49,023	2162%	4,613	42,392	919%
2058	939	1,742	39,459	2265%	3,544	34,122	963%
2059	719	1,334	31,578	2367%	2,715	27,307	1006%
2060	550	1,020	25,215	2472%	2,075	21,804	1051%
2061	419	778	20,143	2591%	1,582	17,418	1101%
2062	318	591	16,045	2717%	1,202	13,875	1155%
2063	241	447	12,673	2834%	910	10,959	1205%
2064	181	337	9,885	2936%	685	8,548	1248%
2065	136	253	7,641	3025%	514	6,607	1286%
2066	102	189	5,872	3110%	384	5,078	1322%
2067	75	140	4,451	3179%	285	3,849	1351%

Exhibit 3

Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates

Lifetime Loss Ratio Projection

P131 - With Automatic Inflation

as of 12/31/2017

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		85.60%	**Rate Increase Request =**		**168.56%**
					Implementation Date =		**11/1/2018**
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 43,933,535	$ 46,324,758	$ 30,736,514	**66.4%**	$ 46,324,758	$ 30,736,514	**66.4%**
Discounted Future	$ 7,411,990	$ 13,653,116	$ 111,411,374	**816.0%**	$ 25,955,961	$ 94,450,817	**363.9%**
Lifetime (with interest)	$ 51,345,524	$ 59,977,874	$ 142,147,888	**237.0%**	$ 72,280,719	$ 125,187,331	**173.2%**
Lifetime (no interest)	$ 38,171,879	$ 48,952,030	$ 237,170,121	**484.5%**	$ 67,379,270	$ 203,242,254	**301.6%**

Calendar Year	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1994	-	-	-	N/A	-	-	N/A
1995	-	-	-	N/A	-	-	N/A
1996	-	-	-	N/A	-	-	N/A
1997	2,146	2,146	-	0%	2,146	-	0%
1998	125,977	125,977	-	0%	125,977	-	0%
1999	513,171	513,171	2,087	0%	513,171	2,087	0%
2000	951,427	951,427	27,380	3%	951,427	27,380	3%
2001	1,511,309	1,511,309	177,524	12%	1,511,309	177,524	12%
2002	1,858,704	1,858,704	502,113	27%	1,858,704	502,113	27%
2003	1,904,371	1,904,371	420,783	22%	1,904,371	420,783	22%
2004	1,870,197	1,870,197	227,660	12%	1,870,197	227,660	12%
2005	1,839,115	1,839,115	856,372	47%	1,839,115	856,372	47%
2006	1,779,718	1,779,718	106,755	6%	1,779,718	106,755	6%
2007	1,724,344	1,724,344	1,079,415	63%	1,724,344	1,079,415	63%
2008	1,675,103	1,675,103	423,656	25%	1,675,103	423,656	25%
2009	1,615,630	1,615,630	682,374	42%	1,615,630	682,374	42%
2010	1,543,164	1,544,248	1,153,642	75%	1,544,248	1,153,642	75%
2011	1,513,416	1,572,710	1,387,354	88%	1,572,710	1,387,354	88%
2012	1,447,283	1,594,225	2,744,585	172%	1,594,225	2,744,585	172%
2013	1,358,718	1,585,333	1,944,634	123%	1,585,333	1,944,634	123%
2014	1,299,236	1,572,344	3,462,671	220%	1,572,344	3,462,671	220%
2015	1,244,997	1,631,868	2,393,126	147%	1,631,868	2,393,126	147%
2016	1,146,421	1,639,404	3,284,121	200%	1,639,404	3,284,121	200%
2017	1,035,599	1,593,419	3,476,990	218%	1,593,419	3,476,990	218%
2018	925,067	1,611,222	4,067,922	252%	1,619,140	4,065,699	251%
2019	893,370	1,658,077	4,552,243	275%	2,039,457	4,432,386	217%
2020	837,328	1,554,064	5,052,448	325%	2,522,581	4,670,487	185%
2021	779,324	1,446,410	5,562,046	385%	3,008,714	4,768,807	158%
2022	722,126	1,340,250	6,056,537	452%	2,992,679	5,035,636	168%
2023	666,032	1,236,142	6,523,473	528%	2,760,213	5,423,864	197%
2024	611,544	1,135,013	6,952,756	613%	2,534,399	5,780,786	228%
2025	558,872	1,037,254	7,327,801	706%	2,316,112	6,092,613	263%
2026	508,190	943,190	7,628,132	809%	2,106,073	6,342,320	301%
2027	459,736	853,261	7,845,403	919%	1,905,269	6,522,967	342%
2028	413,814	768,030	7,979,166	1039%	1,714,953	6,634,182	387%
2029	370,770	688,142	8,040,312	1168%	1,536,571	6,685,022	435%
2030	330,735	613,837	8,046,465	1311%	1,370,652	6,690,138	488%
2031	293,700	545,101	7,999,117	1467%	1,217,171	6,650,771	546%
2032	259,614	481,839	7,910,587	1642%	1,075,910	6,577,163	611%
2033	228,394	423,895	7,791,209	1838%	946,525	6,477,908	684%
2034	200,039	371,268	7,640,876	2058%	829,014	6,352,916	766%
2035	174,488	323,846	7,460,030	2304%	723,124	6,202,553	858%
2036	151,583	281,335	7,248,890	2577%	628,201	6,027,003	959%
2037	131,111	243,339	7,018,798	2884%	543,357	5,835,696	1074%
2038	112,837	209,422	6,768,070	3232%	467,624	5,627,231	1203%
2039	96,597	179,283	6,485,413	3617%	400,325	5,392,219	1347%
2040	82,277	152,704	6,175,636	4044%	340,977	5,134,659	1506%
2041	69,726	129,410	5,835,769	4510%	288,963	4,852,081	1679%
2042	58,784	109,101	5,457,643	5002%	243,615	4,537,692	1863%
2043	49,282	91,467	5,042,745	5513%	204,240	4,192,730	2053%
2044	41,085	76,253	4,615,143	6052%	170,267	3,837,206	2254%
2045	34,097	63,283	4,187,107	6616%	141,306	3,481,320	2464%
2046	28,195	52,329	3,770,018	7204%	116,847	3,134,537	2683%
2047	23,231	43,117	3,362,273	7798%	96,277	2,795,522	2904%
2048	19,067	35,388	2,972,950	8401%	79,020	2,471,824	3128%
2049	15,587	28,930	2,616,262	9043%	64,598	2,175,260	3367%
2050	12,706	23,583	2,293,410	9725%	52,659	1,906,828	3621%
2051	10,348	19,206	2,009,638	10463%	42,886	1,670,890	3896%
2052	8,430	15,646	1,765,726	11285%	34,937	1,468,092	4202%
2053	6,864	12,740	1,556,948	12221%	28,447	1,294,506	4551%
2054	5,578	10,352	1,372,994	13263%	23,116	1,141,560	4938%
2055	4,520	8,388	1,214,299	14476%	18,731	1,009,614	5390%
2056	3,652	6,778	1,074,172	15848%	15,135	893,107	5901%
2057	2,942	5,459	945,120	17312%	12,191	785,809	6446%
2058	2,360	4,380	827,670	18897%	9,780	688,156	7036%
2059	1,885	3,498	719,385	20564%	7,812	598,124	7657%
2060	1,499	2,781	622,454	22381%	6,210	517,532	8333%
2061	1,186	2,200	536,913	24400%	4,913	446,410	9085%
2062	934	1,733	460,169	26558%	3,869	382,602	9889%
2063	731	1,356	392,053	28902%	3,029	325,967	10762%
2064	568	1,053	332,322	31550%	2,352	276,305	11748%
2065	438	813	278,337	34250%	1,815	231,420	12753%
2066	336	624	231,147	37054%	1,393	192,184	13797%
2067	256	475	190,880	40194%	1,060	158,705	14966%

Physicians Mutual®
Insurance for all of us.™

Physicians Mutual Insurance Company
Health Customer Service
PO Box 3313
Omaha, NE 68103-0313
1.866.473.7642

Date

NAME
ADDRESS 1
ADDRESS 2
CITY STATE ZIP

Re: Long-Term Care Insurance Premium
Policy No. [XXX-XXX-XXX[1]]

Dear [Name[2]]:

Thank you for trusting Physicians Mutual Insurance Company to serve your insurance needs. This letter is to notify you the premium rate for your Long-Term Care policy will increase with your next renewal notice. We understand this increase may be a challenge for some of our customers. Our commitment to you is to do what is necessary to make certain your benefits will always be there for you and your family.

Like many Long-Term Care insurance providers, Physicians Mutual continues to experience higher than projected costs associated with Long-Term Care. These higher than projected costs make a premium increase necessary. You have not been singled out for this increase. It applies to all policies like yours in the state where you purchased your coverage.

Based on your current policy benefits, your [Modal[3]] premium will be affected as shown in the chart below:

Effective Date	Current Premium Amount (prior to rate increase)	New Premium Amount (after rate increase)
[Date[7]]	[$XX.XX[4]]	[$XX.XX[5]]
[Date[16]]	[$XX.XX[17]]	[$XX.XX[18]]
[Date[19]]	[$XX.XX[20]]	[$XX.XX[21]]

[Employee discount[6]] [Billing statement[8]] To keep your policy exactly as it is, please pay the new premium by the due date. If you have made any changes to your policy after the date of this letter, they may not be reflected in your new premium listed above.

To help you manage this premium increase, there are several options available to you. Please note that all options available may not be of equal value. Before making any changes to your coverage, we encourage you to contact a member of our Long-Term Care team at 1-866-473-7642 to discuss your individual options.

Options available to you:

- You may be able to make a change to your policy (such as reducing benefits, increasing the elimination period or removing riders), which can lower this new premium amount.

- [You may choose a paid-up benefit where no more premiums are due, but your benefits will be reduced. This option must be selected within 120 days of the rate increase effective date.[10]]

- [You may choose a paid-up benefit where no more premiums are due. This option will continue to provide the same [Benefits[9]] benefit you have now, but your lifetime maximum benefit will be reduced.[11]]

[Please note that removing your inflation protection benefit rider or electing a paid-up benefit may result in the loss of partnership status for your policy.[15]]

[You also have an option to increase your coverage 5 percent each year to help keep up with rising costs. This option is available to you every year under your Inflation Protection Rider and would take effect on your policy anniversary date. It will increase your premium from [$XXX.XX[12]] to [$XXX.XX[13]]. This option must be selected within 30 days of your policy anniversary date.[14]]

You should keep in mind your premium rate may need to be increased again in the future. Your Long-Term Care insurance policy is guaranteed renewable, which means it cannot be canceled as long as premium payments are made in a timely manner.

Once again, if you have any questions, please call us at 1-866-473-7642. A question and answer document has been attached for your reference.

Sincerely,

Bernie Cameli
Manager, Customer Service
Physicians Mutual Insurance Company

Enc.

Letter Variables: N228-N5 NE

1. **XXX-XXX-XXX**

   Policy number

2. **Name**

   Policyowner first and last name

3. **Modal**

   Payment type:

   - Monthly
   - Automatic Bank Withdrawal
   - Quarterly
   - Semi-annual
   - Annual
   - Payroll deduction

4. **$XXX.XX**

   Current premium amount

5. **$XXX.XX**

   New premium amount

6. **Employee discount**

   - One increase:

     Please note, this amount does not include your employee or employee family member discount, which does still apply.
   - Multiple increases:

     Please note, these amounts do not include your employee or employee family member discount, which does still apply.

7. **Date**

   Month, day, year of the policy's anniversary date (MM DD, YYYY)

8. **Billing statement**

   - Monthly:

     The new amount will be shown in your next payment packet.

- Monthly with employee discount:
  The new amount with the discount will be shown in your next payment packet.

- ABW:
  The new amount will be reflected in your bank statement
- ABW with employee discount:
  The new amount with the discount will be reflected in your bank statement.
- Payroll:
  The new amount will be deducted from your paycheck and include your employee discount.
- All other payment options:

  The new amount will be shown in your next billing statement.
- All other payment options with employee discount:
  The new amount with the discount will be shown in your next billing statement.

9. Benefits

Benefit type:

- Monthly
- Daily

10. Variable language

Insert if policy has Contingent Nonforfeiture Option

11. Optional paragraph

Insert if policy has a Shortened Benefit Nonforfeiture Rider

12. $XXX.XX

Current premium amount plus rider cost

13. $XXX.XX

New premium amount plus rider cost

14. Optional paragraph

Insert if customer has GPO inflation option

15. Optional paragraph

Insert if customer has a Partnership policy

RATE INCREASE CHART: N228-N5 NE

Second rate increase

16. Date

Month, day, year of effective date of second rate increase

17. $XXX.XX

Current premium amount at time of second rate increase

18. $XXX.XX

New premium amount after second rate increase

Third rate increase

19. Date

Month, day, year of effective date of third rate increase

20. $XXX.XX

Current premium amount at time of third rate increase

21. $XXX.XX

New premium amount after third rate increase

Physicians Mutual Insurance Company
Health Customer Service
PO Box 3313
Omaha, NE 68103-0313
1.866.473.7642

Coverage Change for Long-Term Care Policies

Policy No. **[**XXX-XXX-XXX[1]**]** Date: [xxxxxxxxxxxxx[3]]
Policyowner's Name: **[**Name[2]**]**

Instructions

Before completing this form, please call us at **1-866-473-7642** so we can explain all your options in detail, including what your new premium rate would be and how your benefits would be affected. If you decide to make changes, please complete, sign and date this form. Then, mail the form back to us in the postage-paid envelope enclosed by the required response date. If you do not want to make a change, no action is required from you.

Coverage Options

Please check the change(s) you would like to make.

Reduce Your Coverage
This will lower your premium and the reductions can be made at any time.

- ☐ Reduce my **[**Benefits[4]**]** Benefit from $ _____ to $ _____ .
- ☐ Reduce my Benefit Period from _____ to _____ years.
- ☐ Increase my Elimination Period from _____ days to _____ days.
- ☐ Cancel these riders _____ .

[Contingent Benefit Upon Lapse Paid-Up Option
This eliminates future premiums and must be selected within the 120 days of the rate increase effective date.

- ☐ Activate my paid-up benefit option.[5]**]**

[Contingent Benefit Upon Lapse Paid-Up Option
This eliminates future premiums and must be selected within the 120 days of the rate increase effective date.

- ☐ Activate my paid-up benefit option which reduces my maximum benefit amount while maintaining my current monthly benefit amount (Option 1).
- ☐ Activate my paid-up benefit option which reduces my current monthly benefit amount while maintaining my current benefit period (Option 2). [6]**]**

[Shortened Benefit Period Paid-Up Option
This eliminates future premiums and can be selected at any time.

- ☐ Activate my paid-up benefit option.[7]**]**

[Increase Your Coverage
This raises your premium and must be selected within 30 days of the policy anniversary date.

- ☐ Increase my benefits (as shown below) to protect against inflation, which will change the premium from [$999.99[9]] to [$999.99[10]].

Benefit Type	Current Benefit Amount	Increased Benefit Amount
Facility Care	[$99,999.99[11]]	[$99,999.99[12]]
Home and Community Care	[$99,999.99[13]]	[$99,999.99[14]]

[8]**]**

Signature and Acknowledgment

I understand the policy change(s) I have selected above. I agree any change(s) will become effective on the date set by Physicians Mutual Insurance Company following receipt of this request.

X _____ _____

Policyowner's Signature Date

Coverage Change Form Variables

1. **XXX-XXX-XXX**
   Policy number
2. **Name**
   Policyowner first and last name
3. **Date**
4. **Benefits**
   Benefit type:
   - Monthly
   - Daily
5. **Contingent Nonforfeiture on Lapse Section.**
   If policy has a Contingent Nonforfeiture Option for Lifetime Pay Policies
6. **Contingent Nonforfeiture on Lapse Section.**
   If policy has a Contingent Nonforfeiture Option for Limited Pay Policies
7. **Shortened Benefit Period Section.**
   If policy has a Shortened Benefit Nonforfeiture Option
8. **GPO Section**
   If policy has a Guaranteed Purchase Option
9. **$999.99**
   New premium amount (includes rate increase)
10. **$999.99**
    New premium amount plus rider cost
11. **$99,999.99**
    Current facility care benefit amount
12. **$99,999.99**
    Current facility care benefit amount plus percentage of inflation protection increase
13. **$99,999.99**
    Current home and community care benefit amount
14. **$99,999.99**
    Current home and community care benefit amount plus percentage of inflation protection increase