Filing at a Glance

Company:	Physicians Mutual Insurance Company
Product Name:	LTC Rate Stability Gen 4C P103PA P104PA
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-131476897
SERFF Status:	Assigned
State Tr Num:	PHYS-131476897
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 105% increase on 119 policyholders of Physicians Mutual Gen 4 comprehensive LTC forms P103PA and P104PA.

State: *Pennsylvania* **Filing Company:** *Physicians Mutual Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *LTC Rate Stability Gen 4C P103PA P104PA*
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: 105%

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: P103PA, R962K, R963K, R964K, R965K, R967K, R968K, R981K
P104PA, R965K, R967K, R968K, R977K, R978K, R982K, R987K

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-130966673) 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

State: *Pennsylvania* **Filing Company:** *Physicians Mutual Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *LTC Rate Stability Gen 4C P103PA P104PA*
Project Name/Number: */*

Company and Contact

Filing Contact Information

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 Rate Stability Gen 4C P103PA P104PA*
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-130966673

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	105.000%	105.000%	$420,399	119	$400,380	174.000%	0.000%

State: *Pennsylvania* **Filing Company:** *Physicians Mutual Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *LTC Rate Stability Gen 4C P103PA P104PA*
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	P103PA, R962K, R963K, R964K, R965K, R967K, R968K, R981K	Revised	Previous State Filing Number: PHYS-130966673 Percent Rate Change Request: 102	PA_2018_Exh 4 Gen 4C P103.pdf,
2		Exhibit 4 - Current and Proposed Rate Pages	P104PA, R965K, R967K, R968K, R977K, R978K, R982K, R987K	Revised	Previous State Filing Number: PHYS-130966673 Percent Rate Change Request: 105	PA_2018_Exh 4 Gen 4C P104.pdf,

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	38.88	6.95	35.01	6.26	31.76	5.72	27.72	4.99	25.39	4.57	23.47	4.12
41	40.35	7.21	36.15	6.47	32.55	5.83	28.72	5.16	26.15	4.70	23.99	4.25
42	40.84	7.29	36.54	6.53	32.82	5.89	29.06	5.25	26.41	4.72	24.21	4.27
43	41.34	7.37	36.92	6.60	33.09	5.95	29.40	5.28	26.68	4.82	24.33	4.30
44	41.80	7.46	37.34	6.66	33.34	6.01	29.72	5.33	26.95	4.87	24.52	4.32
45	42.29	7.58	37.69	6.74	33.62	6.06	30.05	5.43	27.21	4.91	24.72	4.37
46	42.81	7.65	38.10	6.82	33.91	6.09	30.38	5.46	27.48	4.95	24.88	4.38
47	43.29	7.74	38.48	6.87	34.12	6.14	30.69	5.51	27.72	4.97	25.08	4.40
48	43.76	7.82	38.86	6.96	34.41	6.18	31.02	5.57	27.97	5.02	25.22	4.45
49	44.26	7.90	39.25	7.01	34.68	6.25	31.35	5.66	28.26	5.11	25.43	4.52
50	44.78	8.00	39.63	7.09	34.96	6.27	31.69	5.74	28.51	5.14	25.58	4.55
51	45.64	8.15	40.43	7.26	35.65	6.43	32.33	5.82	29.08	5.25	26.12	4.61
52	47.49	8.50	42.05	7.50	37.08	6.66	33.62	6.08	30.25	5.45	27.19	4.81
53	48.90	8.75	43.31	7.75	38.19	6.85	34.65	6.25	31.16	5.60	27.97	4.94
54	50.37	9.00	44.57	7.98	39.35	7.07	35.66	6.44	32.09	5.77	28.83	5.11
55	53.38	9.54	47.26	8.45	41.71	7.47	37.83	6.83	33.67	6.08	30.26	5.31
56	55.52	9.90	49.18	8.81	43.36	7.79	39.34	7.09	35.03	6.32	31.19	5.49
57	61.53	11.00	53.70	9.60	46.92	8.45	40.61	7.32	36.14	6.52	31.99	5.63
58	65.54	11.70	57.16	10.21	49.96	8.98	43.23	7.79	38.46	6.93	34.08	6.02
59	70.49	12.60	61.47	11.00	53.76	9.66	46.51	8.39	41.38	7.45	36.67	6.47
60	74.47	13.28	64.93	11.61	56.77	10.17	49.12	8.85	43.70	7.87	38.71	6.83
61	81.40	14.54	71.01	12.70	62.09	11.16	53.72	9.67	47.79	8.60	42.32	7.45
62	93.73	16.74	81.12	14.51	70.91	12.76	63.39	11.41	55.76	10.07	49.36	8.70
63	98.99	17.70	85.70	15.32	74.89	13.47	66.93	12.04	58.90	10.61	52.11	9.21
64	106.37	19.00	92.04	16.47	80.46	14.46	71.95	12.97	63.30	11.40	56.01	9.87
65	112.69	20.15	97.53	17.43	85.26	15.32	76.20	13.74	67.08	12.08	59.29	10.46
66	122.14	21.80	105.73	18.89	92.42	16.61	82.64	14.93	72.69	13.09	64.32	11.35
67	134.07	23.95	114.26	20.43	99.87	17.96	90.15	16.26	78.42	14.14	68.36	12.04
68	148.82	26.60	126.85	22.69	110.87	19.93	100.09	18.03	87.06	15.67	75.89	13.40
69	165.75	29.60	141.22	25.24	123.45	22.19	111.43	20.06	96.93	17.45	84.55	14.95
70	184.74	33.00	157.42	28.16	137.62	24.76	124.21	22.38	108.04	19.43	94.21	16.61
71	207.98	37.14	177.23	31.69	154.91	27.85	139.82	25.19	121.65	21.92	106.02	18.71
72	232.38	41.50	198.25	35.47	171.78	30.88	155.52	28.02	133.74	24.07	116.43	20.54
73	261.96	46.80	223.50	39.95	193.63	34.78	175.32	31.59	150.78	27.13	131.26	23.15
74	292.59	52.25	249.63	44.66	216.29	38.89	195.82	35.28	168.40	30.33	146.60	25.85
75	327.42	58.49	279.36	49.96	242.05	43.52	219.13	39.51	188.46	33.94	164.07	28.94
76	364.41	65.07	310.89	55.60	269.39	48.41	243.90	43.96	209.74	37.78	182.58	32.21
77	396.15	70.78	335.43	59.95	290.62	52.21	260.52	46.97	221.45	39.89	192.47	33.95
78	435.55	77.80	368.79	65.95	319.55	57.42	286.45	51.62	243.49	43.84	211.63	37.35
79	477.03	85.19	403.93	72.22	349.99	62.89	313.73	56.53	266.67	48.04	231.80	40.90
80	518.50	92.62	439.03	78.49	380.40	68.37	341.00	61.45	289.88	52.18	251.95	44.47
81	567.28	101.32	480.32	85.89	416.17	74.84	373.07	67.22	317.15	57.10	275.62	48.62
82	631.67	112.84	534.85	95.62	463.41	83.31	422.99	76.23	359.54	64.76	312.53	55.16
83	695.78	124.27	589.13	105.34	510.47	91.74	465.95	83.95	396.08	71.34	344.24	60.74
84	772.51	137.99	654.09	116.95	566.73	101.89	517.29	93.21	439.76	79.19	382.19	67.43
85	N/A	153.16	N/A	129.84	N/A	113.10	N/A	103.48	N/A	87.92	N/A	74.86
86	N/A	168.48	N/A	142.78	N/A	124.41	N/A	113.84	N/A	96.69	N/A	82.32
87	N/A	183.66	N/A	155.65	N/A	135.60	N/A	124.11	N/A	105.41	N/A	89.76
88	N/A	198.33	N/A	168.11	N/A	146.42	N/A	134.01	N/A	113.82	N/A	96.93
89	N/A	212.21	N/A	179.88	N/A	156.69	N/A	143.37	N/A	121.81	N/A	103.70
90	N/A	224.96	N/A	190.66	N/A	166.08	N/A	151.97	N/A	129.10	N/A	109.91
91	N/A	236.22	N/A	200.19	N/A	174.39	N/A	159.59	N/A	135.56	N/A	115.43
92	N/A	248.06	N/A	210.19	N/A	183.11	N/A	167.59	N/A	142.34	N/A	121.21
93	N/A	260.43	N/A	220.73	N/A	192.26	N/A	175.95	N/A	149.45	N/A	127.26
94	N/A	273.44	N/A	231.78	N/A	201.87	N/A	184.75	N/A	156.94	N/A	133.63
95	N/A	287.14	N/A	243.34	N/A	211.95	N/A	193.98	N/A	164.78	N/A	140.29
96	N/A	301.47	N/A	255.52	N/A	222.58	N/A	203.69	N/A	173.04	N/A	147.29
97	N/A	316.55	N/A	268.31	N/A	233.70	N/A	213.85	N/A	181.67	N/A	154.68
98	N/A	332.39	N/A	281.71	N/A	245.38	N/A	224.56	N/A	190.77	N/A	162.39
99	N/A	348.99	N/A	295.77	N/A	257.65	N/A	235.81	N/A	200.29	N/A	170.53
100	N/A	366.44	N/A	310.59	N/A	270.53	N/A	247.59	N/A	210.30	N/A	179.05

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	47.20	8.03	41.90	7.21	38.17	6.64	34.91	6.14	31.97	5.62	29.71	5.16
41	50.48	8.58	44.55	7.68	40.36	7.01	36.08	6.34	32.84	5.77	30.35	5.28
42	51.55	8.78	45.48	7.82	41.10	7.15	36.48	6.43	33.14	5.82	30.55	5.31
43	52.64	8.96	46.37	7.98	41.82	7.28	36.85	6.50	33.40	5.89	30.77	5.40
44	53.72	9.16	47.25	8.14	42.57	7.41	37.24	6.56	33.67	5.91	30.96	5.43
45	54.82	9.32	48.15	8.28	43.31	7.50	37.66	6.64	33.98	6.01	31.20	5.44
46	55.90	9.52	49.07	8.45	44.04	7.65	38.08	6.70	34.28	6.05	31.39	5.46
47	56.98	9.71	49.95	8.60	44.79	7.76	38.48	6.76	34.57	6.09	31.59	5.49
48	58.08	9.87	50.84	8.75	45.50	7.90	38.86	6.84	34.85	6.14	31.80	5.55
49	59.16	10.08	51.76	8.89	46.23	8.03	39.27	6.90	35.15	6.18	32.02	5.57
50	60.25	10.26	52.64	9.02	46.96	8.15	39.66	6.99	35.47	6.25	32.22	5.62
51	61.46	10.45	53.69	9.23	47.92	8.35	40.46	7.12	36.14	6.34	32.89	5.75
52	63.91	10.88	55.82	9.60	49.80	8.66	42.06	7.41	37.60	6.64	34.21	5.96
53	65.85	11.22	57.53	9.89	51.31	8.93	43.32	7.64	38.71	6.83	35.22	6.14
54	67.79	11.54	59.23	10.16	52.87	9.19	44.61	7.84	39.86	7.01	36.27	6.32
55	71.87	12.25	62.78	10.81	56.03	9.75	47.27	8.35	42.26	7.44	38.46	6.70
56	74.75	12.72	65.31	11.23	58.25	10.13	49.19	8.66	43.95	7.75	40.00	6.99
57	82.07	13.95	71.18	12.26	62.97	10.94	53.53	9.40	47.27	8.35	42.47	7.41
58	87.37	14.83	75.77	13.03	67.02	11.65	56.98	10.04	50.33	8.88	45.19	7.88
59	93.97	15.98	81.52	13.99	72.10	12.52	61.32	10.76	54.16	9.54	48.62	8.50
60	99.29	16.87	86.12	14.79	76.14	13.23	64.76	11.40	57.23	10.08	51.34	8.97
61	108.54	18.49	94.15	16.18	83.26	14.46	70.80	12.46	62.54	11.02	56.16	9.81
62	119.47	20.34	103.72	17.84	90.91	15.79	77.32	13.59	68.33	12.03	60.57	10.56
63	126.16	21.48	109.57	18.84	96.05	16.67	81.65	14.39	72.16	12.72	63.97	11.16
64	135.60	23.09	117.72	20.24	103.19	17.93	87.75	15.43	77.55	13.66	68.75	11.98
65	143.64	24.44	124.73	21.46	109.31	19.00	92.98	16.36	82.17	14.46	72.81	12.70
66	155.71	26.50	135.22	23.24	118.52	20.56	100.81	17.73	89.03	15.68	78.93	13.76
67	174.66	29.73	150.48	25.86	131.91	22.92	112.02	19.71	98.99	17.43	87.73	15.30
68	193.91	32.99	167.06	28.73	146.43	25.45	124.37	21.91	109.89	19.36	97.43	16.98
69	215.90	36.75	186.00	32.00	163.07	28.33	138.51	24.35	122.38	21.54	108.48	18.90
70	240.67	40.96	207.38	35.65	181.77	31.58	154.35	27.19	136.39	24.00	120.90	21.09
71	270.90	46.08	233.44	40.14	204.59	35.53	173.80	30.57	153.57	27.02	136.12	23.72
72	304.02	51.73	259.93	44.71	227.86	39.57	194.30	34.15	171.69	30.25	152.18	26.56
73	342.70	58.31	293.00	50.40	256.85	44.61	219.04	38.56	193.56	34.09	171.53	29.92
74	382.77	65.15	327.28	56.32	286.87	49.83	244.66	43.07	216.18	38.08	191.61	33.46
75	428.38	72.89	366.27	63.00	321.06	55.76	273.80	48.17	241.93	42.61	214.46	37.40
76	476.75	81.10	407.62	70.08	357.32	62.08	304.71	53.63	269.26	47.45	238.66	41.65
77	525.36	89.36	449.70	77.33	390.73	67.89	332.14	58.44	293.45	51.67	260.12	45.36
78	577.65	98.27	494.45	85.03	429.62	74.61	365.17	64.24	322.66	56.81	285.99	49.90
79	632.62	107.66	541.51	93.13	470.51	81.78	399.93	70.36	353.37	62.23	313.19	54.63
80	687.65	117.00	588.62	101.23	511.42	88.85	434.71	76.47	384.10	67.64	340.47	59.40
81	752.29	127.98	643.94	110.77	559.51	97.21	475.60	83.70	420.22	73.99	372.47	65.00
82	829.04	141.06	709.62	122.05	616.57	107.11	526.43	92.62	465.14	81.91	412.31	71.89
83	913.20	155.35	781.65	134.43	679.14	117.99	579.86	102.05	512.37	90.21	454.14	79.21
84	1013.90	172.49	867.83	149.26	754.04	131.00	643.82	113.28	568.90	100.19	504.23	87.96
85	N/A	191.46	N/A	165.70	N/A	145.39	N/A	125.77	N/A	111.19	N/A	97.63
86	N/A	210.63	N/A	182.25	N/A	159.96	N/A	138.35	N/A	122.33	N/A	107.39
87	N/A	229.56	N/A	198.65	N/A	174.34	N/A	150.78	N/A	133.34	N/A	117.07
88	N/A	247.95	N/A	214.52	N/A	188.31	N/A	162.83	N/A	143.99	N/A	126.41
89	N/A	265.29	N/A	229.55	N/A	201.46	N/A	174.23	N/A	154.07	N/A	135.27
90	N/A	281.22	N/A	243.33	N/A	213.57	N/A	184.71	N/A	163.32	N/A	143.37
91	N/A	295.29	N/A	255.49	N/A	224.23	N/A	193.92	N/A	171.50	N/A	150.57
92	N/A	310.04	N/A	268.27	N/A	235.44	N/A	203.63	N/A	180.07	N/A	158.08
93	N/A	325.52	N/A	281.67	N/A	247.23	N/A	213.81	N/A	189.07	N/A	165.97
94	N/A	341.80	N/A	295.75	N/A	259.60	N/A	224.51	N/A	198.52	N/A	174.29
95	N/A	358.93	N/A	310.53	N/A	272.56	N/A	235.70	N/A	208.43	N/A	183.02
96	N/A	376.83	N/A	326.08	N/A	286.18	N/A	247.50	N/A	218.88	N/A	192.14
97	N/A	395.68	N/A	342.39	N/A	300.48	N/A	259.88	N/A	229.81	N/A	201.75
98	N/A	415.48	N/A	359.50	N/A	315.53	N/A	272.89	N/A	241.31	N/A	211.86
99	N/A	436.25	N/A	377.49	N/A	331.28	N/A	286.50	N/A	253.39	N/A	222.45
100	N/A	458.07	N/A	396.34	N/A	347.85	N/A	300.86	N/A	266.00	N/A	233.54

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	54.15	9.28	48.25	8.28	43.75	7.59	39.34	6.84	35.43	6.16	32.22	5.60
41	56.48	9.67	49.98	8.60	45.14	7.82	40.55	7.03	36.35	6.33	32.79	5.72
42	57.26	9.82	50.59	8.70	45.64	7.90	40.92	7.13	36.64	6.39	32.98	5.74
43	58.04	9.95	51.17	8.81	46.08	8.00	41.34	7.18	36.95	6.44	33.15	5.76
44	58.79	10.08	51.77	8.89	46.58	8.09	41.74	7.28	37.23	6.50	33.34	5.80
45	59.58	10.17	52.33	9.00	47.05	8.15	42.13	7.33	37.55	6.56	33.55	5.81
46	60.38	10.36	52.93	9.13	47.51	8.22	42.55	7.41	37.85	6.58	33.74	5.83
47	61.14	10.46	53.50	9.21	47.98	8.31	42.93	7.46	38.17	6.65	33.92	5.89
48	61.92	10.61	54.09	9.29	48.44	8.41	43.34	7.56	38.48	6.70	34.10	5.90
49	62.68	10.73	54.65	9.38	48.93	8.50	43.75	7.62	38.77	6.76	34.32	5.95
50	63.48	10.88	55.24	9.52	49.39	8.56	44.17	7.69	39.06	6.82	34.46	6.01
51	64.74	11.09	56.35	9.67	50.39	8.75	45.04	7.84	39.86	6.95	35.18	6.10
52	69.15	11.85	60.19	10.38	53.81	9.32	48.08	8.38	42.60	7.43	37.55	6.53
53	72.10	12.35	62.77	10.76	56.13	9.73	50.15	8.75	44.38	7.74	39.17	6.82
54	75.04	12.85	65.33	11.23	58.39	10.13	52.18	9.09	46.22	8.08	40.78	7.07
55	80.93	13.88	70.44	12.10	62.99	10.92	56.32	9.81	49.82	8.68	43.95	7.64
56	83.87	14.39	73.00	12.57	65.28	11.31	58.35	10.14	51.63	9.00	45.56	7.90
57	86.84	14.90	75.07	12.90	66.54	11.54	62.21	10.83	54.46	9.51	47.95	8.35
58	92.43	15.85	79.94	13.74	70.82	12.27	66.23	11.53	57.95	10.12	51.06	8.88
59	99.46	17.03	85.98	14.78	76.18	13.21	71.22	12.40	62.33	10.86	54.94	9.54
60	105.08	18.02	90.84	15.60	80.48	13.95	75.24	13.10	65.87	11.50	58.04	10.08
61	114.85	19.68	99.31	17.10	88.00	15.26	82.27	14.30	72.03	12.54	63.45	11.02
62	128.66	22.06	111.36	19.15	97.80	16.96	89.31	15.55	78.15	13.60	68.88	11.96
63	135.88	23.28	117.57	20.22	103.29	17.89	94.34	16.40	82.55	14.39	72.72	12.61
64	145.98	25.01	126.37	21.73	111.00	19.22	101.32	17.66	88.71	15.45	78.14	13.57
65	154.65	26.50	133.85	23.03	117.56	20.37	107.37	18.68	93.97	16.36	82.77	14.39
66	167.65	28.73	145.15	24.94	127.49	22.09	116.38	20.24	101.88	17.75	89.77	15.58
67	184.43	31.59	158.40	27.23	139.14	24.11	127.42	22.19	111.57	19.42	98.27	17.09
68	204.78	35.09	175.88	30.25	154.49	26.76	141.47	24.62	123.84	21.59	109.12	18.93
69	228.00	39.07	195.82	33.65	172.01	29.82	157.54	27.41	137.90	24.00	121.46	21.09
70	254.17	43.53	218.28	37.52	191.73	33.22	175.58	30.56	153.68	26.79	135.39	23.50
71	286.10	49.04	245.72	42.25	215.84	37.40	197.65	34.40	173.03	30.13	152.42	26.44
72	323.24	55.38	277.93	47.79	241.97	41.96	220.75	38.41	193.25	33.65	170.23	29.54
73	364.39	62.46	313.31	53.85	272.77	47.25	248.85	43.32	217.83	37.95	191.91	33.32
74	406.99	69.73	349.94	60.15	304.66	52.79	277.93	48.37	243.28	42.38	214.34	37.20
75	455.44	78.04	391.61	67.33	340.98	59.10	311.05	54.12	272.26	47.46	239.88	41.66
76	506.89	86.85	435.84	74.92	379.47	65.75	346.19	60.24	303.02	52.79	266.95	46.35
77	558.91	95.77	480.60	82.65	418.44	72.52	383.32	66.72	335.52	58.46	291.78	50.65
78	614.52	105.29	528.43	90.86	460.05	79.74	421.43	73.34	368.88	64.26	320.82	55.69
79	673.02	115.32	578.74	99.48	503.88	87.33	461.56	80.34	404.01	70.40	351.35	61.01
80	731.58	125.35	629.05	108.17	547.68	94.93	501.71	87.32	439.15	76.48	381.93	66.31
81	800.35	137.14	688.18	118.32	599.15	103.85	548.86	95.51	480.42	83.72	417.82	72.57
82	886.16	151.84	756.20	130.01	658.39	114.10	603.04	104.96	527.84	91.99	459.07	79.69
83	976.12	167.27	832.95	143.23	725.21	125.68	664.28	115.60	581.42	101.30	505.67	87.79
84	1083.76	185.68	924.84	158.97	805.17	139.55	737.50	128.37	645.53	112.48	561.43	97.47
85	N/A	206.12	N/A	176.50	N/A	154.89	N/A	142.47	N/A	124.83	N/A	108.18
86	N/A	226.75	N/A	194.14	N/A	170.38	N/A	156.71	N/A	137.34	N/A	119.01
87	N/A	247.14	N/A	211.63	N/A	185.72	N/A	170.81	N/A	149.68	N/A	129.72
88	N/A	266.93	N/A	228.55	N/A	200.59	N/A	184.46	N/A	161.67	N/A	140.11
89	N/A	285.61	N/A	244.55	N/A	214.62	N/A	197.42	N/A	173.00	N/A	149.92
90	N/A	302.75	N/A	259.25	N/A	227.52	N/A	209.21	N/A	183.37	N/A	158.90
91	N/A	317.86	N/A	272.19	N/A	238.87	N/A	219.71	N/A	192.54	N/A	166.87
92	N/A	333.81	N/A	285.80	N/A	250.82	N/A	230.68	N/A	202.18	N/A	175.18
93	N/A	350.49	N/A	300.07	N/A	263.35	N/A	242.22	N/A	212.28	N/A	183.96
94	N/A	368.00	N/A	315.06	N/A	276.52	N/A	254.35	N/A	222.88	N/A	193.14
95	N/A	386.38	N/A	330.86	N/A	290.34	N/A	267.07	N/A	234.04	N/A	202.81
96	N/A	405.73	N/A	347.38	N/A	304.87	N/A	280.42	N/A	245.72	N/A	212.95
97	N/A	426.00	N/A	364.75	N/A	320.12	N/A	294.43	N/A	258.03	N/A	223.61
98	N/A	447.30	N/A	383.00	N/A	336.10	N/A	309.14	N/A	270.90	N/A	234.74
99	N/A	469.66	N/A	402.15	N/A	352.91	N/A	324.62	N/A	284.47	N/A	246.53
100	N/A	493.15	N/A	422.28	N/A	370.57	N/A	340.84	N/A	298.69	N/A	258.84

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	60.59	10.04	54.16	9.00	48.98	8.22	46.55	7.88	42.43	7.26	38.97	6.64
41	63.35	10.47	56.38	9.37	50.68	8.52	47.85	8.10	43.43	7.37	39.66	6.74
42	64.26	10.65	57.09	9.52	51.26	8.62	48.30	8.18	43.76	7.44	39.90	6.79
43	65.20	10.76	57.87	9.62	51.82	8.71	48.75	8.26	44.10	7.47	40.13	6.83
44	66.10	10.94	58.58	9.75	52.40	8.82	49.19	8.35	44.45	7.58	40.36	6.85
45	67.05	11.09	59.29	9.87	52.96	8.93	49.62	8.41	44.79	7.62	40.60	6.90
46	67.96	11.25	60.04	10.01	53.53	9.00	50.07	8.46	45.11	7.68	40.84	6.95
47	68.88	11.40	60.77	10.12	54.09	9.13	50.53	8.54	45.44	7.74	41.06	6.99
48	69.81	11.55	61.52	10.25	54.65	9.21	50.95	8.62	45.77	7.79	41.29	7.01
49	70.71	11.70	62.26	10.38	55.22	9.29	51.40	8.70	46.08	7.84	41.55	7.03
50	71.63	11.86	63.01	10.46	55.81	9.38	51.82	8.78	46.41	7.90	41.76	7.09
51	73.05	12.09	64.23	10.70	56.93	9.56	52.88	8.96	47.37	8.08	42.61	7.27
52	78.06	12.90	68.63	11.41	60.79	10.21	56.47	9.54	50.59	8.60	45.50	7.74
53	81.37	13.47	71.55	11.92	63.37	10.69	58.88	9.95	52.76	8.97	47.45	8.08
54	84.70	13.99	74.49	12.39	65.99	11.09	61.30	10.38	54.90	9.32	49.39	8.39
55	91.35	15.10	80.32	13.38	71.16	11.96	66.08	11.19	59.21	10.08	53.26	9.04
56	94.65	15.67	83.22	13.86	73.73	12.40	68.48	11.58	61.35	10.42	55.20	9.38
57	99.91	16.54	87.27	14.51	76.61	12.89	70.67	11.96	63.33	10.76	56.23	9.56
58	106.37	17.60	92.88	15.45	81.56	13.72	75.24	12.74	67.40	11.50	59.89	10.16
59	114.41	18.93	99.92	16.61	87.73	14.76	80.95	13.70	72.53	12.33	64.43	10.96
60	120.88	19.99	105.56	17.55	92.65	15.59	85.50	14.46	76.61	13.03	68.05	11.57
61	132.15	21.88	115.43	19.18	101.31	17.03	93.49	15.83	83.75	14.23	74.42	12.66
62	144.19	23.86	124.96	20.80	109.71	18.47	100.84	17.09	90.34	15.36	79.26	13.47
63	152.32	25.19	131.95	21.96	115.85	19.49	106.49	18.02	95.43	16.23	83.72	14.22
64	163.62	27.10	141.80	23.60	124.51	20.93	114.43	19.36	102.54	17.45	89.97	15.29
65	173.37	28.69	150.23	24.97	131.88	22.19	121.24	20.52	108.62	18.49	95.29	16.18
66	187.98	31.12	162.87	27.10	142.99	24.06	131.41	22.26	117.78	20.03	103.30	17.55
67	211.73	35.03	182.07	30.29	159.82	26.91	147.03	24.86	128.79	21.92	114.09	19.40
68	235.03	38.91	202.11	33.63	177.46	29.85	163.23	27.60	143.00	24.31	126.68	21.53
69	261.71	43.33	225.05	37.41	197.61	33.25	181.74	30.76	159.22	27.10	141.06	23.98
70	291.74	48.28	250.86	41.75	220.25	37.06	202.57	34.27	177.47	30.19	157.23	26.72
71	328.42	54.36	282.39	46.98	247.94	41.71	228.04	38.57	199.76	33.99	176.98	30.08
72	367.07	60.76	315.64	52.49	277.11	46.64	256.36	43.36	224.58	38.22	196.37	33.38
73	413.82	68.48	355.81	59.20	312.36	52.54	289.00	48.90	253.14	43.08	221.40	37.64
74	462.19	76.47	397.41	66.10	348.93	58.69	322.76	54.61	282.78	48.09	247.27	42.04
75	517.23	85.62	444.75	73.99	390.47	65.69	361.23	61.11	316.46	53.84	276.74	47.04
76	575.61	95.28	494.98	82.35	434.57	73.13	402.01	68.01	352.16	59.90	307.99	52.35
77	625.14	103.47	542.29	90.19	471.96	79.37	435.42	73.67	381.45	64.90	333.56	56.70
78	687.35	113.75	596.25	99.19	518.92	87.31	478.74	81.00	419.39	71.35	366.75	62.32
79	752.78	124.58	653.06	108.64	568.33	95.59	524.35	88.71	459.30	78.15	401.67	68.29
80	818.23	135.41	709.82	118.10	617.76	103.92	569.93	96.40	499.28	84.94	436.61	74.22
81	895.15	148.14	776.54	129.17	675.81	113.68	623.51	105.47	546.19	92.92	477.67	81.21
82	961.98	159.22	828.14	137.77	720.70	121.24	668.22	113.03	585.38	99.59	511.93	87.04
83	1059.62	175.38	912.18	151.76	793.84	133.53	736.01	124.51	644.80	109.72	563.87	95.84
84	1176.45	194.72	1012.78	168.47	881.37	148.25	817.18	138.25	715.90	121.81	626.05	106.43
85	N/A	216.15	N/A	187.01	N/A	164.59	N/A	153.46	N/A	135.21	N/A	118.14
86	N/A	237.74	N/A	205.73	N/A	181.03	N/A	168.79	N/A	148.73	N/A	129.95
87	N/A	259.12	N/A	224.23	N/A	197.34	N/A	184.01	N/A	162.08	N/A	141.63
88	N/A	279.86	N/A	242.17	N/A	213.12	N/A	198.72	N/A	175.07	N/A	152.97
89	N/A	299.46	N/A	259.12	N/A	228.03	N/A	212.62	N/A	187.32	N/A	163.72
90	N/A	317.43	N/A	274.66	N/A	241.70	N/A	225.39	N/A	198.56	N/A	173.53
91	N/A	333.31	N/A	288.40	N/A	253.82	N/A	236.63	N/A	208.48	N/A	182.18
92	N/A	349.96	N/A	302.81	N/A	266.50	N/A	248.48	N/A	218.90	N/A	191.29
93	N/A	367.48	N/A	317.99	N/A	279.82	N/A	260.93	N/A	229.86	N/A	200.86
94	N/A	385.82	N/A	333.87	N/A	293.80	N/A	273.95	N/A	241.36	N/A	210.88
95	N/A	405.15	N/A	350.55	N/A	308.50	N/A	287.65	N/A	253.41	N/A	221.44
96	N/A	425.40	N/A	368.09	N/A	323.89	N/A	302.03	N/A	266.07	N/A	232.51
97	N/A	446.68	N/A	386.50	N/A	340.11	N/A	317.16	N/A	279.40	N/A	244.15
98	N/A	468.99	N/A	405.80	N/A	357.11	N/A	333.00	N/A	293.37	N/A	256.35
99	N/A	492.46	N/A	426.09	N/A	374.96	N/A	349.65	N/A	308.02	N/A	269.13
100	N/A	517.08	N/A	447.44	N/A	393.75	N/A	367.14	N/A	323.44	N/A	282.61

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	81.00	12.20	72.70	10.97	66.45	10.03	62.84	9.48	57.18	8.63	52.88	7.97
41	84.78	12.78	75.76	11.45	68.86	10.40	64.83	9.79	58.69	8.86	53.95	8.16
42	86.05	12.97	76.77	11.59	69.66	10.50	65.47	9.89	59.18	8.93	54.30	8.21
43	87.28	13.19	77.82	11.75	70.45	10.62	66.14	9.97	59.66	9.01	54.67	8.24
44	88.53	13.37	78.80	11.89	71.23	10.78	66.79	10.09	60.16	9.07	55.06	8.29
45	89.79	13.54	79.84	12.05	72.04	10.85	67.45	10.18	60.68	9.17	55.40	8.35
46	91.08	13.72	80.84	12.19	72.82	10.99	68.08	10.25	61.18	9.25	55.77	8.44
47	92.34	13.94	81.87	12.36	73.62	11.11	68.74	10.39	61.66	9.31	56.13	8.48
48	93.61	14.11	82.88	12.50	74.42	11.23	69.38	10.48	62.18	9.37	56.50	8.52
49	94.86	14.30	83.88	12.67	75.21	11.34	70.06	10.55	62.70	9.44	56.86	8.58
50	96.12	14.51	84.93	12.80	76.02	11.47	70.69	10.64	63.20	9.54	57.24	8.63
51	98.06	14.80	86.62	13.08	77.55	11.68	72.10	10.85	64.44	9.72	58.38	8.82
52	104.76	15.80	92.50	13.97	82.84	12.49	77.05	11.63	68.86	10.40	62.37	9.40
53	109.20	16.45	96.48	14.56	86.35	13.01	80.31	12.12	71.77	10.82	65.01	9.82
54	113.65	17.14	100.41	15.13	89.90	13.55	83.56	12.61	74.71	11.27	67.66	10.21
55	122.55	18.48	108.27	16.32	96.91	14.62	90.12	13.61	80.55	12.14	72.96	11.02
56	127.02	19.16	112.22	16.94	100.45	15.17	93.42	14.09	83.49	12.60	75.62	11.40
57	136.35	20.59	118.71	17.90	105.32	15.88	97.84	14.78	86.49	13.06	77.25	11.65
58	145.12	21.91	126.37	19.04	112.12	16.92	104.22	15.72	92.11	13.92	82.24	12.42
59	156.15	23.57	135.97	20.53	120.61	18.19	112.10	16.92	99.06	14.93	88.47	13.34
60	164.92	24.86	143.62	21.68	127.42	19.20	118.44	17.87	104.65	15.79	93.45	14.10
61	180.34	27.20	157.02	23.70	139.28	21.02	129.48	19.52	114.42	17.27	102.16	15.42
62	192.64	29.09	167.92	25.33	147.66	22.27	138.14	20.86	120.69	18.19	106.22	16.02
63	203.46	30.67	177.36	26.77	155.97	23.56	145.90	22.02	127.46	19.22	112.20	16.94
64	218.64	33.00	190.57	28.75	167.60	25.31	156.75	23.68	136.95	20.68	120.55	18.18
65	231.62	34.96	201.88	30.46	177.55	26.81	166.06	25.06	145.08	21.88	127.72	19.26
66	251.08	37.87	218.90	33.04	192.48	29.06	180.03	27.18	157.30	23.74	138.43	20.90
67	289.06	43.61	250.35	37.75	218.28	32.95	205.57	31.03	179.59	27.13	158.08	23.86
68	320.95	48.44	277.98	41.95	242.31	36.55	228.24	34.42	199.39	30.08	175.48	26.50
69	357.36	53.93	309.50	46.72	269.83	40.70	254.13	38.33	222.07	33.50	195.42	29.48
70	398.34	60.10	344.98	52.06	300.74	45.38	283.28	42.73	247.48	37.36	217.82	32.84
71	448.41	67.67	388.38	58.58	338.56	51.07	318.90	48.13	278.61	42.05	245.20	37.00
72	493.30	74.42	427.24	64.45	372.46	56.21	349.17	52.64	305.02	46.03	264.96	39.97
73	556.08	83.88	481.60	72.66	419.85	63.36	393.60	59.38	343.87	51.89	298.66	45.06
74	621.09	93.70	537.92	81.16	468.97	70.78	439.62	66.32	384.08	57.97	333.60	50.35
75	695.07	104.86	602.05	90.83	524.85	79.16	492.01	74.22	429.85	64.86	373.34	56.34
76	773.56	116.69	670.02	101.08	584.10	88.13	547.53	82.60	478.35	72.17	415.48	62.70
77	843.32	127.22	724.96	109.39	632.01	95.36	587.38	88.64	513.19	77.41	445.72	67.24
78	927.18	139.87	797.06	120.26	694.86	104.84	645.80	97.44	564.21	85.12	490.04	73.94
79	1015.50	153.20	872.97	131.70	761.04	114.80	707.30	106.73	617.95	93.22	536.73	80.98
80	1103.78	166.55	948.92	143.16	827.22	124.79	768.82	115.98	671.67	101.34	583.40	88.04
81	1207.54	182.18	1038.09	156.64	904.98	136.52	841.08	126.91	734.83	110.84	638.23	96.28
82	1262.06	190.44	1084.94	163.70	945.82	142.69	888.68	134.06	767.48	115.80	674.35	101.75
83	1390.17	209.75	1195.06	180.31	1041.80	157.19	978.88	147.67	845.38	127.55	742.78	112.07
84	1543.44	232.90	1326.84	200.18	1156.70	174.52	1086.80	163.99	938.58	141.60	824.70	124.43
85	N/A	258.50	N/A	222.22	N/A	193.70	N/A	182.02	N/A	157.19	N/A	138.10
86	N/A	284.32	N/A	244.43	N/A	213.08	N/A	200.22	N/A	172.93	N/A	151.93
87	N/A	309.94	N/A	266.45	N/A	232.28	N/A	218.22	N/A	188.48	N/A	165.60
88	N/A	334.74	N/A	287.72	N/A	250.86	N/A	235.69	N/A	203.54	N/A	178.86
89	N/A	358.14	N/A	307.88	N/A	268.42	N/A	252.19	N/A	217.80	N/A	191.38
90	N/A	379.64	N/A	326.34	N/A	284.51	N/A	267.31	N/A	230.87	N/A	202.85
91	N/A	398.64	N/A	342.67	N/A	298.72	N/A	280.68	N/A	242.44	N/A	213.02
92	N/A	418.55	N/A	359.81	N/A	313.67	N/A	294.73	N/A	254.53	N/A	223.63
93	N/A	439.49	N/A	377.80	N/A	329.35	N/A	309.46	N/A	267.28	N/A	234.83
94	N/A	461.45	N/A	396.67	N/A	345.82	N/A	324.91	N/A	280.63	N/A	246.58
95	N/A	484.51	N/A	416.53	N/A	363.11	N/A	341.16	N/A	294.66	N/A	258.88
96	N/A	508.74	N/A	437.38	N/A	381.29	N/A	358.24	N/A	309.40	N/A	271.81
97	N/A	534.20	N/A	459.24	N/A	400.34	N/A	376.15	N/A	324.84	N/A	285.44
98	N/A	560.88	N/A	482.18	N/A	420.36	N/A	394.94	N/A	341.10	N/A	299.70
99	N/A	588.94	N/A	506.30	N/A	441.36	N/A	414.71	N/A	358.14	N/A	314.68
100	N/A	618.38	N/A	531.61	N/A	463.42	N/A	435.44	N/A	376.07	N/A	330.43

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	37.01	5.53	33.33	4.97	30.23	4.54	26.41	3.96	24.14	3.63	22.34	3.28
41	38.41	5.71	34.41	5.11	31.01	4.66	27.38	4.10	24.90	3.78	22.83	3.35
42	38.75	5.81	34.67	5.19	31.14	4.68	27.56	4.15	25.05	3.79	22.93	3.39
43	38.97	5.83	34.84	5.20	31.20	4.68	27.73	4.16	25.19	3.80	22.96	3.39
44	39.31	5.86	35.05	5.23	31.37	4.69	27.96	4.19	25.32	3.81	23.05	3.39
45	39.68	5.90	35.35	5.25	31.53	4.73	28.18	4.25	25.51	3.82	23.15	3.42
46	39.90	5.92	35.51	5.32	31.59	4.73	28.31	4.27	25.59	3.84	23.20	3.44
47	40.13	5.95	35.64	5.34	31.66	4.74	28.44	4.30	25.68	3.86	23.22	3.44
48	40.36	6.00	35.84	5.35	31.76	4.74	28.62	4.32	25.83	3.86	23.29	3.44
49	40.74	6.06	36.11	5.37	31.90	4.78	28.85	4.34	25.99	3.92	23.41	3.45
50	40.97	6.12	36.27	5.38	32.00	4.78	29.02	4.37	26.11	3.93	23.45	3.45
51	41.57	6.20	36.82	5.51	32.46	4.89	29.42	4.42	26.45	3.96	23.78	3.50
52	42.84	6.38	37.97	5.65	33.46	5.02	30.33	4.60	27.27	4.10	24.50	3.51
53	43.86	6.55	38.86	5.82	34.23	5.18	31.07	4.68	27.96	4.19	25.07	3.61
54	44.84	6.68	39.71	5.90	35.00	5.24	31.76	4.77	28.59	4.32	25.65	3.69
55	47.23	7.04	41.81	6.22	36.89	5.54	33.46	5.03	29.80	4.46	26.59	3.81
56	48.84	7.27	43.23	6.44	38.13	5.71	34.60	5.22	30.80	4.65	27.15	3.93
57	53.65	8.00	46.81	6.97	40.89	6.15	35.36	5.34	31.48	4.73	27.89	4.10
58	56.68	8.45	49.44	7.39	43.23	6.50	37.40	5.60	33.27	5.00	29.47	4.33
59	60.35	9.00	52.65	7.87	46.02	6.91	39.80	5.99	35.42	5.34	31.38	4.63
60	63.25	9.44	55.18	8.24	48.25	7.24	41.74	6.28	37.14	5.57	32.88	4.80
61	68.26	10.19	59.56	8.89	52.05	7.80	45.03	6.78	40.05	6.01	35.50	5.22
62	77.56	11.56	67.13	9.99	58.66	8.81	52.47	7.89	46.14	6.95	40.85	5.99
63	80.59	12.03	69.76	10.38	60.96	9.14	54.53	8.22	47.97	7.21	42.42	6.22
64	84.48	12.60	73.09	10.90	63.92	9.61	57.13	8.60	50.28	7.56	44.48	6.55
65	88.28	13.14	76.39	11.41	66.78	10.02	59.70	8.99	52.52	7.89	46.44	6.81
66	93.00	13.83	80.50	12.03	70.33	10.56	62.90	9.46	55.32	8.31	48.93	7.19
67	99.09	14.75	84.45	12.60	73.84	11.08	66.64	10.02	57.98	8.70	50.54	7.43
68	106.74	15.88	90.96	13.58	79.49	11.91	71.78	10.79	62.42	9.39	54.43	8.00
69	115.18	17.15	98.19	14.65	85.81	12.87	77.45	11.66	67.37	10.12	58.75	8.64
70	124.34	18.53	105.98	15.81	92.61	13.89	83.58	12.57	72.69	10.91	63.38	9.33
71	133.07	19.82	113.42	16.92	99.12	14.90	89.46	13.46	77.85	11.71	67.89	9.97
72	138.43	20.59	118.12	17.59	102.35	15.34	92.66	13.93	79.66	11.99	69.36	10.21
73	147.40	21.95	125.73	18.77	108.93	16.36	98.62	14.83	84.83	12.75	73.85	10.87
74	154.94	23.09	132.16	19.70	114.53	17.16	103.67	15.61	89.16	13.41	77.65	11.42
75	162.56	24.21	138.69	20.70	120.16	18.02	108.81	16.40	93.55	14.08	81.44	11.95
76	168.85	25.18	144.06	21.48	124.82	18.74	113.00	16.98	97.18	14.62	84.61	12.45
77	170.44	25.37	144.34	21.53	125.04	18.78	112.09	16.87	95.27	14.34	82.83	12.16
78	173.00	25.79	146.49	21.86	126.91	19.03	113.78	17.12	96.71	14.53	84.04	12.33
79	173.67	25.88	147.06	21.94	127.40	19.13	114.21	17.16	97.07	14.62	84.39	12.41
80	171.61	25.57	145.32	21.66	125.91	18.88	112.88	16.96	95.95	14.42	83.36	12.25
81	175.24	26.10	148.39	22.13	128.53	19.29	115.22	17.32	97.95	14.70	85.14	12.52
82	174.22	25.94	147.49	22.01	127.81	19.18	116.65	17.56	99.17	14.92	86.16	12.67
83	176.53	26.28	149.50	22.29	129.53	19.42	118.24	17.76	100.50	15.08	87.35	12.83
84	178.97	26.69	151.56	22.60	131.29	19.69	119.83	18.03	101.88	15.32	88.53	13.01

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	44.93	6.35	39.90	5.70	36.38	5.24	33.25	4.89	30.49	4.45	28.29	4.10
41	48.02	6.78	42.44	6.06	38.44	5.55	34.36	5.03	31.29	4.61	28.89	4.17
42	48.89	6.91	43.14	6.18	39.02	5.64	34.64	5.06	31.44	4.63	28.99	4.19
43	49.65	7.02	43.72	6.24	39.43	5.70	34.78	5.07	31.52	4.63	29.02	4.19
44	50.51	7.13	44.41	6.35	40.01	5.81	35.01	5.11	31.69	4.65	29.12	4.22
45	51.41	7.25	45.15	6.44	40.60	5.87	35.33	5.19	31.87	4.68	29.22	4.25
46	52.11	7.38	45.72	6.53	41.04	5.92	35.50	5.22	31.95	4.69	29.24	4.25
47	52.80	7.44	46.28	6.61	41.47	5.99	35.63	5.23	32.04	4.69	29.31	4.25
48	53.55	7.56	46.86	6.69	41.97	6.05	35.84	5.24	32.15	4.71	29.34	4.27
49	54.45	7.71	47.62	6.79	42.53	6.16	36.11	5.28	32.34	4.73	29.47	4.30
50	55.18	7.78	48.21	6.87	43.00	6.21	36.28	5.34	32.45	4.74	29.50	4.30
51	55.91	7.89	48.87	6.97	43.62	6.29	36.83	5.38	32.88	4.79	29.92	4.34
52	57.70	8.13	50.37	7.19	44.95	6.51	37.98	5.55	33.90	4.97	30.87	4.46
53	59.04	8.32	51.58	7.39	46.02	6.64	38.87	5.70	34.70	5.07	31.59	4.61
54	60.40	8.53	52.72	7.54	47.08	6.79	39.72	5.83	35.51	5.22	32.30	4.69
55	63.59	8.99	55.55	7.94	49.57	7.14	41.84	6.15	37.40	5.51	34.04	4.95
56	65.72	9.29	57.42	8.22	51.21	7.42	43.27	6.35	38.63	5.65	35.19	5.08
57	71.52	10.09	62.03	8.86	54.87	7.93	46.68	6.84	41.23	6.05	37.00	5.36
58	75.55	10.65	65.55	9.37	57.98	8.36	49.32	7.24	43.56	6.38	39.10	5.66
59	80.45	11.36	69.79	9.97	61.71	8.93	52.49	7.71	46.39	6.79	41.61	6.01
60	84.33	11.89	73.16	10.48	64.69	9.37	55.01	8.07	48.61	7.13	43.63	6.33
61	91.00	12.85	78.92	11.28	69.81	10.07	59.36	8.70	52.47	7.71	47.10	6.84
62	98.88	13.95	85.82	12.25	75.23	10.88	63.96	9.38	56.53	8.29	50.13	7.27
63	102.71	14.50	89.21	12.73	78.21	11.29	66.49	9.74	58.75	8.60	52.09	7.56
64	107.69	15.22	93.53	13.35	81.99	11.86	69.69	10.24	61.61	9.04	54.59	7.93
65	112.51	15.86	97.69	13.95	85.64	12.39	72.80	10.65	64.37	9.44	57.02	8.28
66	118.54	16.73	102.93	14.69	90.24	13.02	76.72	11.23	67.78	9.96	60.08	8.72
67	129.11	18.20	111.24	15.88	97.50	14.10	82.81	12.14	73.19	10.72	64.86	9.43
68	139.06	19.64	119.81	17.12	105.02	15.20	89.20	13.07	78.83	11.56	69.86	10.15
69	150.06	21.19	129.30	18.48	113.31	16.40	96.28	14.11	85.02	12.48	75.40	10.93
70	161.93	22.83	139.54	19.93	122.31	17.68	103.87	15.23	91.80	13.46	81.37	11.81
71	173.34	24.47	149.37	21.32	130.93	18.89	111.22	16.27	98.25	14.40	87.08	12.62
72	181.14	25.57	154.83	22.13	135.73	19.63	115.74	16.95	102.30	14.99	90.67	13.14
73	192.82	27.21	164.88	23.53	144.51	20.87	123.26	18.05	108.90	15.98	96.52	14.04
74	202.71	28.62	173.32	24.74	151.91	21.95	129.56	18.97	114.46	16.78	101.48	14.70
75	212.68	30.02	181.82	25.97	159.39	23.04	135.94	19.93	120.12	17.59	106.48	15.42
76	220.91	31.18	188.88	27.00	165.55	23.92	141.20	20.70	124.73	18.31	110.58	16.06
77	226.04	31.91	193.50	27.66	168.13	24.32	142.91	20.91	126.26	18.51	111.91	16.21
78	229.44	32.39	196.37	28.02	170.62	24.66	145.03	21.24	128.13	18.80	113.58	16.48
79	230.32	32.49	197.15	28.16	171.28	24.72	145.62	21.32	128.63	18.85	114.04	16.55
80	227.58	32.13	194.82	27.83	169.27	24.43	143.86	21.09	127.13	18.63	112.69	16.36
81	232.38	32.78	198.92	28.42	172.83	24.97	146.90	21.53	129.80	19.03	115.04	16.72
82	228.65	32.26	195.70	27.98	170.06	24.58	145.17	21.27	128.28	18.82	113.72	16.50
83	231.72	32.69	198.35	28.33	172.35	24.90	147.13	21.56	130.00	19.06	115.22	16.73
84	234.88	33.13	201.05	28.74	174.70	25.23	149.15	21.86	131.80	19.34	116.82	16.95

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	51.55	7.33	45.93	6.56	41.66	5.99	37.45	5.40	33.74	4.90	30.69	4.42
41	53.78	7.62	47.62	6.79	43.00	6.20	38.58	5.57	34.61	5.02	31.20	4.48
42	54.34	7.73	48.00	6.85	43.31	6.22	38.86	5.60	34.72	5.03	31.29	4.53
43	54.74	7.78	48.27	6.91	43.50	6.27	38.97	5.64	34.86	5.05	31.29	4.53
44	55.27	7.87	48.64	6.96	43.79	6.29	39.22	5.66	35.00	5.06	31.37	4.53
45	55.87	7.95	49.07	7.02	44.10	6.35	39.51	5.71	35.23	5.08	31.46	4.54
46	56.27	8.00	49.35	7.07	44.33	6.38	39.66	5.72	35.28	5.08	31.44	4.54
47	56.67	8.07	49.57	7.08	44.48	6.40	39.77	5.76	35.35	5.11	31.44	4.54
48	57.11	8.12	49.90	7.13	44.69	6.44	40.00	5.81	35.50	5.18	31.46	4.54
49	57.70	8.23	50.30	7.19	45.01	6.50	40.24	5.83	35.68	5.19	31.54	4.60
50	58.12	8.28	50.60	7.24	45.24	6.53	40.42	5.86	35.79	5.20	31.56	4.60
51	58.91	8.40	51.29	7.33	45.87	6.61	40.97	5.92	36.27	5.25	32.00	4.63
52	62.40	8.89	54.34	7.77	48.58	6.98	43.37	6.28	38.44	5.55	33.89	4.90
53	64.68	9.17	56.28	8.03	50.32	7.25	44.96	6.51	39.80	5.81	35.12	5.06
54	66.81	9.49	58.17	8.31	51.99	7.48	46.46	6.72	41.15	5.93	36.27	5.24
55	71.60	10.19	62.35	8.91	55.73	8.03	49.80	7.21	44.09	6.38	38.90	5.60
56	73.75	10.50	64.20	9.15	57.40	8.28	51.29	7.43	45.42	6.58	40.05	5.81
57	75.69	10.76	65.46	9.37	57.99	8.35	54.22	7.84	47.45	6.87	41.80	6.01
58	79.96	11.37	69.15	9.87	61.26	8.82	57.29	8.29	50.15	7.27	44.16	6.36
59	85.14	12.12	73.59	10.54	65.24	9.39	60.98	8.82	53.37	7.74	47.05	6.78
60	89.23	12.71	77.15	11.02	68.36	9.84	63.92	9.28	55.96	8.12	49.32	7.11
61	96.31	13.70	83.27	11.88	73.79	10.62	69.00	9.98	60.40	8.75	53.20	7.71
62	106.43	15.19	92.12	13.16	80.91	11.66	73.88	10.67	64.69	9.38	56.99	8.24
63	110.65	15.72	95.75	13.66	84.10	12.14	76.78	11.12	67.21	9.74	59.21	8.55
64	115.96	16.50	100.37	14.34	88.17	12.71	80.51	11.66	70.45	10.24	62.08	8.97
65	121.13	17.24	104.84	14.98	92.09	13.29	84.10	12.16	73.59	10.65	64.85	9.37
66	127.65	18.15	110.46	15.79	97.04	13.98	88.59	12.83	77.56	11.23	68.32	9.87
67	136.33	19.38	117.09	16.73	102.87	14.82	94.19	13.64	82.43	11.93	72.66	10.50
68	146.84	20.88	126.10	18.02	110.75	15.95	101.43	14.68	88.80	12.87	78.23	11.29
69	158.47	22.52	136.10	19.42	119.53	17.23	109.49	15.84	95.84	13.89	84.44	12.18
70	171.02	24.35	146.90	20.97	129.01	18.59	118.20	17.11	103.45	14.99	91.13	13.14
71	183.06	26.02	157.22	22.46	138.09	19.90	126.50	18.32	110.71	16.02	97.52	14.08
72	192.55	27.41	165.56	23.63	144.15	20.78	131.53	19.03	115.11	16.67	101.41	14.65
73	205.01	29.15	176.28	25.19	153.50	22.11	140.00	20.27	122.58	17.75	107.96	15.57
74	215.51	30.64	185.33	26.45	161.32	23.26	147.18	21.28	128.82	18.67	113.49	16.41
75	226.11	32.16	194.42	27.76	169.29	24.38	154.43	22.35	135.16	19.61	119.08	17.21
76	234.87	33.40	201.97	28.83	175.82	25.33	160.39	23.21	140.39	20.33	123.71	17.85
77	240.47	34.21	206.80	29.54	180.04	25.93	164.93	23.89	144.35	20.91	125.52	18.11
78	244.06	34.70	209.86	29.97	182.69	26.31	167.39	24.22	146.53	21.21	127.40	18.40
79	245.04	34.86	210.67	30.07	183.42	26.43	168.04	24.35	147.08	21.31	127.93	18.48
80	242.12	34.44	208.19	29.73	181.27	26.11	166.04	24.04	145.35	21.08	126.40	18.26
81	247.23	35.20	212.57	30.35	185.08	26.69	169.54	24.53	148.40	21.49	129.05	18.62
82	244.43	34.73	208.58	29.79	181.58	26.16	166.30	24.07	145.58	21.11	126.61	18.30
83	247.67	35.25	211.35	30.20	184.02	26.49	168.55	24.38	147.51	21.38	128.32	18.53
84	251.07	35.73	214.26	30.59	186.54	26.87	170.88	24.71	149.56	21.66	130.08	18.78

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	57.68	7.89	51.55	7.10	46.67	6.51	44.34	6.21	40.41	5.70	37.09	5.23
41	60.29	8.25	53.66	7.41	48.27	6.72	45.58	6.38	41.37	5.84	37.76	5.34
42	60.96	8.35	54.17	7.45	48.63	6.78	45.85	6.43	41.52	5.86	37.83	5.35
43	61.46	8.41	54.57	7.49	48.88	6.81	45.96	6.44	41.60	5.87	37.84	5.35
44	62.13	8.52	55.06	7.57	49.22	6.85	46.24	6.50	41.76	5.89	37.97	5.35
45	62.87	8.60	55.61	7.68	49.67	6.93	46.54	6.53	41.98	5.92	38.06	5.36
46	63.34	8.66	55.97	7.72	49.91	6.96	46.69	6.55	42.06	5.92	38.04	5.36
47	63.82	8.75	56.32	7.77	50.14	6.98	46.81	6.56	42.10	5.92	38.04	5.36
48	64.38	8.81	56.74	7.82	50.43	7.04	47.00	6.58	42.19	5.93	38.10	5.36
49	65.07	8.91	57.29	7.88	50.80	7.08	47.29	6.64	42.42	5.99	38.23	5.37
50	65.58	8.99	57.70	7.94	51.09	7.11	47.46	6.67	42.50	5.99	38.27	5.37
51	66.50	9.11	58.50	8.07	51.80	7.21	48.12	6.75	43.11	6.11	38.79	5.49
52	70.44	9.67	61.95	8.53	54.87	7.62	50.96	7.14	45.64	6.44	41.09	5.82
53	72.98	9.98	64.16	8.85	56.84	7.93	52.80	7.42	47.31	6.68	42.54	5.99
54	75.43	10.31	66.30	9.14	58.73	8.22	54.57	7.62	48.88	6.91	43.97	6.21
55	80.82	11.06	71.08	9.78	62.96	8.76	58.50	8.22	52.38	7.41	47.13	6.64
56	83.24	11.41	73.21	10.07	64.83	9.04	60.23	8.45	53.94	7.60	48.55	6.84
57	87.08	11.91	76.03	10.49	66.78	9.33	61.61	8.65	55.21	7.78	49.04	6.93
58	91.99	12.60	80.34	11.06	70.55	9.83	65.08	9.14	58.29	8.24	51.80	7.30
59	97.95	13.41	85.53	11.76	75.11	10.49	69.29	9.72	62.09	8.76	55.14	7.78
60	102.68	14.06	89.64	12.33	78.71	10.94	72.64	10.19	65.08	9.16	57.79	8.16
61	110.81	15.20	96.75	13.32	84.95	11.86	78.36	10.99	70.24	9.91	62.38	8.81
62	119.34	16.34	103.38	14.22	90.79	12.66	83.43	11.72	74.75	10.56	65.58	9.28
63	124.03	16.96	107.46	14.79	94.33	13.14	86.72	12.16	77.70	10.94	68.18	9.62
64	129.99	17.76	112.65	15.51	98.90	13.78	90.87	12.75	81.44	11.50	71.43	10.07
65	135.81	18.59	117.66	16.19	103.31	14.40	94.98	13.32	85.11	12.03	74.65	10.55
66	143.07	19.61	123.95	17.09	108.85	15.20	100.05	14.05	89.63	12.66	78.62	11.08
67	156.50	21.43	134.54	18.53	118.18	16.46	108.68	15.25	95.20	13.44	84.33	11.88
68	168.55	23.07	144.94	19.97	127.24	17.74	117.06	16.42	102.56	14.47	90.83	12.81
69	181.91	24.90	156.46	21.55	137.33	19.14	126.32	17.73	110.67	15.62	98.02	13.81
70	196.35	26.87	168.83	23.26	148.21	20.64	136.33	19.13	119.43	16.87	105.81	14.92
71	210.16	28.77	180.71	24.89	158.67	22.11	145.92	20.49	127.83	18.03	113.25	15.98
72	218.67	29.92	188.02	25.88	165.09	23.01	152.73	21.43	133.79	18.88	117.01	16.50
73	232.80	31.87	200.18	27.55	175.77	24.50	162.60	22.78	142.44	20.07	124.55	17.57
74	244.77	33.50	210.46	28.97	184.76	25.79	170.92	23.96	149.72	21.13	130.94	18.48
75	256.77	35.15	220.80	30.37	193.86	27.03	179.31	25.18	157.11	22.16	137.40	19.36
76	266.73	36.52	229.34	31.57	201.35	28.04	186.26	26.14	163.18	23.04	142.70	20.10
77	268.95	36.83	233.32	32.13	203.07	28.30	187.36	26.27	164.11	23.16	143.51	20.26
78	272.98	37.36	236.79	32.61	206.07	28.74	190.13	26.69	166.58	23.51	145.67	20.55
79	274.05	37.49	237.74	32.74	206.89	28.83	190.90	26.75	167.22	23.61	146.24	20.59
80	270.81	37.07	234.92	32.34	204.46	28.50	188.62	26.44	165.23	23.32	144.51	20.36
81	276.53	37.84	239.85	33.02	208.74	29.11	192.58	27.03	168.72	23.82	147.52	20.84
82	265.32	36.29	228.40	31.45	198.77	27.72	184.28	25.85	161.46	22.78	141.19	19.92
83	268.87	36.82	231.48	31.84	201.46	28.06	186.76	26.21	163.60	23.09	143.07	20.19
84	272.57	37.32	234.61	32.31	204.22	28.45	189.31	26.56	165.89	23.41	145.03	20.47

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	75.82	9.36	68.08	8.42	62.20	7.68	58.87	7.27	53.50	6.61	49.50	6.11
41	79.39	9.82	70.93	8.75	64.45	7.94	60.69	7.49	54.94	6.78	50.50	6.23
42	80.26	9.90	71.64	8.86	65.00	8.02	61.10	7.52	55.23	6.82	50.68	6.24
43	80.97	9.98	72.15	8.92	65.34	8.06	61.33	7.54	55.36	6.85	50.72	6.24
44	81.87	10.10	72.88	9.00	65.86	8.15	61.74	7.64	55.65	6.88	50.89	6.28
45	82.86	10.21	73.62	9.07	66.43	8.21	62.19	7.68	55.98	6.90	51.09	6.31
46	83.49	10.30	74.12	9.12	66.76	8.24	62.43	7.70	56.08	6.91	51.13	6.31
47	84.15	10.40	74.61	9.22	67.10	8.28	62.67	7.74	56.22	6.92	51.15	6.31
48	84.90	10.49	75.19	9.29	67.48	8.33	62.97	7.78	56.38	6.96	51.26	6.31
49	85.83	10.58	75.92	9.37	68.06	8.42	63.39	7.81	56.71	7.01	51.44	6.35
50	86.58	10.67	76.47	9.41	68.47	8.45	63.67	7.86	56.91	7.02	51.54	6.35
51	87.78	10.82	77.55	9.59	69.38	8.57	64.54	7.97	57.72	7.09	52.24	6.46
52	92.97	11.47	82.12	10.15	73.51	9.06	68.34	8.45	61.11	7.52	55.35	6.82
53	96.31	11.89	85.08	10.50	76.15	9.38	70.83	8.75	63.31	7.81	57.31	7.07
54	99.50	12.29	87.90	10.84	78.69	9.70	73.21	9.04	65.43	8.06	59.24	7.33
55	106.66	13.18	94.22	11.64	84.32	10.42	78.44	9.68	70.10	8.65	63.50	7.82
56	109.82	13.54	97.03	11.96	86.86	10.74	80.79	9.97	72.19	8.92	65.37	8.06
57	116.88	14.41	101.76	12.55	90.28	11.14	83.91	10.34	74.13	9.17	66.22	8.17
58	123.46	15.23	107.52	13.25	95.37	11.77	88.65	10.93	78.32	9.66	69.97	8.63
59	131.44	16.22	114.46	14.11	101.55	12.52	94.36	11.65	83.41	10.26	74.49	9.22
60	137.80	17.00	119.98	14.82	106.45	13.14	98.94	12.19	87.44	10.80	78.08	9.62
61	148.74	18.36	129.48	15.98	114.88	14.16	106.77	13.19	94.34	11.64	84.26	10.40
62	156.75	19.34	136.65	16.84	120.19	14.84	112.38	13.87	98.24	12.12	86.44	10.64
63	162.91	20.11	142.02	17.53	124.89	15.42	116.82	14.41	102.08	12.60	89.83	11.09
64	170.77	21.06	148.87	18.37	130.93	16.14	122.46	15.11	107.01	13.20	94.17	11.63
65	178.42	22.02	155.53	19.19	136.80	16.88	127.93	15.79	111.78	13.80	98.36	12.13
66	187.99	23.18	163.87	20.22	144.12	17.78	134.80	16.63	117.78	14.54	103.64	12.78
67	210.13	25.94	182.01	22.46	158.67	19.57	149.44	18.43	130.54	16.12	114.92	14.20
68	226.34	27.92	196.05	24.18	170.92	21.08	160.98	19.85	140.64	17.33	123.78	15.25
69	244.28	30.12	211.54	26.09	184.42	22.76	173.71	21.42	151.76	18.72	133.59	16.46
70	263.60	32.51	228.32	28.19	199.08	24.54	187.47	23.12	163.81	20.20	144.18	17.81
71	282.18	34.81	244.39	30.12	213.06	26.27	200.70	24.78	175.34	21.64	154.32	19.03
72	289.02	35.66	250.32	30.89	218.22	26.93	204.57	25.27	178.72	22.07	155.24	19.16
73	307.72	37.97	266.50	32.86	232.33	28.67	217.80	26.88	190.27	23.47	165.26	20.39
74	323.46	39.90	280.16	34.57	244.24	30.11	228.96	28.26	200.01	24.70	173.74	21.42
75	339.38	41.86	293.92	36.26	256.22	31.61	240.24	29.65	209.84	25.90	182.29	22.49
76	352.51	43.50	305.30	37.68	266.16	32.83	249.51	30.80	217.99	26.89	189.34	23.36
77	356.85	44.02	306.74	37.84	267.43	33.00	248.58	30.66	217.14	26.81	188.60	23.28
78	362.16	44.69	311.34	38.42	271.39	33.49	252.22	31.13	220.36	27.19	191.40	23.63
79	363.58	44.87	312.54	38.57	272.49	33.61	253.26	31.22	221.26	27.30	192.15	23.72
80	359.29	44.33	308.85	38.12	269.25	33.23	250.23	30.88	218.64	26.95	189.90	23.42
81	366.85	45.24	315.38	38.90	274.94	33.92	255.52	31.54	223.24	27.53	193.90	23.92
82	342.34	42.25	294.26	36.29	256.53	31.64	241.04	29.74	208.16	25.69	182.89	22.57
83	346.92	42.83	298.21	36.79	259.96	32.08	244.28	30.12	210.94	26.04	185.35	22.88
84	351.67	43.39	302.30	37.32	263.54	32.51	247.64	30.55	213.87	26.38	187.89	23.18

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	1.94	.33	1.73	.31	1.57	.30	1.39	.27	1.26	.23	1.17	.20
41	2.02	.35	1.82	.32	1.61	.30	1.42	.27	1.30	.25	1.19	.23
42	2.03	.35	1.83	.32	1.65	.30	1.45	.27	1.33	.25	1.20	.23
43	2.05	.35	1.84	.32	1.66	.30	1.46	.27	1.34	.25	1.20	.23
44	2.09	.35	1.85	.32	1.67	.30	1.48	.29	1.34	.25	1.23	.23
45	2.11	.37	1.86	.32	1.67	.30	1.52	.29	1.36	.25	1.23	.23
46	2.14	.37	1.90	.33	1.70	.31	1.53	.29	1.39	.25	1.25	.23
47	2.16	.37	1.91	.33	1.71	.31	1.53	.29	1.39	.27	1.25	.23
48	2.19	.37	1.94	.33	1.72	.31	1.54	.29	1.40	.27	1.26	.23
49	2.20	.37	1.97	.33	1.72	.31	1.55	.29	1.41	.27	1.26	.23
50	2.23	.38	1.98	.33	1.73	.31	1.57	.30	1.41	.27	1.28	.23
51	2.27	.38	2.02	.35	1.80	.31	1.61	.30	1.45	.27	1.30	.25
52	2.38	.42	2.09	.35	1.85	.32	1.67	.31	1.52	.29	1.36	.25
53	2.44	.45	2.16	.37	1.90	.33	1.72	.31	1.55	.29	1.40	.25
54	2.52	.45	2.22	.38	1.97	.33	1.80	.32	1.59	.30	1.42	.27
55	2.67	.49	2.36	.42	2.08	.35	1.89	.33	1.70	.31	1.52	.29
56	2.77	.51	2.47	.45	2.16	.37	1.97	.33	1.73	.31	1.55	.29
57	3.08	.56	2.68	.49	2.36	.42	2.02	.35	1.82	.32	1.59	.29
58	3.27	.58	2.84	.52	2.51	.45	2.15	.37	1.91	.33	1.71	.30
59	3.54	.62	3.08	.56	2.68	.49	2.33	.42	2.05	.35	1.84	.32
60	3.72	.65	3.24	.58	2.83	.52	2.44	.45	2.19	.37	1.91	.33
61	4.05	.74	3.55	.63	3.10	.56	2.68	.49	2.39	.42	2.11	.35
62	4.68	.83	4.04	.71	3.55	.63	3.16	.57	2.79	.51	2.47	.45
63	4.95	.88	4.29	.80	3.74	.67	3.36	.61	2.95	.54	2.61	.48
64	5.29	.95	4.60	.83	4.03	.71	3.58	.63	3.16	.57	2.79	.51
65	5.61	1.00	4.87	.87	4.27	.80	3.79	.67	3.36	.61	2.96	.52
66	6.10	1.09	5.27	.92	4.61	.83	4.11	.75	3.63	.65	3.22	.57
67	6.70	1.19	5.72	1.04	4.97	.89	4.53	.82	3.91	.69	3.42	.61
68	7.43	1.33	6.34	1.14	5.54	.99	4.98	.89	4.36	.81	3.77	.65
69	8.28	1.46	7.06	1.26	6.16	1.12	5.56	1.00	4.85	.87	4.24	.75
70	9.23	1.67	7.87	1.42	6.86	1.24	6.18	1.13	5.42	.98	4.70	.83
71	10.40	1.86	8.87	1.57	7.74	1.40	6.99	1.25	6.08	1.12	5.28	.92
72	11.61	2.08	9.90	1.75	8.60	1.55	7.79	1.40	6.67	1.19	5.80	1.04
73	13.10	2.34	11.17	2.01	9.67	1.74	8.75	1.57	7.55	1.37	6.56	1.15
74	14.64	2.62	12.49	2.23	10.82	1.94	9.80	1.75	8.42	1.52	7.31	1.29
75	16.37	2.94	13.97	2.51	12.10	2.17	10.96	1.98	9.44	1.70	8.21	1.45
76	18.21	3.26	15.56	2.77	13.47	2.43	12.20	2.19	10.47	1.89	9.13	1.62
77	19.81	3.55	16.77	3.00	14.53	2.62	13.03	2.37	11.07	1.99	9.61	1.70
78	21.77	3.88	18.45	3.28	15.98	2.86	14.30	2.56	12.18	2.19	10.57	1.86
79	23.83	4.26	20.20	3.59	17.49	3.15	15.67	2.83	13.35	2.39	11.57	2.03
80	25.95	4.63	21.95	3.92	19.01	3.43	17.02	3.08	14.49	2.62	12.57	2.23
81	28.35	5.09	24.00	4.30	20.82	3.74	18.65	3.38	15.86	2.84	13.80	2.43
82	31.58	5.63	26.72	4.81	23.16	4.15	21.13	3.80	17.99	3.25	15.61	2.76
83	34.77	6.22	29.44	5.26	25.51	4.58	23.30	4.20	19.81	3.57	17.18	3.02
84	38.65	6.90	32.71	5.83	28.34	5.12	25.84	4.65	22.00	3.96	19.10	3.38

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.36	.38	2.09	.35	1.90	.32	1.73	.31	1.59	.29	1.48	.27
41	2.52	.42	2.22	.37	2.02	.33	1.82	.31	1.65	.30	1.52	.27
42	2.55	.45	2.27	.37	2.05	.33	1.83	.31	1.66	.30	1.53	.29
43	2.65	.45	2.33	.38	2.09	.35	1.84	.32	1.67	.30	1.54	.29
44	2.68	.48	2.36	.38	2.14	.35	1.85	.32	1.70	.30	1.54	.29
45	2.73	.48	2.40	.42	2.16	.35	1.86	.32	1.70	.30	1.55	.29
46	2.79	.49	2.44	.42	2.20	.37	1.89	.32	1.71	.30	1.55	.29
47	2.84	.49	2.51	.42	2.23	.37	1.91	.32	1.72	.31	1.57	.29
48	2.90	.51	2.53	.45	2.27	.37	1.94	.33	1.73	.31	1.57	.29
49	2.96	.51	2.58	.45	2.33	.38	1.97	.33	1.74	.31	1.59	.29
50	3.01	.52	2.65	.48	2.36	.38	1.98	.33	1.74	.31	1.61	.29
51	3.08	.52	2.68	.48	2.39	.42	2.02	.33	1.82	.31	1.65	.30
52	3.20	.56	2.79	.49	2.48	.45	2.09	.35	1.86	.32	1.71	.30
53	3.28	.56	2.85	.51	2.54	.45	2.16	.37	1.91	.33	1.74	.31
54	3.39	.57	2.96	.52	2.66	.48	2.22	.37	1.98	.33	1.83	.31
55	3.58	.61	3.15	.54	2.79	.49	2.38	.42	2.11	.35	1.91	.32
56	3.73	.63	3.26	.57	2.90	.52	2.47	.45	2.19	.37	2.01	.33
57	4.09	.69	3.55	.61	3.15	.56	2.67	.49	2.38	.42	2.11	.35
58	4.36	.74	3.77	.63	3.36	.58	2.84	.51	2.52	.45	2.24	.37
59	4.68	.81	4.05	.69	3.59	.62	3.08	.54	2.70	.49	2.42	.42
60	4.96	.84	4.30	.74	3.79	.65	3.24	.57	2.84	.51	2.55	.45
61	5.43	.90	4.70	.82	4.15	.71	3.54	.62	3.11	.56	2.82	.51
62	5.97	1.00	5.18	.88	4.55	.81	3.86	.67	3.42	.61	3.02	.54
63	6.31	1.06	5.47	.92	4.82	.83	4.08	.71	3.59	.63	3.20	.56
64	6.75	1.15	5.89	1.00	5.15	.89	4.37	.80	3.87	.67	3.43	.61
65	7.16	1.20	6.24	1.06	5.46	.95	4.65	.82	4.09	.71	3.63	.63
66	7.79	1.33	6.74	1.15	5.91	1.04	5.02	.88	4.45	.81	3.93	.67
67	8.74	1.49	7.53	1.29	6.58	1.14	5.58	.99	4.95	.87	4.37	.80
68	9.71	1.67	8.36	1.43	7.31	1.26	6.22	1.12	5.48	.98	4.87	.84
69	10.80	1.84	9.29	1.59	8.15	1.42	6.92	1.20	6.10	1.09	5.43	.92
70	12.03	2.03	10.37	1.81	9.09	1.57	7.71	1.37	6.83	1.19	6.04	1.05
71	13.55	2.28	11.67	2.01	10.22	1.81	8.68	1.54	7.67	1.34	6.81	1.18
72	15.23	2.58	13.00	2.23	11.38	1.99	9.73	1.71	8.58	1.52	7.60	1.33
73	17.13	2.90	14.66	2.52	12.85	2.23	10.96	1.92	9.67	1.71	8.58	1.49
74	19.13	3.26	16.36	2.82	14.36	2.49	12.24	2.15	10.80	1.89	9.58	1.68
75	21.42	3.63	18.31	3.15	16.02	2.80	13.69	2.40	12.09	2.14	10.72	1.87
76	23.82	4.05	20.37	3.49	17.86	3.11	15.25	2.69	13.47	2.38	11.93	2.08
77	26.27	4.46	22.47	3.87	19.56	3.39	16.60	2.94	14.67	2.56	13.01	2.25
78	28.88	4.91	24.72	4.26	21.48	3.74	18.26	3.22	16.14	2.83	14.29	2.51
79	31.63	5.40	27.07	4.65	23.52	4.08	19.99	3.52	17.68	3.11	15.66	2.71
80	34.37	5.83	29.42	5.09	25.56	4.41	21.74	3.81	19.20	3.39	17.00	2.96
81	37.64	6.40	32.20	5.55	27.97	4.87	23.78	4.18	21.02	3.71	18.63	3.26
82	41.43	7.03	35.49	6.10	30.83	5.33	26.31	4.63	23.25	4.09	20.58	3.58
83	45.66	7.76	39.06	6.72	33.95	5.90	28.98	5.12	25.64	4.53	22.70	3.96
84	50.68	8.65	43.39	7.45	37.69	6.56	32.20	5.66	28.42	4.99	25.20	4.39

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.70	.48	2.40	.42	2.19	.37	1.97	.33	1.74	.31	1.61	.29
41	2.82	.49	2.51	.42	2.24	.37	2.02	.33	1.83	.31	1.65	.30
42	2.85	.51	2.52	.45	2.27	.37	2.03	.33	1.84	.31	1.66	.30
43	2.90	.51	2.54	.45	2.28	.38	2.05	.35	1.84	.32	1.66	.30
44	2.95	.51	2.58	.45	2.34	.38	2.08	.35	1.85	.32	1.67	.30
45	2.98	.52	2.61	.45	2.36	.38	2.11	.35	1.86	.32	1.67	.30
46	3.01	.52	2.66	.48	2.38	.38	2.14	.35	1.89	.32	1.70	.30
47	3.05	.52	2.67	.48	2.39	.42	2.15	.35	1.90	.32	1.70	.30
48	3.09	.54	2.70	.48	2.42	.42	2.16	.37	1.91	.32	1.71	.30
49	3.11	.54	2.73	.49	2.44	.42	2.19	.37	1.91	.32	1.71	.30
50	3.16	.56	2.76	.49	2.47	.42	2.20	.37	1.94	.33	1.72	.30
51	3.24	.56	2.82	.49	2.52	.45	2.23	.37	1.98	.33	1.74	.31
52	3.45	.58	3.01	.52	2.68	.48	2.40	.42	2.14	.35	1.86	.32
53	3.59	.62	3.15	.54	2.79	.49	2.51	.45	2.22	.37	1.94	.33
54	3.74	.63	3.26	.57	2.93	.52	2.61	.48	2.33	.38	2.03	.33
55	4.04	.69	3.52	.61	3.15	.56	2.82	.51	2.48	.45	2.19	.37
56	4.20	.71	3.63	.62	3.26	.57	2.93	.52	2.55	.45	2.27	.37
57	4.34	.74	3.74	.63	3.33	.57	3.10	.54	2.71	.49	2.39	.42
58	4.61	.81	4.01	.67	3.54	.61	3.29	.57	2.90	.51	2.54	.45
59	4.96	.84	4.30	.74	3.79	.65	3.57	.62	3.10	.56	2.73	.49
60	5.24	.89	4.55	.80	4.03	.69	3.74	.65	3.28	.57	2.90	.51
61	5.74	.99	4.96	.84	4.39	.75	4.10	.71	3.59	.62	3.16	.56
62	6.43	1.12	5.56	.95	4.89	.84	4.46	.80	3.89	.67	3.43	.61
63	6.79	1.15	5.85	1.00	5.16	.89	4.70	.83	4.10	.71	3.63	.62
64	7.30	1.25	6.31	1.09	5.55	.95	5.09	.88	4.41	.80	3.89	.67
65	7.73	1.33	6.70	1.15	5.85	1.00	5.40	.92	4.68	.82	4.11	.71
66	8.39	1.43	7.27	1.25	6.36	1.12	5.80	1.00	5.11	.88	4.52	.80
67	9.22	1.57	7.92	1.37	6.96	1.20	6.36	1.12	5.56	.98	4.91	.84
68	10.22	1.74	8.80	1.52	7.73	1.34	7.06	1.24	6.17	1.09	5.45	.92
69	11.38	1.94	9.80	1.68	8.60	1.49	7.87	1.39	6.90	1.19	6.08	1.05
70	12.69	2.17	10.92	1.87	9.58	1.67	8.78	1.54	7.68	1.34	6.75	1.18
71	14.29	2.44	12.28	2.12	10.75	1.87	9.86	1.71	8.66	1.52	7.61	1.33
72	16.16	2.76	13.88	2.39	12.09	2.09	11.03	1.90	9.66	1.68	8.50	1.46
73	18.21	3.12	15.66	2.69	13.63	2.37	12.44	2.17	10.90	1.89	9.58	1.68
74	20.36	3.46	17.49	3.00	15.25	2.65	13.88	2.40	12.17	2.12	10.71	1.86
75	22.76	3.89	19.58	3.38	17.02	2.96	15.56	2.70	13.60	2.38	11.99	2.08
76	25.35	4.34	21.78	3.75	18.99	3.28	17.29	3.01	15.12	2.65	13.35	2.33
77	27.95	4.81	24.02	4.12	20.92	3.62	19.14	3.33	16.77	2.94	14.58	2.53
78	30.71	5.26	26.43	4.56	22.99	4.01	21.07	3.68	18.45	3.22	16.02	2.77
79	33.64	5.76	28.92	4.96	25.19	4.37	23.08	4.02	20.21	3.52	17.56	3.06
80	36.55	6.27	31.45	5.43	27.38	4.72	25.09	4.37	21.95	3.81	19.10	3.30
81	40.00	6.85	34.41	5.90	29.98	5.19	27.43	4.81	24.00	4.18	20.88	3.62
82	44.29	7.60	37.80	6.50	32.93	5.72	30.13	5.25	26.39	4.61	22.94	4.01
83	48.81	8.37	41.66	7.15	36.24	6.27	33.22	5.77	29.08	5.09	25.27	4.39
84	54.18	9.28	46.23	7.95	40.24	6.99	36.86	6.43	32.27	5.62	28.06	4.88

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	3.02	.51	2.70	.45	2.44	.38	2.33	.37	2.11	.35	1.94	.32
41	3.16	.54	2.82	.48	2.53	.42	2.39	.38	2.16	.35	1.98	.32
42	3.22	.54	2.84	.49	2.54	.42	2.40	.38	2.19	.35	1.98	.32
43	3.26	.54	2.89	.49	2.58	.45	2.42	.38	2.20	.35	2.01	.33
44	3.29	.56	2.93	.49	2.61	.45	2.47	.42	2.22	.37	2.02	.33
45	3.36	.56	2.96	.51	2.66	.45	2.48	.42	2.23	.37	2.02	.33
46	3.40	.57	2.99	.51	2.67	.45	2.51	.42	2.24	.37	2.03	.33
47	3.43	.57	3.02	.51	2.70	.48	2.52	.42	2.24	.37	2.05	.33
48	3.48	.57	3.08	.52	2.73	.48	2.53	.42	2.27	.37	2.05	.33
49	3.54	.58	3.10	.52	2.76	.48	2.55	.45	2.28	.37	2.08	.33
50	3.58	.58	3.15	.52	2.79	.49	2.58	.45	2.33	.37	2.09	.33
51	3.67	.61	3.22	.54	2.84	.49	2.66	.45	2.38	.38	2.14	.35
52	3.89	.63	3.43	.57	3.02	.52	2.82	.49	2.52	.42	2.27	.37
53	4.05	.67	3.57	.58	3.16	.54	2.95	.51	2.65	.45	2.38	.38
54	4.24	.69	3.72	.62	3.28	.56	3.08	.52	2.73	.48	2.47	.42
55	4.57	.75	4.02	.65	3.55	.61	3.29	.56	2.96	.51	2.67	.48
56	4.71	.81	4.15	.69	3.68	.62	3.42	.58	3.08	.52	2.76	.49
57	4.97	.83	4.36	.71	3.80	.63	3.54	.61	3.16	.54	2.82	.49
58	5.29	.88	4.62	.80	4.08	.67	3.74	.63	3.38	.57	2.99	.52
59	5.73	.92	4.98	.83	4.37	.74	4.04	.67	3.61	.62	3.22	.56
60	6.04	.99	5.27	.88	4.62	.80	4.27	.71	3.80	.63	3.40	.57
61	6.60	1.09	5.77	.95	5.09	.84	4.66	.81	4.20	.71	3.72	.62
62	7.21	1.19	6.24	1.05	5.47	.90	5.02	.84	4.53	.80	3.96	.67
63	7.61	1.25	6.60	1.12	5.79	.98	5.29	.89	4.79	.82	4.17	.71
64	8.18	1.37	7.09	1.18	6.22	1.05	5.73	.98	5.14	.87	4.52	.80
65	8.67	1.43	7.49	1.25	6.58	1.12	6.05	1.04	5.43	.90	4.79	.82
66	9.40	1.56	8.14	1.37	7.14	1.19	6.56	1.12	5.89	.99	5.16	.88
67	10.57	1.74	9.12	1.52	7.98	1.34	7.33	1.25	6.43	1.12	5.72	.98
68	11.75	1.94	10.11	1.68	8.87	1.49	8.15	1.39	7.15	1.20	6.33	1.09
69	13.09	2.17	11.24	1.87	9.86	1.67	9.09	1.55	7.97	1.37	7.03	1.19
70	14.58	2.40	12.55	2.08	11.00	1.86	10.12	1.71	8.87	1.52	7.86	1.34
71	16.43	2.71	14.12	2.37	12.40	2.08	11.40	1.92	10.00	1.70	8.85	1.52
72	18.35	3.02	15.79	2.65	13.86	2.34	12.80	2.17	11.23	1.90	9.82	1.68
73	20.68	3.43	17.80	2.96	15.61	2.65	14.44	2.44	12.66	2.15	11.04	1.87
74	23.12	3.81	19.88	3.30	17.44	2.94	16.14	2.71	14.13	2.40	12.36	2.09
75	25.84	4.30	22.22	3.71	19.55	3.27	18.04	3.06	15.83	2.69	13.85	2.37
76	28.77	4.80	24.77	4.11	21.74	3.68	20.09	3.40	17.60	3.00	15.39	2.62
77	31.24	5.16	27.10	4.53	23.59	3.99	21.77	3.69	19.06	3.25	16.67	2.83
78	34.36	5.71	29.82	4.96	25.96	4.37	23.95	4.05	20.95	3.57	18.32	3.11
79	37.65	6.22	32.65	5.44	28.41	4.81	26.20	4.41	22.96	3.89	20.06	3.43
80	40.91	6.76	35.49	5.90	30.88	5.19	28.48	4.83	24.94	4.26	21.81	3.72
81	44.78	7.41	38.84	6.45	33.79	5.71	31.19	5.27	27.29	4.63	23.91	4.06
82	48.08	7.97	41.41	6.87	36.04	6.06	33.40	5.63	29.25	4.97	25.58	4.34
83	52.97	8.76	45.62	7.59	39.68	6.68	36.81	6.22	32.23	5.47	28.19	4.81
84	58.81	9.75	50.62	8.43	44.05	7.43	40.86	6.93	35.80	6.09	31.29	5.30

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	4.05	.61	3.62	.56	3.31	.52	3.13	.49	2.85	.42	2.64	.37
41	4.23	.62	3.78	.58	3.45	.53	3.25	.49	2.92	.46	2.70	.38
42	4.30	.64	3.82	.58	3.48	.53	3.27	.52	2.96	.46	2.71	.38
43	4.35	.66	3.90	.59	3.51	.54	3.30	.52	2.98	.46	2.72	.38
44	4.42	.66	3.92	.59	3.57	.54	3.32	.52	3.01	.46	2.73	.38
45	4.48	.67	3.99	.59	3.60	.54	3.39	.52	3.03	.48	2.76	.42
46	4.57	.67	4.05	.61	3.62	.56	3.40	.53	3.04	.48	2.78	.42
47	4.62	.70	4.09	.61	3.66	.56	3.43	.53	3.08	.48	2.79	.42
48	4.66	.70	4.12	.62	3.74	.56	3.46	.53	3.12	.48	2.82	.42
49	4.74	.72	4.18	.62	3.76	.58	3.49	.53	3.13	.48	2.84	.42
50	4.83	.72	4.26	.64	3.79	.58	3.51	.54	3.14	.49	2.85	.42
51	4.90	.74	4.33	.64	3.88	.59	3.60	.54	3.22	.49	2.91	.46
52	5.23	.82	4.62	.70	4.12	.62	3.84	.58	3.45	.53	3.12	.48
53	5.47	.83	4.84	.72	4.33	.64	4.02	.61	3.58	.54	3.25	.49
54	5.66	.85	5.01	.76	4.48	.67	4.15	.62	3.74	.56	3.39	.53
55	6.13	.91	5.44	.83	4.86	.72	4.50	.67	4.04	.61	3.64	.56
56	6.34	.96	5.60	.85	5.01	.76	4.66	.70	4.15	.62	3.78	.58
57	6.80	1.01	5.94	.89	5.28	.82	4.90	.74	4.33	.64	3.84	.58
58	7.23	1.10	6.31	.92	5.60	.85	5.20	.80	4.60	.67	4.11	.61
59	7.81	1.16	6.79	1.01	6.02	.90	5.60	.85	4.95	.74	4.41	.66
60	8.24	1.25	7.18	1.07	6.37	.96	5.90	.89	5.23	.82	4.66	.70
61	9.03	1.36	7.86	1.19	6.96	1.06	6.48	.98	5.71	.88	5.13	.80
62	9.62	1.44	8.37	1.26	7.38	1.13	6.90	1.04	6.02	.90	5.30	.82
63	10.17	1.55	8.88	1.34	7.80	1.16	7.32	1.10	6.37	.96	5.60	.85
64	10.93	1.67	9.54	1.43	8.37	1.26	7.82	1.19	6.85	1.04	6.02	.90
65	11.59	1.74	10.10	1.54	8.88	1.34	8.29	1.26	7.23	1.10	6.38	.96
66	12.55	1.88	10.95	1.67	9.62	1.44	9.01	1.36	7.87	1.19	6.91	1.04
67	14.48	2.18	12.51	1.88	10.92	1.67	10.26	1.56	9.00	1.36	7.90	1.19
68	16.05	2.41	13.92	2.10	12.12	1.85	11.41	1.73	9.94	1.50	8.77	1.32
69	17.86	2.70	15.48	2.35	13.50	2.04	12.70	1.91	11.10	1.68	9.75	1.46
70	19.89	3.01	17.25	2.58	15.06	2.26	14.16	2.14	12.37	1.87	10.89	1.67
71	22.41	3.40	19.42	2.93	16.94	2.56	15.96	2.41	13.94	2.10	12.27	1.86
72	24.68	3.74	21.37	3.23	18.62	2.80	17.44	2.64	15.24	2.29	13.23	2.00
73	27.79	4.19	24.12	3.62	21.00	3.18	19.66	2.98	17.17	2.58	14.92	2.24
74	31.04	4.67	26.89	4.07	23.43	3.55	21.97	3.31	19.20	2.88	16.68	2.53
75	34.75	5.24	30.09	4.57	26.23	3.95	24.58	3.72	21.48	3.25	18.67	2.82
76	38.70	5.82	33.50	5.03	29.20	4.40	27.36	4.13	23.91	3.60	20.74	3.13
77	42.15	6.37	36.25	5.48	31.60	4.75	29.37	4.43	25.66	3.89	22.28	3.36
78	46.35	7.01	39.86	6.01	34.72	5.23	32.29	4.90	28.21	4.26	24.49	3.71
79	50.76	7.67	43.65	6.59	38.02	5.76	35.35	5.33	30.90	4.66	26.85	4.06
80	55.18	8.34	47.43	7.18	41.38	6.23	38.43	5.81	33.60	5.04	29.17	4.40
81	60.38	9.10	51.92	7.82	45.22	6.82	42.06	6.35	36.76	5.53	31.89	4.84
82	63.09	9.54	54.25	8.18	47.29	7.13	44.42	6.71	38.38	5.80	33.74	5.06
83	69.50	10.49	59.76	9.04	52.09	7.86	48.94	7.38	42.27	6.38	37.14	5.60
84	77.16	11.64	66.34	9.98	57.82	8.74	54.33	8.21	46.94	7.08	41.24	6.22

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	26.45	4.44	23.83	3.98	21.59	3.64	18.87	3.21	17.26	2.90	15.98	2.63
41	27.43	4.62	24.62	4.13	22.13	3.75	19.52	3.30	17.76	3.01	16.29	2.71
42	27.72	4.65	24.79	4.16	22.28	3.78	19.72	3.34	17.93	3.04	16.42	2.72
43	27.99	4.69	25.03	4.19	22.43	3.80	19.91	3.35	18.07	3.06	16.50	2.73
44	28.30	4.73	25.25	4.25	22.57	3.81	20.07	3.42	18.23	3.07	16.58	2.75
45	28.59	4.78	25.49	4.27	22.73	3.82	20.30	3.45	18.36	3.11	16.67	2.76
46	28.85	4.80	25.68	4.32	22.83	3.84	20.51	3.46	18.52	3.13	16.78	2.76
47	29.14	4.90	25.91	4.34	23.01	3.86	20.67	3.50	18.67	3.16	16.88	2.78
48	29.42	4.95	26.13	4.38	23.14	3.92	20.87	3.52	18.82	3.17	16.96	2.81
49	29.71	4.97	26.36	4.42	23.29	3.93	21.07	3.55	18.96	3.21	17.08	2.82
50	30.00	5.03	26.57	4.45	23.43	3.94	21.23	3.61	19.13	3.22	17.14	2.84
51	30.32	5.07	26.83	4.48	23.66	3.98	21.47	3.63	19.32	3.25	17.37	2.87
52	31.18	5.23	27.58	4.65	24.35	4.10	22.09	3.75	19.89	3.35	17.83	2.95
53	31.76	5.34	28.13	4.71	24.79	4.17	22.48	3.81	20.21	3.44	18.15	3.01
54	32.34	5.40	28.62	4.79	25.25	4.27	22.90	3.86	20.58	3.48	18.48	3.06
55	33.89	5.66	30.00	5.03	26.45	4.45	23.99	4.08	21.38	3.62	19.19	3.30
56	34.78	5.84	30.79	5.19	27.15	4.61	24.64	4.16	21.94	3.69	19.50	3.28
57	38.03	6.36	33.19	5.55	29.01	4.90	25.07	4.25	22.32	3.79	19.74	3.28
58	39.94	6.69	34.84	5.84	30.49	5.11	26.36	4.45	23.45	3.96	20.77	3.45
59	42.39	7.10	36.96	6.21	32.31	5.42	27.97	4.73	24.89	4.19	22.03	3.64
60	44.12	7.42	38.50	6.45	33.66	5.66	29.12	4.95	25.91	4.38	22.95	3.80
61	47.58	7.97	41.50	6.96	36.26	6.12	31.40	5.32	27.95	4.71	24.72	4.09
62	53.97	9.04	46.73	7.84	40.86	6.91	36.54	6.18	32.12	5.40	28.42	4.69
63	56.18	9.43	48.63	8.16	42.50	7.15	38.00	6.43	33.44	5.65	29.57	4.90
64	59.37	9.96	51.40	8.64	44.92	7.57	40.17	6.79	35.33	5.95	31.27	5.19
65	61.71	10.32	53.42	8.97	46.69	7.88	41.75	7.07	36.72	6.21	32.47	5.37
66	65.52	10.99	56.68	9.49	49.56	8.35	44.33	7.48	38.97	6.58	34.49	5.70
67	70.22	11.76	59.84	10.03	52.32	8.82	47.17	7.97	41.09	6.95	35.80	5.90
68	75.78	12.71	64.56	10.85	56.44	9.52	50.92	8.64	44.33	7.48	38.62	6.38
69	81.78	13.70	69.66	11.71	60.89	10.29	54.97	9.32	47.80	8.08	41.72	6.91
70	88.02	14.75	75.03	12.60	65.57	11.06	59.19	10.02	51.47	8.70	44.91	7.43
71	95.16	15.95	81.11	13.62	70.89	11.95	63.99	10.85	55.69	9.43	48.55	8.03
72	102.22	17.13	87.20	14.65	75.55	12.75	68.41	11.57	58.85	9.96	51.18	8.49
73	110.30	18.49	94.11	15.79	81.51	13.77	73.82	12.48	63.50	10.72	55.26	9.14
74	117.64	19.72	100.38	16.84	86.99	14.68	78.75	13.32	67.72	11.45	58.92	9.74
75	125.48	21.07	107.09	17.98	92.75	15.66	83.99	14.21	72.23	12.20	62.89	10.42
76	132.79	22.28	113.30	19.00	98.21	16.56	88.89	15.03	76.44	12.93	66.53	11.01
77	136.91	22.95	115.94	19.46	100.46	16.94	90.03	15.23	76.54	12.93	66.50	11.01
78	142.32	23.87	120.51	20.22	104.43	17.59	93.58	15.84	79.55	13.44	69.15	11.43
79	146.39	24.53	123.92	20.79	107.37	18.11	96.28	16.27	81.83	13.82	71.12	11.76
80	148.26	24.85	125.51	21.08	108.77	18.34	97.50	16.48	82.89	14.04	72.01	11.91
81	149.71	25.07	126.77	21.26	109.84	18.53	98.48	16.65	83.68	14.13	72.73	12.05
82	152.14	25.52	128.82	21.60	111.61	18.83	101.88	17.24	86.61	14.65	75.28	12.46
83	151.57	25.39	128.33	21.55	111.22	18.78	101.49	17.16	86.29	14.60	74.98	12.41
84	150.46	25.23	127.40	21.38	110.40	18.62	100.75	17.04	85.65	14.47	74.43	12.31

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	32.12	5.11	28.53	4.62	25.96	4.22	23.76	3.93	21.76	3.61	20.21	3.30
41	34.32	5.49	30.28	4.90	27.43	4.45	24.51	4.05	22.32	3.68	20.59	3.39
42	34.99	5.57	30.87	4.97	27.89	4.54	24.74	4.09	22.47	3.69	20.72	3.42
43	35.64	5.66	31.43	5.06	28.33	4.63	24.99	4.13	22.66	3.75	20.86	3.42
44	36.38	5.82	31.98	5.18	28.81	4.69	25.21	4.16	22.80	3.79	20.92	3.44
45	37.02	5.89	32.53	5.24	29.24	4.74	25.48	4.19	22.96	3.80	21.07	3.45
46	37.70	6.00	33.08	5.34	29.71	4.80	25.66	4.25	23.12	3.81	21.18	3.46
47	38.35	6.12	33.65	5.40	30.16	4.94	25.90	4.30	23.29	3.84	21.27	3.48
48	39.04	6.22	34.19	5.52	30.58	5.00	26.13	4.32	23.45	3.86	21.40	3.50
49	39.72	6.33	34.71	5.58	31.06	5.05	26.36	4.34	23.60	3.87	21.49	3.51
50	40.36	6.44	35.27	5.66	31.47	5.11	26.58	4.38	23.76	3.93	21.59	3.52
51	40.81	6.51	35.63	5.72	31.81	5.20	26.86	4.44	23.99	3.96	21.84	3.58
52	41.97	6.68	36.67	5.90	32.70	5.34	27.64	4.60	24.68	4.08	22.45	3.65
53	42.76	6.81	37.34	6.00	33.33	5.40	28.14	4.65	25.14	4.15	22.85	3.75
54	43.54	6.95	38.01	6.15	33.91	5.53	28.64	4.73	25.59	4.22	23.29	3.81
55	45.60	7.27	39.85	6.43	35.57	5.82	30.02	4.96	26.81	4.42	24.39	3.98
56	46.82	7.45	40.88	6.58	36.49	5.92	30.80	5.07	27.52	4.54	25.04	4.09
57	50.73	8.08	44.00	7.10	38.90	6.33	33.08	5.49	29.22	4.80	26.24	4.30
58	53.26	8.51	46.21	7.44	40.86	6.67	34.71	5.72	30.69	5.06	27.55	4.48
59	56.49	9.00	49.02	7.89	43.34	7.07	36.85	6.11	32.56	5.37	29.22	4.77
60	58.86	9.38	51.07	8.24	45.13	7.38	38.39	6.33	33.90	5.58	30.43	4.97
61	63.41	10.09	55.01	8.86	48.64	7.93	41.39	6.81	36.56	6.01	32.81	5.36
62	68.82	10.94	59.76	9.66	52.38	8.53	44.52	7.38	39.36	6.51	34.89	5.70
63	71.63	11.42	62.18	10.02	54.53	8.89	46.37	7.62	40.95	6.76	36.28	5.92
64	75.69	12.06	65.71	10.59	57.63	9.38	48.98	8.08	43.29	7.14	38.34	6.27
65	78.66	12.54	68.32	11.01	59.89	9.74	50.92	8.41	45.00	7.43	39.90	6.53
66	83.51	13.31	72.51	11.71	63.56	10.33	54.06	8.93	47.75	7.88	42.35	6.93
67	91.45	14.60	78.80	12.71	69.06	11.23	58.66	9.69	51.83	8.57	45.93	7.49
68	98.66	15.71	85.02	13.70	74.54	12.15	63.30	10.48	55.91	9.24	49.57	8.12
69	106.50	16.96	91.79	14.79	80.45	13.10	68.32	11.28	60.36	9.97	53.51	8.75
70	114.69	18.30	98.80	15.92	86.61	14.11	73.56	12.15	64.98	10.72	57.63	9.43
71	124.01	19.75	106.85	17.23	93.63	15.25	79.54	13.12	70.26	11.60	62.31	10.19
72	133.71	21.28	114.33	18.43	100.21	16.34	85.48	14.11	75.51	12.48	66.96	10.93
73	144.30	23.00	123.34	19.90	108.12	17.59	92.22	15.22	81.49	13.46	72.23	11.81
74	153.96	24.51	131.61	21.20	115.37	18.80	98.37	16.21	86.93	14.37	77.06	12.60
75	164.23	26.17	140.39	22.64	123.06	20.04	104.94	17.29	92.73	15.32	82.19	13.44
76	173.76	27.68	148.55	23.93	130.20	21.20	111.06	18.33	98.15	16.20	86.99	14.22
77	181.57	28.93	155.40	25.05	135.03	22.00	114.79	18.95	101.42	16.75	89.91	14.69
78	188.72	30.07	161.57	26.02	140.38	22.83	119.34	19.69	105.42	17.41	93.47	15.29
79	194.13	30.92	166.20	26.78	144.37	23.51	122.71	20.27	108.46	17.90	96.13	15.71
80	196.60	31.31	168.28	27.12	146.22	23.82	124.27	20.53	109.82	18.14	97.35	15.92
81	198.56	31.64	169.95	27.41	147.66	24.05	125.51	20.72	110.92	18.32	98.30	16.09
82	199.71	31.81	170.93	27.55	148.51	24.20	126.83	20.91	112.04	18.51	99.32	16.21
83	198.92	31.71	170.27	27.43	147.94	24.09	126.32	20.86	111.59	18.43	98.93	16.17
84	197.49	31.47	169.04	27.24	146.89	23.92	125.41	20.70	110.82	18.31	98.24	16.06

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	36.85	5.90	32.85	5.28	29.79	4.80	26.77	4.37	24.10	3.93	21.94	3.58
41	38.39	6.18	34.02	5.51	30.69	5.00	27.55	4.48	24.69	4.03	22.28	3.63
42	38.86	6.22	34.34	5.53	30.96	5.03	27.79	4.54	24.89	4.08	22.39	3.63
43	39.33	6.29	34.67	5.57	31.24	5.06	28.01	4.61	25.03	4.09	22.47	3.64
44	39.77	6.38	35.00	5.64	31.52	5.11	28.26	4.62	25.21	4.13	22.56	3.65
45	40.23	6.45	35.34	5.70	31.79	5.19	28.47	4.65	25.36	4.15	22.66	3.68
46	40.72	6.55	35.68	5.76	32.07	5.22	28.68	4.68	25.54	4.16	22.76	3.68
47	41.16	6.61	36.07	5.82	32.31	5.24	28.93	4.71	25.68	4.19	22.82	3.69
48	41.64	6.68	36.39	5.86	32.58	5.28	29.13	4.74	25.88	4.22	22.93	3.75
49	42.09	6.76	36.71	5.90	32.85	5.35	29.39	4.78	26.01	4.25	23.03	3.78
50	42.53	6.84	37.02	5.95	33.10	5.37	29.59	4.80	26.20	4.30	23.11	3.78
51	42.99	6.91	37.41	6.01	33.46	5.42	29.91	4.89	26.45	4.33	23.35	3.80
52	45.42	7.28	39.54	6.36	35.34	5.72	31.59	5.18	27.97	4.60	24.68	4.01
53	46.82	7.49	40.77	6.56	36.43	5.90	32.56	5.32	28.82	4.71	25.43	4.15
54	48.20	7.74	41.93	6.76	37.47	6.11	33.50	5.49	29.69	4.88	26.17	4.27
55	51.38	8.25	44.69	7.21	40.00	6.50	35.73	5.84	31.64	5.19	27.89	4.54
56	52.52	8.42	45.72	7.39	40.88	6.64	36.54	5.93	32.34	5.28	28.53	4.65
57	53.66	8.60	46.40	7.45	41.14	6.68	38.44	6.27	33.65	5.52	29.64	4.79
58	56.35	9.04	48.73	7.84	43.18	7.02	40.35	6.58	35.33	5.81	31.13	5.06
59	59.78	9.61	51.70	8.32	45.81	7.44	42.83	6.98	37.47	6.15	33.03	5.37
60	62.26	9.99	53.84	8.66	47.69	7.74	44.62	7.27	39.04	6.38	34.40	5.58
61	67.13	10.76	58.04	9.37	51.43	8.35	48.06	7.84	42.09	6.87	37.08	6.01
62	74.11	11.88	64.13	10.32	56.32	9.15	51.44	8.40	45.01	7.38	39.68	6.45
63	77.12	12.39	66.75	10.73	58.62	9.52	53.54	8.72	46.85	7.68	41.28	6.72
64	81.49	13.08	70.55	11.36	61.97	10.06	56.56	9.24	49.51	8.11	43.63	7.10
65	84.72	13.61	73.33	11.81	64.42	10.48	58.84	9.61	51.47	8.41	45.32	7.41
66	89.92	14.45	77.80	12.54	68.34	11.11	62.40	10.19	54.63	8.93	48.12	7.84
67	96.58	15.51	82.94	13.35	72.86	11.85	66.73	10.89	58.41	9.53	51.46	8.36
68	104.20	16.75	89.54	14.42	78.61	12.78	72.00	11.75	63.01	10.30	55.53	9.04
69	112.47	18.05	96.59	15.56	84.84	13.78	77.71	12.67	68.02	11.11	59.94	9.74
70	121.09	19.42	104.00	16.77	91.34	14.83	83.65	13.65	73.24	11.95	64.52	10.50
71	130.94	21.03	112.45	18.11	98.78	16.06	90.47	14.75	79.19	12.93	69.76	11.36
72	142.17	22.82	122.25	19.69	106.43	17.28	97.10	15.84	84.97	13.87	74.89	12.18
73	153.39	24.65	131.90	21.24	114.84	18.63	104.77	17.11	91.69	14.98	80.81	13.14
74	163.66	26.27	140.72	22.68	122.53	19.92	111.76	18.23	97.84	15.98	86.18	14.05
75	174.57	28.01	150.11	24.20	130.70	21.21	119.20	19.46	104.39	17.06	91.93	14.97
76	184.75	29.65	158.84	25.58	138.29	22.46	126.19	20.57	110.43	18.03	97.32	15.84
77	193.20	31.01	166.12	26.75	144.60	23.49	132.47	21.60	115.96	18.95	100.84	16.42
78	200.80	32.25	172.66	27.83	150.34	24.41	137.68	22.46	120.54	19.69	104.83	17.06
79	206.54	33.13	177.60	28.62	154.60	25.11	141.61	23.11	123.95	20.27	107.79	17.56
80	209.18	33.57	179.86	28.99	156.57	25.43	143.45	23.41	125.57	20.53	109.19	17.75
81	211.21	33.90	181.62	29.25	158.12	25.66	144.86	23.63	126.80	20.72	110.29	17.96
82	213.44	34.24	182.16	29.34	158.58	25.79	145.27	23.69	127.15	20.78	110.58	18.00
83	212.65	34.13	181.47	29.22	157.99	25.65	144.69	23.61	126.63	20.70	110.14	17.93
84	211.10	33.89	180.14	29.03	156.84	25.51	143.67	23.45	125.75	20.55	109.37	17.79

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	41.24	6.38	36.85	5.72	33.34	5.24	31.71	5.03	28.89	4.62	26.54	4.22
41	43.05	6.67	38.32	5.95	34.48	5.40	32.53	5.18	29.50	4.69	26.95	4.30
42	43.63	6.76	38.75	6.01	34.78	5.51	32.77	5.20	29.71	4.73	27.09	4.32
43	44.16	6.84	39.20	6.12	35.10	5.53	33.03	5.23	29.89	4.74	27.17	4.33
44	44.72	6.95	39.65	6.18	35.44	5.57	33.29	5.25	30.05	4.78	27.32	4.34
45	45.26	7.02	40.05	6.22	35.79	5.64	33.51	5.32	30.23	4.79	27.43	4.37
46	45.85	7.10	40.51	6.29	36.10	5.66	33.78	5.35	30.41	4.88	27.55	4.38
47	46.39	7.19	40.92	6.36	36.43	5.72	34.03	5.37	30.58	4.89	27.67	4.39
48	46.90	7.27	41.37	6.44	36.76	5.82	34.24	5.40	30.77	4.94	27.75	4.42
49	47.46	7.38	41.79	6.51	37.08	5.84	34.50	5.49	30.92	4.95	27.86	4.44
50	48.01	7.43	42.20	6.58	37.40	5.89	34.71	5.52	31.13	4.96	27.99	4.45
51	48.53	7.49	42.67	6.64	37.77	5.93	35.10	5.55	31.46	5.02	28.30	4.48
52	51.24	7.94	45.08	7.02	39.93	6.28	37.08	5.87	33.25	5.28	29.89	4.74
53	52.82	8.17	46.46	7.24	41.16	6.50	38.24	6.05	34.23	5.49	30.80	4.94
54	54.37	8.42	47.80	7.44	42.36	6.67	39.34	6.22	35.25	5.60	31.72	5.05
55	57.98	8.99	50.96	7.94	45.15	7.11	41.96	6.64	37.60	5.99	33.80	5.37
56	59.29	9.16	52.12	8.12	46.17	7.27	42.91	6.79	38.44	6.15	34.55	5.52
57	61.74	9.56	53.91	8.40	47.33	7.44	43.66	6.93	39.13	6.22	34.72	5.54
58	64.83	10.03	56.60	8.82	49.71	7.82	45.87	7.27	41.10	6.55	36.51	5.83
59	68.77	10.64	60.07	9.37	52.72	8.31	48.64	7.72	43.62	6.96	38.74	6.18
60	71.64	11.11	62.55	9.74	54.94	8.65	50.66	8.03	45.42	7.24	40.34	6.43
61	77.23	11.95	67.44	10.50	59.20	9.34	54.63	8.65	48.93	7.80	43.50	6.93
62	83.04	12.87	71.98	11.20	63.21	9.97	58.06	9.17	52.05	8.29	45.64	7.27
63	86.45	13.36	74.93	11.69	65.76	10.33	60.46	9.56	54.17	8.64	47.48	7.56
64	91.34	14.13	79.14	12.31	69.49	10.93	63.88	10.12	57.26	9.12	50.21	8.00
65	94.98	14.69	82.29	12.81	72.27	11.37	66.42	10.54	59.49	9.47	52.18	8.31
66	100.78	15.61	87.33	13.61	76.67	12.09	70.48	11.17	63.16	10.06	55.40	8.82
67	110.84	17.16	95.36	14.83	83.70	13.19	76.99	12.20	67.44	10.73	59.76	9.49
68	119.65	18.53	102.89	16.01	90.33	14.22	83.06	13.16	72.76	11.59	64.45	10.26
69	129.11	20.00	111.03	17.28	97.45	15.34	89.64	14.21	78.54	12.52	69.58	11.08
70	139.01	21.55	119.53	18.61	104.94	16.53	96.55	15.29	84.56	13.48	74.93	11.91
71	150.29	23.29	129.24	20.10	113.48	17.88	104.41	16.55	91.44	14.60	80.99	12.89
72	161.47	25.00	138.82	21.60	121.88	19.19	112.73	17.85	98.78	15.72	86.39	13.77
73	174.22	27.00	149.79	23.32	131.53	20.72	121.69	19.29	106.57	16.96	93.21	14.83
74	185.89	28.79	159.84	24.89	140.33	22.11	129.80	20.57	113.72	18.11	99.45	15.84
75	198.28	30.71	170.47	26.56	149.68	23.60	138.46	21.94	121.30	19.34	106.05	16.88
76	209.81	32.48	180.41	28.06	158.38	24.94	146.53	23.21	128.35	20.47	112.24	17.85
77	216.04	33.47	187.41	29.17	163.12	25.66	150.46	23.84	131.83	21.01	115.28	18.34
78	224.60	34.79	194.83	30.33	169.55	26.72	156.46	24.76	137.05	21.84	119.83	19.11
79	231.02	35.79	200.38	31.19	174.39	27.47	160.90	25.51	140.96	22.46	123.27	19.64
80	233.95	36.23	202.94	31.59	176.60	27.83	162.96	25.83	142.75	22.76	124.84	19.89
81	236.25	36.58	204.96	31.91	178.37	28.12	164.56	26.09	144.15	22.97	126.07	20.05
82	231.72	35.88	199.50	31.06	173.61	27.36	160.96	25.52	141.01	22.47	123.29	19.64
83	230.80	35.74	198.71	30.92	172.94	27.24	160.34	25.39	140.43	22.40	122.82	19.54
84	229.18	35.50	197.30	30.71	171.67	27.04	159.17	25.22	139.45	22.24	121.92	19.41

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	54.21	7.64	48.67	6.85	44.48	6.24	42.09	5.90	38.26	5.35	35.38	4.98
41	56.66	7.97	50.66	7.13	46.03	6.48	43.33	6.11	39.24	5.51	36.09	5.04
42	57.43	8.06	51.26	7.21	46.46	6.53	43.70	6.14	39.50	5.53	36.25	5.14
43	58.16	8.18	51.84	7.32	46.94	6.61	44.07	6.19	39.75	5.59	36.44	5.15
44	58.93	8.28	52.46	7.38	47.38	6.66	44.42	6.24	40.03	5.62	36.60	5.16
45	59.66	8.42	53.05	7.48	47.88	6.72	44.83	6.30	40.29	5.66	36.81	5.18
46	60.40	8.50	53.64	7.52	48.32	6.79	45.18	6.35	40.58	5.71	36.99	5.20
47	61.16	8.59	54.21	7.64	48.76	6.88	45.51	6.40	40.84	5.77	37.16	5.21
48	61.88	8.72	54.80	7.72	49.20	6.91	45.88	6.46	41.12	5.80	37.36	5.28
49	62.64	8.82	55.40	7.80	49.64	6.98	46.27	6.50	41.40	5.82	37.53	5.29
50	63.38	8.92	55.99	7.87	50.11	7.06	46.62	6.55	41.64	5.86	37.71	5.30
51	64.03	9.01	56.54	7.94	50.65	7.09	47.08	6.62	42.09	5.90	38.12	5.34
52	67.65	9.53	59.74	8.42	53.48	7.51	49.77	7.01	44.47	6.24	40.24	5.66
53	69.72	9.82	61.59	8.68	55.11	7.75	51.31	7.21	45.84	6.46	41.49	5.84
54	71.76	10.10	63.39	8.93	56.72	8.00	52.77	7.42	47.14	6.62	42.70	6.00
55	76.50	10.78	67.58	9.53	60.48	8.52	56.25	7.91	50.31	7.07	45.52	6.40
56	78.24	11.02	69.10	9.72	61.87	8.72	57.55	8.09	51.42	7.22	46.59	6.55
57	82.87	11.65	72.13	10.16	64.02	9.01	59.49	8.35	52.57	7.38	46.94	6.61
58	87.00	12.23	75.76	10.64	67.18	9.44	62.47	8.78	55.23	7.75	49.30	6.92
59	92.30	12.97	80.37	11.32	71.30	10.03	66.27	9.31	58.57	8.24	52.28	7.37
60	96.16	13.52	83.72	11.77	74.29	10.46	69.04	9.70	61.02	8.58	54.49	7.67
61	103.64	14.57	90.25	12.68	80.07	11.27	74.42	10.48	65.76	9.26	58.72	8.26
62	109.11	15.37	95.14	13.38	83.67	11.77	78.26	11.02	68.34	9.61	60.16	8.46
63	113.59	15.98	99.01	13.94	87.04	12.23	81.45	11.46	71.19	10.01	62.64	8.82
64	120.02	16.88	104.62	14.71	91.98	12.94	86.06	12.10	75.19	10.56	66.18	9.31
65	124.76	17.57	108.76	15.26	95.62	13.46	89.48	12.60	78.18	10.99	68.79	9.68
66	132.42	18.65	115.41	16.26	101.52	14.28	94.94	13.34	82.93	11.66	72.99	10.25
67	148.86	20.95	128.95	18.16	112.38	15.80	105.88	14.88	92.48	13.01	81.42	11.46
68	160.62	22.60	139.15	19.56	121.30	17.09	114.25	16.07	99.82	14.02	87.85	12.36
69	173.35	24.42	150.14	21.11	130.89	18.42	123.31	17.33	107.70	15.13	94.80	13.33
70	186.66	26.23	161.68	22.74	140.96	19.82	132.75	18.67	115.98	16.31	102.08	14.35
71	201.85	28.39	174.81	24.59	152.40	21.42	143.52	20.18	125.41	17.62	110.37	15.53
72	213.39	30.01	184.78	26.00	161.11	22.64	151.05	21.25	131.97	18.55	114.62	16.12
73	230.24	32.39	199.42	28.06	173.85	24.47	162.97	22.92	142.36	20.04	123.67	17.41
74	245.66	34.56	212.78	29.95	185.49	26.08	173.89	24.47	151.92	21.37	131.96	18.55
75	262.02	36.85	226.94	31.91	197.88	27.80	185.48	26.08	162.03	22.81	140.73	19.81
76	277.24	39.01	240.13	33.78	209.34	29.46	196.26	27.61	171.46	24.14	148.92	20.95
77	286.63	40.30	246.40	34.67	214.78	30.24	199.64	28.08	174.43	24.52	151.50	21.30
78	297.96	41.93	256.14	36.00	223.30	31.43	207.55	29.18	181.30	25.49	157.48	22.16
79	306.45	43.13	263.47	37.07	229.66	32.32	213.44	30.02	186.49	26.22	161.98	22.78
80	310.35	43.66	266.83	37.52	232.60	32.71	216.18	30.38	188.88	26.56	164.04	23.08
81	313.42	44.08	269.43	37.92	234.88	33.04	218.30	30.71	190.74	26.86	165.69	23.32
82	298.99	42.06	257.04	36.14	224.06	31.51	210.51	29.64	181.82	25.58	159.74	22.48
83	297.84	41.90	256.03	35.99	223.20	31.40	209.72	29.50	181.14	25.45	159.12	22.39
84	295.69	41.59	254.18	35.78	221.59	31.18	208.18	29.29	179.80	25.31	158.00	22.24

Physicians Mutual Insurance Company 10 Pay Option Monthly Premium Rates

Issue Age	Factor Applied to Total Premium
18-40	2.68
41	2.67
42	2.67
43	2.66
44	2.66
45	2.65
46	2.64
47	2.64
48	2.63
49	2.63
50	2.62
51	2.61
52	2.61
53	2.60
54	2.60
55	2.59
56	2.59
57	2.58
58	2.57
59	2.56
60	2.54
61	2.51
62	2.48
63	2.44
64	2.37
65	2.29
66	2.21
67	2.12
68	2.04
69	1.96
70	1.89
71	1.82
72	1.75
73	1.68
74	1.60
75	1.53
76	1.46
77	1.38
78	1.33
79	1.28
80	1.24
81	1.21
82	1.18
83	1.15
84	1.12

Physicians Mutual Insurance Company Shortened Benefit Period Rider Form R964 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	63%
41	55%
42	52%
43	50%
44	47%
45	45%
46	42%
47	39%
48	37%
49	34%
50	32%
51	31%
52	30%
53	29%
54	28%
55	28%
56	27%
57	26%
58	26%
59	24%
60	24%
61	23%
62	23%
63	23%
64	22%
65	22%
66	21%
67	20%
68	20%
69	20%
70	20%
71	19%
72	19%
73	19%
74	18%
75	18%
76	18%
77	17%
78	16%
79	15%
80	14%
81	13%
82	12%
83	12%
84	11%

Security Rider Form R965 100% HCC Monthly Premium Rates Limited Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	.95
41	.98
42	1.00
43	1.03
44	1.03
45	1.04
46	1.05
47	1.05
48	1.09
49	1.11
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.41
56	1.46
57	1.53
58	1.61
59	1.73
60	1.85
61	2.02
62	2.24
63	2.39
64	2.55
65	2.71
66	2.95
67	3.24
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.42
74	7.15
75	8.02
76	8.93
77	9.84
78	10.82
79	11.85
80	12.88
81	14.11
82	15.60
83	17.17
84	19.08

Security Rider Form R965 100% HCC Monthly Premium Rates Lifetime Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	.96
41	.99
42	1.00
43	1.04
44	1.04
45	1.05
46	1.06
47	1.06
48	1.10
49	1.12
50	1.14
51	1.15
52	1.21
53	1.27
54	1.34
55	1.42
56	1.47
57	1.54
58	1.63
59	1.75
60	1.87
61	2.04
62	2.26
63	2.41
64	2.58
65	2.73
66	2.97
67	3.27
68	3.62
69	4.05
70	4.50
71	5.06
72	5.76
73	6.48
74	7.21
75	8.08
76	9.01
77	9.92
78	10.92
79	11.95
80	12.99
81	14.23
82	15.73
83	17.31
84	19.24

Physicians Mutual Insurance Company Surviving Spouse Rider Form R967 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	19%
41	19%
42	19%
43	19%
44	19%
45	19%
46	19%
47	19%
48	19%
49	19%
50	19%
51	19%
52	19%
53	20%
54	20%
55	20%
56	20%
57	20%
58	20%
59	21%
60	21%
61	21%
62	21%
63	21%
64	21%
65	22%
66	22%
67	22%
68	23%
69	23%
70	24%
71	25%
72	25%
73	25%
74	24%
75	24%
76	23%
77	22%
78	20%
79	18%
80	16%
81	15%
82	14%
83	13%
84	12%

Physicians Mutual Insurance Company Joint Waiver of Premium Rider Form R968 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	1%
41	1%
42	1%
43	1%
44	1%
45	1%
46	1%
47	1%
48	1%
49	1%
50	1%
51	1%
52	1%
53	1%
54	1%
55	1%
56	1%
57	2%
58	2%
59	2%
60	2%
61	2%
62	2%
63	2%
64	2%
65	2%
66	3%
67	3%
68	3%
69	4%
70	4%
71	5%
72	6%
73	7%
74	8%
75	8%
76	9%
77	10%
78	11%
79	12%
80	13%
81	13%
82	13%
83	14%
84	14%

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	38.88	6.95	35.01	6.26	31.76	5.72	27.72	4.99	25.39	4.57	23.47	4.12
41	40.35	7.21	36.15	6.47	32.55	5.83	28.72	5.16	26.15	4.70	23.99	4.25
42	40.84	7.29	36.54	6.53	32.82	5.89	29.06	5.25	26.41	4.72	24.21	4.27
43	41.34	7.37	36.92	6.60	33.09	5.95	29.40	5.28	26.68	4.82	24.33	4.30
44	41.80	7.46	37.34	6.66	33.34	6.01	29.72	5.33	26.95	4.87	24.52	4.32
45	42.29	7.58	37.69	6.74	33.62	6.06	30.05	5.43	27.21	4.91	24.72	4.37
46	42.81	7.65	38.10	6.82	33.91	6.09	30.38	5.46	27.48	4.95	24.88	4.38
47	43.29	7.74	38.48	6.87	34.12	6.14	30.69	5.51	27.72	4.97	25.08	4.40
48	43.76	7.82	38.86	6.96	34.41	6.18	31.02	5.57	27.97	5.02	25.22	4.45
49	44.26	7.90	39.25	7.01	34.68	6.25	31.35	5.66	28.26	5.11	25.43	4.52
50	44.78	8.00	39.63	7.09	34.96	6.27	31.69	5.74	28.51	5.14	25.58	4.55
51	45.64	8.15	40.43	7.26	35.65	6.43	32.33	5.82	29.08	5.25	26.12	4.61
52	47.49	8.50	42.05	7.50	37.08	6.66	33.62	6.08	30.25	5.45	27.19	4.81
53	48.90	8.75	43.31	7.75	38.19	6.85	34.65	6.25	31.16	5.60	27.97	4.94
54	50.37	9.00	44.57	7.98	39.35	7.07	35.66	6.44	32.09	5.77	28.83	5.11
55	53.38	9.54	47.26	8.45	41.71	7.47	37.83	6.83	33.67	6.08	30.26	5.31
56	55.52	9.90	49.18	8.81	43.36	7.79	39.34	7.09	35.03	6.32	31.19	5.49
57	61.53	11.00	53.70	9.60	46.92	8.45	40.61	7.32	36.14	6.52	31.99	5.63
58	65.54	11.70	57.16	10.21	49.96	8.98	43.23	7.79	38.46	6.93	34.08	6.02
59	70.49	12.60	61.47	11.00	53.76	9.66	46.51	8.39	41.38	7.45	36.67	6.47
60	74.47	13.28	64.93	11.61	56.77	10.17	49.12	8.85	43.70	7.87	38.71	6.83
61	81.40	14.54	71.01	12.70	62.09	11.16	53.72	9.67	47.79	8.60	42.32	7.45
62	93.73	16.74	81.12	14.51	70.91	12.76	63.39	11.41	55.76	10.07	49.36	8.70
63	98.99	17.70	85.70	15.32	74.89	13.47	66.93	12.04	58.90	10.61	52.11	9.21
64	106.37	19.00	92.04	16.47	80.46	14.46	71.95	12.97	63.30	11.40	56.01	9.87
65	112.69	20.15	97.53	17.43	85.26	15.32	76.20	13.74	67.08	12.08	59.29	10.46
66	122.14	21.80	105.73	18.89	92.42	16.61	82.64	14.93	72.69	13.09	64.32	11.35
67	134.07	23.95	114.26	20.43	99.87	17.96	90.15	16.26	78.42	14.14	68.36	12.04
68	148.82	26.60	126.85	22.69	110.87	19.93	100.09	18.03	87.06	15.67	75.89	13.40
69	165.75	29.60	141.22	25.24	123.45	22.19	111.43	20.06	96.93	17.45	84.55	14.95
70	184.74	33.00	157.42	28.16	137.62	24.76	124.21	22.38	108.04	19.43	94.21	16.61
71	207.98	37.14	177.23	31.69	154.91	27.85	139.82	25.19	121.65	21.92	106.02	18.71
72	232.38	41.50	198.25	35.47	171.78	30.88	155.52	28.02	133.74	24.07	116.43	20.54
73	261.96	46.80	223.50	39.95	193.63	34.78	175.32	31.59	150.78	27.13	131.26	23.15
74	292.59	52.25	249.63	44.66	216.29	38.89	195.82	35.28	168.40	30.33	146.60	25.85
75	327.42	58.49	279.36	49.96	242.05	43.52	219.13	39.51	188.46	33.94	164.07	28.94
76	364.41	65.07	310.89	55.60	269.39	48.41	243.90	43.96	209.74	37.78	182.58	32.21
77	396.15	70.78	335.43	59.95	290.62	52.21	260.52	46.97	221.45	39.89	192.47	33.95
78	435.55	77.80	368.79	65.95	319.55	57.42	286.45	51.62	243.49	43.84	211.63	37.35
79	477.03	85.19	403.93	72.22	349.99	62.89	313.73	56.53	266.67	48.04	231.80	40.90
80	518.50	92.62	439.03	78.49	380.40	68.37	341.00	61.45	289.88	52.18	251.95	44.47
81	567.28	101.32	480.32	85.89	416.17	74.84	373.07	67.22	317.15	57.10	275.62	48.62
82	631.67	112.84	534.85	95.62	463.41	83.31	422.99	76.23	359.54	64.76	312.53	55.16
83	695.78	124.27	589.13	105.34	510.47	91.74	465.95	83.95	396.08	71.34	344.24	60.74
84	772.51	137.99	654.09	116.95	566.73	101.89	517.29	93.21	439.76	79.19	382.19	67.43
85	N/A	153.16	N/A	129.84	N/A	113.10	N/A	103.48	N/A	87.92	N/A	74.86
86	N/A	168.48	N/A	142.78	N/A	124.41	N/A	113.84	N/A	96.69	N/A	82.32
87	N/A	183.66	N/A	155.65	N/A	135.60	N/A	124.11	N/A	105.41	N/A	89.76
88	N/A	198.33	N/A	168.11	N/A	146.42	N/A	134.01	N/A	113.82	N/A	96.93
89	N/A	212.21	N/A	179.88	N/A	156.69	N/A	143.37	N/A	121.81	N/A	103.70
90	N/A	224.96	N/A	190.66	N/A	166.08	N/A	151.97	N/A	129.10	N/A	109.91
91	N/A	236.22	N/A	200.19	N/A	174.39	N/A	159.59	N/A	135.56	N/A	115.43
92	N/A	248.06	N/A	210.19	N/A	183.11	N/A	167.59	N/A	142.34	N/A	121.21
93	N/A	260.43	N/A	220.73	N/A	192.26	N/A	175.95	N/A	149.45	N/A	127.26
94	N/A	273.44	N/A	231.78	N/A	201.87	N/A	184.75	N/A	156.94	N/A	133.63
95	N/A	287.14	N/A	243.34	N/A	211.95	N/A	193.98	N/A	164.78	N/A	140.29
96	N/A	301.47	N/A	255.52	N/A	222.58	N/A	203.69	N/A	173.04	N/A	147.29
97	N/A	316.55	N/A	268.31	N/A	233.70	N/A	213.85	N/A	181.67	N/A	154.68
98	N/A	332.39	N/A	281.71	N/A	245.38	N/A	224.56	N/A	190.77	N/A	162.39
99	N/A	348.99	N/A	295.77	N/A	257.65	N/A	235.81	N/A	200.29	N/A	170.53
100	N/A	366.44	N/A	310.59	N/A	270.53	N/A	247.59	N/A	210.30	N/A	179.05

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	47.20	8.03	41.90	7.21	38.17	6.64	34.91	6.14	31.97	5.62	29.71	5.16
41	50.48	8.58	44.55	7.68	40.36	7.01	36.08	6.34	32.84	5.77	30.35	5.28
42	51.55	8.78	45.48	7.82	41.10	7.15	36.48	6.43	33.14	5.82	30.55	5.31
43	52.64	8.96	46.37	7.98	41.82	7.28	36.85	6.50	33.40	5.89	30.77	5.40
44	53.72	9.16	47.25	8.14	42.57	7.41	37.24	6.56	33.67	5.91	30.96	5.43
45	54.82	9.32	48.15	8.28	43.31	7.50	37.66	6.64	33.98	6.01	31.20	5.44
46	55.90	9.52	49.07	8.45	44.04	7.65	38.08	6.70	34.28	6.05	31.39	5.46
47	56.98	9.71	49.95	8.60	44.79	7.76	38.48	6.76	34.57	6.09	31.59	5.49
48	58.08	9.87	50.84	8.75	45.50	7.90	38.86	6.84	34.85	6.14	31.80	5.55
49	59.16	10.08	51.76	8.89	46.23	8.03	39.27	6.90	35.15	6.18	32.02	5.57
50	60.25	10.26	52.64	9.02	46.96	8.15	39.66	6.99	35.47	6.25	32.22	5.62
51	61.46	10.45	53.69	9.23	47.92	8.35	40.46	7.12	36.14	6.34	32.89	5.75
52	63.91	10.88	55.82	9.60	49.80	8.66	42.06	7.41	37.60	6.64	34.21	5.96
53	65.85	11.22	57.53	9.89	51.31	8.93	43.32	7.64	38.71	6.83	35.22	6.14
54	67.79	11.54	59.23	10.16	52.87	9.19	44.61	7.84	39.86	7.01	36.27	6.32
55	71.87	12.25	62.78	10.81	56.03	9.75	47.27	8.35	42.26	7.44	38.46	6.70
56	74.75	12.72	65.31	11.23	58.25	10.13	49.19	8.66	43.95	7.75	40.00	6.99
57	82.07	13.95	71.18	12.26	62.97	10.94	53.53	9.40	47.27	8.35	42.47	7.41
58	87.37	14.83	75.77	13.03	67.02	11.65	56.98	10.04	50.33	8.88	45.19	7.88
59	93.97	15.98	81.52	13.99	72.10	12.52	61.32	10.76	54.16	9.54	48.62	8.50
60	99.29	16.87	86.12	14.79	76.14	13.23	64.76	11.40	57.23	10.08	51.34	8.97
61	108.54	18.49	94.15	16.18	83.26	14.46	70.80	12.46	62.54	11.02	56.16	9.81
62	119.47	20.34	103.72	17.84	90.91	15.79	77.32	13.59	68.33	12.03	60.57	10.56
63	126.16	21.48	109.57	18.84	96.05	16.67	81.65	14.39	72.16	12.72	63.97	11.16
64	135.60	23.09	117.72	20.24	103.19	17.93	87.75	15.43	77.55	13.66	68.75	11.98
65	143.64	24.44	124.73	21.46	109.31	19.00	92.98	16.36	82.17	14.46	72.81	12.70
66	155.71	26.50	135.22	23.24	118.52	20.56	100.81	17.73	89.03	15.68	78.93	13.76
67	174.66	29.73	150.48	25.86	131.91	22.92	112.02	19.71	98.99	17.43	87.73	15.30
68	193.91	32.99	167.06	28.73	146.43	25.45	124.37	21.91	109.89	19.36	97.43	16.98
69	215.90	36.75	186.00	32.00	163.07	28.33	138.51	24.35	122.38	21.54	108.48	18.90
70	240.67	40.96	207.38	35.65	181.77	31.58	154.35	27.19	136.39	24.00	120.90	21.09
71	270.90	46.08	233.44	40.14	204.59	35.53	173.80	30.57	153.57	27.02	136.12	23.72
72	304.02	51.73	259.93	44.71	227.86	39.57	194.30	34.15	171.69	30.25	152.18	26.56
73	342.70	58.31	293.00	50.40	256.85	44.61	219.04	38.56	193.56	34.09	171.53	29.92
74	382.77	65.15	327.28	56.32	286.87	49.83	244.66	43.07	216.18	38.08	191.61	33.46
75	428.38	72.89	366.27	63.00	321.06	55.76	273.80	48.17	241.93	42.61	214.46	37.40
76	476.75	81.10	407.62	70.08	357.32	62.08	304.71	53.63	269.26	47.45	238.66	41.65
77	525.36	89.36	449.70	77.33	390.73	67.89	332.14	58.44	293.45	51.67	260.12	45.36
78	577.65	98.27	494.45	85.03	429.62	74.61	365.17	64.24	322.66	56.81	285.99	49.90
79	632.62	107.66	541.51	93.13	470.51	81.78	399.93	70.36	353.37	62.23	313.19	54.63
80	687.65	117.00	588.62	101.23	511.42	88.85	434.71	76.47	384.10	67.64	340.47	59.40
81	752.29	127.98	643.94	110.77	559.51	97.21	475.60	83.70	420.22	73.99	372.47	65.00
82	829.04	141.06	709.62	122.05	616.57	107.11	526.43	92.62	465.14	81.91	412.31	71.89
83	913.20	155.35	781.65	134.43	679.14	117.99	579.86	102.05	512.37	90.21	454.14	79.21
84	1013.90	172.49	867.83	149.26	754.04	131.00	643.82	113.28	568.90	100.19	504.23	87.96
85	N/A	191.46	N/A	165.70	N/A	145.39	N/A	125.77	N/A	111.19	N/A	97.63
86	N/A	210.63	N/A	182.25	N/A	159.96	N/A	138.35	N/A	122.33	N/A	107.39
87	N/A	229.56	N/A	198.65	N/A	174.34	N/A	150.78	N/A	133.34	N/A	117.07
88	N/A	247.95	N/A	214.52	N/A	188.31	N/A	162.83	N/A	143.99	N/A	126.41
89	N/A	265.29	N/A	229.55	N/A	201.46	N/A	174.23	N/A	154.07	N/A	135.27
90	N/A	281.22	N/A	243.33	N/A	213.57	N/A	184.71	N/A	163.32	N/A	143.37
91	N/A	295.29	N/A	255.49	N/A	224.23	N/A	193.92	N/A	171.50	N/A	150.57
92	N/A	310.04	N/A	268.27	N/A	235.44	N/A	203.63	N/A	180.07	N/A	158.08
93	N/A	325.52	N/A	281.67	N/A	247.23	N/A	213.81	N/A	189.07	N/A	165.97
94	N/A	341.80	N/A	295.75	N/A	259.60	N/A	224.51	N/A	198.52	N/A	174.29
95	N/A	358.93	N/A	310.53	N/A	272.56	N/A	235.70	N/A	208.43	N/A	183.02
96	N/A	376.83	N/A	326.08	N/A	286.18	N/A	247.50	N/A	218.88	N/A	192.14
97	N/A	395.68	N/A	342.39	N/A	300.48	N/A	259.88	N/A	229.81	N/A	201.75
98	N/A	415.48	N/A	359.50	N/A	315.53	N/A	272.89	N/A	241.31	N/A	211.86
99	N/A	436.25	N/A	377.49	N/A	331.28	N/A	286.50	N/A	253.39	N/A	222.45
100	N/A	458.07	N/A	396.34	N/A	347.85	N/A	300.86	N/A	266.00	N/A	233.54

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	54.15	9.28	48.25	8.28	43.75	7.59	39.34	6.84	35.43	6.16	32.22	5.60
41	56.48	9.67	49.98	8.60	45.14	7.82	40.55	7.03	36.35	6.33	32.79	5.72
42	57.26	9.82	50.59	8.70	45.64	7.90	40.92	7.13	36.64	6.39	32.98	5.74
43	58.04	9.95	51.17	8.81	46.08	8.00	41.34	7.18	36.95	6.44	33.15	5.76
44	58.79	10.08	51.77	8.89	46.58	8.09	41.74	7.28	37.23	6.50	33.34	5.80
45	59.58	10.17	52.33	9.00	47.05	8.15	42.13	7.33	37.55	6.56	33.55	5.81
46	60.38	10.36	52.93	9.13	47.51	8.22	42.55	7.41	37.85	6.58	33.74	5.83
47	61.14	10.46	53.50	9.21	47.98	8.31	42.93	7.46	38.17	6.65	33.92	5.89
48	61.92	10.61	54.09	9.29	48.44	8.41	43.34	7.56	38.48	6.70	34.10	5.90
49	62.68	10.73	54.65	9.38	48.93	8.50	43.75	7.62	38.77	6.76	34.32	5.95
50	63.48	10.88	55.24	9.52	49.39	8.56	44.17	7.69	39.06	6.82	34.46	6.01
51	64.74	11.09	56.35	9.67	50.39	8.75	45.04	7.84	39.86	6.95	35.18	6.10
52	69.15	11.85	60.19	10.38	53.81	9.32	48.08	8.38	42.60	7.43	37.55	6.53
53	72.10	12.35	62.77	10.76	56.13	9.73	50.15	8.75	44.38	7.74	39.17	6.82
54	75.04	12.85	65.33	11.23	58.39	10.13	52.18	9.09	46.22	8.08	40.78	7.07
55	80.93	13.88	70.44	12.10	62.99	10.92	56.32	9.81	49.82	8.68	43.95	7.64
56	83.87	14.39	73.00	12.57	65.28	11.31	58.35	10.14	51.63	9.00	45.56	7.90
57	86.84	14.90	75.07	12.90	66.54	11.54	62.21	10.83	54.46	9.51	47.95	8.35
58	92.43	15.85	79.94	13.74	70.82	12.27	66.23	11.53	57.95	10.12	51.06	8.88
59	99.46	17.03	85.98	14.78	76.18	13.21	71.22	12.40	62.33	10.86	54.94	9.54
60	105.08	18.02	90.84	15.60	80.48	13.95	75.24	13.10	65.87	11.50	58.04	10.08
61	114.85	19.68	99.31	17.10	88.00	15.26	82.27	14.30	72.03	12.54	63.45	11.02
62	128.66	22.06	111.36	19.15	97.80	16.96	89.31	15.55	78.15	13.60	68.88	11.96
63	135.88	23.28	117.57	20.22	103.29	17.89	94.34	16.40	82.55	14.39	72.72	12.61
64	145.98	25.01	126.37	21.73	111.00	19.22	101.32	17.66	88.71	15.45	78.14	13.57
65	154.65	26.50	133.85	23.03	117.56	20.37	107.37	18.68	93.97	16.36	82.77	14.39
66	167.65	28.73	145.15	24.94	127.49	22.09	116.38	20.24	101.88	17.75	89.77	15.58
67	184.43	31.59	158.40	27.23	139.14	24.11	127.42	22.19	111.57	19.42	98.27	17.09
68	204.78	35.09	175.88	30.25	154.49	26.76	141.47	24.62	123.84	21.59	109.12	18.93
69	228.00	39.07	195.82	33.65	172.01	29.82	157.54	27.41	137.90	24.00	121.46	21.09
70	254.17	43.53	218.28	37.52	191.73	33.22	175.58	30.56	153.68	26.79	135.39	23.50
71	286.10	49.04	245.72	42.25	215.84	37.40	197.65	34.40	173.03	30.13	152.42	26.44
72	323.24	55.38	277.93	47.79	241.97	41.96	220.75	38.41	193.25	33.65	170.23	29.54
73	364.39	62.46	313.31	53.85	272.77	47.25	248.85	43.32	217.83	37.95	191.91	33.32
74	406.99	69.73	349.94	60.15	304.66	52.79	277.93	48.37	243.28	42.38	214.34	37.20
75	455.44	78.04	391.61	67.33	340.98	59.10	311.05	54.12	272.26	47.46	239.88	41.66
76	506.89	86.85	435.84	74.92	379.47	65.75	346.19	60.24	303.02	52.79	266.95	46.35
77	558.91	95.77	480.60	82.65	418.44	72.52	383.32	66.72	335.52	58.46	291.78	50.65
78	614.52	105.29	528.43	90.86	460.05	79.74	421.43	73.34	368.88	64.26	320.82	55.69
79	673.02	115.32	578.74	99.48	503.88	87.33	461.56	80.34	404.01	70.40	351.35	61.01
80	731.58	125.35	629.05	108.17	547.68	94.93	501.71	87.32	439.15	76.48	381.93	66.31
81	800.35	137.14	688.18	118.32	599.15	103.85	548.86	95.51	480.42	83.72	417.82	72.57
82	886.16	151.84	756.20	130.01	658.39	114.10	603.04	104.96	527.84	91.99	459.07	79.69
83	976.12	167.27	832.95	143.23	725.21	125.68	664.28	115.60	581.42	101.30	505.67	87.79
84	1083.76	185.68	924.84	158.97	805.17	139.55	737.50	128.37	645.53	112.48	561.43	97.47
85	N/A	206.12	N/A	176.50	N/A	154.89	N/A	142.47	N/A	124.83	N/A	108.18
86	N/A	226.75	N/A	194.14	N/A	170.38	N/A	156.71	N/A	137.34	N/A	119.01
87	N/A	247.14	N/A	211.63	N/A	185.72	N/A	170.81	N/A	149.68	N/A	129.72
88	N/A	266.93	N/A	228.55	N/A	200.59	N/A	184.46	N/A	161.67	N/A	140.11
89	N/A	285.61	N/A	244.55	N/A	214.62	N/A	197.42	N/A	173.00	N/A	149.92
90	N/A	302.75	N/A	259.25	N/A	227.52	N/A	209.21	N/A	183.37	N/A	158.90
91	N/A	317.86	N/A	272.19	N/A	238.87	N/A	219.71	N/A	192.54	N/A	166.87
92	N/A	333.81	N/A	285.80	N/A	250.82	N/A	230.68	N/A	202.18	N/A	175.18
93	N/A	350.49	N/A	300.07	N/A	263.35	N/A	242.22	N/A	212.28	N/A	183.96
94	N/A	368.00	N/A	315.06	N/A	276.52	N/A	254.35	N/A	222.88	N/A	193.14
95	N/A	386.38	N/A	330.86	N/A	290.34	N/A	267.07	N/A	234.04	N/A	202.81
96	N/A	405.73	N/A	347.38	N/A	304.87	N/A	280.42	N/A	245.72	N/A	212.95
97	N/A	426.00	N/A	364.75	N/A	320.12	N/A	294.43	N/A	258.03	N/A	223.61
98	N/A	447.30	N/A	383.00	N/A	336.10	N/A	309.14	N/A	270.90	N/A	234.74
99	N/A	469.66	N/A	402.15	N/A	352.91	N/A	324.62	N/A	284.47	N/A	246.53
100	N/A	493.15	N/A	422.28	N/A	370.57	N/A	340.84	N/A	298.69	N/A	258.84

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	60.59	10.04	54.16	9.00	48.98	8.22	46.55	7.88	42.43	7.26	38.97	6.64
41	63.35	10.47	56.38	9.37	50.68	8.52	47.85	8.10	43.43	7.37	39.66	6.74
42	64.26	10.65	57.09	9.52	51.26	8.62	48.30	8.18	43.76	7.44	39.90	6.79
43	65.20	10.76	57.87	9.62	51.82	8.71	48.75	8.26	44.10	7.47	40.13	6.83
44	66.10	10.94	58.58	9.75	52.40	8.82	49.19	8.35	44.45	7.58	40.36	6.85
45	67.05	11.09	59.29	9.87	52.96	8.93	49.62	8.41	44.79	7.62	40.60	6.90
46	67.96	11.25	60.04	10.01	53.53	9.00	50.07	8.46	45.11	7.68	40.84	6.95
47	68.88	11.40	60.77	10.12	54.09	9.13	50.53	8.54	45.44	7.74	41.06	6.99
48	69.81	11.55	61.52	10.25	54.65	9.21	50.95	8.62	45.77	7.79	41.29	7.01
49	70.71	11.70	62.26	10.38	55.22	9.29	51.40	8.70	46.08	7.84	41.55	7.03
50	71.63	11.86	63.01	10.46	55.81	9.38	51.82	8.78	46.41	7.90	41.76	7.09
51	73.05	12.09	64.23	10.70	56.93	9.56	52.88	8.96	47.37	8.08	42.61	7.27
52	78.06	12.90	68.63	11.41	60.79	10.21	56.47	9.54	50.59	8.60	45.50	7.74
53	81.37	13.47	71.55	11.92	63.37	10.69	58.88	9.95	52.76	8.97	47.45	8.08
54	84.70	13.99	74.49	12.39	65.99	11.09	61.30	10.38	54.90	9.32	49.39	8.39
55	91.35	15.10	80.32	13.38	71.16	11.96	66.08	11.19	59.21	10.08	53.26	9.04
56	94.65	15.67	83.22	13.86	73.73	12.40	68.48	11.58	61.35	10.42	55.20	9.38
57	99.91	16.54	87.27	14.51	76.61	12.89	70.67	11.96	63.33	10.76	56.23	9.56
58	106.37	17.60	92.88	15.45	81.56	13.72	75.24	12.74	67.40	11.50	59.89	10.16
59	114.41	18.93	99.92	16.61	87.73	14.76	80.95	13.70	72.53	12.33	64.43	10.96
60	120.88	19.99	105.56	17.55	92.65	15.59	85.50	14.46	76.61	13.03	68.05	11.57
61	132.15	21.88	115.43	19.18	101.31	17.03	93.49	15.83	83.75	14.23	74.42	12.66
62	144.19	23.86	124.96	20.80	109.71	18.47	100.84	17.09	90.34	15.36	79.26	13.47
63	152.32	25.19	131.95	21.96	115.85	19.49	106.49	18.02	95.43	16.23	83.72	14.22
64	163.62	27.10	141.80	23.60	124.51	20.93	114.43	19.36	102.54	17.45	89.97	15.29
65	173.37	28.69	150.23	24.97	131.88	22.19	121.24	20.52	108.62	18.49	95.29	16.18
66	187.98	31.12	162.87	27.10	142.99	24.06	131.41	22.26	117.78	20.03	103.30	17.55
67	211.73	35.03	182.07	30.29	159.82	26.91	147.03	24.86	128.79	21.92	114.09	19.40
68	235.03	38.91	202.11	33.63	177.46	29.85	163.23	27.60	143.00	24.31	126.68	21.53
69	261.71	43.33	225.05	37.41	197.61	33.25	181.74	30.76	159.22	27.10	141.06	23.98
70	291.74	48.28	250.86	41.75	220.25	37.06	202.57	34.27	177.47	30.19	157.23	26.72
71	328.42	54.36	282.39	46.98	247.94	41.71	228.04	38.57	199.76	33.99	176.98	30.08
72	367.07	60.76	315.64	52.49	277.11	46.64	256.36	43.36	224.58	38.22	196.37	33.38
73	413.82	68.48	355.81	59.20	312.36	52.54	289.00	48.90	253.14	43.08	221.40	37.64
74	462.19	76.47	397.41	66.10	348.93	58.69	322.76	54.61	282.78	48.09	247.27	42.04
75	517.23	85.62	444.75	73.99	390.47	65.69	361.23	61.11	316.46	53.84	276.74	47.04
76	575.61	95.28	494.98	82.35	434.57	73.13	402.01	68.01	352.16	59.90	307.99	52.35
77	625.14	103.47	542.29	90.19	471.96	79.37	435.42	73.67	381.45	64.90	333.56	56.70
78	687.35	113.75	596.25	99.19	518.92	87.31	478.74	81.00	419.39	71.35	366.75	62.32
79	752.78	124.58	653.06	108.64	568.33	95.59	524.35	88.71	459.30	78.15	401.67	68.29
80	818.23	135.41	709.82	118.10	617.76	103.92	569.93	96.40	499.28	84.94	436.61	74.22
81	895.15	148.14	776.54	129.17	675.81	113.68	623.51	105.47	546.19	92.92	477.67	81.21
82	961.98	159.22	828.14	137.77	720.70	121.24	668.22	113.03	585.38	99.59	511.93	87.04
83	1059.62	175.38	912.18	151.76	793.84	133.53	736.01	124.51	644.80	109.72	563.87	95.84
84	1176.45	194.72	1012.78	168.47	881.37	148.25	817.18	138.25	715.90	121.81	626.05	106.43
85	N/A	216.15	N/A	187.01	N/A	164.59	N/A	153.46	N/A	135.21	N/A	118.14
86	N/A	237.74	N/A	205.73	N/A	181.03	N/A	168.79	N/A	148.73	N/A	129.95
87	N/A	259.12	N/A	224.23	N/A	197.34	N/A	184.01	N/A	162.08	N/A	141.63
88	N/A	279.86	N/A	242.17	N/A	213.12	N/A	198.72	N/A	175.07	N/A	152.97
89	N/A	299.46	N/A	259.12	N/A	228.03	N/A	212.62	N/A	187.32	N/A	163.72
90	N/A	317.43	N/A	274.66	N/A	241.70	N/A	225.39	N/A	198.56	N/A	173.53
91	N/A	333.31	N/A	288.40	N/A	253.82	N/A	236.63	N/A	208.48	N/A	182.18
92	N/A	349.96	N/A	302.81	N/A	266.50	N/A	248.48	N/A	218.90	N/A	191.29
93	N/A	367.48	N/A	317.99	N/A	279.82	N/A	260.93	N/A	229.86	N/A	200.86
94	N/A	385.82	N/A	333.87	N/A	293.80	N/A	273.95	N/A	241.36	N/A	210.88
95	N/A	405.15	N/A	350.55	N/A	308.50	N/A	287.65	N/A	253.41	N/A	221.44
96	N/A	425.40	N/A	368.09	N/A	323.89	N/A	302.03	N/A	266.07	N/A	232.51
97	N/A	446.68	N/A	386.50	N/A	340.11	N/A	317.16	N/A	279.40	N/A	244.15
98	N/A	468.99	N/A	405.80	N/A	357.11	N/A	333.00	N/A	293.37	N/A	256.35
99	N/A	492.46	N/A	426.09	N/A	374.96	N/A	349.65	N/A	308.02	N/A	269.13
100	N/A	517.08	N/A	447.44	N/A	393.75	N/A	367.14	N/A	323.44	N/A	282.61

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	88.29	13.30	79.25	11.96	72.43	10.93	68.50	10.33	62.32	9.41	57.64	8.69
41	92.41	13.93	82.58	12.48	75.06	11.34	70.67	10.67	63.97	9.66	58.80	8.89
42	93.79	14.14	83.68	12.63	75.92	11.45	71.36	10.78	64.51	9.73	59.18	8.95
43	95.14	14.38	84.82	12.81	76.79	11.58	72.09	10.87	65.03	9.82	59.59	8.98
44	96.50	14.57	85.89	12.96	77.64	11.75	72.80	11.00	65.58	9.89	60.02	9.04
45	97.87	14.76	87.03	13.13	78.53	11.83	73.52	11.10	66.14	10.00	60.39	9.10
46	99.27	14.95	88.12	13.29	79.38	11.98	74.21	11.17	66.69	10.08	60.79	9.20
47	100.65	15.19	89.24	13.47	80.24	12.11	74.93	11.33	67.21	10.15	61.18	9.24
48	102.03	15.38	90.34	13.63	81.12	12.24	75.62	11.42	67.78	10.21	61.59	9.29
49	103.39	15.59	91.42	13.81	81.98	12.36	76.37	11.50	68.34	10.29	61.98	9.35
50	104.77	15.82	92.58	13.95	82.86	12.50	77.05	11.60	68.89	10.40	62.39	9.41
51	106.89	16.13	94.42	14.26	84.53	12.73	78.59	11.83	70.24	10.59	63.63	9.61
52	114.18	17.22	100.83	15.23	90.30	13.61	83.98	12.68	75.06	11.34	67.99	10.25
53	119.02	17.93	105.16	15.87	94.12	14.18	87.54	13.21	78.23	11.79	70.86	10.70
54	123.88	18.68	109.45	16.49	97.99	14.77	91.08	13.74	81.43	12.28	73.75	11.13
55	133.58	20.14	118.02	17.79	105.63	15.94	98.23	14.83	87.80	13.23	79.52	12.01
56	138.45	20.88	122.32	18.46	109.49	16.54	101.82	15.36	91.01	13.73	82.43	12.43
57	148.62	22.44	129.40	19.51	114.80	17.31	106.65	16.11	94.28	14.24	84.20	12.70
58	158.19	23.88	137.74	20.75	122.22	18.44	113.60	17.13	100.40	15.17	89.65	13.54
59	170.21	25.69	148.20	22.38	131.46	19.83	122.19	18.44	107.97	16.27	96.43	14.54
60	179.77	27.10	156.55	23.63	138.89	20.93	129.10	19.48	114.07	17.21	101.86	15.37
61	196.57	29.65	171.15	25.83	151.82	22.91	141.13	21.28	124.71	18.82	111.36	16.81
62	209.98	31.71	183.04	27.61	160.94	24.27	150.57	22.74	131.55	19.83	115.78	17.46
63	221.77	33.43	193.32	29.18	170.01	25.68	159.04	24.00	138.93	20.95	122.29	18.46
64	238.31	35.97	207.72	31.34	182.68	27.59	170.86	25.81	149.28	22.54	131.40	19.82
65	252.47	38.11	220.05	33.20	193.53	29.22	181.01	27.32	158.13	23.85	139.22	20.99
66	273.68	41.28	238.60	36.01	209.80	31.68	196.23	29.63	171.46	25.88	150.89	22.78
67	315.08	47.53	272.88	41.15	237.92	35.92	224.07	33.82	195.75	29.57	172.31	26.01
68	349.83	52.80	302.99	45.73	264.12	39.84	248.78	37.52	217.33	32.79	191.28	28.89
69	389.52	58.78	337.35	50.92	294.11	44.36	277.00	41.78	242.05	36.52	213.00	32.13
70	434.19	65.51	376.03	56.75	327.81	49.46	308.78	46.58	269.76	40.72	237.42	35.80
71	488.77	73.76	423.33	63.85	369.03	55.67	347.60	52.46	303.69	45.83	267.27	40.33
72	537.70	81.12	465.70	70.25	405.99	61.27	380.60	57.38	332.48	50.17	288.80	43.57
73	606.12	91.43	524.95	79.20	457.64	69.06	429.02	64.72	374.82	56.56	325.54	49.12
74	676.99	102.13	586.33	88.46	511.17	77.15	479.18	72.29	418.65	63.19	363.62	54.88
75	757.63	114.30	656.23	99.00	572.09	86.28	536.29	80.90	468.53	70.70	406.94	61.41
76	843.18	127.19	730.32	110.18	636.66	96.06	596.81	90.03	521.40	78.67	452.88	68.34
77	919.22	138.67	790.21	119.24	688.89	103.94	640.25	96.62	559.37	84.38	485.84	73.29
78	1010.62	152.46	868.80	131.08	757.39	114.28	703.92	106.21	614.99	92.78	534.14	80.59
79	1106.89	166.99	951.54	143.55	829.53	125.13	770.96	116.34	673.56	101.61	585.04	88.27
80	1203.12	181.54	1034.32	156.04	901.67	136.02	838.02	126.42	732.12	110.46	635.91	95.96
81	1316.22	198.58	1131.52	170.74	986.42	148.81	916.77	138.33	800.96	120.82	695.67	104.95
82	1375.65	207.58	1182.58	178.43	1030.95	155.53	968.66	146.13	836.55	126.22	735.04	110.91
83	1515.29	228.63	1302.62	196.54	1135.56	171.34	1066.98	160.96	921.47	139.03	809.63	122.16
84	1682.35	253.86	1446.25	218.20	1260.80	190.23	1184.61	178.75	1023.05	154.34	898.92	135.63
85	N/A	281.77	N/A	242.22	N/A	211.13	N/A	198.40	N/A	171.34	N/A	150.53
86	N/A	309.91	N/A	266.43	N/A	232.26	N/A	218.24	N/A	188.49	N/A	165.60
87	N/A	337.83	N/A	290.43	N/A	253.19	N/A	237.86	N/A	205.44	N/A	180.50
88	N/A	364.87	N/A	313.61	N/A	273.44	N/A	256.90	N/A	221.86	N/A	194.96
89	N/A	390.37	N/A	335.59	N/A	292.58	N/A	274.89	N/A	237.40	N/A	208.60
90	N/A	413.81	N/A	355.71	N/A	310.12	N/A	291.37	N/A	251.65	N/A	221.11
91	N/A	434.52	N/A	373.51	N/A	325.60	N/A	305.94	N/A	264.26	N/A	232.19
92	N/A	456.22	N/A	392.19	N/A	341.90	N/A	321.26	N/A	277.44	N/A	243.76
93	N/A	479.04	N/A	411.80	N/A	358.99	N/A	337.31	N/A	291.34	N/A	255.96
94	N/A	502.98	N/A	432.37	N/A	376.94	N/A	354.15	N/A	305.89	N/A	268.77
95	N/A	528.12	N/A	454.02	N/A	395.79	N/A	371.86	N/A	321.18	N/A	282.18
96	N/A	554.53	N/A	476.74	N/A	415.61	N/A	390.48	N/A	337.25	N/A	296.27
97	N/A	582.28	N/A	500.57	N/A	436.37	N/A	410.00	N/A	354.08	N/A	311.13
98	N/A	611.36	N/A	525.58	N/A	458.19	N/A	430.48	N/A	371.80	N/A	326.67
99	N/A	641.94	N/A	551.87	N/A	481.08	N/A	452.03	N/A	390.37	N/A	343.00
100	N/A	674.03	N/A	579.45	N/A	505.13	N/A	474.63	N/A	409.92	N/A	360.17

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	81.28	12.14	73.20	10.91	66.40	9.97	58.00	8.70	53.01	7.97	49.07	7.20
41	84.36	12.54	75.56	11.22	68.10	10.23	60.13	9.00	54.68	8.30	50.14	7.36
42	85.10	12.76	76.15	11.40	68.39	10.28	60.53	9.11	55.03	8.32	50.35	7.44
43	85.58	12.80	76.52	11.42	68.52	10.28	60.90	9.14	55.32	8.34	50.43	7.44
44	86.33	12.87	76.97	11.49	68.90	10.30	61.40	9.20	55.61	8.37	50.62	7.44
45	87.15	12.96	77.64	11.53	69.24	10.39	61.88	9.33	56.04	8.39	50.85	7.51
46	87.63	13.00	77.98	11.68	69.37	10.39	62.17	9.38	56.20	8.43	50.96	7.55
47	88.13	13.07	78.28	11.73	69.53	10.41	62.47	9.44	56.41	8.48	50.99	7.55
48	88.64	13.18	78.70	11.75	69.75	10.41	62.86	9.49	56.73	8.48	51.15	7.55
49	89.46	13.31	79.31	11.79	70.07	10.50	63.37	9.53	57.07	8.61	51.41	7.58
50	89.97	13.44	79.66	11.81	70.28	10.50	63.74	9.60	57.34	8.63	51.49	7.58
51	91.30	13.62	80.85	12.10	71.29	10.74	64.62	9.71	58.08	8.70	52.24	7.69
52	94.09	14.01	83.38	12.41	73.49	11.02	66.61	10.10	59.89	9.00	53.80	7.71
53	96.32	14.38	85.34	12.78	75.17	11.38	68.23	10.28	61.40	9.20	55.05	7.93
54	98.47	14.67	87.20	12.96	76.87	11.51	69.75	10.47	62.78	9.49	56.33	8.10
55	103.73	15.46	91.83	13.66	81.01	12.17	73.49	11.05	65.44	9.79	58.40	8.37
56	107.27	15.96	94.94	14.14	83.75	12.54	75.99	11.46	67.65	10.21	59.62	8.63
57	117.81	17.57	102.80	15.31	89.81	13.51	77.66	11.73	69.13	10.39	61.24	9.00
58	124.48	18.56	108.57	16.23	94.94	14.27	82.13	12.30	73.07	10.98	64.72	9.51
59	132.54	19.76	115.63	17.28	101.07	15.17	87.42	13.15	77.80	11.73	68.92	10.17
60	138.91	20.73	121.19	18.10	105.96	15.90	91.67	13.79	81.57	12.23	72.22	10.54
61	149.91	22.38	130.81	19.52	114.31	17.13	98.89	14.89	87.95	13.20	77.96	11.46
62	170.32	25.39	147.42	21.94	128.82	19.35	115.24	17.33	101.34	15.26	89.70	13.15
63	176.99	26.42	153.21	22.79	133.86	20.07	119.75	18.05	105.35	15.83	93.16	13.66
64	185.52	27.67	160.51	23.94	140.37	21.10	125.47	18.89	110.43	16.60	97.67	14.38
65	193.86	28.86	167.77	25.06	146.64	22.00	131.10	19.74	115.34	17.33	101.98	14.95
66	204.23	30.37	176.78	26.42	154.46	23.19	138.14	20.77	121.48	18.25	107.45	15.79
67	217.62	32.39	185.47	27.67	162.16	24.33	146.35	22.00	127.33	19.11	110.99	16.32
68	234.41	34.87	199.76	29.82	174.57	26.15	157.64	23.69	137.08	20.62	119.54	17.57
69	252.93	37.66	215.63	32.17	188.44	28.26	170.08	25.61	147.95	22.22	129.03	18.97
70	273.05	40.69	232.74	34.72	203.37	30.50	183.55	27.60	159.64	23.96	139.18	20.49
71	292.23	43.52	249.08	37.16	217.67	32.72	196.47	29.56	170.96	25.72	149.09	21.89
72	304.00	45.22	259.39	38.63	224.76	33.69	203.48	30.59	174.94	26.33	152.33	22.42
73	323.69	48.20	276.10	41.22	239.22	35.93	216.58	32.57	186.29	28.00	162.19	23.87
74	340.25	50.71	290.24	43.26	251.52	37.68	227.66	34.28	195.80	29.45	170.53	25.08
75	356.99	53.17	304.56	45.46	263.88	39.57	238.95	36.01	205.45	30.92	178.85	26.24
76	370.80	55.30	316.36	47.17	274.11	41.15	248.15	37.29	213.42	32.11	185.81	27.34
77	374.28	55.71	316.97	47.28	274.59	41.24	246.15	37.05	209.22	31.49	181.91	26.70
78	379.92	56.63	321.70	48.00	278.71	41.79	249.87	37.60	212.38	31.91	184.56	27.08
79	381.38	56.83	322.95	48.18	279.77	42.01	250.81	37.68	213.18	32.11	185.33	27.25
80	376.86	56.15	319.12	47.57	276.50	41.46	247.88	37.24	210.71	31.67	183.07	26.90
81	384.83	57.32	325.87	48.60	282.26	42.36	253.04	38.03	215.09	32.28	186.98	27.49
82	382.60	56.96	323.90	48.33	280.67	42.12	256.17	38.56	217.78	32.76	189.21	27.82
83	387.68	57.71	328.32	48.95	284.45	42.65	259.65	39.00	220.70	33.12	191.82	28.17
84	393.02	58.61	332.83	49.63	288.32	43.24	263.16	39.59	223.73	33.64	194.42	28.57

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	98.68	13.94	87.63	12.52	79.90	11.51	73.01	10.74	66.96	9.77	62.12	9.00
41	105.46	14.89	93.21	13.31	84.41	12.19	75.46	11.05	68.71	10.12	63.45	9.16
42	107.37	15.17	94.75	13.57	85.69	12.39	76.07	11.11	69.06	10.17	63.66	9.20
43	109.04	15.42	96.02	13.70	86.59	12.52	76.39	11.13	69.22	10.17	63.74	9.20
44	110.93	15.66	97.54	13.94	87.87	12.76	76.89	11.22	69.59	10.21	63.95	9.27
45	112.90	15.92	99.16	14.14	89.17	12.89	77.58	11.40	69.98	10.28	64.17	9.33
46	114.44	16.21	100.41	14.34	90.13	13.00	77.96	11.46	70.17	10.30	64.22	9.33
47	115.95	16.34	101.63	14.52	91.08	13.15	78.25	11.49	70.36	10.30	64.38	9.33
48	117.60	16.60	102.91	14.69	92.17	13.29	78.70	11.51	70.60	10.34	64.43	9.38
49	119.57	16.93	104.58	14.91	93.40	13.53	79.31	11.59	71.02	10.39	64.72	9.44
50	121.19	17.08	105.88	15.09	94.43	13.64	79.68	11.73	71.26	10.41	64.78	9.44
51	122.78	17.33	107.32	15.31	95.79	13.81	80.88	11.81	72.22	10.52	65.71	9.53
52	126.72	17.85	110.61	15.79	98.71	14.30	83.40	12.19	74.45	10.91	67.81	9.79
53	129.66	18.27	113.27	16.23	101.07	14.58	85.37	12.52	76.20	11.13	69.37	10.12
54	132.64	18.73	115.77	16.56	103.39	14.91	87.23	12.80	77.98	11.46	70.94	10.30
55	139.66	19.74	121.99	17.44	108.86	15.68	91.88	13.51	82.13	12.10	74.77	10.87
56	144.33	20.40	126.11	18.05	112.47	16.29	95.02	13.94	84.84	12.41	77.29	11.16
57	157.06	22.16	136.23	19.46	120.50	17.41	102.51	15.02	90.55	13.29	81.25	11.77
58	165.91	23.39	143.96	20.58	127.33	18.36	108.30	15.90	95.65	14.01	85.87	12.43
59	176.67	24.95	153.26	21.89	135.51	19.61	115.26	16.93	101.87	14.91	91.38	13.20
60	185.20	26.11	160.67	23.01	142.07	20.58	120.82	17.72	106.76	15.66	95.81	13.90
61	199.84	28.22	173.32	24.77	153.31	22.11	130.36	19.11	115.24	16.93	103.44	15.02
62	217.14	30.63	188.47	26.90	165.22	23.89	140.45	20.60	124.14	18.20	110.08	15.96
63	225.56	31.84	195.91	27.96	171.75	24.79	146.01	21.39	129.03	18.89	114.39	16.60
64	236.48	33.42	205.39	29.32	180.05	26.04	153.05	22.49	135.30	19.85	119.89	17.41
65	247.09	34.83	214.53	30.63	188.07	27.21	159.88	23.39	141.36	20.73	125.23	18.18
66	260.32	36.74	226.04	32.26	198.17	28.59	168.49	24.66	148.85	21.87	131.95	19.15
67	283.54	39.97	244.29	34.87	214.11	30.96	181.85	26.66	160.73	23.54	142.45	20.71
68	305.38	43.13	263.11	37.60	230.64	33.38	195.88	28.70	173.11	25.39	153.42	22.29
69	329.54	46.53	283.94	40.58	248.84	36.01	211.43	30.99	186.71	27.41	165.59	24.00
70	355.60	50.13	306.45	43.77	268.61	38.83	228.11	33.45	201.59	29.56	178.69	25.93
71	380.66	53.74	328.02	46.82	287.53	41.48	244.24	35.73	215.76	31.62	191.23	27.71
72	397.80	56.15	340.01	48.60	298.08	43.11	254.18	37.22	224.66	32.92	199.12	28.86
73	423.44	59.75	362.09	51.67	317.34	45.83	270.68	39.64	239.14	35.09	211.96	30.83
74	445.15	62.85	380.61	54.33	333.60	48.20	284.52	41.66	251.36	36.85	222.85	32.28
75	467.05	65.92	399.29	57.03	350.02	50.60	298.53	43.77	263.80	38.63	233.83	33.86
76	485.11	68.47	414.78	59.29	363.55	52.53	310.09	45.46	273.92	40.21	242.83	35.27
77	496.38	70.07	424.93	60.74	369.21	53.41	313.83	45.92	277.27	40.65	245.76	35.60
78	503.85	71.13	431.23	61.53	374.68	54.15	318.48	46.64	281.39	41.28	249.42	36.19
79	505.79	71.35	432.95	61.84	376.14	54.29	319.79	46.82	282.48	41.39	250.43	36.34
80	499.78	70.56	427.82	61.11	371.73	53.65	315.93	46.31	279.18	40.91	247.48	35.93
81	510.30	71.98	436.83	62.41	379.54	54.83	322.60	47.28	285.06	41.79	252.64	36.72
82	502.12	70.84	429.76	61.44	373.46	53.98	318.80	46.71	281.71	41.33	249.74	36.23
83	508.87	71.79	435.58	62.21	378.48	54.68	323.11	47.35	285.48	41.86	253.04	36.74
84	515.80	72.75	441.51	63.11	383.64	55.41	327.54	48.00	289.44	42.47	256.55	37.22

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	113.22	16.10	100.86	14.41	91.48	13.15	82.24	11.86	74.10	10.76	67.41	9.71
41	118.11	16.73	104.58	14.91	94.43	13.62	84.73	12.23	76.02	11.02	68.52	9.84
42	119.33	16.98	105.41	15.04	95.12	13.66	85.34	12.30	76.26	11.05	68.71	9.95
43	120.20	17.08	106.02	15.17	95.52	13.77	85.58	12.39	76.55	11.09	68.71	9.95
44	121.38	17.28	106.81	15.28	96.16	13.81	86.14	12.43	76.87	11.11	68.90	9.95
45	122.70	17.46	107.77	15.42	96.85	13.94	86.78	12.54	77.37	11.16	69.08	9.97
46	123.58	17.57	108.38	15.53	97.35	14.01	87.10	12.56	77.48	11.16	69.06	9.97
47	124.46	17.72	108.86	15.55	97.67	14.05	87.34	12.65	77.64	11.22	69.06	9.97
48	125.41	17.83	109.58	15.66	98.15	14.14	87.84	12.76	77.96	11.38	69.08	9.97
49	126.72	18.07	110.45	15.79	98.84	14.27	88.37	12.80	78.36	11.40	69.27	10.10
50	127.64	18.18	111.12	15.90	99.35	14.34	88.77	12.87	78.59	11.42	69.32	10.10
51	129.37	18.45	112.63	16.10	100.73	14.52	89.97	13.00	79.66	11.53	70.28	10.17
52	137.03	19.52	119.33	17.06	106.68	15.33	95.26	13.79	84.41	12.19	74.42	10.76
53	142.05	20.14	123.61	17.63	110.51	15.92	98.74	14.30	87.42	12.76	77.13	11.11
54	146.72	20.84	127.75	18.25	114.17	16.43	102.03	14.76	90.37	13.02	79.66	11.51
55	157.25	22.38	136.92	19.57	122.39	17.63	109.37	15.83	96.82	14.01	85.42	12.30
56	161.95	23.06	140.99	20.09	126.05	18.18	112.63	16.32	99.74	14.45	87.95	12.76
57	166.23	23.63	143.75	20.58	127.35	18.34	119.06	17.22	104.21	15.09	91.80	13.20
58	175.61	24.97	151.85	21.67	134.53	19.37	125.81	18.20	110.14	15.96	96.98	13.97
59	186.98	26.62	161.60	23.15	143.27	20.62	133.92	19.37	117.20	17.00	103.33	14.89
60	195.96	27.91	169.42	24.20	150.13	21.61	140.37	20.38	122.89	17.83	108.30	15.61
61	211.51	30.09	182.86	26.09	162.06	23.32	151.53	21.92	132.64	19.22	116.83	16.93
62	233.72	33.36	202.31	28.90	177.68	25.61	162.24	23.43	142.07	20.60	125.15	18.10
63	242.99	34.52	210.28	30.00	184.69	26.66	168.62	24.42	147.60	21.39	130.04	18.78
64	254.66	36.23	220.41	31.49	193.62	27.91	176.80	25.61	154.72	22.49	136.33	19.70
65	266.00	37.86	230.24	32.90	202.23	29.18	184.69	26.70	161.60	23.39	142.42	20.58
66	280.33	39.86	242.57	34.67	213.10	30.70	194.55	28.17	170.32	24.66	150.05	21.67
67	299.38	42.56	257.13	36.74	225.91	32.54	206.86	29.95	181.03	26.20	159.56	23.06
68	322.47	45.85	276.92	39.57	243.20	35.03	222.74	32.24	195.00	28.26	171.81	24.79
69	348.00	49.45	298.87	42.65	262.50	37.84	240.44	34.78	210.47	30.50	185.44	26.75
70	375.56	53.47	322.60	46.05	283.30	40.82	259.57	37.57	227.18	32.92	200.13	28.86
71	402.00	57.14	345.27	49.32	303.26	43.70	277.80	40.23	243.13	35.18	214.16	30.92
72	422.86	60.19	363.57	51.89	316.57	45.63	288.86	41.79	252.80	36.61	222.69	32.17
73	450.20	64.01	387.12	55.32	337.08	48.55	307.46	44.51	269.19	38.98	237.09	34.19
74	473.26	67.29	406.99	58.08	354.27	51.08	323.21	46.73	282.90	41.00	249.24	36.04
75	496.54	70.62	426.95	60.96	371.76	53.54	339.13	49.08	296.83	43.06	261.51	37.79
76	515.78	73.35	443.53	63.31	386.11	55.62	352.23	50.97	308.31	44.64	271.66	39.20
77	528.08	75.13	454.13	64.87	395.38	56.94	362.19	52.46	316.99	45.92	275.65	39.77
78	535.97	76.20	460.85	65.81	401.20	57.78	367.59	53.19	321.78	46.58	279.77	40.41
79	538.12	76.55	462.63	66.03	402.79	58.04	369.02	53.47	323.00	46.80	280.94	40.58
80	531.69	75.63	457.19	65.29	398.06	57.34	364.64	52.79	319.20	46.29	277.59	40.10
81	542.93	77.30	466.81	66.65	406.44	58.61	372.32	53.87	325.90	47.19	283.41	40.89
82	536.77	76.27	458.04	65.42	398.76	57.45	365.19	52.86	319.70	46.36	278.04	40.19
83	543.89	77.41	464.12	66.32	404.12	58.17	370.14	53.54	323.93	46.95	281.79	40.69
84	551.36	78.46	470.53	67.18	409.65	59.01	375.27	54.26	328.45	47.57	285.67	41.24

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	126.66	17.33	113.22	15.59	102.48	14.30	97.38	13.64	88.74	12.52	81.46	11.49
41	132.40	18.12	117.84	16.27	106.02	14.76	100.09	14.01	90.84	12.82	82.93	11.73
42	133.86	18.34	118.96	16.36	106.79	14.89	100.70	14.12	91.19	12.87	83.09	11.75
43	134.98	18.47	119.83	16.45	107.34	14.95	100.94	14.14	91.35	12.89	83.11	11.75
44	136.44	18.71	120.92	16.62	108.09	15.04	101.55	14.27	91.72	12.93	83.38	11.75
45	138.06	18.89	122.12	16.87	109.07	15.22	102.22	14.34	92.20	13.00	83.59	11.77
46	139.10	19.02	122.92	16.95	109.60	15.28	102.54	14.38	92.36	13.00	83.54	11.77
47	140.16	19.22	123.69	17.06	110.11	15.33	102.80	14.41	92.46	13.00	83.54	11.77
48	141.38	19.35	124.62	17.17	110.75	15.46	103.23	14.45	92.65	13.02	83.67	11.77
49	142.90	19.57	125.81	17.30	111.57	15.55	103.86	14.58	93.16	13.15	83.96	11.79
50	144.01	19.74	126.72	17.44	112.21	15.61	104.24	14.65	93.34	13.15	84.04	11.79
51	146.03	20.01	128.47	17.72	113.75	15.83	105.67	14.82	94.67	13.42	85.18	12.06
52	154.69	21.24	136.04	18.73	120.50	16.73	111.91	15.68	100.22	14.14	90.23	12.78
53	160.27	21.92	140.90	19.43	124.83	17.41	115.95	16.29	103.89	14.67	93.42	13.15
54	165.64	22.64	145.61	20.07	128.97	18.05	119.83	16.73	107.34	15.17	96.56	13.64
55	177.49	24.29	156.10	21.48	138.27	19.24	128.47	18.05	115.02	16.27	103.49	14.58
56	182.81	25.06	160.78	22.11	142.37	19.85	132.27	18.56	118.45	16.69	106.63	15.02
57	191.23	26.15	166.97	23.04	146.64	20.49	135.30	19.00	121.24	17.08	107.69	15.22
58	202.02	27.67	176.43	24.29	154.93	21.59	142.92	20.07	128.02	18.10	113.75	16.03
59	215.09	29.45	187.83	25.82	164.95	23.04	152.17	21.35	136.36	19.24	121.08	17.08
60	225.48	30.88	196.86	27.08	172.84	24.02	159.53	22.38	142.92	20.12	126.90	17.92
61	243.34	33.38	212.46	29.25	186.55	26.04	172.07	24.13	154.24	21.76	137.00	19.35
62	262.07	35.88	227.02	31.23	199.39	27.80	183.21	25.74	164.16	23.19	144.01	20.38
63	272.38	37.24	235.98	32.48	207.15	28.86	190.43	26.70	170.64	24.02	149.73	21.13
64	285.45	39.00	247.38	34.06	217.19	30.26	199.55	28.00	178.85	25.25	156.87	22.11
65	298.23	40.82	258.38	35.55	226.86	31.62	208.58	29.25	186.90	26.42	163.94	23.17
66	314.18	43.06	272.19	37.53	239.03	33.38	219.72	30.85	196.84	27.80	172.66	24.33
67	343.67	47.06	295.45	40.69	259.52	36.15	238.66	33.49	209.06	29.51	185.20	26.09
68	370.14	50.66	318.30	43.85	279.42	38.96	257.08	36.06	225.22	31.78	199.47	28.13
69	399.47	54.68	343.59	47.32	301.58	42.03	277.40	38.94	243.05	34.30	215.25	30.33
70	431.20	59.01	370.75	51.08	325.47	45.33	299.38	42.01	262.28	37.05	232.37	32.76
71	461.52	63.18	396.84	54.66	348.45	48.55	320.45	45.00	280.73	39.59	248.71	35.09
72	480.20	65.70	412.89	56.83	362.54	50.53	335.41	47.06	293.80	41.46	256.97	36.23
73	511.23	69.99	439.60	60.50	386.00	53.80	357.07	50.02	312.80	44.07	273.52	38.58
74	537.51	73.57	462.18	63.62	405.74	56.63	375.35	52.62	328.79	46.40	287.55	40.58
75	563.87	77.19	484.87	66.69	425.73	59.36	393.76	55.30	345.03	48.66	301.74	42.51
76	585.74	80.20	503.63	69.33	442.17	61.58	409.04	57.40	358.34	50.60	313.38	44.14
77	590.63	80.88	512.38	70.56	445.95	62.15	411.46	57.69	360.39	50.86	315.16	44.49
78	599.48	82.04	520.00	71.61	452.54	63.11	417.54	58.61	365.81	51.63	319.89	45.13
79	601.82	82.33	522.07	71.90	454.34	63.31	419.22	58.74	367.22	51.85	321.14	45.22
80	594.69	81.41	515.88	71.02	449.00	62.59	414.22	58.06	362.86	51.21	317.34	44.71
81	607.26	83.10	526.72	72.51	458.41	63.93	422.91	59.36	370.51	52.31	323.96	45.76
82	582.66	79.69	501.56	69.06	436.51	60.87	404.68	56.77	354.57	50.02	310.06	43.74
83	590.44	80.86	508.34	69.92	442.41	61.62	410.13	57.56	359.27	50.71	314.18	44.34
84	598.57	81.95	515.22	70.95	448.47	62.48	415.74	58.33	364.29	51.41	318.48	44.95

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	173.03	21.36	155.37	19.21	141.95	17.53	134.34	16.59	122.10	15.08	112.95	13.94
41	181.17	22.41	161.86	19.97	147.07	18.12	138.50	17.09	125.39	15.47	115.25	14.22
42	183.17	22.59	163.48	20.22	148.33	18.30	139.43	17.16	126.04	15.56	115.67	14.24
43	184.78	22.77	164.66	20.36	149.10	18.39	139.96	17.21	126.35	15.63	115.75	14.24
44	186.84	23.05	166.33	20.54	150.31	18.60	140.89	17.43	127.00	15.70	116.13	14.33
45	189.08	23.30	168.00	20.70	151.59	18.74	141.93	17.53	127.74	15.75	116.60	14.40
46	190.53	23.50	169.15	20.81	152.36	18.80	142.47	17.57	127.99	15.77	116.68	14.40
47	192.04	23.73	170.27	21.04	153.13	18.89	143.02	17.66	128.29	15.79	116.73	14.40
48	193.74	23.94	171.58	21.20	154.00	19.01	143.71	17.75	128.67	15.88	116.98	14.40
49	195.87	24.14	173.25	21.38	155.32	19.21	144.67	17.82	129.41	16.00	117.39	14.49
50	197.57	24.35	174.51	21.47	156.25	19.28	145.30	17.94	129.88	16.02	117.61	14.49
51	200.31	24.69	176.98	21.88	158.33	19.56	147.29	18.19	131.71	16.18	119.23	14.74
52	212.17	26.17	187.41	23.16	167.75	20.67	155.95	19.28	139.46	17.16	126.32	15.56
53	219.78	27.13	194.15	23.96	173.77	21.41	161.64	19.97	144.47	17.82	130.78	16.13
54	227.06	28.05	200.58	24.74	179.58	22.14	167.07	20.63	149.32	18.39	135.19	16.73
55	243.41	30.08	215.01	26.56	192.42	23.78	179.00	22.09	159.97	19.74	144.91	17.85
56	250.61	30.90	221.42	27.29	198.23	24.51	184.37	22.75	164.74	20.36	149.18	18.39
57	266.72	32.88	232.21	28.64	206.03	25.42	191.49	23.60	169.17	20.93	151.13	18.64
58	281.75	34.75	245.36	30.24	217.64	26.86	202.31	24.94	178.73	22.04	159.67	19.69
59	299.96	37.01	261.21	32.20	231.75	28.57	215.34	26.59	190.34	23.41	170.00	21.04
60	314.47	38.79	273.81	33.82	242.92	29.99	225.78	27.82	199.54	24.65	178.18	21.95
61	339.42	41.90	295.47	36.47	262.17	32.31	243.66	30.10	215.29	26.56	192.29	23.73
62	357.71	44.13	311.84	38.43	274.27	33.86	256.45	31.65	224.19	27.66	197.27	24.28
63	371.76	45.89	324.09	40.00	285.01	35.19	266.58	32.88	232.95	28.75	204.99	25.31
64	389.70	48.06	339.72	41.92	298.78	36.83	279.45	34.48	244.21	30.12	214.91	26.54
65	407.17	50.25	354.92	43.79	312.17	38.52	291.94	36.03	255.08	31.49	224.46	27.68
66	428.99	52.90	373.95	46.14	328.88	40.57	307.63	37.95	268.77	33.18	236.51	29.16
67	479.52	59.20	415.36	51.25	362.09	44.66	341.04	42.06	297.91	36.79	262.25	32.40
68	516.51	63.71	447.40	55.18	390.05	48.10	367.35	45.30	320.94	39.55	282.46	34.80
69	557.45	68.73	482.75	59.54	420.86	51.94	396.41	48.88	346.32	42.72	304.86	37.56
70	601.54	74.19	521.03	64.33	454.30	56.00	427.82	52.76	373.81	46.10	329.01	40.64
71	643.93	79.44	557.70	68.73	486.20	59.95	457.99	56.55	400.13	49.38	352.15	43.43
72	659.54	81.38	571.23	70.49	497.97	61.45	466.84	57.67	407.85	50.36	354.26	43.72
73	702.23	86.65	608.17	74.99	530.18	65.42	497.02	61.34	434.20	53.56	377.13	46.53
74	738.13	91.05	639.33	78.89	557.37	68.71	522.48	64.49	456.43	56.37	396.49	48.88
75	774.47	95.52	670.74	82.75	584.70	72.13	548.22	67.66	478.86	59.10	415.99	51.32
76	804.43	99.27	696.70	85.99	607.37	74.92	569.39	70.29	497.45	61.36	432.09	53.31
77	814.34	100.45	699.99	86.35	610.28	75.31	567.26	69.97	495.51	61.18	430.39	53.12
78	826.44	101.98	710.47	87.67	619.31	76.42	575.58	71.04	502.88	62.05	436.77	53.92
79	829.70	102.39	713.21	88.02	621.83	76.70	577.93	71.24	504.93	62.30	438.50	54.13
80	819.90	101.16	704.80	86.99	614.44	75.83	571.03	70.47	498.93	61.50	433.35	53.44
81	837.15	103.24	719.70	88.77	627.42	77.41	583.11	71.97	509.45	62.82	442.49	54.59
82	781.23	96.41	671.51	82.81	585.41	72.20	550.06	67.87	475.03	58.62	417.36	51.50
83	791.67	97.74	680.52	83.95	593.24	73.21	557.45	68.73	481.38	59.42	422.97	52.21
84	802.51	99.02	689.85	85.16	601.40	74.19	565.12	69.72	488.06	60.20	428.77	52.90

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	1.94	.33	1.73	.31	1.57	.30	1.39	.27	1.26	.23	1.17	.20
41	2.02	.35	1.82	.32	1.61	.30	1.42	.27	1.30	.25	1.19	.23
42	2.03	.35	1.83	.32	1.65	.30	1.45	.27	1.33	.25	1.20	.23
43	2.05	.35	1.84	.32	1.66	.30	1.46	.27	1.34	.25	1.20	.23
44	2.09	.35	1.85	.32	1.67	.30	1.48	.29	1.34	.25	1.23	.23
45	2.11	.37	1.86	.32	1.67	.30	1.52	.29	1.36	.25	1.23	.23
46	2.14	.37	1.90	.33	1.70	.31	1.53	.29	1.39	.25	1.25	.23
47	2.16	.37	1.91	.33	1.71	.31	1.53	.29	1.39	.27	1.25	.23
48	2.19	.37	1.94	.33	1.72	.31	1.54	.29	1.40	.27	1.26	.23
49	2.20	.37	1.97	.33	1.72	.31	1.55	.29	1.41	.27	1.26	.23
50	2.23	.38	1.98	.33	1.73	.31	1.57	.30	1.41	.27	1.28	.23
51	2.27	.38	2.02	.35	1.80	.31	1.61	.30	1.45	.27	1.30	.25
52	2.38	.42	2.09	.35	1.85	.32	1.67	.31	1.52	.29	1.36	.25
53	2.44	.45	2.16	.37	1.90	.33	1.72	.31	1.55	.29	1.40	.25
54	2.52	.45	2.22	.38	1.97	.33	1.80	.32	1.59	.30	1.42	.27
55	2.67	.49	2.36	.42	2.08	.35	1.89	.33	1.70	.31	1.52	.29
56	2.77	.51	2.47	.45	2.16	.37	1.97	.33	1.73	.31	1.55	.29
57	3.08	.56	2.68	.49	2.36	.42	2.02	.35	1.82	.32	1.59	.29
58	3.27	.58	2.84	.52	2.51	.45	2.15	.37	1.91	.33	1.71	.30
59	3.54	.62	3.08	.56	2.68	.49	2.33	.42	2.05	.35	1.84	.32
60	3.72	.65	3.24	.58	2.83	.52	2.44	.45	2.19	.37	1.91	.33
61	4.05	.74	3.55	.63	3.10	.56	2.68	.49	2.39	.42	2.11	.35
62	4.68	.83	4.04	.71	3.55	.63	3.16	.57	2.79	.51	2.47	.45
63	4.95	.88	4.29	.80	3.74	.67	3.36	.61	2.95	.54	2.61	.48
64	5.29	.95	4.60	.83	4.03	.71	3.58	.63	3.16	.57	2.79	.51
65	5.61	1.00	4.87	.87	4.27	.80	3.79	.67	3.36	.61	2.96	.52
66	6.10	1.09	5.27	.92	4.61	.83	4.11	.75	3.63	.65	3.22	.57
67	6.70	1.19	5.72	1.04	4.97	.89	4.53	.82	3.91	.69	3.42	.61
68	7.43	1.33	6.34	1.14	5.54	.99	4.98	.89	4.36	.81	3.77	.65
69	8.28	1.46	7.06	1.26	6.16	1.12	5.56	1.00	4.85	.87	4.24	.75
70	9.23	1.67	7.87	1.42	6.86	1.24	6.18	1.13	5.42	.98	4.70	.83
71	10.40	1.86	8.87	1.57	7.74	1.40	6.99	1.25	6.08	1.12	5.28	.92
72	11.61	2.08	9.90	1.75	8.60	1.55	7.79	1.40	6.67	1.19	5.80	1.04
73	13.10	2.34	11.17	2.01	9.67	1.74	8.75	1.57	7.55	1.37	6.56	1.15
74	14.64	2.62	12.49	2.23	10.82	1.94	9.80	1.75	8.42	1.52	7.31	1.29
75	16.37	2.94	13.97	2.51	12.10	2.17	10.96	1.98	9.44	1.70	8.21	1.45
76	18.21	3.26	15.56	2.77	13.47	2.43	12.20	2.19	10.47	1.89	9.13	1.62
77	19.81	3.55	16.77	3.00	14.53	2.62	13.03	2.37	11.07	1.99	9.61	1.70
78	21.77	3.88	18.45	3.28	15.98	2.86	14.30	2.56	12.18	2.19	10.57	1.86
79	23.83	4.26	20.20	3.59	17.49	3.15	15.67	2.83	13.35	2.39	11.57	2.03
80	25.95	4.63	21.95	3.92	19.01	3.43	17.02	3.08	14.49	2.62	12.57	2.23
81	28.35	5.09	24.00	4.30	20.82	3.74	18.65	3.38	15.86	2.84	13.80	2.43
82	31.58	5.63	26.72	4.81	23.16	4.15	21.13	3.80	17.99	3.25	15.61	2.76
83	34.77	6.22	29.44	5.26	25.51	4.58	23.30	4.20	19.81	3.57	17.18	3.02
84	38.65	6.90	32.71	5.83	28.34	5.12	25.84	4.65	22.00	3.96	19.10	3.38

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.36	.38	2.09	.35	1.90	.32	1.73	.31	1.59	.29	1.48	.27
41	2.52	.42	2.22	.37	2.02	.33	1.82	.31	1.65	.30	1.52	.27
42	2.55	.45	2.27	.37	2.05	.33	1.83	.31	1.66	.30	1.53	.29
43	2.65	.45	2.33	.38	2.09	.35	1.84	.32	1.67	.30	1.54	.29
44	2.68	.48	2.36	.38	2.14	.35	1.85	.32	1.70	.30	1.54	.29
45	2.73	.48	2.40	.42	2.16	.35	1.86	.32	1.70	.30	1.55	.29
46	2.79	.49	2.44	.42	2.20	.37	1.89	.32	1.71	.30	1.55	.29
47	2.84	.49	2.51	.42	2.23	.37	1.91	.32	1.72	.31	1.57	.29
48	2.90	.51	2.53	.45	2.27	.37	1.94	.33	1.73	.31	1.57	.29
49	2.96	.51	2.58	.45	2.33	.38	1.97	.33	1.74	.31	1.59	.29
50	3.01	.52	2.65	.48	2.36	.38	1.98	.33	1.74	.31	1.61	.29
51	3.08	.52	2.68	.48	2.39	.42	2.02	.33	1.82	.31	1.65	.30
52	3.20	.56	2.79	.49	2.48	.45	2.09	.35	1.86	.32	1.71	.30
53	3.28	.56	2.85	.51	2.54	.45	2.16	.37	1.91	.33	1.74	.31
54	3.39	.57	2.96	.52	2.66	.48	2.22	.37	1.98	.33	1.83	.31
55	3.58	.61	3.15	.54	2.79	.49	2.38	.42	2.11	.35	1.91	.32
56	3.73	.63	3.26	.57	2.90	.52	2.47	.45	2.19	.37	2.01	.33
57	4.09	.69	3.55	.61	3.15	.56	2.67	.49	2.38	.42	2.11	.35
58	4.36	.74	3.77	.63	3.36	.58	2.84	.51	2.52	.45	2.24	.37
59	4.68	.81	4.05	.69	3.59	.62	3.08	.54	2.70	.49	2.42	.42
60	4.96	.84	4.30	.74	3.79	.65	3.24	.57	2.84	.51	2.55	.45
61	5.43	.90	4.70	.82	4.15	.71	3.54	.62	3.11	.56	2.82	.51
62	5.97	1.00	5.18	.88	4.55	.81	3.86	.67	3.42	.61	3.02	.54
63	6.31	1.06	5.47	.92	4.82	.83	4.08	.71	3.59	.63	3.20	.56
64	6.75	1.15	5.89	1.00	5.15	.89	4.37	.80	3.87	.67	3.43	.61
65	7.16	1.20	6.24	1.06	5.46	.95	4.65	.82	4.09	.71	3.63	.63
66	7.79	1.33	6.74	1.15	5.91	1.04	5.02	.88	4.45	.81	3.93	.67
67	8.74	1.49	7.53	1.29	6.58	1.14	5.58	.99	4.95	.87	4.37	.80
68	9.71	1.67	8.36	1.43	7.31	1.26	6.22	1.12	5.48	.98	4.87	.84
69	10.80	1.84	9.29	1.59	8.15	1.42	6.92	1.20	6.10	1.09	5.43	.92
70	12.03	2.03	10.37	1.81	9.09	1.57	7.71	1.37	6.83	1.19	6.04	1.05
71	13.55	2.28	11.67	2.01	10.22	1.81	8.68	1.54	7.67	1.34	6.81	1.18
72	15.23	2.58	13.00	2.23	11.38	1.99	9.73	1.71	8.58	1.52	7.60	1.33
73	17.13	2.90	14.66	2.52	12.85	2.23	10.96	1.92	9.67	1.71	8.58	1.49
74	19.13	3.26	16.36	2.82	14.36	2.49	12.24	2.15	10.80	1.89	9.58	1.68
75	21.42	3.63	18.31	3.15	16.02	2.80	13.69	2.40	12.09	2.14	10.72	1.87
76	23.82	4.05	20.37	3.49	17.86	3.11	15.25	2.69	13.47	2.38	11.93	2.08
77	26.27	4.46	22.47	3.87	19.56	3.39	16.60	2.94	14.67	2.56	13.01	2.25
78	28.88	4.91	24.72	4.26	21.48	3.74	18.26	3.22	16.14	2.83	14.29	2.51
79	31.63	5.40	27.07	4.65	23.52	4.08	19.99	3.52	17.68	3.11	15.66	2.71
80	34.37	5.83	29.42	5.09	25.56	4.41	21.74	3.81	19.20	3.39	17.00	2.96
81	37.64	6.40	32.20	5.55	27.97	4.87	23.78	4.18	21.02	3.71	18.63	3.26
82	41.43	7.03	35.49	6.10	30.83	5.33	26.31	4.63	23.25	4.09	20.58	3.58
83	45.66	7.76	39.06	6.72	33.95	5.90	28.98	5.12	25.64	4.53	22.70	3.96
84	50.68	8.65	43.39	7.45	37.69	6.56	32.20	5.66	28.42	4.99	25.20	4.39

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.70	.48	2.40	.42	2.19	.37	1.97	.33	1.74	.31	1.61	.29
41	2.82	.49	2.51	.42	2.24	.37	2.02	.33	1.83	.31	1.65	.30
42	2.85	.51	2.52	.45	2.27	.37	2.03	.33	1.84	.31	1.66	.30
43	2.90	.51	2.54	.45	2.28	.38	2.05	.35	1.84	.32	1.66	.30
44	2.95	.51	2.58	.45	2.34	.38	2.08	.35	1.85	.32	1.67	.30
45	2.98	.52	2.61	.45	2.36	.38	2.11	.35	1.86	.32	1.67	.30
46	3.01	.52	2.66	.48	2.38	.38	2.14	.35	1.89	.32	1.70	.30
47	3.05	.52	2.67	.48	2.39	.42	2.15	.35	1.90	.32	1.70	.30
48	3.09	.54	2.70	.48	2.42	.42	2.16	.37	1.91	.32	1.71	.30
49	3.11	.54	2.73	.49	2.44	.42	2.19	.37	1.91	.32	1.71	.30
50	3.16	.56	2.76	.49	2.47	.42	2.20	.37	1.94	.33	1.72	.30
51	3.24	.56	2.82	.49	2.52	.45	2.23	.37	1.98	.33	1.74	.31
52	3.45	.58	3.01	.52	2.68	.48	2.40	.42	2.14	.35	1.86	.32
53	3.59	.62	3.15	.54	2.79	.49	2.51	.45	2.22	.37	1.94	.33
54	3.74	.63	3.26	.57	2.93	.52	2.61	.48	2.33	.38	2.03	.33
55	4.04	.69	3.52	.61	3.15	.56	2.82	.51	2.48	.45	2.19	.37
56	4.20	.71	3.63	.62	3.26	.57	2.93	.52	2.55	.45	2.27	.37
57	4.34	.74	3.74	.63	3.33	.57	3.10	.54	2.71	.49	2.39	.42
58	4.61	.81	4.01	.67	3.54	.61	3.29	.57	2.90	.51	2.54	.45
59	4.96	.84	4.30	.74	3.79	.65	3.57	.62	3.10	.56	2.73	.49
60	5.24	.89	4.55	.80	4.03	.69	3.74	.65	3.28	.57	2.90	.51
61	5.74	.99	4.96	.84	4.39	.75	4.10	.71	3.59	.62	3.16	.56
62	6.43	1.12	5.56	.95	4.89	.84	4.46	.80	3.89	.67	3.43	.61
63	6.79	1.15	5.85	1.00	5.16	.89	4.70	.83	4.10	.71	3.63	.62
64	7.30	1.25	6.31	1.09	5.55	.95	5.09	.88	4.41	.80	3.89	.67
65	7.73	1.33	6.70	1.15	5.85	1.00	5.40	.92	4.68	.82	4.11	.71
66	8.39	1.43	7.27	1.25	6.36	1.12	5.80	1.00	5.11	.88	4.52	.80
67	9.22	1.57	7.92	1.37	6.96	1.20	6.36	1.12	5.56	.98	4.91	.84
68	10.22	1.74	8.80	1.52	7.73	1.34	7.06	1.24	6.17	1.09	5.45	.92
69	11.38	1.94	9.80	1.68	8.60	1.49	7.87	1.39	6.90	1.19	6.08	1.05
70	12.69	2.17	10.92	1.87	9.58	1.67	8.78	1.54	7.68	1.34	6.75	1.18
71	14.29	2.44	12.28	2.12	10.75	1.87	9.86	1.71	8.66	1.52	7.61	1.33
72	16.16	2.76	13.88	2.39	12.09	2.09	11.03	1.90	9.66	1.68	8.50	1.46
73	18.21	3.12	15.66	2.69	13.63	2.37	12.44	2.17	10.90	1.89	9.58	1.68
74	20.36	3.46	17.49	3.00	15.25	2.65	13.88	2.40	12.17	2.12	10.71	1.86
75	22.76	3.89	19.58	3.38	17.02	2.96	15.56	2.70	13.60	2.38	11.99	2.08
76	25.35	4.34	21.78	3.75	18.99	3.28	17.29	3.01	15.12	2.65	13.35	2.33
77	27.95	4.81	24.02	4.12	20.92	3.62	19.14	3.33	16.77	2.94	14.58	2.53
78	30.71	5.26	26.43	4.56	22.99	4.01	21.07	3.68	18.45	3.22	16.02	2.77
79	33.64	5.76	28.92	4.96	25.19	4.37	23.08	4.02	20.21	3.52	17.56	3.06
80	36.55	6.27	31.45	5.43	27.38	4.72	25.09	4.37	21.95	3.81	19.10	3.30
81	40.00	6.85	34.41	5.90	29.98	5.19	27.43	4.81	24.00	4.18	20.88	3.62
82	44.29	7.60	37.80	6.50	32.93	5.72	30.13	5.25	26.39	4.61	22.94	4.01
83	48.81	8.37	41.66	7.15	36.24	6.27	33.22	5.77	29.08	5.09	25.27	4.39
84	54.18	9.28	46.23	7.95	40.24	6.99	36.86	6.43	32.27	5.62	28.06	4.88

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	3.02	.51	2.70	.45	2.44	.38	2.33	.37	2.11	.35	1.94	.32
41	3.16	.54	2.82	.48	2.53	.42	2.39	.38	2.16	.35	1.98	.32
42	3.22	.54	2.84	.49	2.54	.42	2.40	.38	2.19	.35	1.98	.32
43	3.26	.54	2.89	.49	2.58	.45	2.42	.38	2.20	.35	2.01	.33
44	3.29	.56	2.93	.49	2.61	.45	2.47	.42	2.22	.37	2.02	.33
45	3.36	.56	2.96	.51	2.66	.45	2.48	.42	2.23	.37	2.02	.33
46	3.40	.57	2.99	.51	2.67	.45	2.51	.42	2.24	.37	2.03	.33
47	3.43	.57	3.02	.51	2.70	.48	2.52	.42	2.24	.37	2.05	.33
48	3.48	.57	3.08	.52	2.73	.48	2.53	.42	2.27	.37	2.05	.33
49	3.54	.58	3.10	.52	2.76	.48	2.55	.45	2.28	.37	2.08	.33
50	3.58	.58	3.15	.52	2.79	.49	2.58	.45	2.33	.37	2.09	.33
51	3.67	.61	3.22	.54	2.84	.49	2.66	.45	2.38	.38	2.14	.35
52	3.89	.63	3.43	.57	3.02	.52	2.82	.49	2.52	.42	2.27	.37
53	4.05	.67	3.57	.58	3.16	.54	2.95	.51	2.65	.45	2.38	.38
54	4.24	.69	3.72	.62	3.28	.56	3.08	.52	2.73	.48	2.47	.42
55	4.57	.75	4.02	.65	3.55	.61	3.29	.56	2.96	.51	2.67	.48
56	4.71	.81	4.15	.69	3.68	.62	3.42	.58	3.08	.52	2.76	.49
57	4.97	.83	4.36	.71	3.80	.63	3.54	.61	3.16	.54	2.82	.49
58	5.29	.88	4.62	.80	4.08	.67	3.74	.63	3.38	.57	2.99	.52
59	5.73	.92	4.98	.83	4.37	.74	4.04	.67	3.61	.62	3.22	.56
60	6.04	.99	5.27	.88	4.62	.80	4.27	.71	3.80	.63	3.40	.57
61	6.60	1.09	5.77	.95	5.09	.84	4.66	.81	4.20	.71	3.72	.62
62	7.21	1.19	6.24	1.05	5.47	.90	5.02	.84	4.53	.80	3.96	.67
63	7.61	1.25	6.60	1.12	5.79	.98	5.29	.89	4.79	.82	4.17	.71
64	8.18	1.37	7.09	1.18	6.22	1.05	5.73	.98	5.14	.87	4.52	.80
65	8.67	1.43	7.49	1.25	6.58	1.12	6.05	1.04	5.43	.90	4.79	.82
66	9.40	1.56	8.14	1.37	7.14	1.19	6.56	1.12	5.89	.99	5.16	.88
67	10.57	1.74	9.12	1.52	7.98	1.34	7.33	1.25	6.43	1.12	5.72	.98
68	11.75	1.94	10.11	1.68	8.87	1.49	8.15	1.39	7.15	1.20	6.33	1.09
69	13.09	2.17	11.24	1.87	9.86	1.67	9.09	1.55	7.97	1.37	7.03	1.19
70	14.58	2.40	12.55	2.08	11.00	1.86	10.12	1.71	8.87	1.52	7.86	1.34
71	16.43	2.71	14.12	2.37	12.40	2.08	11.40	1.92	10.00	1.70	8.85	1.52
72	18.35	3.02	15.79	2.65	13.86	2.34	12.80	2.17	11.23	1.90	9.82	1.68
73	20.68	3.43	17.80	2.96	15.61	2.65	14.44	2.44	12.66	2.15	11.04	1.87
74	23.12	3.81	19.88	3.30	17.44	2.94	16.14	2.71	14.13	2.40	12.36	2.09
75	25.84	4.30	22.22	3.71	19.55	3.27	18.04	3.06	15.83	2.69	13.85	2.37
76	28.77	4.80	24.77	4.11	21.74	3.68	20.09	3.40	17.60	3.00	15.39	2.62
77	31.24	5.16	27.10	4.53	23.59	3.99	21.77	3.69	19.06	3.25	16.67	2.83
78	34.36	5.71	29.82	4.96	25.96	4.37	23.95	4.05	20.95	3.57	18.32	3.11
79	37.65	6.22	32.65	5.44	28.41	4.81	26.20	4.41	22.96	3.89	20.06	3.43
80	40.91	6.76	35.49	5.90	30.88	5.19	28.48	4.83	24.94	4.26	21.81	3.72
81	44.78	7.41	38.84	6.45	33.79	5.71	31.19	5.27	27.29	4.63	23.91	4.06
82	48.08	7.97	41.41	6.87	36.04	6.06	33.40	5.63	29.25	4.97	25.58	4.34
83	52.97	8.76	45.62	7.59	39.68	6.68	36.81	6.22	32.23	5.47	28.19	4.81
84	58.81	9.75	50.62	8.43	44.05	7.43	40.86	6.93	35.80	6.09	31.29	5.30

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	4.42	.66	3.95	.61	3.61	.57	3.41	.53	3.11	.46	2.87	.40
41	4.61	.68	4.12	.63	3.76	.58	3.54	.53	3.19	.50	2.94	.41
42	4.69	.70	4.17	.63	3.79	.58	3.57	.57	3.23	.50	2.95	.41
43	4.74	.72	4.25	.64	3.83	.59	3.59	.57	3.25	.50	2.96	.41
44	4.82	.72	4.27	.64	3.89	.59	3.62	.57	3.28	.50	2.98	.41
45	4.89	.73	4.35	.64	3.92	.59	3.70	.57	3.30	.52	3.00	.46
46	4.98	.73	4.42	.66	3.95	.61	3.71	.58	3.32	.52	3.03	.46
47	5.03	.76	4.46	.66	3.98	.61	3.74	.58	3.36	.52	3.04	.46
48	5.08	.76	4.50	.68	4.08	.61	3.78	.58	3.40	.52	3.07	.46
49	5.16	.78	4.56	.68	4.10	.63	3.80	.58	3.41	.52	3.10	.46
50	5.27	.78	4.64	.70	4.13	.63	3.83	.59	3.42	.53	3.11	.46
51	5.35	.81	4.72	.70	4.23	.64	3.92	.59	3.51	.53	3.17	.50
52	5.70	.89	5.03	.76	4.50	.68	4.18	.63	3.76	.58	3.40	.52
53	5.96	.90	5.28	.78	4.72	.70	4.38	.66	3.91	.59	3.54	.53
54	6.17	.93	5.46	.83	4.89	.73	4.52	.68	4.08	.61	3.70	.58
55	6.68	.99	5.93	.90	5.29	.78	4.90	.73	4.40	.66	3.97	.61
56	6.91	1.05	6.10	.93	5.46	.83	5.08	.76	4.52	.68	4.12	.63
57	7.41	1.10	6.47	.97	5.75	.89	5.35	.81	4.72	.70	4.18	.63
58	7.88	1.20	6.88	1.00	6.10	.93	5.67	.87	5.02	.73	4.48	.66
59	8.51	1.26	7.40	1.10	6.56	.98	6.10	.93	5.40	.81	4.81	.72
60	8.98	1.36	7.83	1.17	6.94	1.05	6.43	.97	5.70	.89	5.08	.76
61	9.84	1.48	8.56	1.30	7.58	1.16	7.06	1.07	6.22	.96	5.59	.87
62	10.49	1.57	9.13	1.37	8.04	1.23	7.52	1.13	6.56	.98	5.78	.89
63	11.09	1.69	9.67	1.46	8.50	1.26	7.97	1.20	6.94	1.05	6.10	.93
64	11.91	1.82	10.39	1.56	9.13	1.37	8.52	1.30	7.46	1.13	6.56	.98
65	12.63	1.90	11.01	1.68	9.67	1.46	9.03	1.37	7.88	1.20	6.95	1.05
66	13.68	2.05	11.94	1.82	10.49	1.57	9.82	1.48	8.58	1.30	7.53	1.13
67	15.78	2.38	13.64	2.05	11.90	1.82	11.18	1.70	9.81	1.48	8.62	1.30
68	17.50	2.63	15.17	2.29	13.21	2.02	12.43	1.89	10.84	1.64	9.56	1.44
69	19.47	2.94	16.87	2.56	14.71	2.22	13.85	2.08	12.09	1.83	10.63	1.59
70	21.68	3.28	18.80	2.81	16.41	2.46	15.43	2.33	13.48	2.04	11.87	1.82
71	24.43	3.71	21.17	3.19	18.46	2.79	17.39	2.63	15.19	2.29	13.38	2.03
72	26.90	4.08	23.29	3.52	20.30	3.05	19.01	2.88	16.61	2.50	14.42	2.18
73	30.29	4.57	26.29	3.95	22.89	3.47	21.43	3.25	18.71	2.81	16.27	2.44
74	33.83	5.09	29.31	4.44	25.54	3.87	23.94	3.61	20.92	3.14	18.18	2.76
75	37.88	5.71	32.80	4.98	28.59	4.31	26.80	4.05	23.41	3.54	20.35	3.07
76	42.18	6.34	36.51	5.48	31.83	4.80	29.82	4.50	26.06	3.92	22.61	3.41
77	45.95	6.94	39.51	5.97	34.45	5.18	32.02	4.83	27.97	4.24	24.29	3.66
78	50.52	7.64	43.45	6.55	37.85	5.70	35.19	5.34	30.75	4.64	26.69	4.04
79	55.32	8.36	47.58	7.18	41.45	6.28	38.53	5.81	33.68	5.08	29.27	4.43
80	60.15	9.09	51.70	7.83	45.11	6.79	41.89	6.33	36.62	5.49	31.79	4.80
81	65.81	9.92	56.59	8.52	49.29	7.43	45.84	6.92	40.07	6.03	34.76	5.28
82	68.77	10.40	59.13	8.92	51.54	7.77	48.42	7.31	41.84	6.32	36.78	5.52
83	75.75	11.43	65.13	9.85	56.78	8.57	53.35	8.04	46.08	6.95	40.48	6.10
84	84.10	12.69	72.31	10.88	63.03	9.53	59.22	8.95	51.16	7.72	44.95	6.78

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	58.08	9.75	52.34	8.74	47.43	7.99	41.45	7.05	37.91	6.37	35.10	5.78
41	60.23	10.15	54.07	9.07	48.60	8.24	42.88	7.25	39.00	6.61	35.79	5.95
42	60.87	10.21	54.44	9.14	48.94	8.30	43.31	7.33	39.37	6.68	36.05	5.97
43	61.48	10.30	54.97	9.20	49.26	8.34	43.73	7.36	39.69	6.72	36.24	6.00
44	62.15	10.39	55.45	9.33	49.58	8.37	44.08	7.51	40.04	6.74	36.42	6.04
45	62.78	10.50	55.98	9.38	49.92	8.39	44.58	7.58	40.33	6.83	36.61	6.06
46	63.37	10.54	56.41	9.49	50.14	8.43	45.04	7.60	40.68	6.87	36.85	6.06
47	64.01	10.76	56.91	9.53	50.53	8.48	45.41	7.69	40.99	6.94	37.06	6.10
48	64.62	10.87	57.39	9.62	50.83	8.61	45.83	7.73	41.34	6.96	37.25	6.17
49	65.26	10.91	57.90	9.71	51.15	8.63	46.28	7.80	41.63	7.05	37.51	6.19
50	65.89	11.05	58.35	9.77	51.47	8.65	46.63	7.93	42.00	7.07	37.65	6.24
51	66.58	11.13	58.93	9.84	51.97	8.74	47.16	7.97	42.43	7.14	38.15	6.30
52	68.47	11.49	60.58	10.21	53.48	9.00	48.52	8.24	43.68	7.36	39.16	6.48
53	69.75	11.73	61.78	10.34	54.44	9.16	49.37	8.37	44.40	7.55	39.85	6.61
54	71.02	11.86	62.86	10.52	55.45	9.38	50.29	8.48	45.19	7.64	40.60	6.72
55	74.42	12.43	65.89	11.05	58.08	9.77	52.69	8.96	46.95	7.95	42.14	7.25
56	76.39	12.82	67.62	11.40	59.62	10.12	54.12	9.14	48.20	8.10	42.83	7.20
57	83.51	13.97	72.88	12.19	63.71	10.76	55.05	9.33	49.02	8.32	43.36	7.20
58	87.71	14.69	76.52	12.82	66.96	11.22	57.90	9.77	51.49	8.70	45.62	7.58
59	93.10	15.59	81.17	13.64	70.97	11.90	61.43	10.39	54.65	9.20	48.38	7.99
60	96.90	16.29	84.55	14.16	73.92	12.43	63.95	10.87	56.91	9.62	50.40	8.34
61	104.50	17.50	91.14	15.28	79.63	13.44	68.95	11.68	61.38	10.34	54.28	8.98
62	118.53	19.85	102.61	17.22	89.73	15.17	80.24	13.57	70.54	11.86	62.41	10.30
63	123.37	20.71	106.79	17.92	93.34	15.70	83.46	14.12	73.44	12.41	64.94	10.76
64	130.38	21.87	112.87	18.97	98.66	16.62	88.21	14.91	77.58	13.07	68.68	11.40
65	135.51	22.66	117.31	19.70	102.54	17.30	91.69	15.53	80.64	13.64	71.31	11.79
66	143.88	24.13	124.48	20.84	108.83	18.34	97.35	16.43	85.58	14.45	75.75	12.52
67	154.22	25.82	131.42	22.03	114.89	19.37	103.60	17.50	90.23	15.26	78.62	12.96
68	166.41	27.91	141.78	23.83	123.95	20.91	111.84	18.97	97.35	16.43	84.81	14.01
69	179.59	30.09	152.97	25.72	133.73	22.60	120.71	20.47	104.98	17.74	91.61	15.17
70	193.30	32.39	164.77	27.67	143.99	24.29	129.98	22.00	113.03	19.11	98.63	16.32
71	208.98	35.03	178.13	29.91	155.68	26.24	140.53	23.83	122.30	20.71	106.63	17.63
72	224.47	37.62	191.50	32.17	165.91	28.00	150.23	25.41	129.24	21.87	112.39	18.64
73	242.22	40.60	206.67	34.67	179.01	30.24	162.11	27.41	139.44	23.54	121.35	20.07
74	258.35	43.31	220.43	36.98	191.05	32.24	172.95	29.25	148.72	25.14	129.40	21.39
75	275.57	46.27	235.18	39.48	203.69	34.39	184.46	31.21	158.63	26.79	138.12	22.88
76	291.62	48.93	248.81	41.72	215.68	36.37	195.22	33.01	167.88	28.39	146.11	24.18
77	300.65	50.40	254.60	42.73	220.62	37.20	197.71	33.45	168.09	28.39	146.03	24.18
78	312.53	52.42	264.65	44.40	229.33	38.63	205.50	34.78	174.70	29.51	151.85	25.10
79	321.49	53.87	272.14	45.65	235.79	39.77	211.43	35.73	179.70	30.35	156.18	25.82
80	325.58	54.57	275.62	46.29	238.87	40.27	214.11	36.19	182.04	30.83	158.15	26.15
81	328.77	55.05	278.39	46.69	241.21	40.69	216.26	36.56	183.77	31.03	159.72	26.46
82	334.11	56.04	282.90	47.43	245.09	41.35	223.73	37.86	190.20	32.17	165.32	27.36
83	332.86	55.76	281.81	47.32	244.24	41.24	222.88	37.68	189.50	32.06	164.66	27.25
84	330.41	55.41	279.77	46.95	242.43	40.89	221.26	37.42	188.10	31.78	163.46	27.03

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	70.54	11.22	62.65	10.15	57.02	9.27	52.18	8.63	47.80	7.93	44.40	7.25
41	75.38	12.06	66.50	10.76	60.23	9.77	53.83	8.89	49.02	8.08	45.22	7.44
42	76.84	12.23	67.81	10.91	61.24	9.97	54.34	8.98	49.34	8.10	45.51	7.51
43	78.28	12.43	69.03	11.11	62.23	10.17	54.89	9.07	49.76	8.24	45.80	7.51
44	79.90	12.78	70.22	11.38	63.26	10.30	55.37	9.14	50.08	8.32	45.94	7.55
45	81.30	12.93	71.45	11.51	64.22	10.41	55.96	9.20	50.43	8.34	46.28	7.58
46	82.79	13.18	72.64	11.73	65.26	10.54	56.35	9.33	50.77	8.37	46.52	7.60
47	84.23	13.44	73.89	11.86	66.24	10.85	56.89	9.44	51.15	8.43	46.71	7.64
48	85.74	13.66	75.09	12.12	67.17	10.98	57.39	9.49	51.49	8.48	47.00	7.69
49	87.23	13.90	76.23	12.25	68.21	11.09	57.90	9.53	51.84	8.50	47.19	7.71
50	88.64	14.14	77.45	12.43	69.11	11.22	58.37	9.62	52.18	8.63	47.43	7.73
51	89.62	14.30	78.25	12.56	69.85	11.42	58.98	9.75	52.69	8.70	47.96	7.86
52	92.17	14.67	80.53	12.96	71.82	11.73	60.71	10.10	54.20	8.96	49.31	8.02
53	93.90	14.95	82.00	13.18	73.20	11.86	61.80	10.21	55.21	9.11	50.19	8.24
54	95.63	15.26	83.48	13.51	74.48	12.14	62.89	10.39	56.20	9.27	51.15	8.37
55	100.14	15.96	87.52	14.12	78.12	12.78	65.92	10.89	58.88	9.71	53.56	8.74
56	102.83	16.36	89.78	14.45	80.14	13.00	67.65	11.13	60.45	9.97	55.00	8.98
57	111.41	17.74	96.64	15.59	85.42	13.90	72.64	12.06	64.17	10.54	57.63	9.44
58	116.96	18.69	101.47	16.34	89.73	14.65	76.23	12.56	67.41	11.11	60.50	9.84
59	124.06	19.76	107.66	17.33	95.17	15.53	80.93	13.42	71.50	11.79	64.17	10.47
60	129.27	20.60	112.15	18.10	99.11	16.21	84.31	13.90	74.45	12.25	66.82	10.91
61	139.26	22.16	120.82	19.46	106.81	17.41	90.90	14.95	80.29	13.20	72.06	11.77
62	151.14	24.02	131.23	21.21	115.02	18.73	97.78	16.21	86.43	14.30	76.63	12.52
63	157.30	25.08	136.55	22.00	119.75	19.52	101.84	16.73	89.94	14.84	79.68	13.00
64	166.23	26.48	144.31	23.26	126.56	20.60	107.56	17.74	95.07	15.68	84.20	13.77
65	172.74	27.54	150.05	24.18	131.52	21.39	111.84	18.47	98.82	16.32	87.63	14.34
66	183.39	29.23	159.24	25.72	139.58	22.68	118.72	19.61	104.87	17.30	93.00	15.22
67	200.82	32.06	173.06	27.91	151.67	24.66	128.82	21.28	113.83	18.82	100.86	16.45
68	216.66	34.50	186.71	30.09	163.70	26.68	139.02	23.01	122.78	20.29	108.86	17.83
69	233.88	37.24	201.57	32.48	176.67	28.77	150.05	24.77	132.56	21.89	117.52	19.22
70	251.87	40.19	216.98	34.96	190.20	30.99	161.55	26.68	142.71	23.54	126.56	20.71
71	272.33	43.37	234.65	37.84	205.61	33.49	174.68	28.81	154.30	25.47	136.84	22.38
72	293.64	46.73	251.07	40.47	220.06	35.88	187.72	30.99	165.83	27.41	147.04	24.00
73	316.89	50.51	270.87	43.70	237.44	38.63	202.52	33.42	178.96	29.56	158.63	25.93
74	338.09	53.82	289.02	46.56	253.36	41.28	216.02	35.60	190.91	31.56	169.23	27.67
75	360.65	57.47	308.31	49.72	270.26	44.01	230.45	37.97	203.64	33.64	180.50	29.51
76	381.59	60.79	326.22	52.55	285.93	46.56	243.90	40.25	215.54	35.58	191.05	31.23
77	398.73	63.53	341.25	55.01	296.53	48.31	252.08	41.61	222.72	36.78	197.45	32.26
78	414.43	66.03	354.81	57.14	308.28	50.13	262.07	43.24	231.51	38.23	205.26	33.58
79	426.31	67.90	364.98	58.81	317.05	51.63	269.48	44.51	238.18	39.31	211.11	34.50
80	431.73	68.76	369.55	59.56	321.11	52.31	272.91	45.08	241.16	39.84	213.79	34.96
81	436.04	69.48	373.22	60.19	324.27	52.81	275.62	45.50	243.58	40.23	215.86	35.33
82	438.56	69.85	375.37	60.50	326.13	53.14	278.52	45.92	246.05	40.65	218.12	35.60
83	436.83	69.64	373.91	60.24	324.89	52.90	277.40	45.81	245.06	40.47	217.25	35.51
84	433.70	69.11	371.23	59.82	322.57	52.53	275.41	45.46	243.37	40.21	215.73	35.27

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	80.93	12.96	72.14	11.59	65.41	10.54	58.80	9.60	52.93	8.63	48.20	7.86
41	84.31	13.57	74.71	12.10	67.41	10.98	60.50	9.84	54.23	8.85	48.94	7.97
42	85.34	13.66	75.41	12.14	67.99	11.05	61.03	9.97	54.65	8.96	49.18	7.97
43	86.38	13.81	76.15	12.23	68.60	11.11	61.51	10.12	54.97	8.98	49.34	7.99
44	87.34	14.01	76.87	12.39	69.22	11.22	62.07	10.15	55.37	9.07	49.55	8.02
45	88.35	14.16	77.61	12.52	69.83	11.40	62.52	10.21	55.69	9.11	49.76	8.08
46	89.44	14.38	78.36	12.65	70.44	11.46	63.00	10.28	56.09	9.14	49.98	8.08
47	90.39	14.52	79.21	12.78	70.97	11.51	63.53	10.34	56.41	9.20	50.11	8.10
48	91.45	14.67	79.92	12.87	71.55	11.59	63.98	10.41	56.83	9.27	50.35	8.24
49	92.44	14.84	80.61	12.96	72.14	11.75	64.54	10.50	57.12	9.33	50.59	8.30
50	93.40	15.02	81.30	13.07	72.70	11.79	64.99	10.54	57.55	9.44	50.75	8.30
51	94.40	15.17	82.15	13.20	73.49	11.90	65.68	10.74	58.08	9.51	51.28	8.34
52	99.74	15.99	86.83	13.97	77.61	12.56	69.37	11.38	61.43	10.10	54.20	8.81
53	102.83	16.45	89.54	14.41	80.00	12.96	71.50	11.68	63.29	10.34	55.85	9.11
54	105.86	17.00	92.09	14.84	82.29	13.42	73.57	12.06	65.20	10.72	57.47	9.38
55	112.85	18.12	98.15	15.83	87.84	14.27	78.46	12.82	69.48	11.40	61.24	9.97
56	115.34	18.49	100.41	16.23	89.78	14.58	80.24	13.02	71.02	11.59	62.65	10.21
57	117.84	18.89	101.90	16.36	90.34	14.67	84.41	13.77	73.89	12.12	65.10	10.52
58	123.74	19.85	107.03	17.22	94.83	15.42	88.61	14.45	77.58	12.76	68.36	11.11
59	131.29	21.10	113.54	18.27	100.60	16.34	94.06	15.33	82.29	13.51	72.54	11.79
60	136.73	21.94	118.24	19.02	104.74	17.00	97.99	15.96	85.74	14.01	75.54	12.25
61	147.42	23.63	127.46	20.58	112.95	18.34	105.54	17.22	92.44	15.09	81.44	13.20
62	162.75	26.09	140.82	22.66	123.69	20.09	112.98	18.45	98.84	16.21	87.15	14.16
63	169.36	27.21	146.59	23.56	128.74	20.91	117.58	19.15	102.88	16.87	90.66	14.76
64	178.96	28.72	154.93	24.95	136.09	22.09	124.22	20.29	108.73	17.81	95.81	15.59
65	186.05	29.89	161.05	25.93	141.46	23.01	129.21	21.10	113.03	18.47	99.53	16.27
66	197.48	31.73	170.85	27.54	150.07	24.40	137.03	22.38	119.97	19.61	105.67	17.22
67	212.09	34.06	182.14	29.32	160.01	26.02	146.54	23.91	128.28	20.93	113.00	18.36
68	228.83	36.78	196.63	31.67	172.63	28.06	158.12	25.80	138.38	22.62	121.96	19.85
69	246.98	39.64	212.12	34.17	186.32	30.26	170.66	27.82	149.38	24.40	131.63	21.39
70	265.92	42.65	228.38	36.83	200.58	32.57	183.71	29.98	160.83	26.24	141.70	23.06
71	287.55	46.18	246.95	39.77	216.93	35.27	198.67	32.39	173.91	28.39	153.21	24.95
72	312.21	50.11	268.47	43.24	233.72	37.95	213.23	34.78	186.61	30.46	164.47	26.75
73	336.84	54.13	289.65	46.64	252.19	40.91	230.08	37.57	201.36	32.90	177.47	28.86
74	359.40	57.69	309.02	49.81	269.09	43.74	245.44	40.03	214.85	35.09	189.26	30.85
75	383.37	61.51	329.64	53.14	287.02	46.58	261.78	42.73	229.26	37.46	201.89	32.87
76	405.72	65.11	348.83	56.17	303.68	49.32	277.11	45.17	242.52	39.59	213.71	34.78
77	424.26	68.10	364.80	58.74	317.55	51.58	290.90	47.43	254.66	41.61	221.44	36.06
78	440.95	70.82	379.17	61.11	330.15	53.60	302.35	49.32	264.70	43.24	230.21	37.46
79	453.57	72.75	390.01	62.85	339.50	55.14	310.99	50.75	272.19	44.51	236.72	38.56
80	459.37	73.72	394.98	63.66	343.83	55.84	315.03	51.41	275.76	45.08	239.78	38.98
81	463.83	74.44	398.84	64.23	347.23	56.35	318.11	51.89	278.47	45.50	242.20	39.44
82	468.72	75.19	400.03	64.43	348.24	56.63	319.02	52.02	279.24	45.63	242.83	39.53
83	466.99	74.95	398.52	64.17	346.94	56.33	317.74	51.85	278.09	45.46	241.88	39.37
84	463.59	74.42	395.59	63.75	344.42	56.02	315.51	51.50	276.15	45.13	240.18	39.07

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	90.58	14.01	80.93	12.56	73.23	11.51	69.64	11.05	63.45	10.15	58.29	9.27
41	94.54	14.65	84.15	13.07	75.72	11.86	71.45	11.38	64.78	10.30	59.20	9.44
42	95.81	14.84	85.10	13.20	76.39	12.10	71.98	11.42	65.26	10.39	59.49	9.49
43	96.98	15.02	86.09	13.44	77.08	12.14	72.54	11.49	65.65	10.41	59.68	9.51
44	98.21	15.26	87.07	13.57	77.82	12.23	73.12	11.53	66.00	10.50	59.99	9.53
45	99.40	15.42	87.95	13.66	78.59	12.39	73.60	11.68	66.40	10.52	60.23	9.60
46	100.70	15.59	88.96	13.81	79.28	12.43	74.18	11.75	66.80	10.72	60.50	9.62
47	101.87	15.79	89.86	13.97	80.00	12.56	74.74	11.79	67.17	10.74	60.77	9.64
48	102.99	15.96	90.84	14.14	80.72	12.78	75.19	11.86	67.57	10.85	60.95	9.71
49	104.24	16.21	91.77	14.30	81.44	12.82	75.78	12.06	67.91	10.87	61.19	9.75
50	105.43	16.32	92.68	14.45	82.13	12.93	76.23	12.12	68.36	10.89	61.48	9.77
51	106.57	16.45	93.71	14.58	82.95	13.02	77.08	12.19	69.08	11.02	62.15	9.84
52	112.53	17.44	99.00	15.42	87.68	13.79	81.44	12.89	73.01	11.59	65.65	10.41
53	116.01	17.94	102.03	15.90	90.39	14.27	83.99	13.29	75.17	12.06	67.65	10.85
54	119.41	18.49	104.98	16.34	93.02	14.65	86.41	13.66	77.42	12.30	69.67	11.09
55	127.33	19.74	111.91	17.44	99.16	15.61	92.15	14.58	82.58	13.15	74.24	11.79
56	130.20	20.12	114.47	17.83	101.39	15.96	94.25	14.91	84.41	13.51	75.88	12.12
57	135.59	20.99	118.40	18.45	103.94	16.34	95.89	15.22	85.93	13.66	76.26	12.17
58	142.37	22.03	124.30	19.37	109.18	17.17	100.73	15.96	90.26	14.38	80.19	12.80
59	151.03	23.37	131.92	20.58	115.77	18.25	106.81	16.95	95.79	15.28	85.08	13.57
60	157.33	24.40	137.37	21.39	120.66	19.00	111.25	17.63	99.74	15.90	88.58	14.12
61	169.60	26.24	148.10	23.06	130.01	20.51	119.97	19.00	107.45	17.13	95.52	15.22
62	182.36	28.26	158.07	24.60	138.80	21.89	127.51	20.14	114.31	18.20	100.22	15.96
63	189.85	29.34	164.55	25.67	144.41	22.68	132.77	20.99	118.96	18.97	104.26	16.60
64	200.58	31.03	173.80	27.03	152.60	24.00	140.29	22.22	125.76	20.03	110.27	17.57
65	208.58	32.26	180.71	28.13	158.71	24.97	145.87	23.15	130.65	20.80	114.60	18.25
66	221.31	34.28	191.79	29.89	168.38	26.55	154.78	24.53	138.70	22.09	121.67	19.37
67	243.42	37.68	209.41	32.57	183.82	28.97	169.07	26.79	148.10	23.56	131.23	20.84
68	262.76	40.69	225.96	35.16	198.38	31.23	182.41	28.90	159.80	25.45	141.54	22.53
69	283.54	43.92	243.82	37.95	214.00	33.69	196.86	31.21	172.47	27.49	152.81	24.33
70	305.28	47.32	262.50	40.87	230.45	36.30	212.04	33.58	185.70	29.60	164.55	26.15
71	330.04	51.14	283.81	44.14	249.21	39.26	229.28	36.34	200.80	32.06	177.86	28.31
72	354.59	54.90	304.85	47.43	267.65	42.14	247.56	39.20	216.93	34.52	189.72	30.24
73	382.60	59.29	328.95	51.21	288.86	45.50	267.23	42.36	234.04	37.24	204.70	32.57
74	408.21	63.22	351.01	54.66	308.17	48.55	285.06	45.17	249.74	39.77	218.39	34.78
75	435.42	67.44	374.36	58.33	328.71	51.83	304.05	48.18	266.38	42.47	232.90	37.07
76	460.75	71.33	396.18	61.62	347.82	54.77	321.78	50.97	281.87	44.95	246.47	39.20
77	474.43	73.50	411.56	64.06	358.21	56.35	330.41	52.35	289.49	46.14	253.17	40.27
78	493.22	76.40	427.85	66.60	372.34	58.68	343.59	54.37	300.97	47.96	263.16	41.97
79	507.33	78.59	440.05	68.49	382.97	60.32	353.35	56.02	309.55	49.32	270.71	43.13
80	513.76	79.56	445.65	69.37	387.81	61.11	357.86	56.72	313.49	49.98	274.16	43.68
81	518.81	80.33	450.09	70.07	391.71	61.75	361.37	57.29	316.57	50.44	276.85	44.03
82	508.87	78.79	438.11	68.21	381.25	60.08	353.48	56.04	309.66	49.34	270.76	43.13
83	506.85	78.49	436.38	67.90	379.78	59.82	352.12	55.76	308.39	49.19	269.72	42.91
84	503.29	77.96	433.27	67.44	376.99	59.38	349.55	55.38	306.23	48.84	267.73	42.62

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	123.72	17.43	111.07	15.63	101.51	14.24	96.06	13.46	87.32	12.21	80.75	11.36
41	129.30	18.19	115.61	16.27	105.04	14.79	98.88	13.94	89.54	12.57	82.37	11.50
42	131.06	18.39	116.98	16.45	106.03	14.90	99.73	14.01	90.14	12.62	82.72	11.73
43	132.73	18.67	118.29	16.70	107.12	15.08	100.58	14.13	90.72	12.76	83.16	11.75
44	134.48	18.89	119.72	16.84	108.13	15.20	101.37	14.24	91.35	12.82	83.52	11.78
45	136.15	19.21	121.06	17.07	109.26	15.34	102.30	14.38	91.95	12.92	84.01	11.82
46	137.85	19.40	122.40	17.16	110.27	15.49	103.10	14.49	92.61	13.03	84.42	11.87
47	139.57	19.60	123.72	17.43	111.28	15.70	103.86	14.60	93.21	13.17	84.80	11.89
48	141.21	19.90	125.06	17.62	112.27	15.77	104.71	14.74	93.84	13.24	85.27	12.05
49	142.94	20.13	126.43	17.80	113.28	15.93	105.59	14.83	94.47	13.28	85.65	12.07
50	144.64	20.36	127.77	17.96	114.35	16.11	106.38	14.95	95.02	13.37	86.06	12.09
51	146.12	20.56	129.03	18.12	115.58	16.18	107.45	15.11	96.06	13.46	86.99	12.19
52	154.39	21.75	136.34	19.21	122.05	17.14	113.58	16.00	101.48	14.24	91.84	12.92
53	159.10	22.41	140.56	19.81	125.77	17.69	117.09	16.45	104.60	14.74	94.69	13.33
54	163.75	23.05	144.67	20.38	129.44	18.26	120.43	16.93	107.59	15.11	97.46	13.69
55	174.57	24.60	154.22	21.75	138.01	19.44	128.37	18.05	114.82	16.13	103.89	14.60
56	178.54	25.15	157.70	22.18	141.19	19.90	131.33	18.46	117.34	16.48	106.33	14.95
57	189.11	26.59	164.60	23.19	146.09	20.56	135.77	19.05	119.96	16.84	107.12	15.08
58	198.53	27.91	172.90	24.28	153.32	21.54	142.56	20.04	126.04	17.69	112.52	15.79
59	210.63	29.60	183.41	25.83	162.71	22.89	151.24	21.25	133.66	18.80	119.31	16.82
60	219.45	30.85	191.05	26.86	169.53	23.87	157.56	22.14	139.24	19.58	124.35	17.50
61	236.51	33.25	205.95	28.94	182.73	25.72	169.83	23.92	150.06	21.13	134.01	18.85
62	249.00	35.07	217.12	30.53	190.94	26.86	178.59	25.15	155.95	21.93	137.30	19.31
63	259.21	36.47	225.94	31.81	198.64	27.91	185.88	26.15	162.46	22.84	142.94	20.13
64	273.89	38.52	238.76	33.57	209.89	29.53	196.39	27.61	171.58	24.10	151.02	21.25
65	284.71	40.09	248.20	34.82	218.22	30.72	204.20	28.75	178.40	25.08	156.99	22.09
66	302.18	42.56	263.37	37.11	231.66	32.59	216.66	30.44	189.25	26.61	166.57	23.39
67	339.69	47.81	294.26	41.44	256.45	36.06	241.63	33.96	211.04	29.69	185.80	26.15
68	366.53	51.57	317.54	44.64	276.82	39.00	260.72	36.67	227.80	31.99	200.47	28.21
69	395.58	55.73	342.62	48.17	298.70	42.03	281.39	39.55	245.77	34.53	216.33	30.42
70	425.95	59.86	368.97	51.89	321.68	45.23	302.94	42.60	264.66	37.22	232.95	32.75
71	460.62	64.79	398.93	56.11	347.77	48.88	327.51	46.05	286.19	40.21	251.87	35.44
72	486.97	68.48	421.68	59.33	367.65	51.66	344.71	48.49	301.16	42.33	261.57	36.79
73	525.41	73.91	455.09	64.03	396.73	55.84	371.90	52.30	324.88	45.73	282.22	39.73
74	560.60	78.87	485.57	68.35	423.30	59.51	396.82	55.84	346.68	48.77	301.14	42.33
75	597.93	84.09	517.88	72.82	451.56	63.44	423.27	59.51	369.76	52.05	321.16	45.21
76	632.68	89.02	547.98	77.09	477.71	67.23	447.86	63.01	391.29	55.09	339.83	47.81
77	654.09	91.96	562.30	79.12	490.14	69.01	455.58	64.08	398.05	55.95	345.72	48.61
78	679.94	95.68	584.51	82.15	509.58	71.72	473.63	66.59	413.74	58.17	359.38	50.57
79	699.33	98.42	601.24	84.59	524.10	73.75	487.07	68.51	425.57	59.83	369.65	51.98
80	708.23	99.63	608.91	85.62	530.81	74.64	493.32	69.33	431.02	60.61	374.33	52.67
81	715.24	100.59	614.85	86.53	536.01	75.40	498.17	70.08	435.26	61.29	378.11	53.22
82	682.30	95.98	586.56	82.47	511.31	71.91	480.39	67.64	414.92	58.37	364.53	51.30
83	679.67	95.62	584.26	82.13	509.34	71.65	478.59	67.32	413.36	58.08	363.11	51.09
84	674.76	94.91	580.04	81.65	505.67	71.15	475.08	66.84	410.32	57.76	360.56	50.75

Physicians Mutual Insurance Company 10 Pay Option Monthly Premium Rates

Issue Age	Factor Applied to Total Premium
18-40	2.68
41	2.67
42	2.67
43	2.66
44	2.66
45	2.65
46	2.64
47	2.64
48	2.63
49	2.63
50	2.62
51	2.61
52	2.61
53	2.60
54	2.60
55	2.59
56	2.59
57	2.58
58	2.57
59	2.56
60	2.54
61	2.51
62	2.48
63	2.44
64	2.37
65	2.29
66	2.21
67	2.12
68	2.04
69	1.96
70	1.89
71	1.82
72	1.75
73	1.68
74	1.60
75	1.53
76	1.46
77	1.38
78	1.33
79	1.28
80	1.24
81	1.21
82	1.18
83	1.15
84	1.12

Physicians Mutual Insurance Company Shortened Benefit Period Rider Form R964 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	63%
41	55%
42	52%
43	50%
44	47%
45	45%
46	42%
47	39%
48	37%
49	34%
50	32%
51	31%
52	30%
53	29%
54	28%
55	28%
56	27%
57	26%
58	26%
59	24%
60	24%
61	23%
62	23%
63	23%
64	22%
65	22%
66	21%
67	20%
68	20%
69	20%
70	20%
71	19%
72	19%
73	19%
74	18%
75	18%
76	18%
77	17%
78	16%
79	15%
80	14%
81	13%
82	12%
83	12%
84	11%

Security Rider Form R965 100% HCC Monthly Premium Rates Limited Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	.95
41	.98
42	1.00
43	1.03
44	1.03
45	1.04
46	1.05
47	1.05
48	1.09
49	1.11
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.41
56	1.46
57	1.53
58	1.61
59	1.73
60	1.85
61	2.02
62	2.24
63	2.39
64	2.55
65	2.71
66	2.95
67	3.24
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.42
74	7.15
75	8.02
76	8.93
77	9.84
78	10.82
79	11.85
80	12.88
81	14.11
82	15.60
83	17.17
84	19.08

Security Rider Form R965 100% HCC Monthly Premium Rates Lifetime Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	1.04
41	1.08
42	1.09
43	1.13
44	1.13
45	1.15
46	1.16
47	1.16
48	1.20
49	1.23
50	1.24
51	1.25
52	1.32
53	1.38
54	1.46
55	1.55
56	1.60
57	1.68
58	1.77
59	1.91
60	2.04
61	2.22
62	2.47
63	2.62
64	2.81
65	2.98
66	3.24
67	3.57
68	3.95
69	4.42
70	4.90
71	5.52
72	6.27
73	7.06
74	7.86
75	8.81
76	9.82
77	10.81
78	11.90
79	13.02
80	14.16
81	15.51
82	17.14
83	18.87
84	20.98

Physicians Mutual Insurance Company Surviving Spouse Rider Form R967 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	19%
41	19%
42	19%
43	19%
44	19%
45	19%
46	19%
47	19%
48	19%
49	19%
50	19%
51	19%
52	19%
53	20%
54	20%
55	20%
56	20%
57	20%
58	20%
59	21%
60	21%
61	21%
62	21%
63	21%
64	21%
65	22%
66	22%
67	22%
68	23%
69	23%
70	24%
71	25%
72	25%
73	25%
74	24%
75	24%
76	23%
77	22%
78	20%
79	18%
80	16%
81	15%
82	14%
83	13%
84	12%

Physicians Mutual Insurance Company Joint Waiver of Premium Rider Form R968 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	1%
41	1%
42	1%
43	1%
44	1%
45	1%
46	1%
47	1%
48	1%
49	1%
50	1%
51	1%
52	1%
53	1%
54	1%
55	1%
56	1%
57	2%
58	2%
59	2%
60	2%
61	2%
62	2%
63	2%
64	2%
65	2%
66	3%
67	3%
68	3%
69	4%
70	4%
71	5%
72	6%
73	7%
74	8%
75	8%
76	9%
77	10%
78	11%
79	12%
80	13%
81	13%
82	13%
83	14%
84	14%

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	38.88	6.95	35.01	6.26	31.76	5.72	27.72	4.99	25.39	4.57	23.47	4.12
41	40.35	7.21	36.15	6.47	32.55	5.83	28.72	5.16	26.15	4.70	23.99	4.25
42	40.84	7.29	36.54	6.53	32.82	5.89	29.06	5.25	26.41	4.72	24.21	4.27
43	41.34	7.37	36.92	6.60	33.09	5.95	29.40	5.28	26.68	4.82	24.33	4.30
44	41.80	7.46	37.34	6.66	33.34	6.01	29.72	5.33	26.95	4.87	24.52	4.32
45	42.29	7.58	37.69	6.74	33.62	6.06	30.05	5.43	27.21	4.91	24.72	4.37
46	42.81	7.65	38.10	6.82	33.91	6.09	30.38	5.46	27.48	4.95	24.88	4.38
47	43.29	7.74	38.48	6.87	34.12	6.14	30.69	5.51	27.72	4.97	25.08	4.40
48	43.76	7.82	38.86	6.96	34.41	6.18	31.02	5.57	27.97	5.02	25.22	4.45
49	44.26	7.90	39.25	7.01	34.68	6.25	31.35	5.66	28.26	5.11	25.43	4.52
50	44.78	8.00	39.63	7.09	34.96	6.27	31.69	5.74	28.51	5.14	25.58	4.55
51	45.64	8.15	40.43	7.26	35.65	6.43	32.33	5.82	29.08	5.25	26.12	4.61
52	47.49	8.50	42.05	7.50	37.08	6.66	33.62	6.08	30.25	5.45	27.19	4.81
53	48.90	8.75	43.31	7.75	38.19	6.85	34.65	6.25	31.16	5.60	27.97	4.94
54	50.37	9.00	44.57	7.98	39.35	7.07	35.66	6.44	32.09	5.77	28.83	5.11
55	53.38	9.54	47.26	8.45	41.71	7.47	37.83	6.83	33.67	6.08	30.26	5.31
56	55.52	9.90	49.18	8.81	43.36	7.79	39.34	7.09	35.03	6.32	31.19	5.49
57	61.53	11.00	53.70	9.60	46.92	8.45	40.61	7.32	36.14	6.52	31.99	5.63
58	65.54	11.70	57.16	10.21	49.96	8.98	43.23	7.79	38.46	6.93	34.08	6.02
59	70.49	12.60	61.47	11.00	53.76	9.66	46.51	8.39	41.38	7.45	36.67	6.47
60	74.47	13.28	64.93	11.61	56.77	10.17	49.12	8.85	43.70	7.87	38.71	6.83
61	81.40	14.54	71.01	12.70	62.09	11.16	53.72	9.67	47.79	8.60	42.32	7.45
62	93.73	16.74	81.12	14.51	70.91	12.76	63.39	11.41	55.76	10.07	49.36	8.70
63	98.99	17.70	85.70	15.32	74.89	13.47	66.93	12.04	58.90	10.61	52.11	9.21
64	106.37	19.00	92.04	16.47	80.46	14.46	71.95	12.97	63.30	11.40	56.01	9.87
65	112.69	20.15	97.53	17.43	85.26	15.32	76.20	13.74	67.08	12.08	59.29	10.46
66	122.14	21.80	105.73	18.89	92.42	16.61	82.64	14.93	72.69	13.09	64.32	11.35
67	134.07	23.95	114.26	20.43	99.87	17.96	90.15	16.26	78.42	14.14	68.36	12.04
68	148.82	26.60	126.85	22.69	110.87	19.93	100.09	18.03	87.06	15.67	75.89	13.40
69	165.75	29.60	141.22	25.24	123.45	22.19	111.43	20.06	96.93	17.45	84.55	14.95
70	184.74	33.00	157.42	28.16	137.62	24.76	124.21	22.38	108.04	19.43	94.21	16.61
71	207.98	37.14	177.23	31.69	154.91	27.85	139.82	25.19	121.65	21.92	106.02	18.71
72	232.38	41.50	198.25	35.47	171.78	30.88	155.52	28.02	133.74	24.07	116.43	20.54
73	261.96	46.80	223.50	39.95	193.63	34.78	175.32	31.59	150.78	27.13	131.26	23.15
74	292.59	52.25	249.63	44.66	216.29	38.89	195.82	35.28	168.40	30.33	146.60	25.85
75	327.42	58.49	279.36	49.96	242.05	43.52	219.13	39.51	188.46	33.94	164.07	28.94
76	364.41	65.07	310.89	55.60	269.39	48.41	243.90	43.96	209.74	37.78	182.58	32.21
77	396.15	70.78	335.43	59.95	290.62	52.21	260.52	46.97	221.45	39.89	192.47	33.95
78	435.55	77.80	368.79	65.95	319.55	57.42	286.45	51.62	243.49	43.84	211.63	37.35
79	477.03	85.19	403.93	72.22	349.99	62.89	313.73	56.53	266.67	48.04	231.80	40.90
80	518.50	92.62	439.03	78.49	380.40	68.37	341.00	61.45	289.88	52.18	251.95	44.47
81	567.28	101.32	480.32	85.89	416.17	74.84	373.07	67.22	317.15	57.10	275.62	48.62
82	631.67	112.84	534.85	95.62	463.41	83.31	422.99	76.23	359.54	64.76	312.53	55.16
83	695.78	124.27	589.13	105.34	510.47	91.74	465.95	83.95	396.08	71.34	344.24	60.74
84	772.51	137.99	654.09	116.95	566.73	101.89	517.29	93.21	439.76	79.19	382.19	67.43
85	N/A	153.16	N/A	129.84	N/A	113.10	N/A	103.48	N/A	87.92	N/A	74.86
86	N/A	168.48	N/A	142.78	N/A	124.41	N/A	113.84	N/A	96.69	N/A	82.32
87	N/A	183.66	N/A	155.65	N/A	135.60	N/A	124.11	N/A	105.41	N/A	89.76
88	N/A	198.33	N/A	168.11	N/A	146.42	N/A	134.01	N/A	113.82	N/A	96.93
89	N/A	212.21	N/A	179.88	N/A	156.69	N/A	143.37	N/A	121.81	N/A	103.70
90	N/A	224.96	N/A	190.66	N/A	166.08	N/A	151.97	N/A	129.10	N/A	109.91
91	N/A	236.22	N/A	200.19	N/A	174.39	N/A	159.59	N/A	135.56	N/A	115.43
92	N/A	248.06	N/A	210.19	N/A	183.11	N/A	167.59	N/A	142.34	N/A	121.21
93	N/A	260.43	N/A	220.73	N/A	192.26	N/A	175.95	N/A	149.45	N/A	127.26
94	N/A	273.44	N/A	231.78	N/A	201.87	N/A	184.75	N/A	156.94	N/A	133.63
95	N/A	287.14	N/A	243.34	N/A	211.95	N/A	193.98	N/A	164.78	N/A	140.29
96	N/A	301.47	N/A	255.52	N/A	222.58	N/A	203.69	N/A	173.04	N/A	147.29
97	N/A	316.55	N/A	268.31	N/A	233.70	N/A	213.85	N/A	181.67	N/A	154.68
98	N/A	332.39	N/A	281.71	N/A	245.38	N/A	224.56	N/A	190.77	N/A	162.39
99	N/A	348.99	N/A	295.77	N/A	257.65	N/A	235.81	N/A	200.29	N/A	170.53
100	N/A	366.44	N/A	310.59	N/A	270.53	N/A	247.59	N/A	210.30	N/A	179.05

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	47.20	8.03	41.90	7.21	38.17	6.64	34.91	6.14	31.97	5.62	29.71	5.16
41	50.48	8.58	44.55	7.68	40.36	7.01	36.08	6.34	32.84	5.77	30.35	5.28
42	51.55	8.78	45.48	7.82	41.10	7.15	36.48	6.43	33.14	5.82	30.55	5.31
43	52.64	8.96	46.37	7.98	41.82	7.28	36.85	6.50	33.40	5.89	30.77	5.40
44	53.72	9.16	47.25	8.14	42.57	7.41	37.24	6.56	33.67	5.91	30.96	5.43
45	54.82	9.32	48.15	8.28	43.31	7.50	37.66	6.64	33.98	6.01	31.20	5.44
46	55.90	9.52	49.07	8.45	44.04	7.65	38.08	6.70	34.28	6.05	31.39	5.46
47	56.98	9.71	49.95	8.60	44.79	7.76	38.48	6.76	34.57	6.09	31.59	5.49
48	58.08	9.87	50.84	8.75	45.50	7.90	38.86	6.84	34.85	6.14	31.80	5.55
49	59.16	10.08	51.76	8.89	46.23	8.03	39.27	6.90	35.15	6.18	32.02	5.57
50	60.25	10.26	52.64	9.02	46.96	8.15	39.66	6.99	35.47	6.25	32.22	5.62
51	61.46	10.45	53.69	9.23	47.92	8.35	40.46	7.12	36.14	6.34	32.89	5.75
52	63.91	10.88	55.82	9.60	49.80	8.66	42.06	7.41	37.60	6.64	34.21	5.96
53	65.85	11.22	57.53	9.89	51.31	8.93	43.32	7.64	38.71	6.83	35.22	6.14
54	67.79	11.54	59.23	10.16	52.87	9.19	44.61	7.84	39.86	7.01	36.27	6.32
55	71.87	12.25	62.78	10.81	56.03	9.75	47.27	8.35	42.26	7.44	38.46	6.70
56	74.75	12.72	65.31	11.23	58.25	10.13	49.19	8.66	43.95	7.75	40.00	6.99
57	82.07	13.95	71.18	12.26	62.97	10.94	53.53	9.40	47.27	8.35	42.47	7.41
58	87.37	14.83	75.77	13.03	67.02	11.65	56.98	10.04	50.33	8.88	45.19	7.88
59	93.97	15.98	81.52	13.99	72.10	12.52	61.32	10.76	54.16	9.54	48.62	8.50
60	99.29	16.87	86.12	14.79	76.14	13.23	64.76	11.40	57.23	10.08	51.34	8.97
61	108.54	18.49	94.15	16.18	83.26	14.46	70.80	12.46	62.54	11.02	56.16	9.81
62	119.47	20.34	103.72	17.84	90.91	15.79	77.32	13.59	68.33	12.03	60.57	10.56
63	126.16	21.48	109.57	18.84	96.05	16.67	81.65	14.39	72.16	12.72	63.97	11.16
64	135.60	23.09	117.72	20.24	103.19	17.93	87.75	15.43	77.55	13.66	68.75	11.98
65	143.64	24.44	124.73	21.46	109.31	19.00	92.98	16.36	82.17	14.46	72.81	12.70
66	155.71	26.50	135.22	23.24	118.52	20.56	100.81	17.73	89.03	15.68	78.93	13.76
67	174.66	29.73	150.48	25.86	131.91	22.92	112.02	19.71	98.99	17.43	87.73	15.30
68	193.91	32.99	167.06	28.73	146.43	25.45	124.37	21.91	109.89	19.36	97.43	16.98
69	215.90	36.75	186.00	32.00	163.07	28.33	138.51	24.35	122.38	21.54	108.48	18.90
70	240.67	40.96	207.38	35.65	181.77	31.58	154.35	27.19	136.39	24.00	120.90	21.09
71	270.90	46.08	233.44	40.14	204.59	35.53	173.80	30.57	153.57	27.02	136.12	23.72
72	304.02	51.73	259.93	44.71	227.86	39.57	194.30	34.15	171.69	30.25	152.18	26.56
73	342.70	58.31	293.00	50.40	256.85	44.61	219.04	38.56	193.56	34.09	171.53	29.92
74	382.77	65.15	327.28	56.32	286.87	49.83	244.66	43.07	216.18	38.08	191.61	33.46
75	428.38	72.89	366.27	63.00	321.06	55.76	273.80	48.17	241.93	42.61	214.46	37.40
76	476.75	81.10	407.62	70.08	357.32	62.08	304.71	53.63	269.26	47.45	238.66	41.65
77	525.36	89.36	449.70	77.33	390.73	67.89	332.14	58.44	293.45	51.67	260.12	45.36
78	577.65	98.27	494.45	85.03	429.62	74.61	365.17	64.24	322.66	56.81	285.99	49.90
79	632.62	107.66	541.51	93.13	470.51	81.78	399.93	70.36	353.37	62.23	313.19	54.63
80	687.65	117.00	588.62	101.23	511.42	88.85	434.71	76.47	384.10	67.64	340.47	59.40
81	752.29	127.98	643.94	110.77	559.51	97.21	475.60	83.70	420.22	73.99	372.47	65.00
82	829.04	141.06	709.62	122.05	616.57	107.11	526.43	92.62	465.14	81.91	412.31	71.89
83	913.20	155.35	781.65	134.43	679.14	117.99	579.86	102.05	512.37	90.21	454.14	79.21
84	1013.90	172.49	867.83	149.26	754.04	131.00	643.82	113.28	568.90	100.19	504.23	87.96
85	N/A	191.46	N/A	165.70	N/A	145.39	N/A	125.77	N/A	111.19	N/A	97.63
86	N/A	210.63	N/A	182.25	N/A	159.96	N/A	138.35	N/A	122.33	N/A	107.39
87	N/A	229.56	N/A	198.65	N/A	174.34	N/A	150.78	N/A	133.34	N/A	117.07
88	N/A	247.95	N/A	214.52	N/A	188.31	N/A	162.83	N/A	143.99	N/A	126.41
89	N/A	265.29	N/A	229.55	N/A	201.46	N/A	174.23	N/A	154.07	N/A	135.27
90	N/A	281.22	N/A	243.33	N/A	213.57	N/A	184.71	N/A	163.32	N/A	143.37
91	N/A	295.29	N/A	255.49	N/A	224.23	N/A	193.92	N/A	171.50	N/A	150.57
92	N/A	310.04	N/A	268.27	N/A	235.44	N/A	203.63	N/A	180.07	N/A	158.08
93	N/A	325.52	N/A	281.67	N/A	247.23	N/A	213.81	N/A	189.07	N/A	165.97
94	N/A	341.80	N/A	295.75	N/A	259.60	N/A	224.51	N/A	198.52	N/A	174.29
95	N/A	358.93	N/A	310.53	N/A	272.56	N/A	235.70	N/A	208.43	N/A	183.02
96	N/A	376.83	N/A	326.08	N/A	286.18	N/A	247.50	N/A	218.88	N/A	192.14
97	N/A	395.68	N/A	342.39	N/A	300.48	N/A	259.88	N/A	229.81	N/A	201.75
98	N/A	415.48	N/A	359.50	N/A	315.53	N/A	272.89	N/A	241.31	N/A	211.86
99	N/A	436.25	N/A	377.49	N/A	331.28	N/A	286.50	N/A	253.39	N/A	222.45
100	N/A	458.07	N/A	396.34	N/A	347.85	N/A	300.86	N/A	266.00	N/A	233.54

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	54.15	9.28	48.25	8.28	43.75	7.59	39.34	6.84	35.43	6.16	32.22	5.60
41	56.48	9.67	49.98	8.60	45.14	7.82	40.55	7.03	36.35	6.33	32.79	5.72
42	57.26	9.82	50.59	8.70	45.64	7.90	40.92	7.13	36.64	6.39	32.98	5.74
43	58.04	9.95	51.17	8.81	46.08	8.00	41.34	7.18	36.95	6.44	33.15	5.76
44	58.79	10.08	51.77	8.89	46.58	8.09	41.74	7.28	37.23	6.50	33.34	5.80
45	59.58	10.17	52.33	9.00	47.05	8.15	42.13	7.33	37.55	6.56	33.55	5.81
46	60.38	10.36	52.93	9.13	47.51	8.22	42.55	7.41	37.85	6.58	33.74	5.83
47	61.14	10.46	53.50	9.21	47.98	8.31	42.93	7.46	38.17	6.65	33.92	5.89
48	61.92	10.61	54.09	9.29	48.44	8.41	43.34	7.56	38.48	6.70	34.10	5.90
49	62.68	10.73	54.65	9.38	48.93	8.50	43.75	7.62	38.77	6.76	34.32	5.95
50	63.48	10.88	55.24	9.52	49.39	8.56	44.17	7.69	39.06	6.82	34.46	6.01
51	64.74	11.09	56.35	9.67	50.39	8.75	45.04	7.84	39.86	6.95	35.18	6.10
52	69.15	11.85	60.19	10.38	53.81	9.32	48.08	8.38	42.60	7.43	37.55	6.53
53	72.10	12.35	62.77	10.76	56.13	9.73	50.15	8.75	44.38	7.74	39.17	6.82
54	75.04	12.85	65.33	11.23	58.39	10.13	52.18	9.09	46.22	8.08	40.78	7.07
55	80.93	13.88	70.44	12.10	62.99	10.92	56.32	9.81	49.82	8.68	43.95	7.64
56	83.87	14.39	73.00	12.57	65.28	11.31	58.35	10.14	51.63	9.00	45.56	7.90
57	86.84	14.90	75.07	12.90	66.54	11.54	62.21	10.83	54.46	9.51	47.95	8.35
58	92.43	15.85	79.94	13.74	70.82	12.27	66.23	11.53	57.95	10.12	51.06	8.88
59	99.46	17.03	85.98	14.78	76.18	13.21	71.22	12.40	62.33	10.86	54.94	9.54
60	105.08	18.02	90.84	15.60	80.48	13.95	75.24	13.10	65.87	11.50	58.04	10.08
61	114.85	19.68	99.31	17.10	88.00	15.26	82.27	14.30	72.03	12.54	63.45	11.02
62	128.66	22.06	111.36	19.15	97.80	16.96	89.31	15.55	78.15	13.60	68.88	11.96
63	135.88	23.28	117.57	20.22	103.29	17.89	94.34	16.40	82.55	14.39	72.72	12.61
64	145.98	25.01	126.37	21.73	111.00	19.22	101.32	17.66	88.71	15.45	78.14	13.57
65	154.65	26.50	133.85	23.03	117.56	20.37	107.37	18.68	93.97	16.36	82.77	14.39
66	167.65	28.73	145.15	24.94	127.49	22.09	116.38	20.24	101.88	17.75	89.77	15.58
67	184.43	31.59	158.40	27.23	139.14	24.11	127.42	22.19	111.57	19.42	98.27	17.09
68	204.78	35.09	175.88	30.25	154.49	26.76	141.47	24.62	123.84	21.59	109.12	18.93
69	228.00	39.07	195.82	33.65	172.01	29.82	157.54	27.41	137.90	24.00	121.46	21.09
70	254.17	43.53	218.28	37.52	191.73	33.22	175.58	30.56	153.68	26.79	135.39	23.50
71	286.10	49.04	245.72	42.25	215.84	37.40	197.65	34.40	173.03	30.13	152.42	26.44
72	323.24	55.38	277.93	47.79	241.97	41.96	220.75	38.41	193.25	33.65	170.23	29.54
73	364.39	62.46	313.31	53.85	272.77	47.25	248.85	43.32	217.83	37.95	191.91	33.32
74	406.99	69.73	349.94	60.15	304.66	52.79	277.93	48.37	243.28	42.38	214.34	37.20
75	455.44	78.04	391.61	67.33	340.98	59.10	311.05	54.12	272.26	47.46	239.88	41.66
76	506.89	86.85	435.84	74.92	379.47	65.75	346.19	60.24	303.02	52.79	266.95	46.35
77	558.91	95.77	480.60	82.65	418.44	72.52	383.32	66.72	335.52	58.46	291.78	50.65
78	614.52	105.29	528.43	90.86	460.05	79.74	421.43	73.34	368.88	64.26	320.82	55.69
79	673.02	115.32	578.74	99.48	503.88	87.33	461.56	80.34	404.01	70.40	351.35	61.01
80	731.58	125.35	629.05	108.17	547.68	94.93	501.71	87.32	439.15	76.48	381.93	66.31
81	800.35	137.14	688.18	118.32	599.15	103.85	548.86	95.51	480.42	83.72	417.82	72.57
82	886.16	151.84	756.20	130.01	658.39	114.10	603.04	104.96	527.84	91.99	459.07	79.69
83	976.12	167.27	832.95	143.23	725.21	125.68	664.28	115.60	581.42	101.30	505.67	87.79
84	1083.76	185.68	924.84	158.97	805.17	139.55	737.50	128.37	645.53	112.48	561.43	97.47
85	N/A	206.12	N/A	176.50	N/A	154.89	N/A	142.47	N/A	124.83	N/A	108.18
86	N/A	226.75	N/A	194.14	N/A	170.38	N/A	156.71	N/A	137.34	N/A	119.01
87	N/A	247.14	N/A	211.63	N/A	185.72	N/A	170.81	N/A	149.68	N/A	129.72
88	N/A	266.93	N/A	228.55	N/A	200.59	N/A	184.46	N/A	161.67	N/A	140.11
89	N/A	285.61	N/A	244.55	N/A	214.62	N/A	197.42	N/A	173.00	N/A	149.92
90	N/A	302.75	N/A	259.25	N/A	227.52	N/A	209.21	N/A	183.37	N/A	158.90
91	N/A	317.86	N/A	272.19	N/A	238.87	N/A	219.71	N/A	192.54	N/A	166.87
92	N/A	333.81	N/A	285.80	N/A	250.82	N/A	230.68	N/A	202.18	N/A	175.18
93	N/A	350.49	N/A	300.07	N/A	263.35	N/A	242.22	N/A	212.28	N/A	183.96
94	N/A	368.00	N/A	315.06	N/A	276.52	N/A	254.35	N/A	222.88	N/A	193.14
95	N/A	386.38	N/A	330.86	N/A	290.34	N/A	267.07	N/A	234.04	N/A	202.81
96	N/A	405.73	N/A	347.38	N/A	304.87	N/A	280.42	N/A	245.72	N/A	212.95
97	N/A	426.00	N/A	364.75	N/A	320.12	N/A	294.43	N/A	258.03	N/A	223.61
98	N/A	447.30	N/A	383.00	N/A	336.10	N/A	309.14	N/A	270.90	N/A	234.74
99	N/A	469.66	N/A	402.15	N/A	352.91	N/A	324.62	N/A	284.47	N/A	246.53
100	N/A	493.15	N/A	422.28	N/A	370.57	N/A	340.84	N/A	298.69	N/A	258.84

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	60.59	10.04	54.16	9.00	48.98	8.22	46.55	7.88	42.43	7.26	38.97	6.64
41	63.35	10.47	56.38	9.37	50.68	8.52	47.85	8.10	43.43	7.37	39.66	6.74
42	64.26	10.65	57.09	9.52	51.26	8.62	48.30	8.18	43.76	7.44	39.90	6.79
43	65.20	10.76	57.87	9.62	51.82	8.71	48.75	8.26	44.10	7.47	40.13	6.83
44	66.10	10.94	58.58	9.75	52.40	8.82	49.19	8.35	44.45	7.58	40.36	6.85
45	67.05	11.09	59.29	9.87	52.96	8.93	49.62	8.41	44.79	7.62	40.60	6.90
46	67.96	11.25	60.04	10.01	53.53	9.00	50.07	8.46	45.11	7.68	40.84	6.95
47	68.88	11.40	60.77	10.12	54.09	9.13	50.53	8.54	45.44	7.74	41.06	6.99
48	69.81	11.55	61.52	10.25	54.65	9.21	50.95	8.62	45.77	7.79	41.29	7.01
49	70.71	11.70	62.26	10.38	55.22	9.29	51.40	8.70	46.08	7.84	41.55	7.03
50	71.63	11.86	63.01	10.46	55.81	9.38	51.82	8.78	46.41	7.90	41.76	7.09
51	73.05	12.09	64.23	10.70	56.93	9.56	52.88	8.96	47.37	8.08	42.61	7.27
52	78.06	12.90	68.63	11.41	60.79	10.21	56.47	9.54	50.59	8.60	45.50	7.74
53	81.37	13.47	71.55	11.92	63.37	10.69	58.88	9.95	52.76	8.97	47.45	8.08
54	84.70	13.99	74.49	12.39	65.99	11.09	61.30	10.38	54.90	9.32	49.39	8.39
55	91.35	15.10	80.32	13.38	71.16	11.96	66.08	11.19	59.21	10.08	53.26	9.04
56	94.65	15.67	83.22	13.86	73.73	12.40	68.48	11.58	61.35	10.42	55.20	9.38
57	99.91	16.54	87.27	14.51	76.61	12.89	70.67	11.96	63.33	10.76	56.23	9.56
58	106.37	17.60	92.88	15.45	81.56	13.72	75.24	12.74	67.40	11.50	59.89	10.16
59	114.41	18.93	99.92	16.61	87.73	14.76	80.95	13.70	72.53	12.33	64.43	10.96
60	120.88	19.99	105.56	17.55	92.65	15.59	85.50	14.46	76.61	13.03	68.05	11.57
61	132.15	21.88	115.43	19.18	101.31	17.03	93.49	15.83	83.75	14.23	74.42	12.66
62	144.19	23.86	124.96	20.80	109.71	18.47	100.84	17.09	90.34	15.36	79.26	13.47
63	152.32	25.19	131.95	21.96	115.85	19.49	106.49	18.02	95.43	16.23	83.72	14.22
64	163.62	27.10	141.80	23.60	124.51	20.93	114.43	19.36	102.54	17.45	89.97	15.29
65	173.37	28.69	150.23	24.97	131.88	22.19	121.24	20.52	108.62	18.49	95.29	16.18
66	187.98	31.12	162.87	27.10	142.99	24.06	131.41	22.26	117.78	20.03	103.30	17.55
67	211.73	35.03	182.07	30.29	159.82	26.91	147.03	24.86	128.79	21.92	114.09	19.40
68	235.03	38.91	202.11	33.63	177.46	29.85	163.23	27.60	143.00	24.31	126.68	21.53
69	261.71	43.33	225.05	37.41	197.61	33.25	181.74	30.76	159.22	27.10	141.06	23.98
70	291.74	48.28	250.86	41.75	220.25	37.06	202.57	34.27	177.47	30.19	157.23	26.72
71	328.42	54.36	282.39	46.98	247.94	41.71	228.04	38.57	199.76	33.99	176.98	30.08
72	367.07	60.76	315.64	52.49	277.11	46.64	256.36	43.36	224.58	38.22	196.37	33.38
73	413.82	68.48	355.81	59.20	312.36	52.54	289.00	48.90	253.14	43.08	221.40	37.64
74	462.19	76.47	397.41	66.10	348.93	58.69	322.76	54.61	282.78	48.09	247.27	42.04
75	517.23	85.62	444.75	73.99	390.47	65.69	361.23	61.11	316.46	53.84	276.74	47.04
76	575.61	95.28	494.98	82.35	434.57	73.13	402.01	68.01	352.16	59.90	307.99	52.35
77	625.14	103.47	542.29	90.19	471.96	79.37	435.42	73.67	381.45	64.90	333.56	56.70
78	687.35	113.75	596.25	99.19	518.92	87.31	478.74	81.00	419.39	71.35	366.75	62.32
79	752.78	124.58	653.06	108.64	568.33	95.59	524.35	88.71	459.30	78.15	401.67	68.29
80	818.23	135.41	709.82	118.10	617.76	103.92	569.93	96.40	499.28	84.94	436.61	74.22
81	895.15	148.14	776.54	129.17	675.81	113.68	623.51	105.47	546.19	92.92	477.67	81.21
82	961.98	159.22	828.14	137.77	720.70	121.24	668.22	113.03	585.38	99.59	511.93	87.04
83	1059.62	175.38	912.18	151.76	793.84	133.53	736.01	124.51	644.80	109.72	563.87	95.84
84	1176.45	194.72	1012.78	168.47	881.37	148.25	817.18	138.25	715.90	121.81	626.05	106.43
85	N/A	216.15	N/A	187.01	N/A	164.59	N/A	153.46	N/A	135.21	N/A	118.14
86	N/A	237.74	N/A	205.73	N/A	181.03	N/A	168.79	N/A	148.73	N/A	129.95
87	N/A	259.12	N/A	224.23	N/A	197.34	N/A	184.01	N/A	162.08	N/A	141.63
88	N/A	279.86	N/A	242.17	N/A	213.12	N/A	198.72	N/A	175.07	N/A	152.97
89	N/A	299.46	N/A	259.12	N/A	228.03	N/A	212.62	N/A	187.32	N/A	163.72
90	N/A	317.43	N/A	274.66	N/A	241.70	N/A	225.39	N/A	198.56	N/A	173.53
91	N/A	333.31	N/A	288.40	N/A	253.82	N/A	236.63	N/A	208.48	N/A	182.18
92	N/A	349.96	N/A	302.81	N/A	266.50	N/A	248.48	N/A	218.90	N/A	191.29
93	N/A	367.48	N/A	317.99	N/A	279.82	N/A	260.93	N/A	229.86	N/A	200.86
94	N/A	385.82	N/A	333.87	N/A	293.80	N/A	273.95	N/A	241.36	N/A	210.88
95	N/A	405.15	N/A	350.55	N/A	308.50	N/A	287.65	N/A	253.41	N/A	221.44
96	N/A	425.40	N/A	368.09	N/A	323.89	N/A	302.03	N/A	266.07	N/A	232.51
97	N/A	446.68	N/A	386.50	N/A	340.11	N/A	317.16	N/A	279.40	N/A	244.15
98	N/A	468.99	N/A	405.80	N/A	357.11	N/A	333.00	N/A	293.37	N/A	256.35
99	N/A	492.46	N/A	426.09	N/A	374.96	N/A	349.65	N/A	308.02	N/A	269.13
100	N/A	517.08	N/A	447.44	N/A	393.75	N/A	367.14	N/A	323.44	N/A	282.61

Physicians Mutual Insurance Company
Long Term Care Policy Form P103 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	88.29	13.30	79.25	11.96	72.43	10.93	68.50	10.33	62.32	9.41	57.64	8.69
41	92.41	13.93	82.58	12.48	75.06	11.34	70.67	10.67	63.97	9.66	58.80	8.89
42	93.79	14.14	83.68	12.63	75.92	11.45	71.36	10.78	64.51	9.73	59.18	8.95
43	95.14	14.38	84.82	12.81	76.79	11.58	72.09	10.87	65.03	9.82	59.59	8.98
44	96.50	14.57	85.89	12.96	77.64	11.75	72.80	11.00	65.58	9.89	60.02	9.04
45	97.87	14.76	87.03	13.13	78.53	11.83	73.52	11.10	66.14	10.00	60.39	9.10
46	99.27	14.95	88.12	13.29	79.38	11.98	74.21	11.17	66.69	10.08	60.79	9.20
47	100.65	15.19	89.24	13.47	80.24	12.11	74.93	11.33	67.21	10.15	61.18	9.24
48	102.03	15.38	90.34	13.63	81.12	12.24	75.62	11.42	67.78	10.21	61.59	9.29
49	103.39	15.59	91.42	13.81	81.98	12.36	76.37	11.50	68.34	10.29	61.98	9.35
50	104.77	15.82	92.58	13.95	82.86	12.50	77.05	11.60	68.89	10.40	62.39	9.41
51	106.89	16.13	94.42	14.26	84.53	12.73	78.59	11.83	70.24	10.59	63.63	9.61
52	114.18	17.22	100.83	15.23	90.30	13.61	83.98	12.68	75.06	11.34	67.99	10.25
53	119.02	17.93	105.16	15.87	94.12	14.18	87.54	13.21	78.23	11.79	70.86	10.70
54	123.88	18.68	109.45	16.49	97.99	14.77	91.08	13.74	81.43	12.28	73.75	11.13
55	133.58	20.14	118.02	17.79	105.63	15.94	98.23	14.83	87.80	13.23	79.52	12.01
56	138.45	20.88	122.32	18.46	109.49	16.54	101.82	15.36	91.01	13.73	82.43	12.43
57	148.62	22.44	129.40	19.51	114.80	17.31	106.65	16.11	94.28	14.24	84.20	12.70
58	158.19	23.88	137.74	20.75	122.22	18.44	113.60	17.13	100.40	15.17	89.65	13.54
59	170.21	25.69	148.20	22.38	131.46	19.83	122.19	18.44	107.97	16.27	96.43	14.54
60	179.77	27.10	156.55	23.63	138.89	20.93	129.10	19.48	114.07	17.21	101.86	15.37
61	196.57	29.65	171.15	25.83	151.82	22.91	141.13	21.28	124.71	18.82	111.36	16.81
62	209.98	31.71	183.04	27.61	160.94	24.27	150.57	22.74	131.55	19.83	115.78	17.46
63	221.77	33.43	193.32	29.18	170.01	25.68	159.04	24.00	138.93	20.95	122.29	18.46
64	238.31	35.97	207.72	31.34	182.68	27.59	170.86	25.81	149.28	22.54	131.40	19.82
65	252.47	38.11	220.05	33.20	193.53	29.22	181.01	27.32	158.13	23.85	139.22	20.99
66	273.68	41.28	238.60	36.01	209.80	31.68	196.23	29.63	171.46	25.88	150.89	22.78
67	315.08	47.53	272.88	41.15	237.92	35.92	224.07	33.82	195.75	29.57	172.31	26.01
68	349.83	52.80	302.99	45.73	264.12	39.84	248.78	37.52	217.33	32.79	191.28	28.89
69	389.52	58.78	337.35	50.92	294.11	44.36	277.00	41.78	242.05	36.52	213.00	32.13
70	434.19	65.51	376.03	56.75	327.81	49.46	308.78	46.58	269.76	40.72	237.42	35.80
71	488.77	73.76	423.33	63.85	369.03	55.67	347.60	52.46	303.69	45.83	267.27	40.33
72	537.70	81.12	465.70	70.25	405.99	61.27	380.60	57.38	332.48	50.17	288.80	43.57
73	606.12	91.43	524.95	79.20	457.64	69.06	429.02	64.72	374.82	56.56	325.54	49.12
74	676.99	102.13	586.33	88.46	511.17	77.15	479.18	72.29	418.65	63.19	363.62	54.88
75	757.63	114.30	656.23	99.00	572.09	86.28	536.29	80.90	468.53	70.70	406.94	61.41
76	843.18	127.19	730.32	110.18	636.66	96.06	596.81	90.03	521.40	78.67	452.88	68.34
77	919.22	138.67	790.21	119.24	688.89	103.94	640.25	96.62	559.37	84.38	485.84	73.29
78	1010.62	152.46	868.80	131.08	757.39	114.28	703.92	106.21	614.99	92.78	534.14	80.59
79	1106.89	166.99	951.54	143.55	829.53	125.13	770.96	116.34	673.56	101.61	585.04	88.27
80	1203.12	181.54	1034.32	156.04	901.67	136.02	838.02	126.42	732.12	110.46	635.91	95.96
81	1316.22	198.58	1131.52	170.74	986.42	148.81	916.77	138.33	800.96	120.82	695.67	104.95
82	1375.65	207.58	1182.58	178.43	1030.95	155.53	968.66	146.13	836.55	126.22	735.04	110.91
83	1515.29	228.63	1302.62	196.54	1135.56	171.34	1066.98	160.96	921.47	139.03	809.63	122.16
84	1682.35	253.86	1446.25	218.20	1260.80	190.23	1184.61	178.75	1023.05	154.34	898.92	135.63
85	N/A	281.77	N/A	242.22	N/A	211.13	N/A	198.40	N/A	171.34	N/A	150.53
86	N/A	309.91	N/A	266.43	N/A	232.26	N/A	218.24	N/A	188.49	N/A	165.60
87	N/A	337.83	N/A	290.43	N/A	253.19	N/A	237.86	N/A	205.44	N/A	180.50
88	N/A	364.87	N/A	313.61	N/A	273.44	N/A	256.90	N/A	221.86	N/A	194.96
89	N/A	390.37	N/A	335.59	N/A	292.58	N/A	274.89	N/A	237.40	N/A	208.60
90	N/A	413.81	N/A	355.71	N/A	310.12	N/A	291.37	N/A	251.65	N/A	221.11
91	N/A	434.52	N/A	373.51	N/A	325.60	N/A	305.94	N/A	264.26	N/A	232.19
92	N/A	456.22	N/A	392.19	N/A	341.90	N/A	321.26	N/A	277.44	N/A	243.76
93	N/A	479.04	N/A	411.80	N/A	358.99	N/A	337.31	N/A	291.34	N/A	255.96
94	N/A	502.98	N/A	432.37	N/A	376.94	N/A	354.15	N/A	305.89	N/A	268.77
95	N/A	528.12	N/A	454.02	N/A	395.79	N/A	371.86	N/A	321.18	N/A	282.18
96	N/A	554.53	N/A	476.74	N/A	415.61	N/A	390.48	N/A	337.25	N/A	296.27
97	N/A	582.28	N/A	500.57	N/A	436.37	N/A	410.00	N/A	354.08	N/A	311.13
98	N/A	611.36	N/A	525.58	N/A	458.19	N/A	430.48	N/A	371.80	N/A	326.67
99	N/A	641.94	N/A	551.87	N/A	481.08	N/A	452.03	N/A	390.37	N/A	343.00
100	N/A	674.03	N/A	579.45	N/A	505.13	N/A	474.63	N/A	409.92	N/A	360.17

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	147.28	22.00	132.64	19.77	120.32	18.07	105.10	15.76	96.05	14.44	88.92	13.05
41	152.87	22.72	136.93	20.33	123.40	18.54	108.95	16.31	99.08	15.04	90.85	13.34
42	154.21	23.12	137.99	20.66	123.93	18.63	109.68	16.51	99.71	15.08	91.24	13.48
43	155.08	23.19	138.66	20.69	124.17	18.63	110.35	16.56	100.24	15.11	91.38	13.48
44	156.43	23.32	139.48	20.82	124.84	18.66	111.26	16.67	100.77	15.17	91.72	13.48
45	157.92	23.48	140.68	20.89	125.47	18.83	112.13	16.91	101.54	15.20	92.15	13.61
46	158.79	23.56	141.31	21.16	125.71	18.83	112.66	17.00	101.83	15.28	92.34	13.68
47	159.70	23.68	141.84	21.25	126.00	18.86	113.19	17.11	102.21	15.37	92.39	13.68
48	160.62	23.88	142.61	21.29	126.39	18.86	113.91	17.20	102.79	15.37	92.68	13.68
49	162.11	24.12	143.72	21.36	126.96	19.03	114.83	17.27	103.42	15.60	93.16	13.73
50	163.02	24.35	144.34	21.40	127.35	19.03	115.50	17.40	103.90	15.64	93.31	13.73
51	165.43	24.68	146.51	21.93	129.17	19.46	117.09	17.59	105.25	15.76	94.66	13.93
52	170.49	25.39	151.08	22.49	133.17	19.97	120.70	18.30	108.52	16.31	97.50	13.97
53	174.53	26.06	154.65	23.16	136.21	20.62	123.64	18.63	111.26	16.67	99.76	14.37
54	178.43	26.58	158.02	23.48	139.29	20.86	126.39	18.97	113.77	17.20	102.07	14.68
55	187.96	28.01	166.40	24.75	146.80	22.05	133.17	20.02	118.58	17.74	105.83	15.17
56	194.37	28.92	172.03	25.62	151.76	22.72	137.70	20.77	122.58	18.50	108.04	15.64
57	213.48	31.84	186.28	27.74	162.73	24.48	140.73	21.25	125.28	18.83	110.98	16.31
58	225.57	33.63	196.73	29.41	172.03	25.86	148.82	22.29	132.40	19.90	117.28	17.23
59	240.16	35.81	209.53	31.31	183.15	27.49	158.40	23.83	140.97	21.25	124.89	18.43
60	251.71	37.56	219.60	32.80	192.01	28.81	166.11	24.99	147.81	22.16	130.86	19.10
61	271.65	40.55	237.03	35.37	207.13	31.04	179.20	26.98	159.36	23.92	141.26	20.77
62	308.62	46.01	267.12	39.76	233.42	35.06	208.81	31.40	183.63	27.65	162.54	23.83
63	320.71	47.87	277.62	41.30	242.56	36.37	217.00	32.71	190.90	28.68	168.80	24.75
64	336.16	50.14	290.86	43.38	254.36	38.23	227.35	34.23	200.10	30.08	176.99	26.06
65	351.28	52.29	304.00	45.41	265.72	39.86	237.55	35.77	209.00	31.40	184.79	27.09
66	370.06	55.03	320.32	47.87	279.88	42.02	250.32	37.64	220.13	33.07	194.70	28.61
67	394.32	58.69	336.07	50.14	293.84	44.09	265.19	39.86	230.72	34.63	201.11	29.57
68	424.75	63.18	361.97	54.03	316.33	47.38	285.66	42.93	248.39	37.36	216.61	31.84
69	458.31	68.24	390.72	58.29	341.46	51.21	308.19	46.41	268.08	40.26	233.80	34.37
70	494.76	73.73	421.72	62.91	368.52	55.27	332.60	50.01	289.27	43.42	252.19	37.13
71	529.53	78.86	451.33	67.33	394.42	59.29	356.00	53.56	309.78	46.60	270.15	39.66
72	550.85	81.94	470.01	70.00	407.28	61.05	368.71	55.43	317.00	47.71	276.02	40.63
73	586.53	87.34	500.30	74.69	433.47	65.11	392.45	59.02	337.56	50.74	293.89	43.25
74	616.53	91.89	525.91	78.39	455.76	68.28	412.53	62.12	354.80	53.36	309.01	45.44
75	646.86	96.34	551.86	82.37	478.15	71.70	432.99	65.25	372.27	56.03	324.08	47.55
76	671.90	100.20	573.24	85.47	496.69	74.56	449.65	67.57	386.72	58.18	336.69	49.54
77	678.21	100.95	574.35	85.67	497.55	74.73	446.03	67.13	379.11	57.06	329.62	48.38
78	688.41	102.61	582.92	86.98	505.02	75.72	452.77	68.13	384.84	57.82	334.43	49.07
79	691.06	102.98	585.18	87.30	506.94	76.12	454.46	68.28	386.28	58.18	335.83	49.38
80	682.87	101.74	578.25	86.20	501.02	75.13	449.17	67.48	381.81	57.39	331.73	48.74
81	697.32	103.86	590.48	88.06	511.47	76.76	458.51	68.91	389.75	58.49	338.81	49.81
82	693.28	103.21	586.92	87.57	508.58	76.32	464.19	69.87	394.62	59.36	342.85	50.41
83	702.47	104.57	594.91	88.70	515.42	77.28	470.49	70.67	399.91	60.01	347.58	51.04
84	712.15	106.20	603.10	89.93	522.45	78.35	476.85	71.74	405.40	60.96	352.29	51.77

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	178.81	25.26	158.79	22.69	144.78	20.86	132.31	19.46	121.33	17.70	112.57	16.31
41	191.09	26.98	168.90	24.12	152.96	22.09	136.73	20.02	124.51	18.34	114.97	16.60
42	194.56	27.49	171.69	24.59	155.27	22.45	137.84	20.13	125.13	18.43	115.36	16.67
43	197.59	27.94	174.00	24.82	156.91	22.69	138.42	20.17	125.42	18.43	115.50	16.67
44	201.02	28.38	176.75	25.26	159.22	23.12	139.33	20.33	126.09	18.50	115.89	16.80
45	204.58	28.85	179.68	25.62	161.58	23.36	140.59	20.66	126.82	18.63	116.28	16.91
46	207.37	29.37	181.95	25.98	163.31	23.56	141.26	20.77	127.15	18.66	116.37	16.91
47	210.11	29.61	184.16	26.31	165.05	23.83	141.79	20.82	127.49	18.66	116.66	16.91
48	213.10	30.08	186.47	26.62	167.02	24.08	142.61	20.86	127.92	18.74	116.76	17.00
49	216.66	30.68	189.51	27.02	169.24	24.52	143.72	21.00	128.69	18.83	117.28	17.11
50	219.60	30.95	191.87	27.34	171.11	24.72	144.39	21.25	129.13	18.86	117.38	17.11
51	222.49	31.40	194.46	27.74	173.57	25.02	146.56	21.40	130.86	19.06	119.06	17.27
52	229.61	32.34	200.43	28.61	178.87	25.91	151.13	22.09	134.90	19.77	122.87	17.74
53	234.96	33.11	205.25	29.41	183.15	26.42	154.69	22.69	138.08	20.17	125.71	18.34
54	240.35	33.94	209.78	30.01	187.34	27.02	158.06	23.19	141.31	20.77	128.55	18.66
55	253.06	35.77	221.04	31.60	197.26	28.41	166.49	24.48	148.82	21.93	135.48	19.70
56	261.53	36.96	228.51	32.71	203.80	29.52	172.17	25.26	153.73	22.49	140.06	20.22
57	284.60	40.15	246.85	35.26	218.35	31.55	185.75	27.22	164.08	24.08	147.23	21.33
58	300.63	42.38	260.86	37.29	230.72	33.27	196.25	28.81	173.33	25.39	155.61	22.52
59	320.13	45.21	277.71	39.66	245.55	35.53	208.86	30.68	184.59	27.02	165.58	23.92
60	335.59	47.31	291.15	41.69	257.44	37.29	218.92	32.11	193.45	28.38	173.62	25.19
61	362.11	51.13	314.06	44.88	277.81	40.06	236.21	34.63	208.81	30.68	187.43	27.22
62	393.46	55.50	341.51	48.74	299.38	43.29	254.51	37.33	224.94	32.98	199.47	28.92
63	408.72	57.69	354.99	50.66	311.22	44.92	264.57	38.76	233.80	34.23	207.27	30.08
64	428.51	60.56	372.18	53.13	326.25	47.18	277.33	40.75	245.16	35.97	217.24	31.55
65	447.72	63.11	388.74	55.50	340.79	49.30	289.70	42.38	256.14	37.56	226.91	32.94
66	471.70	66.57	409.59	58.46	359.08	51.81	305.30	44.68	269.72	39.63	239.10	34.70
67	513.78	72.43	442.66	63.18	387.97	56.10	329.52	48.31	291.24	42.65	258.11	37.53
68	553.36	78.15	476.75	68.13	417.92	60.48	354.94	52.00	313.68	46.01	278.00	40.39
69	597.12	84.31	514.50	73.53	450.90	65.25	383.11	56.15	338.33	49.67	300.05	43.49
70	644.36	90.84	555.28	79.31	486.72	70.36	413.35	60.61	365.29	53.56	323.79	46.99
71	689.76	97.38	594.38	84.84	521.00	75.16	442.57	64.74	390.95	57.30	346.52	50.21
72	720.81	101.74	616.10	88.06	540.12	78.12	460.58	67.44	407.09	59.65	360.81	52.29
73	767.28	108.27	656.11	93.63	575.02	83.04	490.48	71.83	433.32	63.58	384.07	55.86
74	806.61	113.88	689.66	98.45	604.49	87.34	515.56	75.49	455.47	66.77	403.81	58.49
75	846.29	119.45	723.51	103.34	634.24	91.69	540.94	79.31	478.01	70.00	423.70	61.35
76	879.03	124.07	751.58	107.43	658.75	95.18	561.88	82.37	496.35	72.86	440.02	63.91
77	899.44	126.97	769.97	110.06	669.01	96.78	568.67	83.21	502.42	73.66	445.31	64.51
78	912.97	128.89	781.39	111.49	678.93	98.12	577.10	84.51	509.88	74.80	451.96	65.58
79	916.49	129.29	784.51	112.05	681.58	98.37	579.45	84.84	511.85	75.00	453.79	65.85
80	905.61	127.85	775.22	110.73	673.58	97.21	572.47	83.91	505.88	74.13	448.44	65.11
81	924.68	130.43	791.54	113.09	687.74	99.35	584.56	85.67	516.53	75.72	457.78	66.54
82	909.84	128.36	778.74	111.33	676.71	97.81	577.67	84.64	510.46	74.89	452.54	65.65
83	922.07	130.08	789.28	112.72	685.81	99.08	585.47	85.80	517.29	75.85	458.51	66.57
84	934.64	131.82	800.02	114.36	695.15	100.40	593.51	86.98	524.47	76.96	464.86	67.44

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	205.15	29.17	182.77	26.11	165.77	23.83	149.01	21.49	134.28	19.50	122.15	17.59
41	214.01	30.31	189.51	27.02	171.11	24.68	153.54	22.16	137.75	19.97	124.17	17.83
42	216.23	30.77	191.00	27.25	172.36	24.75	154.65	22.29	138.18	20.02	124.51	18.03
43	217.81	30.95	192.11	27.49	173.09	24.95	155.08	22.45	138.71	20.10	124.51	18.03
44	219.94	31.31	193.55	27.69	174.24	25.02	156.09	22.52	139.29	20.13	124.84	18.03
45	222.34	31.64	195.28	27.94	175.50	25.26	157.25	22.72	140.20	20.22	125.18	18.07
46	223.93	31.84	196.39	28.14	176.41	25.39	157.82	22.76	140.40	20.22	125.13	18.07
47	225.52	32.11	197.26	28.18	176.99	25.46	158.26	22.92	140.68	20.33	125.13	18.07
48	227.25	32.31	198.55	28.38	177.85	25.62	159.17	23.12	141.26	20.62	125.18	18.07
49	229.61	32.74	200.15	28.61	179.10	25.86	160.14	23.19	141.98	20.66	125.52	18.30
50	231.30	32.94	201.35	28.81	180.02	25.98	160.86	23.32	142.42	20.69	125.61	18.30
51	234.43	33.43	204.09	29.17	182.52	26.31	163.02	23.56	144.34	20.89	127.35	18.43
52	248.29	35.37	216.23	30.91	193.31	27.78	172.61	24.99	152.96	22.09	134.86	19.50
53	257.40	36.49	223.98	31.95	200.24	28.85	178.91	25.91	158.40	23.12	139.77	20.13
54	265.87	37.76	231.49	33.07	206.89	29.77	184.88	26.75	163.75	23.59	144.34	20.86
55	284.93	40.55	248.10	35.46	221.77	31.95	198.17	28.68	175.44	25.39	154.79	22.29
56	293.46	41.78	255.47	36.40	228.41	32.94	204.09	29.57	180.74	26.18	159.36	23.12
57	301.21	42.82	260.47	37.29	230.77	33.23	215.74	31.20	188.83	27.34	166.35	23.92
58	318.20	45.25	275.16	39.27	243.77	35.10	227.98	32.98	199.57	28.92	175.73	25.31
59	338.81	48.24	292.83	41.95	259.61	37.36	242.66	35.10	212.37	30.80	187.24	26.98
60	355.09	50.57	306.99	43.85	272.03	39.16	254.36	36.93	222.68	32.31	196.25	28.29
61	383.25	54.52	331.35	47.28	293.65	42.26	274.58	39.72	240.35	34.83	211.70	30.68
62	423.51	60.45	366.59	52.37	321.96	46.41	293.99	42.46	257.44	37.33	226.77	32.80
63	440.31	62.55	381.04	54.36	334.67	48.31	305.54	44.25	267.46	38.76	235.63	34.03
64	461.44	65.65	399.38	57.06	350.85	50.57	320.37	46.41	280.36	40.75	247.04	35.70
65	482.00	68.60	417.20	59.61	366.45	52.87	334.67	48.38	292.83	42.38	258.07	37.29
66	507.95	72.23	439.54	62.82	386.14	55.63	352.53	51.04	308.62	44.68	271.89	39.27
67	542.48	77.12	465.92	66.57	409.35	58.96	374.83	54.27	328.03	47.47	289.13	41.78
68	584.32	83.08	501.79	71.70	440.69	63.47	403.62	58.42	353.35	51.21	311.32	44.92
69	630.59	89.60	541.56	77.28	475.65	68.57	435.69	63.02	381.37	55.27	336.02	48.47
70	680.51	96.89	584.56	83.44	513.35	73.97	470.35	68.08	411.66	59.65	362.64	52.29
71	728.42	103.54	625.62	89.37	549.50	79.18	503.38	72.90	440.55	63.75	388.07	56.03
72	766.22	109.06	658.80	94.02	573.63	82.68	523.41	75.72	458.07	66.34	403.52	58.29
73	815.76	115.99	701.46	100.24	610.80	87.97	557.11	80.65	487.78	70.63	429.62	61.95
74	857.56	121.93	737.48	105.24	641.95	92.56	585.66	84.67	512.62	74.29	451.62	65.30
75	899.73	127.96	773.63	110.46	673.63	97.01	614.50	88.93	537.85	78.02	473.86	68.48
76	934.59	132.91	803.68	114.72	699.63	100.78	638.24	92.36	558.65	80.89	492.26	71.03
77	956.88	136.14	822.89	117.54	716.43	103.18	656.30	95.06	574.40	83.21	499.48	72.06
78	971.18	138.07	835.07	119.25	726.98	104.70	666.07	96.38	583.06	84.40	506.94	73.22
79	975.08	138.71	838.30	119.65	729.87	105.17	668.67	96.89	585.28	84.80	509.06	73.53
80	963.43	137.04	828.43	118.31	721.30	103.90	660.72	95.66	578.39	83.88	503.00	72.66
81	983.80	140.07	845.86	120.77	736.46	106.20	674.64	97.61	590.53	85.51	513.54	74.09
82	972.63	138.20	829.97	118.54	722.55	104.10	661.74	95.78	579.31	84.00	503.81	72.82
83	985.53	140.27	840.99	120.17	732.28	105.40	670.69	97.01	586.96	85.07	510.60	73.73
84	999.06	142.17	852.60	121.73	742.29	106.93	679.98	98.32	595.15	86.20	517.63	74.73

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	229.52	31.40	205.15	28.25	185.70	25.91	176.46	24.72	160.81	22.69	147.62	20.82
41	239.92	32.83	213.53	29.48	192.11	26.75	181.37	25.39	164.61	23.23	150.26	21.25
42	242.56	33.23	215.55	29.64	193.50	26.98	182.47	25.59	165.24	23.32	150.55	21.29
43	244.59	33.47	217.14	29.81	194.51	27.09	182.91	25.62	165.53	23.36	150.60	21.29
44	247.24	33.90	219.12	30.12	195.86	27.25	184.01	25.86	166.20	23.43	151.08	21.29
45	250.17	34.23	221.28	30.57	197.64	27.58	185.22	25.98	167.07	23.56	151.47	21.33
46	252.05	34.46	222.73	30.71	198.61	27.69	185.80	26.06	167.36	23.56	151.37	21.33
47	253.98	34.83	224.13	30.91	199.52	27.78	186.28	26.11	167.55	23.56	151.37	21.33
48	256.19	35.06	225.81	31.11	200.68	28.01	187.05	26.18	167.89	23.59	151.61	21.33
49	258.94	35.46	227.98	31.35	202.17	28.18	188.21	26.42	168.80	23.83	152.14	21.36
50	260.96	35.77	229.61	31.60	203.32	28.29	188.88	26.55	169.14	23.83	152.29	21.36
51	264.62	36.26	232.79	32.11	206.12	28.68	191.48	26.85	171.54	24.32	154.36	21.85
52	280.31	38.49	246.51	33.94	218.35	30.31	202.79	28.41	181.61	25.62	163.51	23.16
53	290.42	39.72	255.32	35.21	226.19	31.55	210.11	29.52	188.25	26.58	169.29	23.83
54	300.15	41.02	263.84	36.37	233.70	32.71	217.14	30.31	194.51	27.49	174.96	24.72
55	321.62	44.01	282.87	38.92	250.56	34.86	232.79	32.71	208.43	29.48	187.53	26.42
56	331.25	45.41	291.34	40.06	257.97	35.97	239.68	33.63	214.64	30.24	193.21	27.22
57	346.52	47.38	302.55	41.75	265.72	37.13	245.16	34.43	219.69	30.95	195.14	27.58
58	366.06	50.14	319.70	44.01	280.74	39.12	258.98	36.37	231.97	32.80	206.12	29.05
59	389.75	53.36	340.35	46.79	298.90	41.75	275.74	38.69	247.09	34.86	219.41	30.95
60	408.58	55.95	356.72	49.07	313.20	43.52	289.07	40.55	258.98	36.46	229.95	32.47
61	440.93	60.48	384.99	53.00	338.04	47.18	311.80	43.72	279.49	39.43	248.25	35.06
62	474.88	65.01	411.37	56.59	361.29	50.37	331.98	46.64	297.45	42.02	260.96	36.93
63	493.56	67.48	427.59	58.85	375.36	52.29	345.07	48.38	309.20	43.52	271.31	38.29
64	517.25	70.67	448.25	61.72	393.55	54.83	361.59	50.74	324.08	45.75	284.26	40.06
65	540.40	73.97	468.18	64.42	411.08	57.30	377.96	53.00	338.67	47.87	297.07	41.98
66	569.29	78.02	493.22	68.00	433.13	60.48	398.13	55.90	356.68	50.37	312.86	44.09
67	622.74	85.27	535.35	73.73	470.25	65.50	432.46	60.68	378.82	53.47	335.59	47.28
68	670.69	91.80	576.76	79.46	506.32	70.60	465.83	65.34	408.10	57.59	361.44	50.97
69	723.85	99.08	622.59	85.74	546.47	76.16	502.66	70.56	440.40	62.15	390.04	54.96
70	781.34	106.93	671.80	92.56	589.76	82.14	542.48	76.12	475.26	67.13	421.05	59.36
71	836.27	114.48	719.08	99.04	631.40	87.97	580.66	81.54	508.68	71.74	450.66	63.58
72	870.12	119.05	748.16	102.98	656.92	91.56	607.76	85.27	532.37	75.13	465.63	65.65
73	926.36	126.82	796.55	109.63	699.44	97.49	647.01	90.64	566.79	79.85	495.63	69.91
74	973.98	133.31	837.48	115.28	735.21	102.61	680.13	95.35	595.77	84.08	521.05	73.53
75	1021.74	139.87	878.60	120.84	771.42	107.56	713.50	100.20	625.20	88.17	546.76	77.03
76	1061.36	145.32	912.59	125.63	801.22	111.58	741.18	104.01	649.32	91.69	567.85	79.98
77	1070.22	146.55	928.43	127.85	808.06	112.62	745.56	104.53	653.02	92.16	571.08	80.62
78	1086.26	148.66	942.25	129.76	820.00	114.36	756.59	106.20	662.85	93.55	579.65	81.78
79	1090.49	149.18	946.00	130.28	823.27	114.72	759.62	106.44	665.40	93.95	581.91	81.94
80	1077.59	147.51	934.79	128.69	813.60	113.41	750.57	105.20	657.50	92.79	575.02	81.01
81	1100.36	150.58	954.43	131.39	830.64	115.84	766.32	107.56	671.37	94.79	587.01	82.92
82	1055.78	144.40	908.83	125.14	790.97	110.30	733.28	102.87	642.48	90.64	561.83	79.26
83	1069.89	146.52	921.11	126.70	801.66	111.66	743.16	104.30	651.00	91.89	569.29	80.34
84	1084.62	148.49	933.58	128.56	812.63	113.21	753.32	105.69	660.10	93.15	577.10	81.45

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	342.61	42.29	307.64	38.04	281.07	34.71	266.00	32.85	241.76	29.86	223.65	27.60
41	358.72	44.37	320.49	39.54	291.21	35.88	274.24	33.84	248.27	30.63	228.21	28.16
42	362.68	44.73	323.69	40.04	293.71	36.23	276.08	33.98	249.57	30.81	229.02	28.20
43	365.87	45.08	326.02	40.31	295.23	36.41	277.12	34.08	250.17	30.95	229.18	28.20
44	369.94	45.64	329.33	40.67	297.61	36.83	278.96	34.51	251.47	31.09	229.94	28.37
45	374.39	46.13	332.64	40.99	300.16	37.11	281.02	34.71	252.93	31.19	230.87	28.51
46	377.26	46.53	334.91	41.20	301.68	37.22	282.10	34.79	253.42	31.22	231.03	28.51
47	380.24	46.99	337.14	41.66	303.19	37.40	283.19	34.97	254.02	31.26	231.14	28.51
48	383.60	47.40	339.74	41.98	304.93	37.64	284.54	35.15	254.78	31.44	231.62	28.51
49	387.83	47.80	343.05	42.33	307.53	38.04	286.44	35.28	256.24	31.68	232.44	28.69
50	391.20	48.21	345.54	42.51	309.38	38.17	287.69	35.52	257.16	31.72	232.87	28.69
51	396.62	48.89	350.42	43.32	313.50	38.73	291.65	36.02	260.80	32.04	236.07	29.19
52	420.09	51.82	371.08	45.86	332.15	40.93	308.78	38.17	276.14	33.98	250.11	30.81
53	435.17	53.72	384.42	47.44	344.08	42.39	320.06	39.54	286.06	35.28	258.95	31.94
54	449.59	55.54	397.16	48.99	355.57	43.84	330.79	40.85	295.66	36.41	267.68	33.13
55	481.96	59.56	425.73	52.59	381.00	47.08	354.43	43.74	316.75	39.09	286.93	35.34
56	496.22	61.18	438.42	54.03	392.50	48.53	365.06	45.05	326.18	40.31	295.39	36.41
57	528.10	65.10	459.78	56.71	407.95	50.33	379.16	46.73	334.97	41.44	299.24	36.91
58	557.87	68.81	485.81	59.88	430.94	53.18	400.58	49.38	353.89	43.64	316.15	38.99
59	593.92	73.28	517.20	63.76	458.86	56.57	426.38	52.65	376.88	46.35	336.60	41.66
60	622.66	76.80	542.15	66.96	480.98	59.38	447.04	55.08	395.10	48.81	352.81	43.46
61	672.06	82.96	585.03	72.21	519.10	63.97	482.45	59.60	426.28	52.59	380.73	46.99
62	708.28	87.38	617.46	76.09	543.07	67.04	507.77	62.67	443.90	54.77	390.60	48.07
63	736.09	90.86	641.69	79.20	564.32	69.68	527.83	65.10	461.25	56.93	405.89	50.11
64	771.61	95.16	672.65	83.00	591.59	72.92	553.31	68.27	483.53	59.64	425.52	52.55
65	806.20	99.50	702.75	86.70	618.11	76.27	578.04	71.34	505.06	62.35	444.44	54.81
66	849.41	104.74	740.43	91.36	651.18	80.33	609.11	75.14	532.17	65.70	468.30	57.74
67	949.45	117.22	822.41	101.48	716.95	88.43	675.25	83.28	589.86	72.84	519.26	64.15
68	1022.70	126.15	885.85	109.26	772.31	95.24	727.36	89.69	635.46	78.31	559.28	68.90
69	1103.76	136.09	955.85	117.89	833.31	102.84	784.89	96.78	685.72	84.59	603.63	74.37
70	1191.05	146.90	1031.64	127.37	899.51	110.88	847.08	104.46	740.16	91.28	651.45	80.47
71	1274.99	157.29	1104.25	136.09	962.68	118.70	906.83	111.97	792.26	97.77	697.27	85.99
72	1305.89	161.13	1131.03	139.57	985.99	121.67	924.34	114.19	807.55	99.71	701.44	86.57
73	1390.42	171.57	1204.17	148.48	1049.76	129.53	984.10	121.45	859.71	106.05	746.72	92.13
74	1461.50	180.28	1265.88	156.20	1103.60	136.05	1034.52	127.69	903.74	111.61	785.05	96.78
75	1533.45	189.13	1328.07	163.85	1157.71	142.82	1085.49	133.97	948.15	117.02	823.66	101.61
76	1592.77	196.55	1379.47	170.26	1202.60	148.34	1127.40	139.17	984.96	121.49	855.54	105.55
77	1612.40	198.89	1385.98	170.97	1208.35	149.11	1123.17	138.54	981.11	121.14	852.18	105.18
78	1636.36	201.92	1406.74	173.59	1226.24	151.31	1139.65	140.66	995.70	122.86	864.81	106.76
79	1642.82	202.73	1412.16	174.28	1231.23	151.87	1144.31	141.06	999.76	123.35	868.23	107.18
80	1623.41	200.30	1395.52	172.24	1216.59	150.14	1130.65	139.53	987.89	121.77	858.03	105.81
81	1657.56	204.42	1425.01	175.76	1242.29	153.27	1154.56	142.50	1008.71	124.38	876.14	108.09
82	1546.85	190.89	1329.59	163.96	1159.12	142.96	1089.12	134.38	940.55	116.07	826.37	101.97
83	1567.50	193.53	1347.43	166.22	1174.62	144.96	1103.76	136.09	953.13	117.65	837.48	103.38
84	1588.98	196.06	1365.91	168.62	1190.78	146.90	1118.94	138.05	966.36	119.20	848.98	104.74

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	1.94	.33	1.73	.31	1.57	.30	1.39	.27	1.26	.23	1.17	.20
41	2.02	.35	1.82	.32	1.61	.30	1.42	.27	1.30	.25	1.19	.23
42	2.03	.35	1.83	.32	1.65	.30	1.45	.27	1.33	.25	1.20	.23
43	2.05	.35	1.84	.32	1.66	.30	1.46	.27	1.34	.25	1.20	.23
44	2.09	.35	1.85	.32	1.67	.30	1.48	.29	1.34	.25	1.23	.23
45	2.11	.37	1.86	.32	1.67	.30	1.52	.29	1.36	.25	1.23	.23
46	2.14	.37	1.90	.33	1.70	.31	1.53	.29	1.39	.25	1.25	.23
47	2.16	.37	1.91	.33	1.71	.31	1.53	.29	1.39	.27	1.25	.23
48	2.19	.37	1.94	.33	1.72	.31	1.54	.29	1.40	.27	1.26	.23
49	2.20	.37	1.97	.33	1.72	.31	1.55	.29	1.41	.27	1.26	.23
50	2.23	.38	1.98	.33	1.73	.31	1.57	.30	1.41	.27	1.28	.23
51	2.27	.38	2.02	.35	1.80	.31	1.61	.30	1.45	.27	1.30	.25
52	2.38	.42	2.09	.35	1.85	.32	1.67	.31	1.52	.29	1.36	.25
53	2.44	.45	2.16	.37	1.90	.33	1.72	.31	1.55	.29	1.40	.25
54	2.52	.45	2.22	.38	1.97	.33	1.80	.32	1.59	.30	1.42	.27
55	2.67	.49	2.36	.42	2.08	.35	1.89	.33	1.70	.31	1.52	.29
56	2.77	.51	2.47	.45	2.16	.37	1.97	.33	1.73	.31	1.55	.29
57	3.08	.56	2.68	.49	2.36	.42	2.02	.35	1.82	.32	1.59	.29
58	3.27	.58	2.84	.52	2.51	.45	2.15	.37	1.91	.33	1.71	.30
59	3.54	.62	3.08	.56	2.68	.49	2.33	.42	2.05	.35	1.84	.32
60	3.72	.65	3.24	.58	2.83	.52	2.44	.45	2.19	.37	1.91	.33
61	4.05	.74	3.55	.63	3.10	.56	2.68	.49	2.39	.42	2.11	.35
62	4.68	.83	4.04	.71	3.55	.63	3.16	.57	2.79	.51	2.47	.45
63	4.95	.88	4.29	.80	3.74	.67	3.36	.61	2.95	.54	2.61	.48
64	5.29	.95	4.60	.83	4.03	.71	3.58	.63	3.16	.57	2.79	.51
65	5.61	1.00	4.87	.87	4.27	.80	3.79	.67	3.36	.61	2.96	.52
66	6.10	1.09	5.27	.92	4.61	.83	4.11	.75	3.63	.65	3.22	.57
67	6.70	1.19	5.72	1.04	4.97	.89	4.53	.82	3.91	.69	3.42	.61
68	7.43	1.33	6.34	1.14	5.54	.99	4.98	.89	4.36	.81	3.77	.65
69	8.28	1.46	7.06	1.26	6.16	1.12	5.56	1.00	4.85	.87	4.24	.75
70	9.23	1.67	7.87	1.42	6.86	1.24	6.18	1.13	5.42	.98	4.70	.83
71	10.40	1.86	8.87	1.57	7.74	1.40	6.99	1.25	6.08	1.12	5.28	.92
72	11.61	2.08	9.90	1.75	8.60	1.55	7.79	1.40	6.67	1.19	5.80	1.04
73	13.10	2.34	11.17	2.01	9.67	1.74	8.75	1.57	7.55	1.37	6.56	1.15
74	14.64	2.62	12.49	2.23	10.82	1.94	9.80	1.75	8.42	1.52	7.31	1.29
75	16.37	2.94	13.97	2.51	12.10	2.17	10.96	1.98	9.44	1.70	8.21	1.45
76	18.21	3.26	15.56	2.77	13.47	2.43	12.20	2.19	10.47	1.89	9.13	1.62
77	19.81	3.55	16.77	3.00	14.53	2.62	13.03	2.37	11.07	1.99	9.61	1.70
78	21.77	3.88	18.45	3.28	15.98	2.86	14.30	2.56	12.18	2.19	10.57	1.86
79	23.83	4.26	20.20	3.59	17.49	3.15	15.67	2.83	13.35	2.39	11.57	2.03
80	25.95	4.63	21.95	3.92	19.01	3.43	17.02	3.08	14.49	2.62	12.57	2.23
81	28.35	5.09	24.00	4.30	20.82	3.74	18.65	3.38	15.86	2.84	13.80	2.43
82	31.58	5.63	26.72	4.81	23.16	4.15	21.13	3.80	17.99	3.25	15.61	2.76
83	34.77	6.22	29.44	5.26	25.51	4.58	23.30	4.20	19.81	3.57	17.18	3.02
84	38.65	6.90	32.71	5.83	28.34	5.12	25.84	4.65	22.00	3.96	19.10	3.38

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.36	.38	2.09	.35	1.90	.32	1.73	.31	1.59	.29	1.48	.27
41	2.52	.42	2.22	.37	2.02	.33	1.82	.31	1.65	.30	1.52	.27
42	2.55	.45	2.27	.37	2.05	.33	1.83	.31	1.66	.30	1.53	.29
43	2.65	.45	2.33	.38	2.09	.35	1.84	.32	1.67	.30	1.54	.29
44	2.68	.48	2.36	.38	2.14	.35	1.85	.32	1.70	.30	1.54	.29
45	2.73	.48	2.40	.42	2.16	.35	1.86	.32	1.70	.30	1.55	.29
46	2.79	.49	2.44	.42	2.20	.37	1.89	.32	1.71	.30	1.55	.29
47	2.84	.49	2.51	.42	2.23	.37	1.91	.32	1.72	.31	1.57	.29
48	2.90	.51	2.53	.45	2.27	.37	1.94	.33	1.73	.31	1.57	.29
49	2.96	.51	2.58	.45	2.33	.38	1.97	.33	1.74	.31	1.59	.29
50	3.01	.52	2.65	.48	2.36	.38	1.98	.33	1.74	.31	1.61	.29
51	3.08	.52	2.68	.48	2.39	.42	2.02	.33	1.82	.31	1.65	.30
52	3.20	.56	2.79	.49	2.48	.45	2.09	.35	1.86	.32	1.71	.30
53	3.28	.56	2.85	.51	2.54	.45	2.16	.37	1.91	.33	1.74	.31
54	3.39	.57	2.96	.52	2.66	.48	2.22	.37	1.98	.33	1.83	.31
55	3.58	.61	3.15	.54	2.79	.49	2.38	.42	2.11	.35	1.91	.32
56	3.73	.63	3.26	.57	2.90	.52	2.47	.45	2.19	.37	2.01	.33
57	4.09	.69	3.55	.61	3.15	.56	2.67	.49	2.38	.42	2.11	.35
58	4.36	.74	3.77	.63	3.36	.58	2.84	.51	2.52	.45	2.24	.37
59	4.68	.81	4.05	.69	3.59	.62	3.08	.54	2.70	.49	2.42	.42
60	4.96	.84	4.30	.74	3.79	.65	3.24	.57	2.84	.51	2.55	.45
61	5.43	.90	4.70	.82	4.15	.71	3.54	.62	3.11	.56	2.82	.51
62	5.97	1.00	5.18	.88	4.55	.81	3.86	.67	3.42	.61	3.02	.54
63	6.31	1.06	5.47	.92	4.82	.83	4.08	.71	3.59	.63	3.20	.56
64	6.75	1.15	5.89	1.00	5.15	.89	4.37	.80	3.87	.67	3.43	.61
65	7.16	1.20	6.24	1.06	5.46	.95	4.65	.82	4.09	.71	3.63	.63
66	7.79	1.33	6.74	1.15	5.91	1.04	5.02	.88	4.45	.81	3.93	.67
67	8.74	1.49	7.53	1.29	6.58	1.14	5.58	.99	4.95	.87	4.37	.80
68	9.71	1.67	8.36	1.43	7.31	1.26	6.22	1.12	5.48	.98	4.87	.84
69	10.80	1.84	9.29	1.59	8.15	1.42	6.92	1.20	6.10	1.09	5.43	.92
70	12.03	2.03	10.37	1.81	9.09	1.57	7.71	1.37	6.83	1.19	6.04	1.05
71	13.55	2.28	11.67	2.01	10.22	1.81	8.68	1.54	7.67	1.34	6.81	1.18
72	15.23	2.58	13.00	2.23	11.38	1.99	9.73	1.71	8.58	1.52	7.60	1.33
73	17.13	2.90	14.66	2.52	12.85	2.23	10.96	1.92	9.67	1.71	8.58	1.49
74	19.13	3.26	16.36	2.82	14.36	2.49	12.24	2.15	10.80	1.89	9.58	1.68
75	21.42	3.63	18.31	3.15	16.02	2.80	13.69	2.40	12.09	2.14	10.72	1.87
76	23.82	4.05	20.37	3.49	17.86	3.11	15.25	2.69	13.47	2.38	11.93	2.08
77	26.27	4.46	22.47	3.87	19.56	3.39	16.60	2.94	14.67	2.56	13.01	2.25
78	28.88	4.91	24.72	4.26	21.48	3.74	18.26	3.22	16.14	2.83	14.29	2.51
79	31.63	5.40	27.07	4.65	23.52	4.08	19.99	3.52	17.68	3.11	15.66	2.71
80	34.37	5.83	29.42	5.09	25.56	4.41	21.74	3.81	19.20	3.39	17.00	2.96
81	37.64	6.40	32.20	5.55	27.97	4.87	23.78	4.18	21.02	3.71	18.63	3.26
82	41.43	7.03	35.49	6.10	30.83	5.33	26.31	4.63	23.25	4.09	20.58	3.58
83	45.66	7.76	39.06	6.72	33.95	5.90	28.98	5.12	25.64	4.53	22.70	3.96
84	50.68	8.65	43.39	7.45	37.69	6.56	32.20	5.66	28.42	4.99	25.20	4.39

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.70	.48	2.40	.42	2.19	.37	1.97	.33	1.74	.31	1.61	.29
41	2.82	.49	2.51	.42	2.24	.37	2.02	.33	1.83	.31	1.65	.30
42	2.85	.51	2.52	.45	2.27	.37	2.03	.33	1.84	.31	1.66	.30
43	2.90	.51	2.54	.45	2.28	.38	2.05	.35	1.84	.32	1.66	.30
44	2.95	.51	2.58	.45	2.34	.38	2.08	.35	1.85	.32	1.67	.30
45	2.98	.52	2.61	.45	2.36	.38	2.11	.35	1.86	.32	1.67	.30
46	3.01	.52	2.66	.48	2.38	.38	2.14	.35	1.89	.32	1.70	.30
47	3.05	.52	2.67	.48	2.39	.42	2.15	.35	1.90	.32	1.70	.30
48	3.09	.54	2.70	.48	2.42	.42	2.16	.37	1.91	.32	1.71	.30
49	3.11	.54	2.73	.49	2.44	.42	2.19	.37	1.91	.32	1.71	.30
50	3.16	.56	2.76	.49	2.47	.42	2.20	.37	1.94	.33	1.72	.30
51	3.24	.56	2.82	.49	2.52	.45	2.23	.37	1.98	.33	1.74	.31
52	3.45	.58	3.01	.52	2.68	.48	2.40	.42	2.14	.35	1.86	.32
53	3.59	.62	3.15	.54	2.79	.49	2.51	.45	2.22	.37	1.94	.33
54	3.74	.63	3.26	.57	2.93	.52	2.61	.48	2.33	.38	2.03	.33
55	4.04	.69	3.52	.61	3.15	.56	2.82	.51	2.48	.45	2.19	.37
56	4.20	.71	3.63	.62	3.26	.57	2.93	.52	2.55	.45	2.27	.37
57	4.34	.74	3.74	.63	3.33	.57	3.10	.54	2.71	.49	2.39	.42
58	4.61	.81	4.01	.67	3.54	.61	3.29	.57	2.90	.51	2.54	.45
59	4.96	.84	4.30	.74	3.79	.65	3.57	.62	3.10	.56	2.73	.49
60	5.24	.89	4.55	.80	4.03	.69	3.74	.65	3.28	.57	2.90	.51
61	5.74	.99	4.96	.84	4.39	.75	4.10	.71	3.59	.62	3.16	.56
62	6.43	1.12	5.56	.95	4.89	.84	4.46	.80	3.89	.67	3.43	.61
63	6.79	1.15	5.85	1.00	5.16	.89	4.70	.83	4.10	.71	3.63	.62
64	7.30	1.25	6.31	1.09	5.55	.95	5.09	.88	4.41	.80	3.89	.67
65	7.73	1.33	6.70	1.15	5.85	1.00	5.40	.92	4.68	.82	4.11	.71
66	8.39	1.43	7.27	1.25	6.36	1.12	5.80	1.00	5.11	.88	4.52	.80
67	9.22	1.57	7.92	1.37	6.96	1.20	6.36	1.12	5.56	.98	4.91	.84
68	10.22	1.74	8.80	1.52	7.73	1.34	7.06	1.24	6.17	1.09	5.45	.92
69	11.38	1.94	9.80	1.68	8.60	1.49	7.87	1.39	6.90	1.19	6.08	1.05
70	12.69	2.17	10.92	1.87	9.58	1.67	8.78	1.54	7.68	1.34	6.75	1.18
71	14.29	2.44	12.28	2.12	10.75	1.87	9.86	1.71	8.66	1.52	7.61	1.33
72	16.16	2.76	13.88	2.39	12.09	2.09	11.03	1.90	9.66	1.68	8.50	1.46
73	18.21	3.12	15.66	2.69	13.63	2.37	12.44	2.17	10.90	1.89	9.58	1.68
74	20.36	3.46	17.49	3.00	15.25	2.65	13.88	2.40	12.17	2.12	10.71	1.86
75	22.76	3.89	19.58	3.38	17.02	2.96	15.56	2.70	13.60	2.38	11.99	2.08
76	25.35	4.34	21.78	3.75	18.99	3.28	17.29	3.01	15.12	2.65	13.35	2.33
77	27.95	4.81	24.02	4.12	20.92	3.62	19.14	3.33	16.77	2.94	14.58	2.53
78	30.71	5.26	26.43	4.56	22.99	4.01	21.07	3.68	18.45	3.22	16.02	2.77
79	33.64	5.76	28.92	4.96	25.19	4.37	23.08	4.02	20.21	3.52	17.56	3.06
80	36.55	6.27	31.45	5.43	27.38	4.72	25.09	4.37	21.95	3.81	19.10	3.30
81	40.00	6.85	34.41	5.90	29.98	5.19	27.43	4.81	24.00	4.18	20.88	3.62
82	44.29	7.60	37.80	6.50	32.93	5.72	30.13	5.25	26.39	4.61	22.94	4.01
83	48.81	8.37	41.66	7.15	36.24	6.27	33.22	5.77	29.08	5.09	25.27	4.39
84	54.18	9.28	46.23	7.95	40.24	6.99	36.86	6.43	32.27	5.62	28.06	4.88

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	3.02	.51	2.70	.45	2.44	.38	2.33	.37	2.11	.35	1.94	.32
41	3.16	.54	2.82	.48	2.53	.42	2.39	.38	2.16	.35	1.98	.32
42	3.22	.54	2.84	.49	2.54	.42	2.40	.38	2.19	.35	1.98	.32
43	3.26	.54	2.89	.49	2.58	.45	2.42	.38	2.20	.35	2.01	.33
44	3.29	.56	2.93	.49	2.61	.45	2.47	.42	2.22	.37	2.02	.33
45	3.36	.56	2.96	.51	2.66	.45	2.48	.42	2.23	.37	2.02	.33
46	3.40	.57	2.99	.51	2.67	.45	2.51	.42	2.24	.37	2.03	.33
47	3.43	.57	3.02	.51	2.70	.48	2.52	.42	2.24	.37	2.05	.33
48	3.48	.57	3.08	.52	2.73	.48	2.53	.42	2.27	.37	2.05	.33
49	3.54	.58	3.10	.52	2.76	.48	2.55	.45	2.28	.37	2.08	.33
50	3.58	.58	3.15	.52	2.79	.49	2.58	.45	2.33	.37	2.09	.33
51	3.67	.61	3.22	.54	2.84	.49	2.66	.45	2.38	.38	2.14	.35
52	3.89	.63	3.43	.57	3.02	.52	2.82	.49	2.52	.42	2.27	.37
53	4.05	.67	3.57	.58	3.16	.54	2.95	.51	2.65	.45	2.38	.38
54	4.24	.69	3.72	.62	3.28	.56	3.08	.52	2.73	.48	2.47	.42
55	4.57	.75	4.02	.65	3.55	.61	3.29	.56	2.96	.51	2.67	.48
56	4.71	.81	4.15	.69	3.68	.62	3.42	.58	3.08	.52	2.76	.49
57	4.97	.83	4.36	.71	3.80	.63	3.54	.61	3.16	.54	2.82	.49
58	5.29	.88	4.62	.80	4.08	.67	3.74	.63	3.38	.57	2.99	.52
59	5.73	.92	4.98	.83	4.37	.74	4.04	.67	3.61	.62	3.22	.56
60	6.04	.99	5.27	.88	4.62	.80	4.27	.71	3.80	.63	3.40	.57
61	6.60	1.09	5.77	.95	5.09	.84	4.66	.81	4.20	.71	3.72	.62
62	7.21	1.19	6.24	1.05	5.47	.90	5.02	.84	4.53	.80	3.96	.67
63	7.61	1.25	6.60	1.12	5.79	.98	5.29	.89	4.79	.82	4.17	.71
64	8.18	1.37	7.09	1.18	6.22	1.05	5.73	.98	5.14	.87	4.52	.80
65	8.67	1.43	7.49	1.25	6.58	1.12	6.05	1.04	5.43	.90	4.79	.82
66	9.40	1.56	8.14	1.37	7.14	1.19	6.56	1.12	5.89	.99	5.16	.88
67	10.57	1.74	9.12	1.52	7.98	1.34	7.33	1.25	6.43	1.12	5.72	.98
68	11.75	1.94	10.11	1.68	8.87	1.49	8.15	1.39	7.15	1.20	6.33	1.09
69	13.09	2.17	11.24	1.87	9.86	1.67	9.09	1.55	7.97	1.37	7.03	1.19
70	14.58	2.40	12.55	2.08	11.00	1.86	10.12	1.71	8.87	1.52	7.86	1.34
71	16.43	2.71	14.12	2.37	12.40	2.08	11.40	1.92	10.00	1.70	8.85	1.52
72	18.35	3.02	15.79	2.65	13.86	2.34	12.80	2.17	11.23	1.90	9.82	1.68
73	20.68	3.43	17.80	2.96	15.61	2.65	14.44	2.44	12.66	2.15	11.04	1.87
74	23.12	3.81	19.88	3.30	17.44	2.94	16.14	2.71	14.13	2.40	12.36	2.09
75	25.84	4.30	22.22	3.71	19.55	3.27	18.04	3.06	15.83	2.69	13.85	2.37
76	28.77	4.80	24.77	4.11	21.74	3.68	20.09	3.40	17.60	3.00	15.39	2.62
77	31.24	5.16	27.10	4.53	23.59	3.99	21.77	3.69	19.06	3.25	16.67	2.83
78	34.36	5.71	29.82	4.96	25.96	4.37	23.95	4.05	20.95	3.57	18.32	3.11
79	37.65	6.22	32.65	5.44	28.41	4.81	26.20	4.41	22.96	3.89	20.06	3.43
80	40.91	6.76	35.49	5.90	30.88	5.19	28.48	4.83	24.94	4.26	21.81	3.72
81	44.78	7.41	38.84	6.45	33.79	5.71	31.19	5.27	27.29	4.63	23.91	4.06
82	48.08	7.97	41.41	6.87	36.04	6.06	33.40	5.63	29.25	4.97	25.58	4.34
83	52.97	8.76	45.62	7.59	39.68	6.68	36.81	6.22	32.23	5.47	28.19	4.81
84	58.81	9.75	50.62	8.43	44.05	7.43	40.86	6.93	35.80	6.09	31.29	5.30

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	4.42	.66	3.95	.61	3.61	.57	3.41	.53	3.11	.46	2.87	.40
41	4.61	.68	4.12	.63	3.76	.58	3.54	.53	3.19	.50	2.94	.41
42	4.69	.70	4.17	.63	3.79	.58	3.57	.57	3.23	.50	2.95	.41
43	4.74	.72	4.25	.64	3.83	.59	3.59	.57	3.25	.50	2.96	.41
44	4.82	.72	4.27	.64	3.89	.59	3.62	.57	3.28	.50	2.98	.41
45	4.89	.73	4.35	.64	3.92	.59	3.70	.57	3.30	.52	3.00	.46
46	4.98	.73	4.42	.66	3.95	.61	3.71	.58	3.32	.52	3.03	.46
47	5.03	.76	4.46	.66	3.98	.61	3.74	.58	3.36	.52	3.04	.46
48	5.08	.76	4.50	.68	4.08	.61	3.78	.58	3.40	.52	3.07	.46
49	5.16	.78	4.56	.68	4.10	.63	3.80	.58	3.41	.52	3.10	.46
50	5.27	.78	4.64	.70	4.13	.63	3.83	.59	3.42	.53	3.11	.46
51	5.35	.81	4.72	.70	4.23	.64	3.92	.59	3.51	.53	3.17	.50
52	5.70	.89	5.03	.76	4.50	.68	4.18	.63	3.76	.58	3.40	.52
53	5.96	.90	5.28	.78	4.72	.70	4.38	.66	3.91	.59	3.54	.53
54	6.17	.93	5.46	.83	4.89	.73	4.52	.68	4.08	.61	3.70	.58
55	6.68	.99	5.93	.90	5.29	.78	4.90	.73	4.40	.66	3.97	.61
56	6.91	1.05	6.10	.93	5.46	.83	5.08	.76	4.52	.68	4.12	.63
57	7.41	1.10	6.47	.97	5.75	.89	5.35	.81	4.72	.70	4.18	.63
58	7.88	1.20	6.88	1.00	6.10	.93	5.67	.87	5.02	.73	4.48	.66
59	8.51	1.26	7.40	1.10	6.56	.98	6.10	.93	5.40	.81	4.81	.72
60	8.98	1.36	7.83	1.17	6.94	1.05	6.43	.97	5.70	.89	5.08	.76
61	9.84	1.48	8.56	1.30	7.58	1.16	7.06	1.07	6.22	.96	5.59	.87
62	10.49	1.57	9.13	1.37	8.04	1.23	7.52	1.13	6.56	.98	5.78	.89
63	11.09	1.69	9.67	1.46	8.50	1.26	7.97	1.20	6.94	1.05	6.10	.93
64	11.91	1.82	10.39	1.56	9.13	1.37	8.52	1.30	7.46	1.13	6.56	.98
65	12.63	1.90	11.01	1.68	9.67	1.46	9.03	1.37	7.88	1.20	6.95	1.05
66	13.68	2.05	11.94	1.82	10.49	1.57	9.82	1.48	8.58	1.30	7.53	1.13
67	15.78	2.38	13.64	2.05	11.90	1.82	11.18	1.70	9.81	1.48	8.62	1.30
68	17.50	2.63	15.17	2.29	13.21	2.02	12.43	1.89	10.84	1.64	9.56	1.44
69	19.47	2.94	16.87	2.56	14.71	2.22	13.85	2.08	12.09	1.83	10.63	1.59
70	21.68	3.28	18.80	2.81	16.41	2.46	15.43	2.33	13.48	2.04	11.87	1.82
71	24.43	3.71	21.17	3.19	18.46	2.79	17.39	2.63	15.19	2.29	13.38	2.03
72	26.90	4.08	23.29	3.52	20.30	3.05	19.01	2.88	16.61	2.50	14.42	2.18
73	30.29	4.57	26.29	3.95	22.89	3.47	21.43	3.25	18.71	2.81	16.27	2.44
74	33.83	5.09	29.31	4.44	25.54	3.87	23.94	3.61	20.92	3.14	18.18	2.76
75	37.88	5.71	32.80	4.98	28.59	4.31	26.80	4.05	23.41	3.54	20.35	3.07
76	42.18	6.34	36.51	5.48	31.83	4.80	29.82	4.50	26.06	3.92	22.61	3.41
77	45.95	6.94	39.51	5.97	34.45	5.18	32.02	4.83	27.97	4.24	24.29	3.66
78	50.52	7.64	43.45	6.55	37.85	5.70	35.19	5.34	30.75	4.64	26.69	4.04
79	55.32	8.36	47.58	7.18	41.45	6.28	38.53	5.81	33.68	5.08	29.27	4.43
80	60.15	9.09	51.70	7.83	45.11	6.79	41.89	6.33	36.62	5.49	31.79	4.80
81	65.81	9.92	56.59	8.52	49.29	7.43	45.84	6.92	40.07	6.03	34.76	5.28
82	68.77	10.40	59.13	8.92	51.54	7.77	48.42	7.31	41.84	6.32	36.78	5.52
83	75.75	11.43	65.13	9.85	56.78	8.57	53.35	8.04	46.08	6.95	40.48	6.10
84	84.10	12.69	72.31	10.88	63.03	9.53	59.22	8.95	51.16	7.72	44.95	6.78

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	105.25	17.67	94.85	15.84	85.94	14.48	75.11	12.77	68.70	11.54	63.60	10.47
41	109.15	18.39	97.98	16.43	88.06	14.93	77.70	13.14	70.68	11.98	64.85	10.78
42	110.30	18.50	98.65	16.56	88.68	15.04	78.48	13.28	71.35	12.10	65.33	10.82
43	111.41	18.66	99.61	16.67	89.26	15.11	79.25	13.34	71.93	12.18	65.67	10.87
44	112.61	18.83	100.48	16.91	89.84	15.17	79.87	13.61	72.56	12.21	66.00	10.94
45	113.77	19.03	101.44	17.00	90.47	15.20	80.79	13.73	73.08	12.38	66.34	10.98
46	114.83	19.10	102.21	17.20	90.85	15.28	81.61	13.77	73.71	12.45	66.78	10.98
47	115.98	19.50	103.13	17.27	91.57	15.37	82.28	13.93	74.29	12.58	67.16	11.05
48	117.09	19.70	104.00	17.43	92.10	15.60	83.05	14.01	74.91	12.61	67.50	11.18
49	118.25	19.77	104.91	17.59	92.68	15.64	83.87	14.13	75.44	12.77	67.98	11.22
50	119.40	20.02	105.73	17.70	93.26	15.67	84.50	14.37	76.12	12.81	68.22	11.31
51	120.65	20.17	106.79	17.83	94.17	15.84	85.46	14.44	76.89	12.94	69.14	11.42
52	124.07	20.82	109.77	18.50	96.92	16.31	87.92	14.93	79.15	13.34	70.96	11.74
53	126.39	21.25	111.94	18.74	98.65	16.60	89.45	15.17	80.45	13.68	72.22	11.98
54	128.69	21.49	113.91	19.06	100.48	17.00	91.14	15.37	81.89	13.84	73.57	12.18
55	134.86	22.52	119.40	20.02	105.25	17.70	95.47	16.24	85.07	14.41	76.36	13.14
56	138.42	23.23	122.53	20.66	108.04	18.34	98.07	16.56	87.33	14.68	77.61	13.05
57	151.32	25.31	132.06	22.09	115.45	19.50	99.76	16.91	88.83	15.08	78.57	13.05
58	158.93	26.62	138.66	23.23	121.33	20.33	104.91	17.70	93.31	15.76	82.67	13.73
59	168.70	28.25	147.09	24.72	128.60	21.56	111.31	18.83	99.04	16.67	87.67	14.48
60	175.59	29.52	153.20	25.66	133.94	22.52	115.89	19.70	103.13	17.43	91.33	15.11
61	189.36	31.71	165.14	27.69	144.30	24.35	124.94	21.16	111.22	18.74	98.36	16.27
62	214.78	35.97	185.94	31.20	162.59	27.49	145.40	24.59	127.83	21.49	113.10	18.66
63	223.54	37.53	193.50	32.47	169.14	28.45	151.23	25.59	133.07	22.49	117.67	19.50
64	236.26	39.63	204.53	34.37	178.77	30.12	159.85	27.02	140.59	23.68	124.46	20.66
65	245.55	41.06	212.57	35.70	185.80	31.35	166.15	28.14	146.13	24.72	129.22	21.36
66	260.72	43.72	225.57	37.76	197.21	33.23	176.41	29.77	155.08	26.18	137.26	22.69
67	279.44	46.79	238.14	39.92	208.19	35.10	187.72	31.71	163.51	27.65	142.47	23.48
68	301.54	50.57	256.91	43.18	224.61	37.89	202.65	34.37	176.41	29.77	153.68	25.39
69	325.43	54.52	277.18	46.60	242.32	40.95	218.73	37.09	190.23	32.14	166.01	27.49
70	350.27	58.69	298.56	50.14	260.91	44.01	235.53	39.86	204.81	34.63	178.72	29.57
71	378.68	63.47	322.78	54.20	282.09	47.55	254.65	43.18	221.62	37.53	193.21	31.95
72	406.75	68.17	347.00	58.29	300.63	50.74	272.22	46.04	234.18	39.63	203.66	33.78
73	438.91	73.57	374.49	62.82	324.37	54.79	293.74	49.67	252.68	42.65	219.89	36.37
74	468.13	78.48	399.43	67.01	346.18	58.42	313.39	53.00	269.48	45.55	234.48	38.76
75	499.34	83.84	426.15	71.54	369.10	62.31	334.24	56.55	287.44	48.54	250.27	41.46
76	528.42	88.66	450.85	75.60	390.81	65.90	353.74	59.81	304.19	51.44	264.76	43.81
77	544.79	91.32	461.35	77.43	399.76	67.41	358.26	60.61	304.58	51.44	264.62	43.81
78	566.31	94.99	479.55	80.45	415.56	70.00	372.37	63.02	316.57	53.47	275.16	45.48
79	582.54	97.61	493.12	82.72	427.26	72.06	383.11	64.74	325.62	54.99	283.01	46.79
80	589.95	98.88	499.43	83.88	432.84	72.97	387.97	65.58	329.86	55.86	286.57	47.38
81	595.73	99.75	504.44	84.60	437.08	73.73	391.87	66.25	332.99	56.23	289.41	47.95
82	605.40	101.54	512.62	85.94	444.11	74.93	405.40	68.60	344.64	58.29	299.57	49.58
83	603.14	101.04	510.65	85.74	442.57	74.73	403.86	68.28	343.38	58.09	298.37	49.38
84	598.71	100.40	506.94	85.07	439.29	74.09	400.92	67.81	340.83	57.59	296.20	48.98

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	127.83	20.33	113.53	18.39	103.32	16.80	94.56	15.64	86.61	14.37	80.45	13.14
41	136.59	21.85	120.51	19.50	109.15	17.70	97.54	16.11	88.83	14.64	81.94	13.48
42	139.24	22.16	122.87	19.77	110.98	18.07	98.46	16.27	89.41	14.68	82.47	13.61
43	141.84	22.52	125.08	20.13	112.76	18.43	99.47	16.43	90.18	14.93	83.00	13.61
44	144.78	23.16	127.25	20.62	114.64	18.66	100.33	16.56	90.76	15.08	83.24	13.68
45	147.33	23.43	129.46	20.86	116.37	18.86	101.40	16.67	91.38	15.11	83.87	13.73
46	150.03	23.88	131.63	21.25	118.25	19.10	102.12	16.91	92.01	15.17	84.30	13.77
47	152.62	24.35	133.89	21.49	120.03	19.66	103.08	17.11	92.68	15.28	84.64	13.84
48	155.37	24.75	136.06	21.96	121.71	19.90	104.00	17.20	93.31	15.37	85.17	13.93
49	158.06	25.19	138.13	22.20	123.59	20.10	104.91	17.27	93.93	15.40	85.51	13.97
50	160.62	25.62	140.35	22.52	125.23	20.33	105.78	17.43	94.56	15.64	85.94	14.01
51	162.40	25.91	141.79	22.76	126.58	20.69	106.88	17.67	95.47	15.76	86.90	14.24
52	167.02	26.58	145.93	23.48	130.14	21.25	110.01	18.30	98.22	16.24	89.36	14.53
53	170.15	27.09	148.58	23.88	132.64	21.49	111.99	18.50	100.05	16.51	90.95	14.93
54	173.28	27.65	151.28	24.48	134.95	22.00	113.96	18.83	101.83	16.80	92.68	15.17
55	181.47	28.92	158.59	25.59	141.55	23.16	119.45	19.73	106.69	17.59	97.06	15.84
56	186.33	29.64	162.69	26.18	145.21	23.56	122.58	20.17	109.53	18.07	99.66	16.27
57	201.88	32.14	175.11	28.25	154.79	25.19	131.63	21.85	116.28	19.10	104.43	17.11
58	211.94	33.87	183.87	29.61	162.59	26.55	138.13	22.76	122.15	20.13	109.63	17.83
59	224.80	35.81	195.09	31.40	172.46	28.14	146.66	24.32	129.56	21.36	116.28	18.97
60	234.24	37.33	203.23	32.80	179.59	29.37	152.77	25.19	134.90	22.20	121.09	19.77
61	252.34	40.15	218.92	35.26	193.55	31.55	164.71	27.09	145.50	23.92	130.57	21.33
62	273.86	43.52	237.80	38.43	208.43	33.94	177.18	29.37	156.62	25.91	138.85	22.69
63	285.03	45.44	247.43	39.86	217.00	35.37	184.54	30.31	162.98	26.89	144.39	23.56
64	301.21	47.98	261.49	42.15	229.32	37.33	194.90	32.14	172.27	28.41	152.58	24.95
65	313.00	49.90	271.89	43.81	238.33	38.76	202.65	33.47	179.06	29.57	158.79	25.98
66	332.31	52.96	288.54	46.60	252.91	41.10	215.12	35.53	190.04	31.35	168.51	27.58
67	363.90	58.09	313.58	50.57	274.82	44.68	233.42	38.56	206.26	34.10	182.77	29.81
68	392.59	62.51	338.33	54.52	296.63	48.34	251.90	41.69	222.49	36.77	197.26	32.31
69	423.79	67.48	365.25	58.85	320.13	52.13	271.89	44.88	240.21	39.66	212.95	34.83
70	456.39	72.82	393.17	63.35	344.64	56.15	292.73	48.34	258.60	42.65	229.32	37.53
71	493.46	78.59	425.19	68.57	372.56	60.68	316.52	52.20	279.59	46.15	247.96	40.55
72	532.08	84.67	454.94	73.33	398.76	65.01	340.16	56.15	300.48	49.67	266.44	43.49
73	574.21	91.52	490.81	79.18	430.25	70.00	366.98	60.56	324.27	53.56	287.44	46.99
74	612.63	97.52	523.70	84.37	459.09	74.80	391.44	64.51	345.94	57.19	306.65	50.14
75	653.50	104.14	558.65	90.09	489.71	79.75	417.58	68.80	369.00	60.96	327.06	53.47
76	691.45	110.15	591.11	95.22	518.11	84.37	441.94	72.93	390.57	64.47	346.18	56.59
77	722.50	115.12	618.35	99.68	537.32	87.54	456.77	75.40	403.57	66.65	357.78	58.46
78	750.96	119.65	642.91	103.54	558.60	90.84	474.88	78.35	419.51	69.27	371.94	60.85
79	772.48	123.03	661.35	106.56	574.49	93.55	488.31	80.65	431.59	71.23	382.53	62.51
80	782.30	124.59	669.63	107.92	581.86	94.79	494.52	81.68	436.99	72.19	387.39	63.35
81	790.10	125.90	676.28	109.06	587.59	95.69	499.43	82.45	441.37	72.90	391.15	64.02
82	794.68	126.57	680.18	109.63	590.96	96.29	504.68	83.21	445.84	73.66	395.24	64.51
83	791.54	126.19	677.53	109.15	588.70	95.85	502.66	83.01	444.06	73.33	393.65	64.34
84	785.86	125.23	672.67	108.39	584.51	95.18	499.05	82.37	440.98	72.86	390.91	63.91

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	146.66	23.48	130.72	21.00	118.53	19.10	106.54	17.40	95.90	15.64	87.33	14.24
41	152.77	24.59	135.39	21.93	122.15	19.90	109.63	17.83	98.26	16.04	88.68	14.44
42	154.65	24.75	136.64	22.00	123.21	20.02	110.59	18.07	99.04	16.24	89.12	14.44
43	156.52	25.02	137.99	22.16	124.31	20.13	111.46	18.34	99.61	16.27	89.41	14.48
44	158.26	25.39	139.29	22.45	125.42	20.33	112.47	18.39	100.33	16.43	89.79	14.53
45	160.09	25.66	140.63	22.69	126.53	20.66	113.29	18.50	100.91	16.51	90.18	14.64
46	162.06	26.06	141.98	22.92	127.63	20.77	114.15	18.63	101.63	16.56	90.56	14.64
47	163.79	26.31	143.52	23.16	128.60	20.86	115.12	18.74	102.21	16.67	90.80	14.68
48	165.72	26.58	144.83	23.32	129.66	21.00	115.94	18.86	102.98	16.80	91.24	14.93
49	167.50	26.89	146.07	23.48	130.72	21.29	116.95	19.03	103.51	16.91	91.67	15.04
50	169.24	27.22	147.33	23.68	131.73	21.36	117.77	19.10	104.29	17.11	91.96	15.04
51	171.06	27.49	148.87	23.92	133.17	21.56	119.02	19.46	105.25	17.23	92.92	15.11
52	180.74	28.97	157.34	25.31	140.63	22.76	125.71	20.62	111.31	18.30	98.22	15.96
53	186.33	29.81	162.25	26.11	144.97	23.48	129.56	21.16	114.68	18.74	101.20	16.51
54	191.81	30.80	166.88	26.89	149.11	24.32	133.32	21.85	118.15	19.42	104.14	17.00
55	204.48	32.83	177.85	28.68	159.17	25.86	142.17	23.23	125.90	20.66	110.98	18.07
56	209.00	33.50	181.95	29.41	162.69	26.42	145.40	23.59	128.69	21.00	113.53	18.50
57	213.53	34.23	184.64	29.64	163.70	26.58	152.96	24.95	133.89	21.96	117.96	19.06
58	224.22	35.97	193.94	31.20	171.83	27.94	160.57	26.18	140.59	23.12	123.88	20.13
59	237.89	38.23	205.73	33.11	182.28	29.61	170.44	27.78	149.11	24.48	131.44	21.36
60	247.76	39.76	214.25	34.46	189.79	30.80	177.57	28.92	155.37	25.39	136.88	22.20
61	267.12	42.82	230.96	37.29	204.67	33.23	191.24	31.20	167.50	27.34	147.57	23.92
62	294.90	47.28	255.18	41.06	224.13	36.40	204.72	33.43	179.10	29.37	157.92	25.66
63	306.89	49.30	265.63	42.69	233.27	37.89	213.05	34.70	186.42	30.57	164.28	26.75
64	324.27	52.04	280.74	45.21	246.61	40.03	225.09	36.77	197.02	32.27	173.62	28.25
65	337.13	54.16	291.82	46.99	256.33	41.69	234.14	38.23	204.81	33.47	180.36	29.48
66	357.83	57.49	309.58	49.90	271.94	44.21	248.29	40.55	217.38	35.53	191.48	31.20
67	384.31	61.72	330.05	53.13	289.94	47.15	265.53	43.32	232.45	37.93	204.77	33.27
68	414.64	66.65	356.29	57.39	312.81	50.84	286.52	46.75	250.75	40.99	220.99	35.97
69	447.53	71.83	384.36	61.92	337.61	54.83	309.25	50.41	270.68	44.21	238.52	38.76
70	481.86	77.28	413.83	66.74	363.46	59.02	332.89	54.32	291.43	47.55	256.77	41.78
71	521.05	83.68	447.48	72.06	393.07	63.91	360.00	58.69	315.12	51.44	277.62	45.21
72	565.73	90.80	486.48	78.35	423.51	68.77	386.38	63.02	338.14	55.19	298.03	48.47
73	610.37	98.08	524.85	84.51	456.97	74.13	416.91	68.08	364.86	59.61	321.57	52.29
74	651.24	104.53	559.95	90.26	487.59	79.26	444.74	72.53	389.32	63.58	342.95	55.90
75	694.67	111.46	597.32	96.29	520.09	84.40	474.35	77.43	415.41	67.88	365.82	59.56
76	735.16	117.98	632.08	101.78	550.28	89.37	502.13	81.85	439.44	71.74	387.25	63.02
77	768.77	123.40	661.02	106.44	575.41	93.46	527.12	85.94	461.44	75.40	401.26	65.34
78	799.01	128.33	687.06	110.73	598.23	97.12	547.87	89.37	479.64	78.35	417.15	67.88
79	821.88	131.82	706.71	113.88	615.18	99.91	563.51	91.96	493.22	80.65	428.94	69.87
80	832.37	133.58	715.71	115.35	623.03	101.18	570.84	93.15	499.67	81.68	434.48	70.63
81	840.46	134.89	722.69	116.38	629.19	102.11	576.42	94.02	504.58	82.45	438.86	71.47
82	849.32	136.24	724.86	116.75	631.02	102.61	578.06	94.26	505.98	82.68	440.02	71.63
83	846.19	135.81	722.12	116.28	628.66	102.07	575.75	93.95	503.91	82.37	438.28	71.34
84	840.03	134.85	716.82	115.52	624.09	101.51	571.70	93.32	500.39	81.78	435.20	70.79

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	164.13	25.39	146.66	22.76	132.69	20.86	126.19	20.02	114.97	18.39	105.63	16.80
41	171.31	26.55	152.48	23.68	137.22	21.49	129.46	20.62	117.38	18.66	107.27	17.11
42	173.62	26.89	154.21	23.92	138.42	21.93	130.43	20.69	118.25	18.83	107.80	17.20
43	175.73	27.22	155.99	24.35	139.67	22.00	131.44	20.82	118.97	18.86	108.14	17.23
44	177.95	27.65	157.78	24.59	141.02	22.16	132.50	20.89	119.59	19.03	108.71	17.27
45	180.12	27.94	159.36	24.75	142.42	22.45	133.36	21.16	120.32	19.06	109.15	17.40
46	182.47	28.25	161.19	25.02	143.67	22.52	134.42	21.29	121.04	19.42	109.63	17.43
47	184.59	28.61	162.83	25.31	144.97	22.76	135.43	21.36	121.71	19.46	110.11	17.47
48	186.62	28.92	164.61	25.62	146.27	23.16	136.25	21.49	122.43	19.66	110.44	17.59
49	188.88	29.37	166.30	25.91	147.57	23.23	137.31	21.85	123.06	19.70	110.88	17.67
50	191.05	29.57	167.94	26.18	148.82	23.43	138.13	21.96	123.88	19.73	111.41	17.70
51	193.11	29.81	169.81	26.42	150.31	23.59	139.67	22.09	125.18	19.97	112.61	17.83
52	203.90	31.60	179.40	27.94	158.88	24.99	147.57	23.36	132.31	21.00	118.97	18.86
53	210.21	32.51	184.88	28.81	163.79	25.86	152.19	24.08	136.21	21.85	122.58	19.66
54	216.37	33.50	190.23	29.61	168.56	26.55	156.57	24.75	140.30	22.29	126.24	20.10
55	230.72	35.77	202.79	31.60	179.68	28.29	166.97	26.42	149.64	23.83	134.52	21.36
56	235.92	36.46	207.42	32.31	183.73	28.92	170.78	27.02	152.96	24.48	137.51	21.96
57	245.69	38.03	214.54	33.43	188.35	29.61	173.76	27.58	155.70	24.75	138.18	22.05
58	257.97	39.92	225.23	35.10	197.84	31.11	182.52	28.92	163.55	26.06	145.31	23.19
59	273.67	42.35	239.05	37.29	209.78	33.07	193.55	30.71	173.57	27.69	154.16	24.59
60	285.08	44.21	248.92	38.76	218.63	34.43	201.59	31.95	180.74	28.81	160.52	25.59
61	307.32	47.55	268.37	41.78	235.58	37.16	217.38	34.43	194.70	31.04	173.09	27.58
62	330.43	51.21	286.43	44.58	251.52	39.66	231.06	36.49	207.13	32.98	181.61	28.92
63	344.01	53.16	298.17	46.51	261.68	41.10	240.59	38.03	215.55	34.37	188.93	30.08
64	363.46	56.23	314.93	48.98	276.51	43.49	254.22	40.26	227.88	36.29	199.81	31.84
65	377.96	58.46	327.45	50.97	287.58	45.25	264.33	41.95	236.74	37.69	207.66	33.07
66	401.02	62.12	347.53	54.16	305.11	48.11	280.46	44.45	251.33	40.03	220.47	35.10
67	441.08	68.28	379.45	59.02	333.08	52.49	306.36	48.54	268.37	42.69	237.80	37.76
68	476.13	73.73	409.44	63.71	359.47	56.59	330.53	52.37	289.55	46.12	256.48	40.82
69	513.78	79.58	441.80	68.77	387.78	61.05	356.72	56.55	312.52	49.81	276.89	44.09
70	553.16	85.74	475.65	74.06	417.58	65.78	384.21	60.85	336.50	53.64	298.17	47.38
71	598.04	92.67	514.26	79.98	451.57	71.14	415.46	65.85	363.85	58.09	322.29	51.30
72	642.53	99.48	552.39	85.94	484.99	76.36	448.59	71.03	393.07	62.55	343.77	54.79
73	693.28	107.43	596.06	92.79	523.41	82.45	484.22	76.76	424.08	67.48	370.92	59.02
74	739.69	114.55	636.03	99.04	558.41	87.97	516.53	81.85	452.54	72.06	395.72	63.02
75	788.99	122.20	678.35	105.69	595.63	93.92	550.95	87.30	482.68	76.96	422.01	67.17
76	834.88	129.25	717.88	111.66	630.25	99.24	583.06	92.36	510.75	81.45	446.62	71.03
77	859.68	133.18	745.76	116.08	649.08	102.11	598.71	94.86	524.57	83.61	458.75	72.97
78	893.71	138.44	775.27	120.68	674.69	106.33	622.59	98.52	545.37	86.90	476.85	76.05
79	919.28	142.41	797.37	124.10	693.95	109.30	640.27	101.51	560.92	89.37	490.53	78.15
80	930.93	144.16	807.53	125.70	702.71	110.73	648.45	102.78	568.04	90.56	496.78	79.15
81	940.08	145.56	815.57	126.97	709.79	111.89	654.81	103.81	573.63	91.40	501.65	79.78
82	922.07	142.77	793.86	123.60	690.82	108.86	640.50	101.54	561.11	89.40	490.62	78.15
83	918.41	142.22	790.73	123.03	688.17	108.39	638.05	101.04	558.80	89.13	488.74	77.75
84	911.96	141.26	785.09	122.20	683.12	107.60	633.38	100.35	554.90	88.50	485.13	77.23

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	244.96	34.51	219.91	30.95	200.99	28.20	190.20	26.65	172.90	24.18	159.89	22.49
41	256.02	36.02	228.91	32.21	207.98	29.28	195.79	27.60	177.30	24.89	163.09	22.77
42	259.49	36.41	231.62	32.57	209.94	29.50	197.47	27.74	178.49	24.99	163.79	23.23
43	262.80	36.97	234.23	33.07	212.10	29.86	199.15	27.98	179.63	25.26	164.66	23.27
44	266.27	37.40	237.05	33.34	214.11	30.10	200.72	28.20	180.87	25.38	165.37	23.32
45	269.58	38.04	239.70	33.80	216.33	30.37	202.56	28.47	182.07	25.58	166.34	23.40
46	272.94	38.41	242.36	33.98	218.34	30.67	204.14	28.69	183.37	25.80	167.16	23.50
47	276.36	38.81	244.96	34.51	220.35	31.09	205.65	28.91	184.56	26.08	167.92	23.54
48	279.61	39.40	247.62	34.89	222.30	31.22	207.33	29.19	185.81	26.22	168.84	23.86
49	283.02	39.86	250.33	35.24	224.31	31.54	209.07	29.36	187.06	26.29	169.60	23.90
50	286.39	40.31	252.99	35.56	226.42	31.90	210.64	29.60	188.14	26.47	170.41	23.94
51	289.32	40.71	255.48	35.88	228.86	32.04	212.76	29.92	190.20	26.65	172.25	24.14
52	305.69	43.07	269.96	38.04	241.65	33.94	224.90	31.68	200.94	28.20	181.85	25.58
53	315.02	44.37	278.31	39.22	249.03	35.03	231.84	32.57	207.12	29.19	187.49	26.39
54	324.23	45.64	286.44	40.35	256.29	36.15	238.46	33.52	213.03	29.92	192.97	27.11
55	345.65	48.71	305.36	43.07	273.27	38.49	254.18	35.74	227.34	31.94	205.71	28.91
56	353.51	49.80	312.25	43.92	279.56	39.40	260.04	36.55	232.33	32.63	210.53	29.60
57	374.44	52.65	325.91	45.92	289.26	40.71	268.82	37.72	237.53	33.34	212.10	29.86
58	393.09	55.26	342.34	48.07	303.58	42.65	282.27	39.68	249.57	35.03	222.79	31.26
59	417.06	58.61	363.16	51.14	322.17	45.32	299.45	42.08	264.64	37.22	236.23	33.30
60	434.52	61.08	378.29	53.18	335.67	47.26	311.98	43.84	275.71	38.77	246.21	34.65
61	468.30	65.84	407.79	57.30	361.81	50.93	336.27	47.36	297.12	41.84	265.35	37.32
62	493.02	69.44	429.91	60.45	378.07	53.18	353.62	49.80	308.78	43.42	271.86	38.23
63	513.25	72.21	447.37	62.98	393.31	55.26	368.04	51.78	321.68	45.22	283.02	39.86
64	542.31	76.27	472.74	66.47	415.59	58.47	388.86	54.67	339.74	47.72	299.02	42.08
65	563.72	79.38	491.45	68.94	432.08	60.83	404.32	56.93	353.24	49.66	310.84	43.74
66	598.32	84.27	521.49	73.48	458.70	64.53	428.99	60.27	374.71	52.69	329.82	46.31
67	672.60	94.66	582.65	82.05	507.77	71.40	478.43	67.24	417.87	58.79	367.88	51.78
68	725.73	102.11	628.73	88.39	548.11	77.22	516.23	72.61	451.05	63.34	396.94	55.86
69	783.26	110.35	678.40	95.38	591.43	83.22	557.16	78.31	486.62	68.37	428.34	60.23
70	843.39	118.52	730.56	102.74	636.92	89.56	599.83	84.35	524.03	73.70	461.25	64.85
71	912.03	128.28	789.88	111.10	688.59	96.78	648.47	91.18	566.65	79.62	498.71	70.17
72	964.20	135.59	834.93	117.47	727.96	102.29	682.52	96.01	596.31	83.81	517.91	72.84
73	1040.32	146.34	901.08	126.78	785.54	110.56	736.36	103.55	643.27	90.55	558.79	78.67
74	1109.99	156.16	961.43	135.33	838.13	117.83	785.70	110.56	686.42	96.56	596.26	83.81
75	1183.90	166.50	1025.41	144.18	894.09	125.61	838.08	117.83	732.13	103.06	635.89	89.52
76	1252.70	176.26	1085.00	152.64	945.87	133.12	886.77	124.76	774.75	109.08	672.87	94.66
77	1295.10	182.08	1113.36	156.66	970.48	136.64	902.06	126.88	788.14	110.78	684.53	96.25
78	1346.29	189.45	1157.33	162.66	1008.98	142.01	937.79	131.85	819.21	115.18	711.58	100.13
79	1384.67	194.87	1190.46	167.49	1037.72	146.03	964.41	135.65	842.63	118.46	731.92	102.92
80	1402.29	197.27	1205.64	169.53	1051.00	147.79	976.78	137.27	853.42	120.01	741.19	104.29
81	1416.18	199.17	1217.40	171.33	1061.30	149.29	986.37	138.76	861.83	121.35	748.67	105.38
82	1350.95	190.04	1161.39	163.29	1012.40	142.38	951.18	133.93	821.54	115.57	721.78	101.57
83	1345.74	189.33	1156.84	162.62	1008.49	141.87	947.60	133.29	818.45	115.00	718.96	101.16
84	1336.04	187.92	1148.49	161.67	1001.23	140.88	940.66	132.34	812.43	114.36	713.91	100.49

Physicians Mutual Insurance Company 10 Pay Option Monthly Premium Rates

Issue Age	Factor Applied to Total Premium
18-40	2.68
41	2.67
42	2.67
43	2.66
44	2.66
45	2.65
46	2.64
47	2.64
48	2.63
49	2.63
50	2.62
51	2.61
52	2.61
53	2.60
54	2.60
55	2.59
56	2.59
57	2.58
58	2.57
59	2.56
60	2.54
61	2.51
62	2.48
63	2.44
64	2.37
65	2.29
66	2.21
67	2.12
68	2.04
69	1.96
70	1.89
71	1.82
72	1.75
73	1.68
74	1.60
75	1.53
76	1.46
77	1.38
78	1.33
79	1.28
80	1.24
81	1.21
82	1.18
83	1.15
84	1.12

Physicians Mutual Insurance Company Shortened Benefit Period Rider Form R964 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	63%
41	55%
42	52%
43	50%
44	47%
45	45%
46	42%
47	39%
48	37%
49	34%
50	32%
51	31%
52	30%
53	29%
54	28%
55	28%
56	27%
57	26%
58	26%
59	24%
60	24%
61	23%
62	23%
63	23%
64	22%
65	22%
66	21%
67	20%
68	20%
69	20%
70	20%
71	19%
72	19%
73	19%
74	18%
75	18%
76	18%
77	17%
78	16%
79	15%
80	14%
81	13%
82	12%
83	12%
84	11%

Security Rider Form R965 100% HCC Monthly Premium Rates Limited Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	.95
41	.98
42	1.00
43	1.03
44	1.03
45	1.04
46	1.05
47	1.05
48	1.09
49	1.11
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.41
56	1.46
57	1.53
58	1.61
59	1.73
60	1.85
61	2.02
62	2.24
63	2.39
64	2.55
65	2.71
66	2.95
67	3.24
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.42
74	7.15
75	8.02
76	8.93
77	9.84
78	10.82
79	11.85
80	12.88
81	14.11
82	15.60
83	17.17
84	19.08

Security Rider Form R965 100% HCC Monthly Premium Rates Lifetime Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	1.04
41	1.08
42	1.09
43	1.13
44	1.13
45	1.15
46	1.16
47	1.16
48	1.20
49	1.23
50	1.24
51	1.25
52	1.32
53	1.38
54	1.46
55	1.55
56	1.60
57	1.68
58	1.77
59	1.91
60	2.04
61	2.22
62	2.47
63	2.62
64	2.81
65	2.98
66	3.24
67	3.57
68	3.95
69	4.42
70	4.90
71	5.52
72	6.27
73	7.06
74	7.86
75	8.81
76	9.82
77	10.81
78	11.90
79	13.02
80	14.16
81	15.51
82	17.14
83	18.87
84	20.98

Physicians Mutual Insurance Company Surviving Spouse Rider Form R967 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	19%
41	19%
42	19%
43	19%
44	19%
45	19%
46	19%
47	19%
48	19%
49	19%
50	19%
51	19%
52	19%
53	20%
54	20%
55	20%
56	20%
57	20%
58	20%
59	21%
60	21%
61	21%
62	21%
63	21%
64	21%
65	22%
66	22%
67	22%
68	23%
69	23%
70	24%
71	25%
72	25%
73	25%
74	24%
75	24%
76	23%
77	22%
78	20%
79	18%
80	16%
81	15%
82	14%
83	13%
84	12%

Physicians Mutual Insurance Company Joint Waiver of Premium Rider Form R968 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	1%
41	1%
42	1%
43	1%
44	1%
45	1%
46	1%
47	1%
48	1%
49	1%
50	1%
51	1%
52	1%
53	1%
54	1%
55	1%
56	1%
57	2%
58	2%
59	2%
60	2%
61	2%
62	2%
63	2%
64	2%
65	2%
66	3%
67	3%
68	3%
69	4%
70	4%
71	5%
72	6%
73	7%
74	8%
75	8%
76	9%
77	10%
78	11%
79	12%
80	13%
81	13%
82	13%
83	14%
84	14%

ADDITIONAL ITEMS IMPACTING PREMIUM RATES

Preferred Rate = 85% of Total Premium ; Substandard Rate = 180% of Total Premium

Spouse Discount = 20%

Franchise Group Discount = 10%

If 75% of the Home & Community Care benefits is selected, multiply total premium by 95%.

If the 10 Pay payment option is selected, multiply total premium by the factor found in the attached 10PAY-STD Table.

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

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	37.04	6.60	33.34	5.96	30.25	5.44	26.41	4.80	24.16	4.34	22.36	3.94
41	38.42	6.85	34.42	6.16	31.01	5.57	27.37	4.94	24.91	4.52	22.87	4.03
42	38.88	6.95	34.78	6.22	31.27	5.60	27.67	4.97	25.15	4.55	23.02	4.06
43	39.36	7.02	35.18	6.30	31.51	5.66	28.00	5.02	25.41	4.58	23.20	4.08
44	39.84	7.13	35.53	6.34	31.77	5.72	28.31	5.12	25.66	4.62	23.37	4.11
45	40.28	7.18	35.91	6.43	32.02	5.76	28.63	5.15	25.93	4.66	23.53	4.15
46	40.76	7.29	36.27	6.47	32.27	5.80	28.92	5.20	26.14	4.70	23.70	4.18
47	41.22	7.35	36.64	6.56	32.51	5.83	29.23	5.26	26.41	4.72	23.86	4.22
48	41.69	7.45	37.03	6.64	32.78	5.89	29.54	5.30	26.65	4.82	24.02	4.25
49	42.15	7.53	37.37	6.68	33.04	5.95	29.85	5.41	26.93	4.86	24.24	4.27
50	42.62	7.62	37.72	6.75	33.29	5.97	30.19	5.45	27.13	4.89	24.38	4.31
51	43.47	7.76	38.50	6.87	33.95	6.10	30.78	5.56	27.69	4.97	24.85	4.38
52	45.20	8.09	40.05	7.15	35.31	6.34	32.02	5.77	28.82	5.19	25.85	4.57
53	46.58	8.31	41.24	7.37	36.37	6.53	32.98	5.95	29.69	5.31	26.65	4.69
54	47.98	8.58	42.48	7.60	37.47	6.74	33.96	6.12	30.55	5.49	27.43	4.86
55	50.84	9.09	45.04	8.03	39.69	7.14	35.99	6.50	32.10	5.77	28.83	5.11
56	52.88	9.46	46.85	8.38	41.29	7.43	37.43	6.75	33.35	6.02	29.70	5.25
57	58.63	10.46	51.15	9.16	44.70	8.03	38.69	6.99	34.41	6.19	30.47	5.40
58	62.42	11.16	54.44	9.75	47.58	8.56	41.15	7.43	36.62	6.58	32.43	5.74
59	67.14	12.00	58.57	10.46	51.21	9.21	44.29	7.98	39.38	7.12	34.92	6.16
60	70.92	12.66	61.86	11.04	54.06	9.73	46.80	8.43	41.65	7.47	36.85	6.50
61	77.55	13.86	67.64	12.09	59.14	10.64	51.17	9.22	45.50	8.19	40.29	7.12
62	89.26	15.93	77.26	13.83	67.52	12.16	60.39	10.88	53.12	9.56	46.98	8.28
63	94.27	16.84	81.61	14.59	71.34	12.83	63.78	11.50	56.08	10.12	49.62	8.76
64	101.30	18.10	87.67	15.67	76.63	13.80	68.50	12.35	60.28	10.86	53.32	9.40
65	107.32	19.17	92.89	16.60	81.19	14.59	72.60	13.09	63.86	11.52	56.48	9.98
66	116.32	20.78	100.69	18.00	88.01	15.84	78.70	14.18	69.24	12.46	61.26	10.81
67	127.68	22.81	108.82	19.43	95.11	17.11	85.88	15.46	74.66	13.44	65.09	11.50
68	141.76	25.35	120.79	21.60	105.60	18.99	95.30	17.16	82.91	14.95	72.31	12.76
69	157.87	28.19	134.53	24.06	117.57	21.12	106.14	19.12	92.32	16.61	80.49	14.21
70	175.95	31.43	149.94	26.81	131.06	23.55	118.31	21.30	102.89	18.53	89.71	15.84
71	198.07	35.37	168.77	30.19	147.54	26.51	133.17	23.99	115.83	20.86	101.00	17.81
72	221.32	39.54	188.84	33.77	163.58	29.42	148.13	26.68	127.37	22.93	110.87	19.58
73	249.48	44.54	212.87	38.07	184.43	33.14	166.96	30.08	143.60	25.85	125.01	22.06
74	278.65	49.77	237.73	42.52	206.01	37.04	186.48	33.62	160.36	28.88	139.61	24.62
75	311.86	55.73	266.06	47.56	230.55	41.44	208.70	37.64	179.47	32.31	156.24	27.56
76	347.06	61.98	296.09	52.96	256.56	46.11	232.28	41.86	199.74	35.97	173.89	30.68
77	377.30	67.40	319.44	57.10	276.78	49.75	248.12	44.72	210.92	37.98	183.30	32.33
78	414.79	74.09	351.25	62.80	304.33	54.68	272.81	49.16	231.89	41.76	201.55	35.55
79	454.31	81.15	384.66	68.78	333.33	59.90	298.76	53.85	253.99	45.74	220.75	38.95
80	493.82	88.23	418.14	74.76	362.29	65.09	324.79	58.52	276.08	49.71	239.95	42.33
81	540.26	96.49	457.44	81.81	396.35	71.25	355.29	64.03	302.03	54.37	262.51	46.33
82	601.60	107.46	509.39	91.08	441.37	79.34	402.85	72.63	342.42	61.67	297.61	52.49
83	662.65	118.37	561.08	100.33	486.16	87.39	443.73	79.98	377.20	67.93	327.84	57.87
84	735.71	131.40	622.95	111.40	539.77	97.01	492.66	88.77	418.79	75.43	363.97	64.21
85	N/A	145.87	N/A	123.64	N/A	107.68	N/A	98.56	N/A	83.73	N/A	71.28
86	N/A	160.48	N/A	135.99	N/A	118.46	N/A	108.42	N/A	92.08	N/A	78.42
87	N/A	174.91	N/A	148.23	N/A	129.13	N/A	118.17	N/A	100.39	N/A	85.47
88	N/A	188.90	N/A	160.10	N/A	139.47	N/A	127.60	N/A	108.40	N/A	92.31
89	N/A	202.11	N/A	171.31	N/A	149.24	N/A	136.55	N/A	116.00	N/A	98.77
90	N/A	214.25	N/A	181.58	N/A	158.17	N/A	144.75	N/A	122.96	N/A	104.67
91	N/A	224.96	N/A	190.66	N/A	166.08	N/A	151.97	N/A	129.10	N/A	109.91
92	N/A	236.22	N/A	200.19	N/A	174.39	N/A	159.59	N/A	135.56	N/A	115.43
93	N/A	248.06	N/A	210.19	N/A	183.11	N/A	167.59	N/A	142.34	N/A	121.21
94	N/A	260.42	N/A	220.73	N/A	192.26	N/A	175.95	N/A	149.45	N/A	127.26
95	N/A	273.45	N/A	231.78	N/A	201.87	N/A	184.75	N/A	156.94	N/A	133.63
96	N/A	287.14	N/A	243.33	N/A	211.96	N/A	193.98	N/A	164.78	N/A	140.28
97	N/A	301.47	N/A	255.53	N/A	222.58	N/A	203.69	N/A	173.04	N/A	147.32
98	N/A	316.55	N/A	268.31	N/A	233.69	N/A	213.85	N/A	181.67	N/A	154.68
99	N/A	332.39	N/A	281.71	N/A	245.38	N/A	224.56	N/A	190.75	N/A	162.39
100	N/A	348.99	N/A	295.77	N/A	257.65	N/A	235.81	N/A	200.29	N/A	170.53

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	44.97	7.65	39.90	6.85	36.35	6.32	33.24	5.83	30.45	5.33	28.29	4.94
41	48.07	8.18	42.47	7.31	38.43	6.68	34.36	6.06	31.28	5.49	28.90	5.02
42	49.09	8.37	43.31	7.45	39.15	6.82	34.74	6.10	31.57	5.56	29.10	5.11
43	50.12	8.52	44.18	7.60	39.85	6.93	35.11	6.18	31.82	5.60	29.29	5.13
44	51.17	8.70	45.03	7.75	40.55	7.03	35.51	6.25	32.10	5.63	29.51	5.15
45	52.19	8.89	45.88	7.90	41.24	7.15	35.85	6.32	32.39	5.72	29.71	5.16
46	53.25	9.04	46.70	8.03	41.95	7.29	36.24	6.39	32.65	5.75	29.91	5.20
47	54.30	9.23	47.56	8.19	42.63	7.41	36.64	6.44	32.93	5.80	30.08	5.25
48	55.32	9.40	48.40	8.31	43.34	7.53	37.03	6.52	33.21	5.83	30.29	5.27
49	56.35	9.58	49.25	8.46	44.03	7.65	37.39	6.57	33.48	5.89	30.50	5.30
50	57.38	9.79	50.12	8.62	44.72	7.76	37.75	6.65	33.77	5.95	30.69	5.33
51	58.53	9.95	51.13	8.81	45.63	7.94	38.53	6.76	34.41	6.06	31.30	5.46
52	60.86	10.38	53.18	9.16	47.45	8.26	40.06	7.03	35.80	6.32	32.57	5.71
53	62.71	10.69	54.78	9.45	48.87	8.50	41.26	7.28	36.85	6.50	33.55	5.83
54	64.59	11.00	56.40	9.71	50.32	8.75	42.50	7.46	37.97	6.68	34.54	6.02
55	68.47	11.66	59.79	10.31	53.34	9.28	45.05	7.94	40.24	7.09	36.62	6.39
56	71.19	12.10	62.20	10.70	55.50	9.64	46.87	8.26	41.86	7.37	38.10	6.65
57	78.15	13.28	67.79	11.67	59.95	10.41	50.98	8.97	45.05	7.94	40.43	7.03
58	83.21	14.15	72.16	12.40	63.83	11.08	54.30	9.54	47.95	8.45	43.06	7.50
59	89.50	15.24	77.62	13.35	68.66	11.94	58.38	10.26	51.58	9.09	46.32	8.09
60	94.54	16.09	82.00	14.11	72.53	12.60	61.66	10.86	54.50	9.58	48.90	8.54
61	103.37	17.59	89.65	15.41	79.32	13.80	67.43	11.86	59.58	10.47	53.49	9.32
62	113.78	19.36	98.80	16.98	86.59	15.04	73.66	12.95	65.06	11.47	57.67	10.08
63	120.16	20.44	104.35	17.96	91.47	15.89	77.79	13.70	68.73	12.10	60.92	10.64
64	129.12	21.98	112.12	19.30	98.28	17.10	83.57	14.72	73.84	13.02	65.46	11.40
65	136.81	23.28	118.76	20.43	104.11	18.10	88.54	15.59	78.24	13.80	69.35	12.09
66	148.28	25.23	128.78	22.13	112.87	19.60	96.00	16.87	84.79	14.96	75.18	13.10
67	166.35	28.31	143.32	24.63	125.64	21.81	106.70	18.79	94.27	16.60	83.56	14.58
68	184.65	31.42	159.11	27.37	139.48	24.25	118.45	20.85	104.66	18.46	92.77	16.17
69	205.62	34.99	177.16	30.48	155.31	26.98	131.91	23.22	116.54	20.53	103.30	18.02
70	229.21	39.01	197.48	33.95	173.09	30.07	147.03	25.86	129.91	22.88	115.14	20.06
71	258.02	43.91	222.30	38.23	194.87	33.83	165.50	29.13	146.25	25.74	129.63	22.60
72	289.51	49.24	247.54	42.58	216.99	37.69	185.05	32.56	163.53	28.82	144.93	25.28
73	326.40	55.53	279.05	47.99	244.58	42.51	208.60	36.72	184.31	32.48	163.38	28.49
74	364.54	62.01	311.68	53.61	273.22	47.48	233.00	41.03	205.88	36.25	182.48	31.86
75	407.98	69.40	348.81	59.98	305.78	53.12	260.77	45.90	230.40	40.58	204.25	35.63
76	454.05	77.24	388.20	66.77	340.28	59.12	290.20	51.06	256.42	45.15	227.30	39.64
77	500.35	85.12	428.29	73.66	372.12	64.64	316.31	55.66	279.49	49.21	247.73	43.21
78	550.12	93.58	470.89	80.99	409.15	71.09	347.78	61.18	307.30	54.11	272.37	47.50
79	602.52	102.52	515.72	88.69	448.10	77.85	380.89	67.06	336.55	59.26	298.32	52.04
80	654.91	111.42	560.56	96.40	487.06	84.61	414.03	72.85	365.81	64.43	324.27	56.54
81	716.47	121.88	613.25	105.47	532.85	92.58	452.95	79.69	400.22	70.48	354.72	61.89
82	789.55	134.34	675.82	116.25	587.21	102.04	501.34	88.23	443.01	78.02	392.66	68.48
83	869.68	147.94	744.44	128.01	646.82	112.37	552.25	97.18	487.97	85.93	432.52	75.45
84	965.61	164.32	826.50	142.13	718.16	124.77	613.17	107.89	541.79	95.41	480.22	83.75
85	N/A	182.36	N/A	157.78	N/A	138.47	N/A	119.75	N/A	105.90	N/A	92.99
86	N/A	200.60	N/A	173.57	N/A	152.34	N/A	131.73	N/A	116.52	N/A	102.27
87	N/A	218.66	N/A	189.19	N/A	166.04	N/A	143.61	N/A	126.98	N/A	111.46
88	N/A	236.14	N/A	204.31	N/A	179.33	N/A	155.08	N/A	137.14	N/A	120.42
89	N/A	252.66	N/A	218.60	N/A	191.88	N/A	165.93	N/A	146.73	N/A	128.84
90	N/A	267.81	N/A	231.74	N/A	203.41	N/A	175.89	N/A	155.53	N/A	136.55
91	N/A	281.22	N/A	243.31	N/A	213.56	N/A	184.71	N/A	163.32	N/A	143.37
92	N/A	295.29	N/A	255.49	N/A	224.23	N/A	193.92	N/A	171.50	N/A	150.55
93	N/A	310.04	N/A	268.27	N/A	235.49	N/A	203.62	N/A	180.07	N/A	158.08
94	N/A	325.52	N/A	281.67	N/A	247.22	N/A	213.82	N/A	189.07	N/A	166.02
95	N/A	341.82	N/A	295.75	N/A	259.60	N/A	224.48	N/A	198.50	N/A	174.29
96	N/A	358.90	N/A	310.54	N/A	272.56	N/A	235.70	N/A	208.46	N/A	183.01
97	N/A	376.83	N/A	326.08	N/A	286.18	N/A	247.52	N/A	218.88	N/A	192.14
98	N/A	395.68	N/A	342.37	N/A	300.51	N/A	259.88	N/A	229.81	N/A	201.75
99	N/A	415.48	N/A	359.51	N/A	315.53	N/A	272.89	N/A	241.31	N/A	211.86
100	N/A	436.25	N/A	377.48	N/A	331.28	N/A	286.50	N/A	253.37	N/A	222.45

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	51.56	8.84	45.95	7.90	41.67	7.21	37.43	6.52	33.76	5.85	30.69	5.31
41	53.80	9.22	47.61	8.19	43.00	7.45	38.60	6.72	34.62	6.05	31.23	5.44
42	54.52	9.33	48.17	8.28	43.47	7.53	38.99	6.79	34.91	6.08	31.41	5.45
43	55.25	9.50	48.74	8.38	43.92	7.62	39.36	6.84	35.20	6.12	31.58	5.47
44	56.02	9.58	49.30	8.46	44.35	7.69	39.75	6.93	35.49	6.18	31.77	5.51
45	56.75	9.73	49.82	8.58	44.81	7.76	40.13	7.00	35.79	6.25	31.94	5.55
46	57.50	9.84	50.39	8.68	45.26	7.84	40.52	7.03	36.06	6.27	32.11	5.57
47	58.22	9.98	50.95	8.76	45.69	7.93	40.90	7.13	36.35	6.33	32.28	5.60
48	58.96	10.12	51.51	8.85	46.13	8.00	41.28	7.16	36.64	6.39	32.48	5.62
49	59.72	10.22	52.08	8.96	46.60	8.09	41.67	7.27	36.92	6.44	32.67	5.66
50	60.45	10.38	52.63	9.04	47.04	8.15	42.05	7.32	37.21	6.47	32.82	5.72
51	61.65	10.56	53.66	9.22	47.99	8.31	42.90	7.46	37.97	6.60	33.49	5.81
52	65.87	11.27	57.33	9.85	51.25	8.89	45.80	7.97	40.56	7.07	35.79	6.22
53	68.66	11.76	59.78	10.26	53.45	9.27	47.76	8.31	42.28	7.35	37.33	6.47
54	71.47	12.25	62.21	10.70	55.62	9.64	49.70	8.66	43.99	7.68	38.84	6.74
55	77.06	13.22	67.09	11.54	59.97	10.40	53.61	9.32	47.48	8.27	41.86	7.28
56	79.87	13.70	69.53	11.96	62.17	10.75	55.56	9.66	49.18	8.58	43.39	7.53
57	82.71	14.16	71.50	12.28	63.36	11.00	59.25	10.32	51.84	9.02	45.67	7.94
58	88.06	15.09	76.12	13.09	67.46	11.69	63.07	10.98	55.21	9.62	48.63	8.45
59	94.73	16.23	81.89	14.10	72.57	12.57	67.81	11.83	59.40	10.36	52.33	9.09
60	100.06	17.15	86.50	14.84	76.64	13.28	71.69	12.50	62.76	10.94	55.25	9.58
61	109.40	18.74	94.58	16.28	83.83	14.51	78.35	13.64	68.60	11.95	60.42	10.47
62	122.51	21.00	106.02	18.23	93.16	16.15	85.04	14.79	74.44	12.97	65.59	11.39
63	129.40	22.19	111.97	19.27	98.37	17.03	89.83	15.61	78.62	13.70	69.28	12.02
64	139.01	23.81	120.35	20.68	105.69	18.31	96.53	16.81	84.46	14.73	74.43	12.92
65	147.28	25.23	127.50	21.92	111.96	19.40	102.25	17.80	89.50	15.59	78.84	13.70
66	159.68	27.37	138.23	23.76	121.41	21.05	110.84	19.30	97.00	16.92	85.47	14.82
67	175.64	30.08	150.85	25.95	132.50	22.97	121.38	21.12	106.24	18.52	93.58	16.26
68	195.01	33.43	167.50	28.82	147.10	25.49	134.76	23.44	117.95	20.55	103.92	18.03
69	217.13	37.21	186.48	32.07	163.82	28.39	150.04	26.12	131.31	22.88	115.69	20.06
70	242.04	41.46	207.88	35.77	182.59	31.63	167.23	29.11	146.37	25.50	128.94	22.41
71	272.48	46.68	234.02	40.22	205.54	35.63	188.29	32.76	164.77	28.70	145.19	25.19
72	307.86	52.75	264.71	45.51	230.43	39.94	210.23	36.57	184.03	32.07	162.13	28.14
73	347.00	59.46	298.38	51.30	259.80	45.03	237.01	41.25	207.45	36.14	182.76	31.73
74	387.59	66.44	333.28	57.30	290.18	50.28	264.71	46.06	231.70	40.36	204.12	35.44
75	433.76	74.32	372.97	64.14	324.73	56.25	296.26	51.55	259.31	45.17	228.44	39.66
76	482.74	82.72	415.07	71.38	361.40	62.62	329.69	57.37	288.58	50.28	254.24	44.15
77	532.31	91.20	457.72	78.71	398.50	69.07	365.04	63.53	319.53	55.67	277.88	48.24
78	585.25	100.29	503.25	86.54	438.13	75.93	401.33	69.85	351.31	61.23	305.54	53.04
79	641.00	109.85	551.18	94.76	479.87	83.17	439.58	76.48	384.77	67.07	334.65	58.10
80	696.74	119.39	599.09	103.02	521.60	90.40	477.82	83.16	418.22	72.88	363.74	63.15
81	762.24	130.59	655.42	112.69	570.62	98.88	522.73	90.98	457.55	79.71	397.93	69.09
82	843.97	144.62	720.21	123.84	627.05	108.66	574.34	99.96	502.71	87.61	437.21	75.90
83	929.64	159.27	793.32	136.40	690.68	119.70	632.61	110.09	553.75	96.47	481.60	83.61
84	1032.17	176.86	880.80	151.45	766.86	132.91	702.39	122.25	614.79	107.11	534.71	92.86
85	N/A	196.30	N/A	168.10	N/A	147.52	N/A	135.68	N/A	118.90	N/A	103.03
86	N/A	215.95	N/A	184.90	N/A	162.29	N/A	149.26	N/A	130.78	N/A	113.32
87	N/A	235.37	N/A	201.55	N/A	176.88	N/A	162.67	N/A	142.57	N/A	123.57
88	N/A	254.21	N/A	217.67	N/A	191.03	N/A	175.72	N/A	153.97	N/A	133.43
89	N/A	272.02	N/A	232.88	N/A	204.39	N/A	188.02	N/A	164.73	N/A	142.76
90	N/A	288.33	N/A	246.88	N/A	216.68	N/A	199.29	N/A	174.62	N/A	151.32
91	N/A	302.75	N/A	259.23	N/A	227.50	N/A	209.24	N/A	183.38	N/A	158.91
92	N/A	317.87	N/A	272.20	N/A	238.87	N/A	219.71	N/A	192.54	N/A	166.86
93	N/A	333.78	N/A	285.80	N/A	250.82	N/A	230.68	N/A	202.18	N/A	175.20
94	N/A	350.49	N/A	300.07	N/A	263.37	N/A	242.22	N/A	212.28	N/A	183.95
95	N/A	368.00	N/A	315.08	N/A	276.52	N/A	254.35	N/A	222.88	N/A	193.14
96	N/A	386.38	N/A	330.86	N/A	290.34	N/A	267.07	N/A	234.03	N/A	202.81
97	N/A	405.72	N/A	347.36	N/A	304.87	N/A	280.39	N/A	245.72	N/A	212.95
98	N/A	426.01	N/A	364.75	N/A	320.12	N/A	294.43	N/A	258.03	N/A	223.60
99	N/A	447.30	N/A	383.00	N/A	336.10	N/A	309.14	N/A	270.90	N/A	234.75
100	N/A	469.66	N/A	402.16	N/A	352.91	N/A	324.62	N/A	284.45	N/A	246.53

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	57.69	9.54	51.58	8.58	46.66	7.84	44.33	7.50	40.42	6.87	37.09	6.32
41	60.34	10.01	53.69	8.94	48.26	8.12	45.61	7.71	41.38	7.02	37.75	6.43
42	61.22	10.13	54.37	9.04	48.83	8.21	46.02	7.79	41.69	7.09	37.99	6.45
43	62.08	10.26	55.08	9.17	49.37	8.29	46.41	7.87	41.99	7.14	38.23	6.50
44	62.97	10.41	55.78	9.28	49.90	8.39	46.87	7.94	42.31	7.18	38.43	6.53
45	63.85	10.56	56.48	9.40	50.44	8.50	47.25	8.00	42.63	7.27	38.68	6.57
46	64.72	10.71	57.18	9.52	50.98	8.58	47.68	8.08	42.94	7.31	38.88	6.60
47	65.59	10.86	57.89	9.62	51.51	8.68	48.10	8.14	43.28	7.35	39.09	6.65
48	66.49	11.01	58.59	9.78	52.08	8.76	48.54	8.21	43.61	7.43	39.34	6.68
49	67.36	11.16	59.29	9.85	52.61	8.85	48.94	8.28	43.92	7.46	39.56	6.72
50	68.22	11.31	60.00	9.98	53.16	8.96	49.37	8.37	44.22	7.53	39.80	6.75
51	69.59	11.53	61.17	10.16	54.20	9.13	50.33	8.52	45.11	7.68	40.57	6.90
52	74.33	12.28	65.36	10.88	57.90	9.75	53.78	9.09	48.17	8.19	43.34	7.35
53	77.50	12.83	68.15	11.35	60.38	10.15	56.07	9.50	50.25	8.54	45.17	7.68
54	80.65	13.35	70.93	11.79	62.83	10.56	58.37	9.85	52.30	8.89	47.04	7.98
55	87.01	14.41	76.46	12.72	67.75	11.39	62.93	10.67	56.39	9.58	50.73	8.65
56	90.15	14.95	79.26	13.21	70.22	11.83	65.22	11.03	58.44	9.92	52.58	8.96
57	95.15	15.74	83.08	13.83	72.95	12.27	67.33	11.39	60.30	10.26	53.56	9.13
58	101.30	16.78	88.45	14.73	77.64	13.08	71.69	12.13	64.18	10.94	57.03	9.71
59	108.98	18.03	95.16	15.84	83.56	14.08	77.07	13.07	69.08	11.73	61.35	10.42
60	115.12	19.04	100.53	16.74	88.26	14.83	81.44	13.80	72.95	12.40	64.80	11.02
61	125.85	20.84	109.90	18.28	96.48	16.23	89.03	15.07	79.77	13.57	70.86	12.04
62	137.35	22.73	119.01	19.81	104.48	17.56	96.04	16.26	86.03	14.65	75.50	12.83
63	145.04	23.99	125.67	20.91	110.34	18.56	101.44	17.15	90.88	15.45	79.74	13.55
64	155.85	25.81	135.06	22.46	118.58	19.94	108.99	18.46	97.64	16.61	85.68	14.54
65	165.11	27.33	143.06	23.80	125.60	21.12	115.46	19.55	103.44	17.59	90.74	15.41
66	179.02	29.64	155.11	25.81	136.19	22.92	125.17	21.19	112.18	19.09	98.38	16.74
67	201.63	33.36	173.38	28.85	152.22	25.59	140.03	23.69	122.66	20.86	108.65	18.49
68	223.86	37.06	192.50	32.02	169.01	28.43	155.46	26.30	136.20	23.17	120.64	20.52
69	249.28	41.27	214.34	35.65	188.18	31.64	173.08	29.26	151.63	25.81	134.33	22.84
70	277.84	45.98	238.92	39.76	209.76	35.28	192.94	32.64	169.02	28.74	149.73	25.45
71	312.79	51.79	268.95	44.77	236.14	39.70	217.19	36.75	190.25	32.39	168.52	28.66
72	349.59	57.88	300.60	49.99	263.93	44.39	244.15	41.29	213.86	36.39	187.03	31.81
73	394.10	65.22	338.85	56.38	297.51	50.05	275.21	46.56	241.10	41.04	210.85	35.83
74	440.16	72.85	378.49	62.97	332.29	55.89	307.40	52.01	269.30	45.80	235.51	40.03
75	492.61	81.55	423.58	70.48	371.88	62.55	344.02	58.20	301.36	51.27	263.54	44.80
76	548.19	90.74	471.41	78.43	413.87	69.63	382.87	64.76	335.39	57.06	293.31	49.87
77	595.38	98.53	516.48	85.92	449.48	75.60	414.69	70.16	363.27	61.80	317.70	54.01
78	654.61	108.33	567.84	94.46	494.19	83.15	455.92	77.15	399.42	67.96	349.28	59.37
79	716.93	118.67	621.94	103.47	541.24	91.06	499.37	84.47	437.44	74.43	382.56	65.03
80	779.28	128.97	676.01	112.47	588.34	98.98	542.77	91.82	475.50	80.90	415.84	70.67
81	852.54	141.11	739.57	123.05	643.62	108.29	593.81	100.45	520.19	88.51	454.92	77.33
82	916.18	151.63	788.68	131.22	686.39	115.45	636.41	107.66	557.50	94.83	487.54	82.87
83	1009.14	167.03	868.73	144.50	756.04	127.18	700.97	118.58	614.07	104.48	537.02	91.28
84	1120.44	185.44	964.54	160.46	839.42	141.19	778.27	131.66	681.81	116.00	596.25	101.34
85	N/A	205.83	N/A	178.10	N/A	156.75	N/A	146.14	N/A	128.77	N/A	112.53
86	N/A	226.41	N/A	195.93	N/A	172.43	N/A	160.78	N/A	141.63	N/A	123.75
87	N/A	246.81	N/A	213.56	N/A	187.92	N/A	175.24	N/A	154.37	N/A	134.89
88	N/A	266.54	N/A	230.65	N/A	202.97	N/A	189.23	N/A	166.74	N/A	145.68
89	N/A	285.22	N/A	246.81	N/A	217.16	N/A	202.49	N/A	178.43	N/A	155.90
90	N/A	302.32	N/A	261.60	N/A	230.21	N/A	214.65	N/A	189.14	N/A	165.24
91	N/A	317.43	N/A	274.66	N/A	241.70	N/A	225.39	N/A	198.55	N/A	173.53
92	N/A	333.31	N/A	288.40	N/A	253.82	N/A	236.66	N/A	208.50	N/A	182.18
93	N/A	349.97	N/A	302.80	N/A	266.49	N/A	248.48	N/A	218.90	N/A	191.29
94	N/A	367.47	N/A	317.99	N/A	279.82	N/A	260.93	N/A	229.86	N/A	200.85
95	N/A	385.83	N/A	333.87	N/A	293.80	N/A	273.94	N/A	241.36	N/A	210.88
96	N/A	405.15	N/A	350.55	N/A	308.50	N/A	287.66	N/A	253.41	N/A	221.44
97	N/A	425.40	N/A	368.09	N/A	323.89	N/A	302.03	N/A	266.10	N/A	232.51
98	N/A	446.65	N/A	386.50	N/A	340.11	N/A	317.14	N/A	279.38	N/A	244.13
99	N/A	469.00	N/A	405.80	N/A	357.11	N/A	333.00	N/A	293.37	N/A	256.35
100	N/A	492.46	N/A	426.12	N/A	374.96	N/A	349.65	N/A	308.02	N/A	269.15

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	77.11	11.64	69.24	10.46	63.30	9.58	59.86	9.05	54.46	8.22	50.36	7.60
41	80.72	12.18	72.15	10.90	65.58	9.90	61.75	9.31	55.88	8.44	51.38	7.75
42	81.96	12.36	73.12	11.03	66.32	9.98	62.37	9.40	56.36	8.50	51.73	7.81
43	83.13	12.55	74.10	11.17	67.10	10.13	63.00	9.53	56.83	8.58	52.06	7.86
44	84.32	12.72	75.06	11.33	67.81	10.24	63.60	9.60	57.30	8.65	52.45	7.91
45	85.56	12.90	76.04	11.47	68.60	10.34	64.22	9.68	57.80	8.74	52.77	7.97
46	86.74	13.08	77.01	11.63	69.36	10.48	64.86	9.79	58.27	8.78	53.11	8.02
47	87.93	13.25	77.96	11.77	70.11	10.56	65.47	9.89	58.72	8.88	53.47	8.06
48	89.14	13.46	78.93	11.93	70.88	10.70	66.09	9.95	59.22	8.93	53.79	8.10
49	90.36	13.63	79.89	12.06	71.64	10.80	66.73	10.07	59.71	9.01	54.15	8.17
50	91.56	13.81	80.86	12.19	72.39	10.93	67.34	10.16	60.21	9.07	54.50	8.22
51	93.37	14.09	82.52	12.46	73.83	11.12	68.67	10.34	61.36	9.26	55.59	8.38
52	99.78	15.07	88.12	13.30	78.88	11.89	73.34	11.08	65.58	9.90	59.40	8.96
53	103.98	15.70	91.88	13.86	82.24	12.38	76.48	11.54	68.34	10.31	61.90	9.35
54	108.24	16.32	95.61	14.41	85.59	12.91	79.59	12.02	71.16	10.74	64.44	9.72
55	116.72	17.60	103.11	15.54	92.28	13.93	85.86	12.96	76.72	11.59	69.49	10.49
56	120.97	18.25	106.86	16.13	95.65	14.42	88.99	13.40	79.53	11.99	72.03	10.84
57	129.86	19.58	113.06	17.06	100.30	15.12	93.21	14.06	82.38	12.43	73.57	11.10
58	138.24	20.86	120.36	18.16	106.78	16.12	99.26	14.95	87.73	13.22	78.30	11.81
59	148.74	22.45	129.49	19.54	114.88	17.32	106.77	16.12	94.35	14.24	84.26	12.71
60	157.09	23.70	136.80	20.66	121.34	18.30	112.81	17.00	99.67	15.06	89.01	13.43
61	171.75	25.91	149.53	22.57	132.68	20.04	123.32	18.61	108.94	16.44	97.29	14.66
62	183.46	27.72	159.93	24.14	140.65	21.23	131.55	19.85	114.94	17.32	101.17	15.24
63	193.78	29.23	168.91	25.48	148.56	22.42	138.94	20.98	121.39	18.32	106.84	16.13
64	208.22	31.43	181.50	27.36	159.61	24.12	149.30	22.55	130.45	19.67	114.79	17.30
65	220.57	33.28	192.28	29.00	169.08	25.51	158.17	23.87	138.21	20.84	121.62	18.36
66	239.13	36.10	208.45	31.46	183.32	27.64	171.46	25.88	149.79	22.60	131.84	19.88
67	275.30	41.54	238.44	35.96	207.86	31.36	195.78	29.54	171.04	25.80	150.56	22.72
68	305.64	46.13	264.74	39.94	230.78	34.81	217.38	32.78	189.91	28.66	167.14	25.22
69	340.30	51.36	294.76	44.47	256.98	38.76	242.01	36.53	211.47	31.90	186.13	28.08
70	379.35	57.24	328.56	49.57	286.44	43.21	269.77	40.70	235.70	35.57	207.48	31.28
71	427.04	64.44	369.90	55.81	322.42	48.65	303.72	45.83	265.32	40.02	233.53	35.23
72	469.82	70.88	406.88	61.38	354.75	53.51	332.54	50.17	290.52	43.84	252.36	38.04
73	529.59	79.90	458.68	69.20	399.86	60.32	374.86	56.54	327.52	49.39	284.44	42.91
74	591.52	89.26	512.32	77.29	446.65	67.39	418.70	63.16	365.82	55.19	317.71	47.93
75	661.99	99.86	573.37	86.50	499.86	75.40	468.57	70.69	409.36	61.78	355.54	53.64
76	736.74	111.16	638.10	96.26	556.26	83.93	521.47	78.67	455.59	68.75	395.70	59.71
77	803.13	121.18	690.44	104.17	601.90	90.82	559.40	84.42	488.73	73.75	424.51	64.04
78	883.05	133.24	759.09	114.53	661.76	99.85	615.06	92.80	537.33	81.07	466.70	70.42
79	967.14	145.92	831.40	125.46	724.81	109.37	673.63	101.65	588.54	88.80	511.18	77.10
80	1051.22	158.63	903.73	136.34	787.83	118.85	732.20	110.47	639.72	96.53	555.62	83.84
81	1150.05	173.51	988.65	149.16	861.87	130.02	801.03	120.86	699.82	105.60	607.86	91.68
82	1201.98	181.33	1033.27	155.89	900.78	135.92	846.34	127.72	730.93	110.30	642.24	96.89
83	1323.96	199.79	1138.14	171.72	992.20	149.71	932.25	140.66	805.14	121.46	707.42	106.74
84	1469.94	221.80	1263.64	190.66	1101.60	166.21	1035.04	156.16	893.89	134.87	785.42	118.50
85	N/A	246.18	N/A	211.63	N/A	184.46	N/A	173.34	N/A	149.71	N/A	131.53
86	N/A	270.78	N/A	232.81	N/A	202.92	N/A	190.67	N/A	164.68	N/A	144.71
87	N/A	295.18	N/A	253.76	N/A	221.22	N/A	207.84	N/A	179.50	N/A	157.72
88	N/A	318.79	N/A	274.03	N/A	238.91	N/A	224.46	N/A	193.85	N/A	170.35
89	N/A	341.10	N/A	293.22	N/A	255.62	N/A	240.16	N/A	207.43	N/A	182.26
90	N/A	361.55	N/A	310.81	N/A	270.94	N/A	254.59	N/A	219.88	N/A	193.20
91	N/A	379.64	N/A	326.34	N/A	284.51	N/A	267.31	N/A	230.87	N/A	202.86
92	N/A	398.64	N/A	342.68	N/A	298.75	N/A	280.68	N/A	242.44	N/A	213.01
93	N/A	418.55	N/A	359.81	N/A	313.67	N/A	294.74	N/A	254.53	N/A	223.63
94	N/A	439.48	N/A	377.80	N/A	329.35	N/A	309.46	N/A	267.28	N/A	234.82
95	N/A	461.45	N/A	396.67	N/A	345.82	N/A	324.90	N/A	280.63	N/A	246.58
96	N/A	484.51	N/A	416.53	N/A	363.11	N/A	341.17	N/A	294.66	N/A	258.88
97	N/A	508.75	N/A	437.35	N/A	381.29	N/A	358.24	N/A	309.37	N/A	271.85
98	N/A	534.18	N/A	459.24	N/A	400.34	N/A	376.15	N/A	324.85	N/A	285.44
99	N/A	560.88	N/A	482.18	N/A	420.36	N/A	394.94	N/A	341.10	N/A	299.70
100	N/A	588.94	N/A	506.30	N/A	441.36	N/A	414.71	N/A	358.14	N/A	314.69

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	35.25	5.25	31.75	4.73	28.81	4.33	25.18	3.79	23.00	3.46	21.27	3.13
41	36.57	5.42	32.77	4.90	29.53	4.44	26.07	3.92	23.70	3.58	21.76	3.21
42	36.89	5.52	33.03	4.94	29.65	4.45	26.25	3.94	23.88	3.61	21.84	3.22
43	37.13	5.54	33.19	4.95	29.73	4.45	26.41	3.96	23.95	3.62	21.87	3.22
44	37.43	5.57	33.39	4.97	29.88	4.46	26.59	4.01	24.11	3.63	21.94	3.22
45	37.77	5.64	33.67	5.02	30.03	4.49	26.83	4.05	24.32	3.64	22.05	3.23
46	37.99	5.65	33.82	5.05	30.06	4.49	26.95	4.08	24.36	3.65	22.10	3.25
47	38.23	5.67	33.96	5.06	30.16	4.53	27.10	4.09	24.47	3.68	22.13	3.25
48	38.46	5.71	34.13	5.07	30.23	4.53	27.26	4.10	24.62	3.68	22.16	3.25
49	38.79	5.81	34.38	5.11	30.37	4.60	27.47	4.13	24.74	3.74	22.28	3.28
50	39.04	5.83	34.55	5.18	30.50	4.60	27.66	4.15	24.89	3.75	22.32	3.28
51	39.59	5.89	35.04	5.23	30.90	4.65	28.02	4.19	25.21	3.79	22.65	3.33
52	40.81	6.07	36.13	5.37	31.87	4.77	28.89	4.34	25.99	3.92	23.32	3.34
53	41.76	6.22	37.00	5.53	32.63	4.91	29.59	4.45	26.59	4.01	23.89	3.44
54	42.70	6.36	37.82	5.64	33.34	5.00	30.23	4.54	27.21	4.10	24.43	3.52
55	44.98	6.69	39.85	5.92	35.15	5.28	31.87	4.78	28.37	4.27	25.33	3.63
56	46.51	6.93	41.16	6.15	36.30	5.42	32.94	4.96	29.34	4.42	25.85	3.75
57	51.09	7.60	44.57	6.64	38.96	5.84	33.69	5.06	30.00	4.49	26.57	3.92
58	53.97	8.06	47.10	7.02	41.16	6.18	35.59	5.35	31.69	4.74	28.06	4.11
59	57.46	8.57	50.14	7.48	43.83	6.56	37.94	5.70	33.74	5.06	29.89	4.39
60	60.24	8.99	52.53	7.84	45.93	6.87	39.73	5.99	35.35	5.32	31.31	4.62
61	65.00	9.69	56.72	8.45	49.57	7.43	42.91	6.45	38.15	5.72	33.80	4.96
62	73.87	11.01	63.92	9.52	55.87	8.40	49.96	7.54	43.95	6.61	38.88	5.70
63	76.77	11.43	66.44	9.91	58.05	8.70	51.92	7.80	45.69	6.86	40.41	5.92
64	80.46	11.99	69.63	10.38	60.88	9.14	54.41	8.22	47.90	7.21	42.36	6.22
65	84.08	12.52	72.75	10.87	63.58	9.53	56.84	8.55	50.02	7.54	44.22	6.50
66	88.57	13.19	76.65	11.43	66.99	10.03	59.91	9.03	52.69	7.93	46.59	6.85
67	94.39	14.06	80.42	11.99	70.30	10.56	63.47	9.53	55.22	8.29	48.13	7.08
68	101.65	15.15	86.62	12.91	75.74	11.36	68.34	10.29	59.45	8.95	51.83	7.60
69	109.69	16.34	93.52	13.94	81.71	12.25	73.78	11.11	64.16	9.66	55.96	8.23
70	118.41	17.67	100.92	15.04	88.20	13.24	79.61	11.98	69.22	10.39	60.40	8.86
71	126.74	18.88	107.98	16.12	94.42	14.16	85.19	12.81	74.12	11.14	64.63	9.47
72	131.85	19.64	112.48	16.77	97.45	14.63	88.24	13.29	75.86	11.42	66.09	9.70
73	140.38	20.90	119.76	17.85	103.78	15.56	93.94	14.12	80.80	12.15	70.31	10.32
74	147.56	22.00	125.91	18.78	109.09	16.36	98.77	14.88	84.93	12.77	73.93	10.88
75	154.82	23.05	132.09	19.70	114.45	17.15	103.61	15.57	89.10	13.41	77.57	11.41
76	160.82	23.95	137.20	20.47	118.85	17.84	107.63	16.19	92.56	13.92	80.57	11.86
77	162.33	24.19	137.46	20.51	119.11	17.86	106.77	16.06	90.75	13.64	78.88	11.58
78	164.76	24.53	139.50	20.84	120.87	18.14	108.34	16.29	92.10	13.83	80.05	11.75
79	165.39	24.66	140.07	20.88	121.33	18.20	108.79	16.36	92.44	13.92	80.36	11.81
80	163.45	24.36	138.41	20.62	119.87	17.99	107.49	16.17	91.37	13.75	79.41	11.69
81	166.90	24.85	141.30	21.08	122.44	18.34	109.77	16.50	93.27	14.04	81.09	11.91
82	165.92	24.71	140.48	20.93	121.73	18.27	111.10	16.72	94.45	14.21	82.08	12.06
83	168.14	25.03	142.39	21.21	123.34	18.51	112.61	16.94	95.71	14.39	83.21	12.22
84	170.44	25.37	144.34	21.53	125.04	18.77	114.13	17.16	97.04	14.60	84.32	12.39

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	42.78	6.05	37.99	5.40	34.64	5.00	31.64	4.65	29.01	4.25	26.92	3.92
41	45.76	6.45	40.42	5.81	36.59	5.29	32.74	4.78	29.79	4.37	27.50	3.98
42	46.57	6.56	41.10	5.87	37.14	5.36	32.97	4.80	29.93	4.39	27.58	4.01
43	47.29	6.68	41.66	5.93	37.57	5.40	33.11	4.88	30.02	4.39	27.66	4.01
44	48.07	6.79	42.31	6.05	38.10	5.52	33.36	4.90	30.19	4.42	27.73	4.03
45	48.93	6.91	43.00	6.15	38.67	5.58	33.65	4.94	30.34	4.45	27.84	4.05
46	49.63	6.98	43.54	6.21	39.08	5.65	33.80	4.96	30.45	4.46	27.85	4.05
47	50.30	7.10	44.09	6.28	39.50	5.70	33.94	4.97	30.51	4.46	27.89	4.05
48	51.01	7.21	44.66	6.38	39.99	5.76	34.13	5.00	30.60	4.48	27.96	4.08
49	51.84	7.30	45.32	6.47	40.52	5.86	34.38	5.03	30.80	4.49	28.06	4.09
50	52.53	7.42	45.89	6.55	40.95	5.90	34.60	5.06	30.89	4.53	28.12	4.09
51	53.28	7.54	46.54	6.64	41.52	6.00	35.05	5.18	31.31	4.61	28.49	4.13
52	54.94	7.74	47.98	6.85	42.79	6.20	36.14	5.29	32.30	4.73	29.40	4.27
53	56.24	7.94	49.11	7.02	43.83	6.33	37.01	5.40	33.05	4.88	30.06	4.37
54	57.48	8.12	50.22	7.15	44.81	6.47	37.83	5.54	33.82	4.96	30.77	4.46
55	60.58	8.55	52.91	7.56	47.19	6.81	39.87	5.84	35.59	5.23	32.41	4.69
56	62.63	8.83	54.69	7.80	48.78	7.07	41.20	6.05	36.82	5.37	33.50	4.89
57	68.08	9.63	59.07	8.43	52.26	7.55	44.44	6.51	39.25	5.76	35.24	5.08
58	71.97	10.18	62.42	8.91	55.22	7.97	46.97	6.87	41.47	6.07	37.24	5.38
59	76.61	10.83	66.46	9.47	58.77	8.51	49.98	7.30	44.16	6.47	39.65	5.72
60	80.33	11.35	69.66	9.97	61.61	8.91	52.39	7.68	46.28	6.79	41.55	6.01
61	86.68	12.23	75.16	10.73	66.49	9.62	56.53	8.29	49.96	7.30	44.84	6.51
62	94.15	13.30	81.72	11.69	71.66	10.33	60.92	8.93	53.84	7.89	47.71	6.93
63	97.84	13.81	84.96	12.14	74.47	10.76	63.33	9.29	55.96	8.22	49.59	7.21
64	102.58	14.47	89.08	12.73	78.05	11.28	66.41	9.72	58.66	8.60	51.99	7.55
65	107.17	15.09	93.03	13.30	81.54	11.77	69.35	10.18	61.29	8.99	54.34	7.88
66	112.89	15.92	98.02	13.99	85.95	12.41	73.07	10.71	64.56	9.46	57.19	8.31
67	122.96	17.38	105.94	15.15	92.88	13.43	78.86	11.56	69.68	10.24	61.78	8.97
68	132.43	18.69	114.11	16.29	100.03	14.45	84.95	12.45	75.05	11.01	66.52	9.67
69	142.92	20.19	123.15	17.58	107.94	15.57	91.68	13.44	80.99	11.88	71.81	10.42
70	154.25	21.77	132.91	18.97	116.49	16.82	98.93	14.50	87.41	12.81	77.48	11.23
71	165.09	23.30	142.24	20.32	124.70	18.00	105.91	15.52	93.56	13.72	82.94	12.04
72	172.48	24.36	147.47	21.08	129.27	18.67	110.24	16.15	97.42	14.28	86.34	12.52
73	183.65	25.92	157.01	22.43	137.63	19.89	117.38	17.21	103.72	15.22	91.92	13.33
74	193.05	27.25	165.06	23.60	144.68	20.90	123.42	18.08	109.05	15.98	96.64	14.04
75	202.54	28.60	173.16	24.72	151.79	21.94	129.45	18.97	114.41	16.77	101.39	14.70
76	210.38	29.71	179.89	25.69	157.67	22.77	134.47	19.70	118.82	17.42	105.31	15.29
77	215.29	30.37	184.27	26.31	160.11	23.12	136.07	19.93	120.27	17.64	106.58	15.49
78	218.47	30.86	187.03	26.72	162.49	23.47	138.13	20.24	122.04	17.88	108.19	15.69
79	219.33	30.93	187.74	26.81	163.14	23.56	138.67	20.32	122.52	17.98	108.59	15.78
80	216.75	30.59	185.54	26.49	161.22	23.29	137.04	20.06	121.07	17.75	107.33	15.56
81	221.32	31.23	189.43	27.08	164.60	23.78	139.90	20.51	123.61	18.14	109.56	15.90
82	217.75	30.73	186.38	26.61	161.93	23.38	138.27	20.27	122.18	17.90	108.28	15.71
83	220.68	31.15	188.91	27.00	164.11	23.70	140.13	20.55	123.80	18.15	109.77	15.92
84	223.71	31.57	191.49	27.38	166.35	24.04	142.06	20.84	125.51	18.42	111.26	16.15

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	49.09	6.97	43.75	6.24	39.68	5.70	35.64	5.19	32.12	4.66	29.22	4.19
41	51.21	7.27	45.32	6.47	40.95	5.89	36.74	5.32	32.96	4.77	29.73	4.30
42	51.75	7.38	45.72	6.53	41.24	5.92	37.00	5.35	33.10	4.78	29.79	4.32
43	52.12	7.42	45.95	6.56	41.43	5.95	37.13	5.36	33.20	4.79	29.79	4.32
44	52.65	7.48	46.33	6.63	41.72	6.00	37.37	5.38	33.34	4.80	29.88	4.32
45	53.22	7.57	46.74	6.68	42.01	6.05	37.65	5.42	33.54	4.89	29.97	4.33
46	53.59	7.60	46.99	6.72	42.19	6.07	37.76	5.49	33.61	4.89	29.93	4.33
47	53.95	7.68	47.19	6.75	42.36	6.11	37.87	5.51	33.67	4.90	29.93	4.33
48	54.39	7.73	47.49	6.79	42.56	6.15	38.06	5.52	33.80	4.91	29.97	4.33
49	54.94	7.82	47.92	6.85	42.85	6.18	38.33	5.54	33.98	4.94	30.04	4.34
50	55.35	7.88	48.20	6.87	43.06	6.21	38.49	5.57	34.07	4.95	30.05	4.39
51	56.13	8.00	48.86	6.97	43.66	6.28	39.04	5.65	34.55	5.02	30.50	4.39
52	59.44	8.45	51.75	7.41	46.25	6.67	41.35	5.99	36.59	5.29	32.29	4.66
53	61.58	8.76	53.61	7.66	47.96	6.91	42.83	6.20	37.94	5.52	33.46	4.80
54	63.62	9.08	55.40	7.93	49.51	7.13	44.25	6.40	39.19	5.66	34.55	5.00
55	68.20	9.69	59.36	8.49	53.05	7.66	47.44	6.86	41.98	6.07	37.07	5.35
56	70.24	9.99	61.12	8.72	54.66	7.88	48.86	7.08	43.25	6.27	38.15	5.52
57	72.10	10.26	62.35	8.91	55.23	7.95	51.64	7.45	45.21	6.55	39.83	5.72
58	76.15	10.85	65.84	9.39	58.34	8.41	54.55	7.89	47.75	6.93	42.08	6.06
59	81.09	11.54	70.10	10.01	62.13	8.95	58.06	8.41	50.83	7.39	44.79	6.45
60	85.00	12.09	73.50	10.50	65.13	9.38	60.88	8.82	53.30	7.73	46.97	6.78
61	91.70	13.04	79.31	11.33	70.26	10.12	65.71	9.49	57.48	8.32	50.63	7.30
62	101.38	14.42	87.73	12.54	77.06	11.11	70.36	10.19	61.61	8.93	54.25	7.84
63	105.36	14.99	91.18	13.02	80.10	11.56	73.13	10.59	64.03	9.29	56.41	8.13
64	110.43	15.71	95.59	13.64	83.93	12.09	76.67	11.11	67.11	9.72	59.13	8.53
65	115.37	16.42	99.84	14.25	87.71	12.62	80.10	11.58	70.10	10.18	61.75	8.91
66	121.56	17.28	105.21	15.03	92.40	13.31	84.39	12.22	73.87	10.71	65.07	9.39
67	129.83	18.48	111.53	15.92	97.95	14.11	89.73	13.00	78.52	11.37	69.18	9.99
68	139.85	19.90	120.11	17.15	105.50	15.21	96.63	13.98	84.56	12.25	74.52	10.76
69	150.93	21.47	129.65	18.51	113.84	16.41	104.27	15.06	91.28	13.24	80.41	11.59
70	162.89	23.16	139.90	19.99	122.90	17.71	112.55	16.27	98.53	14.28	86.79	12.52
71	174.34	24.79	149.73	21.40	131.53	18.95	120.45	17.44	105.43	15.26	92.90	13.41
72	183.40	26.10	157.68	22.51	137.29	19.76	125.24	18.14	109.63	15.88	96.58	13.94
73	195.25	27.76	167.88	23.96	146.20	21.07	133.33	19.31	116.71	16.92	102.83	14.83
74	205.26	29.19	176.50	25.22	153.67	22.14	140.16	20.28	122.69	17.76	108.08	15.61
75	215.34	30.61	185.16	26.44	161.23	23.22	147.08	21.27	128.76	18.66	113.42	16.40
76	223.68	31.81	192.35	27.47	167.45	24.12	152.76	22.11	133.71	19.36	117.79	17.02
77	229.01	32.59	196.90	28.13	171.46	24.70	157.09	22.75	137.48	19.93	119.54	17.25
78	232.44	33.06	199.88	28.53	173.99	25.06	159.40	23.07	139.53	20.22	121.33	17.52
79	233.38	33.20	200.65	28.64	174.70	25.19	160.04	23.16	140.08	20.30	121.84	17.58
80	230.61	32.79	198.28	28.31	172.64	24.89	158.13	22.88	138.43	20.05	120.39	17.40
81	235.46	33.50	202.43	28.91	176.27	25.37	161.47	23.37	141.31	20.49	122.92	17.74
82	232.76	33.11	198.63	28.35	172.94	24.91	158.40	22.93	138.66	20.07	120.58	17.41
83	235.89	33.55	201.29	28.76	175.25	25.25	160.54	23.22	140.50	20.35	122.19	17.67
84	239.13	34.04	204.05	29.14	177.67	25.59	162.72	23.53	142.44	20.62	123.88	17.86

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	54.93	7.54	49.09	6.76	44.41	6.20	42.20	5.90	38.47	5.40	35.33	4.97
41	57.43	7.87	51.11	7.04	45.95	6.40	43.40	6.07	39.39	5.55	35.96	5.06
42	58.05	7.95	51.59	7.11	46.31	6.45	43.65	6.12	39.54	5.57	36.07	5.07
43	58.56	8.01	51.97	7.14	46.56	6.50	43.80	6.15	39.62	5.58	36.08	5.07
44	59.18	8.11	52.42	7.24	46.88	6.53	44.04	6.18	39.77	5.60	36.13	5.07
45	59.87	8.22	52.98	7.28	47.31	6.58	44.34	6.21	40.00	5.65	36.26	5.08
46	60.31	8.25	53.32	7.33	47.52	6.63	44.48	6.22	40.03	5.65	36.25	5.08
47	60.79	8.32	53.65	7.41	47.73	6.67	44.57	6.24	40.08	5.65	36.25	5.08
48	61.31	8.40	54.06	7.44	48.01	6.69	44.77	6.27	40.20	5.66	36.27	5.08
49	61.97	8.49	54.55	7.49	48.38	6.75	45.03	6.33	40.41	5.70	36.40	5.11
50	62.47	8.55	54.94	7.56	48.64	6.78	45.23	6.35	40.51	5.70	36.43	5.11
51	63.34	8.66	55.70	7.68	49.34	6.86	45.83	6.43	41.08	5.82	36.94	5.22
52	67.10	9.17	58.98	8.12	52.26	7.27	48.55	6.81	43.50	6.15	39.10	5.53
53	69.49	9.49	61.11	8.42	54.14	7.55	50.30	7.07	45.06	6.36	40.53	5.70
54	71.82	9.83	63.13	8.70	55.91	7.80	51.97	7.27	46.56	6.56	41.89	5.90
55	76.98	10.55	67.70	9.33	59.95	8.35	55.70	7.80	49.90	7.04	44.89	6.33
56	79.26	10.87	69.69	9.62	61.74	8.60	57.35	8.06	51.40	7.26	46.22	6.51
57	82.94	11.36	72.41	9.98	63.58	8.86	58.66	8.24	52.56	7.42	46.69	6.58
58	87.64	11.99	76.50	10.55	67.16	9.37	61.98	8.70	55.53	7.84	49.34	6.96
59	93.27	12.77	81.46	11.20	71.52	9.98	66.00	9.28	59.15	8.35	52.52	7.42
60	97.78	13.36	85.41	11.75	74.97	10.43	69.17	9.69	61.98	8.75	55.06	7.77
61	105.52	14.45	92.14	12.71	80.88	11.28	74.65	10.48	66.87	9.44	59.42	8.40
62	113.61	15.55	98.48	13.54	86.45	12.05	79.46	11.17	71.19	10.03	62.47	8.82
63	118.09	16.17	102.36	14.10	89.84	12.52	82.59	11.58	74.00	10.43	64.92	9.15
64	123.79	16.94	107.26	14.75	94.17	13.12	86.57	12.15	77.57	10.93	68.03	9.62
65	129.34	17.71	112.08	15.39	98.38	13.72	90.43	12.71	81.03	11.43	71.10	10.02
66	136.25	18.66	118.07	16.26	103.66	14.45	95.30	13.35	85.36	12.05	74.89	10.56
67	149.04	20.39	128.17	17.67	112.53	15.67	103.52	14.52	90.67	12.79	80.33	11.33
68	160.54	21.96	138.02	19.00	121.21	16.89	111.47	15.62	97.67	13.79	86.51	12.20
69	173.24	23.70	148.98	20.53	130.76	18.23	120.31	16.88	105.40	14.90	93.36	13.15
70	187.01	25.59	160.76	22.14	141.18	19.67	129.83	18.20	113.76	16.06	100.78	14.21
71	200.15	27.41	172.09	23.69	151.08	21.07	138.98	19.49	121.75	17.16	107.88	15.22
72	208.27	28.50	179.06	24.66	157.22	21.90	145.44	20.39	127.42	17.99	111.41	15.71
73	221.74	30.35	190.66	26.24	167.41	23.33	154.83	21.72	135.66	19.14	118.61	16.73
74	233.09	31.91	200.43	27.58	175.97	24.53	162.76	22.82	142.61	20.10	124.71	17.58
75	244.55	33.49	210.31	28.96	184.63	25.72	170.77	23.95	149.61	21.11	130.86	18.45
76	254.01	34.76	218.42	30.06	191.79	26.73	177.39	24.90	155.40	21.94	135.91	19.15
77	256.18	35.05	222.20	30.59	193.39	26.95	178.41	25.01	156.29	22.06	136.69	19.29
78	260.00	35.57	225.52	31.06	196.27	27.38	181.07	25.37	158.65	22.40	138.72	19.54
79	261.00	35.73	226.42	31.18	197.06	27.47	181.80	25.51	159.26	22.47	139.28	19.64
80	257.93	35.28	223.74	30.81	194.71	27.13	179.62	25.20	157.37	22.20	137.63	19.41
81	263.34	36.07	228.43	31.45	198.80	27.72	183.41	25.72	160.70	22.68	140.54	19.82
82	252.68	34.61	217.52	29.94	189.30	26.40	175.53	24.64	153.77	21.72	134.46	18.96
83	256.06	35.04	220.45	30.33	191.83	26.74	177.85	24.96	155.82	22.00	136.25	19.20
84	259.56	35.55	223.45	30.77	194.49	27.10	180.31	25.28	157.96	22.29	138.13	19.47

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	72.20	8.92	64.86	8.00	59.26	7.33	56.06	6.91	50.98	6.30	47.13	5.81
41	75.58	9.35	67.52	8.34	61.38	7.56	57.81	7.13	52.30	6.46	48.13	5.94
42	76.44	9.41	68.23	8.44	61.88	7.64	58.17	7.19	52.57	6.49	48.25	5.95
43	77.10	9.54	68.72	8.48	62.20	7.68	58.41	7.20	52.74	6.50	48.32	5.95
44	77.96	9.61	69.38	8.57	62.72	7.74	58.80	7.24	52.98	6.53	48.46	5.96
45	78.90	9.72	70.11	8.65	63.28	7.81	59.24	7.33	53.31	6.58	48.66	6.01
46	79.53	9.83	70.59	8.72	63.58	7.86	59.44	7.34	53.41	6.59	48.68	6.01
47	80.16	9.90	71.07	8.76	63.90	7.88	59.66	7.37	53.53	6.61	48.70	6.01
48	80.85	9.97	71.59	8.83	64.29	7.93	59.95	7.39	53.71	6.62	48.80	6.01
49	81.74	10.10	72.32	8.93	64.83	8.00	60.38	7.43	54.01	6.66	48.99	6.06
50	82.46	10.18	72.82	9.00	65.19	8.04	60.62	7.49	54.19	6.70	49.09	6.06
51	83.59	10.31	73.83	9.10	66.09	8.16	61.47	7.60	54.96	6.78	49.77	6.14
52	88.52	10.93	78.21	9.64	70.00	8.63	65.08	8.04	58.18	7.19	52.70	6.49
53	91.74	11.33	81.02	9.98	72.52	8.95	67.46	8.34	60.30	7.43	54.61	6.73
54	94.76	11.68	83.72	10.33	74.94	9.25	69.69	8.59	62.29	7.68	56.40	6.96
55	101.56	12.52	89.74	11.09	80.32	9.91	74.68	9.24	66.76	8.24	60.45	7.48
56	104.59	12.90	92.42	11.40	82.70	10.21	76.95	9.53	68.77	8.48	62.26	7.68
57	111.30	13.72	96.91	11.95	85.99	10.62	79.90	9.88	70.60	8.74	63.06	7.78
58	117.58	14.53	102.39	12.65	90.82	11.20	84.43	10.42	74.61	9.22	66.61	8.22
59	125.20	15.43	109.03	13.46	96.70	11.94	89.90	11.10	79.44	9.82	70.93	8.76
60	131.23	16.20	114.26	14.10	101.37	12.50	94.22	11.63	83.24	10.26	74.36	9.17
61	141.61	17.50	123.32	15.22	109.40	13.50	101.68	12.55	89.83	11.09	80.24	9.90
62	149.30	18.43	130.15	16.06	114.45	14.11	107.05	13.21	93.54	11.54	82.33	10.16
63	155.18	19.16	135.26	16.68	118.96	14.66	111.26	13.72	97.21	11.99	85.57	10.55
64	162.66	20.08	141.79	17.52	124.68	15.40	116.64	14.38	101.88	12.56	89.67	11.08
65	169.92	20.98	148.14	18.28	130.26	16.07	121.86	15.06	106.46	13.14	93.68	11.57
66	179.02	22.09	156.07	19.26	137.26	16.94	128.37	15.82	112.16	13.84	98.71	12.18
67	200.13	24.71	173.34	21.38	151.14	18.66	142.33	17.57	124.34	15.37	109.45	13.51
68	215.55	26.59	186.72	23.03	162.75	20.09	153.31	18.90	133.92	16.51	117.86	14.56
69	232.64	28.72	201.48	24.85	175.65	21.68	165.44	20.41	144.54	17.84	127.22	15.71
70	251.07	30.97	217.46	26.86	189.60	23.40	178.57	22.02	156.00	19.25	137.31	16.96
71	268.74	33.17	232.75	28.72	202.90	25.04	191.13	23.59	166.99	20.60	146.95	18.14
72	275.25	33.95	238.40	29.41	207.84	25.64	194.84	24.02	170.19	21.01	147.85	18.25
73	293.04	36.14	253.82	31.31	221.26	27.30	207.43	25.61	181.22	22.38	157.40	19.43
74	308.06	38.00	266.82	32.93	232.60	28.69	218.05	26.90	190.50	23.51	165.45	20.41
75	323.23	39.89	279.94	34.54	244.03	30.10	228.79	28.24	199.86	24.68	173.61	21.41
76	335.70	41.42	290.76	35.87	253.48	31.27	237.63	29.33	207.60	25.62	180.32	22.26
77	339.85	41.93	292.14	36.07	254.68	31.43	236.70	29.21	206.83	25.51	179.65	22.16
78	344.90	42.58	296.52	36.58	258.50	31.88	240.25	29.65	209.89	25.90	182.29	22.49
79	346.28	42.71	297.66	36.72	259.52	32.03	241.17	29.76	210.73	26.00	183.02	22.58
80	342.18	42.22	294.15	36.29	256.42	31.64	238.33	29.40	208.22	25.69	180.85	22.30
81	349.36	43.13	300.36	37.07	261.82	32.32	243.36	30.02	212.61	26.22	184.68	22.79
82	326.02	40.24	280.27	34.57	244.34	30.12	229.58	28.32	198.25	24.47	174.20	21.48
83	330.38	40.78	284.02	35.04	247.58	30.55	232.64	28.72	200.92	24.79	176.54	21.78
84	334.94	41.33	287.91	35.52	251.00	30.97	235.83	29.10	203.67	25.13	178.95	22.09

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	1.85	.32	1.67	.30	1.52	.29	1.33	.25	1.20	.23	1.13	.20
41	1.90	.33	1.72	.31	1.54	.29	1.36	.25	1.25	.23	1.14	.20
42	1.94	.33	1.73	.31	1.55	.29	1.39	.27	1.25	.23	1.15	.20
43	1.97	.33	1.74	.31	1.57	.29	1.40	.27	1.26	.23	1.15	.20
44	1.98	.33	1.80	.31	1.57	.30	1.41	.27	1.28	.25	1.15	.20
45	2.01	.35	1.82	.31	1.59	.30	1.42	.27	1.28	.25	1.17	.20
46	2.03	.35	1.83	.32	1.61	.30	1.45	.27	1.30	.25	1.17	.20
47	2.05	.35	1.84	.32	1.61	.30	1.45	.27	1.33	.25	1.19	.20
48	2.08	.35	1.85	.32	1.65	.30	1.46	.27	1.33	.25	1.19	.23
49	2.11	.35	1.86	.32	1.66	.30	1.48	.29	1.34	.25	1.20	.23
50	2.14	.37	1.89	.32	1.66	.30	1.52	.29	1.36	.25	1.20	.23
51	2.16	.37	1.91	.33	1.70	.31	1.54	.29	1.39	.27	1.25	.23
52	2.24	.38	2.01	.33	1.74	.31	1.59	.30	1.42	.27	1.28	.23
53	2.34	.42	2.05	.35	1.83	.32	1.66	.30	1.48	.29	1.33	.25
54	2.39	.42	2.11	.37	1.86	.32	1.70	.31	1.53	.29	1.39	.25
55	2.53	.48	2.23	.38	1.98	.33	1.82	.32	1.59	.30	1.42	.27
56	2.66	.49	2.34	.42	2.05	.35	1.86	.32	1.67	.30	1.48	.27
57	2.93	.52	2.54	.48	2.22	.38	1.91	.33	1.72	.31	1.53	.29
58	3.11	.56	2.71	.49	2.38	.42	2.05	.35	1.84	.32	1.61	.30
59	3.36	.61	2.93	.52	2.54	.48	2.20	.38	1.97	.33	1.73	.31
60	3.55	.62	3.09	.56	2.70	.49	2.34	.42	2.08	.35	1.84	.32
61	3.87	.69	3.39	.61	2.96	.54	2.54	.48	2.27	.38	2.02	.33
62	4.46	.81	3.86	.69	3.38	.61	3.01	.56	2.66	.49	2.36	.42
63	4.70	.84	4.08	.74	3.57	.63	3.17	.57	2.79	.51	2.48	.45
64	5.09	.89	4.37	.81	3.80	.67	3.42	.62	3.01	.56	2.67	.49
65	5.40	.95	4.62	.83	4.05	.74	3.61	.65	3.20	.57	2.82	.51
66	5.80	1.04	5.02	.89	4.39	.81	3.93	.71	3.45	.62	3.05	.54
67	6.39	1.14	5.45	.98	4.72	.84	4.29	.80	3.73	.67	3.26	.57
68	7.09	1.26	6.04	1.09	5.27	.95	4.79	.87	4.11	.75	3.59	.63
69	7.90	1.42	6.72	1.19	5.85	1.05	5.28	.95	4.61	.83	4.03	.71
70	8.80	1.56	7.47	1.34	6.55	1.18	5.90	1.06	5.15	.90	4.52	.81
71	9.88	1.75	8.44	1.52	7.36	1.33	6.66	1.19	5.79	1.05	5.02	.88
72	11.04	1.98	9.46	1.70	8.17	1.46	7.41	1.34	6.36	1.14	5.54	.98
73	12.49	2.23	10.65	1.89	9.22	1.67	8.36	1.52	7.16	1.29	6.25	1.12
74	13.92	2.49	11.88	2.14	10.31	1.86	9.31	1.68	8.02	1.43	6.98	1.24
75	15.58	2.77	13.29	2.38	11.53	2.08	10.42	1.87	8.98	1.62	7.81	1.39
76	17.37	3.09	14.79	2.67	12.82	2.28	11.61	2.09	10.00	1.82	8.68	1.54
77	18.86	3.38	15.98	2.84	13.85	2.49	12.40	2.24	10.54	1.89	9.17	1.62
78	20.74	3.71	17.55	3.15	15.24	2.74	13.63	2.48	11.57	2.08	10.09	1.81
79	22.70	4.05	19.21	3.44	16.67	3.00	14.95	2.69	12.69	2.27	11.03	1.94
80	24.69	4.40	20.90	3.74	18.11	3.26	16.23	2.94	13.81	2.49	11.99	2.12
81	27.01	4.83	22.88	4.08	19.83	3.57	17.75	3.20	15.10	2.71	13.11	2.33
82	30.07	5.40	25.47	4.56	22.07	3.99	20.14	3.62	17.12	3.09	14.89	2.65
83	33.11	5.91	28.04	5.00	24.30	4.37	22.20	4.01	18.86	3.40	16.39	2.89
84	36.79	6.57	31.14	5.57	26.97	4.87	24.62	4.41	20.93	3.76	18.20	3.20

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.23	.37	1.98	.33	1.83	.31	1.66	.30	1.53	.29	1.41	.25
41	2.40	.38	2.11	.35	1.90	.32	1.71	.30	1.55	.29	1.45	.27
42	2.44	.42	2.16	.35	1.94	.33	1.72	.31	1.57	.29	1.45	.27
43	2.51	.42	2.20	.37	1.98	.33	1.73	.31	1.57	.29	1.46	.27
44	2.54	.45	2.23	.37	2.02	.33	1.74	.31	1.59	.29	1.46	.27
45	2.61	.45	2.28	.37	2.05	.33	1.80	.31	1.61	.30	1.48	.27
46	2.67	.48	2.34	.38	2.09	.35	1.83	.31	1.65	.30	1.48	.27
47	2.70	.48	2.38	.38	2.14	.35	1.84	.32	1.65	.30	1.52	.27
48	2.76	.49	2.42	.42	2.16	.35	1.85	.32	1.66	.30	1.52	.27
49	2.82	.49	2.47	.42	2.20	.37	1.86	.32	1.67	.30	1.53	.27
50	2.85	.51	2.51	.42	2.23	.37	1.89	.32	1.70	.30	1.53	.29
51	2.93	.51	2.54	.45	2.27	.38	1.91	.32	1.72	.30	1.55	.29
52	3.02	.52	2.66	.48	2.38	.38	2.01	.33	1.80	.31	1.65	.29
53	3.11	.54	2.73	.49	2.44	.42	2.05	.35	1.84	.32	1.67	.30
54	3.22	.56	2.82	.49	2.52	.45	2.11	.35	1.89	.32	1.72	.30
55	3.42	.58	2.98	.52	2.67	.48	2.23	.38	2.01	.33	1.84	.31
56	3.55	.61	3.10	.54	2.77	.49	2.34	.38	2.09	.35	1.90	.32
57	3.89	.65	3.39	.58	2.99	.52	2.54	.45	2.23	.38	2.02	.33
58	4.15	.69	3.59	.62	3.17	.56	2.70	.49	2.39	.42	2.15	.35
59	4.46	.75	3.87	.65	3.43	.58	2.93	.52	2.55	.48	2.33	.38
60	4.71	.82	4.09	.69	3.61	.62	3.09	.56	2.71	.49	2.44	.42
61	5.16	.88	4.52	.80	3.96	.67	3.38	.58	2.98	.54	2.67	.48
62	5.71	.98	4.93	.84	4.32	.75	3.68	.63	3.26	.57	2.89	.51
63	6.01	1.04	5.23	.89	4.58	.81	3.87	.67	3.43	.61	3.05	.54
64	6.45	1.12	5.60	.95	4.91	.84	4.17	.74	3.71	.63	3.27	.57
65	6.84	1.15	5.95	1.04	5.20	.89	4.41	.80	3.91	.67	3.45	.61
66	7.42	1.26	6.43	1.12	5.62	.98	4.82	.84	4.24	.75	3.74	.65
67	8.30	1.42	7.15	1.24	6.27	1.09	5.30	.92	4.70	.83	4.17	.74
68	9.23	1.56	7.94	1.37	6.98	1.20	5.91	1.05	5.23	.90	4.62	.82
69	10.30	1.74	8.85	1.54	7.75	1.34	6.58	1.15	5.81	1.04	5.16	.89
70	11.47	1.94	9.86	1.70	8.66	1.52	7.33	1.29	6.49	1.14	5.76	1.00
71	12.90	2.19	11.10	1.90	9.74	1.70	8.28	1.45	7.30	1.29	6.47	1.13
72	14.47	2.48	12.38	2.14	10.86	1.87	9.27	1.62	8.17	1.43	7.27	1.26
73	16.31	2.77	13.94	2.39	12.24	2.12	10.42	1.84	9.22	1.62	8.17	1.42
74	18.21	3.11	15.58	2.69	13.66	2.38	11.66	2.03	10.30	1.83	9.13	1.59
75	20.38	3.46	17.44	3.00	15.29	2.67	13.03	2.28	11.53	2.02	10.21	1.81
76	22.70	3.87	19.40	3.33	16.99	2.96	14.49	2.55	12.82	2.25	11.37	1.99
77	25.01	4.26	21.42	3.69	18.61	3.25	15.82	2.77	13.97	2.48	12.38	2.15
78	27.52	4.66	23.53	4.05	20.49	3.56	17.39	3.06	15.36	2.70	13.60	2.38
79	30.10	5.14	25.78	4.41	22.39	3.89	19.04	3.37	16.82	2.96	14.93	2.58
80	32.74	5.57	28.02	4.83	24.33	4.25	20.71	3.63	18.30	3.22	16.20	2.83
81	35.81	6.09	30.66	5.27	26.65	4.63	22.65	4.01	19.99	3.52	17.73	3.09
82	39.49	6.72	33.79	5.81	29.36	5.12	25.08	4.40	22.14	3.89	19.64	3.43
83	43.48	7.41	37.21	6.40	32.33	5.60	27.59	4.87	24.40	4.30	21.63	3.76
84	48.26	8.21	41.31	7.12	35.91	6.25	30.66	5.41	27.09	4.80	24.00	4.20

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.55	.45	2.28	.37	2.08	.35	1.86	.32	1.70	.30	1.53	.29
41	2.68	.48	2.38	.38	2.15	.35	1.91	.32	1.72	.30	1.55	.29
42	2.71	.48	2.40	.42	2.16	.35	1.94	.32	1.73	.31	1.55	.29
43	2.76	.49	2.42	.42	2.19	.37	1.97	.33	1.74	.31	1.57	.29
44	2.79	.49	2.47	.42	2.22	.37	1.98	.33	1.74	.31	1.57	.29
45	2.83	.49	2.48	.42	2.23	.37	2.01	.33	1.80	.31	1.59	.29
46	2.85	.51	2.52	.45	2.24	.37	2.02	.33	1.82	.31	1.59	.29
47	2.90	.51	2.53	.45	2.27	.38	2.03	.33	1.83	.31	1.61	.29
48	2.95	.51	2.55	.45	2.28	.38	2.05	.35	1.84	.31	1.61	.29
49	2.98	.52	2.58	.45	2.34	.38	2.08	.35	1.84	.32	1.65	.29
50	3.01	.52	2.65	.48	2.36	.38	2.09	.35	1.85	.32	1.65	.30
51	3.09	.54	2.68	.48	2.39	.42	2.15	.35	1.89	.32	1.67	.30
52	3.28	.57	2.85	.51	2.54	.45	2.27	.38	2.02	.33	1.80	.31
53	3.43	.58	2.98	.52	2.67	.48	2.39	.42	2.11	.35	1.85	.32
54	3.57	.61	3.10	.54	2.77	.49	2.48	.45	2.20	.37	1.94	.32
55	3.85	.65	3.36	.57	2.99	.52	2.68	.48	2.38	.38	2.09	.35
56	4.01	.67	3.46	.61	3.10	.54	2.77	.49	2.47	.42	2.16	.35
57	4.11	.71	3.57	.61	3.16	.56	2.96	.52	2.58	.48	2.27	.38
58	4.39	.75	3.79	.65	3.38	.58	3.15	.56	2.76	.49	2.42	.42
59	4.71	.82	4.09	.69	3.61	.62	3.39	.58	2.96	.52	2.61	.48
60	4.98	.87	4.32	.74	3.80	.65	3.58	.62	3.11	.56	2.76	.49
61	5.46	.92	4.71	.82	4.20	.71	3.91	.67	3.42	.58	3.01	.54
62	6.11	1.05	5.28	.90	4.65	.82	4.26	.74	3.72	.63	3.27	.57
63	6.47	1.12	5.58	.95	4.91	.84	4.52	.80	3.93	.67	3.45	.61
64	6.96	1.19	6.02	1.04	5.27	.90	4.83	.84	4.24	.74	3.72	.63
65	7.35	1.26	6.36	1.12	5.58	.98	5.12	.88	4.46	.80	3.93	.67
66	7.98	1.37	6.92	1.19	6.08	1.05	5.54	.95	4.86	.84	4.27	.74
67	8.78	1.52	7.55	1.29	6.64	1.14	6.08	1.05	5.29	.90	4.66	.82
68	9.78	1.68	8.37	1.43	7.35	1.26	6.73	1.18	5.89	1.04	5.18	.89
69	10.86	1.86	9.31	1.59	8.18	1.42	7.49	1.31	6.56	1.14	5.77	1.00
70	12.10	2.08	10.40	1.81	9.13	1.57	8.36	1.45	7.31	1.26	6.43	1.13
71	13.60	2.34	11.69	2.01	10.25	1.81	9.40	1.65	8.25	1.43	7.27	1.25
72	15.38	2.65	13.23	2.27	11.53	2.01	10.49	1.83	9.21	1.59	8.10	1.40
73	17.37	2.99	14.94	2.55	13.00	2.24	11.85	2.06	10.38	1.82	9.16	1.57
74	19.37	3.30	16.66	2.86	14.49	2.52	13.23	2.28	11.56	2.02	10.21	1.75
75	21.68	3.72	18.64	3.20	16.23	2.82	14.80	2.56	12.94	2.25	11.41	1.99
76	24.12	4.12	20.76	3.57	18.06	3.12	16.49	2.86	14.43	2.52	12.72	2.20
77	26.63	4.57	22.88	3.94	19.93	3.45	18.26	3.18	15.98	2.77	13.88	2.40
78	29.25	4.99	25.15	4.32	21.90	3.77	20.05	3.49	17.55	3.06	15.28	2.67
79	32.04	5.47	27.54	4.71	23.99	4.15	21.97	3.81	19.21	3.37	16.74	2.90
80	34.84	5.96	29.98	5.15	26.09	4.55	23.91	4.15	20.90	3.63	18.18	3.17
81	38.11	6.53	32.78	5.62	28.53	4.95	26.13	4.56	22.88	4.01	19.90	3.45
82	42.22	7.26	35.99	6.18	31.34	5.44	28.70	4.99	25.14	4.38	21.87	3.77
83	46.50	7.97	39.66	6.83	34.52	5.97	31.63	5.49	27.67	4.83	24.07	4.18
84	51.61	8.84	44.04	7.58	38.33	6.65	35.11	6.10	30.72	5.33	26.72	4.63

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.89	.49	2.55	.42	2.34	.37	2.20	.35	2.02	.33	1.85	.31
41	3.01	.51	2.68	.45	2.40	.38	2.27	.37	2.05	.33	1.89	.31
42	3.05	.52	2.71	.48	2.44	.38	2.28	.37	2.08	.33	1.89	.32
43	3.10	.52	2.76	.48	2.47	.42	2.33	.37	2.09	.33	1.90	.32
44	3.15	.52	2.79	.48	2.51	.42	2.34	.38	2.11	.35	1.90	.32
45	3.17	.54	2.82	.49	2.52	.42	2.36	.38	2.14	.35	1.91	.32
46	3.24	.54	2.84	.49	2.54	.42	2.39	.38	2.15	.35	1.94	.32
47	3.27	.56	2.89	.49	2.55	.45	2.40	.38	2.16	.35	1.94	.32
48	3.33	.56	2.93	.51	2.58	.45	2.42	.38	2.16	.35	1.97	.32
49	3.38	.56	2.96	.51	2.65	.45	2.44	.42	2.19	.35	1.98	.32
50	3.40	.57	2.99	.51	2.66	.45	2.47	.42	2.20	.35	1.98	.32
51	3.46	.57	3.05	.52	2.70	.48	2.52	.42	2.24	.37	2.02	.33
52	3.72	.61	3.27	.56	2.89	.49	2.68	.48	2.40	.38	2.16	.35
53	3.87	.63	3.40	.57	3.01	.52	2.79	.49	2.52	.42	2.24	.37
54	4.03	.65	3.55	.58	3.15	.54	2.93	.51	2.61	.45	2.36	.38
55	4.34	.71	3.80	.63	3.39	.57	3.15	.54	2.82	.49	2.53	.42
56	4.53	.75	3.96	.65	3.52	.58	3.26	.56	2.93	.51	2.65	.45
57	4.79	.81	4.15	.69	3.63	.61	3.38	.57	3.01	.52	2.68	.48
58	5.09	.84	4.40	.74	3.87	.65	3.58	.61	3.20	.56	2.84	.49
59	5.45	.89	4.79	.81	4.17	.69	3.85	.63	3.45	.58	3.08	.52
60	5.76	.95	4.99	.83	4.40	.74	4.05	.67	3.63	.62	3.24	.56
61	6.29	1.05	5.48	.90	4.83	.82	4.45	.75	4.01	.67	3.55	.61
62	6.85	1.14	5.95	.99	5.23	.88	4.82	.82	4.30	.74	3.76	.63
63	7.27	1.19	6.27	1.05	5.51	.90	5.10	.87	4.55	.80	4.01	.67
64	7.79	1.29	6.74	1.13	5.91	.99	5.45	.90	4.87	.83	4.29	.74
65	8.27	1.37	7.15	1.19	6.27	1.05	5.77	.98	5.16	.88	4.55	.80
66	8.96	1.49	7.74	1.29	6.81	1.14	6.25	1.06	5.60	.95	4.91	.83
67	10.09	1.68	8.67	1.43	7.61	1.29	6.99	1.18	6.11	1.05	5.43	.90
68	11.18	1.86	9.61	1.59	8.44	1.42	7.75	1.31	6.81	1.15	6.04	1.04
69	12.45	2.06	10.71	1.81	9.40	1.57	8.66	1.46	7.59	1.29	6.72	1.14
70	13.88	2.28	11.94	1.99	10.47	1.75	9.63	1.65	8.44	1.43	7.47	1.26
71	15.63	2.58	13.43	2.24	11.82	1.99	10.86	1.84	9.52	1.62	8.42	1.43
72	17.46	2.89	15.04	2.51	13.20	2.23	12.20	2.06	10.69	1.83	9.33	1.57
73	19.70	3.26	16.95	2.82	14.83	2.51	13.75	2.34	12.04	2.03	10.54	1.81
74	22.02	3.63	18.89	3.15	16.61	2.80	15.36	2.58	13.47	2.27	11.78	2.01
75	24.62	4.08	21.19	3.52	18.57	3.12	17.18	2.90	15.07	2.55	13.18	2.24
76	27.39	4.56	23.56	3.92	20.68	3.46	19.13	3.25	16.77	2.84	14.67	2.49
77	29.76	4.94	25.82	4.30	22.45	3.76	20.74	3.52	18.17	3.09	15.88	2.70
78	32.72	5.43	28.39	4.71	24.72	4.15	22.81	3.87	19.96	3.40	17.45	2.96
79	35.84	5.91	31.09	5.16	27.04	4.56	24.95	4.25	21.87	3.72	19.12	3.26
80	38.97	6.44	33.80	5.62	29.41	4.95	27.13	4.58	23.78	4.05	20.80	3.55
81	42.62	7.03	36.98	6.14	32.20	5.43	29.70	5.00	26.00	4.40	22.74	3.87
82	45.80	7.59	39.42	6.56	34.34	5.77	31.82	5.40	27.87	4.72	24.38	4.12
83	50.46	8.37	43.43	7.26	37.80	6.37	35.03	5.91	30.69	5.24	26.85	4.57
84	56.03	9.28	48.23	8.02	41.97	7.07	38.91	6.58	34.09	5.80	29.82	5.09

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	3.84	.58	3.46	.53	3.18	.49	2.98	.46	2.72	.38	2.53	.35
41	4.05	.61	3.60	.54	3.28	.52	3.08	.48	2.79	.42	2.55	.37
42	4.09	.61	3.64	.56	3.31	.52	3.12	.48	2.82	.42	2.56	.37
43	4.14	.62	3.72	.56	3.36	.52	3.14	.49	2.84	.42	2.58	.37
44	4.21	.62	3.75	.58	3.40	.53	3.18	.49	2.85	.42	2.60	.37
45	4.28	.64	3.79	.58	3.43	.53	3.20	.49	2.88	.46	2.64	.37
46	4.34	.64	3.82	.58	3.46	.53	3.25	.49	2.91	.46	2.67	.38
47	4.40	.66	3.90	.59	3.49	.54	3.27	.52	2.92	.46	2.68	.38
48	4.44	.66	3.94	.59	3.55	.54	3.30	.52	2.97	.46	2.70	.38
49	4.50	.67	3.99	.61	3.58	.54	3.32	.52	2.98	.46	2.71	.38
50	4.59	.67	4.05	.61	3.61	.54	3.36	.52	3.01	.46	2.72	.38
51	4.66	.70	4.11	.62	3.70	.56	3.43	.53	3.04	.48	2.78	.42
52	4.99	.76	4.40	.66	3.94	.59	3.66	.56	3.28	.52	2.97	.46
53	5.19	.80	4.60	.67	4.11	.61	3.80	.58	3.42	.53	3.10	.48
54	5.44	.83	4.76	.72	4.29	.64	3.97	.59	3.57	.54	3.22	.49
55	5.82	.88	5.17	.80	4.62	.70	4.29	.64	3.82	.58	3.46	.53
56	6.06	.90	5.32	.82	4.76	.72	4.44	.66	3.97	.59	3.60	.54
57	6.49	.98	5.65	.85	5.00	.76	4.65	.70	4.11	.62	3.66	.56
58	6.90	1.04	6.01	.90	5.32	.82	4.95	.74	4.38	.66	3.91	.59
59	7.42	1.13	6.48	.98	5.77	.88	5.32	.82	4.70	.70	4.21	.62
60	7.86	1.19	6.85	1.04	6.07	.90	5.62	.85	4.99	.76	4.44	.66
61	8.59	1.30	7.48	1.14	6.62	1.00	6.15	.91	5.47	.83	4.87	.74
62	9.16	1.40	8.00	1.20	7.04	1.06	6.57	1.00	5.77	.88	5.04	.76
63	9.68	1.46	8.44	1.27	7.41	1.13	6.92	1.06	6.07	.90	5.32	.82
64	10.41	1.57	9.07	1.38	7.99	1.20	7.47	1.14	6.50	.98	5.76	.88
65	11.02	1.68	9.61	1.44	8.46	1.27	7.90	1.19	6.90	1.04	6.09	.90
66	11.95	1.82	10.45	1.57	9.16	1.40	8.58	1.30	7.50	1.14	6.58	1.00
67	13.77	2.08	11.92	1.82	10.40	1.57	9.79	1.48	8.56	1.30	7.52	1.14
68	15.25	2.29	13.22	2.00	11.54	1.74	10.84	1.63	9.52	1.43	8.35	1.26
69	17.00	2.56	14.76	2.22	12.85	1.92	12.09	1.84	10.56	1.58	9.30	1.42
70	18.97	2.86	16.42	2.50	14.32	2.16	13.50	2.04	11.78	1.76	10.39	1.56
71	21.34	3.23	18.48	2.78	16.12	2.42	15.19	2.27	13.24	2.00	11.66	1.75
72	23.49	3.55	20.36	3.05	17.73	2.69	16.63	2.51	14.54	2.18	12.62	1.91
73	26.49	4.00	22.93	3.46	20.00	3.02	18.73	2.82	16.36	2.46	14.23	2.16
74	29.58	4.44	25.62	3.84	22.32	3.40	20.94	3.14	18.27	2.76	15.87	2.40
75	33.08	4.99	28.66	4.33	25.00	3.77	23.42	3.52	20.44	3.08	17.78	2.70
76	36.84	5.53	31.89	4.84	27.80	4.19	26.06	3.92	22.77	3.43	19.80	2.99
77	40.17	6.06	34.52	5.21	30.09	4.57	27.96	4.21	24.45	3.71	21.24	3.20
78	44.14	6.66	37.96	5.76	33.08	4.99	30.75	4.64	26.88	4.06	23.32	3.52
79	48.34	7.32	41.56	6.28	36.25	5.48	33.68	5.06	29.41	4.43	25.57	3.84
80	52.56	7.93	45.19	6.80	39.38	5.94	36.60	5.52	31.98	4.85	27.78	4.19
81	57.50	8.68	49.44	7.48	43.11	6.49	40.03	6.06	34.98	5.28	30.38	4.60
82	60.09	9.07	51.67	7.80	45.04	6.79	42.32	6.38	36.54	5.51	32.12	4.86
83	66.20	9.97	56.91	8.59	49.60	7.49	46.62	7.04	40.24	6.07	35.35	5.33
84	73.50	11.10	63.15	9.55	55.09	8.33	51.74	7.81	44.68	6.73	39.27	5.90

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	25.21	4.22	22.68	3.80	20.58	3.48	17.99	3.05	16.44	2.78	15.22	2.52
41	26.12	4.38	23.41	3.93	21.07	3.55	18.61	3.15	16.94	2.87	15.53	2.57
42	26.40	4.42	23.61	3.96	21.21	3.58	18.80	3.17	17.08	2.88	15.62	2.58
43	26.69	4.46	23.83	4.01	21.35	3.62	18.96	3.21	17.23	2.90	15.70	2.59
44	26.94	4.49	24.05	4.05	21.49	3.63	19.14	3.23	17.38	2.94	15.82	2.60
45	27.21	4.60	24.23	4.08	21.62	3.64	19.33	3.28	17.47	2.95	15.87	2.63
46	27.47	4.62	24.47	4.10	21.76	3.65	19.50	3.30	17.66	2.99	15.98	2.63
47	27.75	4.66	24.68	4.13	21.90	3.68	19.68	3.33	17.76	3.01	16.09	2.66
48	28.02	4.69	24.90	4.16	22.04	3.74	19.89	3.35	17.93	3.04	16.16	2.70
49	28.30	4.73	25.07	4.19	22.16	3.75	20.05	3.39	18.05	3.05	16.26	2.71
50	28.59	4.78	25.30	4.25	22.31	3.78	20.24	3.44	18.19	3.06	16.33	2.72
51	28.87	4.88	25.56	4.30	22.56	3.80	20.47	3.46	18.40	3.11	16.52	2.73
52	29.70	4.97	26.28	4.42	23.19	3.92	21.03	3.55	18.92	3.21	16.97	2.81
53	30.23	5.06	26.77	4.48	23.61	3.98	21.42	3.63	19.25	3.25	17.27	2.87
54	30.80	5.19	27.26	4.61	24.05	4.08	21.81	3.68	19.62	3.32	17.59	2.90
55	32.29	5.38	28.59	4.78	25.21	4.25	22.83	3.86	20.35	3.45	18.29	3.15
56	33.11	5.55	29.33	4.94	25.85	4.37	23.45	3.96	20.89	3.52	18.58	3.13
57	36.22	6.06	31.60	5.29	27.64	4.66	23.89	4.05	21.26	3.61	18.82	3.13
58	38.03	6.38	33.19	5.55	29.01	4.90	25.07	4.25	22.32	3.79	19.75	3.28
59	40.35	6.76	35.21	5.90	30.79	5.20	26.60	4.49	23.69	4.01	20.96	3.48
60	42.03	7.07	36.68	6.16	32.07	5.38	27.73	4.69	24.68	4.16	21.86	3.62
61	45.29	7.59	39.51	6.63	34.53	5.83	29.91	5.05	26.58	4.48	23.55	3.87
62	51.43	8.60	44.50	7.45	38.90	6.56	34.78	5.87	30.58	5.19	27.08	4.46
63	53.53	8.97	46.31	7.77	40.51	6.84	36.20	6.12	31.83	5.37	28.15	4.66
64	56.55	9.46	48.92	8.23	42.77	7.24	38.27	6.47	33.65	5.67	29.75	4.94
65	58.77	9.84	50.89	8.53	44.48	7.49	39.74	6.72	34.98	5.90	30.91	5.11
66	62.38	10.48	53.97	9.08	47.17	7.95	42.19	7.13	37.13	6.27	32.82	5.40
67	66.85	11.20	56.99	9.56	49.80	8.41	44.95	7.59	39.10	6.61	34.08	5.64
68	72.15	12.09	61.50	10.31	53.76	9.09	48.53	8.23	42.19	7.13	36.80	6.07
69	77.88	13.04	66.35	11.14	57.99	9.78	52.36	8.85	45.54	7.71	39.71	6.56
70	83.85	14.06	71.43	11.99	62.46	10.55	56.38	9.53	49.04	8.29	42.76	7.08
71	90.66	15.21	77.25	12.97	67.50	11.41	60.94	10.31	53.01	8.97	46.22	7.66
72	97.35	16.30	83.04	13.94	71.97	12.15	65.15	11.02	56.03	9.46	48.76	8.07
73	105.04	17.59	89.62	15.03	77.65	13.10	70.27	11.88	60.45	10.24	52.64	8.70
74	112.05	18.80	95.61	16.02	82.86	13.98	74.99	12.71	64.51	10.90	56.14	9.29
75	119.52	20.04	101.99	17.11	88.35	14.92	79.98	13.52	68.80	11.60	59.89	9.95
76	126.50	21.20	107.93	18.10	93.53	15.79	84.66	14.34	72.79	12.31	63.36	10.49
77	130.40	21.86	110.41	18.53	95.68	16.13	85.75	14.50	72.91	12.31	63.34	10.49
78	135.54	22.74	114.76	19.25	99.45	16.77	89.12	15.06	75.78	12.79	65.84	10.89
79	139.41	23.37	118.04	19.78	102.26	17.25	91.68	15.52	77.93	13.16	67.73	11.20
80	141.20	23.67	119.53	20.05	103.57	17.46	92.88	15.69	78.92	13.33	68.59	11.36
81	142.59	23.90	120.72	20.26	104.60	17.67	93.79	15.86	79.72	13.48	69.28	11.46
82	144.91	24.32	122.69	20.58	106.32	17.93	97.04	16.42	82.48	13.94	71.69	11.87
83	144.35	24.20	122.21	20.53	105.91	17.86	96.65	16.36	82.15	13.89	71.41	11.81
84	143.30	24.04	121.33	20.35	105.13	17.74	95.97	16.21	81.56	13.79	70.90	11.74

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	30.58	4.90	27.16	4.38	24.72	4.03	22.63	3.75	20.72	3.44	19.25	3.15
41	32.67	5.22	28.85	4.66	26.12	4.25	23.35	3.84	21.26	3.51	19.63	3.22
42	33.33	5.32	29.40	4.73	26.57	4.33	23.59	3.87	21.41	3.52	19.73	3.23
43	33.96	5.38	29.92	4.80	27.00	4.39	23.80	3.93	21.57	3.55	19.88	3.23
44	34.64	5.53	30.49	4.91	27.43	4.46	24.03	3.96	21.73	3.61	19.96	3.25
45	35.27	5.60	30.98	5.00	27.85	4.53	24.22	4.01	21.87	3.62	20.05	3.28
46	35.91	5.71	31.52	5.06	28.30	4.62	24.46	4.05	22.03	3.63	20.19	3.30
47	36.55	5.83	32.04	5.19	28.70	4.68	24.67	4.09	22.16	3.65	20.26	3.32
48	37.17	5.92	32.56	5.24	29.13	4.74	24.90	4.10	22.32	3.68	20.36	3.33
49	37.83	6.01	33.08	5.34	29.57	4.79	25.07	4.13	22.47	3.69	20.48	3.34
50	38.46	6.15	33.60	5.38	29.98	4.90	25.32	4.16	22.63	3.75	20.58	3.35
51	38.87	6.20	33.94	5.49	30.28	4.95	25.57	4.22	22.83	3.79	20.78	3.42
52	39.99	6.36	34.93	5.64	31.15	5.06	26.29	4.34	23.51	3.86	21.40	3.50
53	40.72	6.50	35.56	5.71	31.75	5.19	26.80	4.42	23.93	3.94	21.78	3.55
54	41.46	6.61	36.21	5.84	32.31	5.25	27.27	4.49	24.38	4.03	22.16	3.63
55	43.47	6.93	37.97	6.12	33.88	5.53	28.60	4.71	25.54	4.19	23.25	3.80
56	44.60	7.11	38.92	6.27	34.72	5.65	29.34	4.88	26.22	4.33	23.87	3.87
57	48.30	7.71	41.90	6.76	37.07	6.01	31.52	5.22	27.84	4.62	24.98	4.09
58	50.73	8.08	44.00	7.10	38.90	6.35	33.08	5.49	29.22	4.80	26.24	4.30
59	53.82	8.57	46.68	7.54	41.28	6.72	35.10	5.82	31.01	5.11	27.84	4.54
60	56.05	8.93	48.61	7.84	42.99	6.98	36.56	6.01	32.30	5.34	28.99	4.73
61	60.42	9.63	52.39	8.43	46.33	7.55	39.41	6.50	34.82	5.72	31.24	5.08
62	65.54	10.43	56.90	9.16	49.90	8.12	42.42	6.98	37.47	6.20	33.22	5.40
63	68.22	10.88	59.21	9.53	51.92	8.45	44.15	7.27	39.03	6.44	34.60	5.65
64	72.10	11.50	62.56	10.07	54.87	8.93	46.67	7.71	41.23	6.81	36.54	5.95
65	74.93	11.93	65.07	10.49	57.02	9.29	48.53	8.01	42.84	7.08	37.99	6.21
66	79.49	12.67	69.05	11.14	60.52	9.87	51.46	8.51	45.47	7.49	40.30	6.58
67	87.08	13.89	75.04	12.09	65.80	10.71	55.87	9.22	49.36	8.16	43.75	7.14
68	93.99	14.98	80.99	13.04	70.99	11.57	60.29	9.97	53.28	8.81	47.19	7.73
69	101.42	16.17	87.38	14.10	76.61	12.48	65.07	10.73	57.47	9.47	50.95	8.32
70	109.20	17.41	94.12	15.19	82.48	13.44	70.07	11.57	61.89	10.24	54.87	8.97
71	118.08	18.83	101.74	16.41	89.20	14.52	75.75	12.49	66.92	11.06	59.33	9.69
72	127.36	20.28	108.88	17.56	95.44	15.55	81.39	13.44	71.92	11.88	63.76	10.42
73	137.42	21.89	117.47	18.95	102.98	16.77	87.82	14.47	77.62	12.81	68.80	11.23
74	146.60	23.35	125.35	20.21	109.85	17.88	93.70	15.49	82.81	13.66	73.38	11.99
75	156.38	24.94	133.71	21.55	117.21	19.11	99.95	16.48	88.33	14.60	78.28	12.79
76	165.49	26.39	141.48	22.78	124.03	20.21	105.76	17.45	93.47	15.42	82.86	13.54
77	172.92	27.55	148.00	23.87	128.61	20.92	109.34	18.03	96.59	15.94	85.60	13.99
78	179.75	28.64	153.86	24.79	133.70	21.77	113.61	18.77	100.39	16.58	88.98	14.54
79	184.90	29.45	158.26	25.52	137.50	22.40	116.89	19.31	103.28	17.06	91.54	14.98
80	187.24	29.83	160.27	25.83	139.24	22.68	118.37	19.53	104.59	17.27	92.71	15.19
81	189.08	30.14	161.86	26.10	140.66	22.91	119.53	19.72	105.63	17.44	93.61	15.32
82	190.18	30.29	162.79	26.24	141.44	23.04	120.75	19.93	106.71	17.64	94.58	15.49
83	189.43	30.20	162.16	26.12	140.90	22.95	120.31	19.88	106.31	17.56	94.21	15.38
84	188.09	29.98	160.99	25.93	139.87	22.77	119.45	19.70	105.54	17.42	93.55	15.29

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	35.10	5.64	31.29	5.03	28.35	4.62	25.51	4.15	22.96	3.75	20.89	3.42
41	36.56	5.87	32.39	5.23	29.22	4.74	26.24	4.30	23.52	3.82	21.21	3.46
42	37.00	5.92	32.69	5.25	29.48	4.78	26.45	4.33	23.69	3.86	21.30	3.46
43	37.45	6.00	33.03	5.32	29.74	4.80	26.70	4.37	23.83	3.87	21.41	3.48
44	37.87	6.07	33.34	5.36	30.02	4.90	26.88	4.38	24.03	3.93	21.47	3.50
45	38.32	6.16	33.66	5.40	30.27	4.94	27.11	4.42	24.16	3.94	21.57	3.51
46	38.78	6.22	33.98	5.51	30.52	4.96	27.32	4.45	24.34	3.96	21.65	3.51
47	39.20	6.28	34.34	5.53	30.79	5.00	27.55	4.48	24.47	4.01	21.74	3.52
48	39.66	6.36	34.65	5.57	31.02	5.03	27.74	4.53	24.66	4.03	21.84	3.55
49	40.07	6.44	34.95	5.64	31.29	5.07	27.98	4.60	24.79	4.05	21.93	3.58
50	40.52	6.51	35.27	5.67	31.53	5.11	28.18	4.62	24.96	4.09	22.01	3.58
51	40.93	6.56	35.62	5.72	31.87	5.20	28.48	4.65	25.21	4.11	22.25	3.62
52	43.25	6.95	37.66	6.06	33.66	5.49	30.06	4.91	26.60	4.34	23.51	3.81
53	44.60	7.14	38.81	6.24	34.69	5.64	31.01	5.05	27.44	4.48	24.21	3.94
54	45.88	7.39	39.93	6.44	35.70	5.82	31.90	5.22	28.27	4.63	24.93	4.08
55	48.90	7.87	42.56	6.86	38.06	6.18	34.03	5.55	30.14	4.94	26.57	4.33
56	50.02	8.03	43.54	7.02	38.92	6.33	34.78	5.66	30.80	5.03	27.16	4.42
57	51.11	8.22	44.18	7.11	39.18	6.36	36.59	5.95	32.04	5.24	28.26	4.61
58	53.66	8.60	46.41	7.45	41.11	6.68	38.44	6.27	33.65	5.52	29.64	4.80
59	56.96	9.14	49.22	7.94	43.63	7.10	40.80	6.67	35.70	5.84	31.46	5.11
60	59.32	9.52	51.26	8.25	45.43	7.39	42.47	6.93	37.17	6.07	32.76	5.34
61	63.92	10.26	55.27	8.91	48.96	7.95	45.79	7.45	40.07	6.55	35.29	5.72
62	70.56	11.33	61.09	9.84	53.65	8.72	48.98	8.00	42.85	6.98	37.77	6.16
63	73.44	11.77	63.57	10.25	55.84	9.09	51.00	8.31	44.64	7.28	39.33	6.40
64	77.62	12.46	67.16	10.83	59.02	9.61	53.86	8.81	47.15	7.72	41.55	6.76
65	80.68	12.96	69.82	11.23	61.34	9.97	56.01	9.14	49.04	8.01	43.19	7.04
66	85.64	13.77	74.11	11.93	65.08	10.58	59.44	9.69	52.03	8.51	45.83	7.45
67	91.98	14.75	78.97	12.73	69.38	11.27	63.56	10.35	55.61	9.11	49.02	7.97
68	99.25	15.94	85.26	13.75	74.87	12.16	68.58	11.19	60.02	9.80	52.90	8.60
69	107.10	17.21	91.99	14.82	80.81	13.12	74.02	12.06	64.78	10.58	57.10	9.29
70	115.34	18.51	99.07	15.95	87.01	14.12	79.66	13.01	69.75	11.41	61.45	9.99
71	124.71	20.01	107.09	17.25	94.10	15.29	86.15	14.06	75.43	12.31	66.44	10.83
72	135.41	21.74	116.43	18.77	101.38	16.46	92.49	15.06	80.93	13.23	71.33	11.59
73	146.09	23.45	125.64	20.24	109.37	17.75	99.77	16.27	87.35	14.25	76.96	12.52
74	155.89	25.01	134.04	21.59	116.69	18.96	106.48	17.39	93.19	15.22	82.09	13.35
75	166.27	26.70	142.97	23.04	124.46	20.22	113.57	18.53	99.40	16.25	87.56	14.23
76	175.95	28.27	151.28	24.37	131.70	21.40	120.15	19.61	105.16	17.16	92.66	15.06
77	183.99	29.54	158.20	25.51	137.72	22.37	126.19	20.58	110.43	18.03	96.03	15.62
78	191.24	30.71	164.42	26.49	143.17	23.27	131.14	21.40	114.79	18.77	99.83	16.25
79	196.72	31.57	169.14	27.25	147.23	23.92	134.87	22.01	118.07	19.31	102.69	16.72
80	199.22	31.98	171.28	27.59	149.13	24.21	136.60	22.29	119.58	19.53	103.98	16.92
81	201.17	32.31	172.98	27.85	150.60	24.47	137.96	22.51	120.74	19.72	105.02	17.10
82	203.28	32.65	173.49	27.96	151.03	24.53	138.35	22.58	121.09	19.76	105.31	17.13
83	202.49	32.49	172.80	27.84	150.45	24.43	137.80	22.47	120.64	19.70	104.91	17.09
84	201.05	32.29	171.57	27.66	149.38	24.26	136.82	22.32	119.77	19.54	104.15	16.95

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	39.30	6.07	35.10	5.49	31.76	5.00	30.20	4.78	27.50	4.38	25.26	4.03
41	40.99	6.35	36.49	5.67	32.81	5.19	30.98	4.91	28.12	4.46	25.66	4.09
42	41.55	6.44	36.89	5.72	33.11	5.23	31.23	4.95	28.30	4.49	25.79	4.10
43	42.08	6.51	37.34	5.83	33.44	5.25	31.46	4.97	28.47	4.53	25.90	4.11
44	42.60	6.61	37.75	5.87	33.77	5.32	31.71	5.01	28.62	4.60	26.00	4.13
45	43.11	6.68	38.15	5.92	34.07	5.36	31.92	5.05	28.81	4.61	26.12	4.15
46	43.65	6.76	38.57	6.00	34.37	5.38	32.16	5.07	28.96	4.63	26.24	4.16
47	44.16	6.85	38.97	6.06	34.69	5.49	32.40	5.11	29.13	4.65	26.36	4.17
48	44.68	6.93	39.39	6.15	35.00	5.53	32.64	5.19	29.31	4.68	26.43	4.19
49	45.23	6.98	39.80	6.20	35.29	5.55	32.85	5.22	29.47	4.69	26.56	4.22
50	45.73	7.08	40.22	6.27	35.59	5.60	33.08	5.24	29.64	4.71	26.69	4.25
51	46.21	7.14	40.62	6.33	35.97	5.66	33.44	5.29	29.97	4.77	26.94	4.30
52	48.79	7.56	42.94	6.68	38.01	5.99	35.32	5.58	31.64	5.03	28.47	4.53
53	50.31	7.78	44.25	6.87	39.20	6.18	36.42	5.76	32.63	5.22	29.34	4.68
54	51.78	8.03	45.54	7.10	40.32	6.35	37.46	5.92	33.56	5.35	30.21	4.79
55	55.22	8.55	48.55	7.56	43.00	6.78	39.94	6.33	35.80	5.70	32.17	5.11
56	56.45	8.75	49.65	7.73	43.97	6.93	40.86	6.47	36.59	5.84	32.93	5.24
57	58.81	9.12	51.36	8.00	45.08	7.10	41.60	6.58	37.25	5.92	33.10	5.28
58	61.74	9.56	53.91	8.41	47.34	7.44	43.66	6.93	39.13	6.22	34.76	5.54
59	65.50	10.15	57.18	8.91	50.22	7.93	46.33	7.33	41.52	6.63	36.88	5.87
60	68.23	10.58	59.58	9.29	52.34	8.24	48.27	7.66	43.25	6.87	38.41	6.12
61	73.55	11.41	64.22	9.99	56.39	8.89	52.03	8.24	46.59	7.43	41.43	6.58
62	79.11	12.25	68.55	10.65	60.19	9.47	55.29	8.76	49.57	7.89	43.50	6.93
63	82.35	12.75	71.36	11.12	62.65	9.87	57.59	9.12	51.59	8.23	45.25	7.21
64	87.01	13.48	75.39	11.74	66.17	10.42	60.82	9.66	54.51	8.69	47.80	7.60
65	90.43	13.99	78.36	12.20	68.82	10.85	63.25	10.01	56.67	9.04	49.70	7.93
66	96.00	14.88	83.18	12.96	73.01	11.51	67.13	10.62	60.14	9.61	52.74	8.41
67	105.59	16.36	90.81	14.12	79.73	12.56	73.31	11.60	64.22	10.25	56.90	9.08
68	113.93	17.67	97.97	15.25	86.03	13.54	79.12	12.54	69.32	11.05	61.40	9.76
69	122.96	19.05	105.73	16.46	92.81	14.63	85.41	13.52	74.80	11.91	66.27	10.56
70	132.42	20.53	113.84	17.73	99.95	15.72	91.93	14.54	80.53	12.83	71.36	11.36
71	143.14	22.17	123.08	19.15	108.07	17.04	99.41	15.78	87.07	13.89	77.13	12.28
72	153.79	23.80	132.20	20.58	116.06	18.30	107.37	17.02	94.10	14.99	82.26	13.10
73	165.92	25.69	142.64	22.20	125.24	19.72	115.88	18.34	101.50	16.17	88.77	14.12
74	177.03	27.42	152.21	23.69	133.62	21.07	123.61	19.61	108.28	17.25	94.73	15.06
75	188.83	29.25	162.37	25.28	142.53	22.46	131.86	20.88	115.51	18.42	101.01	16.09
76	199.81	30.92	171.82	26.74	150.85	23.76	139.53	22.11	122.23	19.47	106.89	17.02
77	205.76	31.87	178.51	27.79	155.36	24.47	143.30	22.69	125.56	20.00	109.80	17.46
78	213.92	33.12	185.55	28.89	161.48	25.43	148.98	23.61	130.52	20.79	114.13	18.16
79	220.01	34.07	190.86	29.72	166.08	26.16	153.22	24.26	134.22	21.40	117.39	18.69
80	222.80	34.51	193.27	30.07	168.21	26.49	155.20	24.62	135.95	21.66	118.89	18.92
81	225.01	34.85	195.17	30.37	169.87	26.75	156.71	24.83	137.29	21.88	120.08	19.12
82	220.68	34.18	189.98	29.57	165.35	26.02	153.29	24.32	134.31	21.42	117.44	18.69
83	219.83	34.05	189.25	29.45	164.70	25.93	152.71	24.20	133.77	21.31	116.97	18.62
84	218.27	33.81	187.88	29.25	163.51	25.77	151.60	24.03	132.79	21.18	116.14	18.49

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	51.64	7.24	46.35	6.50	42.36	5.95	40.09	5.63	36.44	5.15	33.70	4.73
41	53.96	7.60	48.22	6.79	43.83	6.16	41.26	5.81	37.36	5.24	34.36	4.85
42	54.68	7.68	48.80	6.88	44.28	6.22	41.62	5.84	37.64	5.29	34.52	4.87
43	55.40	7.80	49.35	6.92	44.71	6.30	42.00	5.88	37.87	5.32	34.70	4.90
44	56.12	7.88	49.93	7.04	45.15	6.35	42.32	5.95	38.14	5.34	34.89	4.91
45	56.83	8.00	50.50	7.09	45.57	6.40	42.67	6.00	38.40	5.38	35.05	4.93
46	57.54	8.09	51.07	7.19	46.02	6.48	43.00	6.06	38.65	5.46	35.23	4.96
47	58.24	8.18	51.64	7.24	46.44	6.53	43.34	6.11	38.89	5.48	35.41	4.98
48	58.95	8.29	52.21	7.36	46.87	6.59	43.70	6.14	39.16	5.51	35.58	5.00
49	59.65	8.38	52.77	7.42	47.29	6.64	44.04	6.19	39.40	5.53	35.78	5.02
50	60.33	8.48	53.32	7.50	47.72	6.72	44.40	6.23	39.67	5.59	35.92	5.03
51	60.99	8.58	53.86	7.56	48.21	6.78	44.86	6.31	40.09	5.63	36.28	5.14
52	64.41	9.06	56.91	8.00	50.96	7.18	47.37	6.66	42.34	5.95	38.32	5.38
53	66.42	9.35	58.68	8.26	52.52	7.38	48.82	6.88	43.65	6.14	39.54	5.56
54	68.32	9.61	60.38	8.50	54.04	7.62	50.24	7.07	44.90	6.31	40.69	5.71
55	72.88	10.24	64.36	9.06	57.58	8.10	53.58	7.52	47.90	6.73	43.36	6.11
56	74.52	10.49	65.83	9.26	58.93	8.29	54.80	7.70	48.97	6.89	44.35	6.23
57	78.92	11.10	68.71	9.66	60.96	8.58	56.66	7.97	50.07	7.04	44.71	6.30
58	82.87	11.65	72.15	10.16	64.02	9.01	59.49	8.36	52.57	7.38	46.95	6.61
59	87.90	12.36	76.56	10.78	67.93	9.58	63.12	8.88	55.78	7.86	49.81	7.02
60	91.58	12.89	79.74	11.20	70.75	9.94	65.76	9.25	58.10	8.17	51.91	7.32
61	98.71	13.87	85.96	12.08	76.26	10.74	70.88	9.95	62.61	8.82	55.94	7.87
62	103.93	14.62	90.60	12.74	79.68	11.20	74.53	10.49	65.08	9.14	57.30	8.05
63	108.19	15.22	94.32	13.25	82.90	11.65	77.58	10.92	67.77	9.55	59.65	8.38
64	114.32	16.07	99.64	14.00	87.61	12.34	81.97	11.51	71.59	10.09	63.03	8.88
65	118.82	16.73	103.58	14.57	91.08	12.80	85.18	11.99	74.43	10.48	65.54	9.24
66	126.10	17.74	109.92	15.44	96.68	13.61	90.40	12.71	78.99	11.11	69.54	9.79
67	141.76	19.93	122.80	17.28	107.05	15.07	100.83	14.20	88.08	12.38	77.55	10.92
68	153.02	21.54	132.50	18.65	115.53	16.27	108.80	15.29	95.06	13.37	83.67	11.77
69	165.12	23.22	142.99	20.11	124.66	17.54	117.43	16.51	102.60	14.41	90.28	12.68
70	177.79	25.01	153.98	21.66	134.24	18.88	126.42	17.78	110.47	15.53	97.21	13.68
71	192.21	27.04	166.47	23.42	145.12	20.41	136.69	19.22	119.42	16.80	105.13	14.80
72	203.23	28.58	176.00	24.77	153.45	21.59	143.86	20.22	125.70	17.68	109.18	15.37
73	219.28	30.85	189.92	26.70	165.56	23.29	155.22	21.83	135.61	19.06	117.79	16.58
74	233.96	32.92	202.62	28.52	176.65	24.84	165.60	23.29	144.69	20.36	125.67	17.68
75	249.55	35.08	216.14	30.38	188.42	26.51	176.62	24.84	154.33	21.71	134.04	18.86
76	264.06	37.14	228.72	32.17	199.38	28.06	186.92	26.32	163.30	22.97	141.84	19.93
77	273.01	38.40	234.66	33.02	204.57	28.78	190.15	26.74	166.10	23.36	144.26	20.30
78	283.76	39.91	243.96	34.33	212.68	29.94	197.65	27.79	172.66	24.30	150.00	21.10
79	291.86	41.06	250.90	35.29	218.76	30.77	203.28	28.60	177.62	25.00	154.27	21.70
80	295.60	41.57	254.12	35.77	221.53	31.18	205.89	28.94	179.86	25.31	156.21	21.97
81	298.51	42.00	256.60	36.11	223.70	31.46	207.90	29.24	181.64	25.57	157.77	22.21
82	284.74	40.03	244.76	34.42	213.39	30.01	200.49	28.21	173.16	24.34	152.16	21.40
83	283.64	39.90	243.85	34.32	212.54	29.92	199.70	28.09	172.50	24.26	151.54	21.31
84	281.59	39.60	242.10	34.07	211.04	29.68	198.28	27.90	171.25	24.12	150.49	21.14

Physicians Mutual Insurance Company 10 Pay Option Monthly Premium Rates

Issue Age	Factor Applied to Total Premium
18-40	2.68
41	2.67
42	2.67
43	2.66
44	2.66
45	2.65
46	2.64
47	2.64
48	2.63
49	2.63
50	2.62
51	2.61
52	2.61
53	2.60
54	2.60
55	2.59
56	2.59
57	2.58
58	2.57
59	2.56
60	2.54
61	2.51
62	2.48
63	2.44
64	2.37
65	2.29
66	2.21
67	2.12
68	2.04
69	1.96
70	1.89
71	1.82
72	1.75
73	1.68
74	1.60
75	1.53
76	1.46
77	1.38
78	1.33
79	1.28
80	1.24
81	1.21
82	1.18
83	1.15
84	1.12

Physicians Mutual Insurance Company Shortened Benefit Period Rider Form R987 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	63%
41	55%
42	52%
43	50%
44	47%
45	45%
46	42%
47	39%
48	37%
49	34%
50	32%
51	31%
52	30%
53	29%
54	28%
55	28%
56	27%
57	26%
58	26%
59	24%
60	24%
61	23%
62	23%
63	23%
64	22%
65	22%
66	21%
67	20%
68	20%
69	20%
70	20%
71	19%
72	19%
73	19%
74	18%
75	18%
76	18%
77	17%
78	16%
79	15%
80	14%
81	13%
82	12%
83	12%
84	11%

Security Rider Form R965 100% HCC Monthly Premium Rates Limited Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	.95
41	.98
42	1.00
43	1.03
44	1.03
45	1.04
46	1.05
47	1.05
48	1.09
49	1.11
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.41
56	1.46
57	1.53
58	1.61
59	1.73
60	1.85
61	2.02
62	2.24
63	2.39
64	2.55
65	2.71
66	2.95
67	3.24
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.42
74	7.15
75	8.02
76	8.93
77	9.84
78	10.82
79	11.85
80	12.88
81	14.11
82	15.60
83	17.17
84	19.08

Security Rider Form R965 100% HCC Monthly Premium Rates Lifetime Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	.96
41	.99
42	1.00
43	1.04
44	1.04
45	1.05
46	1.06
47	1.06
48	1.10
49	1.12
50	1.14
51	1.15
52	1.21
53	1.27
54	1.34
55	1.42
56	1.47
57	1.54
58	1.63
59	1.75
60	1.87
61	2.04
62	2.26
63	2.41
64	2.58
65	2.73
66	2.97
67	3.27
68	3.62
69	4.05
70	4.50
71	5.06
72	5.76
73	6.48
74	7.21
75	8.08
76	9.01
77	9.92
78	10.92
79	11.95
80	12.99
81	14.23
82	15.73
83	17.31
84	19.24

Physicians Mutual Insurance Company Surviving Spouse Rider Form R967 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	19%
41	19%
42	19%
43	19%
44	19%
45	19%
46	19%
47	19%
48	19%
49	19%
50	19%
51	19%
52	19%
53	20%
54	20%
55	20%
56	20%
57	20%
58	20%
59	21%
60	21%
61	21%
62	21%
63	21%
64	21%
65	22%
66	22%
67	22%
68	23%
69	23%
70	24%
71	25%
72	25%
73	25%
74	24%
75	24%
76	23%
77	22%
78	20%
79	18%
80	16%
81	15%
82	14%
83	13%
84	12%

Physicians Mutual Insurance Company Joint Waiver of Premium Rider Form R968 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	1%
41	1%
42	1%
43	1%
44	1%
45	1%
46	1%
47	1%
48	1%
49	1%
50	1%
51	1%
52	1%
53	1%
54	1%
55	1%
56	1%
57	2%
58	2%
59	2%
60	2%
61	2%
62	2%
63	2%
64	2%
65	2%
66	3%
67	3%
68	3%
69	4%
70	4%
71	5%
72	6%
73	7%
74	8%
75	8%
76	9%
77	10%
78	11%
79	12%
80	13%
81	13%
82	13%
83	14%
84	14%

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	37.04	6.60	33.34	5.96	30.25	5.44	26.41	4.80	24.16	4.34	22.36	3.94
41	38.42	6.85	34.42	6.16	31.01	5.57	27.37	4.94	24.91	4.52	22.87	4.03
42	38.88	6.95	34.78	6.22	31.27	5.60	27.67	4.97	25.15	4.55	23.02	4.06
43	39.36	7.02	35.18	6.30	31.51	5.66	28.00	5.02	25.41	4.58	23.20	4.08
44	39.84	7.13	35.53	6.34	31.77	5.72	28.31	5.12	25.66	4.62	23.37	4.11
45	40.28	7.18	35.91	6.43	32.02	5.76	28.63	5.15	25.93	4.66	23.53	4.15
46	40.76	7.29	36.27	6.47	32.27	5.80	28.92	5.20	26.14	4.70	23.70	4.18
47	41.22	7.35	36.64	6.56	32.51	5.83	29.23	5.26	26.41	4.72	23.86	4.22
48	41.69	7.45	37.03	6.64	32.78	5.89	29.54	5.30	26.65	4.82	24.02	4.25
49	42.15	7.53	37.37	6.68	33.04	5.95	29.85	5.41	26.93	4.86	24.24	4.27
50	42.62	7.62	37.72	6.75	33.29	5.97	30.19	5.45	27.13	4.89	24.38	4.31
51	43.47	7.76	38.50	6.87	33.95	6.10	30.78	5.56	27.69	4.97	24.85	4.38
52	45.20	8.09	40.05	7.15	35.31	6.34	32.02	5.77	28.82	5.19	25.85	4.57
53	46.58	8.31	41.24	7.37	36.37	6.53	32.98	5.95	29.69	5.31	26.65	4.69
54	47.98	8.58	42.48	7.60	37.47	6.74	33.96	6.12	30.55	5.49	27.43	4.86
55	50.84	9.09	45.04	8.03	39.69	7.14	35.99	6.50	32.10	5.77	28.83	5.11
56	52.88	9.46	46.85	8.38	41.29	7.43	37.43	6.75	33.35	6.02	29.70	5.25
57	58.63	10.46	51.15	9.16	44.70	8.03	38.69	6.99	34.41	6.19	30.47	5.40
58	62.42	11.16	54.44	9.75	47.58	8.56	41.15	7.43	36.62	6.58	32.43	5.74
59	67.14	12.00	58.57	10.46	51.21	9.21	44.29	7.98	39.38	7.12	34.92	6.16
60	70.92	12.66	61.86	11.04	54.06	9.73	46.80	8.43	41.65	7.47	36.85	6.50
61	77.55	13.86	67.64	12.09	59.14	10.64	51.17	9.22	45.50	8.19	40.29	7.12
62	89.26	15.93	77.26	13.83	67.52	12.16	60.39	10.88	53.12	9.56	46.98	8.28
63	94.27	16.84	81.61	14.59	71.34	12.83	63.78	11.50	56.08	10.12	49.62	8.76
64	101.30	18.10	87.67	15.67	76.63	13.80	68.50	12.35	60.28	10.86	53.32	9.40
65	107.32	19.17	92.89	16.60	81.19	14.59	72.60	13.09	63.86	11.52	56.48	9.98
66	116.32	20.78	100.69	18.00	88.01	15.84	78.70	14.18	69.24	12.46	61.26	10.81
67	127.68	22.81	108.82	19.43	95.11	17.11	85.88	15.46	74.66	13.44	65.09	11.50
68	141.76	25.35	120.79	21.60	105.60	18.99	95.30	17.16	82.91	14.95	72.31	12.76
69	157.87	28.19	134.53	24.06	117.57	21.12	106.14	19.12	92.32	16.61	80.49	14.21
70	175.95	31.43	149.94	26.81	131.06	23.55	118.31	21.30	102.89	18.53	89.71	15.84
71	198.07	35.37	168.77	30.19	147.54	26.51	133.17	23.99	115.83	20.86	101.00	17.81
72	221.32	39.54	188.84	33.77	163.58	29.42	148.13	26.68	127.37	22.93	110.87	19.58
73	249.48	44.54	212.87	38.07	184.43	33.14	166.96	30.08	143.60	25.85	125.01	22.06
74	278.65	49.77	237.73	42.52	206.01	37.04	186.48	33.62	160.36	28.88	139.61	24.62
75	311.86	55.73	266.06	47.56	230.55	41.44	208.70	37.64	179.47	32.31	156.24	27.56
76	347.06	61.98	296.09	52.96	256.56	46.11	232.28	41.86	199.74	35.97	173.89	30.68
77	377.30	67.40	319.44	57.10	276.78	49.75	248.12	44.72	210.92	37.98	183.30	32.33
78	414.79	74.09	351.25	62.80	304.33	54.68	272.81	49.16	231.89	41.76	201.55	35.55
79	454.31	81.15	384.66	68.78	333.33	59.90	298.76	53.85	253.99	45.74	220.75	38.95
80	493.82	88.23	418.14	74.76	362.29	65.09	324.79	58.52	276.08	49.71	239.95	42.33
81	540.26	96.49	457.44	81.81	396.35	71.25	355.29	64.03	302.03	54.37	262.51	46.33
82	601.60	107.46	509.39	91.08	441.37	79.34	402.85	72.63	342.42	61.67	297.61	52.49
83	662.65	118.37	561.08	100.33	486.16	87.39	443.73	79.98	377.20	67.93	327.84	57.87
84	735.71	131.40	622.95	111.40	539.77	97.01	492.66	88.77	418.79	75.43	363.97	64.21
85	N/A	145.87	N/A	123.64	N/A	107.68	N/A	98.56	N/A	83.73	N/A	71.28
86	N/A	160.48	N/A	135.99	N/A	118.46	N/A	108.42	N/A	92.08	N/A	78.42
87	N/A	174.91	N/A	148.23	N/A	129.13	N/A	118.17	N/A	100.39	N/A	85.47
88	N/A	188.90	N/A	160.10	N/A	139.47	N/A	127.60	N/A	108.40	N/A	92.31
89	N/A	202.11	N/A	171.31	N/A	149.24	N/A	136.55	N/A	116.00	N/A	98.77
90	N/A	214.25	N/A	181.58	N/A	158.17	N/A	144.75	N/A	122.96	N/A	104.67
91	N/A	224.96	N/A	190.66	N/A	166.08	N/A	151.97	N/A	129.10	N/A	109.91
92	N/A	236.22	N/A	200.19	N/A	174.39	N/A	159.59	N/A	135.56	N/A	115.43
93	N/A	248.06	N/A	210.19	N/A	183.11	N/A	167.59	N/A	142.34	N/A	121.21
94	N/A	260.42	N/A	220.73	N/A	192.26	N/A	175.95	N/A	149.45	N/A	127.26
95	N/A	273.45	N/A	231.78	N/A	201.87	N/A	184.75	N/A	156.94	N/A	133.63
96	N/A	287.14	N/A	243.33	N/A	211.96	N/A	193.98	N/A	164.78	N/A	140.28
97	N/A	301.47	N/A	255.53	N/A	222.58	N/A	203.69	N/A	173.04	N/A	147.32
98	N/A	316.55	N/A	268.31	N/A	233.69	N/A	213.85	N/A	181.67	N/A	154.68
99	N/A	332.39	N/A	281.71	N/A	245.38	N/A	224.56	N/A	190.75	N/A	162.39
100	N/A	348.99	N/A	295.77	N/A	257.65	N/A	235.81	N/A	200.29	N/A	170.53

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	44.97	7.65	39.90	6.85	36.35	6.32	33.24	5.83	30.45	5.33	28.29	4.94
41	48.07	8.18	42.47	7.31	38.43	6.68	34.36	6.06	31.28	5.49	28.90	5.02
42	49.09	8.37	43.31	7.45	39.15	6.82	34.74	6.10	31.57	5.56	29.10	5.11
43	50.12	8.52	44.18	7.60	39.85	6.93	35.11	6.18	31.82	5.60	29.29	5.13
44	51.17	8.70	45.03	7.75	40.55	7.03	35.51	6.25	32.10	5.63	29.51	5.15
45	52.19	8.89	45.88	7.90	41.24	7.15	35.85	6.32	32.39	5.72	29.71	5.16
46	53.25	9.04	46.70	8.03	41.95	7.29	36.24	6.39	32.65	5.75	29.91	5.20
47	54.30	9.23	47.56	8.19	42.63	7.41	36.64	6.44	32.93	5.80	30.08	5.25
48	55.32	9.40	48.40	8.31	43.34	7.53	37.03	6.52	33.21	5.83	30.29	5.27
49	56.35	9.58	49.25	8.46	44.03	7.65	37.39	6.57	33.48	5.89	30.50	5.30
50	57.38	9.79	50.12	8.62	44.72	7.76	37.75	6.65	33.77	5.95	30.69	5.33
51	58.53	9.95	51.13	8.81	45.63	7.94	38.53	6.76	34.41	6.06	31.30	5.46
52	60.86	10.38	53.18	9.16	47.45	8.26	40.06	7.03	35.80	6.32	32.57	5.71
53	62.71	10.69	54.78	9.45	48.87	8.50	41.26	7.28	36.85	6.50	33.55	5.83
54	64.59	11.00	56.40	9.71	50.32	8.75	42.50	7.46	37.97	6.68	34.54	6.02
55	68.47	11.66	59.79	10.31	53.34	9.28	45.05	7.94	40.24	7.09	36.62	6.39
56	71.19	12.10	62.20	10.70	55.50	9.64	46.87	8.26	41.86	7.37	38.10	6.65
57	78.15	13.28	67.79	11.67	59.95	10.41	50.98	8.97	45.05	7.94	40.43	7.03
58	83.21	14.15	72.16	12.40	63.83	11.08	54.30	9.54	47.95	8.45	43.06	7.50
59	89.50	15.24	77.62	13.35	68.66	11.94	58.38	10.26	51.58	9.09	46.32	8.09
60	94.54	16.09	82.00	14.11	72.53	12.60	61.66	10.86	54.50	9.58	48.90	8.54
61	103.37	17.59	89.65	15.41	79.32	13.80	67.43	11.86	59.58	10.47	53.49	9.32
62	113.78	19.36	98.80	16.98	86.59	15.04	73.66	12.95	65.06	11.47	57.67	10.08
63	120.16	20.44	104.35	17.96	91.47	15.89	77.79	13.70	68.73	12.10	60.92	10.64
64	129.12	21.98	112.12	19.30	98.28	17.10	83.57	14.72	73.84	13.02	65.46	11.40
65	136.81	23.28	118.76	20.43	104.11	18.10	88.54	15.59	78.24	13.80	69.35	12.09
66	148.28	25.23	128.78	22.13	112.87	19.60	96.00	16.87	84.79	14.96	75.18	13.10
67	166.35	28.31	143.32	24.63	125.64	21.81	106.70	18.79	94.27	16.60	83.56	14.58
68	184.65	31.42	159.11	27.37	139.48	24.25	118.45	20.85	104.66	18.46	92.77	16.17
69	205.62	34.99	177.16	30.48	155.31	26.98	131.91	23.22	116.54	20.53	103.30	18.02
70	229.21	39.01	197.48	33.95	173.09	30.07	147.03	25.86	129.91	22.88	115.14	20.06
71	258.02	43.91	222.30	38.23	194.87	33.83	165.50	29.13	146.25	25.74	129.63	22.60
72	289.51	49.24	247.54	42.58	216.99	37.69	185.05	32.56	163.53	28.82	144.93	25.28
73	326.40	55.53	279.05	47.99	244.58	42.51	208.60	36.72	184.31	32.48	163.38	28.49
74	364.54	62.01	311.68	53.61	273.22	47.48	233.00	41.03	205.88	36.25	182.48	31.86
75	407.98	69.40	348.81	59.98	305.78	53.12	260.77	45.90	230.40	40.58	204.25	35.63
76	454.05	77.24	388.20	66.77	340.28	59.12	290.20	51.06	256.42	45.15	227.30	39.64
77	500.35	85.12	428.29	73.66	372.12	64.64	316.31	55.66	279.49	49.21	247.73	43.21
78	550.12	93.58	470.89	80.99	409.15	71.09	347.78	61.18	307.30	54.11	272.37	47.50
79	602.52	102.52	515.72	88.69	448.10	77.85	380.89	67.06	336.55	59.26	298.32	52.04
80	654.91	111.42	560.56	96.40	487.06	84.61	414.03	72.85	365.81	64.43	324.27	56.54
81	716.47	121.88	613.25	105.47	532.85	92.58	452.95	79.69	400.22	70.48	354.72	61.89
82	789.55	134.34	675.82	116.25	587.21	102.04	501.34	88.23	443.01	78.02	392.66	68.48
83	869.68	147.94	744.44	128.01	646.82	112.37	552.25	97.18	487.97	85.93	432.52	75.45
84	965.61	164.32	826.50	142.13	718.16	124.77	613.17	107.89	541.79	95.41	480.22	83.75
85	N/A	182.36	N/A	157.78	N/A	138.47	N/A	119.75	N/A	105.90	N/A	92.99
86	N/A	200.60	N/A	173.57	N/A	152.34	N/A	131.73	N/A	116.52	N/A	102.27
87	N/A	218.66	N/A	189.19	N/A	166.04	N/A	143.61	N/A	126.98	N/A	111.46
88	N/A	236.14	N/A	204.31	N/A	179.33	N/A	155.08	N/A	137.14	N/A	120.42
89	N/A	252.66	N/A	218.60	N/A	191.88	N/A	165.93	N/A	146.73	N/A	128.84
90	N/A	267.81	N/A	231.74	N/A	203.41	N/A	175.89	N/A	155.53	N/A	136.55
91	N/A	281.22	N/A	243.31	N/A	213.56	N/A	184.71	N/A	163.32	N/A	143.37
92	N/A	295.29	N/A	255.49	N/A	224.23	N/A	193.92	N/A	171.50	N/A	150.55
93	N/A	310.04	N/A	268.27	N/A	235.49	N/A	203.62	N/A	180.07	N/A	158.08
94	N/A	325.52	N/A	281.67	N/A	247.22	N/A	213.82	N/A	189.07	N/A	166.02
95	N/A	341.82	N/A	295.75	N/A	259.60	N/A	224.48	N/A	198.50	N/A	174.29
96	N/A	358.90	N/A	310.54	N/A	272.56	N/A	235.70	N/A	208.46	N/A	183.01
97	N/A	376.83	N/A	326.08	N/A	286.18	N/A	247.52	N/A	218.88	N/A	192.14
98	N/A	395.68	N/A	342.37	N/A	300.51	N/A	259.88	N/A	229.81	N/A	201.75
99	N/A	415.48	N/A	359.51	N/A	315.53	N/A	272.89	N/A	241.31	N/A	211.86
100	N/A	436.25	N/A	377.48	N/A	331.28	N/A	286.50	N/A	253.37	N/A	222.45

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	51.56	8.84	45.95	7.90	41.67	7.21	37.43	6.52	33.76	5.85	30.69	5.31
41	53.80	9.22	47.61	8.19	43.00	7.45	38.60	6.72	34.62	6.05	31.23	5.44
42	54.52	9.33	48.17	8.28	43.47	7.53	38.99	6.79	34.91	6.08	31.41	5.45
43	55.25	9.50	48.74	8.38	43.92	7.62	39.36	6.84	35.20	6.12	31.58	5.47
44	56.02	9.58	49.30	8.46	44.35	7.69	39.75	6.93	35.49	6.18	31.77	5.51
45	56.75	9.73	49.82	8.58	44.81	7.76	40.13	7.00	35.79	6.25	31.94	5.55
46	57.50	9.84	50.39	8.68	45.26	7.84	40.52	7.03	36.06	6.27	32.11	5.57
47	58.22	9.98	50.95	8.76	45.69	7.93	40.90	7.13	36.35	6.33	32.28	5.60
48	58.96	10.12	51.51	8.85	46.13	8.00	41.28	7.16	36.64	6.39	32.48	5.62
49	59.72	10.22	52.08	8.96	46.60	8.09	41.67	7.27	36.92	6.44	32.67	5.66
50	60.45	10.38	52.63	9.04	47.04	8.15	42.05	7.32	37.21	6.47	32.82	5.72
51	61.65	10.56	53.66	9.22	47.99	8.31	42.90	7.46	37.97	6.60	33.49	5.81
52	65.87	11.27	57.33	9.85	51.25	8.89	45.80	7.97	40.56	7.07	35.79	6.22
53	68.66	11.76	59.78	10.26	53.45	9.27	47.76	8.31	42.28	7.35	37.33	6.47
54	71.47	12.25	62.21	10.70	55.62	9.64	49.70	8.66	43.99	7.68	38.84	6.74
55	77.06	13.22	67.09	11.54	59.97	10.40	53.61	9.32	47.48	8.27	41.86	7.28
56	79.87	13.70	69.53	11.96	62.17	10.75	55.56	9.66	49.18	8.58	43.39	7.53
57	82.71	14.16	71.50	12.28	63.36	11.00	59.25	10.32	51.84	9.02	45.67	7.94
58	88.06	15.09	76.12	13.09	67.46	11.69	63.07	10.98	55.21	9.62	48.63	8.45
59	94.73	16.23	81.89	14.10	72.57	12.57	67.81	11.83	59.40	10.36	52.33	9.09
60	100.06	17.15	86.50	14.84	76.64	13.28	71.69	12.50	62.76	10.94	55.25	9.58
61	109.40	18.74	94.58	16.28	83.83	14.51	78.35	13.64	68.60	11.95	60.42	10.47
62	122.51	21.00	106.02	18.23	93.16	16.15	85.04	14.79	74.44	12.97	65.59	11.39
63	129.40	22.19	111.97	19.27	98.37	17.03	89.83	15.61	78.62	13.70	69.28	12.02
64	139.01	23.81	120.35	20.68	105.69	18.31	96.53	16.81	84.46	14.73	74.43	12.92
65	147.28	25.23	127.50	21.92	111.96	19.40	102.25	17.80	89.50	15.59	78.84	13.70
66	159.68	27.37	138.23	23.76	121.41	21.05	110.84	19.30	97.00	16.92	85.47	14.82
67	175.64	30.08	150.85	25.95	132.50	22.97	121.38	21.12	106.24	18.52	93.58	16.26
68	195.01	33.43	167.50	28.82	147.10	25.49	134.76	23.44	117.95	20.55	103.92	18.03
69	217.13	37.21	186.48	32.07	163.82	28.39	150.04	26.12	131.31	22.88	115.69	20.06
70	242.04	41.46	207.88	35.77	182.59	31.63	167.23	29.11	146.37	25.50	128.94	22.41
71	272.48	46.68	234.02	40.22	205.54	35.63	188.29	32.76	164.77	28.70	145.19	25.19
72	307.86	52.75	264.71	45.51	230.43	39.94	210.23	36.57	184.03	32.07	162.13	28.14
73	347.00	59.46	298.38	51.30	259.80	45.03	237.01	41.25	207.45	36.14	182.76	31.73
74	387.59	66.44	333.28	57.30	290.18	50.28	264.71	46.06	231.70	40.36	204.12	35.44
75	433.76	74.32	372.97	64.14	324.73	56.25	296.26	51.55	259.31	45.17	228.44	39.66
76	482.74	82.72	415.07	71.38	361.40	62.62	329.69	57.37	288.58	50.28	254.24	44.15
77	532.31	91.20	457.72	78.71	398.50	69.07	365.04	63.53	319.53	55.67	277.88	48.24
78	585.25	100.29	503.25	86.54	438.13	75.93	401.33	69.85	351.31	61.23	305.54	53.04
79	641.00	109.85	551.18	94.76	479.87	83.17	439.58	76.48	384.77	67.07	334.65	58.10
80	696.74	119.39	599.09	103.02	521.60	90.40	477.82	83.16	418.22	72.88	363.74	63.15
81	762.24	130.59	655.42	112.69	570.62	98.88	522.73	90.98	457.55	79.71	397.93	69.09
82	843.97	144.62	720.21	123.84	627.05	108.66	574.34	99.96	502.71	87.61	437.21	75.90
83	929.64	159.27	793.32	136.40	690.68	119.70	632.61	110.09	553.75	96.47	481.60	83.61
84	1032.17	176.86	880.80	151.45	766.86	132.91	702.39	122.25	614.79	107.11	534.71	92.86
85	N/A	196.30	N/A	168.10	N/A	147.52	N/A	135.68	N/A	118.90	N/A	103.03
86	N/A	215.95	N/A	184.90	N/A	162.29	N/A	149.26	N/A	130.78	N/A	113.32
87	N/A	235.37	N/A	201.55	N/A	176.88	N/A	162.67	N/A	142.57	N/A	123.57
88	N/A	254.21	N/A	217.67	N/A	191.03	N/A	175.72	N/A	153.97	N/A	133.43
89	N/A	272.02	N/A	232.88	N/A	204.39	N/A	188.02	N/A	164.73	N/A	142.76
90	N/A	288.33	N/A	246.88	N/A	216.68	N/A	199.29	N/A	174.62	N/A	151.32
91	N/A	302.75	N/A	259.23	N/A	227.50	N/A	209.24	N/A	183.38	N/A	158.91
92	N/A	317.87	N/A	272.20	N/A	238.87	N/A	219.71	N/A	192.54	N/A	166.86
93	N/A	333.78	N/A	285.80	N/A	250.82	N/A	230.68	N/A	202.18	N/A	175.20
94	N/A	350.49	N/A	300.07	N/A	263.37	N/A	242.22	N/A	212.28	N/A	183.95
95	N/A	368.00	N/A	315.08	N/A	276.52	N/A	254.35	N/A	222.88	N/A	193.14
96	N/A	386.38	N/A	330.86	N/A	290.34	N/A	267.07	N/A	234.03	N/A	202.81
97	N/A	405.72	N/A	347.36	N/A	304.87	N/A	280.39	N/A	245.72	N/A	212.95
98	N/A	426.01	N/A	364.75	N/A	320.12	N/A	294.43	N/A	258.03	N/A	223.60
99	N/A	447.30	N/A	383.00	N/A	336.10	N/A	309.14	N/A	270.90	N/A	234.75
100	N/A	469.66	N/A	402.16	N/A	352.91	N/A	324.62	N/A	284.45	N/A	246.53

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	57.69	9.54	51.58	8.58	46.66	7.84	44.33	7.50	40.42	6.87	37.09	6.32
41	60.34	10.01	53.69	8.94	48.26	8.12	45.61	7.71	41.38	7.02	37.75	6.43
42	61.22	10.13	54.37	9.04	48.83	8.21	46.02	7.79	41.69	7.09	37.99	6.45
43	62.08	10.26	55.08	9.17	49.37	8.29	46.41	7.87	41.99	7.14	38.23	6.50
44	62.97	10.41	55.78	9.28	49.90	8.39	46.87	7.94	42.31	7.18	38.43	6.53
45	63.85	10.56	56.48	9.40	50.44	8.50	47.25	8.00	42.63	7.27	38.68	6.57
46	64.72	10.71	57.18	9.52	50.98	8.58	47.68	8.08	42.94	7.31	38.88	6.60
47	65.59	10.86	57.89	9.62	51.51	8.68	48.10	8.14	43.28	7.35	39.09	6.65
48	66.49	11.01	58.59	9.78	52.08	8.76	48.54	8.21	43.61	7.43	39.34	6.68
49	67.36	11.16	59.29	9.85	52.61	8.85	48.94	8.28	43.92	7.46	39.56	6.72
50	68.22	11.31	60.00	9.98	53.16	8.96	49.37	8.37	44.22	7.53	39.80	6.75
51	69.59	11.53	61.17	10.16	54.20	9.13	50.33	8.52	45.11	7.68	40.57	6.90
52	74.33	12.28	65.36	10.88	57.90	9.75	53.78	9.09	48.17	8.19	43.34	7.35
53	77.50	12.83	68.15	11.35	60.38	10.15	56.07	9.50	50.25	8.54	45.17	7.68
54	80.65	13.35	70.93	11.79	62.83	10.56	58.37	9.85	52.30	8.89	47.04	7.98
55	87.01	14.41	76.46	12.72	67.75	11.39	62.93	10.67	56.39	9.58	50.73	8.65
56	90.15	14.95	79.26	13.21	70.22	11.83	65.22	11.03	58.44	9.92	52.58	8.96
57	95.15	15.74	83.08	13.83	72.95	12.27	67.33	11.39	60.30	10.26	53.56	9.13
58	101.30	16.78	88.45	14.73	77.64	13.08	71.69	12.13	64.18	10.94	57.03	9.71
59	108.98	18.03	95.16	15.84	83.56	14.08	77.07	13.07	69.08	11.73	61.35	10.42
60	115.12	19.04	100.53	16.74	88.26	14.83	81.44	13.80	72.95	12.40	64.80	11.02
61	125.85	20.84	109.90	18.28	96.48	16.23	89.03	15.07	79.77	13.57	70.86	12.04
62	137.35	22.73	119.01	19.81	104.48	17.56	96.04	16.26	86.03	14.65	75.50	12.83
63	145.04	23.99	125.67	20.91	110.34	18.56	101.44	17.15	90.88	15.45	79.74	13.55
64	155.85	25.81	135.06	22.46	118.58	19.94	108.99	18.46	97.64	16.61	85.68	14.54
65	165.11	27.33	143.06	23.80	125.60	21.12	115.46	19.55	103.44	17.59	90.74	15.41
66	179.02	29.64	155.11	25.81	136.19	22.92	125.17	21.19	112.18	19.09	98.38	16.74
67	201.63	33.36	173.38	28.85	152.22	25.59	140.03	23.69	122.66	20.86	108.65	18.49
68	223.86	37.06	192.50	32.02	169.01	28.43	155.46	26.30	136.20	23.17	120.64	20.52
69	249.28	41.27	214.34	35.65	188.18	31.64	173.08	29.26	151.63	25.81	134.33	22.84
70	277.84	45.98	238.92	39.76	209.76	35.28	192.94	32.64	169.02	28.74	149.73	25.45
71	312.79	51.79	268.95	44.77	236.14	39.70	217.19	36.75	190.25	32.39	168.52	28.66
72	349.59	57.88	300.60	49.99	263.93	44.39	244.15	41.29	213.86	36.39	187.03	31.81
73	394.10	65.22	338.85	56.38	297.51	50.05	275.21	46.56	241.10	41.04	210.85	35.83
74	440.16	72.85	378.49	62.97	332.29	55.89	307.40	52.01	269.30	45.80	235.51	40.03
75	492.61	81.55	423.58	70.48	371.88	62.55	344.02	58.20	301.36	51.27	263.54	44.80
76	548.19	90.74	471.41	78.43	413.87	69.63	382.87	64.76	335.39	57.06	293.31	49.87
77	595.38	98.53	516.48	85.92	449.48	75.60	414.69	70.16	363.27	61.80	317.70	54.01
78	654.61	108.33	567.84	94.46	494.19	83.15	455.92	77.15	399.42	67.96	349.28	59.37
79	716.93	118.67	621.94	103.47	541.24	91.06	499.37	84.47	437.44	74.43	382.56	65.03
80	779.28	128.97	676.01	112.47	588.34	98.98	542.77	91.82	475.50	80.90	415.84	70.67
81	852.54	141.11	739.57	123.05	643.62	108.29	593.81	100.45	520.19	88.51	454.92	77.33
82	916.18	151.63	788.68	131.22	686.39	115.45	636.41	107.66	557.50	94.83	487.54	82.87
83	1009.14	167.03	868.73	144.50	756.04	127.18	700.97	118.58	614.07	104.48	537.02	91.28
84	1120.44	185.44	964.54	160.46	839.42	141.19	778.27	131.66	681.81	116.00	596.25	101.34
85	N/A	205.83	N/A	178.10	N/A	156.75	N/A	146.14	N/A	128.77	N/A	112.53
86	N/A	226.41	N/A	195.93	N/A	172.43	N/A	160.78	N/A	141.63	N/A	123.75
87	N/A	246.81	N/A	213.56	N/A	187.92	N/A	175.24	N/A	154.37	N/A	134.89
88	N/A	266.54	N/A	230.65	N/A	202.97	N/A	189.23	N/A	166.74	N/A	145.68
89	N/A	285.22	N/A	246.81	N/A	217.16	N/A	202.49	N/A	178.43	N/A	155.90
90	N/A	302.32	N/A	261.60	N/A	230.21	N/A	214.65	N/A	189.14	N/A	165.24
91	N/A	317.43	N/A	274.66	N/A	241.70	N/A	225.39	N/A	198.55	N/A	173.53
92	N/A	333.31	N/A	288.40	N/A	253.82	N/A	236.66	N/A	208.50	N/A	182.18
93	N/A	349.97	N/A	302.80	N/A	266.49	N/A	248.48	N/A	218.90	N/A	191.29
94	N/A	367.47	N/A	317.99	N/A	279.82	N/A	260.93	N/A	229.86	N/A	200.85
95	N/A	385.83	N/A	333.87	N/A	293.80	N/A	273.94	N/A	241.36	N/A	210.88
96	N/A	405.15	N/A	350.55	N/A	308.50	N/A	287.66	N/A	253.41	N/A	221.44
97	N/A	425.40	N/A	368.09	N/A	323.89	N/A	302.03	N/A	266.10	N/A	232.51
98	N/A	446.65	N/A	386.50	N/A	340.11	N/A	317.14	N/A	279.38	N/A	244.13
99	N/A	469.00	N/A	405.80	N/A	357.11	N/A	333.00	N/A	293.37	N/A	256.35
100	N/A	492.46	N/A	426.12	N/A	374.96	N/A	349.65	N/A	308.02	N/A	269.15

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	84.05	12.69	75.47	11.40	68.99	10.44	65.25	9.86	59.37	8.96	54.89	8.28
41	87.98	13.28	78.65	11.88	71.48	10.79	67.31	10.15	60.91	9.20	56.00	8.45
42	89.33	13.47	79.71	12.02	72.29	10.88	67.99	10.25	61.43	9.27	56.38	8.51
43	90.61	13.68	80.76	12.18	73.14	11.04	68.67	10.39	61.94	9.35	56.75	8.57
44	91.91	13.86	81.81	12.35	73.91	11.16	69.32	10.46	62.45	9.43	57.17	8.62
45	93.26	14.06	82.88	12.50	74.77	11.27	70.00	10.55	63.00	9.53	57.52	8.69
46	94.55	14.26	83.94	12.68	75.60	11.42	70.69	10.67	63.51	9.57	57.89	8.74
47	95.85	14.44	84.98	12.83	76.42	11.51	71.36	10.78	64.01	9.68	58.28	8.79
48	97.17	14.67	86.04	13.00	77.26	11.66	72.04	10.85	64.55	9.73	58.63	8.83
49	98.49	14.86	87.08	13.15	78.08	11.77	72.73	10.98	65.08	9.82	59.03	8.91
50	99.80	15.05	88.14	13.29	78.91	11.91	73.40	11.07	65.63	9.89	59.40	8.96
51	101.77	15.36	89.95	13.58	80.48	12.12	74.85	11.27	66.89	10.09	60.60	9.13
52	108.76	16.43	96.06	14.50	85.98	12.96	79.94	12.08	71.48	10.79	64.74	9.77
53	113.33	17.11	100.15	15.11	89.65	13.49	83.37	12.58	74.49	11.24	67.48	10.19
54	117.98	17.79	104.22	15.71	93.30	14.07	86.76	13.10	77.56	11.71	70.24	10.59
55	127.22	19.18	112.39	16.94	100.58	15.18	93.58	14.13	83.63	12.63	75.74	11.43
56	131.85	19.89	116.47	17.58	104.26	15.72	97.00	14.61	86.69	13.07	78.51	11.82
57	141.55	21.34	123.24	18.60	109.33	16.48	101.60	15.33	89.79	13.55	80.19	12.10
58	150.68	22.74	131.19	19.79	116.39	17.57	108.19	16.30	95.62	14.41	85.34	12.87
59	162.12	24.47	141.14	21.30	125.22	18.88	116.38	17.57	102.84	15.52	91.84	13.85
60	171.23	25.83	149.11	22.52	132.26	19.95	122.96	18.53	108.64	16.42	97.02	14.64
61	187.21	28.24	162.99	24.60	144.62	21.84	134.42	20.28	118.75	17.92	106.05	15.98
62	199.98	30.21	174.33	26.31	153.31	23.14	143.39	21.64	125.29	18.88	110.27	16.61
63	211.22	31.86	184.11	27.77	161.93	24.44	151.45	22.87	132.31	19.97	116.46	17.58
64	226.96	34.26	197.83	29.82	173.97	26.29	162.74	24.58	142.19	21.44	125.12	18.86
65	240.42	36.28	209.59	31.61	184.29	27.81	172.40	26.02	150.65	22.72	132.56	20.01
66	260.65	39.35	227.21	34.29	199.82	30.13	186.90	28.21	163.27	24.63	143.71	21.67
67	300.08	45.28	259.90	39.20	226.57	34.18	213.40	32.20	186.44	28.12	164.11	24.76
68	333.14	50.28	288.57	43.53	251.55	37.94	236.94	35.73	207.00	31.24	182.19	27.49
69	370.93	55.98	321.29	48.47	280.10	42.25	263.79	39.82	230.50	34.77	202.88	30.61
70	413.49	62.39	358.13	54.03	312.22	47.10	294.05	44.36	256.91	38.77	226.15	34.10
71	465.47	70.24	403.19	60.83	351.44	53.03	331.05	49.95	289.19	43.62	254.55	38.40
72	512.10	77.26	443.50	66.90	386.68	58.33	362.47	54.69	316.66	47.79	275.07	41.46
73	577.26	87.09	499.97	75.43	435.85	65.75	408.60	61.63	357.00	53.84	310.04	46.77
74	644.76	97.29	558.43	84.25	486.85	73.46	456.38	68.84	398.74	60.16	346.30	52.24
75	721.57	108.85	624.97	94.29	544.84	82.19	510.74	77.05	446.21	67.34	387.54	58.47
76	803.04	121.16	695.52	104.92	606.32	91.48	568.40	85.75	496.59	74.94	431.31	65.08
77	875.41	132.09	752.58	113.55	656.08	98.99	609.75	92.02	532.72	80.39	462.71	69.80
78	962.53	145.23	827.41	124.84	721.32	108.84	670.41	101.15	585.69	88.37	508.70	76.76
79	1054.18	159.05	906.23	136.75	790.04	119.21	734.25	110.80	641.50	96.79	557.19	84.04
80	1145.83	172.91	985.06	148.61	858.74	129.55	798.10	120.41	697.29	105.22	605.63	91.39
81	1253.56	189.13	1077.63	162.58	939.44	141.72	873.12	131.74	762.81	115.10	662.56	99.93
82	1310.15	197.65	1126.26	169.92	981.85	148.15	922.51	139.21	796.71	120.23	700.04	105.61
83	1443.11	217.77	1240.57	187.17	1081.50	163.18	1016.15	153.32	877.60	132.39	771.09	116.35
84	1602.23	241.76	1377.37	207.82	1200.74	181.17	1128.20	170.21	974.34	147.01	856.11	129.17
85	N/A	268.34	N/A	230.68	N/A	201.06	N/A	188.94	N/A	163.18	N/A	143.37
86	N/A	295.15	N/A	253.76	N/A	221.18	N/A	207.83	N/A	179.50	N/A	157.73
87	N/A	321.75	N/A	276.60	N/A	241.13	N/A	226.55	N/A	195.66	N/A	171.91
88	N/A	347.48	N/A	298.69	N/A	260.41	N/A	244.66	N/A	211.30	N/A	185.68
89	N/A	371.80	N/A	319.61	N/A	278.63	N/A	261.77	N/A	226.10	N/A	198.66
90	N/A	394.09	N/A	338.78	N/A	295.32	N/A	277.50	N/A	239.67	N/A	210.59
91	N/A	413.81	N/A	355.71	N/A	310.12	N/A	291.37	N/A	251.65	N/A	221.12
92	N/A	434.52	N/A	373.52	N/A	325.64	N/A	305.94	N/A	264.26	N/A	232.18
93	N/A	456.22	N/A	392.19	N/A	341.90	N/A	321.27	N/A	277.44	N/A	243.76
94	N/A	479.03	N/A	411.80	N/A	358.99	N/A	337.31	N/A	291.34	N/A	255.95
95	N/A	502.98	N/A	432.37	N/A	376.94	N/A	354.14	N/A	305.89	N/A	268.77
96	N/A	528.12	N/A	454.02	N/A	395.79	N/A	371.88	N/A	321.18	N/A	282.18
97	N/A	554.54	N/A	476.71	N/A	415.61	N/A	390.48	N/A	337.21	N/A	296.32
98	N/A	582.26	N/A	500.57	N/A	436.37	N/A	410.00	N/A	354.09	N/A	311.13
99	N/A	611.36	N/A	525.58	N/A	458.19	N/A	430.48	N/A	371.80	N/A	326.67
100	N/A	641.94	N/A	551.87	N/A	481.08	N/A	452.03	N/A	390.37	N/A	343.01

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	77.42	11.53	69.72	10.39	63.26	9.51	55.29	8.32	50.51	7.60	46.71	6.87
41	80.32	11.90	71.98	10.76	64.86	9.75	57.26	8.61	52.05	7.86	47.80	7.05
42	81.01	12.12	72.54	10.85	65.12	9.77	57.66	8.65	52.45	7.93	47.96	7.07
43	81.54	12.17	72.88	10.87	65.28	9.77	58.00	8.70	52.61	7.95	48.04	7.07
44	82.21	12.23	73.33	10.91	65.63	9.79	58.40	8.81	52.95	7.97	48.20	7.07
45	82.95	12.39	73.94	11.02	65.95	9.86	58.93	8.89	53.40	7.99	48.43	7.09
46	83.43	12.41	74.26	11.09	66.03	9.86	59.20	8.96	53.51	8.02	48.54	7.14
47	83.96	12.45	74.58	11.11	66.24	9.95	59.52	8.98	53.75	8.08	48.60	7.14
48	84.47	12.54	74.95	11.13	66.40	9.95	59.86	9.00	54.07	8.08	48.67	7.14
49	85.18	12.76	75.51	11.22	66.69	10.10	60.34	9.07	54.34	8.21	48.94	7.20
50	85.74	12.80	75.88	11.38	66.98	10.10	60.74	9.11	54.65	8.24	49.02	7.20
51	86.94	12.93	76.95	11.49	67.86	10.21	61.54	9.20	55.37	8.32	49.74	7.31
52	89.62	13.33	79.34	11.79	69.98	10.47	63.45	9.53	57.07	8.61	51.23	7.33
53	91.72	13.66	81.25	12.14	71.66	10.78	64.99	9.77	58.40	8.81	52.48	7.55
54	93.77	13.97	83.06	12.39	73.23	10.98	66.40	9.97	59.76	9.00	53.64	7.73
55	98.79	14.69	87.52	13.00	77.19	11.59	69.98	10.50	62.31	9.38	55.64	7.97
56	102.14	15.22	90.39	13.51	79.71	11.90	72.35	10.89	64.43	9.71	56.78	8.24
57	112.21	16.69	97.88	14.58	85.56	12.82	74.00	11.11	65.89	9.86	58.35	8.61
58	118.53	17.70	103.44	15.42	90.39	13.57	78.17	11.75	69.59	10.41	61.62	9.03
59	126.18	18.82	110.11	16.43	96.26	14.41	83.32	12.52	74.10	11.11	65.65	9.64
60	132.30	19.74	115.37	17.22	100.86	15.09	87.26	13.15	77.64	11.68	68.76	10.15
61	142.74	21.28	124.56	18.56	108.86	16.32	94.25	14.16	83.78	12.56	74.24	10.89
62	162.22	24.18	140.37	20.91	122.70	18.45	109.71	16.56	96.53	14.52	85.40	12.52
63	168.59	25.10	145.90	21.76	127.49	19.11	114.01	17.13	100.33	15.06	88.74	13.00
64	176.70	26.33	152.92	22.79	133.70	20.07	119.49	18.05	105.19	15.83	93.02	13.66
65	184.64	27.49	159.77	23.87	139.63	20.93	124.83	18.78	109.84	16.56	97.12	14.27
66	194.50	28.97	168.33	25.10	147.12	22.03	131.58	19.83	115.72	17.41	102.32	15.04
67	207.28	30.88	176.62	26.33	154.38	23.19	139.39	20.93	121.27	18.20	105.70	15.55
68	223.22	33.27	190.22	28.35	166.33	24.95	150.07	22.60	130.57	19.65	113.83	16.69
69	240.89	35.88	205.37	30.61	179.43	26.90	162.03	24.40	140.90	21.21	122.89	18.07
70	260.03	38.80	221.63	33.03	193.70	29.08	174.84	26.31	152.01	22.82	132.64	19.46
71	278.33	41.46	237.12	35.40	207.36	31.10	187.09	28.13	162.77	24.46	141.94	20.80
72	289.55	43.13	247.01	36.83	214.00	32.13	193.78	29.18	166.60	25.08	145.13	21.30
73	308.28	45.90	263.00	39.20	227.90	34.17	206.30	31.01	177.44	26.68	154.40	22.66
74	324.04	48.31	276.50	41.24	239.57	35.93	216.90	32.68	186.50	28.04	162.35	23.89
75	339.98	50.62	290.08	43.26	251.34	37.66	227.53	34.19	195.67	29.45	170.35	25.06
76	353.16	52.59	301.29	44.95	261.01	39.18	236.35	35.55	203.27	30.57	176.94	26.04
77	356.48	53.12	301.88	45.04	261.57	39.22	234.46	35.27	199.28	29.95	173.22	25.43
78	361.82	53.87	306.34	45.76	265.45	39.84	237.92	35.77	202.26	30.37	175.79	25.80
79	363.20	54.15	307.59	45.85	266.46	39.97	238.90	35.93	203.00	30.57	176.48	25.93
80	358.95	53.49	303.95	45.28	263.24	39.51	236.06	35.51	200.66	30.20	174.38	25.67
81	366.52	54.57	310.30	46.29	268.87	40.27	241.05	36.23	204.84	30.83	178.08	26.15
82	364.37	54.26	308.49	45.96	267.33	40.12	243.98	36.72	207.41	31.21	180.26	26.48
83	369.24	54.97	312.69	46.58	270.87	40.65	247.30	37.20	210.18	31.60	182.73	26.84
84	374.28	55.71	316.97	47.28	274.59	41.22	250.64	37.68	213.10	32.06	185.17	27.21

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	93.95	13.29	83.43	11.86	76.07	10.98	69.48	10.21	63.71	9.33	59.12	8.61
41	100.49	14.16	88.77	12.76	80.35	11.62	71.90	10.50	65.41	9.60	60.39	8.74
42	102.27	14.41	90.26	12.89	81.57	11.77	72.40	10.54	65.73	9.64	60.58	8.81
43	103.86	14.67	91.48	13.02	82.50	11.86	72.72	10.72	65.92	9.64	60.74	8.81
44	105.56	14.91	92.92	13.29	83.67	12.12	73.25	10.76	66.29	9.71	60.90	8.85
45	107.45	15.17	94.43	13.51	84.92	12.25	73.89	10.85	66.64	9.77	61.14	8.89
46	108.99	15.33	95.63	13.64	85.82	12.41	74.24	10.89	66.88	9.79	61.16	8.89
47	110.45	15.59	96.82	13.79	86.75	12.52	74.53	10.91	67.01	9.79	61.24	8.89
48	112.02	15.83	98.07	14.01	87.82	12.65	74.95	10.98	67.20	9.84	61.40	8.96
49	113.86	16.03	99.53	14.21	88.98	12.87	75.51	11.05	67.65	9.86	61.62	8.98
50	115.37	16.29	100.78	14.38	89.94	12.96	75.99	11.11	67.83	9.95	61.75	8.98
51	117.02	16.56	102.22	14.58	91.19	13.18	76.97	11.38	68.76	10.12	62.57	9.07
52	120.66	17.00	105.38	15.04	93.98	13.62	79.37	11.62	70.94	10.39	64.56	9.38
53	123.50	17.44	107.85	15.42	96.26	13.90	81.28	11.86	72.59	10.72	66.03	9.60
54	126.24	17.83	110.29	15.70	98.42	14.21	83.09	12.17	74.26	10.89	67.57	9.79
55	133.04	18.78	116.19	16.60	103.62	14.95	87.55	12.82	78.17	11.49	71.18	10.30
56	137.53	19.39	120.10	17.13	107.13	15.53	90.47	13.29	80.85	11.79	73.57	10.74
57	149.51	21.15	129.72	18.51	114.76	16.58	97.59	14.30	86.19	12.65	77.40	11.16
58	158.04	22.36	137.08	19.57	121.27	17.50	103.15	15.09	91.08	13.33	81.78	11.81
59	168.25	23.78	145.95	20.80	129.05	18.69	109.76	16.03	96.98	14.21	87.07	12.56
60	176.40	24.92	152.97	21.89	135.30	19.57	115.05	16.87	101.63	14.91	91.24	13.20
61	190.35	26.86	165.06	23.56	146.01	21.13	124.14	18.20	109.71	16.03	98.47	14.30
62	206.75	29.21	179.46	25.67	157.38	22.68	133.78	19.61	118.24	17.33	104.77	15.22
63	214.85	30.33	186.58	26.66	163.54	23.63	139.07	20.40	122.89	18.05	108.91	15.83
64	225.27	31.78	195.62	27.96	171.41	24.77	145.85	21.35	128.82	18.89	114.17	16.58
65	235.34	33.14	204.30	29.21	179.06	25.85	152.30	22.36	134.61	19.74	119.33	17.30
66	247.91	34.96	215.25	30.72	188.76	27.25	160.46	23.52	141.78	20.77	125.60	18.25
67	270.02	38.17	232.66	33.27	203.96	29.49	173.19	25.39	153.02	22.49	135.67	19.70
68	290.82	41.04	250.59	35.77	219.66	31.73	186.55	27.34	164.82	24.18	146.09	21.24
69	313.86	44.34	270.44	38.61	237.04	34.19	201.33	29.51	177.86	26.09	157.70	22.88
70	338.73	47.81	291.89	41.66	255.83	36.94	217.25	31.84	191.95	28.13	170.16	24.66
71	362.54	51.17	312.37	44.62	273.84	39.53	232.58	34.08	205.47	30.13	182.14	26.44
72	378.77	53.49	323.85	46.29	283.89	41.00	242.09	35.47	213.95	31.36	189.61	27.49
73	403.30	56.92	344.79	49.26	302.25	43.68	257.77	37.79	227.77	33.42	201.86	29.27
74	423.95	59.84	362.48	51.83	317.71	45.90	271.03	39.70	239.48	35.09	212.22	30.83
75	444.78	62.81	380.26	54.29	333.34	48.18	284.29	41.66	251.26	36.83	222.67	32.28
76	462.00	65.24	395.04	56.42	346.25	50.00	295.31	43.26	260.93	38.25	231.27	33.58
77	472.78	66.69	404.65	57.78	351.62	50.77	298.82	43.77	264.12	38.74	234.06	34.02
78	479.77	67.77	410.71	58.68	356.83	51.54	303.34	44.45	268.00	39.26	237.60	34.46
79	481.66	67.92	412.28	58.87	358.26	51.74	304.53	44.62	269.06	39.48	238.48	34.65
80	476.00	67.18	407.44	58.17	354.03	51.14	300.95	44.05	265.87	38.98	235.71	34.17
81	486.02	68.58	416.00	59.47	361.47	52.22	307.22	45.04	271.45	39.84	240.60	34.92
82	478.18	67.48	409.30	58.44	355.60	51.34	303.66	44.51	268.32	39.31	237.78	34.50
83	484.61	68.41	414.86	59.29	360.39	52.05	307.72	45.13	271.88	39.86	241.05	34.96
84	491.28	69.33	420.52	60.13	365.30	52.79	311.97	45.76	275.62	40.45	244.32	35.47

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	107.80	15.31	96.08	13.70	87.15	12.52	78.28	11.40	70.54	10.23	64.17	9.20
41	112.47	15.96	99.53	14.21	89.94	12.93	80.69	11.68	72.38	10.47	65.28	9.44
42	113.64	16.21	100.41	14.34	90.58	13.00	81.25	11.75	72.70	10.50	65.41	9.49
43	114.47	16.29	100.91	14.41	90.98	13.07	81.54	11.77	72.91	10.52	65.41	9.49
44	115.63	16.43	101.74	14.56	91.61	13.18	82.08	11.81	73.23	10.54	65.63	9.49
45	116.88	16.62	102.64	14.67	92.25	13.29	82.69	11.90	73.65	10.74	65.81	9.51
46	117.68	16.69	103.20	14.76	92.65	13.33	82.93	12.06	73.81	10.74	65.73	9.51
47	118.48	16.87	103.62	14.82	93.02	13.42	83.16	12.10	73.94	10.76	65.73	9.51
48	119.44	16.98	104.29	14.91	93.47	13.51	83.59	12.12	74.24	10.78	65.81	9.51
49	120.66	17.17	105.25	15.04	94.11	13.57	84.17	12.17	74.64	10.85	65.97	9.53
50	121.56	17.30	105.86	15.09	94.56	13.64	84.52	12.23	74.82	10.87	66.00	9.64
51	123.26	17.57	107.29	15.31	95.89	13.79	85.74	12.41	75.88	11.02	66.98	9.64
52	130.54	18.56	113.64	16.27	101.58	14.65	90.82	13.15	80.35	11.62	70.92	10.23
53	135.24	19.24	117.73	16.82	105.32	15.17	94.06	13.62	83.32	12.12	73.49	10.54
54	139.71	19.94	121.67	17.41	108.73	15.66	97.17	14.05	86.06	12.43	75.88	10.98
55	149.78	21.28	130.36	18.64	116.51	16.82	104.18	15.06	92.20	13.33	81.41	11.75
56	154.24	21.94	134.23	19.15	120.05	17.30	107.29	15.55	94.99	13.77	83.78	12.12
57	158.34	22.53	136.92	19.57	121.30	17.46	113.40	16.36	99.29	14.38	87.47	12.56
58	167.24	23.83	144.60	20.62	128.12	18.47	119.81	17.33	104.87	15.22	92.41	13.31
59	178.08	25.34	153.95	21.98	136.44	19.65	127.51	18.47	111.62	16.23	98.36	14.16
60	186.66	26.55	161.42	23.06	143.03	20.60	133.70	19.37	117.04	16.98	103.15	14.89
61	201.38	28.64	174.17	24.88	154.30	22.22	144.31	20.84	126.24	18.27	111.20	16.03
62	222.64	31.67	192.67	27.54	169.23	24.40	154.51	22.38	135.30	19.61	119.14	17.22
63	231.38	32.92	200.24	28.59	175.90	25.39	160.59	23.26	140.61	20.40	123.87	17.85
64	242.52	34.50	209.91	29.95	184.32	26.55	168.38	24.40	147.39	21.35	129.85	18.73
65	253.36	36.06	219.26	31.29	192.61	27.71	175.90	25.43	153.95	22.36	135.62	19.57
66	266.96	37.95	231.04	33.01	202.92	29.23	185.33	26.84	162.22	23.52	142.90	20.62
67	285.11	40.58	244.93	34.96	215.09	30.99	197.05	28.55	172.45	24.97	151.93	21.94
68	307.11	43.70	263.77	37.66	231.67	33.40	212.20	30.70	185.70	26.90	163.65	23.63
69	331.45	47.15	284.71	40.65	250.01	36.04	228.99	33.07	200.45	29.08	176.59	25.45
70	357.70	50.86	307.22	43.90	269.88	38.89	247.16	35.73	216.37	31.36	190.59	27.49
71	382.87	54.44	328.82	46.99	288.86	41.61	264.52	38.30	231.54	33.51	204.01	29.45
72	402.74	57.32	346.28	49.43	301.50	43.39	275.04	39.84	240.76	34.87	212.09	30.61
73	428.78	60.96	368.68	52.62	321.06	46.27	292.79	42.40	256.31	37.16	225.83	32.57
74	450.76	64.10	387.60	55.38	337.45	48.62	307.80	44.53	269.43	39.00	237.36	34.28
75	472.89	67.22	406.62	58.06	354.06	50.99	323.00	46.71	282.77	40.98	249.08	36.01
76	491.20	69.85	422.40	60.32	367.72	52.97	335.46	48.55	293.64	42.51	258.67	37.38
77	502.92	71.57	432.39	61.77	376.54	54.24	344.97	49.96	301.90	43.77	262.52	37.88
78	510.44	72.60	438.93	62.65	382.10	55.03	350.05	50.66	306.42	44.40	266.46	38.47
79	512.51	72.91	440.63	62.89	383.64	55.32	351.46	50.86	307.62	44.58	267.57	38.61
80	506.42	72.01	435.42	62.17	379.12	54.66	347.26	50.24	304.00	44.03	264.38	38.21
81	517.08	73.57	444.54	63.49	387.09	55.71	354.59	51.32	310.33	45.00	269.94	38.96
82	511.15	72.71	436.20	62.26	379.78	54.70	347.84	50.35	304.51	44.07	264.81	38.23
83	518.01	73.68	442.04	63.16	384.86	55.45	352.55	50.99	308.54	44.69	268.34	38.80
84	525.13	74.75	448.10	63.99	390.17	56.20	357.33	51.67	312.80	45.28	272.04	39.22

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	120.63	16.56	107.80	14.84	97.54	13.62	92.68	12.96	84.49	11.86	77.58	10.91
41	126.13	17.28	112.23	15.46	100.91	14.05	95.31	13.33	86.51	12.19	78.97	11.11
42	127.49	17.46	113.30	15.61	101.71	14.16	95.87	13.44	86.83	12.23	79.21	11.13
43	128.60	17.59	114.12	15.68	102.24	14.27	96.18	13.51	87.02	12.25	79.23	11.13
44	129.96	17.81	115.13	15.90	102.96	14.34	96.72	13.57	87.34	12.30	79.34	11.13
45	131.47	18.05	116.35	15.99	103.89	14.45	97.38	13.64	87.84	12.41	79.63	11.16
46	132.46	18.12	117.10	16.10	104.37	14.56	97.67	13.66	87.92	12.41	79.60	11.16
47	133.49	18.27	117.81	16.27	104.82	14.65	97.88	13.70	88.03	12.41	79.60	11.16
48	134.63	18.45	118.72	16.34	105.43	14.69	98.31	13.77	88.29	12.43	79.66	11.16
49	136.09	18.64	119.81	16.45	106.26	14.82	98.89	13.90	88.74	12.52	79.95	11.22
50	137.18	18.78	120.66	16.60	106.81	14.89	99.32	13.94	88.96	12.52	80.00	11.22
51	139.10	19.02	122.33	16.87	108.35	15.06	100.65	14.12	90.21	12.78	81.12	11.46
52	147.36	20.14	129.53	17.83	114.76	15.96	106.63	14.95	95.52	13.51	85.87	12.14
53	152.60	20.84	134.21	18.49	118.90	16.58	110.45	15.53	98.95	13.97	89.01	12.52
54	157.73	21.59	138.65	19.11	122.78	17.13	114.12	15.96	102.24	14.41	91.99	12.96
55	169.04	23.17	148.66	20.49	131.66	18.34	122.33	17.13	109.58	15.46	98.58	13.90
56	174.07	23.87	153.05	21.13	135.59	18.89	125.94	17.70	112.87	15.94	101.50	14.30
57	182.14	24.95	159.03	21.92	139.63	19.46	128.82	18.10	115.42	16.29	102.54	14.45
58	192.45	26.33	168.01	23.17	147.49	20.58	136.12	19.11	121.96	17.22	108.35	15.28
59	204.84	28.04	178.90	24.60	157.06	21.92	144.94	20.38	129.90	18.34	115.34	16.29
60	214.72	29.34	187.56	25.80	164.63	22.90	151.91	21.28	136.12	19.22	120.92	17.06
61	231.73	31.73	202.34	27.91	177.63	24.77	163.94	23.01	146.86	20.73	130.49	18.45
62	249.50	34.15	216.26	29.73	189.85	26.46	174.49	24.53	156.34	22.03	137.18	19.37
63	259.33	35.51	224.79	30.96	197.29	27.49	181.37	25.43	162.51	22.90	142.58	20.09
64	271.85	37.20	235.55	32.39	206.80	28.81	190.12	26.68	170.35	24.00	149.41	21.13
65	284.05	38.89	246.13	33.80	216.05	30.13	198.59	27.91	177.95	25.10	156.13	22.00
66	299.22	40.98	259.28	35.71	227.64	31.73	209.27	29.32	187.46	26.46	164.47	23.19
67	327.30	44.78	281.47	38.80	247.11	34.41	227.34	31.89	199.12	28.09	176.40	24.88
68	352.55	48.22	303.10	41.72	266.19	37.09	244.80	34.30	214.48	30.28	189.98	26.79
69	380.45	52.05	327.17	45.08	287.16	40.03	264.20	37.07	231.46	32.72	205.02	28.88
70	410.69	56.20	353.03	48.62	310.03	43.20	285.11	39.97	249.82	35.27	221.31	31.21
71	439.54	60.19	377.92	52.02	331.77	46.27	305.20	42.80	267.36	37.68	236.91	33.42
72	457.37	62.59	393.23	54.15	345.27	48.09	319.39	44.78	279.82	39.51	244.67	34.50
73	486.95	66.65	418.68	57.62	367.64	51.23	340.01	47.70	297.92	42.03	260.48	36.74
74	511.87	70.07	440.16	60.57	386.43	53.87	357.44	50.11	313.17	44.14	273.87	38.61
75	537.03	73.54	461.84	63.60	405.45	56.48	375.03	52.59	328.55	46.36	287.37	40.52
76	557.81	76.33	479.67	66.01	421.18	58.70	389.56	54.68	341.25	48.18	298.47	42.05
77	562.57	76.97	487.96	67.18	424.69	59.18	391.79	54.92	343.22	48.44	300.18	42.36
78	570.97	78.11	495.24	68.21	431.01	60.13	397.64	55.71	348.40	49.19	304.64	42.91
79	573.17	78.46	497.23	68.47	432.74	60.32	399.23	56.02	349.73	49.34	305.86	43.13
80	566.42	77.47	491.33	67.66	427.59	59.58	394.45	55.34	345.59	48.75	302.25	42.62
81	578.30	79.21	501.64	69.06	436.57	60.87	402.77	56.48	352.89	49.81	308.63	43.52
82	554.89	76.00	477.67	65.75	415.71	57.97	385.47	54.11	337.69	47.70	295.29	41.64
83	562.30	76.95	484.10	66.60	421.26	58.72	390.57	54.81	342.19	48.31	299.22	42.16
84	570.01	78.07	490.69	67.57	427.11	59.51	395.97	55.51	346.89	48.95	303.34	42.76

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	164.77	20.36	148.01	18.26	135.25	16.73	127.93	15.77	116.35	14.38	107.56	13.26
41	172.49	21.34	154.09	19.03	140.06	17.25	131.93	16.27	119.36	14.74	109.83	13.56
42	174.43	21.47	155.70	19.26	141.21	17.43	132.75	16.41	119.96	14.81	110.11	13.58
43	175.94	21.77	156.82	19.35	141.95	17.53	133.30	16.43	120.35	14.83	110.27	13.58
44	177.91	21.93	158.33	19.56	143.13	17.66	134.18	16.52	120.90	14.90	110.60	13.60
45	180.05	22.18	160.00	19.74	144.42	17.82	135.19	16.73	121.66	15.02	111.04	13.71
46	181.50	22.43	161.10	19.90	145.10	17.94	135.66	16.75	121.88	15.04	111.09	13.71
47	182.92	22.59	162.19	19.99	145.82	17.98	136.15	16.82	122.16	15.08	111.15	13.71
48	184.51	22.75	163.37	20.15	146.72	18.10	136.81	16.86	122.57	15.11	111.37	13.71
49	186.54	23.05	165.04	20.38	147.95	18.26	137.79	16.96	123.25	15.20	111.80	13.83
50	188.18	23.23	166.19	20.54	148.77	18.35	138.34	17.09	123.66	15.29	112.02	13.83
51	190.75	23.53	168.49	20.77	150.83	18.62	140.28	17.34	125.41	15.47	113.58	14.01
52	202.01	24.94	178.48	22.00	159.75	19.69	148.53	18.35	132.78	16.41	120.27	14.81
53	209.35	25.86	184.89	22.77	165.50	20.42	153.95	19.03	137.60	16.96	124.62	15.36
54	216.25	26.65	191.05	23.57	171.01	21.11	159.04	19.60	142.15	17.53	128.70	15.88
55	231.77	28.57	204.80	25.31	183.30	22.61	170.43	21.09	152.36	18.80	137.96	17.07
56	238.67	29.44	210.91	26.01	188.73	23.30	175.61	21.75	156.93	19.35	142.09	17.53
57	253.98	31.31	221.15	27.27	196.23	24.23	182.35	22.55	161.12	19.94	143.90	17.75
58	268.33	33.16	233.66	28.87	207.26	25.56	192.67	23.78	170.27	21.04	152.00	18.76
59	285.72	35.21	248.81	30.72	220.68	27.25	205.16	25.33	181.28	22.41	161.86	19.99
60	299.47	36.97	260.75	32.18	231.34	28.53	215.01	26.54	189.96	23.41	169.69	20.93
61	323.15	39.94	281.42	34.73	249.66	30.81	232.05	28.64	204.99	25.31	183.11	22.59
62	340.71	42.06	297.00	36.65	261.18	32.20	244.29	30.15	213.45	26.33	187.88	23.19
63	354.13	43.72	308.67	38.06	271.48	33.45	253.90	31.31	221.83	27.36	195.27	24.08
64	371.19	45.82	323.56	39.98	284.52	35.14	266.17	32.82	232.49	28.66	204.64	25.28
65	387.75	47.88	338.05	41.71	297.25	36.67	278.08	34.37	242.95	29.99	213.78	26.40
66	408.54	50.41	356.15	43.95	313.24	38.66	292.95	36.10	255.95	31.58	225.26	27.79
67	456.71	56.39	395.56	48.79	344.90	42.58	324.80	40.09	283.75	35.07	249.76	30.83
68	491.89	60.68	426.09	52.55	371.40	45.85	349.85	43.13	305.60	37.68	268.96	33.23
69	530.89	65.54	459.77	56.71	400.84	49.47	377.54	46.58	329.84	40.71	290.32	35.85
70	572.95	70.67	496.25	61.29	432.66	53.40	407.50	50.25	355.99	43.93	313.35	38.70
71	613.26	75.69	531.14	65.54	463.03	57.14	436.17	53.83	381.07	47.01	335.34	41.40
72	628.13	77.47	544.03	67.11	474.29	58.51	444.63	54.81	388.38	47.94	337.39	41.65
73	668.71	82.47	579.22	71.45	504.93	62.30	473.36	58.44	413.55	51.07	359.19	44.34
74	703.00	86.72	608.88	75.15	530.81	65.47	497.59	61.39	434.72	53.65	377.57	46.58
75	737.61	91.03	638.84	78.82	556.88	68.69	522.10	64.44	456.08	56.32	396.19	48.86
76	766.06	94.52	663.51	81.86	578.46	71.36	542.28	66.93	473.74	58.46	411.49	50.80
77	775.54	95.68	666.66	82.31	581.19	71.72	540.14	66.66	471.99	58.21	409.96	50.57
78	787.07	97.17	676.65	83.48	589.90	72.75	548.25	67.66	478.97	59.10	415.99	51.32
79	790.22	97.46	679.26	83.80	592.23	73.09	550.36	67.91	480.89	59.33	417.66	51.53
80	780.85	96.35	671.26	82.81	585.16	72.20	543.87	67.09	475.16	58.62	412.70	50.89
81	797.25	98.42	685.42	84.59	597.49	73.75	555.34	68.51	485.19	59.83	421.44	52.01
82	743.99	91.83	639.58	78.89	557.59	68.73	523.91	64.63	452.41	55.84	397.53	49.02
83	753.93	93.06	648.15	79.96	564.98	69.72	530.89	65.54	458.51	56.57	402.87	49.70
84	764.34	94.32	657.02	81.06	572.79	70.67	538.17	66.41	464.78	57.35	408.37	50.41

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	1.85	.32	1.67	.30	1.52	.29	1.33	.25	1.20	.23	1.13	.20
41	1.90	.33	1.72	.31	1.54	.29	1.36	.25	1.25	.23	1.14	.20
42	1.94	.33	1.73	.31	1.55	.29	1.39	.27	1.25	.23	1.15	.20
43	1.97	.33	1.74	.31	1.57	.29	1.40	.27	1.26	.23	1.15	.20
44	1.98	.33	1.80	.31	1.57	.30	1.41	.27	1.28	.25	1.15	.20
45	2.01	.35	1.82	.31	1.59	.30	1.42	.27	1.28	.25	1.17	.20
46	2.03	.35	1.83	.32	1.61	.30	1.45	.27	1.30	.25	1.17	.20
47	2.05	.35	1.84	.32	1.61	.30	1.45	.27	1.33	.25	1.19	.20
48	2.08	.35	1.85	.32	1.65	.30	1.46	.27	1.33	.25	1.19	.23
49	2.11	.35	1.86	.32	1.66	.30	1.48	.29	1.34	.25	1.20	.23
50	2.14	.37	1.89	.32	1.66	.30	1.52	.29	1.36	.25	1.20	.23
51	2.16	.37	1.91	.33	1.70	.31	1.54	.29	1.39	.27	1.25	.23
52	2.24	.38	2.01	.33	1.74	.31	1.59	.30	1.42	.27	1.28	.23
53	2.34	.42	2.05	.35	1.83	.32	1.66	.30	1.48	.29	1.33	.25
54	2.39	.42	2.11	.37	1.86	.32	1.70	.31	1.53	.29	1.39	.25
55	2.53	.48	2.23	.38	1.98	.33	1.82	.32	1.59	.30	1.42	.27
56	2.66	.49	2.34	.42	2.05	.35	1.86	.32	1.67	.30	1.48	.27
57	2.93	.52	2.54	.48	2.22	.38	1.91	.33	1.72	.31	1.53	.29
58	3.11	.56	2.71	.49	2.38	.42	2.05	.35	1.84	.32	1.61	.30
59	3.36	.61	2.93	.52	2.54	.48	2.20	.38	1.97	.33	1.73	.31
60	3.55	.62	3.09	.56	2.70	.49	2.34	.42	2.08	.35	1.84	.32
61	3.87	.69	3.39	.61	2.96	.54	2.54	.48	2.27	.38	2.02	.33
62	4.46	.81	3.86	.69	3.38	.61	3.01	.56	2.66	.49	2.36	.42
63	4.70	.84	4.08	.74	3.57	.63	3.17	.57	2.79	.51	2.48	.45
64	5.09	.89	4.37	.81	3.80	.67	3.42	.62	3.01	.56	2.67	.49
65	5.40	.95	4.62	.83	4.05	.74	3.61	.65	3.20	.57	2.82	.51
66	5.80	1.04	5.02	.89	4.39	.81	3.93	.71	3.45	.62	3.05	.54
67	6.39	1.14	5.45	.98	4.72	.84	4.29	.80	3.73	.67	3.26	.57
68	7.09	1.26	6.04	1.09	5.27	.95	4.79	.87	4.11	.75	3.59	.63
69	7.90	1.42	6.72	1.19	5.85	1.05	5.28	.95	4.61	.83	4.03	.71
70	8.80	1.56	7.47	1.34	6.55	1.18	5.90	1.06	5.15	.90	4.52	.81
71	9.88	1.75	8.44	1.52	7.36	1.33	6.66	1.19	5.79	1.05	5.02	.88
72	11.04	1.98	9.46	1.70	8.17	1.46	7.41	1.34	6.36	1.14	5.54	.98
73	12.49	2.23	10.65	1.89	9.22	1.67	8.36	1.52	7.16	1.29	6.25	1.12
74	13.92	2.49	11.88	2.14	10.31	1.86	9.31	1.68	8.02	1.43	6.98	1.24
75	15.58	2.77	13.29	2.38	11.53	2.08	10.42	1.87	8.98	1.62	7.81	1.39
76	17.37	3.09	14.79	2.67	12.82	2.28	11.61	2.09	10.00	1.82	8.68	1.54
77	18.86	3.38	15.98	2.84	13.85	2.49	12.40	2.24	10.54	1.89	9.17	1.62
78	20.74	3.71	17.55	3.15	15.24	2.74	13.63	2.48	11.57	2.08	10.09	1.81
79	22.70	4.05	19.21	3.44	16.67	3.00	14.95	2.69	12.69	2.27	11.03	1.94
80	24.69	4.40	20.90	3.74	18.11	3.26	16.23	2.94	13.81	2.49	11.99	2.12
81	27.01	4.83	22.88	4.08	19.83	3.57	17.75	3.20	15.10	2.71	13.11	2.33
82	30.07	5.40	25.47	4.56	22.07	3.99	20.14	3.62	17.12	3.09	14.89	2.65
83	33.11	5.91	28.04	5.00	24.30	4.37	22.20	4.01	18.86	3.40	16.39	2.89
84	36.79	6.57	31.14	5.57	26.97	4.87	24.62	4.41	20.93	3.76	18.20	3.20

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.23	.37	1.98	.33	1.83	.31	1.66	.30	1.53	.29	1.41	.25
41	2.40	.38	2.11	.35	1.90	.32	1.71	.30	1.55	.29	1.45	.27
42	2.44	.42	2.16	.35	1.94	.33	1.72	.31	1.57	.29	1.45	.27
43	2.51	.42	2.20	.37	1.98	.33	1.73	.31	1.57	.29	1.46	.27
44	2.54	.45	2.23	.37	2.02	.33	1.74	.31	1.59	.29	1.46	.27
45	2.61	.45	2.28	.37	2.05	.33	1.80	.31	1.61	.30	1.48	.27
46	2.67	.48	2.34	.38	2.09	.35	1.83	.31	1.65	.30	1.48	.27
47	2.70	.48	2.38	.38	2.14	.35	1.84	.32	1.65	.30	1.52	.27
48	2.76	.49	2.42	.42	2.16	.35	1.85	.32	1.66	.30	1.52	.27
49	2.82	.49	2.47	.42	2.20	.37	1.86	.32	1.67	.30	1.53	.27
50	2.85	.51	2.51	.42	2.23	.37	1.89	.32	1.70	.30	1.53	.29
51	2.93	.51	2.54	.45	2.27	.38	1.91	.32	1.72	.30	1.55	.29
52	3.02	.52	2.66	.48	2.38	.38	2.01	.33	1.80	.31	1.65	.29
53	3.11	.54	2.73	.49	2.44	.42	2.05	.35	1.84	.32	1.67	.30
54	3.22	.56	2.82	.49	2.52	.45	2.11	.35	1.89	.32	1.72	.30
55	3.42	.58	2.98	.52	2.67	.48	2.23	.38	2.01	.33	1.84	.31
56	3.55	.61	3.10	.54	2.77	.49	2.34	.38	2.09	.35	1.90	.32
57	3.89	.65	3.39	.58	2.99	.52	2.54	.45	2.23	.38	2.02	.33
58	4.15	.69	3.59	.62	3.17	.56	2.70	.49	2.39	.42	2.15	.35
59	4.46	.75	3.87	.65	3.43	.58	2.93	.52	2.55	.48	2.33	.38
60	4.71	.82	4.09	.69	3.61	.62	3.09	.56	2.71	.49	2.44	.42
61	5.16	.88	4.52	.80	3.96	.67	3.38	.58	2.98	.54	2.67	.48
62	5.71	.98	4.93	.84	4.32	.75	3.68	.63	3.26	.57	2.89	.51
63	6.01	1.04	5.23	.89	4.58	.81	3.87	.67	3.43	.61	3.05	.54
64	6.45	1.12	5.60	.95	4.91	.84	4.17	.74	3.71	.63	3.27	.57
65	6.84	1.15	5.95	1.04	5.20	.89	4.41	.80	3.91	.67	3.45	.61
66	7.42	1.26	6.43	1.12	5.62	.98	4.82	.84	4.24	.75	3.74	.65
67	8.30	1.42	7.15	1.24	6.27	1.09	5.30	.92	4.70	.83	4.17	.74
68	9.23	1.56	7.94	1.37	6.98	1.20	5.91	1.05	5.23	.90	4.62	.82
69	10.30	1.74	8.85	1.54	7.75	1.34	6.58	1.15	5.81	1.04	5.16	.89
70	11.47	1.94	9.86	1.70	8.66	1.52	7.33	1.29	6.49	1.14	5.76	1.00
71	12.90	2.19	11.10	1.90	9.74	1.70	8.28	1.45	7.30	1.29	6.47	1.13
72	14.47	2.48	12.38	2.14	10.86	1.87	9.27	1.62	8.17	1.43	7.27	1.26
73	16.31	2.77	13.94	2.39	12.24	2.12	10.42	1.84	9.22	1.62	8.17	1.42
74	18.21	3.11	15.58	2.69	13.66	2.38	11.66	2.03	10.30	1.83	9.13	1.59
75	20.38	3.46	17.44	3.00	15.29	2.67	13.03	2.28	11.53	2.02	10.21	1.81
76	22.70	3.87	19.40	3.33	16.99	2.96	14.49	2.55	12.82	2.25	11.37	1.99
77	25.01	4.26	21.42	3.69	18.61	3.25	15.82	2.77	13.97	2.48	12.38	2.15
78	27.52	4.66	23.53	4.05	20.49	3.56	17.39	3.06	15.36	2.70	13.60	2.38
79	30.10	5.14	25.78	4.41	22.39	3.89	19.04	3.37	16.82	2.96	14.93	2.58
80	32.74	5.57	28.02	4.83	24.33	4.25	20.71	3.63	18.30	3.22	16.20	2.83
81	35.81	6.09	30.66	5.27	26.65	4.63	22.65	4.01	19.99	3.52	17.73	3.09
82	39.49	6.72	33.79	5.81	29.36	5.12	25.08	4.40	22.14	3.89	19.64	3.43
83	43.48	7.41	37.21	6.40	32.33	5.60	27.59	4.87	24.40	4.30	21.63	3.76
84	48.26	8.21	41.31	7.12	35.91	6.25	30.66	5.41	27.09	4.80	24.00	4.20

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.55	.45	2.28	.37	2.08	.35	1.86	.32	1.70	.30	1.53	.29
41	2.68	.48	2.38	.38	2.15	.35	1.91	.32	1.72	.30	1.55	.29
42	2.71	.48	2.40	.42	2.16	.35	1.94	.32	1.73	.31	1.55	.29
43	2.76	.49	2.42	.42	2.19	.37	1.97	.33	1.74	.31	1.57	.29
44	2.79	.49	2.47	.42	2.22	.37	1.98	.33	1.74	.31	1.57	.29
45	2.83	.49	2.48	.42	2.23	.37	2.01	.33	1.80	.31	1.59	.29
46	2.85	.51	2.52	.45	2.24	.37	2.02	.33	1.82	.31	1.59	.29
47	2.90	.51	2.53	.45	2.27	.38	2.03	.33	1.83	.31	1.61	.29
48	2.95	.51	2.55	.45	2.28	.38	2.05	.35	1.84	.31	1.61	.29
49	2.98	.52	2.58	.45	2.34	.38	2.08	.35	1.84	.32	1.65	.29
50	3.01	.52	2.65	.48	2.36	.38	2.09	.35	1.85	.32	1.65	.30
51	3.09	.54	2.68	.48	2.39	.42	2.15	.35	1.89	.32	1.67	.30
52	3.28	.57	2.85	.51	2.54	.45	2.27	.38	2.02	.33	1.80	.31
53	3.43	.58	2.98	.52	2.67	.48	2.39	.42	2.11	.35	1.85	.32
54	3.57	.61	3.10	.54	2.77	.49	2.48	.45	2.20	.37	1.94	.32
55	3.85	.65	3.36	.57	2.99	.52	2.68	.48	2.38	.38	2.09	.35
56	4.01	.67	3.46	.61	3.10	.54	2.77	.49	2.47	.42	2.16	.35
57	4.11	.71	3.57	.61	3.16	.56	2.96	.52	2.58	.48	2.27	.38
58	4.39	.75	3.79	.65	3.38	.58	3.15	.56	2.76	.49	2.42	.42
59	4.71	.82	4.09	.69	3.61	.62	3.39	.58	2.96	.52	2.61	.48
60	4.98	.87	4.32	.74	3.80	.65	3.58	.62	3.11	.56	2.76	.49
61	5.46	.92	4.71	.82	4.20	.71	3.91	.67	3.42	.58	3.01	.54
62	6.11	1.05	5.28	.90	4.65	.82	4.26	.74	3.72	.63	3.27	.57
63	6.47	1.12	5.58	.95	4.91	.84	4.52	.80	3.93	.67	3.45	.61
64	6.96	1.19	6.02	1.04	5.27	.90	4.83	.84	4.24	.74	3.72	.63
65	7.35	1.26	6.36	1.12	5.58	.98	5.12	.88	4.46	.80	3.93	.67
66	7.98	1.37	6.92	1.19	6.08	1.05	5.54	.95	4.86	.84	4.27	.74
67	8.78	1.52	7.55	1.29	6.64	1.14	6.08	1.05	5.29	.90	4.66	.82
68	9.78	1.68	8.37	1.43	7.35	1.26	6.73	1.18	5.89	1.04	5.18	.89
69	10.86	1.86	9.31	1.59	8.18	1.42	7.49	1.31	6.56	1.14	5.77	1.00
70	12.10	2.08	10.40	1.81	9.13	1.57	8.36	1.45	7.31	1.26	6.43	1.13
71	13.60	2.34	11.69	2.01	10.25	1.81	9.40	1.65	8.25	1.43	7.27	1.25
72	15.38	2.65	13.23	2.27	11.53	2.01	10.49	1.83	9.21	1.59	8.10	1.40
73	17.37	2.99	14.94	2.55	13.00	2.24	11.85	2.06	10.38	1.82	9.16	1.57
74	19.37	3.30	16.66	2.86	14.49	2.52	13.23	2.28	11.56	2.02	10.21	1.75
75	21.68	3.72	18.64	3.20	16.23	2.82	14.80	2.56	12.94	2.25	11.41	1.99
76	24.12	4.12	20.76	3.57	18.06	3.12	16.49	2.86	14.43	2.52	12.72	2.20
77	26.63	4.57	22.88	3.94	19.93	3.45	18.26	3.18	15.98	2.77	13.88	2.40
78	29.25	4.99	25.15	4.32	21.90	3.77	20.05	3.49	17.55	3.06	15.28	2.67
79	32.04	5.47	27.54	4.71	23.99	4.15	21.97	3.81	19.21	3.37	16.74	2.90
80	34.84	5.96	29.98	5.15	26.09	4.55	23.91	4.15	20.90	3.63	18.18	3.17
81	38.11	6.53	32.78	5.62	28.53	4.95	26.13	4.56	22.88	4.01	19.90	3.45
82	42.22	7.26	35.99	6.18	31.34	5.44	28.70	4.99	25.14	4.38	21.87	3.77
83	46.50	7.97	39.66	6.83	34.52	5.97	31.63	5.49	27.67	4.83	24.07	4.18
84	51.61	8.84	44.04	7.58	38.33	6.65	35.11	6.10	30.72	5.33	26.72	4.63

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.89	.49	2.55	.42	2.34	.37	2.20	.35	2.02	.33	1.85	.31
41	3.01	.51	2.68	.45	2.40	.38	2.27	.37	2.05	.33	1.89	.31
42	3.05	.52	2.71	.48	2.44	.38	2.28	.37	2.08	.33	1.89	.32
43	3.10	.52	2.76	.48	2.47	.42	2.33	.37	2.09	.33	1.90	.32
44	3.15	.52	2.79	.48	2.51	.42	2.34	.38	2.11	.35	1.90	.32
45	3.17	.54	2.82	.49	2.52	.42	2.36	.38	2.14	.35	1.91	.32
46	3.24	.54	2.84	.49	2.54	.42	2.39	.38	2.15	.35	1.94	.32
47	3.27	.56	2.89	.49	2.55	.45	2.40	.38	2.16	.35	1.94	.32
48	3.33	.56	2.93	.51	2.58	.45	2.42	.38	2.16	.35	1.97	.32
49	3.38	.56	2.96	.51	2.65	.45	2.44	.42	2.19	.35	1.98	.32
50	3.40	.57	2.99	.51	2.66	.45	2.47	.42	2.20	.35	1.98	.32
51	3.46	.57	3.05	.52	2.70	.48	2.52	.42	2.24	.37	2.02	.33
52	3.72	.61	3.27	.56	2.89	.49	2.68	.48	2.40	.38	2.16	.35
53	3.87	.63	3.40	.57	3.01	.52	2.79	.49	2.52	.42	2.24	.37
54	4.03	.65	3.55	.58	3.15	.54	2.93	.51	2.61	.45	2.36	.38
55	4.34	.71	3.80	.63	3.39	.57	3.15	.54	2.82	.49	2.53	.42
56	4.53	.75	3.96	.65	3.52	.58	3.26	.56	2.93	.51	2.65	.45
57	4.79	.81	4.15	.69	3.63	.61	3.38	.57	3.01	.52	2.68	.48
58	5.09	.84	4.40	.74	3.87	.65	3.58	.61	3.20	.56	2.84	.49
59	5.45	.89	4.79	.81	4.17	.69	3.85	.63	3.45	.58	3.08	.52
60	5.76	.95	4.99	.83	4.40	.74	4.05	.67	3.63	.62	3.24	.56
61	6.29	1.05	5.48	.90	4.83	.82	4.45	.75	4.01	.67	3.55	.61
62	6.85	1.14	5.95	.99	5.23	.88	4.82	.82	4.30	.74	3.76	.63
63	7.27	1.19	6.27	1.05	5.51	.90	5.10	.87	4.55	.80	4.01	.67
64	7.79	1.29	6.74	1.13	5.91	.99	5.45	.90	4.87	.83	4.29	.74
65	8.27	1.37	7.15	1.19	6.27	1.05	5.77	.98	5.16	.88	4.55	.80
66	8.96	1.49	7.74	1.29	6.81	1.14	6.25	1.06	5.60	.95	4.91	.83
67	10.09	1.68	8.67	1.43	7.61	1.29	6.99	1.18	6.11	1.05	5.43	.90
68	11.18	1.86	9.61	1.59	8.44	1.42	7.75	1.31	6.81	1.15	6.04	1.04
69	12.45	2.06	10.71	1.81	9.40	1.57	8.66	1.46	7.59	1.29	6.72	1.14
70	13.88	2.28	11.94	1.99	10.47	1.75	9.63	1.65	8.44	1.43	7.47	1.26
71	15.63	2.58	13.43	2.24	11.82	1.99	10.86	1.84	9.52	1.62	8.42	1.43
72	17.46	2.89	15.04	2.51	13.20	2.23	12.20	2.06	10.69	1.83	9.33	1.57
73	19.70	3.26	16.95	2.82	14.83	2.51	13.75	2.34	12.04	2.03	10.54	1.81
74	22.02	3.63	18.89	3.15	16.61	2.80	15.36	2.58	13.47	2.27	11.78	2.01
75	24.62	4.08	21.19	3.52	18.57	3.12	17.18	2.90	15.07	2.55	13.18	2.24
76	27.39	4.56	23.56	3.92	20.68	3.46	19.13	3.25	16.77	2.84	14.67	2.49
77	29.76	4.94	25.82	4.30	22.45	3.76	20.74	3.52	18.17	3.09	15.88	2.70
78	32.72	5.43	28.39	4.71	24.72	4.15	22.81	3.87	19.96	3.40	17.45	2.96
79	35.84	5.91	31.09	5.16	27.04	4.56	24.95	4.25	21.87	3.72	19.12	3.26
80	38.97	6.44	33.80	5.62	29.41	4.95	27.13	4.58	23.78	4.05	20.80	3.55
81	42.62	7.03	36.98	6.14	32.20	5.43	29.70	5.00	26.00	4.40	22.74	3.87
82	45.80	7.59	39.42	6.56	34.34	5.77	31.82	5.40	27.87	4.72	24.38	4.12
83	50.46	8.37	43.43	7.26	37.80	6.37	35.03	5.91	30.69	5.24	26.85	4.57
84	56.03	9.28	48.23	8.02	41.97	7.07	38.91	6.58	34.09	5.80	29.82	5.09

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	4.18	.63	3.78	.58	3.46	.53	3.25	.50	2.96	.41	2.76	.38
41	4.42	.66	3.92	.59	3.58	.57	3.36	.52	3.04	.46	2.78	.40
42	4.46	.66	3.97	.61	3.61	.57	3.40	.52	3.07	.46	2.79	.40
43	4.51	.68	4.05	.61	3.66	.57	3.42	.53	3.10	.46	2.81	.40
44	4.59	.68	4.09	.63	3.71	.58	3.46	.53	3.11	.46	2.83	.40
45	4.67	.70	4.13	.63	3.74	.58	3.49	.53	3.13	.50	2.87	.40
46	4.73	.70	4.17	.63	3.78	.58	3.54	.53	3.17	.50	2.91	.41
47	4.80	.72	4.25	.64	3.80	.59	3.57	.57	3.19	.50	2.93	.41
48	4.84	.72	4.30	.64	3.87	.59	3.59	.57	3.24	.50	2.94	.41
49	4.90	.73	4.35	.66	3.91	.59	3.62	.57	3.25	.50	2.95	.41
50	5.01	.73	4.42	.66	3.93	.59	3.66	.57	3.28	.50	2.96	.41
51	5.08	.76	4.48	.68	4.04	.61	3.74	.58	3.32	.52	3.03	.46
52	5.44	.83	4.80	.72	4.30	.64	3.98	.61	3.58	.57	3.24	.50
53	5.66	.87	5.02	.73	4.48	.66	4.14	.63	3.72	.58	3.38	.52
54	5.93	.90	5.19	.78	4.68	.70	4.32	.64	3.89	.59	3.51	.53
55	6.34	.96	5.63	.87	5.03	.76	4.68	.70	4.17	.63	3.78	.58
56	6.60	.98	5.80	.89	5.19	.78	4.84	.72	4.32	.64	3.92	.59
57	7.07	1.07	6.16	.93	5.45	.83	5.07	.76	4.48	.68	3.98	.61
58	7.52	1.13	6.55	.98	5.80	.89	5.40	.81	4.77	.72	4.26	.64
59	8.09	1.23	7.06	1.07	6.29	.96	5.80	.89	5.12	.76	4.59	.68
60	8.56	1.30	7.46	1.13	6.61	.98	6.13	.93	5.44	.83	4.84	.72
61	9.36	1.42	8.16	1.24	7.22	1.09	6.71	.99	5.96	.90	5.31	.81
62	9.99	1.53	8.72	1.31	7.67	1.16	7.16	1.09	6.29	.96	5.49	.83
63	10.55	1.59	9.20	1.38	8.08	1.23	7.54	1.16	6.61	.98	5.80	.89
64	11.35	1.71	9.88	1.50	8.71	1.31	8.14	1.24	7.08	1.07	6.27	.96
65	12.02	1.83	10.47	1.57	9.22	1.38	8.62	1.30	7.52	1.13	6.64	.98
66	13.02	1.98	11.39	1.71	9.99	1.53	9.35	1.42	8.17	1.24	7.18	1.09
67	15.01	2.27	13.00	1.98	11.34	1.71	10.67	1.61	9.33	1.42	8.20	1.24
68	16.62	2.50	14.41	2.18	12.58	1.90	11.82	1.78	10.38	1.56	9.10	1.37
69	18.53	2.79	16.08	2.42	14.00	2.09	13.18	2.01	11.51	1.72	10.13	1.55
70	20.67	3.12	17.90	2.73	15.61	2.35	14.71	2.22	12.84	1.92	11.32	1.70
71	23.26	3.52	20.14	3.03	17.58	2.64	16.55	2.47	14.44	2.18	12.71	1.91
72	25.61	3.87	22.19	3.32	19.33	2.93	18.12	2.74	15.85	2.38	13.76	2.08
73	28.88	4.36	24.99	3.77	21.80	3.29	20.41	3.07	17.84	2.68	15.51	2.35
74	32.24	4.84	27.92	4.19	24.32	3.71	22.82	3.42	19.92	3.01	17.30	2.62
75	36.06	5.44	31.24	4.72	27.25	4.11	25.53	3.84	22.28	3.36	19.38	2.94
76	40.15	6.03	34.76	5.28	30.30	4.57	28.41	4.27	24.82	3.74	21.58	3.26
77	43.79	6.61	37.63	5.68	32.80	4.98	30.47	4.59	26.65	4.04	23.15	3.49
78	48.12	7.26	41.38	6.28	36.06	5.44	33.52	5.06	29.29	4.43	25.42	3.84
79	52.69	7.98	45.30	6.85	39.51	5.97	36.71	5.52	32.05	4.83	27.87	4.19
80	57.29	8.64	49.25	7.41	42.92	6.47	39.89	6.02	34.85	5.29	30.28	4.57
81	62.67	9.46	53.89	8.15	46.99	7.07	43.63	6.61	38.12	5.76	33.11	5.01
82	65.50	9.89	56.32	8.50	49.10	7.40	46.13	6.95	39.82	6.01	35.01	5.30
83	72.16	10.87	62.03	9.36	54.07	8.16	50.81	7.67	43.87	6.62	38.53	5.81
84	80.11	12.10	68.84	10.41	60.05	9.08	56.40	8.51	48.71	7.34	42.81	6.43

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	55.37	9.27	49.82	8.34	45.19	7.64	39.51	6.70	36.11	6.10	33.42	5.53
41	57.36	9.62	51.41	8.63	46.28	7.80	40.86	6.92	37.20	6.30	34.11	5.64
42	57.97	9.71	51.86	8.70	46.57	7.86	41.29	6.96	37.51	6.32	34.30	5.67
43	58.61	9.79	52.34	8.81	46.90	7.95	41.63	7.05	37.83	6.37	34.49	5.69
44	59.17	9.86	52.82	8.89	47.19	7.97	42.03	7.09	38.18	6.46	34.75	5.71
45	59.76	10.10	53.22	8.96	47.48	7.99	42.46	7.20	38.36	6.48	34.86	5.78
46	60.34	10.15	53.75	9.00	47.80	8.02	42.83	7.25	38.79	6.57	35.10	5.78
47	60.95	10.23	54.20	9.07	48.09	8.08	43.23	7.31	39.00	6.61	35.34	5.84
48	61.54	10.30	54.68	9.14	48.41	8.21	43.68	7.36	39.37	6.68	35.50	5.93
49	62.15	10.39	55.05	9.20	48.67	8.24	44.03	7.44	39.64	6.70	35.71	5.95
50	62.78	10.50	55.56	9.33	48.99	8.30	44.45	7.55	39.96	6.72	35.87	5.97
51	63.40	10.72	56.14	9.44	49.55	8.34	44.95	7.60	40.41	6.83	36.29	6.00
52	65.23	10.91	57.71	9.71	50.93	8.61	46.18	7.80	41.55	7.05	37.27	6.17
53	66.40	11.11	58.80	9.84	51.86	8.74	47.05	7.97	42.27	7.14	37.94	6.30
54	67.65	11.40	59.86	10.12	52.82	8.96	47.90	8.08	43.09	7.29	38.63	6.37
55	70.92	11.81	62.78	10.50	55.37	9.33	50.14	8.48	44.69	7.58	40.17	6.92
56	72.72	12.19	64.40	10.85	56.78	9.60	51.49	8.70	45.89	7.73	40.81	6.87
57	79.55	13.31	69.40	11.62	60.71	10.23	52.48	8.89	46.68	7.93	41.34	6.87
58	83.51	14.01	72.88	12.19	63.71	10.76	55.05	9.33	49.02	8.32	43.39	7.20
59	88.61	14.84	77.32	12.96	67.62	11.42	58.43	9.86	52.02	8.81	46.04	7.64
60	92.30	15.53	80.56	13.53	70.44	11.81	60.90	10.30	54.20	9.14	48.01	7.95
61	99.45	16.67	86.78	14.56	75.83	12.80	65.68	11.09	58.37	9.84	51.73	8.50
62	112.95	18.89	97.73	16.36	85.42	14.41	76.39	12.89	67.17	11.40	59.46	9.79
63	117.55	19.70	101.71	17.06	88.96	15.02	79.50	13.44	69.91	11.79	61.83	10.23
64	124.19	20.77	107.42	18.07	93.93	15.90	84.04	14.21	73.89	12.45	65.34	10.85
65	129.05	21.61	111.76	18.73	97.67	16.45	87.28	14.76	76.81	12.96	67.89	11.22
66	137.00	23.01	118.53	19.94	103.60	17.46	92.65	15.66	81.54	13.77	72.08	11.86
67	146.80	24.60	125.15	20.99	109.37	18.47	98.71	16.67	85.87	14.52	74.85	12.39
68	158.44	26.55	135.06	22.64	118.05	19.96	106.57	18.07	92.65	15.66	80.83	13.33
69	171.04	28.64	145.71	24.46	127.35	21.48	115.00	19.43	100.01	16.93	87.20	14.41
70	184.14	30.88	156.87	26.33	137.16	23.17	123.82	20.93	107.69	18.20	93.90	15.55
71	199.10	33.40	169.66	28.48	148.24	25.06	133.84	22.64	116.41	19.70	101.50	16.82
72	213.79	35.79	182.36	30.61	158.04	26.68	143.08	24.20	123.05	20.77	107.08	17.72
73	230.66	38.63	196.81	33.01	170.53	28.77	154.32	26.09	132.75	22.49	115.61	19.11
74	246.07	41.28	209.96	35.18	181.96	30.70	164.69	27.91	141.67	23.94	123.29	20.40
75	262.47	44.01	223.97	37.57	194.02	32.76	175.63	29.69	151.08	25.47	131.52	21.85
76	277.80	46.56	237.01	39.75	205.39	34.67	185.92	31.49	159.85	27.03	139.15	23.04
77	286.36	48.00	242.46	40.69	210.12	35.42	188.31	31.84	160.12	27.03	139.10	23.04
78	297.65	49.94	252.03	42.27	218.39	36.83	195.72	33.07	166.41	28.09	144.60	23.91
79	306.15	51.32	259.23	43.44	224.58	37.88	201.33	34.08	171.14	28.90	148.74	24.60
80	310.09	51.98	262.50	44.03	227.45	38.34	203.96	34.46	173.32	29.27	150.63	24.95
81	313.14	52.48	265.10	44.49	229.71	38.80	205.98	34.83	175.08	29.60	152.15	25.17
82	318.22	53.41	269.43	45.19	233.48	39.37	213.10	36.06	181.13	30.61	157.43	26.07
83	316.99	53.14	268.37	45.08	232.58	39.22	212.25	35.93	180.42	30.50	156.82	25.93
84	314.68	52.79	266.46	44.69	230.88	38.96	210.76	35.60	179.11	30.28	155.71	25.78

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	67.17	10.76	59.65	9.62	54.28	8.85	49.71	8.24	45.51	7.55	42.27	6.92
41	71.74	11.46	63.37	10.23	57.36	9.33	51.28	8.43	46.68	7.71	43.12	7.07
42	73.20	11.68	64.56	10.39	58.35	9.51	51.81	8.50	47.03	7.73	43.33	7.09
43	74.58	11.81	65.71	10.54	59.30	9.64	52.26	8.63	47.37	7.80	43.65	7.09
44	76.07	12.14	66.96	10.78	60.23	9.79	52.77	8.70	47.72	7.93	43.84	7.14
45	77.45	12.30	68.05	10.98	61.16	9.95	53.19	8.81	48.04	7.95	44.03	7.20
46	78.86	12.54	69.22	11.11	62.15	10.15	53.72	8.89	48.38	7.97	44.34	7.25
47	80.27	12.80	70.36	11.40	63.02	10.28	54.18	8.98	48.67	8.02	44.50	7.29
48	81.62	13.00	71.50	11.51	63.98	10.41	54.68	9.00	49.02	8.08	44.71	7.31
49	83.09	13.20	72.64	11.73	64.94	10.52	55.05	9.07	49.34	8.10	44.98	7.33
50	84.47	13.51	73.79	11.81	65.84	10.76	55.61	9.14	49.71	8.24	45.19	7.36
51	85.37	13.62	74.53	12.06	66.50	10.87	56.17	9.27	50.14	8.32	45.65	7.51
52	87.82	13.97	76.71	12.39	68.42	11.11	57.73	9.53	51.62	8.48	47.00	7.69
53	89.44	14.27	78.09	12.54	69.72	11.40	58.85	9.71	52.55	8.65	47.82	7.80
54	91.06	14.52	79.52	12.82	70.97	11.53	59.89	9.86	53.54	8.85	48.67	7.97
55	95.47	15.22	83.38	13.44	74.40	12.14	62.81	10.34	56.09	9.20	51.07	8.34
56	97.94	15.61	85.48	13.77	76.26	12.41	64.43	10.72	57.58	9.51	52.42	8.50
57	106.07	16.93	92.01	14.84	81.41	13.20	69.22	11.46	61.14	10.15	54.87	8.98
58	111.41	17.74	96.64	15.59	85.42	13.94	72.64	12.06	64.17	10.54	57.63	9.44
59	118.19	18.82	102.51	16.56	90.66	14.76	77.08	12.78	68.10	11.22	61.14	9.97
60	123.10	19.61	106.76	17.22	94.40	15.33	80.29	13.20	70.94	11.73	63.66	10.39
61	132.69	21.15	115.05	18.51	101.74	16.58	86.54	14.27	76.47	12.56	68.60	11.16
62	143.93	22.90	124.96	20.12	109.58	17.83	93.16	15.33	82.29	13.62	72.96	11.86
63	149.81	23.89	130.04	20.93	114.01	18.56	96.96	15.96	85.72	14.14	75.99	12.41
64	158.34	25.25	137.40	22.11	120.50	19.61	102.48	16.93	90.55	14.95	80.24	13.07
65	164.55	26.20	142.90	23.04	125.23	20.40	106.57	17.59	94.09	15.55	83.43	13.64
66	174.57	27.82	151.64	24.46	132.91	21.67	113.00	18.69	99.85	16.45	88.51	14.45
67	191.23	30.50	164.79	26.55	144.49	23.52	122.70	20.25	108.41	17.92	96.08	15.68
68	206.40	32.90	177.86	28.64	155.89	25.41	132.40	21.89	117.02	19.35	103.62	16.98
69	222.72	35.51	191.90	30.96	168.25	27.41	142.90	23.56	126.21	20.80	111.89	18.27
70	239.81	38.23	206.70	33.36	181.13	29.51	153.87	25.41	135.91	22.49	120.50	19.70
71	259.31	41.35	223.44	36.04	195.88	31.89	166.36	27.43	146.96	24.29	130.30	21.28
72	279.69	44.53	239.11	38.56	209.59	34.15	178.74	29.51	157.94	26.09	140.03	22.88
73	301.77	48.07	257.98	41.61	226.15	36.83	192.85	31.78	170.45	28.13	151.08	24.66
74	321.94	51.28	275.28	44.38	241.24	39.26	205.77	34.02	181.85	30.00	161.15	26.33
75	343.41	54.77	293.64	47.32	257.40	41.97	219.50	36.19	193.97	32.06	171.91	28.09
76	363.42	57.95	310.70	50.02	272.38	44.38	232.26	38.32	205.26	33.86	181.96	29.73
77	379.73	60.50	325.02	52.42	282.43	45.94	240.12	39.59	212.12	35.00	187.99	30.72
78	394.74	62.89	337.88	54.44	293.61	47.81	249.50	41.22	220.46	36.41	195.40	31.93
79	406.04	64.67	347.55	56.04	301.95	49.19	256.70	42.40	226.81	37.46	201.04	32.90
80	411.19	65.51	351.96	56.72	305.78	49.81	259.94	42.89	229.68	37.92	203.59	33.36
81	415.23	66.19	355.44	57.32	308.89	50.31	262.50	43.31	231.97	38.30	205.58	33.64
82	417.65	66.52	357.49	57.62	310.62	50.60	265.18	43.77	234.33	38.74	207.71	34.02
83	416.00	66.32	356.11	57.36	309.42	50.40	264.20	43.66	233.45	38.56	206.88	33.77
84	413.05	65.84	353.53	56.94	307.16	50.00	262.31	43.26	231.78	38.25	205.45	33.58

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	77.08	12.39	68.71	11.05	62.25	10.15	56.04	9.11	50.43	8.24	45.89	7.51
41	80.29	12.89	71.13	11.49	64.17	10.41	57.63	9.44	51.65	8.39	46.57	7.60
42	81.25	13.00	71.79	11.53	64.75	10.50	58.08	9.51	52.02	8.48	46.79	7.60
43	82.24	13.18	72.54	11.68	65.31	10.54	58.64	9.60	52.34	8.50	47.03	7.64
44	83.16	13.33	73.23	11.77	65.92	10.76	59.04	9.62	52.77	8.63	47.16	7.69
45	84.15	13.53	73.92	11.86	66.48	10.85	59.54	9.71	53.06	8.65	47.37	7.71
46	85.16	13.66	74.64	12.10	67.03	10.89	59.99	9.77	53.46	8.70	47.56	7.71
47	86.09	13.79	75.41	12.14	67.62	10.98	60.50	9.84	53.75	8.81	47.75	7.73
48	87.10	13.97	76.10	12.23	68.12	11.05	60.92	9.95	54.15	8.85	47.96	7.80
49	88.00	14.14	76.76	12.39	68.71	11.13	61.45	10.10	54.44	8.89	48.17	7.86
50	88.98	14.30	77.45	12.45	69.24	11.22	61.88	10.15	54.81	8.98	48.33	7.86
51	89.89	14.41	78.22	12.56	69.98	11.42	62.54	10.21	55.37	9.03	48.86	7.95
52	94.99	15.26	82.71	13.31	73.92	12.06	66.03	10.78	58.43	9.53	51.62	8.37
53	97.94	15.68	85.24	13.70	76.18	12.39	68.10	11.09	60.26	9.84	53.17	8.65
54	100.75	16.23	87.68	14.14	78.41	12.78	70.07	11.46	62.09	10.17	54.76	8.96
55	107.40	17.28	93.47	15.06	83.59	13.57	74.74	12.19	66.19	10.85	58.35	9.51
56	109.84	17.63	95.63	15.42	85.48	13.90	76.39	12.43	67.65	11.05	59.65	9.71
57	112.23	18.05	97.03	15.61	86.03	13.97	80.35	13.07	70.36	11.51	62.07	10.12
58	117.84	18.89	101.93	16.36	90.29	14.67	84.41	13.77	73.89	12.12	65.10	10.54
59	125.10	20.07	108.09	17.44	95.81	15.59	89.59	14.65	78.41	12.82	69.08	11.22
60	130.28	20.91	112.58	18.12	99.77	16.23	93.26	15.22	81.62	13.33	71.95	11.73
61	140.37	22.53	121.38	19.57	107.53	17.46	100.57	16.36	88.00	14.38	77.51	12.56
62	154.96	24.88	134.16	21.61	117.81	19.15	107.56	17.57	94.11	15.33	82.95	13.53
63	161.29	25.85	139.60	22.51	122.62	19.96	112.00	18.25	98.04	15.99	86.38	14.05
64	170.45	27.36	147.49	23.78	129.61	21.10	118.29	19.35	103.55	16.95	91.24	14.84
65	177.18	28.46	153.34	24.66	134.71	21.89	123.00	20.07	107.69	17.59	94.86	15.46
66	188.07	30.24	162.75	26.20	142.92	23.23	130.54	21.28	114.25	18.69	100.65	16.36
67	201.99	32.39	173.43	27.96	152.36	24.75	139.58	22.73	122.12	20.01	107.66	17.50
68	217.96	35.00	187.25	30.20	164.42	26.70	150.60	24.57	131.82	21.52	116.17	18.89
69	235.21	37.79	202.02	32.54	177.47	28.81	162.56	26.48	142.26	23.23	125.39	20.40
70	253.30	40.65	217.56	35.03	191.07	31.01	174.94	28.57	153.18	25.06	134.95	21.94
71	273.87	43.94	235.18	37.88	206.64	33.58	189.19	30.88	165.64	27.03	145.90	23.78
72	297.36	47.74	255.69	41.22	222.64	36.15	203.11	33.07	177.73	29.05	156.64	25.45
73	320.82	51.50	275.91	44.45	240.18	38.98	219.11	35.73	191.82	31.29	169.02	27.49
74	342.34	54.92	294.36	47.41	256.25	41.64	233.83	38.19	204.65	33.42	180.28	29.32
75	365.14	58.63	313.97	50.60	273.31	44.40	249.40	40.69	218.28	35.69	192.29	31.25
76	386.40	62.08	332.22	53.52	289.23	46.99	263.85	43.06	230.93	37.68	203.48	33.07
77	404.04	64.87	347.42	56.02	302.43	49.12	277.11	45.19	242.52	39.59	210.89	34.30
78	419.96	67.44	361.08	58.17	314.42	51.10	287.98	46.99	252.08	41.22	219.24	35.69
79	432.00	69.33	371.44	59.84	323.32	52.53	296.19	48.33	259.28	42.40	225.51	36.72
80	437.50	70.23	376.14	60.59	327.49	53.17	299.99	48.95	262.60	42.89	228.35	37.16
81	441.78	70.95	379.86	61.16	330.73	53.74	302.96	49.43	265.15	43.31	230.64	37.55
82	446.40	71.70	380.98	61.40	331.66	53.87	303.81	49.59	265.92	43.39	231.27	37.62
83	444.67	71.35	379.46	61.14	330.39	53.65	302.62	49.34	264.94	43.26	230.40	37.53
84	441.51	70.91	376.78	60.74	328.05	53.27	300.47	49.01	263.03	42.91	228.72	37.22

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	86.30	13.33	77.08	12.06	69.75	10.98	66.32	10.50	60.39	9.62	55.48	8.85
41	90.02	13.94	80.14	12.45	72.06	11.40	68.05	10.78	61.75	9.79	56.35	8.98
42	91.24	14.14	81.01	12.56	72.72	11.49	68.58	10.87	62.15	9.86	56.65	9.00
43	92.41	14.30	82.00	12.80	73.44	11.53	69.08	10.91	62.52	9.95	56.89	9.03
44	93.55	14.52	82.90	12.89	74.16	11.68	69.64	11.00	62.86	10.10	57.10	9.07
45	94.67	14.67	83.78	13.00	74.82	11.77	70.09	11.09	63.26	10.12	57.36	9.11
46	95.87	14.84	84.71	13.18	75.49	11.81	70.62	11.13	63.61	10.17	57.63	9.14
47	96.98	15.04	85.58	13.31	76.18	12.06	71.15	11.22	63.98	10.21	57.90	9.16
48	98.12	15.22	86.51	13.51	76.87	12.14	71.69	11.40	64.38	10.28	58.06	9.20
49	99.32	15.33	87.42	13.62	77.51	12.19	72.14	11.46	64.72	10.30	58.32	9.27
50	100.44	15.55	88.32	13.77	78.17	12.30	72.64	11.51	65.10	10.34	58.61	9.33
51	101.47	15.68	89.20	13.90	78.99	12.43	73.44	11.62	65.81	10.47	59.17	9.44
52	107.16	16.60	94.30	14.67	83.48	13.15	77.56	12.25	69.48	11.05	62.52	9.95
53	110.48	17.08	97.17	15.09	86.09	13.57	79.98	12.65	71.66	11.46	64.43	10.28
54	113.72	17.63	100.01	15.59	88.56	13.94	82.26	13.00	73.70	11.75	66.35	10.52
55	121.27	18.78	106.63	16.60	94.43	14.89	87.71	13.90	78.62	12.52	70.65	11.22
56	123.98	19.22	109.04	16.98	96.56	15.22	89.73	14.21	80.35	12.82	72.32	11.51
57	129.16	20.03	112.79	17.57	99.00	15.59	91.35	14.45	81.81	13.00	72.70	11.59
58	135.59	20.99	118.40	18.47	103.97	16.34	95.89	15.22	85.93	13.66	76.34	12.17
59	143.85	22.29	125.57	19.57	110.29	17.41	101.74	16.10	91.19	14.56	80.99	12.89
60	149.83	23.23	130.83	20.40	114.95	18.10	106.02	16.82	94.99	15.09	84.36	13.44
61	161.52	25.06	141.04	21.94	123.85	19.52	114.25	18.10	102.32	16.32	90.98	14.45
62	173.72	26.90	150.55	23.39	132.19	20.80	121.43	19.24	108.86	17.33	95.52	15.22
63	180.84	28.00	156.72	24.42	137.58	21.67	126.48	20.03	113.30	18.07	99.37	15.83
64	191.07	29.60	165.56	25.78	145.32	22.88	133.57	21.21	119.70	19.08	104.98	16.69
65	198.59	30.72	172.07	26.79	151.14	23.83	138.91	21.98	124.46	19.85	109.15	17.41
66	210.81	32.68	182.68	28.46	160.33	25.28	147.42	23.32	132.08	21.10	115.82	18.47
67	231.89	35.93	199.42	31.01	175.10	27.58	160.99	25.47	141.04	22.51	124.96	19.94
68	250.19	38.80	215.15	33.49	188.92	29.73	173.75	27.54	152.22	24.27	134.85	21.43
69	270.02	41.83	232.18	36.15	203.83	32.13	187.56	29.69	164.26	26.15	145.53	23.19
70	290.79	45.08	250.01	38.94	219.50	34.52	201.89	31.93	176.86	28.17	156.72	24.95
71	314.34	48.69	270.28	42.05	237.33	37.42	218.31	34.65	191.21	30.50	169.39	26.97
72	337.72	52.26	290.32	45.19	254.87	40.19	235.79	37.38	206.64	32.92	180.66	28.77
73	364.37	56.42	313.25	48.75	275.04	43.31	254.47	40.27	222.90	35.51	194.95	31.01
74	388.76	60.21	334.27	52.02	293.43	46.27	271.45	43.06	237.78	37.88	208.02	33.07
75	414.67	64.23	356.56	55.51	313.01	49.32	289.57	45.85	253.68	40.45	221.82	35.33
76	438.80	67.90	377.31	58.72	331.26	52.18	306.42	48.55	268.42	42.76	234.73	37.38
77	451.85	69.99	392.01	61.03	341.17	53.74	314.68	49.83	275.73	43.92	241.13	38.34
78	469.78	72.73	407.47	63.44	354.62	55.84	327.17	51.85	286.62	45.65	250.64	39.88
79	483.15	74.82	419.14	65.27	364.72	57.45	336.47	53.27	294.75	46.99	257.79	41.04
80	489.28	75.78	424.42	66.03	369.39	58.17	340.83	54.07	298.55	47.57	261.09	41.55
81	494.12	76.53	428.60	66.69	373.03	58.74	344.15	54.53	301.50	48.05	263.69	41.99
82	484.61	75.06	417.20	64.94	363.12	57.14	336.63	53.41	294.94	47.04	257.90	41.04
83	482.75	74.77	415.60	64.67	361.69	56.94	335.36	53.14	293.77	46.80	256.86	40.89
84	479.32	74.25	412.60	64.23	359.08	56.59	332.91	52.77	291.62	46.51	255.06	40.60

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	117.86	16.52	105.78	14.83	96.66	13.58	91.49	12.85	83.16	11.75	76.92	10.79
41	123.14	17.34	110.05	15.49	100.03	14.06	94.17	13.26	85.27	11.96	78.42	11.07
42	124.78	17.53	111.37	15.70	101.04	14.19	94.99	13.33	85.90	12.07	78.78	11.11
43	126.43	17.80	112.63	15.79	102.03	14.38	95.84	13.42	86.42	12.14	79.19	11.18
44	128.07	17.98	113.94	16.07	103.04	14.49	96.58	13.58	87.05	12.19	79.63	11.20
45	129.69	18.26	115.25	16.18	104.00	14.60	97.37	13.69	87.62	12.28	79.98	11.25
46	131.30	18.46	116.54	16.41	105.01	14.79	98.14	13.83	88.20	12.46	80.39	11.32
47	132.92	18.67	117.86	16.52	105.97	14.90	98.91	13.94	88.75	12.51	80.81	11.36
48	134.53	18.92	119.14	16.80	106.96	15.04	99.73	14.01	89.38	12.57	81.19	11.41
49	136.12	19.12	120.43	16.93	107.92	15.15	100.49	14.13	89.92	12.62	81.65	11.46
50	137.68	19.35	121.69	17.12	108.90	15.34	101.32	14.22	90.53	12.76	81.98	11.48
51	139.19	19.58	122.92	17.25	110.02	15.47	102.38	14.40	91.49	12.85	82.80	11.73
52	146.99	20.67	129.88	18.26	116.30	16.38	108.11	15.20	96.63	13.58	87.46	12.28
53	151.57	21.34	133.90	18.85	119.86	16.84	111.42	15.70	99.62	14.01	90.23	12.69
54	155.92	21.93	137.79	19.40	123.33	17.39	114.65	16.13	102.47	14.40	92.85	13.03
55	166.33	23.37	146.88	20.67	131.41	18.48	122.27	17.16	109.31	15.36	98.96	13.94
56	170.05	23.94	150.22	21.13	134.48	18.92	125.06	17.57	111.75	15.72	101.21	14.22
57	180.10	25.33	156.80	22.04	139.11	19.58	129.30	18.19	114.27	16.07	102.03	14.38
58	189.11	26.59	164.66	23.19	146.09	20.56	135.77	19.08	119.96	16.84	107.15	15.08
59	200.58	28.21	174.71	24.60	155.02	21.86	144.04	20.26	127.30	17.94	113.67	16.02
60	208.99	29.41	181.96	25.56	161.45	22.68	150.06	21.11	132.59	18.64	118.46	16.70
61	225.26	31.65	196.17	27.57	174.02	24.51	161.75	22.71	142.89	20.13	127.66	17.96
62	237.17	33.36	206.74	29.07	181.83	25.56	170.08	23.94	148.53	20.86	130.75	18.37
63	246.89	34.73	215.23	30.24	189.19	26.59	177.03	24.92	154.66	21.79	136.12	19.12
64	260.88	36.67	227.39	31.95	199.93	28.16	187.06	26.27	163.37	23.03	143.84	20.26
65	271.15	38.18	236.37	33.25	207.84	29.21	194.39	27.36	169.86	23.92	149.57	21.09
66	287.77	40.48	250.83	35.23	220.63	31.06	206.31	29.00	180.26	25.35	158.69	22.34
67	323.51	45.48	280.24	39.43	244.29	34.39	230.10	32.40	200.99	28.25	176.98	24.92
68	349.20	49.15	302.37	42.56	263.65	37.13	248.29	34.89	216.93	30.51	190.94	26.86
69	376.80	52.99	326.30	45.89	284.49	40.03	267.98	37.68	234.13	32.88	206.03	28.94
70	405.72	57.07	351.39	49.43	306.34	43.08	288.49	40.57	252.09	35.44	221.83	31.22
71	438.63	61.71	379.89	53.44	331.18	46.58	311.93	43.86	272.52	38.34	239.91	33.77
72	463.77	65.22	401.64	56.53	350.18	49.27	328.30	46.14	286.84	40.35	249.16	35.07
73	500.41	70.40	433.40	60.93	377.81	53.15	354.21	49.82	309.46	43.49	268.80	37.84
74	533.90	75.12	462.37	65.08	403.12	56.68	377.89	53.15	330.19	46.46	286.79	40.35
75	569.47	80.05	493.24	69.33	429.98	60.50	403.06	56.68	352.18	49.54	305.87	43.04
76	602.58	84.75	521.93	73.41	454.98	64.03	426.56	60.06	372.66	52.42	323.67	45.48
77	623.01	87.63	535.49	75.35	466.84	65.68	433.92	61.02	379.04	53.31	329.21	46.32
78	647.54	91.07	556.71	78.34	485.35	68.32	451.04	63.42	394.02	55.45	342.30	48.15
79	666.03	93.70	572.57	80.53	499.21	70.22	463.88	65.27	405.33	57.05	352.04	49.52
80	674.57	94.86	579.91	81.63	505.53	71.15	469.85	66.04	410.45	57.76	356.48	50.14
81	681.20	95.84	585.57	82.40	510.49	71.79	474.42	66.73	414.51	58.35	360.04	50.68
82	649.79	91.35	558.55	78.55	486.97	68.48	457.53	64.38	395.15	55.54	347.22	48.83
83	647.27	91.05	556.47	78.32	485.02	68.28	455.72	64.10	393.64	55.36	345.83	48.63
84	642.59	90.37	552.47	77.75	481.60	67.73	452.49	63.67	390.79	55.04	343.42	48.24

Physicians Mutual Insurance Company 10 Pay Option Monthly Premium Rates

Issue Age	Factor Applied to Total Premium
18-40	2.68
41	2.67
42	2.67
43	2.66
44	2.66
45	2.65
46	2.64
47	2.64
48	2.63
49	2.63
50	2.62
51	2.61
52	2.61
53	2.60
54	2.60
55	2.59
56	2.59
57	2.58
58	2.57
59	2.56
60	2.54
61	2.51
62	2.48
63	2.44
64	2.37
65	2.29
66	2.21
67	2.12
68	2.04
69	1.96
70	1.89
71	1.82
72	1.75
73	1.68
74	1.60
75	1.53
76	1.46
77	1.38
78	1.33
79	1.28
80	1.24
81	1.21
82	1.18
83	1.15
84	1.12

Physicians Mutual Insurance Company Shortened Benefit Period Rider Form R987 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	63%
41	55%
42	52%
43	50%
44	47%
45	45%
46	42%
47	39%
48	37%
49	34%
50	32%
51	31%
52	30%
53	29%
54	28%
55	28%
56	27%
57	26%
58	26%
59	24%
60	24%
61	23%
62	23%
63	23%
64	22%
65	22%
66	21%
67	20%
68	20%
69	20%
70	20%
71	19%
72	19%
73	19%
74	18%
75	18%
76	18%
77	17%
78	16%
79	15%
80	14%
81	13%
82	12%
83	12%
84	11%

Security Rider Form R965 100% HCC Monthly Premium Rates Limited Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	.95
41	.98
42	1.00
43	1.03
44	1.03
45	1.04
46	1.05
47	1.05
48	1.09
49	1.11
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.41
56	1.46
57	1.53
58	1.61
59	1.73
60	1.85
61	2.02
62	2.24
63	2.39
64	2.55
65	2.71
66	2.95
67	3.24
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.42
74	7.15
75	8.02
76	8.93
77	9.84
78	10.82
79	11.85
80	12.88
81	14.11
82	15.60
83	17.17
84	19.08

Security Rider Form R965 100% HCC Monthly Premium Rates Lifetime Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	1.04
41	1.08
42	1.09
43	1.13
44	1.13
45	1.15
46	1.16
47	1.16
48	1.20
49	1.23
50	1.24
51	1.25
52	1.32
53	1.38
54	1.46
55	1.55
56	1.60
57	1.68
58	1.77
59	1.91
60	2.04
61	2.22
62	2.47
63	2.62
64	2.81
65	2.98
66	3.24
67	3.57
68	3.95
69	4.42
70	4.90
71	5.52
72	6.27
73	7.06
74	7.86
75	8.81
76	9.82
77	10.81
78	11.90
79	13.02
80	14.16
81	15.51
82	17.14
83	18.87
84	20.98

Physicians Mutual Insurance Company Surviving Spouse Rider Form R967 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	19%
41	19%
42	19%
43	19%
44	19%
45	19%
46	19%
47	19%
48	19%
49	19%
50	19%
51	19%
52	19%
53	20%
54	20%
55	20%
56	20%
57	20%
58	20%
59	21%
60	21%
61	21%
62	21%
63	21%
64	21%
65	22%
66	22%
67	22%
68	23%
69	23%
70	24%
71	25%
72	25%
73	25%
74	24%
75	24%
76	23%
77	22%
78	20%
79	18%
80	16%
81	15%
82	14%
83	13%
84	12%

Physicians Mutual Insurance Company Joint Waiver of Premium Rider Form R968 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	1%
41	1%
42	1%
43	1%
44	1%
45	1%
46	1%
47	1%
48	1%
49	1%
50	1%
51	1%
52	1%
53	1%
54	1%
55	1%
56	1%
57	2%
58	2%
59	2%
60	2%
61	2%
62	2%
63	2%
64	2%
65	2%
66	3%
67	3%
68	3%
69	4%
70	4%
71	5%
72	6%
73	7%
74	8%
75	8%
76	9%
77	10%
78	11%
79	12%
80	13%
81	13%
82	13%
83	14%
84	14%

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	37.04	6.60	33.34	5.96	30.25	5.44	26.41	4.80	24.16	4.34	22.36	3.94
41	38.42	6.85	34.42	6.16	31.01	5.57	27.37	4.94	24.91	4.52	22.87	4.03
42	38.88	6.95	34.78	6.22	31.27	5.60	27.67	4.97	25.15	4.55	23.02	4.06
43	39.36	7.02	35.18	6.30	31.51	5.66	28.00	5.02	25.41	4.58	23.20	4.08
44	39.84	7.13	35.53	6.34	31.77	5.72	28.31	5.12	25.66	4.62	23.37	4.11
45	40.28	7.18	35.91	6.43	32.02	5.76	28.63	5.15	25.93	4.66	23.53	4.15
46	40.76	7.29	36.27	6.47	32.27	5.80	28.92	5.20	26.14	4.70	23.70	4.18
47	41.22	7.35	36.64	6.56	32.51	5.83	29.23	5.26	26.41	4.72	23.86	4.22
48	41.69	7.45	37.03	6.64	32.78	5.89	29.54	5.30	26.65	4.82	24.02	4.25
49	42.15	7.53	37.37	6.68	33.04	5.95	29.85	5.41	26.93	4.86	24.24	4.27
50	42.62	7.62	37.72	6.75	33.29	5.97	30.19	5.45	27.13	4.89	24.38	4.31
51	43.47	7.76	38.50	6.87	33.95	6.10	30.78	5.56	27.69	4.97	24.85	4.38
52	45.20	8.09	40.05	7.15	35.31	6.34	32.02	5.77	28.82	5.19	25.85	4.57
53	46.58	8.31	41.24	7.37	36.37	6.53	32.98	5.95	29.69	5.31	26.65	4.69
54	47.98	8.58	42.48	7.60	37.47	6.74	33.96	6.12	30.55	5.49	27.43	4.86
55	50.84	9.09	45.04	8.03	39.69	7.14	35.99	6.50	32.10	5.77	28.83	5.11
56	52.88	9.46	46.85	8.38	41.29	7.43	37.43	6.75	33.35	6.02	29.70	5.25
57	58.63	10.46	51.15	9.16	44.70	8.03	38.69	6.99	34.41	6.19	30.47	5.40
58	62.42	11.16	54.44	9.75	47.58	8.56	41.15	7.43	36.62	6.58	32.43	5.74
59	67.14	12.00	58.57	10.46	51.21	9.21	44.29	7.98	39.38	7.12	34.92	6.16
60	70.92	12.66	61.86	11.04	54.06	9.73	46.80	8.43	41.65	7.47	36.85	6.50
61	77.55	13.86	67.64	12.09	59.14	10.64	51.17	9.22	45.50	8.19	40.29	7.12
62	89.26	15.93	77.26	13.83	67.52	12.16	60.39	10.88	53.12	9.56	46.98	8.28
63	94.27	16.84	81.61	14.59	71.34	12.83	63.78	11.50	56.08	10.12	49.62	8.76
64	101.30	18.10	87.67	15.67	76.63	13.80	68.50	12.35	60.28	10.86	53.32	9.40
65	107.32	19.17	92.89	16.60	81.19	14.59	72.60	13.09	63.86	11.52	56.48	9.98
66	116.32	20.78	100.69	18.00	88.01	15.84	78.70	14.18	69.24	12.46	61.26	10.81
67	127.68	22.81	108.82	19.43	95.11	17.11	85.88	15.46	74.66	13.44	65.09	11.50
68	141.76	25.35	120.79	21.60	105.60	18.99	95.30	17.16	82.91	14.95	72.31	12.76
69	157.87	28.19	134.53	24.06	117.57	21.12	106.14	19.12	92.32	16.61	80.49	14.21
70	175.95	31.43	149.94	26.81	131.06	23.55	118.31	21.30	102.89	18.53	89.71	15.84
71	198.07	35.37	168.77	30.19	147.54	26.51	133.17	23.99	115.83	20.86	101.00	17.81
72	221.32	39.54	188.84	33.77	163.58	29.42	148.13	26.68	127.37	22.93	110.87	19.58
73	249.48	44.54	212.87	38.07	184.43	33.14	166.96	30.08	143.60	25.85	125.01	22.06
74	278.65	49.77	237.73	42.52	206.01	37.04	186.48	33.62	160.36	28.88	139.61	24.62
75	311.86	55.73	266.06	47.56	230.55	41.44	208.70	37.64	179.47	32.31	156.24	27.56
76	347.06	61.98	296.09	52.96	256.56	46.11	232.28	41.86	199.74	35.97	173.89	30.68
77	377.30	67.40	319.44	57.10	276.78	49.75	248.12	44.72	210.92	37.98	183.30	32.33
78	414.79	74.09	351.25	62.80	304.33	54.68	272.81	49.16	231.89	41.76	201.55	35.55
79	454.31	81.15	384.66	68.78	333.33	59.90	298.76	53.85	253.99	45.74	220.75	38.95
80	493.82	88.23	418.14	74.76	362.29	65.09	324.79	58.52	276.08	49.71	239.95	42.33
81	540.26	96.49	457.44	81.81	396.35	71.25	355.29	64.03	302.03	54.37	262.51	46.33
82	601.60	107.46	509.39	91.08	441.37	79.34	402.85	72.63	342.42	61.67	297.61	52.49
83	662.65	118.37	561.08	100.33	486.16	87.39	443.73	79.98	377.20	67.93	327.84	57.87
84	735.71	131.40	622.95	111.40	539.77	97.01	492.66	88.77	418.79	75.43	363.97	64.21
85	N/A	145.87	N/A	123.64	N/A	107.68	N/A	98.56	N/A	83.73	N/A	71.28
86	N/A	160.48	N/A	135.99	N/A	118.46	N/A	108.42	N/A	92.08	N/A	78.42
87	N/A	174.91	N/A	148.23	N/A	129.13	N/A	118.17	N/A	100.39	N/A	85.47
88	N/A	188.90	N/A	160.10	N/A	139.47	N/A	127.60	N/A	108.40	N/A	92.31
89	N/A	202.11	N/A	171.31	N/A	149.24	N/A	136.55	N/A	116.00	N/A	98.77
90	N/A	214.25	N/A	181.58	N/A	158.17	N/A	144.75	N/A	122.96	N/A	104.67
91	N/A	224.96	N/A	190.66	N/A	166.08	N/A	151.97	N/A	129.10	N/A	109.91
92	N/A	236.22	N/A	200.19	N/A	174.39	N/A	159.59	N/A	135.56	N/A	115.43
93	N/A	248.06	N/A	210.19	N/A	183.11	N/A	167.59	N/A	142.34	N/A	121.21
94	N/A	260.42	N/A	220.73	N/A	192.26	N/A	175.95	N/A	149.45	N/A	127.26
95	N/A	273.45	N/A	231.78	N/A	201.87	N/A	184.75	N/A	156.94	N/A	133.63
96	N/A	287.14	N/A	243.33	N/A	211.96	N/A	193.98	N/A	164.78	N/A	140.28
97	N/A	301.47	N/A	255.53	N/A	222.58	N/A	203.69	N/A	173.04	N/A	147.32
98	N/A	316.55	N/A	268.31	N/A	233.69	N/A	213.85	N/A	181.67	N/A	154.68
99	N/A	332.39	N/A	281.71	N/A	245.38	N/A	224.56	N/A	190.75	N/A	162.39
100	N/A	348.99	N/A	295.77	N/A	257.65	N/A	235.81	N/A	200.29	N/A	170.53

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	44.97	7.65	39.90	6.85	36.35	6.32	33.24	5.83	30.45	5.33	28.29	4.94
41	48.07	8.18	42.47	7.31	38.43	6.68	34.36	6.06	31.28	5.49	28.90	5.02
42	49.09	8.37	43.31	7.45	39.15	6.82	34.74	6.10	31.57	5.56	29.10	5.11
43	50.12	8.52	44.18	7.60	39.85	6.93	35.11	6.18	31.82	5.60	29.29	5.13
44	51.17	8.70	45.03	7.75	40.55	7.03	35.51	6.25	32.10	5.63	29.51	5.15
45	52.19	8.89	45.88	7.90	41.24	7.15	35.85	6.32	32.39	5.72	29.71	5.16
46	53.25	9.04	46.70	8.03	41.95	7.29	36.24	6.39	32.65	5.75	29.91	5.20
47	54.30	9.23	47.56	8.19	42.63	7.41	36.64	6.44	32.93	5.80	30.08	5.25
48	55.32	9.40	48.40	8.31	43.34	7.53	37.03	6.52	33.21	5.83	30.29	5.27
49	56.35	9.58	49.25	8.46	44.03	7.65	37.39	6.57	33.48	5.89	30.50	5.30
50	57.38	9.79	50.12	8.62	44.72	7.76	37.75	6.65	33.77	5.95	30.69	5.33
51	58.53	9.95	51.13	8.81	45.63	7.94	38.53	6.76	34.41	6.06	31.30	5.46
52	60.86	10.38	53.18	9.16	47.45	8.26	40.06	7.03	35.80	6.32	32.57	5.71
53	62.71	10.69	54.78	9.45	48.87	8.50	41.26	7.28	36.85	6.50	33.55	5.83
54	64.59	11.00	56.40	9.71	50.32	8.75	42.50	7.46	37.97	6.68	34.54	6.02
55	68.47	11.66	59.79	10.31	53.34	9.28	45.05	7.94	40.24	7.09	36.62	6.39
56	71.19	12.10	62.20	10.70	55.50	9.64	46.87	8.26	41.86	7.37	38.10	6.65
57	78.15	13.28	67.79	11.67	59.95	10.41	50.98	8.97	45.05	7.94	40.43	7.03
58	83.21	14.15	72.16	12.40	63.83	11.08	54.30	9.54	47.95	8.45	43.06	7.50
59	89.50	15.24	77.62	13.35	68.66	11.94	58.38	10.26	51.58	9.09	46.32	8.09
60	94.54	16.09	82.00	14.11	72.53	12.60	61.66	10.86	54.50	9.58	48.90	8.54
61	103.37	17.59	89.65	15.41	79.32	13.80	67.43	11.86	59.58	10.47	53.49	9.32
62	113.78	19.36	98.80	16.98	86.59	15.04	73.66	12.95	65.06	11.47	57.67	10.08
63	120.16	20.44	104.35	17.96	91.47	15.89	77.79	13.70	68.73	12.10	60.92	10.64
64	129.12	21.98	112.12	19.30	98.28	17.10	83.57	14.72	73.84	13.02	65.46	11.40
65	136.81	23.28	118.76	20.43	104.11	18.10	88.54	15.59	78.24	13.80	69.35	12.09
66	148.28	25.23	128.78	22.13	112.87	19.60	96.00	16.87	84.79	14.96	75.18	13.10
67	166.35	28.31	143.32	24.63	125.64	21.81	106.70	18.79	94.27	16.60	83.56	14.58
68	184.65	31.42	159.11	27.37	139.48	24.25	118.45	20.85	104.66	18.46	92.77	16.17
69	205.62	34.99	177.16	30.48	155.31	26.98	131.91	23.22	116.54	20.53	103.30	18.02
70	229.21	39.01	197.48	33.95	173.09	30.07	147.03	25.86	129.91	22.88	115.14	20.06
71	258.02	43.91	222.30	38.23	194.87	33.83	165.50	29.13	146.25	25.74	129.63	22.60
72	289.51	49.24	247.54	42.58	216.99	37.69	185.05	32.56	163.53	28.82	144.93	25.28
73	326.40	55.53	279.05	47.99	244.58	42.51	208.60	36.72	184.31	32.48	163.38	28.49
74	364.54	62.01	311.68	53.61	273.22	47.48	233.00	41.03	205.88	36.25	182.48	31.86
75	407.98	69.40	348.81	59.98	305.78	53.12	260.77	45.90	230.40	40.58	204.25	35.63
76	454.05	77.24	388.20	66.77	340.28	59.12	290.20	51.06	256.42	45.15	227.30	39.64
77	500.35	85.12	428.29	73.66	372.12	64.64	316.31	55.66	279.49	49.21	247.73	43.21
78	550.12	93.58	470.89	80.99	409.15	71.09	347.78	61.18	307.30	54.11	272.37	47.50
79	602.52	102.52	515.72	88.69	448.10	77.85	380.89	67.06	336.55	59.26	298.32	52.04
80	654.91	111.42	560.56	96.40	487.06	84.61	414.03	72.85	365.81	64.43	324.27	56.54
81	716.47	121.88	613.25	105.47	532.85	92.58	452.95	79.69	400.22	70.48	354.72	61.89
82	789.55	134.34	675.82	116.25	587.21	102.04	501.34	88.23	443.01	78.02	392.66	68.48
83	869.68	147.94	744.44	128.01	646.82	112.37	552.25	97.18	487.97	85.93	432.52	75.45
84	965.61	164.32	826.50	142.13	718.16	124.77	613.17	107.89	541.79	95.41	480.22	83.75
85	N/A	182.36	N/A	157.78	N/A	138.47	N/A	119.75	N/A	105.90	N/A	92.99
86	N/A	200.60	N/A	173.57	N/A	152.34	N/A	131.73	N/A	116.52	N/A	102.27
87	N/A	218.66	N/A	189.19	N/A	166.04	N/A	143.61	N/A	126.98	N/A	111.46
88	N/A	236.14	N/A	204.31	N/A	179.33	N/A	155.08	N/A	137.14	N/A	120.42
89	N/A	252.66	N/A	218.60	N/A	191.88	N/A	165.93	N/A	146.73	N/A	128.84
90	N/A	267.81	N/A	231.74	N/A	203.41	N/A	175.89	N/A	155.53	N/A	136.55
91	N/A	281.22	N/A	243.31	N/A	213.56	N/A	184.71	N/A	163.32	N/A	143.37
92	N/A	295.29	N/A	255.49	N/A	224.23	N/A	193.92	N/A	171.50	N/A	150.55
93	N/A	310.04	N/A	268.27	N/A	235.49	N/A	203.62	N/A	180.07	N/A	158.08
94	N/A	325.52	N/A	281.67	N/A	247.22	N/A	213.82	N/A	189.07	N/A	166.02
95	N/A	341.82	N/A	295.75	N/A	259.60	N/A	224.48	N/A	198.50	N/A	174.29
96	N/A	358.90	N/A	310.54	N/A	272.56	N/A	235.70	N/A	208.46	N/A	183.01
97	N/A	376.83	N/A	326.08	N/A	286.18	N/A	247.52	N/A	218.88	N/A	192.14
98	N/A	395.68	N/A	342.37	N/A	300.51	N/A	259.88	N/A	229.81	N/A	201.75
99	N/A	415.48	N/A	359.51	N/A	315.53	N/A	272.89	N/A	241.31	N/A	211.86
100	N/A	436.25	N/A	377.48	N/A	331.28	N/A	286.50	N/A	253.37	N/A	222.45

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	51.56	8.84	45.95	7.90	41.67	7.21	37.43	6.52	33.76	5.85	30.69	5.31
41	53.80	9.22	47.61	8.19	43.00	7.45	38.60	6.72	34.62	6.05	31.23	5.44
42	54.52	9.33	48.17	8.28	43.47	7.53	38.99	6.79	34.91	6.08	31.41	5.45
43	55.25	9.50	48.74	8.38	43.92	7.62	39.36	6.84	35.20	6.12	31.58	5.47
44	56.02	9.58	49.30	8.46	44.35	7.69	39.75	6.93	35.49	6.18	31.77	5.51
45	56.75	9.73	49.82	8.58	44.81	7.76	40.13	7.00	35.79	6.25	31.94	5.55
46	57.50	9.84	50.39	8.68	45.26	7.84	40.52	7.03	36.06	6.27	32.11	5.57
47	58.22	9.98	50.95	8.76	45.69	7.93	40.90	7.13	36.35	6.33	32.28	5.60
48	58.96	10.12	51.51	8.85	46.13	8.00	41.28	7.16	36.64	6.39	32.48	5.62
49	59.72	10.22	52.08	8.96	46.60	8.09	41.67	7.27	36.92	6.44	32.67	5.66
50	60.45	10.38	52.63	9.04	47.04	8.15	42.05	7.32	37.21	6.47	32.82	5.72
51	61.65	10.56	53.66	9.22	47.99	8.31	42.90	7.46	37.97	6.60	33.49	5.81
52	65.87	11.27	57.33	9.85	51.25	8.89	45.80	7.97	40.56	7.07	35.79	6.22
53	68.66	11.76	59.78	10.26	53.45	9.27	47.76	8.31	42.28	7.35	37.33	6.47
54	71.47	12.25	62.21	10.70	55.62	9.64	49.70	8.66	43.99	7.68	38.84	6.74
55	77.06	13.22	67.09	11.54	59.97	10.40	53.61	9.32	47.48	8.27	41.86	7.28
56	79.87	13.70	69.53	11.96	62.17	10.75	55.56	9.66	49.18	8.58	43.39	7.53
57	82.71	14.16	71.50	12.28	63.36	11.00	59.25	10.32	51.84	9.02	45.67	7.94
58	88.06	15.09	76.12	13.09	67.46	11.69	63.07	10.98	55.21	9.62	48.63	8.45
59	94.73	16.23	81.89	14.10	72.57	12.57	67.81	11.83	59.40	10.36	52.33	9.09
60	100.06	17.15	86.50	14.84	76.64	13.28	71.69	12.50	62.76	10.94	55.25	9.58
61	109.40	18.74	94.58	16.28	83.83	14.51	78.35	13.64	68.60	11.95	60.42	10.47
62	122.51	21.00	106.02	18.23	93.16	16.15	85.04	14.79	74.44	12.97	65.59	11.39
63	129.40	22.19	111.97	19.27	98.37	17.03	89.83	15.61	78.62	13.70	69.28	12.02
64	139.01	23.81	120.35	20.68	105.69	18.31	96.53	16.81	84.46	14.73	74.43	12.92
65	147.28	25.23	127.50	21.92	111.96	19.40	102.25	17.80	89.50	15.59	78.84	13.70
66	159.68	27.37	138.23	23.76	121.41	21.05	110.84	19.30	97.00	16.92	85.47	14.82
67	175.64	30.08	150.85	25.95	132.50	22.97	121.38	21.12	106.24	18.52	93.58	16.26
68	195.01	33.43	167.50	28.82	147.10	25.49	134.76	23.44	117.95	20.55	103.92	18.03
69	217.13	37.21	186.48	32.07	163.82	28.39	150.04	26.12	131.31	22.88	115.69	20.06
70	242.04	41.46	207.88	35.77	182.59	31.63	167.23	29.11	146.37	25.50	128.94	22.41
71	272.48	46.68	234.02	40.22	205.54	35.63	188.29	32.76	164.77	28.70	145.19	25.19
72	307.86	52.75	264.71	45.51	230.43	39.94	210.23	36.57	184.03	32.07	162.13	28.14
73	347.00	59.46	298.38	51.30	259.80	45.03	237.01	41.25	207.45	36.14	182.76	31.73
74	387.59	66.44	333.28	57.30	290.18	50.28	264.71	46.06	231.70	40.36	204.12	35.44
75	433.76	74.32	372.97	64.14	324.73	56.25	296.26	51.55	259.31	45.17	228.44	39.66
76	482.74	82.72	415.07	71.38	361.40	62.62	329.69	57.37	288.58	50.28	254.24	44.15
77	532.31	91.20	457.72	78.71	398.50	69.07	365.04	63.53	319.53	55.67	277.88	48.24
78	585.25	100.29	503.25	86.54	438.13	75.93	401.33	69.85	351.31	61.23	305.54	53.04
79	641.00	109.85	551.18	94.76	479.87	83.17	439.58	76.48	384.77	67.07	334.65	58.10
80	696.74	119.39	599.09	103.02	521.60	90.40	477.82	83.16	418.22	72.88	363.74	63.15
81	762.24	130.59	655.42	112.69	570.62	98.88	522.73	90.98	457.55	79.71	397.93	69.09
82	843.97	144.62	720.21	123.84	627.05	108.66	574.34	99.96	502.71	87.61	437.21	75.90
83	929.64	159.27	793.32	136.40	690.68	119.70	632.61	110.09	553.75	96.47	481.60	83.61
84	1032.17	176.86	880.80	151.45	766.86	132.91	702.39	122.25	614.79	107.11	534.71	92.86
85	N/A	196.30	N/A	168.10	N/A	147.52	N/A	135.68	N/A	118.90	N/A	103.03
86	N/A	215.95	N/A	184.90	N/A	162.29	N/A	149.26	N/A	130.78	N/A	113.32
87	N/A	235.37	N/A	201.55	N/A	176.88	N/A	162.67	N/A	142.57	N/A	123.57
88	N/A	254.21	N/A	217.67	N/A	191.03	N/A	175.72	N/A	153.97	N/A	133.43
89	N/A	272.02	N/A	232.88	N/A	204.39	N/A	188.02	N/A	164.73	N/A	142.76
90	N/A	288.33	N/A	246.88	N/A	216.68	N/A	199.29	N/A	174.62	N/A	151.32
91	N/A	302.75	N/A	259.23	N/A	227.50	N/A	209.24	N/A	183.38	N/A	158.91
92	N/A	317.87	N/A	272.20	N/A	238.87	N/A	219.71	N/A	192.54	N/A	166.86
93	N/A	333.78	N/A	285.80	N/A	250.82	N/A	230.68	N/A	202.18	N/A	175.20
94	N/A	350.49	N/A	300.07	N/A	263.37	N/A	242.22	N/A	212.28	N/A	183.95
95	N/A	368.00	N/A	315.08	N/A	276.52	N/A	254.35	N/A	222.88	N/A	193.14
96	N/A	386.38	N/A	330.86	N/A	290.34	N/A	267.07	N/A	234.03	N/A	202.81
97	N/A	405.72	N/A	347.36	N/A	304.87	N/A	280.39	N/A	245.72	N/A	212.95
98	N/A	426.01	N/A	364.75	N/A	320.12	N/A	294.43	N/A	258.03	N/A	223.60
99	N/A	447.30	N/A	383.00	N/A	336.10	N/A	309.14	N/A	270.90	N/A	234.75
100	N/A	469.66	N/A	402.16	N/A	352.91	N/A	324.62	N/A	284.45	N/A	246.53

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	57.69	9.54	51.58	8.58	46.66	7.84	44.33	7.50	40.42	6.87	37.09	6.32
41	60.34	10.01	53.69	8.94	48.26	8.12	45.61	7.71	41.38	7.02	37.75	6.43
42	61.22	10.13	54.37	9.04	48.83	8.21	46.02	7.79	41.69	7.09	37.99	6.45
43	62.08	10.26	55.08	9.17	49.37	8.29	46.41	7.87	41.99	7.14	38.23	6.50
44	62.97	10.41	55.78	9.28	49.90	8.39	46.87	7.94	42.31	7.18	38.43	6.53
45	63.85	10.56	56.48	9.40	50.44	8.50	47.25	8.00	42.63	7.27	38.68	6.57
46	64.72	10.71	57.18	9.52	50.98	8.58	47.68	8.08	42.94	7.31	38.88	6.60
47	65.59	10.86	57.89	9.62	51.51	8.68	48.10	8.14	43.28	7.35	39.09	6.65
48	66.49	11.01	58.59	9.78	52.08	8.76	48.54	8.21	43.61	7.43	39.34	6.68
49	67.36	11.16	59.29	9.85	52.61	8.85	48.94	8.28	43.92	7.46	39.56	6.72
50	68.22	11.31	60.00	9.98	53.16	8.96	49.37	8.37	44.22	7.53	39.80	6.75
51	69.59	11.53	61.17	10.16	54.20	9.13	50.33	8.52	45.11	7.68	40.57	6.90
52	74.33	12.28	65.36	10.88	57.90	9.75	53.78	9.09	48.17	8.19	43.34	7.35
53	77.50	12.83	68.15	11.35	60.38	10.15	56.07	9.50	50.25	8.54	45.17	7.68
54	80.65	13.35	70.93	11.79	62.83	10.56	58.37	9.85	52.30	8.89	47.04	7.98
55	87.01	14.41	76.46	12.72	67.75	11.39	62.93	10.67	56.39	9.58	50.73	8.65
56	90.15	14.95	79.26	13.21	70.22	11.83	65.22	11.03	58.44	9.92	52.58	8.96
57	95.15	15.74	83.08	13.83	72.95	12.27	67.33	11.39	60.30	10.26	53.56	9.13
58	101.30	16.78	88.45	14.73	77.64	13.08	71.69	12.13	64.18	10.94	57.03	9.71
59	108.98	18.03	95.16	15.84	83.56	14.08	77.07	13.07	69.08	11.73	61.35	10.42
60	115.12	19.04	100.53	16.74	88.26	14.83	81.44	13.80	72.95	12.40	64.80	11.02
61	125.85	20.84	109.90	18.28	96.48	16.23	89.03	15.07	79.77	13.57	70.86	12.04
62	137.35	22.73	119.01	19.81	104.48	17.56	96.04	16.26	86.03	14.65	75.50	12.83
63	145.04	23.99	125.67	20.91	110.34	18.56	101.44	17.15	90.88	15.45	79.74	13.55
64	155.85	25.81	135.06	22.46	118.58	19.94	108.99	18.46	97.64	16.61	85.68	14.54
65	165.11	27.33	143.06	23.80	125.60	21.12	115.46	19.55	103.44	17.59	90.74	15.41
66	179.02	29.64	155.11	25.81	136.19	22.92	125.17	21.19	112.18	19.09	98.38	16.74
67	201.63	33.36	173.38	28.85	152.22	25.59	140.03	23.69	122.66	20.86	108.65	18.49
68	223.86	37.06	192.50	32.02	169.01	28.43	155.46	26.30	136.20	23.17	120.64	20.52
69	249.28	41.27	214.34	35.65	188.18	31.64	173.08	29.26	151.63	25.81	134.33	22.84
70	277.84	45.98	238.92	39.76	209.76	35.28	192.94	32.64	169.02	28.74	149.73	25.45
71	312.79	51.79	268.95	44.77	236.14	39.70	217.19	36.75	190.25	32.39	168.52	28.66
72	349.59	57.88	300.60	49.99	263.93	44.39	244.15	41.29	213.86	36.39	187.03	31.81
73	394.10	65.22	338.85	56.38	297.51	50.05	275.21	46.56	241.10	41.04	210.85	35.83
74	440.16	72.85	378.49	62.97	332.29	55.89	307.40	52.01	269.30	45.80	235.51	40.03
75	492.61	81.55	423.58	70.48	371.88	62.55	344.02	58.20	301.36	51.27	263.54	44.80
76	548.19	90.74	471.41	78.43	413.87	69.63	382.87	64.76	335.39	57.06	293.31	49.87
77	595.38	98.53	516.48	85.92	449.48	75.60	414.69	70.16	363.27	61.80	317.70	54.01
78	654.61	108.33	567.84	94.46	494.19	83.15	455.92	77.15	399.42	67.96	349.28	59.37
79	716.93	118.67	621.94	103.47	541.24	91.06	499.37	84.47	437.44	74.43	382.56	65.03
80	779.28	128.97	676.01	112.47	588.34	98.98	542.77	91.82	475.50	80.90	415.84	70.67
81	852.54	141.11	739.57	123.05	643.62	108.29	593.81	100.45	520.19	88.51	454.92	77.33
82	916.18	151.63	788.68	131.22	686.39	115.45	636.41	107.66	557.50	94.83	487.54	82.87
83	1009.14	167.03	868.73	144.50	756.04	127.18	700.97	118.58	614.07	104.48	537.02	91.28
84	1120.44	185.44	964.54	160.46	839.42	141.19	778.27	131.66	681.81	116.00	596.25	101.34
85	N/A	205.83	N/A	178.10	N/A	156.75	N/A	146.14	N/A	128.77	N/A	112.53
86	N/A	226.41	N/A	195.93	N/A	172.43	N/A	160.78	N/A	141.63	N/A	123.75
87	N/A	246.81	N/A	213.56	N/A	187.92	N/A	175.24	N/A	154.37	N/A	134.89
88	N/A	266.54	N/A	230.65	N/A	202.97	N/A	189.23	N/A	166.74	N/A	145.68
89	N/A	285.22	N/A	246.81	N/A	217.16	N/A	202.49	N/A	178.43	N/A	155.90
90	N/A	302.32	N/A	261.60	N/A	230.21	N/A	214.65	N/A	189.14	N/A	165.24
91	N/A	317.43	N/A	274.66	N/A	241.70	N/A	225.39	N/A	198.55	N/A	173.53
92	N/A	333.31	N/A	288.40	N/A	253.82	N/A	236.66	N/A	208.50	N/A	182.18
93	N/A	349.97	N/A	302.80	N/A	266.49	N/A	248.48	N/A	218.90	N/A	191.29
94	N/A	367.47	N/A	317.99	N/A	279.82	N/A	260.93	N/A	229.86	N/A	200.85
95	N/A	385.83	N/A	333.87	N/A	293.80	N/A	273.94	N/A	241.36	N/A	210.88
96	N/A	405.15	N/A	350.55	N/A	308.50	N/A	287.66	N/A	253.41	N/A	221.44
97	N/A	425.40	N/A	368.09	N/A	323.89	N/A	302.03	N/A	266.10	N/A	232.51
98	N/A	446.65	N/A	386.50	N/A	340.11	N/A	317.14	N/A	279.38	N/A	244.13
99	N/A	469.00	N/A	405.80	N/A	357.11	N/A	333.00	N/A	293.37	N/A	256.35
100	N/A	492.46	N/A	426.12	N/A	374.96	N/A	349.65	N/A	308.02	N/A	269.15

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	84.05	12.69	75.47	11.40	68.99	10.44	65.25	9.86	59.37	8.96	54.89	8.28
41	87.98	13.28	78.65	11.88	71.48	10.79	67.31	10.15	60.91	9.20	56.00	8.45
42	89.33	13.47	79.71	12.02	72.29	10.88	67.99	10.25	61.43	9.27	56.38	8.51
43	90.61	13.68	80.76	12.18	73.14	11.04	68.67	10.39	61.94	9.35	56.75	8.57
44	91.91	13.86	81.81	12.35	73.91	11.16	69.32	10.46	62.45	9.43	57.17	8.62
45	93.26	14.06	82.88	12.50	74.77	11.27	70.00	10.55	63.00	9.53	57.52	8.69
46	94.55	14.26	83.94	12.68	75.60	11.42	70.69	10.67	63.51	9.57	57.89	8.74
47	95.85	14.44	84.98	12.83	76.42	11.51	71.36	10.78	64.01	9.68	58.28	8.79
48	97.17	14.67	86.04	13.00	77.26	11.66	72.04	10.85	64.55	9.73	58.63	8.83
49	98.49	14.86	87.08	13.15	78.08	11.77	72.73	10.98	65.08	9.82	59.03	8.91
50	99.80	15.05	88.14	13.29	78.91	11.91	73.40	11.07	65.63	9.89	59.40	8.96
51	101.77	15.36	89.95	13.58	80.48	12.12	74.85	11.27	66.89	10.09	60.60	9.13
52	108.76	16.43	96.06	14.50	85.98	12.96	79.94	12.08	71.48	10.79	64.74	9.77
53	113.33	17.11	100.15	15.11	89.65	13.49	83.37	12.58	74.49	11.24	67.48	10.19
54	117.98	17.79	104.22	15.71	93.30	14.07	86.76	13.10	77.56	11.71	70.24	10.59
55	127.22	19.18	112.39	16.94	100.58	15.18	93.58	14.13	83.63	12.63	75.74	11.43
56	131.85	19.89	116.47	17.58	104.26	15.72	97.00	14.61	86.69	13.07	78.51	11.82
57	141.55	21.34	123.24	18.60	109.33	16.48	101.60	15.33	89.79	13.55	80.19	12.10
58	150.68	22.74	131.19	19.79	116.39	17.57	108.19	16.30	95.62	14.41	85.34	12.87
59	162.12	24.47	141.14	21.30	125.22	18.88	116.38	17.57	102.84	15.52	91.84	13.85
60	171.23	25.83	149.11	22.52	132.26	19.95	122.96	18.53	108.64	16.42	97.02	14.64
61	187.21	28.24	162.99	24.60	144.62	21.84	134.42	20.28	118.75	17.92	106.05	15.98
62	199.98	30.21	174.33	26.31	153.31	23.14	143.39	21.64	125.29	18.88	110.27	16.61
63	211.22	31.86	184.11	27.77	161.93	24.44	151.45	22.87	132.31	19.97	116.46	17.58
64	226.96	34.26	197.83	29.82	173.97	26.29	162.74	24.58	142.19	21.44	125.12	18.86
65	240.42	36.28	209.59	31.61	184.29	27.81	172.40	26.02	150.65	22.72	132.56	20.01
66	260.65	39.35	227.21	34.29	199.82	30.13	186.90	28.21	163.27	24.63	143.71	21.67
67	300.08	45.28	259.90	39.20	226.57	34.18	213.40	32.20	186.44	28.12	164.11	24.76
68	333.14	50.28	288.57	43.53	251.55	37.94	236.94	35.73	207.00	31.24	182.19	27.49
69	370.93	55.98	321.29	48.47	280.10	42.25	263.79	39.82	230.50	34.77	202.88	30.61
70	413.49	62.39	358.13	54.03	312.22	47.10	294.05	44.36	256.91	38.77	226.15	34.10
71	465.47	70.24	403.19	60.83	351.44	53.03	331.05	49.95	289.19	43.62	254.55	38.40
72	512.10	77.26	443.50	66.90	386.68	58.33	362.47	54.69	316.66	47.79	275.07	41.46
73	577.26	87.09	499.97	75.43	435.85	65.75	408.60	61.63	357.00	53.84	310.04	46.77
74	644.76	97.29	558.43	84.25	486.85	73.46	456.38	68.84	398.74	60.16	346.30	52.24
75	721.57	108.85	624.97	94.29	544.84	82.19	510.74	77.05	446.21	67.34	387.54	58.47
76	803.04	121.16	695.52	104.92	606.32	91.48	568.40	85.75	496.59	74.94	431.31	65.08
77	875.41	132.09	752.58	113.55	656.08	98.99	609.75	92.02	532.72	80.39	462.71	69.80
78	962.53	145.23	827.41	124.84	721.32	108.84	670.41	101.15	585.69	88.37	508.70	76.76
79	1054.18	159.05	906.23	136.75	790.04	119.21	734.25	110.80	641.50	96.79	557.19	84.04
80	1145.83	172.91	985.06	148.61	858.74	129.55	798.10	120.41	697.29	105.22	605.63	91.39
81	1253.56	189.13	1077.63	162.58	939.44	141.72	873.12	131.74	762.81	115.10	662.56	99.93
82	1310.15	197.65	1126.26	169.92	981.85	148.15	922.51	139.21	796.71	120.23	700.04	105.61
83	1443.11	217.77	1240.57	187.17	1081.50	163.18	1016.15	153.32	877.60	132.39	771.09	116.35
84	1602.23	241.76	1377.37	207.82	1200.74	181.17	1128.20	170.21	974.34	147.01	856.11	129.17
85	N/A	268.34	N/A	230.68	N/A	201.06	N/A	188.94	N/A	163.18	N/A	143.37
86	N/A	295.15	N/A	253.76	N/A	221.18	N/A	207.83	N/A	179.50	N/A	157.73
87	N/A	321.75	N/A	276.60	N/A	241.13	N/A	226.55	N/A	195.66	N/A	171.91
88	N/A	347.48	N/A	298.69	N/A	260.41	N/A	244.66	N/A	211.30	N/A	185.68
89	N/A	371.80	N/A	319.61	N/A	278.63	N/A	261.77	N/A	226.10	N/A	198.66
90	N/A	394.09	N/A	338.78	N/A	295.32	N/A	277.50	N/A	239.67	N/A	210.59
91	N/A	413.81	N/A	355.71	N/A	310.12	N/A	291.37	N/A	251.65	N/A	221.12
92	N/A	434.52	N/A	373.52	N/A	325.64	N/A	305.94	N/A	264.26	N/A	232.18
93	N/A	456.22	N/A	392.19	N/A	341.90	N/A	321.27	N/A	277.44	N/A	243.76
94	N/A	479.03	N/A	411.80	N/A	358.99	N/A	337.31	N/A	291.34	N/A	255.95
95	N/A	502.98	N/A	432.37	N/A	376.94	N/A	354.14	N/A	305.89	N/A	268.77
96	N/A	528.12	N/A	454.02	N/A	395.79	N/A	371.88	N/A	321.18	N/A	282.18
97	N/A	554.54	N/A	476.71	N/A	415.61	N/A	390.48	N/A	337.21	N/A	296.32
98	N/A	582.26	N/A	500.57	N/A	436.37	N/A	410.00	N/A	354.09	N/A	311.13
99	N/A	611.36	N/A	525.58	N/A	458.19	N/A	430.48	N/A	371.80	N/A	326.67
100	N/A	641.94	N/A	551.87	N/A	481.08	N/A	452.03	N/A	390.37	N/A	343.01

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	140.30	20.89	126.33	18.83	114.64	17.23	100.19	15.08	91.52	13.77	84.64	12.45
41	145.54	21.56	130.43	19.50	117.52	17.67	103.76	15.60	94.32	14.24	86.61	12.77
42	146.80	21.96	131.44	19.66	118.01	17.70	104.48	15.67	95.04	14.37	86.90	12.81
43	147.76	22.05	132.06	19.70	118.30	17.70	105.10	15.76	95.33	14.41	87.05	12.81
44	148.96	22.16	132.88	19.77	118.92	17.74	105.83	15.96	95.95	14.44	87.33	12.81
45	150.31	22.45	133.99	19.97	119.50	17.87	106.79	16.11	96.77	14.48	87.77	12.85
46	151.18	22.49	134.57	20.10	119.65	17.87	107.27	16.24	96.96	14.53	87.96	12.94
47	152.14	22.56	135.15	20.13	120.03	18.03	107.85	16.27	97.40	14.64	88.06	12.94
48	153.06	22.72	135.82	20.17	120.32	18.03	108.47	16.31	97.98	14.64	88.20	12.94
49	154.36	23.12	136.83	20.33	120.85	18.30	109.34	16.43	98.46	14.88	88.68	13.05
50	155.37	23.19	137.51	20.62	121.38	18.30	110.06	16.51	99.04	14.93	88.83	13.05
51	157.53	23.43	139.43	20.82	122.96	18.50	111.51	16.67	100.33	15.08	90.13	13.25
52	162.40	24.15	143.77	21.36	126.82	18.97	114.97	17.27	103.42	15.60	92.82	13.28
53	166.20	24.75	147.23	22.00	129.85	19.53	117.77	17.70	105.83	15.96	95.09	13.68
54	169.91	25.31	150.51	22.45	132.69	19.90	120.32	18.07	108.28	16.31	97.21	14.01
55	179.01	26.62	158.59	23.56	139.87	21.00	126.82	19.03	112.90	17.00	100.82	14.44
56	185.07	27.58	163.79	24.48	144.44	21.56	131.10	19.73	116.76	17.59	102.89	14.93
57	203.32	30.24	177.37	26.42	155.03	23.23	134.09	20.13	119.40	17.87	105.73	15.60
58	214.78	32.07	187.43	27.94	163.79	24.59	141.64	21.29	126.09	18.86	111.65	16.36
59	228.65	34.10	199.52	29.77	174.43	26.11	150.99	22.69	134.28	20.13	118.97	17.47
60	239.72	35.77	209.05	31.20	182.77	27.34	158.11	23.83	140.68	21.16	124.60	18.39
61	258.64	38.56	225.71	33.63	197.26	29.57	170.78	25.66	151.80	22.76	134.52	19.73
62	293.94	43.81	254.36	37.89	222.34	33.43	198.80	30.01	174.92	26.31	154.74	22.69
63	305.50	45.48	264.37	39.43	231.01	34.63	206.60	31.04	181.80	27.29	160.81	23.56
64	320.18	47.71	277.09	41.30	242.27	36.37	216.52	32.71	190.61	28.68	168.56	24.75
65	334.57	49.81	289.51	43.25	253.01	37.93	226.19	34.03	199.04	30.01	175.98	25.86
66	352.44	52.49	305.01	45.48	266.59	39.92	238.42	35.93	209.68	31.55	185.41	27.25
67	375.60	55.95	320.03	47.71	279.73	42.02	252.58	37.93	219.74	32.98	191.53	28.18
68	404.48	60.29	344.69	51.37	301.40	45.21	271.94	40.95	236.59	35.61	206.26	30.24
69	436.50	65.01	372.13	55.47	325.14	48.74	293.60	44.21	255.32	38.43	222.68	32.74
70	471.17	70.31	401.59	59.85	350.99	52.69	316.81	47.67	275.45	41.35	240.35	35.26
71	504.35	75.13	429.66	64.14	375.74	56.35	339.00	50.97	294.95	44.32	257.20	37.69
72	524.66	78.15	447.58	66.74	387.78	58.22	351.14	52.87	301.88	45.44	262.98	38.60
73	558.60	83.17	476.56	71.03	412.96	61.92	373.81	56.19	321.53	48.34	279.78	41.06
74	587.16	87.54	501.02	74.73	434.10	65.11	393.02	59.22	337.94	50.81	294.18	43.29
75	616.05	91.72	525.63	78.39	455.43	68.24	412.28	61.95	354.55	53.36	308.67	45.41
76	639.93	95.29	545.94	81.45	472.95	70.99	428.27	64.42	368.33	55.39	320.61	47.18
77	645.95	96.25	547.00	81.61	473.96	71.07	424.85	63.91	361.10	54.27	313.87	46.08
78	655.62	97.61	555.09	82.92	480.99	72.19	431.11	64.82	366.50	55.03	318.54	46.75
79	658.13	98.12	557.36	83.08	482.82	72.43	432.89	65.11	367.84	55.39	319.79	46.99
80	650.42	96.92	550.76	82.05	477.00	71.59	427.74	64.34	363.61	54.72	315.99	46.51
81	664.14	98.88	562.27	83.88	487.20	72.97	436.79	65.65	371.17	55.86	322.68	47.38
82	660.24	98.32	558.99	83.28	484.41	72.70	442.09	66.54	375.84	56.55	326.63	47.98
83	669.06	99.61	566.60	84.40	490.81	73.66	448.11	67.41	380.84	57.26	331.11	48.63
84	678.21	100.95	574.35	85.67	497.55	74.69	454.17	68.28	386.14	58.09	335.54	49.30

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	170.25	24.08	151.18	21.49	137.84	19.90	125.90	18.50	115.45	16.91	107.13	15.60
41	182.09	25.66	160.86	23.12	145.59	21.06	130.29	19.03	118.53	17.40	109.43	15.84
42	185.32	26.11	163.55	23.36	147.81	21.33	131.20	19.10	119.11	17.47	109.77	15.96
43	188.21	26.58	165.77	23.59	149.50	21.49	131.78	19.42	119.45	17.47	110.06	15.96
44	191.28	27.02	168.37	24.08	151.61	21.96	132.74	19.50	120.13	17.59	110.35	16.04
45	194.70	27.49	171.11	24.48	153.88	22.20	133.89	19.66	120.75	17.70	110.78	16.11
46	197.50	27.78	173.28	24.72	155.51	22.49	134.52	19.73	121.18	17.74	110.83	16.11
47	200.15	28.25	175.44	24.99	157.20	22.69	135.05	19.77	121.42	17.74	110.98	16.11
48	202.99	28.68	177.71	25.39	159.13	22.92	135.82	19.90	121.76	17.83	111.26	16.24
49	206.31	29.05	180.36	25.75	161.24	23.32	136.83	20.02	122.58	17.87	111.65	16.27
50	209.05	29.52	182.62	26.06	162.98	23.48	137.70	20.13	122.92	18.03	111.89	16.27
51	212.04	30.01	185.22	26.42	165.24	23.88	139.48	20.62	124.60	18.34	113.39	16.43
52	218.63	30.80	190.95	27.25	170.29	24.68	143.81	21.06	128.55	18.83	116.99	17.00
53	223.79	31.60	195.43	27.94	174.43	25.19	147.28	21.49	131.53	19.42	119.65	17.40
54	228.74	32.31	199.86	28.45	178.33	25.75	150.55	22.05	134.57	19.73	122.43	17.74
55	241.07	34.03	210.54	30.08	187.77	27.09	158.65	23.23	141.64	20.82	128.98	18.66
56	249.21	35.13	217.62	31.04	194.13	28.14	163.94	24.08	146.51	21.36	133.32	19.46
57	270.92	38.32	235.05	33.54	207.95	30.04	176.84	25.91	156.18	22.92	140.25	20.22
58	286.38	40.52	248.39	35.46	219.74	31.71	186.91	27.34	165.05	24.15	148.20	21.40
59	304.87	43.09	264.47	37.69	233.85	33.87	198.89	29.05	175.73	25.75	157.78	22.76
60	319.65	45.16	277.18	39.66	245.16	35.46	208.48	30.57	184.16	27.02	165.33	23.92
61	344.92	48.67	299.09	42.69	264.57	38.29	224.94	32.98	198.80	29.05	178.43	25.91
62	374.63	52.93	325.18	46.51	285.17	41.10	242.42	35.53	214.25	31.40	189.84	27.58
63	389.32	54.96	338.09	48.31	296.35	42.82	252.00	36.96	222.68	32.71	197.35	28.68
64	408.19	57.59	354.46	50.66	310.60	44.88	264.28	38.69	233.42	34.23	206.89	30.04
65	426.44	60.05	370.20	52.93	324.46	46.84	275.98	40.52	243.91	35.77	216.23	31.35
66	449.21	63.35	390.04	55.66	342.04	49.38	290.76	42.62	256.91	37.64	227.59	33.07
67	489.27	69.16	421.58	60.29	369.58	53.44	313.82	46.01	277.28	40.75	245.84	35.70
68	526.97	74.36	454.08	64.82	398.03	57.49	338.04	49.54	298.65	43.81	264.71	38.49
69	568.72	80.34	490.04	69.96	429.52	61.95	364.81	53.47	322.29	47.28	285.76	41.46
70	613.78	86.63	528.90	75.49	463.56	66.94	393.65	57.69	347.81	50.97	308.33	44.68
71	656.92	92.72	566.02	80.85	496.21	71.63	421.43	61.75	372.32	54.60	330.05	47.91
72	686.34	96.92	586.82	83.88	514.40	74.29	438.67	64.27	387.68	56.82	343.58	49.81
73	730.78	103.14	624.76	89.26	547.68	79.15	467.08	68.48	412.72	60.56	365.77	53.04
74	768.19	108.43	656.83	93.92	575.70	83.17	491.10	71.94	433.95	63.58	384.55	55.86
75	805.94	113.81	689.04	98.37	604.01	87.30	515.13	75.49	455.28	66.74	403.47	58.49
76	837.14	118.21	715.81	102.23	627.41	90.60	535.11	78.39	472.81	69.31	419.07	60.85
77	856.69	120.84	733.24	104.70	637.13	92.00	541.47	79.31	478.58	70.20	424.13	61.64
78	869.35	122.80	744.22	106.33	646.57	93.39	549.65	80.54	485.62	71.14	430.53	62.44
79	872.77	123.07	747.06	106.67	649.17	93.75	551.82	80.85	487.54	71.54	432.12	62.79
80	862.51	121.73	738.29	105.40	641.51	92.67	545.32	79.82	481.76	70.63	427.11	61.92
81	880.67	124.27	753.80	107.76	655.00	94.62	556.68	81.61	491.87	72.19	435.98	63.28
82	866.46	122.27	741.66	105.89	644.36	93.03	550.23	80.65	486.19	71.23	430.87	62.51
83	878.11	123.96	751.73	107.43	653.02	94.31	557.59	81.78	492.64	72.23	436.79	63.35
84	890.20	125.63	761.98	108.96	661.93	95.66	565.30	82.92	499.43	73.30	442.72	64.27

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	195.33	27.74	174.10	24.82	157.92	22.69	141.84	20.66	127.83	18.54	116.28	16.67
41	203.80	28.92	180.36	25.75	162.98	23.43	146.22	21.16	131.15	18.97	118.30	17.11
42	205.92	29.37	181.95	25.98	164.13	23.56	147.23	21.29	131.73	19.03	118.53	17.20
43	207.42	29.52	182.86	26.11	164.85	23.68	147.76	21.33	132.11	19.06	118.53	17.20
44	209.53	29.77	184.35	26.38	166.01	23.88	148.72	21.40	132.69	19.10	118.92	17.20
45	211.80	30.12	185.99	26.58	167.16	24.08	149.83	21.56	133.46	19.46	119.26	17.23
46	213.24	30.24	187.00	26.75	167.89	24.15	150.26	21.85	133.75	19.46	119.11	17.23
47	214.69	30.57	187.77	26.85	168.56	24.32	150.70	21.93	133.99	19.50	119.11	17.23
48	216.42	30.77	188.98	27.02	169.38	24.48	151.47	21.96	134.52	19.53	119.26	17.23
49	218.63	31.11	190.71	27.25	170.53	24.59	152.53	22.05	135.24	19.66	119.55	17.27
50	220.27	31.35	191.81	27.34	171.35	24.72	153.15	22.16	135.58	19.70	119.59	17.47
51	223.35	31.84	194.42	27.74	173.76	24.99	155.37	22.49	137.51	19.97	121.38	17.47
52	236.54	33.63	205.92	29.48	184.06	26.55	164.56	23.83	145.59	21.06	128.50	18.54
53	245.07	34.86	213.34	30.48	190.85	27.49	170.44	24.68	150.99	21.96	133.17	19.10
54	253.16	36.13	220.47	31.55	197.02	28.38	176.07	25.46	155.95	22.52	137.51	19.90
55	271.41	38.56	236.21	33.78	211.13	30.48	188.78	27.29	167.07	24.15	147.52	21.29
56	279.49	39.76	243.24	34.70	217.53	31.35	194.42	28.18	172.13	24.95	151.80	21.96
57	286.91	40.82	248.10	35.46	219.79	31.64	205.49	29.64	179.93	26.06	158.50	22.76
58	303.04	43.18	262.01	37.36	232.16	33.47	217.09	31.40	190.04	27.58	167.45	24.12
59	322.68	45.92	278.96	39.83	247.24	35.61	231.06	33.47	202.26	29.41	178.24	25.66
60	338.24	48.11	292.50	41.78	259.17	37.33	242.27	35.10	212.09	30.77	186.91	26.98
61	364.91	51.90	315.61	45.08	279.59	40.26	261.49	37.76	228.74	33.11	201.50	29.05
62	403.43	57.39	349.11	49.90	306.65	44.21	279.98	40.55	245.16	35.53	215.89	31.20
63	419.27	59.65	362.84	51.81	318.73	46.01	291.00	42.15	254.79	36.96	224.46	32.34
64	439.44	62.51	380.36	54.27	334.00	48.11	305.11	44.21	267.07	38.69	235.29	33.94
65	459.09	65.34	397.31	56.70	349.02	50.21	318.73	46.08	278.96	40.52	245.74	35.46
66	483.74	68.77	418.64	59.81	367.70	52.96	335.83	48.63	293.94	42.62	258.94	37.36
67	516.62	73.53	443.82	63.35	389.75	56.15	357.06	51.73	312.47	45.25	275.31	39.76
68	556.49	79.18	477.96	68.24	419.80	60.52	384.51	55.63	336.50	48.74	296.54	42.82
69	600.59	85.44	515.90	73.66	453.02	65.30	414.93	59.92	363.22	52.69	319.99	46.12
70	648.16	92.16	556.68	79.55	489.03	70.47	447.87	64.74	392.06	56.82	345.36	49.81
71	693.76	98.65	595.83	85.15	523.41	75.40	479.31	69.40	419.55	60.72	369.67	53.36
72	729.77	103.86	627.46	89.57	546.33	78.62	498.37	72.19	436.26	63.18	384.31	55.47
73	776.96	110.46	668.05	95.35	581.76	83.84	530.54	76.83	464.43	67.33	409.20	59.02
74	816.77	116.15	702.33	100.35	611.47	88.10	557.74	80.69	488.21	70.67	430.10	62.12
75	856.88	121.80	736.80	105.20	641.57	92.39	585.28	84.64	512.38	74.26	451.33	65.25
76	890.06	126.57	765.40	109.30	666.31	95.98	607.86	87.97	532.08	77.03	468.72	67.73
77	911.29	129.68	783.50	111.93	682.30	98.28	625.10	90.53	547.05	79.31	475.69	68.64
78	924.91	131.55	795.35	113.52	692.36	99.71	634.29	91.80	555.23	80.45	482.82	69.71
79	928.67	132.11	798.43	113.96	695.15	100.24	636.85	92.16	557.40	80.78	484.84	69.96
80	917.64	130.48	788.99	112.65	686.97	99.04	629.24	91.03	550.85	79.78	479.06	69.24
81	936.95	133.31	805.51	115.04	701.41	100.95	642.53	92.99	562.31	81.54	489.13	70.60
82	926.22	131.75	790.39	112.82	688.17	99.12	630.30	91.23	551.77	79.85	479.84	69.27
83	938.64	133.51	800.98	114.45	697.37	100.48	638.82	92.39	559.09	80.98	486.24	70.31
84	951.54	135.45	811.96	115.95	706.99	101.83	647.49	93.63	566.79	82.05	492.93	71.07

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	218.59	30.01	195.33	26.89	176.75	24.68	167.94	23.48	153.11	21.49	140.59	19.77
41	228.55	31.31	203.37	28.01	182.86	25.46	172.70	24.15	156.77	22.09	143.09	20.13
42	231.01	31.64	205.30	28.29	184.31	25.66	173.71	24.35	157.34	22.16	143.52	20.17
43	233.03	31.87	206.79	28.41	185.27	25.86	174.29	24.48	157.68	22.20	143.57	20.17
44	235.48	32.27	208.62	28.81	186.57	25.98	175.25	24.59	158.26	22.29	143.77	20.17
45	238.23	32.71	210.83	28.97	188.25	26.18	176.46	24.72	159.17	22.49	144.30	20.22
46	240.01	32.83	212.18	29.17	189.12	26.38	176.99	24.75	159.32	22.49	144.25	20.22
47	241.89	33.11	213.48	29.48	189.94	26.55	177.37	24.82	159.51	22.49	144.25	20.22
48	243.96	33.43	215.12	29.61	191.05	26.62	178.14	24.95	159.99	22.52	144.34	20.22
49	246.61	33.78	217.09	29.81	192.54	26.85	179.20	25.19	160.81	22.69	144.87	20.33
50	248.58	34.03	218.63	30.08	193.55	26.98	179.97	25.26	161.19	22.69	144.97	20.33
51	252.05	34.46	221.67	30.57	196.34	27.29	182.38	25.59	163.46	23.16	146.99	20.77
52	267.02	36.49	234.72	32.31	207.95	28.92	193.21	27.09	173.09	24.48	155.61	22.00
53	276.51	37.76	243.19	33.50	215.46	30.04	200.15	28.14	179.30	25.31	161.29	22.69
54	285.80	39.12	251.23	34.63	222.49	31.04	206.79	28.92	185.27	26.11	166.68	23.48
55	306.31	41.98	269.38	37.13	238.57	33.23	221.67	31.04	198.55	28.01	178.62	25.19
56	315.41	43.25	277.33	38.29	245.69	34.23	228.22	32.07	204.53	28.88	183.92	25.91
57	330.05	45.21	288.16	39.72	253.01	35.26	233.42	32.80	209.15	29.52	185.80	26.18
58	348.73	47.71	304.43	41.98	267.26	37.29	246.66	34.63	220.99	31.20	196.34	27.69
59	371.17	50.81	324.17	44.58	284.60	39.72	262.64	36.93	235.39	33.23	209.00	29.52
60	389.08	53.16	339.87	46.75	298.32	41.49	275.26	38.56	246.66	34.83	219.12	30.91
61	419.89	57.49	366.64	50.57	321.86	44.88	297.07	41.69	266.11	37.56	236.45	33.43
62	452.10	61.88	391.87	53.87	344.01	47.95	316.18	44.45	283.29	39.92	248.58	35.10
63	469.92	64.34	407.33	56.10	357.49	49.81	328.65	46.08	294.47	41.49	258.36	36.40
64	492.59	67.41	426.83	58.69	374.73	52.20	344.49	48.34	308.67	43.49	270.73	38.29
65	514.69	70.47	445.99	61.25	391.48	54.60	359.85	50.57	322.44	45.48	282.91	39.86
66	542.19	74.26	469.82	64.71	412.48	57.49	379.21	53.13	339.68	47.95	298.03	42.02
67	593.08	81.14	510.02	70.31	447.77	62.35	411.95	57.78	360.81	50.90	319.65	45.08
68	638.82	87.37	549.22	75.60	482.34	67.21	443.58	62.15	388.64	54.87	344.25	48.54
69	689.38	94.31	592.84	81.68	520.33	72.53	478.73	67.17	419.41	59.29	371.50	52.33
70	744.17	101.83	639.69	88.10	561.78	78.28	516.62	72.43	452.68	63.91	401.02	56.55
71	796.45	109.06	684.80	94.26	601.17	83.84	553.02	77.55	484.46	68.28	429.28	60.56
72	828.76	113.41	712.53	98.12	625.62	87.14	578.73	81.14	507.04	71.59	443.34	62.51
73	882.35	120.77	758.66	104.41	666.17	92.83	616.10	86.43	539.83	76.16	471.99	66.57
74	927.51	126.97	797.57	109.75	700.21	97.61	647.68	90.80	567.47	79.98	496.26	69.96
75	973.11	133.25	836.85	115.24	734.68	102.34	679.55	95.29	595.34	84.00	520.72	73.42
76	1010.76	138.31	869.16	119.61	763.18	106.36	705.89	99.08	618.35	87.30	540.84	76.19
77	1019.38	139.47	884.18	121.73	769.54	107.23	709.94	99.52	621.92	87.77	543.92	76.76
78	1034.59	141.54	897.37	123.60	781.00	108.96	720.53	100.95	631.31	89.13	552.01	77.75
79	1038.59	142.17	900.98	124.07	784.13	109.30	723.42	101.51	633.72	89.40	554.22	78.15
80	1026.36	140.38	890.29	122.60	774.79	107.96	714.75	100.28	626.21	88.34	547.68	77.23
81	1047.88	143.53	908.98	125.14	791.06	110.30	729.82	102.34	639.44	90.26	559.23	78.86
82	1005.46	137.71	865.55	119.14	753.27	105.04	698.48	98.05	611.91	86.43	535.06	75.45
83	1018.90	139.43	877.20	120.68	763.33	106.40	707.72	99.32	620.04	87.54	542.19	76.39
84	1032.86	141.46	889.14	122.44	773.92	107.83	717.49	100.58	628.57	88.70	549.65	77.48

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	326.24	40.31	293.06	36.15	267.79	33.13	253.31	31.22	230.38	28.47	212.97	26.25
41	341.53	42.25	305.09	37.68	277.33	34.16	261.23	32.21	236.34	29.19	217.47	26.85
42	345.38	42.51	308.29	38.13	279.61	34.51	262.86	32.49	237.53	29.32	218.02	26.89
43	348.36	43.10	310.51	38.31	281.07	34.71	263.94	32.53	238.29	29.36	218.34	26.89
44	352.27	43.42	313.50	38.73	283.40	34.97	265.68	32.71	239.38	29.50	218.99	26.93
45	356.49	43.92	316.81	39.09	285.95	35.28	267.68	33.13	240.90	29.74	219.86	27.15
46	359.37	44.41	318.97	39.40	287.31	35.52	268.60	33.17	241.33	29.78	219.97	27.15
47	362.19	44.73	321.14	39.58	288.72	35.60	269.58	33.30	241.87	29.86	220.08	27.15
48	365.33	45.05	323.47	39.90	290.51	35.84	270.88	33.38	242.69	29.92	220.51	27.15
49	369.34	45.64	326.78	40.35	292.95	36.15	272.83	33.58	244.04	30.10	221.38	27.38
50	372.60	46.00	329.06	40.67	294.57	36.33	273.92	33.84	244.85	30.27	221.81	27.38
51	377.69	46.59	333.61	41.12	298.64	36.87	277.77	34.33	248.33	30.63	224.90	27.74
52	399.98	49.38	353.40	43.56	316.32	38.99	294.09	36.33	262.91	32.49	238.13	29.32
53	414.51	51.20	366.09	45.08	327.70	40.43	304.82	37.68	272.45	33.58	246.75	30.41
54	428.17	52.77	378.29	46.67	338.60	41.80	314.91	38.81	281.45	34.71	254.83	31.44
55	458.92	56.57	405.51	50.11	362.95	44.77	337.46	41.76	301.68	37.22	273.16	33.80
56	472.58	58.29	417.60	51.50	373.68	46.13	347.71	43.07	310.73	38.31	281.35	34.71
57	502.89	61.99	437.88	53.99	388.54	47.98	361.05	44.65	319.03	39.48	284.92	35.15
58	531.30	65.66	462.66	57.16	410.39	50.61	381.49	47.08	337.14	41.66	300.97	37.14
59	565.73	69.72	492.64	60.83	436.96	53.96	406.21	50.15	358.93	44.37	320.49	39.58
60	592.95	73.20	516.28	63.72	458.05	56.49	425.73	52.55	376.12	46.35	336.00	41.44
61	639.85	79.08	557.22	68.77	494.32	61.00	459.46	56.71	405.89	50.11	362.57	44.73
62	674.61	83.28	588.07	72.57	517.15	63.76	483.70	59.70	422.64	52.13	372.00	45.92
63	701.17	86.57	611.17	75.36	537.54	66.23	502.73	61.99	439.23	54.17	386.64	47.68
64	734.95	90.72	640.66	79.16	563.35	69.58	527.02	64.98	460.33	56.75	405.18	50.05
65	767.75	94.80	669.34	82.59	588.56	72.61	550.60	68.05	481.04	59.38	423.29	52.27
66	808.91	99.81	705.18	87.02	620.22	76.55	580.04	71.48	506.79	62.53	446.01	55.02
67	904.28	111.65	783.21	96.60	682.90	84.31	643.10	79.38	561.83	69.44	494.54	61.04
68	973.96	120.15	843.66	104.05	735.39	90.78	692.71	85.40	605.09	74.61	532.55	65.80
69	1051.17	129.77	910.35	112.29	793.67	97.95	747.53	92.23	653.08	80.61	574.84	70.98
70	1134.45	139.93	982.58	121.35	856.68	105.73	806.85	99.50	704.86	86.98	620.44	76.63
71	1214.26	149.87	1051.65	129.77	916.81	113.14	863.62	106.58	754.53	93.08	663.98	81.97
72	1243.70	153.39	1077.19	132.88	939.09	115.85	880.37	108.52	769.00	94.92	668.04	82.47
73	1324.06	163.29	1146.86	141.47	999.76	123.35	937.25	115.71	818.83	101.12	711.20	87.79
74	1391.94	171.71	1205.58	148.80	1051.00	129.63	985.23	121.55	860.74	106.23	747.59	92.23
75	1460.47	180.24	1264.90	156.06	1102.62	136.01	1033.76	127.59	903.04	111.51	784.46	96.74
76	1516.81	187.15	1313.75	162.08	1145.35	141.29	1073.72	132.52	938.01	115.75	814.76	100.58
77	1535.57	189.45	1319.99	162.97	1150.77	142.01	1069.49	131.99	934.54	115.26	811.73	100.13
78	1558.40	192.40	1339.78	165.29	1168.01	144.05	1085.54	133.97	948.36	117.02	823.66	101.61
79	1564.63	192.97	1344.93	165.92	1172.62	144.72	1089.72	134.46	952.16	117.47	826.96	102.03
80	1546.09	190.77	1329.10	163.96	1158.63	142.96	1076.87	132.84	940.83	116.07	817.15	100.76
81	1578.57	194.87	1357.13	167.49	1183.03	146.03	1099.58	135.65	960.67	118.46	834.45	102.98
82	1473.11	181.82	1266.37	156.20	1104.03	136.09	1037.34	127.97	895.77	110.56	787.11	97.06
83	1492.79	184.26	1283.34	158.32	1118.67	138.05	1051.17	129.77	907.86	112.01	797.68	98.41
84	1513.39	186.75	1300.90	160.50	1134.12	139.93	1065.59	131.49	920.28	113.55	808.58	99.81

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	1.85	.32	1.67	.30	1.52	.29	1.33	.25	1.20	.23	1.13	.20
41	1.90	.33	1.72	.31	1.54	.29	1.36	.25	1.25	.23	1.14	.20
42	1.94	.33	1.73	.31	1.55	.29	1.39	.27	1.25	.23	1.15	.20
43	1.97	.33	1.74	.31	1.57	.29	1.40	.27	1.26	.23	1.15	.20
44	1.98	.33	1.80	.31	1.57	.30	1.41	.27	1.28	.25	1.15	.20
45	2.01	.35	1.82	.31	1.59	.30	1.42	.27	1.28	.25	1.17	.20
46	2.03	.35	1.83	.32	1.61	.30	1.45	.27	1.30	.25	1.17	.20
47	2.05	.35	1.84	.32	1.61	.30	1.45	.27	1.33	.25	1.19	.20
48	2.08	.35	1.85	.32	1.65	.30	1.46	.27	1.33	.25	1.19	.23
49	2.11	.35	1.86	.32	1.66	.30	1.48	.29	1.34	.25	1.20	.23
50	2.14	.37	1.89	.32	1.66	.30	1.52	.29	1.36	.25	1.20	.23
51	2.16	.37	1.91	.33	1.70	.31	1.54	.29	1.39	.27	1.25	.23
52	2.24	.38	2.01	.33	1.74	.31	1.59	.30	1.42	.27	1.28	.23
53	2.34	.42	2.05	.35	1.83	.32	1.66	.30	1.48	.29	1.33	.25
54	2.39	.42	2.11	.37	1.86	.32	1.70	.31	1.53	.29	1.39	.25
55	2.53	.48	2.23	.38	1.98	.33	1.82	.32	1.59	.30	1.42	.27
56	2.66	.49	2.34	.42	2.05	.35	1.86	.32	1.67	.30	1.48	.27
57	2.93	.52	2.54	.48	2.22	.38	1.91	.33	1.72	.31	1.53	.29
58	3.11	.56	2.71	.49	2.38	.42	2.05	.35	1.84	.32	1.61	.30
59	3.36	.61	2.93	.52	2.54	.48	2.20	.38	1.97	.33	1.73	.31
60	3.55	.62	3.09	.56	2.70	.49	2.34	.42	2.08	.35	1.84	.32
61	3.87	.69	3.39	.61	2.96	.54	2.54	.48	2.27	.38	2.02	.33
62	4.46	.81	3.86	.69	3.38	.61	3.01	.56	2.66	.49	2.36	.42
63	4.70	.84	4.08	.74	3.57	.63	3.17	.57	2.79	.51	2.48	.45
64	5.09	.89	4.37	.81	3.80	.67	3.42	.62	3.01	.56	2.67	.49
65	5.40	.95	4.62	.83	4.05	.74	3.61	.65	3.20	.57	2.82	.51
66	5.80	1.04	5.02	.89	4.39	.81	3.93	.71	3.45	.62	3.05	.54
67	6.39	1.14	5.45	.98	4.72	.84	4.29	.80	3.73	.67	3.26	.57
68	7.09	1.26	6.04	1.09	5.27	.95	4.79	.87	4.11	.75	3.59	.63
69	7.90	1.42	6.72	1.19	5.85	1.05	5.28	.95	4.61	.83	4.03	.71
70	8.80	1.56	7.47	1.34	6.55	1.18	5.90	1.06	5.15	.90	4.52	.81
71	9.88	1.75	8.44	1.52	7.36	1.33	6.66	1.19	5.79	1.05	5.02	.88
72	11.04	1.98	9.46	1.70	8.17	1.46	7.41	1.34	6.36	1.14	5.54	.98
73	12.49	2.23	10.65	1.89	9.22	1.67	8.36	1.52	7.16	1.29	6.25	1.12
74	13.92	2.49	11.88	2.14	10.31	1.86	9.31	1.68	8.02	1.43	6.98	1.24
75	15.58	2.77	13.29	2.38	11.53	2.08	10.42	1.87	8.98	1.62	7.81	1.39
76	17.37	3.09	14.79	2.67	12.82	2.28	11.61	2.09	10.00	1.82	8.68	1.54
77	18.86	3.38	15.98	2.84	13.85	2.49	12.40	2.24	10.54	1.89	9.17	1.62
78	20.74	3.71	17.55	3.15	15.24	2.74	13.63	2.48	11.57	2.08	10.09	1.81
79	22.70	4.05	19.21	3.44	16.67	3.00	14.95	2.69	12.69	2.27	11.03	1.94
80	24.69	4.40	20.90	3.74	18.11	3.26	16.23	2.94	13.81	2.49	11.99	2.12
81	27.01	4.83	22.88	4.08	19.83	3.57	17.75	3.20	15.10	2.71	13.11	2.33
82	30.07	5.40	25.47	4.56	22.07	3.99	20.14	3.62	17.12	3.09	14.89	2.65
83	33.11	5.91	28.04	5.00	24.30	4.37	22.20	4.01	18.86	3.40	16.39	2.89
84	36.79	6.57	31.14	5.57	26.97	4.87	24.62	4.41	20.93	3.76	18.20	3.20

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.23	.37	1.98	.33	1.83	.31	1.66	.30	1.53	.29	1.41	.25
41	2.40	.38	2.11	.35	1.90	.32	1.71	.30	1.55	.29	1.45	.27
42	2.44	.42	2.16	.35	1.94	.33	1.72	.31	1.57	.29	1.45	.27
43	2.51	.42	2.20	.37	1.98	.33	1.73	.31	1.57	.29	1.46	.27
44	2.54	.45	2.23	.37	2.02	.33	1.74	.31	1.59	.29	1.46	.27
45	2.61	.45	2.28	.37	2.05	.33	1.80	.31	1.61	.30	1.48	.27
46	2.67	.48	2.34	.38	2.09	.35	1.83	.31	1.65	.30	1.48	.27
47	2.70	.48	2.38	.38	2.14	.35	1.84	.32	1.65	.30	1.52	.27
48	2.76	.49	2.42	.42	2.16	.35	1.85	.32	1.66	.30	1.52	.27
49	2.82	.49	2.47	.42	2.20	.37	1.86	.32	1.67	.30	1.53	.27
50	2.85	.51	2.51	.42	2.23	.37	1.89	.32	1.70	.30	1.53	.29
51	2.93	.51	2.54	.45	2.27	.38	1.91	.32	1.72	.30	1.55	.29
52	3.02	.52	2.66	.48	2.38	.38	2.01	.33	1.80	.31	1.65	.29
53	3.11	.54	2.73	.49	2.44	.42	2.05	.35	1.84	.32	1.67	.30
54	3.22	.56	2.82	.49	2.52	.45	2.11	.35	1.89	.32	1.72	.30
55	3.42	.58	2.98	.52	2.67	.48	2.23	.38	2.01	.33	1.84	.31
56	3.55	.61	3.10	.54	2.77	.49	2.34	.38	2.09	.35	1.90	.32
57	3.89	.65	3.39	.58	2.99	.52	2.54	.45	2.23	.38	2.02	.33
58	4.15	.69	3.59	.62	3.17	.56	2.70	.49	2.39	.42	2.15	.35
59	4.46	.75	3.87	.65	3.43	.58	2.93	.52	2.55	.48	2.33	.38
60	4.71	.82	4.09	.69	3.61	.62	3.09	.56	2.71	.49	2.44	.42
61	5.16	.88	4.52	.80	3.96	.67	3.38	.58	2.98	.54	2.67	.48
62	5.71	.98	4.93	.84	4.32	.75	3.68	.63	3.26	.57	2.89	.51
63	6.01	1.04	5.23	.89	4.58	.81	3.87	.67	3.43	.61	3.05	.54
64	6.45	1.12	5.60	.95	4.91	.84	4.17	.74	3.71	.63	3.27	.57
65	6.84	1.15	5.95	1.04	5.20	.89	4.41	.80	3.91	.67	3.45	.61
66	7.42	1.26	6.43	1.12	5.62	.98	4.82	.84	4.24	.75	3.74	.65
67	8.30	1.42	7.15	1.24	6.27	1.09	5.30	.92	4.70	.83	4.17	.74
68	9.23	1.56	7.94	1.37	6.98	1.20	5.91	1.05	5.23	.90	4.62	.82
69	10.30	1.74	8.85	1.54	7.75	1.34	6.58	1.15	5.81	1.04	5.16	.89
70	11.47	1.94	9.86	1.70	8.66	1.52	7.33	1.29	6.49	1.14	5.76	1.00
71	12.90	2.19	11.10	1.90	9.74	1.70	8.28	1.45	7.30	1.29	6.47	1.13
72	14.47	2.48	12.38	2.14	10.86	1.87	9.27	1.62	8.17	1.43	7.27	1.26
73	16.31	2.77	13.94	2.39	12.24	2.12	10.42	1.84	9.22	1.62	8.17	1.42
74	18.21	3.11	15.58	2.69	13.66	2.38	11.66	2.03	10.30	1.83	9.13	1.59
75	20.38	3.46	17.44	3.00	15.29	2.67	13.03	2.28	11.53	2.02	10.21	1.81
76	22.70	3.87	19.40	3.33	16.99	2.96	14.49	2.55	12.82	2.25	11.37	1.99
77	25.01	4.26	21.42	3.69	18.61	3.25	15.82	2.77	13.97	2.48	12.38	2.15
78	27.52	4.66	23.53	4.05	20.49	3.56	17.39	3.06	15.36	2.70	13.60	2.38
79	30.10	5.14	25.78	4.41	22.39	3.89	19.04	3.37	16.82	2.96	14.93	2.58
80	32.74	5.57	28.02	4.83	24.33	4.25	20.71	3.63	18.30	3.22	16.20	2.83
81	35.81	6.09	30.66	5.27	26.65	4.63	22.65	4.01	19.99	3.52	17.73	3.09
82	39.49	6.72	33.79	5.81	29.36	5.12	25.08	4.40	22.14	3.89	19.64	3.43
83	43.48	7.41	37.21	6.40	32.33	5.60	27.59	4.87	24.40	4.30	21.63	3.76
84	48.26	8.21	41.31	7.12	35.91	6.25	30.66	5.41	27.09	4.80	24.00	4.20

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.55	.45	2.28	.37	2.08	.35	1.86	.32	1.70	.30	1.53	.29
41	2.68	.48	2.38	.38	2.15	.35	1.91	.32	1.72	.30	1.55	.29
42	2.71	.48	2.40	.42	2.16	.35	1.94	.32	1.73	.31	1.55	.29
43	2.76	.49	2.42	.42	2.19	.37	1.97	.33	1.74	.31	1.57	.29
44	2.79	.49	2.47	.42	2.22	.37	1.98	.33	1.74	.31	1.57	.29
45	2.83	.49	2.48	.42	2.23	.37	2.01	.33	1.80	.31	1.59	.29
46	2.85	.51	2.52	.45	2.24	.37	2.02	.33	1.82	.31	1.59	.29
47	2.90	.51	2.53	.45	2.27	.38	2.03	.33	1.83	.31	1.61	.29
48	2.95	.51	2.55	.45	2.28	.38	2.05	.35	1.84	.31	1.61	.29
49	2.98	.52	2.58	.45	2.34	.38	2.08	.35	1.84	.32	1.65	.29
50	3.01	.52	2.65	.48	2.36	.38	2.09	.35	1.85	.32	1.65	.30
51	3.09	.54	2.68	.48	2.39	.42	2.15	.35	1.89	.32	1.67	.30
52	3.28	.57	2.85	.51	2.54	.45	2.27	.38	2.02	.33	1.80	.31
53	3.43	.58	2.98	.52	2.67	.48	2.39	.42	2.11	.35	1.85	.32
54	3.57	.61	3.10	.54	2.77	.49	2.48	.45	2.20	.37	1.94	.32
55	3.85	.65	3.36	.57	2.99	.52	2.68	.48	2.38	.38	2.09	.35
56	4.01	.67	3.46	.61	3.10	.54	2.77	.49	2.47	.42	2.16	.35
57	4.11	.71	3.57	.61	3.16	.56	2.96	.52	2.58	.48	2.27	.38
58	4.39	.75	3.79	.65	3.38	.58	3.15	.56	2.76	.49	2.42	.42
59	4.71	.82	4.09	.69	3.61	.62	3.39	.58	2.96	.52	2.61	.48
60	4.98	.87	4.32	.74	3.80	.65	3.58	.62	3.11	.56	2.76	.49
61	5.46	.92	4.71	.82	4.20	.71	3.91	.67	3.42	.58	3.01	.54
62	6.11	1.05	5.28	.90	4.65	.82	4.26	.74	3.72	.63	3.27	.57
63	6.47	1.12	5.58	.95	4.91	.84	4.52	.80	3.93	.67	3.45	.61
64	6.96	1.19	6.02	1.04	5.27	.90	4.83	.84	4.24	.74	3.72	.63
65	7.35	1.26	6.36	1.12	5.58	.98	5.12	.88	4.46	.80	3.93	.67
66	7.98	1.37	6.92	1.19	6.08	1.05	5.54	.95	4.86	.84	4.27	.74
67	8.78	1.52	7.55	1.29	6.64	1.14	6.08	1.05	5.29	.90	4.66	.82
68	9.78	1.68	8.37	1.43	7.35	1.26	6.73	1.18	5.89	1.04	5.18	.89
69	10.86	1.86	9.31	1.59	8.18	1.42	7.49	1.31	6.56	1.14	5.77	1.00
70	12.10	2.08	10.40	1.81	9.13	1.57	8.36	1.45	7.31	1.26	6.43	1.13
71	13.60	2.34	11.69	2.01	10.25	1.81	9.40	1.65	8.25	1.43	7.27	1.25
72	15.38	2.65	13.23	2.27	11.53	2.01	10.49	1.83	9.21	1.59	8.10	1.40
73	17.37	2.99	14.94	2.55	13.00	2.24	11.85	2.06	10.38	1.82	9.16	1.57
74	19.37	3.30	16.66	2.86	14.49	2.52	13.23	2.28	11.56	2.02	10.21	1.75
75	21.68	3.72	18.64	3.20	16.23	2.82	14.80	2.56	12.94	2.25	11.41	1.99
76	24.12	4.12	20.76	3.57	18.06	3.12	16.49	2.86	14.43	2.52	12.72	2.20
77	26.63	4.57	22.88	3.94	19.93	3.45	18.26	3.18	15.98	2.77	13.88	2.40
78	29.25	4.99	25.15	4.32	21.90	3.77	20.05	3.49	17.55	3.06	15.28	2.67
79	32.04	5.47	27.54	4.71	23.99	4.15	21.97	3.81	19.21	3.37	16.74	2.90
80	34.84	5.96	29.98	5.15	26.09	4.55	23.91	4.15	20.90	3.63	18.18	3.17
81	38.11	6.53	32.78	5.62	28.53	4.95	26.13	4.56	22.88	4.01	19.90	3.45
82	42.22	7.26	35.99	6.18	31.34	5.44	28.70	4.99	25.14	4.38	21.87	3.77
83	46.50	7.97	39.66	6.83	34.52	5.97	31.63	5.49	27.67	4.83	24.07	4.18
84	51.61	8.84	44.04	7.58	38.33	6.65	35.11	6.10	30.72	5.33	26.72	4.63

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	2.89	.49	2.55	.42	2.34	.37	2.20	.35	2.02	.33	1.85	.31
41	3.01	.51	2.68	.45	2.40	.38	2.27	.37	2.05	.33	1.89	.31
42	3.05	.52	2.71	.48	2.44	.38	2.28	.37	2.08	.33	1.89	.32
43	3.10	.52	2.76	.48	2.47	.42	2.33	.37	2.09	.33	1.90	.32
44	3.15	.52	2.79	.48	2.51	.42	2.34	.38	2.11	.35	1.90	.32
45	3.17	.54	2.82	.49	2.52	.42	2.36	.38	2.14	.35	1.91	.32
46	3.24	.54	2.84	.49	2.54	.42	2.39	.38	2.15	.35	1.94	.32
47	3.27	.56	2.89	.49	2.55	.45	2.40	.38	2.16	.35	1.94	.32
48	3.33	.56	2.93	.51	2.58	.45	2.42	.38	2.16	.35	1.97	.32
49	3.38	.56	2.96	.51	2.65	.45	2.44	.42	2.19	.35	1.98	.32
50	3.40	.57	2.99	.51	2.66	.45	2.47	.42	2.20	.35	1.98	.32
51	3.46	.57	3.05	.52	2.70	.48	2.52	.42	2.24	.37	2.02	.33
52	3.72	.61	3.27	.56	2.89	.49	2.68	.48	2.40	.38	2.16	.35
53	3.87	.63	3.40	.57	3.01	.52	2.79	.49	2.52	.42	2.24	.37
54	4.03	.65	3.55	.58	3.15	.54	2.93	.51	2.61	.45	2.36	.38
55	4.34	.71	3.80	.63	3.39	.57	3.15	.54	2.82	.49	2.53	.42
56	4.53	.75	3.96	.65	3.52	.58	3.26	.56	2.93	.51	2.65	.45
57	4.79	.81	4.15	.69	3.63	.61	3.38	.57	3.01	.52	2.68	.48
58	5.09	.84	4.40	.74	3.87	.65	3.58	.61	3.20	.56	2.84	.49
59	5.45	.89	4.79	.81	4.17	.69	3.85	.63	3.45	.58	3.08	.52
60	5.76	.95	4.99	.83	4.40	.74	4.05	.67	3.63	.62	3.24	.56
61	6.29	1.05	5.48	.90	4.83	.82	4.45	.75	4.01	.67	3.55	.61
62	6.85	1.14	5.95	.99	5.23	.88	4.82	.82	4.30	.74	3.76	.63
63	7.27	1.19	6.27	1.05	5.51	.90	5.10	.87	4.55	.80	4.01	.67
64	7.79	1.29	6.74	1.13	5.91	.99	5.45	.90	4.87	.83	4.29	.74
65	8.27	1.37	7.15	1.19	6.27	1.05	5.77	.98	5.16	.88	4.55	.80
66	8.96	1.49	7.74	1.29	6.81	1.14	6.25	1.06	5.60	.95	4.91	.83
67	10.09	1.68	8.67	1.43	7.61	1.29	6.99	1.18	6.11	1.05	5.43	.90
68	11.18	1.86	9.61	1.59	8.44	1.42	7.75	1.31	6.81	1.15	6.04	1.04
69	12.45	2.06	10.71	1.81	9.40	1.57	8.66	1.46	7.59	1.29	6.72	1.14
70	13.88	2.28	11.94	1.99	10.47	1.75	9.63	1.65	8.44	1.43	7.47	1.26
71	15.63	2.58	13.43	2.24	11.82	1.99	10.86	1.84	9.52	1.62	8.42	1.43
72	17.46	2.89	15.04	2.51	13.20	2.23	12.20	2.06	10.69	1.83	9.33	1.57
73	19.70	3.26	16.95	2.82	14.83	2.51	13.75	2.34	12.04	2.03	10.54	1.81
74	22.02	3.63	18.89	3.15	16.61	2.80	15.36	2.58	13.47	2.27	11.78	2.01
75	24.62	4.08	21.19	3.52	18.57	3.12	17.18	2.90	15.07	2.55	13.18	2.24
76	27.39	4.56	23.56	3.92	20.68	3.46	19.13	3.25	16.77	2.84	14.67	2.49
77	29.76	4.94	25.82	4.30	22.45	3.76	20.74	3.52	18.17	3.09	15.88	2.70
78	32.72	5.43	28.39	4.71	24.72	4.15	22.81	3.87	19.96	3.40	17.45	2.96
79	35.84	5.91	31.09	5.16	27.04	4.56	24.95	4.25	21.87	3.72	19.12	3.26
80	38.97	6.44	33.80	5.62	29.41	4.95	27.13	4.58	23.78	4.05	20.80	3.55
81	42.62	7.03	36.98	6.14	32.20	5.43	29.70	5.00	26.00	4.40	22.74	3.87
82	45.80	7.59	39.42	6.56	34.34	5.77	31.82	5.40	27.87	4.72	24.38	4.12
83	50.46	8.37	43.43	7.26	37.80	6.37	35.03	5.91	30.69	5.24	26.85	4.57
84	56.03	9.28	48.23	8.02	41.97	7.07	38.91	6.58	34.09	5.80	29.82	5.09

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	4.18	.63	3.78	.58	3.46	.53	3.25	.50	2.96	.41	2.76	.38
41	4.42	.66	3.92	.59	3.58	.57	3.36	.52	3.04	.46	2.78	.40
42	4.46	.66	3.97	.61	3.61	.57	3.40	.52	3.07	.46	2.79	.40
43	4.51	.68	4.05	.61	3.66	.57	3.42	.53	3.10	.46	2.81	.40
44	4.59	.68	4.09	.63	3.71	.58	3.46	.53	3.11	.46	2.83	.40
45	4.67	.70	4.13	.63	3.74	.58	3.49	.53	3.13	.50	2.87	.40
46	4.73	.70	4.17	.63	3.78	.58	3.54	.53	3.17	.50	2.91	.41
47	4.80	.72	4.25	.64	3.80	.59	3.57	.57	3.19	.50	2.93	.41
48	4.84	.72	4.30	.64	3.87	.59	3.59	.57	3.24	.50	2.94	.41
49	4.90	.73	4.35	.66	3.91	.59	3.62	.57	3.25	.50	2.95	.41
50	5.01	.73	4.42	.66	3.93	.59	3.66	.57	3.28	.50	2.96	.41
51	5.08	.76	4.48	.68	4.04	.61	3.74	.58	3.32	.52	3.03	.46
52	5.44	.83	4.80	.72	4.30	.64	3.98	.61	3.58	.57	3.24	.50
53	5.66	.87	5.02	.73	4.48	.66	4.14	.63	3.72	.58	3.38	.52
54	5.93	.90	5.19	.78	4.68	.70	4.32	.64	3.89	.59	3.51	.53
55	6.34	.96	5.63	.87	5.03	.76	4.68	.70	4.17	.63	3.78	.58
56	6.60	.98	5.80	.89	5.19	.78	4.84	.72	4.32	.64	3.92	.59
57	7.07	1.07	6.16	.93	5.45	.83	5.07	.76	4.48	.68	3.98	.61
58	7.52	1.13	6.55	.98	5.80	.89	5.40	.81	4.77	.72	4.26	.64
59	8.09	1.23	7.06	1.07	6.29	.96	5.80	.89	5.12	.76	4.59	.68
60	8.56	1.30	7.46	1.13	6.61	.98	6.13	.93	5.44	.83	4.84	.72
61	9.36	1.42	8.16	1.24	7.22	1.09	6.71	.99	5.96	.90	5.31	.81
62	9.99	1.53	8.72	1.31	7.67	1.16	7.16	1.09	6.29	.96	5.49	.83
63	10.55	1.59	9.20	1.38	8.08	1.23	7.54	1.16	6.61	.98	5.80	.89
64	11.35	1.71	9.88	1.50	8.71	1.31	8.14	1.24	7.08	1.07	6.27	.96
65	12.02	1.83	10.47	1.57	9.22	1.38	8.62	1.30	7.52	1.13	6.64	.98
66	13.02	1.98	11.39	1.71	9.99	1.53	9.35	1.42	8.17	1.24	7.18	1.09
67	15.01	2.27	13.00	1.98	11.34	1.71	10.67	1.61	9.33	1.42	8.20	1.24
68	16.62	2.50	14.41	2.18	12.58	1.90	11.82	1.78	10.38	1.56	9.10	1.37
69	18.53	2.79	16.08	2.42	14.00	2.09	13.18	2.01	11.51	1.72	10.13	1.55
70	20.67	3.12	17.90	2.73	15.61	2.35	14.71	2.22	12.84	1.92	11.32	1.70
71	23.26	3.52	20.14	3.03	17.58	2.64	16.55	2.47	14.44	2.18	12.71	1.91
72	25.61	3.87	22.19	3.32	19.33	2.93	18.12	2.74	15.85	2.38	13.76	2.08
73	28.88	4.36	24.99	3.77	21.80	3.29	20.41	3.07	17.84	2.68	15.51	2.35
74	32.24	4.84	27.92	4.19	24.32	3.71	22.82	3.42	19.92	3.01	17.30	2.62
75	36.06	5.44	31.24	4.72	27.25	4.11	25.53	3.84	22.28	3.36	19.38	2.94
76	40.15	6.03	34.76	5.28	30.30	4.57	28.41	4.27	24.82	3.74	21.58	3.26
77	43.79	6.61	37.63	5.68	32.80	4.98	30.47	4.59	26.65	4.04	23.15	3.49
78	48.12	7.26	41.38	6.28	36.06	5.44	33.52	5.06	29.29	4.43	25.42	3.84
79	52.69	7.98	45.30	6.85	39.51	5.97	36.71	5.52	32.05	4.83	27.87	4.19
80	57.29	8.64	49.25	7.41	42.92	6.47	39.89	6.02	34.85	5.29	30.28	4.57
81	62.67	9.46	53.89	8.15	46.99	7.07	43.63	6.61	38.12	5.76	33.11	5.01
82	65.50	9.89	56.32	8.50	49.10	7.40	46.13	6.95	39.82	6.01	35.01	5.30
83	72.16	10.87	62.03	9.36	54.07	8.16	50.81	7.67	43.87	6.62	38.53	5.81
84	80.11	12.10	68.84	10.41	60.05	9.08	56.40	8.51	48.71	7.34	42.81	6.43

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	100.33	16.80	90.27	15.11	81.89	13.84	71.59	12.14	65.43	11.05	60.57	10.02
41	103.95	17.43	93.16	15.64	83.87	14.13	74.05	12.54	67.40	11.42	61.82	10.22
42	105.05	17.59	93.98	15.76	84.40	14.24	74.81	12.61	67.98	11.45	62.15	10.27
43	106.21	17.74	94.85	15.96	84.98	14.41	75.44	12.77	68.56	11.54	62.49	10.31
44	107.22	17.87	95.71	16.11	85.51	14.44	76.16	12.85	69.18	11.71	62.97	10.35
45	108.28	18.30	96.43	16.24	86.04	14.48	76.94	13.05	69.52	11.74	63.17	10.47
46	109.34	18.39	97.40	16.31	86.61	14.53	77.61	13.14	70.29	11.90	63.60	10.47
47	110.44	18.54	98.22	16.43	87.14	14.64	78.33	13.25	70.68	11.98	64.03	10.58
48	111.51	18.66	99.08	16.56	87.72	14.88	79.15	13.34	71.35	12.10	64.32	10.75
49	112.61	18.83	99.76	16.67	88.20	14.93	79.78	13.48	71.83	12.14	64.70	10.78
50	113.77	19.03	100.67	16.91	88.78	15.04	80.55	13.68	72.41	12.18	65.00	10.82
51	114.88	19.42	101.73	17.11	89.79	15.11	81.46	13.77	73.23	12.38	65.77	10.87
52	118.20	19.77	104.57	17.59	92.30	15.60	83.68	14.13	75.30	12.77	67.55	11.18
53	120.32	20.13	106.54	17.83	93.98	15.84	85.26	14.44	76.60	12.94	68.75	11.42
54	122.58	20.66	108.47	18.34	95.71	16.24	86.80	14.64	78.09	13.21	70.00	11.54
55	128.50	21.40	113.77	19.03	100.33	16.91	90.85	15.37	80.98	13.73	72.79	12.54
56	131.78	22.09	116.70	19.66	102.89	17.40	93.31	15.76	83.15	14.01	73.95	12.45
57	144.15	24.12	125.76	21.06	110.01	18.54	95.09	16.11	84.59	14.37	74.91	12.45
58	151.32	25.39	132.06	22.09	115.45	19.50	99.76	16.91	88.83	15.08	78.62	13.05
59	160.57	26.89	140.10	23.48	122.53	20.69	105.87	17.87	94.27	15.96	83.43	13.84
60	167.26	28.14	145.98	24.52	127.63	21.40	110.35	18.66	98.22	16.56	87.00	14.41
61	180.21	30.21	157.25	26.38	137.41	23.19	119.02	20.10	105.78	17.83	93.74	15.40
62	204.67	34.23	177.08	29.64	154.79	26.11	138.42	23.36	121.71	20.66	107.75	17.74
63	213.00	35.70	184.31	30.91	161.19	27.22	144.05	24.35	126.67	21.36	112.04	18.54
64	225.04	37.64	194.66	32.74	170.20	28.81	152.29	25.75	133.89	22.56	118.39	19.66
65	233.85	39.16	202.51	33.94	176.99	29.81	158.16	26.75	139.19	23.48	123.02	20.33
66	248.25	41.69	214.78	36.13	187.72	31.64	167.89	28.38	147.76	24.95	130.62	21.49
67	266.01	44.58	226.77	38.03	198.17	33.47	178.87	30.21	155.61	26.31	135.63	22.45
68	287.10	48.11	244.73	41.02	213.91	36.17	193.11	32.74	167.89	28.38	146.46	24.15
69	309.92	51.90	264.04	44.32	230.77	38.92	208.38	35.21	181.22	30.68	158.02	26.11
70	333.66	55.95	284.26	47.71	248.53	41.98	224.36	37.93	195.14	32.98	170.15	28.18
71	360.76	60.52	307.42	51.61	268.61	45.41	242.52	41.02	210.93	35.70	183.92	30.48
72	387.39	64.85	330.43	55.47	286.38	48.34	259.27	43.85	222.97	37.64	194.03	32.11
73	417.97	70.00	356.63	59.81	309.01	52.13	279.64	47.28	240.54	40.75	209.49	34.63
74	445.89	74.80	380.46	63.75	329.71	55.63	298.42	50.57	256.72	43.38	223.40	36.96
75	475.60	79.75	405.83	68.08	351.57	59.36	318.25	53.80	273.77	46.15	238.33	39.59
76	503.38	84.37	429.47	72.03	372.18	62.82	336.89	57.06	289.65	48.98	252.15	41.75
77	518.89	86.98	439.35	73.73	380.75	64.18	341.22	57.69	290.13	48.98	252.05	41.75
78	539.35	90.49	456.68	76.59	395.72	66.74	354.65	59.92	301.54	50.90	262.01	43.32
79	554.75	92.99	469.73	78.71	406.94	68.64	364.81	61.75	310.11	52.37	269.53	44.58
80	561.88	94.19	475.65	79.78	412.14	69.47	369.58	62.44	314.06	53.04	272.95	45.21
81	567.42	95.09	480.37	80.62	416.24	70.31	373.24	63.11	317.24	53.64	275.69	45.61
82	576.61	96.78	488.21	81.88	423.07	71.34	386.14	65.34	328.22	55.47	285.27	47.24
83	574.40	96.29	486.29	81.68	421.43	71.07	384.60	65.11	326.92	55.27	284.16	46.99
84	570.21	95.66	482.82	80.98	418.35	70.60	381.90	64.51	324.56	54.87	282.14	46.71

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	121.71	19.50	108.09	17.43	98.36	16.04	90.08	14.93	82.47	13.68	76.60	12.54
41	129.99	20.77	114.83	18.54	103.95	16.91	92.92	15.28	84.59	13.97	78.14	12.81
42	132.64	21.16	116.99	18.83	105.73	17.23	93.88	15.40	85.22	14.01	78.52	12.85
43	135.15	21.40	119.06	19.10	107.46	17.47	94.70	15.64	85.84	14.13	79.10	12.85
44	137.84	22.00	121.33	19.53	109.15	17.74	95.62	15.76	86.47	14.37	79.44	12.94
45	140.35	22.29	123.30	19.90	110.83	18.03	96.39	15.96	87.05	14.41	79.78	13.05
46	142.90	22.72	125.42	20.13	112.61	18.39	97.35	16.11	87.67	14.44	80.35	13.14
47	145.45	23.19	127.49	20.66	114.20	18.63	98.17	16.27	88.20	14.53	80.65	13.21
48	147.91	23.56	129.56	20.86	115.94	18.86	99.08	16.31	88.83	14.64	81.03	13.25
49	150.55	23.92	131.63	21.25	117.67	19.06	99.76	16.43	89.41	14.68	81.51	13.28
50	153.06	24.48	133.70	21.40	119.31	19.50	100.77	16.56	90.08	14.93	81.89	13.34
51	154.69	24.68	135.05	21.85	120.51	19.70	101.78	16.80	90.85	15.08	82.71	13.61
52	159.13	25.31	139.00	22.45	123.98	20.13	104.62	17.27	93.55	15.37	85.17	13.93
53	162.06	25.86	141.50	22.72	126.33	20.66	106.64	17.59	95.23	15.67	86.66	14.13
54	165.00	26.31	144.10	23.23	128.60	20.89	108.52	17.87	97.02	16.04	88.20	14.44
55	172.99	27.58	151.08	24.35	134.81	22.00	113.81	18.74	101.63	16.67	92.53	15.11
56	177.47	28.29	154.89	24.95	138.18	22.49	116.76	19.42	104.33	17.23	94.99	15.40
57	192.20	30.68	166.73	26.89	147.52	23.92	125.42	20.77	110.78	18.39	99.42	16.27
58	201.88	32.14	175.11	28.25	154.79	25.26	131.63	21.85	116.28	19.10	104.43	17.11
59	214.16	34.10	185.75	30.01	164.28	26.75	139.67	23.16	123.40	20.33	110.78	18.07
60	223.06	35.53	193.45	31.20	171.06	27.78	145.50	23.92	128.55	21.25	115.36	18.83
61	240.44	38.32	208.48	33.54	184.35	30.04	156.81	25.86	138.57	22.76	124.31	20.22
62	260.81	41.49	226.43	36.46	198.55	32.31	168.80	27.78	149.11	24.68	132.21	21.49
63	271.45	43.29	235.63	37.93	206.60	33.63	175.69	28.92	155.32	25.62	137.70	22.49
64	286.91	45.75	248.97	40.06	218.35	35.53	185.70	30.68	164.08	27.09	145.40	23.68
65	298.17	47.47	258.94	41.75	226.91	36.96	193.11	31.87	170.49	28.18	151.18	24.72
66	316.33	50.41	274.78	44.32	240.83	39.27	204.77	33.87	180.94	29.81	160.38	26.18
67	346.52	55.27	298.61	48.11	261.82	42.62	222.34	36.69	196.44	32.47	174.10	28.41
68	374.01	59.61	322.29	51.90	282.48	46.04	239.92	39.66	212.04	35.06	187.77	30.77
69	403.57	64.34	347.72	56.10	304.87	49.67	258.94	42.69	228.70	37.69	202.75	33.11
70	434.53	69.27	374.54	60.45	328.22	53.47	278.82	46.04	246.27	40.75	218.35	35.70
71	469.87	74.93	404.87	65.30	354.94	57.78	301.45	49.70	266.30	44.01	236.11	38.56
72	506.80	80.69	433.28	69.87	379.79	61.88	323.89	53.47	286.18	47.28	253.73	41.46
73	546.81	87.10	467.46	75.40	409.78	66.74	349.45	57.59	308.87	50.97	273.77	44.68
74	583.35	92.92	498.81	80.42	437.13	71.14	372.85	61.64	329.52	54.36	292.01	47.71
75	622.25	99.24	532.08	85.74	466.40	76.05	397.74	65.58	351.47	58.09	311.51	50.90
76	658.51	105.01	562.99	90.64	493.56	80.42	420.85	69.44	371.94	61.35	329.71	53.87
77	688.08	109.63	588.94	94.99	511.76	83.24	435.11	71.74	384.36	63.42	340.64	55.66
78	715.28	113.96	612.24	98.65	532.03	86.63	452.10	74.69	399.48	65.97	354.07	57.86
79	735.74	117.18	629.77	101.54	547.15	89.13	465.15	76.83	410.99	67.88	364.28	59.61
80	745.08	118.70	637.76	102.78	554.08	90.26	471.02	77.72	416.18	68.71	368.90	60.45
81	752.40	119.94	644.07	103.86	559.72	91.16	475.65	78.48	420.33	69.40	372.52	60.96
82	756.78	120.53	647.77	104.41	562.84	91.69	480.51	79.31	424.61	70.20	376.37	61.64
83	753.80	120.17	645.27	103.94	560.68	91.32	478.73	79.11	423.02	69.87	374.87	61.19
84	748.45	119.30	640.60	103.18	556.58	90.60	475.31	78.39	419.99	69.31	372.27	60.85

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	139.67	22.45	124.51	20.02	112.81	18.39	101.54	16.51	91.38	14.93	83.15	13.61
41	145.50	23.36	128.89	20.82	116.28	18.86	104.43	17.11	93.59	15.20	84.40	13.77
42	147.23	23.56	130.09	20.89	117.33	19.03	105.25	17.23	94.27	15.37	84.78	13.77
43	149.01	23.88	131.44	21.16	118.34	19.10	106.26	17.40	94.85	15.40	85.22	13.84
44	150.70	24.15	132.69	21.33	119.45	19.50	106.98	17.43	95.62	15.64	85.46	13.93
45	152.48	24.52	133.94	21.49	120.46	19.66	107.89	17.59	96.15	15.67	85.84	13.97
46	154.31	24.75	135.24	21.93	121.47	19.73	108.71	17.70	96.87	15.76	86.18	13.97
47	155.99	24.99	136.64	22.00	122.53	19.90	109.63	17.83	97.40	15.96	86.52	14.01
48	157.82	25.31	137.89	22.16	123.45	20.02	110.40	18.03	98.12	16.04	86.90	14.13
49	159.46	25.62	139.10	22.45	124.51	20.17	111.36	18.30	98.65	16.11	87.29	14.24
50	161.24	25.91	140.35	22.56	125.47	20.33	112.13	18.39	99.32	16.27	87.58	14.24
51	162.88	26.11	141.74	22.76	126.82	20.69	113.33	18.50	100.33	16.36	88.54	14.41
52	172.13	27.65	149.88	24.12	133.94	21.85	119.65	19.53	105.87	17.27	93.55	15.17
53	177.47	28.41	154.45	24.82	138.04	22.45	123.40	20.10	109.20	17.83	96.34	15.67
54	182.57	29.41	158.88	25.62	142.08	23.16	126.96	20.77	112.52	18.43	99.23	16.24
55	194.61	31.31	169.38	27.29	151.47	24.59	135.43	22.09	119.93	19.66	105.73	17.23
56	199.04	31.95	173.28	27.94	154.89	25.19	138.42	22.52	122.58	20.02	108.09	17.59
57	203.37	32.71	175.83	28.29	155.90	25.31	145.59	23.68	127.49	20.86	112.47	18.34
58	213.53	34.23	184.69	29.64	163.60	26.58	152.96	24.95	133.89	21.96	117.96	19.10
59	226.68	36.37	195.86	31.60	173.62	28.25	162.35	26.55	142.08	23.23	125.18	20.33
60	236.06	37.89	204.00	32.83	180.79	29.41	168.99	27.58	147.91	24.15	130.38	21.25
61	254.36	40.82	219.94	35.46	194.85	31.64	182.24	29.64	159.46	26.06	140.44	22.76
62	280.79	45.08	243.09	39.16	213.48	34.70	194.90	31.84	170.53	27.78	150.31	24.52
63	292.25	46.84	252.96	40.79	222.20	36.17	202.94	33.07	177.66	28.97	156.52	25.46
64	308.87	49.58	267.26	43.09	234.86	38.23	214.35	35.06	187.63	30.71	165.33	26.89
65	321.05	51.57	277.85	44.68	244.10	39.66	222.87	36.37	195.14	31.87	171.88	28.01
66	340.79	54.79	294.90	47.47	258.98	42.09	236.54	38.56	207.03	33.87	182.38	29.64
67	366.01	58.69	314.26	50.66	276.07	44.85	252.91	41.19	221.28	36.26	195.09	31.71
68	394.95	63.42	339.29	54.72	297.94	48.38	272.90	44.52	238.86	38.99	210.50	34.23
69	426.20	68.48	366.06	58.96	321.57	52.20	294.56	47.98	257.78	42.09	227.21	36.96
70	458.99	73.66	394.23	63.47	346.23	56.19	317.00	51.77	277.57	45.41	244.54	39.76
71	496.26	79.62	426.15	68.64	374.44	60.85	342.81	55.95	300.15	48.98	264.37	43.09
72	538.82	86.50	463.32	74.69	403.43	65.50	368.03	59.92	322.06	52.64	283.83	46.12
73	581.33	93.32	499.96	80.54	435.20	70.63	397.02	64.74	347.58	56.70	306.26	49.81
74	620.33	99.52	533.38	85.91	464.33	75.45	423.70	69.20	370.83	60.56	326.68	53.13
75	661.64	106.24	568.91	91.69	495.24	80.45	451.91	73.73	395.53	64.67	348.44	56.63
76	700.16	112.49	601.99	96.98	524.09	85.15	478.10	78.02	418.45	68.28	368.71	59.92
77	732.13	117.54	629.53	101.51	548.01	89.01	502.13	81.88	439.44	71.74	382.14	62.15
78	760.97	122.20	654.28	105.40	569.73	92.59	521.82	85.15	456.77	74.69	397.26	64.67
79	782.78	125.63	673.05	108.43	585.86	95.18	536.70	87.57	469.82	76.83	408.63	66.54
80	792.75	127.26	681.58	109.79	593.42	96.34	543.58	88.70	475.84	77.72	413.77	67.33
81	800.50	128.56	688.32	110.82	599.29	97.38	548.98	89.57	480.46	78.48	417.92	68.04
82	808.88	129.92	690.34	111.26	600.97	97.61	550.52	89.86	481.86	78.62	419.07	68.17
83	805.75	129.29	687.59	110.79	598.66	97.21	548.35	89.40	480.08	78.39	417.48	68.00
84	800.02	128.49	682.73	110.06	594.43	96.53	544.45	88.81	476.61	77.75	414.45	67.44

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	156.38	24.15	139.67	21.85	126.39	19.90	120.17	19.03	109.43	17.43	100.53	16.04
41	163.12	25.26	145.21	22.56	130.57	20.66	123.30	19.53	111.89	17.74	102.12	16.27
42	165.33	25.62	146.80	22.76	131.78	20.82	124.26	19.70	112.61	17.87	102.65	16.31
43	167.45	25.91	148.58	23.19	133.07	20.89	125.18	19.77	113.29	18.03	103.08	16.36
44	169.52	26.31	150.22	23.36	134.38	21.16	126.19	19.93	113.91	18.30	103.47	16.43
45	171.54	26.58	151.80	23.56	135.58	21.33	127.01	20.10	114.64	18.34	103.95	16.51
46	173.71	26.89	153.49	23.88	136.78	21.40	127.97	20.17	115.26	18.43	104.43	16.56
47	175.73	27.25	155.08	24.12	138.04	21.85	128.94	20.33	115.94	18.50	104.91	16.60
48	177.80	27.58	156.77	24.48	139.29	22.00	129.90	20.66	116.66	18.63	105.20	16.67
49	179.97	27.78	158.40	24.68	140.44	22.09	130.72	20.77	117.28	18.66	105.68	16.80
50	181.99	28.18	160.04	24.95	141.64	22.29	131.63	20.86	117.96	18.74	106.21	16.91
51	183.87	28.41	161.63	25.19	143.14	22.52	133.07	21.06	119.26	18.97	107.22	17.11
52	194.17	30.08	170.87	26.58	151.28	23.83	140.54	22.20	125.90	20.02	113.29	18.03
53	200.19	30.95	176.07	27.34	155.99	24.59	144.92	22.92	129.85	20.77	116.76	18.63
54	206.07	31.95	181.22	28.25	160.47	25.26	149.06	23.56	133.56	21.29	120.22	19.06
55	219.74	34.03	193.21	30.08	171.11	26.98	158.93	25.19	142.47	22.69	128.02	20.33
56	224.65	34.83	197.59	30.77	174.96	27.58	162.59	25.75	145.59	23.23	131.05	20.86
57	234.04	36.29	204.39	31.84	179.40	28.25	165.53	26.18	148.24	23.56	131.73	21.00
58	245.69	38.03	214.54	33.47	188.40	29.61	173.76	27.58	155.70	24.75	138.32	22.05
59	260.67	40.39	227.54	35.46	199.86	31.55	184.35	29.17	165.24	26.38	146.75	23.36
60	271.50	42.09	237.07	36.96	208.28	32.80	192.11	30.48	172.13	27.34	152.87	24.35
61	292.69	45.41	255.56	39.76	224.41	35.37	207.03	32.80	185.41	29.57	164.85	26.18
62	314.79	48.74	272.80	42.38	239.53	37.69	220.03	34.86	197.26	31.40	173.09	27.58
63	327.69	50.74	283.97	44.25	249.30	39.27	229.18	36.29	205.30	32.74	180.07	28.68
64	346.23	53.64	300.00	46.71	263.32	41.46	242.04	38.43	216.90	34.57	190.23	30.24
65	359.85	55.66	311.80	48.54	273.86	43.18	251.71	39.83	225.52	35.97	197.79	31.55
66	382.00	59.22	331.01	51.57	290.52	45.81	267.12	42.26	239.34	38.23	209.87	33.47
67	420.18	65.11	361.35	56.19	317.29	49.97	291.72	46.15	255.56	40.79	226.43	36.13
68	453.36	70.31	389.85	60.68	342.33	53.87	314.83	49.90	275.83	43.98	244.35	38.83
69	489.27	75.80	420.71	65.50	369.34	58.22	339.87	53.80	297.64	47.38	263.70	42.02
70	526.92	81.68	453.02	70.56	397.74	62.55	365.82	57.86	320.47	51.04	283.97	45.21
71	569.58	88.23	489.75	76.19	430.05	67.81	395.58	62.79	346.47	55.27	306.94	48.87
72	611.95	94.70	526.06	81.88	461.83	72.82	427.26	67.73	374.44	59.65	327.35	52.13
73	660.24	102.23	567.61	88.34	498.37	78.48	461.11	72.97	403.91	64.34	353.26	56.19
74	704.44	109.10	605.69	94.26	531.69	83.84	491.87	78.02	430.87	68.64	376.94	59.92
75	751.39	116.38	646.09	100.58	567.18	89.37	524.71	83.08	459.66	73.30	401.93	64.02
76	795.11	123.03	683.69	106.40	600.25	94.55	555.23	87.97	486.38	77.48	425.33	67.73
77	818.75	126.82	710.32	110.59	618.21	97.38	570.21	90.29	499.63	79.58	436.94	69.47
78	851.25	131.79	738.34	114.95	642.58	101.18	592.84	93.95	519.37	82.72	454.17	72.26
79	875.47	135.57	759.48	118.27	660.87	104.10	609.69	96.53	534.10	85.15	467.12	74.36
80	886.59	137.31	769.06	119.65	669.34	105.40	617.59	97.97	540.98	86.20	473.10	75.29
81	895.35	138.67	776.62	120.84	675.94	106.44	623.60	98.81	546.33	87.07	477.81	76.09
82	878.11	136.01	755.96	117.67	657.98	103.54	609.98	96.78	534.44	85.24	467.32	74.36
83	874.74	135.48	753.07	117.18	655.38	103.18	607.67	96.29	532.32	84.80	465.44	74.09
84	868.53	134.54	747.63	116.38	650.66	102.54	603.24	95.62	528.42	84.28	462.17	73.57

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - 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	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300	$1500 Base	Additional 300
18-40	233.36	32.71	209.45	29.36	191.39	26.89	181.15	25.44	164.66	23.27	152.30	21.36
41	243.82	34.33	217.91	30.67	198.06	27.84	186.46	26.25	168.84	23.68	155.28	21.92
42	247.08	34.71	220.51	31.09	200.07	28.10	188.09	26.39	170.09	23.90	155.99	22.00
43	250.33	35.24	223.00	31.26	202.02	28.47	189.77	26.57	171.12	24.04	156.80	22.14
44	253.58	35.60	225.61	31.82	204.03	28.69	191.23	26.89	172.36	24.14	157.67	22.18
45	256.78	36.15	228.21	32.04	205.92	28.91	192.80	27.11	173.50	24.31	158.37	22.28
46	259.98	36.55	230.76	32.49	207.93	29.28	194.32	27.38	174.64	24.67	159.19	22.41
47	263.18	36.97	233.36	32.71	209.83	29.50	195.84	27.60	175.72	24.77	160.00	22.49
48	266.38	37.46	235.91	33.26	211.78	29.78	197.47	27.74	176.97	24.89	160.76	22.59
49	269.52	37.86	238.46	33.52	213.68	30.00	198.98	27.98	178.05	24.99	161.68	22.69
50	272.62	38.31	240.95	33.90	215.63	30.37	200.61	28.16	179.25	25.26	162.33	22.73
51	275.60	38.77	243.39	34.16	217.85	30.63	202.73	28.51	181.15	25.44	163.96	23.23
52	291.05	40.93	257.16	36.15	230.27	32.43	214.06	30.10	191.34	26.89	173.17	24.31
53	300.10	42.25	265.13	37.32	237.32	33.34	220.62	31.09	197.25	27.74	178.65	25.13
54	308.73	43.42	272.83	38.41	244.20	34.43	227.02	31.94	202.89	28.51	183.86	25.80
55	329.33	46.27	290.83	40.93	260.20	36.59	242.09	33.98	216.44	30.41	195.95	27.60
56	336.70	47.40	297.45	41.84	266.27	37.46	247.62	34.79	221.27	31.13	200.39	28.16
57	356.60	50.15	310.46	43.64	275.44	38.77	256.02	36.02	226.26	31.82	202.02	28.47
58	374.44	52.65	326.02	45.92	289.26	40.71	268.82	37.78	237.53	33.34	212.16	29.86
59	397.16	55.86	345.92	48.71	306.94	43.28	285.19	40.11	252.07	35.52	225.06	31.72
60	413.81	58.23	360.29	50.61	319.68	44.91	297.12	41.80	262.53	36.91	234.55	33.07
61	446.01	62.67	388.43	54.59	344.57	48.53	320.27	44.97	282.92	39.86	252.77	35.56
62	469.60	66.05	409.36	57.56	360.02	50.61	336.76	47.40	294.09	41.30	258.90	36.37
63	488.85	68.77	426.17	59.88	374.60	52.65	350.53	49.34	306.23	43.14	269.52	37.86
64	516.55	72.61	450.24	63.26	395.86	55.76	370.37	52.01	323.47	45.60	284.81	40.11
65	536.88	75.60	468.03	65.84	411.53	57.84	384.91	54.17	336.32	47.36	296.15	41.76
66	569.80	80.15	496.65	69.76	436.85	61.50	408.49	57.42	356.93	50.19	314.20	44.23
67	640.56	90.05	554.89	78.07	483.70	68.09	455.61	64.15	397.97	55.94	350.42	49.34
68	691.41	97.32	598.70	84.27	522.03	73.52	491.61	69.08	429.53	60.41	378.07	53.18
69	746.07	104.92	646.09	90.86	563.29	79.26	530.60	74.61	463.58	65.10	407.95	57.30
70	803.32	113.00	695.75	97.87	606.56	85.30	571.21	80.33	499.15	70.17	439.23	61.82
71	868.50	122.19	752.19	105.81	655.74	92.23	617.62	86.84	539.60	75.91	475.02	66.86
72	918.27	129.14	795.24	111.93	693.37	97.55	650.04	91.36	567.95	79.89	493.35	69.44
73	990.82	139.39	858.14	120.64	748.07	105.24	701.34	98.64	612.74	86.11	532.22	74.92
74	1057.13	148.74	915.51	128.86	798.17	112.23	748.24	105.24	653.78	91.99	567.85	79.89
75	1127.56	158.50	976.61	137.27	851.36	119.79	798.06	112.23	697.32	98.09	605.64	85.22
76	1193.11	167.81	1033.43	145.35	900.87	126.78	844.59	118.92	737.88	103.79	640.88	90.05
77	1233.56	173.51	1060.27	149.19	924.34	130.05	859.17	120.82	750.51	105.55	651.83	91.71
78	1282.14	180.32	1102.30	155.11	961.00	135.27	893.06	125.57	780.17	109.79	677.75	95.34
79	1318.74	185.53	1133.69	159.45	988.43	139.04	918.49	129.23	802.56	112.96	697.05	98.05
80	1335.66	187.82	1148.22	161.63	1000.96	140.88	930.31	130.76	812.70	114.36	705.84	99.28
81	1348.78	189.76	1159.44	163.15	1010.77	142.14	939.36	132.13	820.73	115.53	712.88	100.35
82	1286.59	180.87	1105.93	155.53	964.20	135.59	905.91	127.47	782.39	109.97	687.51	96.68
83	1281.60	180.28	1101.81	155.07	960.35	135.19	902.33	126.92	779.41	109.61	684.74	96.29
84	1272.33	178.93	1093.89	153.95	953.57	134.11	895.93	126.07	773.77	108.98	679.97	95.52

Physicians Mutual Insurance Company 10 Pay Option Monthly Premium Rates

Issue Age	Factor Applied to Total Premium
18-40	2.68
41	2.67
42	2.67
43	2.66
44	2.66
45	2.65
46	2.64
47	2.64
48	2.63
49	2.63
50	2.62
51	2.61
52	2.61
53	2.60
54	2.60
55	2.59
56	2.59
57	2.58
58	2.57
59	2.56
60	2.54
61	2.51
62	2.48
63	2.44
64	2.37
65	2.29
66	2.21
67	2.12
68	2.04
69	1.96
70	1.89
71	1.82
72	1.75
73	1.68
74	1.60
75	1.53
76	1.46
77	1.38
78	1.33
79	1.28
80	1.24
81	1.21
82	1.18
83	1.15
84	1.12

Physicians Mutual Insurance Company Shortened Benefit Period Rider Form R987 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	63%
41	55%
42	52%
43	50%
44	47%
45	45%
46	42%
47	39%
48	37%
49	34%
50	32%
51	31%
52	30%
53	29%
54	28%
55	28%
56	27%
57	26%
58	26%
59	24%
60	24%
61	23%
62	23%
63	23%
64	22%
65	22%
66	21%
67	20%
68	20%
69	20%
70	20%
71	19%
72	19%
73	19%
74	18%
75	18%
76	18%
77	17%
78	16%
79	15%
80	14%
81	13%
82	12%
83	12%
84	11%

Security Rider Form R965 100% HCC Monthly Premium Rates Limited Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	.95
41	.98
42	1.00
43	1.03
44	1.03
45	1.04
46	1.05
47	1.05
48	1.09
49	1.11
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.41
56	1.46
57	1.53
58	1.61
59	1.73
60	1.85
61	2.02
62	2.24
63	2.39
64	2.55
65	2.71
66	2.95
67	3.24
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.42
74	7.15
75	8.02
76	8.93
77	9.84
78	10.82
79	11.85
80	12.88
81	14.11
82	15.60
83	17.17
84	19.08

Security Rider Form R965 100% HCC Monthly Premium Rates Lifetime Benefit Periods for All Elimination Periods

Issue Age	Premium
18-40	1.04
41	1.08
42	1.09
43	1.13
44	1.13
45	1.15
46	1.16
47	1.16
48	1.20
49	1.23
50	1.24
51	1.25
52	1.32
53	1.38
54	1.46
55	1.55
56	1.60
57	1.68
58	1.77
59	1.91
60	2.04
61	2.22
62	2.47
63	2.62
64	2.81
65	2.98
66	3.24
67	3.57
68	3.95
69	4.42
70	4.90
71	5.52
72	6.27
73	7.06
74	7.86
75	8.81
76	9.82
77	10.81
78	11.90
79	13.02
80	14.16
81	15.51
82	17.14
83	18.87
84	20.98

Physicians Mutual Insurance Company Surviving Spouse Rider Form R967 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	19%
41	19%
42	19%
43	19%
44	19%
45	19%
46	19%
47	19%
48	19%
49	19%
50	19%
51	19%
52	19%
53	20%
54	20%
55	20%
56	20%
57	20%
58	20%
59	21%
60	21%
61	21%
62	21%
63	21%
64	21%
65	22%
66	22%
67	22%
68	23%
69	23%
70	24%
71	25%
72	25%
73	25%
74	24%
75	24%
76	23%
77	22%
78	20%
79	18%
80	16%
81	15%
82	14%
83	13%
84	12%

Physicians Mutual Insurance Company Joint Waiver of Premium Rider Form R968 Monthly Premium Rates

Issue Age	Percentage of Total Premium
18-40	1%
41	1%
42	1%
43	1%
44	1%
45	1%
46	1%
47	1%
48	1%
49	1%
50	1%
51	1%
52	1%
53	1%
54	1%
55	1%
56	1%
57	2%
58	2%
59	2%
60	2%
61	2%
62	2%
63	2%
64	2%
65	2%
66	3%
67	3%
68	3%
69	4%
70	4%
71	5%
72	6%
73	7%
74	8%
75	8%
76	9%
77	10%
78	11%
79	12%
80	13%
81	13%
82	13%
83	14%
84	14%

ADDITIONAL ITEMS IMPACTING PREMIUM RATES

Preferred Rate = 85% of Total Premium ; Substandard Rate = 180% of Total Premium

Spouse Discount = 20%

Franchise Group Discount = 10%

If 75% of the Home & Community Care benefits is selected, multiply total premium by 95%.

If the 10 Pay payment option is selected, multiply total premium by the factor found in the attached 10PAY-STD Table.

To determine the quarterly, semiannual, and annual rates, multiply the above quoted monthly rates by 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 Rate Stability Gen 4C P103PA P104PA
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_2018_Transmittal Letter LHTD-1 Gen 4C.pdf PA_2018_Transmittal Letter LHTD-1 Gen 4C Pg 2.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_Exh 3 Gen 4C.pdf PA_2018_Exh 3 Gen 4C.xlsx PA_2018_Act Memo Gen 4C - Rate Stability.pdf PA_2018_Exh 1 Gen 4C.pdf PA_2018_Exh 2 Durational Gen 4C.pdf PA_2018_Exh 2 Non-Durational Gen 4C.pdf
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:	

State: Pennsylvania
Filing Company: Physicians Mutual Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Stability Gen 4C P103PA P104PA
Project Name/Number: /

Bypassed - Item:	Insert Page Explanation (A&H)
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 increase 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 Rate Stability Gen 4C P103PA P104PA		
Project Name/Number:	/		

Attachment PA_2018_Exh 3 Gen 4C.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-131476897
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 16:22:21 -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-131476897	
This filing corresponds to form filing company tracking number			N/A	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			105 %	
SERFF Tracking Number of Last Filing				
	Document Name **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	Long-Term Care Non Tax-Qualified Policy	P103PA	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
02	5% Compound Inflation Protection Benefit Rider	R962K	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
03	Guaranteed Purchase Option Inflation Protection Rider	R963K	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
04	Shortened Benefit Period Nonforfeiture Rider	R964K	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
05	Equipment & Transportation Rider	R965K	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
06	Survivorship Benefit Rider	R967K	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
07	Joint Waiver of Premium Rider	R968K	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
08	5% Simple Inflation Protection Rider	R981K	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
09	Long-Term Care Tax-Qualified Policy	P104PA	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673
10	5% Compound Inflation Protection Rider	R977K	☐ **New** ☑ **Revised** **Request** +105 % -____% ☐ **Other** _____	PHYS-130966673

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18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			PHYS-131476897	
This filing corresponds to form filing company tracking number			N/A	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			105 %	
SERFF Tracking Number of Last Filing				
	Document Name **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	Guaranteed Purchase Option Inflation Protection Rider	R978K	☐ **New** ☑ **Revised** **Request +** 105 **%** **-**____**%** ☐ **Other** _____	PHYS-130966673
02	5% Simple Inflation Protection Rider	R982K	☐ **New** ☑ **Revised** **Request +** 105 **%** **-**____**%** ☐ **Other** _____	PHYS-130966673
03	Shortened Benefit Period Nonforfeiture Rider	R987K	☐ **New** ☑ **Revised** **Request +** 105 **%** **-**____**%** ☐ **Other** _____	PHYS-130966673
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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Exhibit 3
Physicians Mutual Insurance Company
Actuarial Justification of Long-Term Care Premium Rates
Lifetime Loss Ratio Projection
P103, P104, P106, P107 (excluding Florida) - Total
as of 12/31/2017

Discount Rate = **4.50%**

Cumulative Rate Increase % = 85.31%

Rate Increase Request = **104.80%**
Implementation Date = **11/1/2018**

	Original Earned Premium	CURRENT RATES Earned Premium	CURRENT RATES Incurred Claims	CURRENT RATES Loss Ratio	AFTER RATE INCREASE Earned Premium	AFTER RATE INCREASE Incurred Claims	AFTER RATE INCREASE Loss Ratio
Accumulated Past	$ 349,325,663	$ 375,750,243	$ 104,240,149	**27.7%**	$ 375,750,243	$ 104,240,149	**27.7%**
Discounted Future	$ 90,492,599	$ 166,599,300	$ 673,879,596	**404.5%**	$ 283,000,285	$ 589,813,986	**208.4%**
Lifetime (with interest)	$ 439,818,262	$ 542,349,543	$ 778,119,745	**143.5%**	$ 658,750,528	$ 694,054,135	**105.4%**
Lifetime (no interest)	$ 372,820,119	$ 504,751,223	$ 1,564,063,141	**309.9%**	$ 682,911,155	$ 1,370,264,200	**200.7%**

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	-	-	-	N/A	-	-	N/A
1998	-	-	-	N/A	-	-	N/A
1999	-	-	-	N/A	-	-	N/A
2000	-	-	-	N/A	-	-	N/A
2001	15,421	15,421	-	0%	15,421	-	0%
2002	1,244,708	1,244,708	-	0%	1,244,708	-	0%
2003	5,476,478	5,476,478	296,438	5%	5,476,478	296,438	5%
2004	13,614,515	13,614,515	1,137,144	8%	13,614,515	1,137,144	8%
2005	20,918,731	20,918,731	1,700,473	8%	20,918,731	1,700,473	8%
2006	21,268,132	21,268,132	2,132,652	10%	21,268,132	2,132,652	10%
2007	20,728,525	20,728,525	3,424,039	17%	20,728,525	3,424,039	17%
2008	20,075,147	20,075,147	2,665,011	13%	20,075,147	2,665,011	13%
2009	19,525,015	19,525,015	5,648,381	29%	19,525,015	5,648,381	29%
2010	18,852,256	18,863,846	5,497,133	29%	18,863,846	5,497,133	29%
2011	17,994,833	18,680,473	5,164,512	28%	18,680,473	5,164,512	28%
2012	17,165,043	18,888,271	7,362,693	39%	18,888,271	7,362,693	39%
2013	16,334,361	19,040,749	7,098,048	37%	19,040,749	7,098,048	37%
2014	14,720,896	17,816,151	8,499,483	48%	17,816,151	8,499,483	48%
2015	13,104,880	17,167,852	8,795,108	51%	17,167,852	8,795,108	51%
2016	12,266,557	17,532,061	11,078,063	63%	17,532,061	11,078,063	63%
2017	11,342,680	17,436,999	13,025,017	75%	17,436,999	13,025,017	75%
2018	10,317,433	17,902,814	13,719,542	77%	17,985,386	13,712,676	76%
2019	9,779,515	18,128,584	15,588,319	86%	22,484,037	15,163,986	67%
2020	9,330,091	17,296,326	17,668,797	102%	28,797,604	16,195,779	56%
2021	8,880,583	16,463,873	19,970,310	121%	30,041,775	17,793,589	59%
2022	8,418,231	15,607,538	22,491,031	144%	28,606,839	19,984,907	70%
2023	7,941,728	14,724,887	25,182,952	171%	27,113,487	22,317,587	82%
2024	7,452,420	13,818,401	28,020,008	203%	25,564,346	24,768,723	97%
2025	6,954,852	12,896,497	30,991,581	240%	23,972,240	27,328,554	114%
2026	6,458,622	11,976,959	34,028,041	284%	22,368,392	29,935,849	134%
2027	5,970,665	11,072,653	37,074,250	335%	20,776,533	32,541,553	157%
2028	5,493,911	10,189,014	40,128,262	394%	19,207,122	35,144,789	183%
2029	5,029,386	9,327,955	43,171,892	463%	17,664,391	37,731,812	214%
2030	4,578,263	8,491,654	46,135,742	543%	16,153,131	40,243,383	249%
2031	4,143,464	7,685,542	48,924,968	637%	14,684,295	42,597,664	290%
2032	3,729,036	6,917,134	51,494,260	744%	13,272,840	44,756,402	337%
2033	3,337,831	6,191,724	53,793,664	869%	11,929,801	46,679,330	391%
2034	2,970,517	5,510,562	55,784,948	1012%	10,658,832	48,336,831	453%
2035	2,626,646	4,872,828	57,386,154	1178%	9,459,998	49,660,333	525%
2036	2,306,517	4,279,083	58,495,053	1367%	8,335,960	50,562,655	607%
2037	2,011,670	3,732,194	59,096,839	1583%	7,293,760	51,031,914	700%
2038	1,743,224	3,234,246	59,148,326	1829%	6,338,910	51,031,789	805%
2039	1,500,697	2,784,351	58,647,699	2106%	5,471,221	50,561,131	924%
2040	1,282,588	2,379,732	57,527,531	2417%	4,686,852	49,562,466	1057%
2041	1,087,346	2,017,517	55,774,383	2765%	3,981,539	48,024,069	1206%
2042	914,269	1,696,411	53,446,783	3151%	3,353,842	45,995,934	1371%
2043	762,925	1,415,616	50,689,864	3581%	2,803,081	43,602,807	1556%
2044	632,079	1,172,845	47,651,701	4063%	2,325,511	40,971,587	1762%
2045	519,803	964,522	44,352,064	4598%	1,914,678	38,119,433	1991%
2046	423,835	786,453	40,810,113	5189%	1,562,694	35,062,273	2244%
2047	342,385	635,320	37,088,758	5838%	1,263,306	31,853,715	2521%
2048	274,230	508,853	33,287,717	6542%	1,012,350	28,579,594	2823%
2049	218,055	404,616	29,588,415	7313%	805,255	25,395,138	3154%
2050	172,288	319,691	26,064,864	8153%	636,391	22,363,717	3514%
2051	135,129	250,739	22,762,943	9078%	499,179	19,524,260	3911%
2052	105,038	194,901	19,628,866	10071%	387,976	16,830,993	4338%
2053	80,952	150,207	16,660,290	11092%	298,925	14,281,971	4778%
2054	61,974	114,992	13,962,771	12142%	228,753	11,967,167	5231%
2055	47,207	87,591	11,563,283	13202%	174,180	9,908,972	5689%
2056	35,766	66,361	9,501,310	14318%	131,914	8,140,648	6171%
2057	26,920	49,947	7,697,371	15411%	99,234	6,594,338	6645%
2058	20,140	37,367	6,136,446	16422%	74,186	5,256,979	7086%
2059	15,012	27,852	4,840,762	17380%	55,250	4,147,200	7506%
2060	11,167	20,718	3,797,575	18330%	41,066	3,253,652	7923%
2061	8,283	15,366	2,977,421	19376%	30,437	2,550,911	8381%
2062	6,113	11,341	2,317,615	20435%	22,447	1,985,522	8846%
2063	4,487	8,324	1,783,436	21425%	16,460	1,527,908	9283%
2064	3,279	6,083	1,356,878	22304%	12,018	1,162,607	9674%
2065	2,388	4,430	1,019,125	23004%	8,745	873,431	9987%
2066	1,733	3,215	755,665	23501%	6,343	647,809	10213%
2067	1,249	2,317	552,354	23837%	4,567	473,666	10372%

Exhibit 3
Physicians Mutual Insurance Company
Actuarial Justification of Long-Term Care Premium Rates
Lifetime Loss Ratio Projection
P103, P104, P106, P107 (excluding Florida) - Limited Benefit Periods - No Automatic Inflation
as of 12/31/2017

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		84.05%	**Rate Increase Request =**		0.00%
					Implementation Date =		11/1/2018
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 66,155,427	$ 70,269,721	$ 28,514,329	**40.6%**	$ 70,269,721	$ 28,514,329	**40.6%**
Discounted Future	$ 10,182,090	$ 18,570,943	$ 30,410,214	**163.8%**	$ 18,570,943	$ 30,410,214	**163.8%**
Lifetime (with interest)	$ 76,337,518	$ 88,840,664	$ 58,924,543	**66.3%**	$ 88,840,664	$ 58,924,543	**66.3%**
Lifetime (no interest)	$ 58,244,907	$ 72,842,150	$ 66,906,173	**91.9%**	$ 72,842,150	$ 66,906,173	**91.9%**

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	-	-	-	N/A	-	-	N/A
1998	-	-	-	N/A	-	-	N/A
1999	-	-	-	N/A	-	-	N/A
2000	-	-	-	N/A	-	-	N/A
2001	3,605	3,605	-	0%	3,605	-	0%
2002	428,050	428,050	-	0%	428,050	-	0%
2003	2,005,627	2,005,627	276,097	14%	2,005,627	276,097	14%
2004	3,543,410	3,543,410	692,303	20%	3,543,410	692,303	20%
2005	4,213,530	4,213,530	1,008,017	24%	4,213,530	1,008,017	24%
2006	4,080,668	4,080,668	843,723	21%	4,080,668	843,723	21%
2007	3,902,981	3,902,981	1,020,189	26%	3,902,981	1,020,189	26%
2008	3,734,786	3,734,786	1,504,127	40%	3,734,786	1,504,127	40%
2009	3,592,360	3,592,360	1,386,719	39%	3,592,360	1,386,719	39%
2010	3,344,831	3,346,967	1,557,567	47%	3,346,967	1,557,567	47%
2011	2,978,621	3,093,011	1,818,282	59%	3,093,011	1,818,282	59%
2012	2,688,691	2,959,463	1,719,969	58%	2,959,463	1,719,969	58%
2013	2,514,375	2,931,735	1,857,801	63%	2,931,735	1,857,801	63%
2014	2,284,486	2,763,640	1,677,411	61%	2,763,640	1,677,411	61%
2015	2,101,069	2,750,927	1,794,571	65%	2,750,927	1,794,571	65%
2016	1,891,504	2,701,909	2,497,674	92%	2,701,909	2,497,674	92%
2017	1,739,760	2,674,152	1,954,688	73%	2,674,152	1,954,688	73%
2018	1,546,988	2,674,159	2,311,953	86%	2,674,159	2,311,953	86%
2019	1,421,883	2,616,993	2,416,393	92%	2,616,993	2,416,393	92%
2020	1,301,479	2,395,388	2,504,974	105%	2,395,388	2,504,974	105%
2021	1,183,388	2,178,040	2,576,450	118%	2,178,040	2,576,450	118%
2022	1,068,274	1,966,172	2,624,962	134%	1,966,172	2,624,962	134%
2023	956,595	1,760,626	2,646,891	150%	1,760,626	2,646,891	150%
2024	849,234	1,563,026	2,641,118	169%	1,563,026	2,641,118	169%
2025	747,672	1,376,099	2,608,188	190%	1,376,099	2,608,188	190%
2026	653,537	1,202,844	2,545,979	212%	1,202,844	2,545,979	212%
2027	567,454	1,044,406	2,452,826	235%	1,044,406	2,452,826	235%
2028	489,401	900,748	2,331,966	259%	900,748	2,331,966	259%
2029	419,037	771,243	2,192,415	284%	771,243	2,192,415	284%
2030	355,986	655,196	2,036,297	311%	655,196	2,036,297	311%
2031	299,989	552,134	1,864,751	338%	552,134	1,864,751	338%
2032	250,855	461,701	1,681,779	364%	461,701	1,681,779	364%
2033	208,254	383,295	1,493,648	390%	383,295	1,493,648	390%
2034	171,657	315,938	1,311,602	415%	315,938	1,311,602	415%
2035	140,428	258,460	1,140,760	441%	258,460	1,140,760	441%
2036	114,034	209,882	983,459	469%	209,882	983,459	469%
2037	91,994	169,317	841,153	497%	169,317	841,153	497%
2038	73,812	135,852	713,097	525%	135,852	713,097	525%
2039	58,938	108,475	599,842	553%	108,475	599,842	553%
2040	46,843	86,214	500,216	580%	86,214	500,216	580%
2041	37,083	68,251	413,947	607%	68,251	413,947	607%
2042	29,273	53,878	340,507	632%	53,878	340,507	632%
2043	23,083	42,484	278,816	656%	42,484	278,816	656%
2044	18,199	33,495	227,596	679%	33,495	227,596	679%
2045	14,363	26,434	184,986	700%	26,434	184,986	700%
2046	11,356	20,902	149,744	716%	20,902	149,744	716%
2047	9,011	16,585	121,174	731%	16,585	121,174	731%
2048	7,179	13,213	98,479	745%	13,213	98,479	745%
2049	5,746	10,575	80,475	761%	10,575	80,475	761%
2050	4,620	8,503	66,188	778%	8,503	66,188	778%
2051	3,733	6,870	54,796	798%	6,870	54,796	798%
2052	3,026	5,570	45,508	817%	5,570	45,508	817%
2053	2,458	4,523	38,025	841%	4,523	38,025	841%
2054	1,998	3,677	31,913	868%	3,677	31,913	868%
2055	1,623	2,988	26,919	901%	2,988	26,919	901%
2056	1,318	2,426	22,913	944%	2,426	22,913	944%
2057	1,068	1,965	19,325	984%	1,965	19,325	984%
2058	861	1,584	16,183	1022%	1,584	16,183	1022%
2059	689	1,269	13,440	1059%	1,269	13,440	1059%
2060	548	1,008	11,061	1097%	1,008	11,061	1097%
2061	432	795	9,062	1140%	795	9,062	1140%
2062	338	622	7,257	1167%	622	7,257	1167%
2063	262	482	5,705	1184%	482	5,705	1184%
2064	201	370	4,427	1196%	370	4,427	1196%
2065	153	281	3,388	1205%	281	3,388	1205%
2066	115	212	2,564	1212%	212	2,564	1212%
2067	86	158	1,915	1213%	158	1,915	1213%

Exhibit 3
Physicians Mutual Insurance Company
Actuarial Justification of Long-Term Care Premium Rates
Lifetime Loss Ratio Projection
P103, P104, P106, P107 (excluding Florida) - Lifetime Benefit Period - 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 =**		9.00%
					Implementation Date =		11/1/2018
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 32,546,561	$ 34,690,393	$ 16,082,252	**46.4%**	$ 34,690,393	$ 16,082,252	**46.4%**
Discounted Future	$ 6,714,441	$ 12,356,505	$ 26,688,613	**216.0%**	$ 13,189,832	$ 26,465,528	**200.7%**
Lifetime (with interest)	$ 39,261,002	$ 47,046,898	$ 42,770,865	**90.9%**	$ 47,880,225	$ 42,547,780	**88.9%**
Lifetime (no interest)	$ 31,363,037	$ 40,968,842	$ 56,113,002	**137.0%**	$ 42,151,574	$ 55,737,497	**132.2%**

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	-	-	-	N/A	-	-	N/A
1998	-	-	-	N/A	-	-	N/A
1999	-	-	-	N/A	-	-	N/A
2000	-	-	-	N/A	-	-	N/A
2001	1,752	1,752	-	0%	1,752	-	0%
2002	234,842	234,842	-	0%	234,842	-	0%
2003	933,379	933,379	5,278	1%	933,379	5,278	1%
2004	1,699,381	1,699,381	298,227	18%	1,699,381	298,227	18%
2005	1,999,171	1,999,171	500,265	25%	1,999,171	500,265	25%
2006	1,963,308	1,963,308	380,164	19%	1,963,308	380,164	19%
2007	1,923,074	1,923,074	860,520	45%	1,923,074	860,520	45%
2008	1,865,620	1,865,620	421,552	23%	1,865,620	421,552	23%
2009	1,799,087	1,799,087	812,501	45%	1,799,087	812,501	45%
2010	1,671,379	1,672,388	931,924	56%	1,672,388	931,924	56%
2011	1,430,869	1,483,635	994,652	67%	1,483,635	994,652	67%
2012	1,302,975	1,432,086	1,708,127	119%	1,432,086	1,708,127	119%
2013	1,231,069	1,433,353	542,193	38%	1,433,353	542,193	38%
2014	1,152,056	1,396,839	1,019,809	73%	1,396,839	1,019,809	73%
2015	1,091,435	1,434,453	1,256,058	88%	1,434,453	1,256,058	88%
2016	1,024,764	1,469,390	1,021,024	69%	1,469,390	1,021,024	69%
2017	938,757	1,445,157	1,669,141	115%	1,445,157	1,669,141	115%
2018	856,543	1,482,023	1,404,071	95%	1,483,471	1,403,918	95%
2019	810,027	1,503,394	1,527,528	102%	1,578,336	1,519,015	96%
2020	765,014	1,419,851	1,651,858	116%	1,533,708	1,636,991	107%
2021	718,542	1,333,599	1,773,068	133%	1,440,541	1,757,111	122%
2022	670,699	1,244,804	1,886,328	152%	1,344,625	1,869,351	139%
2023	621,617	1,153,709	1,986,400	172%	1,246,225	1,968,522	158%
2024	571,718	1,061,096	2,073,096	195%	1,146,185	2,054,438	179%
2025	521,814	968,476	2,141,403	221%	1,046,138	2,122,130	203%
2026	472,927	877,744	2,184,027	249%	948,130	2,164,370	228%
2027	425,705	790,100	2,192,957	278%	853,458	2,173,221	255%
2028	380,477	706,157	2,170,979	307%	762,784	2,151,440	282%
2029	337,399	626,206	2,122,681	339%	676,421	2,103,576	311%
2030	296,692	550,653	2,049,194	372%	594,810	2,030,751	341%
2031	258,753	480,240	1,948,795	406%	518,751	1,931,256	372%
2032	224,043	415,820	1,825,900	439%	449,164	1,809,467	403%
2033	192,798	357,828	1,691,695	473%	386,523	1,676,469	434%
2034	164,973	306,187	1,556,062	508%	330,740	1,542,058	466%
2035	140,300	260,393	1,423,112	547%	281,274	1,410,304	501%
2036	118,548	220,022	1,292,147	587%	237,665	1,280,518	539%
2037	99,636	184,922	1,167,263	631%	199,750	1,156,758	579%
2038	83,460	154,900	1,051,723	679%	167,322	1,042,257	623%
2039	69,750	129,455	944,624	730%	139,836	936,122	669%
2040	58,086	107,807	845,538	784%	116,452	837,928	720%
2041	48,073	89,223	752,522	843%	96,377	745,749	774%
2042	39,495	73,303	663,686	905%	79,181	657,713	831%
2043	32,235	59,828	579,826	969%	64,626	574,608	889%
2044	26,158	48,549	501,727	1033%	52,442	497,211	948%
2045	21,095	39,151	431,346	1102%	42,291	427,464	1011%
2046	16,876	31,321	367,248	1173%	33,832	363,943	1076%
2047	13,373	24,820	308,281	1242%	26,811	305,506	1139%
2048	10,504	19,495	254,671	1306%	21,058	252,379	1198%
2049	8,188	15,197	207,746	1367%	16,416	205,876	1254%
2050	6,342	11,770	168,521	1432%	12,714	167,004	1314%
2051	4,867	9,033	134,860	1493%	9,757	133,646	1370%
2052	3,688	6,844	105,946	1548%	7,393	104,992	1420%
2053	2,757	5,117	81,598	1595%	5,528	80,863	1463%
2054	2,038	3,782	61,849	1635%	4,085	61,292	1500%
2055	1,486	2,758	46,425	1683%	2,979	46,007	1544%
2056	1,066	1,978	34,259	1732%	2,137	33,951	1589%
2057	751	1,395	24,778	1777%	1,506	24,555	1630%
2058	523	971	17,614	1814%	1,049	17,455	1664%
2059	362	672	12,419	1847%	726	12,307	1694%
2060	250	464	8,728	1880%	501	8,649	1725%
2061	170	316	6,066	1917%	342	6,011	1759%
2062	114	212	4,148	1954%	229	4,110	1793%
2063	75	140	2,771	1981%	151	2,746	1817%
2064	49	90	1,803	2000%	97	1,787	1835%
2065	31	57	1,144	2017%	61	1,134	1850%
2066	19	35	710	2021%	38	703	1854%
2067	12	22	430	1994%	23	426	1830%

Exhibit 3
Physicians Mutual Insurance Company
Actuarial Justification of Long-Term Care Premium Rates

Lifetime Loss Ratio Projection

P103, P104, P106, P107 (excluding Florida) - Limited Benefit Periods - 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 =**		122.01%
					Implementation Date =		11/1/2018
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 124,200,673	$ 134,813,402	$ 27,096,463	**20.1%**	$ 134,813,402	$ 27,096,463	**20.1%**
Discounted Future	$ 37,962,866	$ 69,973,564	$ 246,117,891	**351.7%**	$ 123,812,035	$ 217,274,154	**175.5%**
Lifetime (with interest)	$ 162,163,539	$ 204,786,966	$ 273,214,355	**133.4%**	$ 258,625,436	$ 244,370,618	**94.5%**
Lifetime (no interest)	$ 142,443,107	$ 197,693,542	$ 549,915,633	**278.2%**	$ 279,182,788	$ 486,816,979	**174.4%**

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	-	-	-	N/A	-	-	N/A
1998	-	-	-	N/A	-	-	N/A
1999	-	-	-	N/A	-	-	N/A
2000	-	-	-	N/A	-	-	N/A
2001	3,018	3,018	-	0%	3,018	-	0%
2002	264,060	264,060	-	0%	264,060	-	0%
2003	1,147,855	1,147,855	11,177	1%	1,147,855	11,177	1%
2004	3,858,060	3,858,060	120,040	3%	3,858,060	120,040	3%
2005	7,064,817	7,064,817	92,686	1%	7,064,817	92,686	1%
2006	7,492,202	7,492,202	631,981	8%	7,492,202	631,981	8%
2007	7,324,389	7,324,389	213,841	3%	7,324,389	213,841	3%
2008	7,138,590	7,138,590	681,540	10%	7,138,590	681,540	10%
2009	6,963,146	6,963,146	1,471,478	21%	6,963,146	1,471,478	21%
2010	6,814,254	6,817,914	1,472,424	22%	6,817,914	1,472,424	22%
2011	6,627,044	6,881,618	736,430	11%	6,881,618	736,430	11%
2012	6,454,389	7,104,471	1,479,107	21%	7,104,471	1,479,107	21%
2013	6,246,019	7,283,625	2,014,660	28%	7,283,625	2,014,660	28%
2014	5,877,344	7,108,654	2,989,860	42%	7,108,654	2,989,860	42%
2015	5,409,634	7,077,177	2,791,219	39%	7,077,177	2,791,219	39%
2016	5,086,791	7,260,405	3,436,966	47%	7,260,405	3,436,966	47%
2017	4,666,223	7,166,390	4,392,699	61%	7,166,390	4,392,699	61%
2018	4,219,106	7,335,061	4,798,038	65%	7,369,862	4,795,507	65%
2019	4,021,671	7,464,137	5,553,766	74%	9,560,140	5,374,019	56%
2020	3,856,072	7,156,789	6,401,908	89%	12,683,358	5,786,987	46%
2021	3,686,995	6,842,986	7,345,787	107%	13,338,524	6,449,527	48%
2022	3,510,784	6,515,942	8,387,566	129%	12,701,040	7,364,199	58%
2023	3,326,944	6,174,739	9,503,432	154%	12,035,959	8,343,918	69%
2024	3,135,495	5,819,414	10,673,088	183%	11,343,350	9,370,865	83%
2025	2,937,789	5,452,476	11,892,348	218%	10,628,106	10,441,363	98%
2026	2,737,832	5,081,358	13,133,024	258%	9,904,714	11,530,664	116%
2027	2,539,094	4,712,506	14,364,734	305%	9,185,738	12,612,093	137%
2028	2,343,191	4,348,914	15,583,445	358%	8,477,015	13,682,109	161%
2029	2,150,883	3,991,994	16,776,971	420%	7,781,297	14,730,013	189%
2030	1,962,828	3,642,969	17,915,024	492%	7,100,968	15,729,212	222%
2031	1,780,236	3,304,081	18,951,676	574%	6,440,399	16,639,382	258%
2032	1,604,888	2,978,639	19,850,798	666%	5,806,040	17,428,802	300%
2033	1,438,276	2,669,411	20,595,731	772%	5,203,284	18,082,846	348%
2034	1,281,019	2,377,544	21,174,584	891%	4,634,370	18,591,073	401%
2035	1,133,242	2,103,273	21,570,749	1026%	4,099,755	18,938,902	462%
2036	995,265	1,847,192	21,757,290	1178%	3,600,593	19,102,683	531%
2037	867,841	1,610,696	21,729,278	1349%	3,139,609	19,078,089	608%
2038	751,534	1,394,831	21,483,827	1540%	2,718,841	18,862,585	694%
2039	646,277	1,199,476	21,035,012	1754%	2,338,049	18,468,530	790%
2040	551,596	1,023,750	20,379,314	1991%	1,995,520	17,892,834	897%
2041	466,998	866,739	19,516,017	2252%	1,689,469	17,134,868	1014%
2042	392,201	727,917	18,470,001	2537%	1,418,874	16,216,476	1143%
2043	326,933	606,781	17,301,002	2851%	1,182,753	15,190,106	1284%
2044	270,530	502,098	16,058,775	3198%	978,702	14,099,444	1441%
2045	222,091	412,197	14,756,777	3580%	803,464	12,956,302	1613%
2046	180,764	335,495	13,397,974	3993%	653,955	11,763,287	1799%
2047	145,853	270,701	12,001,278	4433%	527,657	10,537,002	1997%
2048	116,740	216,666	10,613,645	4899%	422,332	9,318,674	2206%
2049	92,720	172,086	9,284,289	5395%	335,435	8,151,513	2430%
2050	73,072	135,620	8,034,915	5925%	264,354	7,054,575	2669%
2051	57,128	106,029	6,881,665	6490%	206,675	6,042,033	2923%
2052	44,307	82,232	5,825,428	7084%	160,289	5,114,667	3191%
2053	34,108	63,304	4,869,956	7693%	123,393	4,275,772	3465%
2054	26,081	48,405	4,034,916	8336%	94,352	3,542,616	3755%
2055	19,813	36,773	3,307,938	8996%	71,679	2,904,336	4052%
2056	14,963	27,771	2,688,477	9681%	54,133	2,360,456	4361%
2057	11,244	20,868	2,165,129	10375%	40,676	1,900,962	4673%
2058	8,412	15,612	1,728,509	11072%	30,431	1,517,614	4987%
2059	6,269	11,636	1,373,873	11808%	22,680	1,206,247	5318%
2060	4,654	8,638	1,085,690	12569%	16,838	953,225	5661%
2061	3,443	6,391	851,061	13317%	12,457	747,223	5998%
2062	2,543	4,719	660,920	14006%	9,198	580,281	6309%
2063	1,874	3,478	510,640	14680%	6,780	448,337	6612%
2064	1,380	2,561	394,063	15390%	4,991	345,983	6932%
2065	1,013	1,880	303,771	16155%	3,665	266,708	7277%
2066	742	1,376	231,294	16803%	2,683	203,074	7569%
2067	540	1,002	174,129	17373%	1,954	152,884	7825%

Exhibit 3
Physicians Mutual Insurance Company
Actuarial Justification of Long-Term Care Premium Rates

Lifetime Loss Ratio Projection

P103, P104, P106, P107 (excluding Florida) - Lifetime Benefit Period - 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 =**		152.81%
					Implementation Date =		11/1/2018
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 126,423,002	$ 135,976,727	$ 32,547,105	**23.9%**	$ 135,976,727	$ 32,547,105	**23.9%**
Discounted Future	$ 35,633,201	$ 65,698,289	$ 370,662,877	**564.2%**	$ 127,427,476	$ 315,664,090	**247.7%**
Lifetime (with interest)	$ 162,056,203	$ 201,675,015	$ 403,209,982	**199.9%**	$ 263,404,203	$ 348,211,194	**132.2%**
Lifetime (no interest)	$ 140,769,069	$ 193,246,689	$ 891,128,333	**461.1%**	$ 288,734,642	$ 760,803,552	**263.5%**

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	-	-	-	N/A	-	-	N/A
1998	-	-	-	N/A	-	-	N/A
1999	-	-	-	N/A	-	-	N/A
2000	-	-	-	N/A	-	-	N/A
2001	7,046	7,046	-	0%	7,046	-	0%
2002	317,757	317,757	-	0%	317,757	-	0%
2003	1,389,618	1,389,618	3,886	0%	1,389,618	3,886	0%
2004	4,513,664	4,513,664	26,574	1%	4,513,664	26,574	1%
2005	7,641,212	7,641,212	99,505	1%	7,641,212	99,505	1%
2006	7,731,954	7,731,954	276,783	4%	7,731,954	276,783	4%
2007	7,578,081	7,578,081	1,329,489	18%	7,578,081	1,329,489	18%
2008	7,336,151	7,336,151	57,792	1%	7,336,151	57,792	1%
2009	7,170,422	7,170,422	1,977,683	28%	7,170,422	1,977,683	28%
2010	7,021,792	7,026,578	1,535,217	22%	7,026,578	1,535,217	22%
2011	6,958,299	7,222,210	1,615,147	22%	7,222,210	1,615,147	22%
2012	6,718,988	7,392,251	2,455,490	33%	7,392,251	2,455,490	33%
2013	6,342,898	7,392,035	2,683,394	36%	7,392,035	2,683,394	36%
2014	5,407,010	6,547,019	2,812,404	43%	6,547,019	2,812,404	43%
2015	4,502,742	5,905,294	2,953,260	50%	5,905,294	2,953,260	50%
2016	4,263,498	6,100,357	4,122,400	68%	6,100,357	4,122,400	68%
2017	3,997,940	6,151,301	5,008,489	81%	6,151,301	5,008,489	81%
2018	3,694,797	6,411,570	5,205,481	81%	6,457,894	5,201,298	81%
2019	3,525,934	6,544,060	6,090,632	93%	8,728,568	5,854,560	67%
2020	3,407,527	6,324,299	7,110,057	112%	12,185,150	6,266,827	51%
2021	3,291,657	6,109,248	8,275,005	135%	13,084,671	7,010,501	54%
2022	3,168,474	5,880,621	9,592,174	163%	12,595,002	8,126,394	65%
2023	3,036,571	5,635,813	11,046,229	196%	12,070,678	9,358,255	78%
2024	2,895,973	5,374,865	12,632,706	235%	11,511,785	10,702,302	93%
2025	2,747,577	5,099,446	14,349,642	281%	10,921,897	12,156,873	111%
2026	2,594,325	4,815,013	16,165,012	336%	10,312,704	13,694,837	133%
2027	2,438,411	4,525,640	18,063,733	399%	9,692,931	15,303,414	158%
2028	2,280,841	4,233,194	20,041,873	473%	9,066,575	16,979,274	187%
2029	2,122,067	3,938,512	22,079,826	561%	8,435,429	18,705,808	222%
2030	1,962,757	3,642,836	24,135,227	663%	7,802,157	20,447,123	262%
2031	1,804,485	3,349,087	26,159,745	781%	7,173,012	22,162,275	309%
2032	1,649,250	3,060,973	28,135,783	919%	6,555,935	23,836,354	364%
2033	1,498,503	2,781,190	30,012,590	1079%	5,956,700	25,426,366	427%
2034	1,352,867	2,510,893	31,742,700	1264%	5,377,784	26,892,098	500%
2035	1,212,676	2,250,701	33,251,534	1477%	4,820,509	28,170,367	584%
2036	1,078,669	2,001,988	34,462,157	1721%	4,287,820	29,195,995	681%
2037	952,198	1,767,260	35,359,144	2001%	3,785,084	29,955,914	791%
2038	834,418	1,548,662	35,899,679	2318%	3,316,895	30,413,849	917%
2039	725,733	1,346,945	36,068,222	2678%	2,884,861	30,556,637	1059%
2040	626,063	1,161,961	35,802,463	3081%	2,488,666	30,331,489	1219%
2041	535,192	993,305	35,091,898	3533%	2,127,442	29,729,505	1397%
2042	453,299	841,314	33,972,588	4038%	1,801,909	28,781,237	1597%
2043	380,674	706,523	32,530,220	4604%	1,513,218	27,559,277	1821%
2044	317,192	588,702	30,863,603	5243%	1,260,872	26,147,336	2074%
2045	262,255	486,739	28,978,955	5954%	1,042,489	24,550,681	2355%
2046	214,839	398,736	26,895,146	6745%	854,005	22,785,299	2668%
2047	174,147	323,214	24,658,025	7629%	692,254	20,890,032	3018%
2048	139,807	259,479	22,320,922	8602%	555,746	18,910,062	3403%
2049	111,401	206,757	20,015,905	9681%	442,829	16,957,275	3829%
2050	88,254	163,798	17,795,241	10864%	350,820	15,075,950	4297%
2051	69,401	128,807	15,691,622	12182%	275,877	13,293,785	4819%
2052	54,018	100,255	13,651,984	13617%	214,725	11,565,825	5386%
2053	41,629	77,263	11,670,712	15105%	165,480	9,887,311	5975%
2054	31,858	59,128	9,834,093	16632%	126,639	8,331,345	6579%
2055	24,285	45,072	8,182,002	18153%	96,534	6,931,710	7181%
2056	18,419	34,186	6,755,660	19762%	73,218	5,723,328	7817%
2057	13,858	25,720	5,488,139	21338%	55,087	4,649,496	8440%
2058	10,345	19,200	4,374,140	22782%	41,123	3,705,728	9011%
2059	7,691	14,275	3,441,030	24105%	30,574	2,915,206	9535%
2060	5,715	10,608	2,692,097	25379%	22,719	2,280,717	10039%
2061	4,237	7,864	2,111,232	26846%	16,843	1,788,615	10619%
2062	3,119	5,788	1,645,290	28424%	12,398	1,393,873	11243%
2063	2,276	4,224	1,264,320	29934%	9,046	1,071,119	11841%
2064	1,650	3,063	956,584	31235%	6,559	810,409	12355%
2065	1,192	2,212	710,822	32134%	4,738	602,201	12711%
2066	858	1,592	521,097	32726%	3,410	441,468	12945%
2067	612	1,135	375,880	33103%	2,432	318,441	13094%

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 Insurance Regulations 31 s89 a.118. 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 benefit period and if an automatic inflationary rider is attached to the base policy. The rate increase request is spread out over 1 or 2 years as illustrated in the table below.

Requested Rate Increase for Policy Forms P103, P104		
	Rate Inc. Request by Year	Cumulative Rate Inc. Request
Limited BP, No Automatic Inflation	0%	0%
Lifetime BP, No Automatic Inflation	9%	9%
Limited BP, With Automatic Inflation	49%, 49%	122%
Lifetime BP, With Automatic Inflation	59%, 59%	153%

Limited BP represents policyholders who have benefit periods of 2 to 5 years. Lifetime BP represents policyholders who have a lifetime benefit period.

For policy forms P103 and P104, 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 P103, P104		
	Rate Inc. Request by Year	Cumulative Rate Inc. Request
Limited BP Automatic Inflationary Riders	119.6%, 81.2%	297.9%
Lifetime BP Automatic Inflationary Riders	128.2%, 98.0%	351.8%

Resulting Policy Level Total Premium Increase for Policies With Automatic Inflationary Riders		
	Total Premium Increase By Year	Cumulative Premium Increase
Limited BP, With Automatic Inflation – Average	**49%, 49%**	**122%**
Limited BP, With Automatic Inflation – Minimum	21%, 26%	52%
Limited BP, With Automatic Inflation – Maximum	58%, 55%	145%
Lifetime BP, With Automatic Inflation – Average	**59%, 59%**	**153%**
Lifetime BP, With Automatic Inflation – Minimum	40%, 42%	99%
Lifetime BP, With Automatic Inflation – Maximum	66%, 65%	174%

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 P103PA, issued in Pennsylvania from 2002 – 2004
Non-Tax Qualified Reimbursement Comprehensive Long-Term Care Policy
Issue Ages 25-84
Policy form P103PA and related rider attachments

Policy Form P104PA, issued in Pennsylvania from 2002 – 2004
Tax Qualified Reimbursement Comprehensive Long-Term Care Policy
Issue Ages 25-84
Policy form P104PA and related rider attachments

4. Marketing Method

The above policy forms and riders were offered through Physicians Mutual's Agency force and were also available to and sold by brokers. All 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 meet the rate stability 58/85 loss ratio standards for Pennsylvania are shown below.

Required Rate Increase for Policy Forms P103, P104	
Limited BP, No Automatic Inflation	25%
Lifetime BP, No Automatic Inflation	127%
Limited BP, With Automatic Inflation	240%
Lifetime BP, With Automatic Inflation	493%

8. In Force Policyholder Information

The table below shows the number of in force policies and annualized premiums for both Pennsylvania and Nationwide (defined as all states where business is in force with the exception of Florida). 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. Experience for all like policy forms has been combined; i.e., state-specific forms P106 and P107 are included with forms P103 and P104. Florida P103 and P104 experience has been excluded due to having significantly different premium rates.

Policies In Force for Policy Forms P103 and P104 as of December 31, 2017:

	Pennsylvania	Nationwide
Limited BP, No Automatic Inflation	20	1,563
Lifetime BP, No Automatic Inflation	3	674
Limited BP, With Automatic Inflation	47	3,442
Lifetime BP, With Automatic Inflation	49	2,659
P103, P104 Total	**119**	**8,338**

Annualized Premium In Force for Policy Forms P103 and P104 as of December 31, 2017:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
Limited BP, No Automatic Inflation	$57,089	$57,089	$3,319,402	$3,319,402
Lifetime BP, No Automatic Inflation	$24,718	$26,943	$1,873,496	$2,042,111
Limited BP, With Automatic Inflation	$111,502	$247,547	$8,510,951	$18,895,162
Lifetime BP, With Automatic Inflation	$207,071	$523,497	$7,556,347	$19,103,200
P103, P104 Total	**$400,380**	**$855,076**	**$21,260,196**	**$43,359,875**

Average Annualized Premium per Policy for Policy Forms P103 and P104 as of December 31, 2017:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
Limited BP, No Automatic Inflation	$2,854	$2,854	$2,124	$2,124
Lifetime BP, No Automatic Inflation	$8,239	$8,981	$2,780	$3,030
Limited BP, With Automatic Inflation	$2,372	$5,267	$2,473	$5,490
Lifetime BP, With Automatic Inflation	$4,226	$10,684	$2,842	$7,184
P103, P104 Total	**$3,365**	**$7,186**	**$2,550**	**$5,200**

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, with a 10-pay option offered. 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 P103 and P104 are shown in the table below:

Monthly Direct Bill	1.00
Monthly Electronic Funds Transfer	1.00
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 20% spouse discount was applied to the base policy and all 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 P103 and P104 were the 1983 GAM table, weighted at 60% female. The table is shown below:

Age	Mortality	Age	Mortality	Age	Mortality
65	1.0%	77	4.0%	89	12.3%
66	1.2%	78	4.5%	90	13.4%
67	1.3%	79	5.0%	91	14.5%
68	1.5%	80	5.5%	92	15.8%
69	1.6%	81	6.1%	93	17.1%
70	1.8%	82	6.7%	94	18.6%
71	2.1%	83	7.4%	95	20.3%
72	2.3%	84	8.1%	96	22.0%
73	2.6%	85	8.8%	97	23.9%
74	2.9%	86	9.6%	98	25.9%
75	3.2%	87	10.4%	99	28.1%
76	3.6%	88	11.3%	100	30.5%

The voluntary lapse rates for policy forms P103 and P104 are shown below:

For Level Pay:

Policy Year	Ages 18-59	Ages 60-74	Ages 75+
1	11%	12%	12%
2	8%	8%	9%
3	7%	7%	8%
4	6%	6%	7%
5	5%	5%	6%
6+	5%	5%	5%

For 10-Pay:

Policy Year	Ages 18-59	Ages 60-64	Ages 65-69	Ages 70-74	Ages 75-79	Ages 80+
1	4.0%	5.0%	6.0%	7.0%	9.0%	10.0%
2	2.0%	3.0%	3.5%	3.5%	4.0%	5.0%
3-9	1.0%	1.5%	1.5%	1.5%	1.5%	1.5%
10+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

The following table shows actual total termination rates compared to pricing total termination rates through duration 20 for policy forms P103 and P104:

Total Termination							
Policy Year	Actual	Pricing	A/P	Policy Year	Actual	Pricing	A/P
1	8.7%	11.8%	74.1%	11	2.7%	6.3%	42.6%
2	13.3%	8.5%	157.4%	12	3.0%	6.5%	45.7%
3	3.9%	7.5%	52.3%	13	3.1%	6.6%	46.2%
4	3.1%	6.7%	46.7%	14	3.5%	6.8%	52.2%
5	2.6%	5.8%	45.5%	15			
6	2.9%	5.9%	50.2%	16			
7	3.4%	6.0%	56.4%	17			
8	3.0%	6.1%	49.6%	18			
9	2.9%	6.2%	47.6%	19			
10	3.1%	6.3%	49.7%	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 P103 and P104 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	14.00%	6.50%	6.00%	4.50%
2	12.00%	6.00%	5.50%	4.00%
3	6.00%	4.50%	3.75%	2.50%
4	4.50%	3.25%	2.50%	2.00%
5	4.00%	2.75%	2.00%	1.75%
6	3.50%	2.00%	1.75%	1.50%
7	3.50%	1.75%	1.50%	1.25%
8	3.50%	1.50%	1.25%	1.00%
9+	3.25%	1.40%	1.25%	0.90%

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	7,214	1,395	5,571	3,779	107%	109%	97%	75%
2	6,123	1,294	5,240	3,649	213%	113%	98%	119%
3	4,531	1,202	4,944	3,469	96%	110%	97%	113%
4	4,239	1,137	4,748	3,364	98%	67%	92%	127%
5	4,015	1,106	4,620	3,269	96%	99%	99%	98%
6	3,818	1,069	4,506	3,196	92%	127%	98%	122%
7	3,625	1,029	4,346	3,094	97%	100%	86%	111%
8	3,390	992	4,241	3,010	62%	100%	69%	116%
9+	15,129	4,688	18,460	12,574	81%	86%	77%	88%
Total	**52,084**	**13,912**	**56,676**	**39,404**	**122%**	**102%**	**92%**	**103%**

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 P103 and P104 were derived primarily from the 1985 National Nursing Home Survey; the 1982-1984 National Long-Term Care Survey; experience of a consulting reinsurer, Duncanson and Holt; and the Wilkin's Table (published by the Society of Actuaries).

Physicians Mutual relied on actuarial consultants to provide the basis for the original pricing claim cost assumptions used in the pricing of these forms. Adjustments to these base claim costs were made by Physicians Mutual actuaries to fit the specific product designs and underwriting.

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 P103 and P104				
Calendar Year	**Earned Premium**	**Act. Inc. Claims**	**Exp. Inc. Claims**	**Act. to Exp.**
2001-2005	41,269,852	3,134,056	2,888,087	109%
2006	21,268,132	2,132,652	2,215,111	96%
2007	20,728,525	3,424,039	2,810,597	122%
2008	20,075,147	2,665,011	3,460,056	77%
2009	19,525,015	5,648,381	4,233,120	133%
2010	19,317,642	5,497,133	5,026,620	109%
2011	20,265,732	5,164,512	5,898,122	88%
2012	20,416,240	7,362,693	6,846,443	108%
2013	20,234,962	7,098,048	7,949,978	89%
2014	19,157,031	8,499,483	9,034,396	94%
2015	18,351,348	8,795,108	10,140,484	87%
2016	18,060,351	11,078,063	11,392,686	97%
2017	18,228,357	13,025,017	12,497,572	104%
Grand Total	**276,898,333**	**83,524,198**	**84,393,273**	**99%**

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 P103 and P104. 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
84	298

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 P103 and P104:

	Projected Lifetime Loss Ratio w/out Rate Inc.	Projected Lifetime Loss Ratio with Rate Inc.
Limited BP, No Automatic Inflation	66.3%	66.3%
Lifetime BP, No Automatic Inflation	90.9%	88.9%
Limited BP, With Automatic Inflation	133.4%	94.5%
Lifetime BP, With Automatic Inflation	199.9%	132.2%

12. Rate Justification Standard – Minimum Loss Ratios

The following table demonstrates the compliance of the premium rate increase with the rate stability regulation. These values were derived from the table in **Exhibit 3** and demonstrate that lifetime expected incurred claims meet the rate stability loss ratio standards of 58% overall plus 85% on the rate increased portion of the premium.

Limited without Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	66,155,427	70,269,721	4,114,294		
Discounted Future (P103, P104)	10,182,090	18,570,943	8,388,852		
Total	76,337,518		12,503,146		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**44,275,760**	+	**10,627,674**	=	**54,903,434**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	28,514,329
Discounted Future (P103, P104)	30,410,214
Projected Incurred Claims (must be higher than Premium x LR Standard)	**58,924,543**

Lifetime without Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	32,546,561	34,690,393	2,143,832		
Discounted Future (P103, P104)	6,714,441	13,189,832	6,475,391		
Total	39,261,002		8,619,223		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**22,771,381**	+	**7,326,340**	=	**30,097,721**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	16,082,252
Discounted Future (P103, P104)	26,465,528
Projected Incurred Claims (must be higher than Premium x LR Standard)	**42,547,780**

Limited with Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	124,200,673	134,813,402	10,612,729		
Discounted Future (P103, P104)	37,962,866	123,812,035	85,849,168		
Total	162,163,539		96,461,897		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**94,054,853**	+	**81,992,613**	=	**176,047,465**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	27,096,463
Discounted Future (P103, P104)	217,274,154
Projected Incurred Claims (must be higher than Premium x LR Standard)	**244,370,618**

Lifetime with Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	126,423,002	135,976,727	9,553,725		
Discounted Future (P103, P104)	35,633,201	127,427,476	91,794,275		
Total	162,056,203		101,347,999		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**93,992,598**	+	**86,145,799**	=	**180,138,397**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	32,547,105
Discounted Future (P103, P104)	315,664,090
Projected Incurred Claims (must be higher than Premium x LR Standard)	**348,211,194**

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 P103 and P104:

Ultimate Lapse Rates	
Limited BP, No Automatic Inflation	3.25%
Lifetime BP, No Automatic Inflation	1.40%
Limited BP, With Automatic Inflation	1.25%
Lifetime BP, With Automatic Inflation	0.90%

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 1% 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 forms P103 and P104. 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% (19% to 20% based on benefit attribute). 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 11/01/2018. This results in the rate increase being effective as follows for policy forms P103 and P104:

Calendar Year	Limited BP No Auto Inflation	Lifetime BP No Auto Inflation	Limited BP With Auto Inflation	Lifetime BP With Auto Inflation
2018	N/A	1%	0%	1%
2019	N/A	62%	27%	25%
2020	N/A	100%	79%	78%
2021	N/A	100%	100%	100%
2022	N/A	100%	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 forms P103 and P104 and related rider attachments included in this filing is 105%. 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 P103, P104, P106, P107
<50	11%
50-54	18%
55-59	24%
60-64	26%
65-69	15%
70-74	5%
75-79	1%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	74%
No Inflation	13%
Optional Compound Interest	13%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	9%
3 Year	19%
4 Year	13%
5 Year	18%
Lifetime Benefit	41%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	1%
30 days	4%
60 days	5%
90 days	83%
180 days	5%
365 days	1%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	17%
Surviving Spouse Waiver of Premium	5%
Security Rider	16%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	8%

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 P103, P104, P106, P107
<50	8%
50-54	21%
55-59	16%
60-64	35%
65-69	15%
70-74	4%
75-79	1%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	63%
No Inflation	18%
Optional Compound Interest	19%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	8%
3 Year	15%
4 Year	6%
5 Year	25%
Lifetime Benefit	47%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	0%
30 days	1%
60 days	1%
90 days	96%
180 days	3%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	27%
Surviving Spouse Waiver of Premium	8%
Security Rider	15%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	3%

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 P103, P104, P106, P107
<50	4%
50-54	5%
55-59	11%
60-64	33%
65-69	27%
70-74	15%
75-79	5%
80+	1%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	53%
Optional Compound Interest	47%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	28%
3 Year	35%
4 Year	15%
5 Year	23%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	1%
30 days	2%
60 days	4%
90 days	88%
180 days	5%
365 days	1%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	6%
Surviving Spouse Waiver of Premium	1%
Security Rider	12%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	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 P103, P104, P106, P107
<50	6%
50-54	6%
55-59	14%
60-64	53%
65-69	14%
70-74	6%
75-79	3%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	58%
Optional Compound Interest	42%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	22%
3 Year	36%
4 Year	8%
5 Year	33%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	0%
30 days	0%
60 days	0%
90 days	100%
180 days	0%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	19%
Surviving Spouse Waiver of Premium	6%
Security Rider	0%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	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 P103, P104, P106, P107
<50	8%
50-54	10%
55-59	15%
60-64	40%
65-69	19%
70-74	7%
75-79	1%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	47%
Optional Compound Interest	53%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	3%
30 days	3%
60 days	5%
90 days	81%
180 days	7%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	7%
Surviving Spouse Waiver of Premium	2%
Security Rider	10%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	2%

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 P103, P104, P106, P107
<50	0%
50-54	9%
55-59	14%
60-64	36%
65-69	18%
70-74	18%
75-79	5%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	32%
Optional Compound Interest	68%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	0%
30 days	0%
60 days	5%
90 days	91%
180 days	5%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	14%
Surviving Spouse Waiver of Premium	0%
Security Rider	14%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	0%

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 P103, P104, P106, P107
<50	9%
50-54	18%
55-59	27%
60-64	27%
65-69	16%
70-74	3%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	100%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	10%
3 Year	31%
4 Year	25%
5 Year	34%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	1%
30 days	5%
60 days	6%
90 days	84%
180 days	5%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	20%
Surviving Spouse Waiver of Premium	6%
Security Rider	17%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	5%

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 P103, P104, P106, P107
<50	8%
50-54	17%
55-59	21%
60-64	35%
65-69	19%
70-74	0%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	100%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	10%
3 Year	21%
4 Year	13%
5 Year	56%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	0%
30 days	0%
60 days	0%
90 days	98%
180 days	2%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	27%
Surviving Spouse Waiver of Premium	10%
Security Rider	10%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	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 P103, P104, P106, P107
<50	19%
50-54	26%
55-59	29%
60-64	18%
65-69	7%
70-74	1%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	100%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	1%
30 days	5%
60 days	6%
90 days	81%
180 days	5%
365 days	1%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	22%
Surviving Spouse Waiver of Premium	7%
Security Rider	18%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	17%

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 P103, P104, P106, P107
<50	12%
50-54	40%
55-59	15%
60-64	23%
65-69	10%
70-74	0%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	100%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	0%
30 days	2%
60 days	0%
90 days	92%
180 days	6%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	37%
Surviving Spouse Waiver of Premium	10%
Security Rider	31%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	10%

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - 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
2001	2001	1	0	15,421	0.00%	10.62%	0.0000	5.67%	0.0000
Total			**0**	**15,421**	**0.00%**	**10.62%**	**0.0000**	**5.67%**	**0.0000**
2002	2002	1	0	1,166,787	0.00%	10.62%	0.0000	5.27%	0.0000
	2001	2	0	77,921	0.00%	15.29%	0.0000	6.66%	0.0000
Total			**0**	**1,244,708**	**0.00%**	**10.91%**	**0.0000**	**5.36%**	**0.0000**
2003	2003	1	66,352	2,715,778	2.44%	10.62%	0.2300	4.77%	0.5117
	2002	2	230,086	2,683,400	8.57%	15.29%	0.5608	7.45%	1.1515
	2001	3	0	77,300	0.00%	21.90%	0.0000	11.66%	0.0000
Total			**296,438**	**5,476,478**	**5.41%**	**13.07%**	**0.4142**	**6.18%**	**0.8758**
2004	2004	1	135,557	5,594,946	2.42%	10.62%	0.2281	3.87%	0.6254
	2003	2	746,665	5,499,864	13.58%	15.29%	0.8879	6.81%	1.9926
	2002	3	254,923	2,445,656	10.42%	21.90%	0.4760	11.80%	0.8832
	2001	4	0	74,049	0.00%	27.81%	0.0000	16.17%	0.0000
Total			**1,137,144**	**13,614,515**	**8.35%**	**14.63%**	**0.5710**	**6.55%**	**1.2747**
2005	2005	1	0	2,547,883	0.00%	10.62%	0.0000	2.90%	0.0000
	2004	2	513,326	10,883,924	4.72%	15.29%	0.3084	5.47%	0.8622
	2003	3	836,221	5,077,390	16.47%	21.90%	0.7520	10.72%	1.5365
	2002	4	350,926	2,335,179	15.03%	27.81%	0.5404	15.44%	0.9732
	2001	5	0	74,354	0.00%	35.86%	0.0000	21.19%	0.0000
Total			**1,700,473**	**20,918,731**	**8.13%**	**17.80%**	**0.4568**	**7.60%**	**1.0695**
2006	2006	1	0	408,514	0.00%	10.62%	0.0000	2.77%	0.0000
	2005	2	1,005	3,474,690	0.03%	15.29%	0.0019	5.05%	0.0057
	2004	3	922,914	10,184,895	9.06%	21.90%	0.4138	8.56%	1.0581
	2003	4	1,090,078	4,870,047	22.38%	27.81%	0.8049	14.10%	1.5879
	2002	5	118,655	2,256,524	5.26%	35.86%	0.1466	19.92%	0.2640
	2001	6	0	73,462	0.00%	46.69%	0.0000	27.33%	0.0000
Total			**2,132,652**	**21,268,132**	**10.03%**	**23.52%**	**0.4263**	**10.42%**	**0.9628**
2007	2006	2	0	588,565	0.00%	15.29%	0.0000	4.75%	0.0000
	2005	3	2,218	3,285,966	0.07%	21.90%	0.0031	7.49%	0.0090
	2004	4	1,117,194	9,911,251	11.27%	27.81%	0.4054	11.36%	0.9919
	2003	5	679,309	4,698,217	14.46%	35.86%	0.4032	18.00%	0.8031
	2002	6	1,625,318	2,171,988	74.83%	46.69%	1.6027	24.83%	3.0140
	2001	7	0	72,538	0.00%	54.28%	0.0000	34.73%	0.0000
Total			**3,424,039**	**20,728,525**	**16.52%**	**30.41%**	**0.5432**	**13.56%**	**1.2183**
2008	2006	3	0	572,570	0.00%	21.90%	0.0000	7.02%	0.0000
	2005	4	71,052	3,205,782	2.22%	27.81%	0.0797	9.88%	0.2243
	2004	5	1,202,552	9,613,928	12.51%	35.86%	0.3488	14.49%	0.8634
	2003	6	727,997	4,542,173	16.03%	46.69%	0.3433	22.92%	0.6992
	2002	7	663,410	2,070,185	32.05%	54.28%	0.5903	30.85%	1.0386
	2001	8	0	70,509	0.00%	62.53%	0.0000	43.22%	0.0000
Total			**2,665,011**	**20,075,147**	**13.28%**	**38.62%**	**0.3437**	**17.24%**	**0.7702**
2009	2006	4	40,304	549,824	7.33%	27.81%	0.2636	9.34%	0.7851
	2005	5	1,077,285	3,121,934	34.51%	35.86%	0.9623	12.54%	2.7515
	2004	6	2,654,234	9,367,996	28.33%	46.69%	0.6068	18.23%	1.5539
	2003	7	581,302	4,438,424	13.10%	54.28%	0.2413	29.00%	0.4517
	2002	8	1,199,789	1,983,425	60.49%	62.53%	0.9674	38.53%	1.5699
	2001	9	95,468	63,413	150.55%	71.66%	2.1010	48.72%	3.0900
Total			**5,648,381**	**19,525,015**	**28.93%**	**47.84%**	**0.6047**	**21.68%**	**1.3343**
2010	2006	5	325	544,770	0.06%	35.86%	0.0017	10.91%	0.0055
	2005	6	504,098	3,048,344	16.54%	46.69%	0.3542	15.43%	1.0721
	2004	7	1,426,106	9,323,811	15.30%	54.28%	0.2818	22.09%	0.6923
	2003	8	1,482,008	4,393,840	33.73%	62.53%	0.5394	34.55%	0.9762
	2002	9	2,084,596	1,958,388	106.44%	71.66%	1.4855	45.77%	2.3259
	2001	10	0	48,488	0.00%	82.00%	0.0000	46.67%	0.0000
Total			**5,497,133**	**19,317,642**	**28.46%**	**56.27%**	**0.5057**	**26.02%**	**1.0936**
2011	2006	6	0	562,227	0.00%	46.69%	0.0000	13.00%	0.0000
	2005	7	128,289	3,192,269	4.02%	54.28%	0.0740	17.61%	0.2282
	2004	8	1,679,191	9,835,566	17.07%	62.53%	0.2730	24.98%	0.6835
	2003	9	2,544,126	4,590,832	55.42%	71.66%	0.7734	38.22%	1.4498
	2002	10	812,907	2,031,709	40.01%	82.00%	0.4879	50.43%	0.7934
	2001	11	0	53,129	0.00%	98.44%	0.0000	50.54%	0.0000
Total			**5,164,512**	**20,265,732**	**25.48%**	**64.91%**	**0.3926**	**29.10%**	**0.8756**
2012	2006	7	744,973	549,358	135.61%	54.28%	2.4981	16.55%	8.1929
	2005	8	52,619	3,267,236	1.61%	62.53%	0.0258	20.77%	0.0775
	2004	9	3,038,704	9,969,998	30.48%	71.66%	0.4254	28.95%	1.0527
	2003	10	1,301,924	4,624,195	28.15%	82.00%	0.3433	43.35%	0.6495
	2002	11	1,400,971	1,961,013	71.44%	98.44%	0.7257	58.80%	1.2149
	2001	12	823,503	44,440	1853.08%	109.81%	16.8751	73.93%	25.0637
Total			**7,362,693**	**20,416,240**	**36.06%**	**74.73%**	**0.4826**	**33.53%**	**1.0754**
2013	2006	8	0	590,185	0.00%	62.53%	0.0000	18.64%	0.0000
	2005	9	453,019	3,271,384	13.85%	71.66%	0.1933	24.99%	0.5541
	2004	10	3,401,708	10,042,853	33.87%	82.00%	0.4131	33.81%	1.0018
	2003	11	2,612,796	4,470,186	58.45%	98.44%	0.5938	51.22%	1.1413
	2002	12	630,525	1,815,918	34.72%	109.81%	0.3162	71.57%	0.4851
	2001	13	0	44,437	0.00%	125.48%	0.0000	84.43%	0.0000
Total			**7,098,048**	**20,234,962**	**35.08%**	**85.98%**	**0.4080**	**39.29%**	**0.8928**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - 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
2001	2001	1	0	0	0.00%	10.62%	0.0000	N/A	0.0000
Total			**0**	**0**	**0.00%**	**0.00%**	**0.0000**	**N/A**	**0.0000**
2002	2002	1	0	20,176	0.00%	10.62%	0.0000	4.42%	0.0000
	2001	2	0	0	0.00%	15.29%	0.0000	N/A	0.0000
Total			**0**	**20,176**	**0.00%**	**10.62%**	**0.0000**	**4.42%**	**0.0000**
2003	2003	1	0	56,138	0.00%	10.62%	0.0000	4.44%	0.0000
	2002	2	0	45,461	0.00%	15.29%	0.0000	7.09%	0.0000
	2001	3	0	0	0.00%	21.90%	0.0000	N/A	0.0000
Total			**0**	**101,599**	**0.00%**	**12.71%**	**0.0000**	**5.62%**	**0.0000**
2004	2004	1	352	111,963	0.31%	10.62%	0.0296	5.06%	0.0620
	2003	2	0	150,838	0.00%	15.29%	0.0000	7.04%	0.0000
	2002	3	0	38,379	0.00%	21.90%	0.0000	12.00%	0.0000
	2001	4	0	0	0.00%	27.81%	0.0000	N/A	0.0000
Total			**352**	**301,180**	**0.12%**	**14.40%**	**0.0081**	**6.94%**	**0.0168**
2005	2005	1	0	0	0.00%	10.62%	0.0000	0.00%	0.0000
	2004	2	0	157,649	0.00%	15.29%	0.0000	7.88%	0.0000
	2003	3	0	140,108	0.00%	21.90%	0.0000	11.68%	0.0000
	2002	4	0	39,442	0.00%	27.81%	0.0000	14.61%	0.0000
	2001	5	0	0	0.00%	35.86%	0.0000	N/A	0.0000
Total			**0**	**337,199**	**0.00%**	**19.50%**	**0.0000**	**10.25%**	**0.0000**
2006	2006	1	0	0	0.00%	10.62%	0.0000	N/A	0.0000
	2005	2	0	0	0.00%	15.29%	0.0000	N/A	0.0000
	2004	3	0	137,586	0.00%	21.90%	0.0000	11.70%	0.0000
	2003	4	0	135,346	0.00%	27.81%	0.0000	15.46%	0.0000
	2002	5	0	30,395	0.00%	35.86%	0.0000	15.75%	0.0000
	2001	6	0	0	0.00%	46.69%	0.0000	N/A	0.0000
Total			**0**	**303,328**	**0.00%**	**25.93%**	**0.0000**	**13.78%**	**0.0000**
2007	2006	2	0	0	0.00%	15.29%	0.0000	N/A	0.0000
	2005	3	0	0	0.00%	21.90%	0.0000	N/A	0.0000
	2004	4	2,776	135,652	2.05%	27.81%	0.0736	15.64%	0.1309
	2003	5	0	132,826	0.00%	35.86%	0.0000	20.32%	0.0000
	2002	6	0	29,336	0.00%	46.69%	0.0000	19.60%	0.0000
	2001	7	0	0	0.00%	54.28%	0.0000	N/A	0.0000
Total			**2,776**	**297,815**	**0.93%**	**33.26%**	**0.0280**	**18.12%**	**0.0515**
2008	2006	3	0	0	0.00%	21.90%	0.0000	N/A	0.0000
	2005	4	0	0	0.00%	27.81%	0.0000	N/A	0.0000
	2004	5	0	134,564	0.00%	35.86%	0.0000	20.00%	0.0000
	2003	6	0	132,979	0.00%	46.69%	0.0000	26.20%	0.0000
	2002	7	324	28,203	1.15%	54.28%	0.0212	24.17%	0.0475
	2001	8	0	0	0.00%	62.53%	0.0000	N/A	0.0000
Total			**324**	**295,746**	**0.11%**	**42.49%**	**0.0026**	**23.18%**	**0.0047**
2009	2006	4	0	0	0.00%	27.81%	0.0000	N/A	0.0000
	2005	5	0	0	0.00%	35.86%	0.0000	N/A	0.0000
	2004	6	0	129,677	0.00%	46.69%	0.0000	24.52%	0.0000
	2003	7	0	131,129	0.00%	54.28%	0.0000	33.96%	0.0000
	2002	8	0	22,179	0.00%	62.53%	0.0000	29.55%	0.0000
	2001	9	0	0	0.00%	71.66%	0.0000	N/A	0.0000
Total			**0**	**282,985**	**0.00%**	**51.45%**	**0.0000**	**29.29%**	**0.0000**
2010	2006	5	0	0	0.00%	35.86%	0.0000	N/A	0.0000
	2005	6	0	0	0.00%	46.69%	0.0000	N/A	0.0000
	2004	7	29,664	128,864	23.02%	54.28%	0.4241	30.78%	0.7479
	2003	8	0	118,422	0.00%	62.53%	0.0000	34.25%	0.0000
	2002	9	0	22,551	0.00%	71.66%	0.0000	36.56%	0.0000
	2001	10	0	0	0.00%	82.00%	0.0000	N/A	0.0000
Total			**29,664**	**269,837**	**10.99%**	**59.35%**	**0.1852**	**32.79%**	**0.3353**
2011	2006	6	0	0	0.00%	46.69%	0.0000	N/A	0.0000
	2005	7	0	0	0.00%	54.28%	0.0000	N/A	0.0000
	2004	8	352,382	128,501	274.23%	62.53%	4.3854	36.49%	7.5142
	2003	9	0	115,913	0.00%	71.66%	0.0000	38.03%	0.0000
	2002	10	0	21,218	0.00%	82.00%	0.0000	42.54%	0.0000
	2001	11	0	0	0.00%	98.44%	0.0000	N/A	0.0000
Total			**352,382**	**265,632**	**132.66%**	**68.07%**	**1.9489**	**37.65%**	**3.5237**
2012	2006	7	0	0	0.00%	54.28%	0.0000	N/A	0.0000
	2005	8	0	0	0.00%	62.53%	0.0000	N/A	0.0000
	2004	9	0	123,338	0.00%	71.66%	0.0000	37.19%	0.0000
	2003	10	0	118,061	0.00%	82.00%	0.0000	42.63%	0.0000
	2002	11	0	20,549	0.00%	98.44%	0.0000	48.78%	0.0000
	2001	12	0	0	0.00%	109.81%	0.0000	N/A	0.0000
Total			**0**	**261,949**	**0.00%**	**78.42%**	**0.0000**	**40.55%**	**0.0000**
2013	2006	8	0	0	0.00%	62.53%	0.0000	N/A	0.0000
	2005	9	0	0	0.00%	71.66%	0.0000	N/A	0.0000
	2004	10	225,130	130,356	172.70%	82.00%	2.1060	42.24%	4.0886
	2003	11	0	121,379	0.00%	98.44%	0.0000	48.21%	0.0000
	2002	12	0	21,146	0.00%	109.81%	0.0000	56.91%	0.0000
	2001	13	0	0	0.00%	125.48%	0.0000	N/A	0.0000
Total			**225,130**	**272,881**	**82.50%**	**91.47%**	**0.9020**	**46.03%**	**1.7922**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - 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
2014	2006	9	333	634,418	0.05%	71.66%	0.0007	21.26%	0.0025
	2005	10	1,026,526	3,270,091	31.39%	82.00%	0.3828	29.92%	1.0493
	2004	11	3,624,443	9,237,384	39.24%	98.44%	0.3986	41.96%	0.9351
	2003	12	1,849,100	4,153,809	44.52%	109.81%	0.4054	62.12%	0.7166
	2002	13	1,999,081	1,814,757	110.16%	125.48%	0.8779	78.23%	1.4080
	2001	14	0	46,571	0.00%	140.71%	0.0000	96.57%	0.0000
Total			**8,499,483**	**19,157,031**	**44.37%**	**99.88%**	**0.4442**	**47.16%**	**0.9408**
2015	2006	10	13,339	647,834	2.06%	82.00%	0.0251	24.13%	0.0853
	2005	11	1,778,533	2,857,840	62.23%	98.44%	0.6322	39.90%	1.5596
	2004	12	4,046,888	8,542,712	47.37%	109.81%	0.4314	51.18%	0.9255
	2003	13	1,957,327	4,379,840	44.69%	125.48%	0.3561	65.68%	0.6804
	2002	14	999,022	1,872,318	53.36%	140.71%	0.3792	82.31%	0.6482
	2001	15	0	50,805	0.00%	157.79%	0.0000	104.93%	0.0000
Total			**8,795,108**	**18,351,348**	**47.93%**	**114.08%**	**0.4201**	**55.26%**	**0.8673**
2016	2006	11	0	619,359	0.00%	98.44%	0.0000	28.85%	0.0000
	2005	12	1,700,077	2,697,172	63.03%	109.81%	0.5740	48.55%	1.2983
	2004	13	4,263,280	8,528,911	49.99%	125.48%	0.3984	58.11%	0.8602
	2003	14	3,053,058	4,296,578	71.06%	140.71%	0.5050	73.99%	0.9604
	2002	15	2,061,648	1,864,959	110.55%	157.79%	0.7006	91.53%	1.2077
	2001	16	0	53,372	0.00%	175.50%	0.0000	116.53%	0.0000
Total			**11,078,063**	**18,060,351**	**61.34%**	**129.32%**	**0.4743**	**63.08%**	**0.9724**
2017	2006	12	13,487	623,883	2.16%	109.81%	0.0197	33.65%	0.0642
	2005	13	2,297,786	2,745,179	83.70%	125.48%	0.6670	55.24%	1.5154
	2004	14	5,454,156	8,575,429	63.60%	140.71%	0.4520	63.35%	1.0040
	2003	15	3,127,564	4,345,124	71.98%	157.79%	0.4562	80.51%	0.8941
	2002	16	2,127,791	1,882,251	113.05%	175.50%	0.6441	94.29%	1.1989
	2001	17	4,233	56,491	7.49%	194.21%	0.0386	116.63%	0.0642
Total			**13,025,017**	**18,228,357**	**71.45%**	**145.19%**	**0.4921**	**68.56%**	**1.0422**
GRAND TOTAL			**83,524,198**	**276,898,333**	**30.16%**	**65.56%**	**0.4601**	**30.48%**	**0.9897**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Pricing Loss Ratio	Actual to Pricing	Expected Loss Ratio	Actual to Expected
1	201,910	12,449,330	1.62%	10.62%	0.1527	3.97%	0.4087
2	1,491,081	23,208,364	6.42%	15.29%	0.4202	5.94%	1.0817
3	2,016,276	21,643,777	9.32%	21.90%	0.4254	9.24%	1.0079
4	2,669,554	20,946,131	12.74%	27.81%	0.4583	12.19%	1.0455
5	3,078,126	20,309,727	15.16%	35.86%	0.4226	15.53%	0.9757
6	5,511,646	19,766,190	27.88%	46.69%	0.5972	19.49%	1.4309
7	3,544,080	19,646,585	18.04%	54.28%	0.3323	23.74%	0.7599
8	4,413,607	20,140,761	21.91%	62.53%	0.3504	27.60%	0.7941
9	8,216,246	20,488,432	40.10%	71.66%	0.5597	31.83%	1.2600
10	6,556,404	20,665,170	31.73%	82.00%	0.3869	36.69%	0.8647
11	9,416,743	19,198,911	49.05%	98.44%	0.4983	45.13%	1.0868
12	9,063,580	17,877,933	50.70%	109.81%	0.4617	54.84%	0.9244
13	10,517,474	17,513,124	60.05%	125.48%	0.4786	61.71%	0.9732
14	9,506,237	14,790,896	64.27%	140.71%	0.4568	68.95%	0.9322
15	5,189,212	6,260,889	82.88%	157.79%	0.5253	83.99%	0.9868
16	2,127,791	1,935,623	109.93%	175.50%	0.6264	94.90%	1.1583
17	4,233	56,491	7.49%	194.21%	0.0386	116.63%	0.0642
TOTAL	**83,524,198**	**276,898,333**	**30.16%**	**65.56%**	**0.4601**	**30.48%**	**0.9897**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - 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
2014	2006	9	0	0	0.00%	71.66%	0.0000	N/A	0.0000
	2005	10	0	0	0.00%	82.00%	0.0000	N/A	0.0000
	2004	11	0	126,014	0.00%	98.44%	0.0000	48.57%	0.0000
	2003	12	0	125,401	0.00%	109.81%	0.0000	55.24%	0.0000
	2002	13	0	21,269	0.00%	125.48%	0.0000	68.23%	0.0000
	2001	14	0	0	0.00%	140.71%	0.0000	N/A	0.0000
Total			**0**	**272,683**	**0.00%**	**105.78%**	**0.0000**	**53.17%**	**0.0000**
2015	2006	10	0	0	0.00%	82.00%	0.0000	N/A	0.0000
	2005	11	0	0	0.00%	98.44%	0.0000	N/A	0.0000
	2004	12	226,176	133,394	169.55%	109.81%	1.5441	52.06%	3.2572
	2003	13	0	133,111	0.00%	125.48%	0.0000	60.41%	0.0000
	2002	14	0	20,635	0.00%	140.71%	0.0000	72.55%	0.0000
	2001	15	0	0	0.00%	157.79%	0.0000	N/A	0.0000
Total			**226,176**	**287,140**	**78.77%**	**119.30%**	**0.6603**	**57.40%**	**1.3723**
2016	2006	11	0	0	0.00%	98.44%	0.0000	N/A	0.0000
	2005	12	0	0	0.00%	109.81%	0.0000	N/A	0.0000
	2004	13	106,158	137,429	77.25%	125.48%	0.6156	58.59%	1.3184
	2003	14	75,891	141,663	53.57%	140.71%	0.3807	65.73%	0.8150
	2002	15	366	20,949	1.75%	157.79%	0.0111	73.29%	0.0238
	2001	16	0	0	0.00%	175.50%	0.0000	N/A	0.0000
Total			**182,415**	**300,041**	**60.80%**	**134.93%**	**0.4506**	**62.99%**	**0.9652**
2017	2006	12	0	0	0.00%	109.81%	0.0000	N/A	0.0000
	2005	13	0	0	0.00%	125.48%	0.0000	N/A	0.0000
	2004	14	95,770	137,231	69.79%	140.71%	0.4960	64.60%	1.0803
	2003	15	106,747	150,230	71.06%	157.79%	0.4503	72.61%	0.9786
	2002	16	1,186	22,711	5.22%	175.50%	0.0298	81.27%	0.0642
	2001	17	0	0	0.00%	194.21%	0.0000	N/A	0.0000
Total			**203,703**	**310,172**	**65.67%**	**151.53%**	**0.4334**	**69.70%**	**0.9422**
GRAND TOTAL			**1,222,921**	**4,180,363**	**29.25%**	**68.77%**	**0.4254**	**34.56%**	**0.8466**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Pricing Loss Ratio	Actual to Pricing	Expected Loss Ratio	Actual to Expected
1	352	188,277	0.19%	10.62%	0.0176	4.81%	0.0388
2	0	353,948	0.00%	15.29%	0.0000	7.42%	0.0000
3	0	316,072	0.00%	21.90%	0.0000	11.73%	0.0000
4	2,776	310,441	0.89%	27.81%	0.0322	15.43%	0.0580
5	0	297,786	0.00%	35.86%	0.0000	19.71%	0.0000
6	0	291,992	0.00%	46.69%	0.0000	24.79%	0.0000
7	29,988	288,195	10.41%	54.28%	0.1917	31.58%	0.3295
8	352,382	269,102	130.95%	62.53%	2.0941	34.93%	3.7484
9	0	261,803	0.00%	71.66%	0.0000	37.51%	0.0000
10	225,130	269,636	83.49%	82.00%	1.0182	42.43%	1.9677
11	0	267,942	0.00%	98.44%	0.0000	48.43%	0.0000
12	226,176	279,941	80.79%	109.81%	0.7358	53.85%	1.5004
13	106,158	291,809	36.38%	125.48%	0.2899	60.12%	0.6051
14	171,661	299,529	57.31%	140.71%	0.4073	65.69%	0.8725
15	107,113	171,179	62.57%	157.79%	0.3966	72.69%	0.8608
16	1,186	22,711	5.22%	175.50%	0.0298	81.27%	0.0642
17	0	0	0.00%	194.21%	0.0000	N/A	0.0000
TOTAL	**1,222,921**	**4,180,363**	**29.25%**	**68.77%**	**0.4254**	**34.56%**	**0.8466**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Limited Benefit Periods, 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
2001	2001	1	0	3,605	0.00%	6.49%	0.0000
Total			**0**	**3,605**	**0.00%**	**6.49%**	**0.0000**
2002	2002	1	0	416,154	0.00%	7.02%	0.0000
	2001	2	0	11,896	0.00%	7.20%	0.0000
Total			**0**	**428,050**	**0.00%**	**7.03%**	**0.0000**
2003	2003	1	66,352	1,070,000	6.20%	5.97%	1.0386
	2002	2	209,745	924,851	22.68%	9.97%	2.2744
	2001	3	0	10,775	0.00%	12.03%	0.0000
Total			**276,097**	**2,005,627**	**13.77%**	**7.85%**	**1.7541**
2004	2004	1	135,244	1,088,115	12.43%	6.81%	1.8242
	2003	2	401,684	1,645,598	24.41%	9.67%	2.5239
	2002	3	155,375	802,336	19.37%	15.57%	1.2438
	2001	4	0	7,361	0.00%	17.62%	0.0000
Total			**692,303**	**3,543,410**	**19.54%**	**10.15%**	**1.9257**
2005	2005	1	0	259,233	0.00%	5.59%	0.0000
	2004	2	54,598	1,829,564	2.98%	9.72%	0.3070
	2003	3	608,747	1,371,530	44.38%	15.31%	2.8990
	2002	4	344,672	745,615	46.23%	20.49%	2.2556
	2001	5	0	7,588	0.00%	21.93%	0.0000
Total			**1,008,017**	**4,213,530**	**23.92%**	**13.21%**	**1.8104**
2006	2006	1	0	38,197	0.00%	9.00%	0.0000
	2005	2	352	349,915	0.10%	8.46%	0.0119
	2004	3	369,394	1,708,299	21.62%	14.37%	1.5043
	2003	4	444,181	1,263,510	35.15%	19.81%	1.7745
	2002	5	29,796	713,109	4.18%	26.39%	0.1583
	2001	6	0	7,638	0.00%	28.13%	0.0000
Total			**843,723**	**4,080,668**	**20.68%**	**17.63%**	**1.1730**
2007	2006	2	0	50,866	0.00%	13.34%	0.0000
	2005	3	0	316,967	0.00%	12.58%	0.0000
	2004	4	318,098	1,640,500	19.39%	19.06%	1.0174
	2003	5	196,230	1,197,951	16.38%	25.05%	0.6539
	2002	6	505,861	689,040	73.42%	33.52%	2.1901
	2001	7	0	7,657	0.00%	35.88%	0.0000
Total			**1,020,189**	**3,902,981**	**26.14%**	**22.88%**	**1.1423**
2008	2006	3	0	49,379	0.00%	18.33%	0.0000
	2005	4	68,722	311,514	22.06%	16.15%	1.3662
	2004	5	482,746	1,554,976	31.05%	24.14%	1.2859
	2003	6	479,591	1,154,079	41.56%	32.10%	1.2944
	2002	7	473,068	657,181	71.98%	40.79%	1.7648
	2001	8	0	7,657	0.00%	45.37%	0.0000
Total			**1,504,127**	**3,734,786**	**40.27%**	**28.83%**	**1.3969**
2009	2006	4	40,304	47,323	85.17%	23.84%	3.5720
	2005	5	93,328	286,325	32.60%	19.88%	1.6398
	2004	6	165,355	1,503,620	11.00%	29.99%	0.3667
	2003	7	578,767	1,121,468	51.61%	39.83%	1.2959
	2002	8	413,816	626,817	66.02%	50.26%	1.3136
	2001	9	95,149	6,808	1397.59%	63.93%	21.8628
Total			**1,386,719**	**3,592,360**	**38.60%**	**35.77%**	**1.0790**
2010	2006	5	0	42,698	0.00%	25.10%	0.0000
	2005	6	27,473	259,577	10.58%	24.11%	0.4389
	2004	7	261,548	1,435,678	18.22%	36.71%	0.4962
	2003	8	767,473	1,081,941	70.93%	46.55%	1.5238
	2002	9	501,074	604,151	82.94%	58.96%	1.4066
	2001	10	0	4,007	0.00%	81.55%	0.0000
Total			**1,557,567**	**3,428,052**	**45.44%**	**42.69%**	**1.0642**
2011	2006	6	0	42,490	0.00%	31.74%	0.0000
	2005	7	12,357	209,269	5.90%	31.36%	0.1883
	2004	8	512,670	1,391,942	36.83%	42.22%	0.8724
	2003	9	1,016,194	1,075,102	94.52%	51.69%	1.8287
	2002	10	277,062	602,019	46.02%	64.08%	0.7182
	2001	11	0	4,553	0.00%	56.48%	0.0000
Total			**1,818,282**	**3,325,376**	**54.68%**	**48.44%**	**1.1288**
2012	2006	7	0	40,720	0.00%	40.67%	0.0000
	2005	8	1,723	186,142	0.93%	38.91%	0.0238
	2004	9	659,634	1,359,040	48.54%	47.96%	1.0120
	2003	10	643,180	1,052,207	61.13%	56.99%	1.0725
	2002	11	415,433	575,957	72.13%	69.97%	1.0308
	2001	12	0	4,492	0.00%	70.92%	0.0000
Total			**1,719,969**	**3,218,557**	**53.44%**	**54.27%**	**0.9847**
2013	2006	8	0	43,598	0.00%	44.41%	0.0000
	2005	9	26,726	186,348	14.34%	45.10%	0.3180
	2004	10	863,863	1,350,320	63.97%	54.25%	1.1792
	2003	11	526,064	1,033,658	50.89%	62.97%	0.8082
	2002	12	441,149	551,709	79.96%	76.30%	1.0480
	2001	13	0	5,008	0.00%	77.52%	0.0000
Total			**1,857,801**	**3,170,642**	**58.59%**	**60.29%**	**0.9718**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Limited Benefit Periods, 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
2001	2001	1	0	0	0.00%	N/A	0.0000
Total			**0**	**0**	**0.00%**	**N/A**	**0.0000**
2002	2002	1	0	8,142	0.00%	6.69%	0.0000
	2001	2	0	0	0.00%	N/A	0.0000
Total			**0**	**8,142**	**0.00%**	**6.69%**	**0.0000**
2003	2003	1	0	8,436	0.00%	4.49%	0.0000
	2002	2	0	20,727	0.00%	9.68%	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
Total			**0**	**29,163**	**0.00%**	**8.18%**	**0.0000**
2004	2004	1	352	24,952	1.41%	6.36%	0.2214
	2003	2	0	20,850	0.00%	6.00%	0.0000
	2002	3	0	15,095	0.00%	17.44%	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
Total			**352**	**60,897**	**0.58%**	**8.98%**	**0.0643**
2005	2005	1	0	0	0.00%	0.00%	0.0000
	2004	2	0	31,089	0.00%	9.21%	0.0000
	2003	3	0	18,053	0.00%	9.47%	0.0000
	2002	4	0	18,438	0.00%	18.81%	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
Total			**0**	**67,580**	**0.00%**	**11.90%**	**0.0000**
2006	2006	1	0	0	0.00%	N/A	0.0000
	2005	2	0	0	0.00%	N/A	0.0000
	2004	3	0	20,114	0.00%	13.25%	0.0000
	2003	4	0	18,054	0.00%	12.82%	0.0000
	2002	5	0	12,084	0.00%	20.52%	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
Total			**0**	**50,252**	**0.00%**	**14.85%**	**0.0000**
2007	2006	2	0	0	0.00%	N/A	0.0000
	2005	3	0	0	0.00%	N/A	0.0000
	2004	4	2,776	18,809	14.76%	17.34%	0.8515
	2003	5	0	18,054	0.00%	16.76%	0.0000
	2002	6	0	11,037	0.00%	26.34%	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
Total			**2,776**	**47,901**	**5.80%**	**19.19%**	**0.3020**
2008	2006	3	0	0	0.00%	N/A	0.0000
	2005	4	0	0	0.00%	N/A	0.0000
	2004	5	0	18,236	0.00%	22.06%	0.0000
	2003	6	0	18,054	0.00%	21.47%	0.0000
	2002	7	324	9,999	3.24%	32.99%	0.0982
	2001	8	0	0	0.00%	N/A	0.0000
Total			**324**	**46,290**	**0.70%**	**24.19%**	**0.0289**
2009	2006	4	0	0	0.00%	N/A	0.0000
	2005	5	0	0	0.00%	N/A	0.0000
	2004	6	0	17,794	0.00%	27.42%	0.0000
	2003	7	0	18,054	0.00%	27.18%	0.0000
	2002	8	0	6,313	0.00%	43.54%	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
Total			**0**	**42,161**	**0.00%**	**29.73%**	**0.0000**
2010	2006	5	0	0	0.00%	N/A	0.0000
	2005	6	0	0	0.00%	N/A	0.0000
	2004	7	0	17,915	0.00%	34.05%	0.0000
	2003	8	0	18,070	0.00%	34.27%	0.0000
	2002	9	0	6,619	0.00%	51.41%	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
Total			**0**	**42,604**	**0.00%**	**36.84%**	**0.0000**
2011	2006	6	0	0	0.00%	N/A	0.0000
	2005	7	0	0	0.00%	N/A	0.0000
	2004	8	0	17,041	0.00%	42.37%	0.0000
	2003	9	0	17,599	0.00%	42.37%	0.0000
	2002	10	0	4,426	0.00%	66.40%	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
Total			**0**	**39,066**	**0.00%**	**45.09%**	**0.0000**
2012	2006	7	0	0	0.00%	N/A	0.0000
	2005	8	0	0	0.00%	N/A	0.0000
	2004	9	0	17,083	0.00%	50.50%	0.0000
	2003	10	0	17,747	0.00%	49.83%	0.0000
	2002	11	0	2,750	0.00%	94.13%	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
Total			**0**	**37,580**	**0.00%**	**53.37%**	**0.0000**
2013	2006	8	0	0	0.00%	N/A	0.0000
	2005	9	0	0	0.00%	N/A	0.0000
	2004	10	225,130	18,242	1234.15%	57.56%	21.4424
	2003	11	0	18,800	0.00%	56.40%	0.0000
	2002	12	0	2,906	0.00%	106.09%	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
Total			**225,130**	**39,948**	**563.56%**	**60.54%**	**9.3086**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Limited Benefit Periods, 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
2014	2006	9	0	45,762	0.00%	51.82%	0.0000
	2005	10	63,493	173,000	36.70%	53.21%	0.6898
	2004	11	376,957	1,302,341	28.94%	59.74%	0.4845
	2003	12	469,852	1,019,504	46.09%	68.33%	0.6745
	2002	13	767,109	516,190	148.61%	80.87%	1.8376
	2001	14	0	5,153	0.00%	88.38%	0.0000
Total			**1,677,411**	**3,061,950**	**54.78%**	**65.72%**	**0.8335**
2015	2006	10	0	39,366	0.00%	56.18%	0.0000
	2005	11	141,187	165,607	85.25%	61.17%	1.3938
	2004	12	971,657	1,302,865	74.58%	61.81%	1.2065
	2003	13	283,550	1,057,433	26.81%	69.86%	0.3838
	2002	14	398,177	500,833	79.50%	81.08%	0.9806
	2001	15	0	6,292	0.00%	84.23%	0.0000
Total			**1,794,571**	**3,072,395**	**58.41%**	**67.66%**	**0.8633**
2016	2006	11	0	38,357	0.00%	60.81%	0.0000
	2005	12	97,506	163,006	59.82%	68.05%	0.8790
	2004	13	1,217,350	1,250,518	97.35%	67.32%	1.4461
	2003	14	765,387	1,001,994	76.39%	76.77%	0.9950
	2002	15	417,431	472,122	88.42%	88.72%	0.9965
	2001	16	0	5,216	0.00%	106.57%	0.0000
Total			**2,497,674**	**2,931,213**	**85.21%**	**74.02%**	**1.1511**
2017	2006	12	1,721	36,980	4.65%	72.42%	0.0642
	2005	13	237,076	162,955	145.49%	78.14%	1.8618
	2004	14	445,822	1,184,715	37.63%	75.10%	0.5011
	2003	15	931,927	962,680	96.81%	84.39%	1.1472
	2002	16	337,906	435,928	77.51%	95.74%	0.8096
	2001	17	236	5,569	4.23%	65.88%	0.0642
Total			**1,954,688**	**2,788,828**	**70.09%**	**81.66%**	**0.8583**
GRAND TOTAL			**21,609,140**	**50,502,031**	**42.79%**	**40.29%**	**1.0619**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	201,597	2,875,304	7.01%	6.45%	1.0873
2	666,379	4,812,691	13.85%	9.69%	1.4286
3	1,133,516	4,259,288	26.61%	14.81%	1.7973
4	1,215,977	4,015,823	30.28%	19.39%	1.5616
5	802,100	3,802,646	21.09%	24.54%	0.8597
6	1,178,280	3,656,444	32.22%	30.92%	1.0421
7	1,325,740	3,471,972	38.18%	38.21%	0.9993
8	1,695,681	3,338,098	50.80%	44.98%	1.1293
9	2,298,776	3,277,211	70.14%	51.14%	1.3717
10	1,847,598	3,220,919	57.36%	56.98%	1.0066
11	1,459,640	3,120,473	46.78%	62.78%	0.7450
12	1,981,884	3,078,556	64.38%	67.04%	0.9603
13	2,505,085	2,992,104	83.72%	71.16%	1.1765
14	1,609,386	2,692,695	59.77%	76.86%	0.7776
15	1,349,358	1,441,094	93.63%	85.81%	1.0912
16	337,906	441,145	76.60%	95.87%	0.7990
17	236	5,569	4.23%	65.88%	0.0642
TOTAL	**21,609,140**	**50,502,031**	**42.79%**	**40.29%**	**1.0619**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Limited Benefit Periods, 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
2014	2006	9	0	0	0.00%	N/A	0.0000
	2005	10	0	0	0.00%	N/A	0.0000
	2004	11	0	11,938	0.00%	64.97%	0.0000
	2003	12	0	19,466	0.00%	64.59%	0.0000
	2002	13	0	2,946	0.00%	123.77%	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
Total			**0**	**34,349**	**0.00%**	**69.80%**	**0.0000**
2015	2006	10	0	0	0.00%	N/A	0.0000
	2005	11	0	0	0.00%	N/A	0.0000
	2004	12	647	12,829	5.04%	51.79%	0.0974
	2003	13	0	21,254	0.00%	69.88%	0.0000
	2002	14	0	2,811	0.00%	128.45%	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
Total			**647**	**36,894**	**1.75%**	**68.05%**	**0.0258**
2016	2006	11	0	0	0.00%	N/A	0.0000
	2005	12	0	0	0.00%	N/A	0.0000
	2004	13	0	12,629	0.00%	65.24%	0.0000
	2003	14	0	22,767	0.00%	76.41%	0.0000
	2002	15	0	1,637	0.00%	85.94%	0.0000
	2001	16	0	0	0.00%	N/A	0.0000
Total			**0**	**37,032**	**0.00%**	**73.02%**	**0.0000**
2017	2006	12	0	0	0.00%	N/A	0.0000
	2005	13	0	0	0.00%	N/A	0.0000
	2004	14	2,164	13,184	16.41%	62.17%	0.2640
	2003	15	101,029	25,337	398.75%	79.26%	5.0307
	2002	16	105	1,767	5.91%	92.04%	0.0642
	2001	17	0	0	0.00%	N/A	0.0000
Total			**103,298**	**40,288**	**256.40%**	**74.23%**	**3.4541**
GRAND TOTAL			**332,527**	**660,147**	**50.37%**	**36.42%**	**1.3832**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	352	41,530	0.85%	6.05%	0.1400
2	0	72,666	0.00%	8.42%	0.0000
3	0	53,262	0.00%	13.16%	0.0000
4	2,776	55,302	5.02%	16.35%	0.3070
5	0	48,374	0.00%	19.70%	0.0000
6	0	46,886	0.00%	24.87%	0.0000
7	324	45,969	0.70%	31.12%	0.0226
8	0	41,424	0.00%	39.02%	0.0000
9	0	41,301	0.00%	47.18%	0.0000
10	225,130	40,415	557.05%	55.13%	10.1041
11	0	33,488	0.00%	62.55%	0.0000
12	647	35,201	1.84%	63.35%	0.0290
13	0	36,829	0.00%	72.60%	0.0000
14	2,164	38,761	5.58%	75.34%	0.0741
15	101,029	26,973	374.55%	79.67%	4.7014
16	105	1,767	5.91%	92.04%	0.0642
17	0	0	0.00%	N/A	0.0000
TOTAL	**332,527**	**660,147**	**50.37%**	**36.42%**	**1.3832**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Lifetime Benefit Period, 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
2001	2001	1	0	1,752	0.00%	7.91%	0.0000
Total			**0**	**1,752**	**0.00%**	**7.91%**	**0.0000**
2002	2002	1	0	223,721	0.00%	5.08%	0.0000
	2001	2	0	11,121	0.00%	8.20%	0.0000
Total			**0**	**234,842**	**0.00%**	**5.23%**	**0.0000**
2003	2003	1	0	405,617	0.00%	4.90%	0.0000
	2002	2	5,278	516,539	1.02%	6.97%	0.1466
	2001	3	0	11,223	0.00%	13.81%	0.0000
Total			**5,278**	**933,379**	**0.57%**	**6.15%**	**0.0919**
2004	2004	1	0	539,687	0.00%	5.46%	0.0000
	2003	2	198,988	729,813	27.27%	7.75%	3.5182
	2002	3	99,239	418,494	23.71%	11.69%	2.0280
	2001	4	0	11,387	0.00%	19.79%	0.0000
Total			**298,227**	**1,699,381**	**17.55%**	**8.07%**	**2.1736**
2005	2005	1	0	81,848	0.00%	4.60%	0.0000
	2004	2	358,237	899,651	39.82%	8.33%	4.7774
	2003	3	136,087	633,032	21.50%	12.51%	1.7186
	2002	4	5,940	373,065	1.59%	16.20%	0.0983
	2001	5	0	11,574	0.00%	26.06%	0.0000
Total			**500,265**	**1,999,171**	**25.02%**	**11.07%**	**2.2597**
2006	2006	1	0	27,219	0.00%	2.60%	0.0000
	2005	2	0	107,089	0.00%	8.09%	0.0000
	2004	3	369,320	825,650	44.73%	13.21%	3.3853
	2003	4	10,413	619,296	1.68%	16.67%	0.1009
	2002	5	430	372,207	0.12%	20.84%	0.0055
	2001	6	0	11,847	0.00%	33.80%	0.0000
Total			**380,164**	**1,963,308**	**19.36%**	**15.45%**	**1.2536**
2007	2006	2	0	39,894	0.00%	4.45%	0.0000
	2005	3	0	101,204	0.00%	10.99%	0.0000
	2004	4	2,564	814,151	0.31%	17.49%	0.0180
	2003	5	466,352	596,941	78.12%	22.00%	3.5511
	2002	6	391,604	359,002	109.08%	26.23%	4.1587
	2001	7	0	11,882	0.00%	44.30%	0.0000
Total			**860,520**	**1,923,074**	**44.75%**	**20.08%**	**2.2288**
2008	2006	3	0	37,525	0.00%	6.94%	0.0000
	2005	4	0	95,153	0.00%	13.02%	0.0000
	2004	5	30,970	799,427	3.87%	22.27%	0.1739
	2003	6	234,534	571,828	41.01%	28.06%	1.4618
	2002	7	156,048	349,534	44.64%	32.45%	1.3756
	2001	8	0	12,152	0.00%	56.60%	0.0000
Total			**421,552**	**1,865,620**	**22.60%**	**25.40%**	**0.8897**
2009	2006	4	0	38,957	0.00%	8.98%	0.0000
	2005	5	0	94,338	0.00%	16.33%	0.0000
	2004	6	596,506	764,637	78.01%	28.05%	2.7815
	2003	7	349	564,200	0.06%	35.84%	0.0017
	2002	8	215,646	327,861	65.77%	41.22%	1.5957
	2001	9	0	9,095	0.00%	57.77%	0.0000
Total			**812,501**	**1,799,087**	**45.16%**	**32.01%**	**1.4107**
2010	2006	5	0	38,242	0.00%	10.89%	0.0000
	2005	6	4,457	83,645	5.33%	21.13%	0.2522
	2004	7	32,398	702,662	4.61%	34.64%	0.1331
	2003	8	316,077	549,781	57.49%	44.33%	1.2970
	2002	9	578,992	329,368	175.79%	48.39%	3.6331
	2001	10	0	6,850	0.00%	72.51%	0.0000
Total			**931,924**	**1,710,547**	**54.48%**	**39.36%**	**1.3842**
2011	2006	6	0	28,770	0.00%	14.33%	0.0000
	2005	7	0	58,520	0.00%	27.68%	0.0000
	2004	8	89,207	634,329	14.06%	41.55%	0.3384
	2003	9	436,243	532,657	81.90%	51.33%	1.5956
	2002	10	469,202	326,513	143.70%	54.59%	2.6325
	2001	11	0	8,119	0.00%	78.37%	0.0000
Total			**994,652**	**1,588,907**	**62.60%**	**46.69%**	**1.3407**
2012	2006	7	744,973	20,078	3710.33%	23.75%	156.2219
	2005	8	0	57,423	0.00%	34.66%	0.0000
	2004	9	521,721	608,086	85.80%	47.12%	1.8207
	2003	10	33,557	527,597	6.36%	57.57%	0.1105
	2002	11	407,876	330,766	123.31%	63.04%	1.9562
	2001	12	0	8,658	0.00%	92.56%	0.0000
Total			**1,708,127**	**1,552,609**	**110.02%**	**53.55%**	**2.0543**
2013	2006	8	0	18,908	0.00%	23.73%	0.0000
	2005	9	0	53,030	0.00%	42.69%	0.0000
	2004	10	63,602	601,632	10.57%	54.19%	0.1951
	2003	11	416,227	522,409	79.67%	68.76%	1.1587
	2002	12	62,364	321,706	19.39%	75.21%	0.2577
	2001	13	0	9,327	0.00%	103.63%	0.0000
Total			**542,193**	**1,527,011**	**35.51%**	**63.13%**	**0.5625**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Lifetime Benefit Period, 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
2001	2001	1	0	0	0.00%	N/A	0.0000
Total			**0**	**0**	**0.00%**	**N/A**	**0.0000**
2002	2002	1	0	3,811	0.00%	3.02%	0.0000
	2001	2	0	0	0.00%	N/A	0.0000
Total			**0**	**3,811**	**0.00%**	**3.02%**	**0.0000**
2003	2003	1	0	4,707	0.00%	6.27%	0.0000
	2002	2	0	2,648	0.00%	3.42%	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
Total			**0**	**7,354**	**0.00%**	**5.25%**	**0.0000**
2004	2004	1	0	7,624	0.00%	10.11%	0.0000
	2003	2	0	12,923	0.00%	9.19%	0.0000
	2002	3	0	1,909	0.00%	5.87%	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
Total			**0**	**22,456**	**0.00%**	**9.22%**	**0.0000**
2005	2005	1	0	0	0.00%	N/A	0.0000
	2004	2	0	10,861	0.00%	15.86%	0.0000
	2003	3	0	7,525	0.00%	24.56%	0.0000
	2002	4	0	1,856	0.00%	8.30%	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
Total			**0**	**20,241**	**0.00%**	**18.40%**	**0.0000**
2006	2006	1	0	0	0.00%	N/A	0.0000
	2005	2	0	0	0.00%	N/A	0.0000
	2004	3	0	10,112	0.00%	24.35%	0.0000
	2003	4	0	9,261	0.00%	26.62%	0.0000
	2002	5	0	1,864	0.00%	10.48%	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
Total			**0**	**21,236**	**0.00%**	**24.12%**	**0.0000**
2007	2006	2	0	0	0.00%	N/A	0.0000
	2005	3	0	0	0.00%	N/A	0.0000
	2004	4	0	10,112	0.00%	32.53%	0.0000
	2003	5	0	9,770	0.00%	33.60%	0.0000
	2002	6	0	1,851	0.00%	12.92%	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
Total			**0**	**21,733**	**0.00%**	**31.34%**	**0.0000**
2008	2006	3	0	0	0.00%	N/A	0.0000
	2005	4	0	0	0.00%	N/A	0.0000
	2004	5	0	10,112	0.00%	42.20%	0.0000
	2003	6	0	10,044	0.00%	43.15%	0.0000
	2002	7	0	1,843	0.00%	15.68%	0.0000
	2001	8	0	0	0.00%	N/A	0.0000
Total			**0**	**21,998**	**0.00%**	**40.42%**	**0.0000**
2009	2006	4	0	0	0.00%	N/A	0.0000
	2005	5	0	0	0.00%	N/A	0.0000
	2004	6	0	10,112	0.00%	55.11%	0.0000
	2003	7	0	10,274	0.00%	54.83%	0.0000
	2002	8	0	1,843	0.00%	18.99%	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
Total			**0**	**22,229**	**0.00%**	**51.99%**	**0.0000**
2010	2006	5	0	0	0.00%	N/A	0.0000
	2005	6	0	0	0.00%	N/A	0.0000
	2004	7	29,664	9,339	317.63%	71.37%	4.4505
	2003	8	0	10,274	0.00%	68.74%	0.0000
	2002	9	0	1,843	0.00%	22.81%	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
Total			**29,664**	**21,456**	**138.25%**	**65.94%**	**2.0967**
2011	2006	6	0	0	0.00%	N/A	0.0000
	2005	7	0	0	0.00%	N/A	0.0000
	2004	8	0	5,762	0.00%	105.68%	0.0000
	2003	9	0	9,643	0.00%	80.27%	0.0000
	2002	10	0	1,916	0.00%	27.15%	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
Total			**0**	**17,322**	**0.00%**	**82.85%**	**0.0000**
2012	2006	7	0	0	0.00%	N/A	0.0000
	2005	8	0	0	0.00%	N/A	0.0000
	2004	9	0	6,108	0.00%	122.70%	0.0000
	2003	10	0	7,298	0.00%	86.17%	0.0000
	2002	11	0	2,032	0.00%	31.27%	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
Total			**0**	**15,438**	**0.00%**	**93.40%**	**0.0000**
2013	2006	8	0	0	0.00%	N/A	0.0000
	2005	9	0	0	0.00%	N/A	0.0000
	2004	10	0	6,475	0.00%	141.39%	0.0000
	2003	11	0	7,736	0.00%	96.11%	0.0000
	2002	12	0	1,535	0.00%	44.27%	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
Total			**0**	**15,745**	**0.00%**	**109.68%**	**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): P103, P104, P106, P107 - Lifetime Benefit Period, 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
2014	2006	9	0	23,752	0.00%	23.39%	0.0000
	2005	10	0	50,478	0.00%	51.40%	0.0000
	2004	11	369,045	578,755	63.77%	62.53%	1.0197
	2003	12	223,586	529,422	42.23%	76.63%	0.5511
	2002	13	427,178	324,109	131.80%	80.49%	1.6375
	2001	14	0	10,304	0.00%	111.97%	0.0000
Total			**1,019,809**	**1,516,821**	**67.23%**	**70.64%**	**0.9517**
2015	2006	10	0	19,634	0.00%	34.71%	0.0000
	2005	11	337,733	48,097	702.19%	60.33%	11.6389
	2004	12	348,560	580,830	60.01%	68.47%	0.8764
	2003	13	232,564	573,718	40.54%	77.92%	0.5202
	2002	14	337,201	349,468	96.49%	80.07%	1.2051
	2001	15	0	11,828	0.00%	114.02%	0.0000
Total			**1,256,058**	**1,583,575**	**79.32%**	**74.13%**	**1.0700**
2016	2006	11	0	8,996	0.00%	60.87%	0.0000
	2005	12	0	46,630	0.00%	61.17%	0.0000
	2004	13	481,394	580,693	82.90%	76.13%	1.0889
	2003	14	274,415	564,629	48.60%	84.72%	0.5736
	2002	15	265,215	351,120	75.53%	88.18%	0.8566
	2001	16	0	13,672	0.00%	113.09%	0.0000
Total			**1,021,024**	**1,565,740**	**65.21%**	**81.72%**	**0.7980**
2017	2006	12	399	8,766	4.56%	70.92%	0.0642
	2005	13	2,144	50,394	4.25%	66.21%	0.0642
	2004	14	397,830	558,646	71.21%	80.58%	0.8838
	2003	15	554,544	564,821	98.18%	91.12%	1.0775
	2002	16	713,179	345,318	206.53%	89.25%	2.3141
	2001	17	1,044	13,976	7.47%	116.24%	0.0642
Total			**1,669,141**	**1,541,922**	**108.25%**	**86.18%**	**1.2561**
GRAND TOTAL			**12,421,434**	**25,006,744**	**49.67%**	**40.92%**	**1.2140**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Lifetime Benefit Period, 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
2014	2006	9	0	0	0.00%	N/A	0.0000
	2005	10	0	0	0.00%	N/A	0.0000
	2004	11	0	6,523	0.00%	170.66%	0.0000
	2003	12	0	8,321	0.00%	103.83%	0.0000
	2002	13	0	1,370	0.00%	56.35%	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
Total			**0**	**16,213**	**0.00%**	**126.70%**	**0.0000**
2015	2006	10	0	0	0.00%	N/A	0.0000
	2005	11	0	0	0.00%	N/A	0.0000
	2004	12	0	7,039	0.00%	186.12%	0.0000
	2003	13	0	9,078	0.00%	108.89%	0.0000
	2002	14	0	1,446	0.00%	62.04%	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
Total			**0**	**17,563**	**0.00%**	**135.99%**	**0.0000**
2016	2006	11	0	0	0.00%	N/A	0.0000
	2005	12	0	0	0.00%	N/A	0.0000
	2004	13	0	7,680	0.00%	198.02%	0.0000
	2003	14	0	9,904	0.00%	113.79%	0.0000
	2002	15	0	1,578	0.00%	66.88%	0.0000
	2001	16	0	0	0.00%	N/A	0.0000
Total			**0**	**19,162**	**0.00%**	**143.69%**	**0.0000**
2017	2006	12	0	0	0.00%	N/A	0.0000
	2005	13	0	0	0.00%	N/A	0.0000
	2004	14	89,234	8,379	1064.95%	209.88%	5.0742
	2003	15	823	10,348	7.96%	123.85%	0.0642
	2002	16	80	1,722	4.67%	72.70%	0.0642
	2001	17	0	0	0.00%	N/A	0.0000
Total			**90,137**	**20,449**	**440.80%**	**154.80%**	**2.8476**
GRAND TOTAL			**119,801**	**284,408**	**42.12%**	**71.19%**	**0.5917**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	1,279,843	0.00%	5.10%	0.0000
2	562,503	2,304,107	24.41%	7.76%	3.1445
3	604,647	2,027,129	29.83%	12.46%	2.3947
4	18,917	1,952,009	0.97%	16.61%	0.0583
5	497,753	1,912,728	26.02%	21.41%	1.2154
6	1,227,101	1,819,729	67.43%	27.19%	2.4797
7	933,768	1,706,877	54.71%	34.29%	1.5954
8	620,930	1,600,453	38.80%	42.09%	0.9217
9	1,536,956	1,555,987	98.78%	48.38%	2.0417
10	566,362	1,532,703	36.95%	55.18%	0.6697
11	1,530,881	1,497,143	102.25%	64.82%	1.5774
12	634,909	1,496,013	42.44%	72.74%	0.5835
13	1,143,279	1,538,241	74.32%	77.56%	0.9583
14	1,009,446	1,483,047	68.07%	82.25%	0.8275
15	819,760	927,769	88.36%	90.30%	0.9785
16	713,179	358,991	198.66%	90.16%	2.2035
17	1,044	13,976	7.47%	116.24%	0.0642
TOTAL	**12,421,434**	**25,006,744**	**49.67%**	**40.92%**	**1.2140**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	16,141	0.00%	7.32%	0.0000
2	0	26,432	0.00%	11.35%	0.0000
3	0	19,546	0.00%	22.62%	0.0000
4	0	21,228	0.00%	27.83%	0.0000
5	0	21,746	0.00%	35.62%	0.0000
6	0	22,006	0.00%	46.10%	0.0000
7	29,664	21,456	138.25%	58.67%	2.3566
8	0	17,879	0.00%	75.52%	0.0000
9	0	17,594	0.00%	88.98%	0.0000
10	0	15,689	0.00%	101.75%	0.0000
11	0	16,291	0.00%	117.87%	0.0000
12	0	16,894	0.00%	132.71%	0.0000
13	0	18,128	0.00%	142.69%	0.0000
14	89,234	19,730	452.28%	150.81%	2.9991
15	823	11,926	6.90%	116.31%	0.0594
16	80	1,722	4.67%	72.70%	0.0642
17	0	0	0.00%	N/A	0.0000
TOTAL	**119,801**	**284,408**	**42.12%**	**71.19%**	**0.5917**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Limited Benefit Periods 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
2001	2001	1	0	3,018	0.00%	3.01%	0.0000
Total			**0**	**3,018**	**0.00%**	**3.01%**	**0.0000**
2002	2002	1	0	246,693	0.00%	3.57%	0.0000
	2001	2	0	17,367	0.00%	3.44%	0.0000
Total			**0**	**264,060**	**0.00%**	**3.56%**	**0.0000**
2003	2003	1	0	597,142	0.00%	4.11%	0.0000
	2002	2	11,177	533,286	2.10%	5.47%	0.3831
	2001	3	0	17,427	0.00%	5.63%	0.0000
Total			**11,177**	**1,147,855**	**0.97%**	**4.77%**	**0.2043**
2004	2004	1	0	1,888,490	0.00%	3.13%	0.0000
	2003	2	120,040	1,423,093	8.44%	5.59%	1.5084
	2002	3	0	529,050	0.00%	8.87%	0.0000
	2001	4	0	17,427	0.00%	7.65%	0.0000
Total			**120,040**	**3,858,060**	**3.11%**	**4.84%**	**0.6424**
2005	2005	1	0	1,391,585	0.00%	2.42%	0.0000
	2004	2	985	3,734,756	0.03%	4.54%	0.0058
	2003	3	91,387	1,397,066	6.54%	8.97%	0.7293
	2002	4	314	524,092	0.06%	11.99%	0.0050
	2001	5	0	17,318	0.00%	10.00%	0.0000
Total			**92,686**	**7,064,817**	**1.31%**	**5.56%**	**0.2358**
2006	2006	1	0	187,458	0.00%	2.11%	0.0000
	2005	2	653	1,953,994	0.03%	4.23%	0.0079
	2004	3	176,232	3,493,213	5.04%	7.19%	0.7013
	2003	4	454,784	1,341,439	33.90%	12.15%	2.7907
	2002	5	312	499,996	0.06%	16.06%	0.0039
	2001	6	0	16,102	0.00%	13.44%	0.0000
Total			**631,981**	**7,492,202**	**8.44%**	**7.79%**	**1.0833**
2007	2006	2	0	260,484	0.00%	3.84%	0.0000
	2005	3	0	1,845,832	0.00%	6.37%	0.0000
	2004	4	41,370	3,427,571	1.21%	9.52%	0.1268
	2003	5	10,602	1,291,680	0.82%	15.53%	0.0528
	2002	6	161,869	483,698	33.46%	20.72%	1.6149
	2001	7	0	15,124	0.00%	15.44%	0.0000
Total			**213,841**	**7,324,389**	**2.92%**	**10.34%**	**0.2824**
2008	2006	3	0	250,562	0.00%	5.74%	0.0000
	2005	4	2,330	1,803,853	0.13%	8.56%	0.0151
	2004	5	678,553	3,351,557	20.25%	12.36%	1.6376
	2003	6	657	1,254,242	0.05%	19.45%	0.0027
	2002	7	0	464,347	0.00%	26.91%	0.0000
	2001	8	0	14,028	0.00%	12.49%	0.0000
Total			**681,540**	**7,138,590**	**9.55%**	**13.36%**	**0.7145**
2009	2006	4	0	242,793	0.00%	7.58%	0.0000
	2005	5	685,833	1,755,198	39.07%	11.05%	3.5374
	2004	6	236,222	3,275,753	7.21%	15.89%	0.4539
	2003	7	1,787	1,224,819	0.15%	25.01%	0.0058
	2002	8	547,636	450,554	121.55%	34.41%	3.5321
	2001	9	0	14,028	0.00%	15.87%	0.0000
Total			**1,471,478**	**6,963,146**	**21.13%**	**17.18%**	**1.2299**
2010	2006	5	325	239,341	0.14%	9.17%	0.0148
	2005	6	462,682	1,723,984	26.84%	13.84%	1.9385
	2004	7	850,143	3,316,574	25.63%	19.59%	1.3085
	2003	8	82,201	1,226,009	6.70%	30.70%	0.2184
	2002	9	77,073	452,299	17.04%	41.46%	0.4110
	2001	10	0	14,423	0.00%	19.33%	0.0000
Total			**1,472,424**	**6,972,631**	**21.12%**	**21.18%**	**0.9969**
2011	2006	6	0	252,421	0.00%	10.82%	0.0000
	2005	7	115,932	1,860,583	6.23%	15.81%	0.3941
	2004	8	165,594	3,573,096	4.63%	22.52%	0.2058
	2003	9	388,583	1,307,478	29.72%	34.19%	0.8693
	2002	10	66,321	487,307	13.61%	45.77%	0.2974
	2001	11	0	15,296	0.00%	22.72%	0.0000
Total			**736,430**	**7,496,181**	**9.82%**	**24.01%**	**0.4092**
2012	2006	7	0	255,973	0.00%	13.60%	0.0000
	2005	8	50,896	1,922,461	2.65%	18.69%	0.1416
	2004	9	612,116	3,646,752	16.79%	26.81%	0.6261
	2003	10	619,837	1,341,679	46.20%	39.81%	1.1605
	2002	11	196,258	480,595	40.84%	53.73%	0.7600
	2001	12	0	11,038	0.00%	38.40%	0.0000
Total			**1,479,107**	**7,658,498**	**19.31%**	**28.31%**	**0.6821**
2013	2006	8	0	279,276	0.00%	15.69%	0.0000
	2005	9	408,367	1,925,575	21.21%	22.71%	0.9339
	2004	10	1,277,034	3,676,242	34.74%	31.41%	1.1061
	2003	11	202,247	1,341,980	15.07%	46.60%	0.3234
	2002	12	127,013	463,447	27.41%	64.88%	0.4224
	2001	13	0	11,074	0.00%	45.60%	0.0000
Total			**2,014,660**	**7,697,594**	**26.17%**	**33.35%**	**0.7849**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Limited Benefit Periods 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
2001	2001	1	0	0	0.00%	N/A	0.0000
Total			**0**	**0**	**0.00%**	**N/A**	**0.0000**
2002	2002	1	0	3,200	0.00%	1.94%	0.0000
	2001	2	0	0	0.00%	N/A	0.0000
Total			**0**	**3,200**	**0.00%**	**1.94%**	**0.0000**
2003	2003	1	0	21,826	0.00%	2.32%	0.0000
	2002	2	0	3,282	0.00%	4.29%	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
Total			**0**	**25,108**	**0.00%**	**2.58%**	**0.0000**
2004	2004	1	0	32,200	0.00%	3.43%	0.0000
	2003	2	0	47,175	0.00%	3.77%	0.0000
	2002	3	0	3,282	0.00%	5.95%	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
Total			**0**	**82,656**	**0.00%**	**3.72%**	**0.0000**
2005	2005	1	0	0	0.00%	N/A	0.0000
	2004	2	0	49,412	0.00%	5.40%	0.0000
	2003	3	0	44,590	0.00%	6.19%	0.0000
	2002	4	0	3,282	0.00%	8.00%	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
Total			**0**	**97,283**	**0.00%**	**5.85%**	**0.0000**
2006	2006	1	0	0	0.00%	N/A	0.0000
	2005	2	0	0	0.00%	N/A	0.0000
	2004	3	0	45,667	0.00%	8.32%	0.0000
	2003	4	0	38,091	0.00%	7.41%	0.0000
	2002	5	0	3,282	0.00%	9.93%	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
Total			**0**	**87,040**	**0.00%**	**7.98%**	**0.0000**
2007	2006	2	0	0	0.00%	N/A	0.0000
	2005	3	0	0	0.00%	N/A	0.0000
	2004	4	0	45,725	0.00%	11.15%	0.0000
	2003	5	0	35,061	0.00%	9.49%	0.0000
	2002	6	0	3,282	0.00%	12.36%	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
Total			**0**	**84,068**	**0.00%**	**10.51%**	**0.0000**
2008	2006	3	0	0	0.00%	N/A	0.0000
	2005	4	0	0	0.00%	N/A	0.0000
	2004	5	0	45,210	0.00%	14.04%	0.0000
	2003	6	0	35,061	0.00%	12.12%	0.0000
	2002	7	0	3,282	0.00%	15.72%	0.0000
	2001	8	0	0	0.00%	N/A	0.0000
Total			**0**	**83,553**	**0.00%**	**13.30%**	**0.0000**
2009	2006	4	0	0	0.00%	N/A	0.0000
	2005	5	0	0	0.00%	N/A	0.0000
	2004	6	0	40,779	0.00%	13.87%	0.0000
	2003	7	0	35,061	0.00%	15.58%	0.0000
	2002	8	0	3,282	0.00%	20.57%	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
Total			**0**	**79,122**	**0.00%**	**14.90%**	**0.0000**
2010	2006	5	0	0	0.00%	N/A	0.0000
	2005	6	0	0	0.00%	N/A	0.0000
	2004	7	0	40,651	0.00%	17.63%	0.0000
	2003	8	0	34,109	0.00%	20.09%	0.0000
	2002	9	0	3,282	0.00%	26.50%	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
Total			**0**	**78,042**	**0.00%**	**19.08%**	**0.0000**
2011	2006	6	0	0	0.00%	N/A	0.0000
	2005	7	0	0	0.00%	N/A	0.0000
	2004	8	0	42,129	0.00%	21.27%	0.0000
	2003	9	0	34,675	0.00%	24.75%	0.0000
	2002	10	0	3,474	0.00%	31.35%	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
Total			**0**	**80,279**	**0.00%**	**23.21%**	**0.0000**
2012	2006	7	0	0	0.00%	N/A	0.0000
	2005	8	0	0	0.00%	N/A	0.0000
	2004	9	0	44,438	0.00%	25.15%	0.0000
	2003	10	0	36,608	0.00%	29.34%	0.0000
	2002	11	0	3,683	0.00%	35.61%	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
Total			**0**	**84,729**	**0.00%**	**27.42%**	**0.0000**
2013	2006	8	0	0	0.00%	N/A	0.0000
	2005	9	0	0	0.00%	N/A	0.0000
	2004	10	0	47,096	0.00%	29.68%	0.0000
	2003	11	0	38,509	0.00%	33.57%	0.0000
	2002	12	0	3,905	0.00%	40.35%	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
Total			**0**	**89,510**	**0.00%**	**31.82%**	**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): P103, P104, P106, P107 - Limited Benefit Periods 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
2014	2006	9	333	293,637	0.11%	18.10%	0.0063
	2005	10	546,163	1,907,661	28.63%	27.61%	1.0369
	2004	11	1,040,831	3,562,298	29.22%	37.51%	0.7790
	2003	12	815,020	1,313,501	62.05%	54.62%	1.1359
	2002	13	587,512	480,501	122.27%	70.43%	1.7362
	2001	14	0	11,430	0.00%	50.92%	0.0000
Total			**2,989,860**	**7,569,028**	**39.50%**	**39.34%**	**1.0041**
2015	2006	10	0	305,846	0.00%	20.74%	0.0000
	2005	11	620,038	1,739,408	35.65%	34.95%	1.0199
	2004	12	1,240,769	3,537,088	35.08%	43.39%	0.8084
	2003	13	807,943	1,360,650	59.38%	59.67%	0.9951
	2002	14	122,469	488,404	25.08%	78.01%	0.3215
	2001	15	0	11,503	0.00%	59.69%	0.0000
Total			**2,791,219**	**7,442,899**	**37.50%**	**45.76%**	**0.8195**
2016	2006	11	0	305,428	0.00%	24.08%	0.0000
	2005	12	386,426	1,650,121	23.42%	42.70%	0.5484
	2004	13	1,517,046	3,517,446	43.13%	50.03%	0.8621
	2003	14	1,091,027	1,347,638	80.96%	67.39%	1.2014
	2002	15	442,467	496,715	89.08%	87.90%	1.0134
	2001	16	0	12,060	0.00%	65.86%	0.0000
Total			**3,436,966**	**7,329,408**	**46.89%**	**53.08%**	**0.8834**
2017	2006	12	5,565	312,410	1.78%	27.73%	0.0642
	2005	13	1,064,920	1,692,402	62.92%	48.63%	1.2938
	2004	14	2,229,326	3,550,757	62.78%	54.42%	1.1536
	2003	15	733,516	1,338,199	54.81%	73.43%	0.7464
	2002	16	358,771	527,873	67.97%	88.58%	0.7672
	2001	17	601	12,072	4.98%	77.47%	0.0642
Total			**4,392,699**	**7,433,712**	**59.09%**	**57.87%**	**1.0211**
GRAND TOTAL			**22,536,110**	**100,856,087**	**22.34%**	**26.50%**	**0.8433**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Limited Benefit Periods 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
2014	2006	9	0	0	0.00%	N/A	0.0000
	2005	10	0	0	0.00%	N/A	0.0000
	2004	11	0	46,986	0.00%	35.26%	0.0000
	2003	12	0	39,668	0.00%	39.03%	0.0000
	2002	13	0	3,911	0.00%	49.73%	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
Total			**0**	**90,564**	**0.00%**	**37.54%**	**0.0000**
2015	2006	10	0	0	0.00%	N/A	0.0000
	2005	11	0	0	0.00%	N/A	0.0000
	2004	12	225,529	47,764	472.17%	40.29%	11.7196
	2003	13	0	42,666	0.00%	44.05%	0.0000
	2002	14	0	2,772	0.00%	44.11%	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
Total			**225,529**	**93,202**	**241.98%**	**42.12%**	**5.7447**
2016	2006	11	0	0	0.00%	N/A	0.0000
	2005	12	0	0	0.00%	N/A	0.0000
	2004	13	106,158	47,920	221.53%	43.56%	5.0859
	2003	14	75,891	44,373	171.03%	47.00%	3.6393
	2002	15	366	2,986	12.25%	51.13%	0.2396
	2001	16	0	0	0.00%	N/A	0.0000
Total			**182,415**	**95,279**	**191.45%**	**45.40%**	**4.2174**
2017	2006	12	0	0	0.00%	N/A	0.0000
	2005	13	0	0	0.00%	N/A	0.0000
	2004	14	1,360	45,268	3.00%	46.77%	0.0642
	2003	15	1,524	45,152	3.37%	52.53%	0.0642
	2002	16	93	3,258	2.85%	44.34%	0.0642
	2001	17	0	0	0.00%	N/A	0.0000
Total			**2,977**	**93,679**	**3.18%**	**49.46%**	**0.0642**
GRAND TOTAL			**410,921**	**1,247,314**	**32.94%**	**23.75%**	**1.3871**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	4,314,385	0.00%	3.02%	0.0000
2	132,856	7,922,980	1.68%	4.69%	0.3576
3	267,619	7,533,150	3.55%	7.39%	0.4809
4	498,798	7,357,176	6.78%	9.87%	0.6867
5	1,375,624	7,155,089	19.23%	12.76%	1.5069
6	861,430	7,006,201	12.30%	16.17%	0.7604
7	967,862	7,137,420	13.56%	19.79%	0.6853
8	846,327	7,465,426	11.34%	23.32%	0.4861
9	1,486,471	7,639,770	19.46%	27.55%	0.7062
10	2,509,356	7,733,158	32.45%	32.39%	1.0019
11	2,059,374	7,445,004	27.66%	39.01%	0.7090
12	2,574,793	7,287,605	35.33%	45.95%	0.7689
13	3,977,421	7,062,073	56.32%	52.93%	1.0640
14	3,442,822	5,398,229	63.78%	59.79%	1.0667
15	1,175,983	1,846,418	63.69%	77.24%	0.8246
16	358,771	539,932	66.45%	88.08%	0.7544
17	601	12,072	4.98%	77.47%	0.0642
TOTAL	**22,536,110**	**100,856,087**	**22.34%**	**26.50%**	**0.8433**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	57,226	0.00%	2.93%	0.0000
2	0	99,868	0.00%	4.59%	0.0000
3	0	93,539	0.00%	7.22%	0.0000
4	0	87,098	0.00%	9.40%	0.0000
5	0	83,553	0.00%	11.97%	0.0000
6	0	79,122	0.00%	13.03%	0.0000
7	0	78,994	0.00%	16.64%	0.0000
8	0	79,520	0.00%	20.74%	0.0000
9	0	82,395	0.00%	25.04%	0.0000
10	0	87,178	0.00%	29.61%	0.0000
11	0	89,178	0.00%	34.55%	0.0000
12	225,529	91,337	246.92%	39.74%	6.2126
13	106,158	94,496	112.34%	44.03%	2.5513
14	77,251	92,413	83.59%	46.80%	1.7863
15	1,890	48,139	3.93%	52.44%	0.0749
16	93	3,258	2.85%	44.34%	0.0642
17	0	0	0.00%	N/A	0.0000
TOTAL	**410,921**	**1,247,314**	**32.94%**	**23.75%**	**1.3871**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Lifetime Benefit Periods 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
2001	2001	1	0	7,046	0.00%	5.83%	0.0000
Total			**0**	**7,046**	**0.00%**	**5.83%**	**0.0000**
2002	2002	1	0	280,220	0.00%	4.32%	0.0000
	2001	2	0	37,537	0.00%	7.51%	0.0000
Total			**0**	**317,757**	**0.00%**	**4.70%**	**0.0000**
2003	2003	1	0	643,020	0.00%	3.32%	0.0000
	2002	2	3,886	708,723	0.55%	5.99%	0.0916
	2001	3	0	37,875	0.00%	13.69%	0.0000
Total			**3,886**	**1,389,618**	**0.28%**	**4.96%**	**0.0564**
2004	2004	1	313	2,078,654	0.02%	2.60%	0.0058
	2003	2	25,953	1,701,360	1.53%	4.67%	0.3268
	2002	3	309	695,775	0.04%	9.75%	0.0045
	2001	4	0	37,875	0.00%	18.72%	0.0000
Total			**26,574**	**4,513,664**	**0.59%**	**4.62%**	**0.1274**
2005	2005	1	0	815,217	0.00%	2.70%	0.0000
	2004	2	99,505	4,419,953	2.25%	3.92%	0.5749
	2003	3	0	1,675,761	0.00%	7.74%	0.0000
	2002	4	0	692,406	0.00%	12.20%	0.0000
	2001	5	0	37,875	0.00%	24.67%	0.0000
Total			**99,505**	**7,641,212**	**1.30%**	**5.48%**	**0.2376**
2006	2006	1	0	155,641	0.00%	2.06%	0.0000
	2005	2	0	1,063,692	0.00%	5.12%	0.0000
	2004	3	7,968	4,157,733	0.19%	6.41%	0.0299
	2003	4	180,699	1,645,802	10.98%	10.33%	1.0631
	2002	5	88,117	671,212	13.13%	15.41%	0.8521
	2001	6	0	37,875	0.00%	31.06%	0.0000
Total			**276,783**	**7,731,954**	**3.58%**	**7.88%**	**0.4543**
2007	2006	2	0	237,322	0.00%	3.95%	0.0000
	2005	3	2,218	1,021,963	0.22%	7.58%	0.0286
	2004	4	755,162	4,029,029	18.74%	8.56%	2.1893
	2003	5	6,125	1,611,645	0.38%	13.27%	0.0286
	2002	6	565,983	640,248	88.40%	17.79%	4.9697
	2001	7	0	37,875	0.00%	39.20%	0.0000
Total			**1,329,489**	**7,578,081**	**17.54%**	**10.22%**	**1.7170**
2008	2006	3	0	235,103	0.00%	6.01%	0.0000
	2005	4	0	995,261	0.00%	10.01%	0.0000
	2004	5	10,283	3,907,969	0.26%	10.87%	0.0242
	2003	6	13,216	1,562,023	0.85%	17.04%	0.0496
	2002	7	34,293	599,123	5.72%	22.08%	0.2592
	2001	8	0	36,671	0.00%	50.09%	0.0000
Total			**57,792**	**7,336,151**	**0.79%**	**13.03%**	**0.0605**
2009	2006	4	0	220,750	0.00%	8.22%	0.0000
	2005	5	298,124	986,074	30.23%	12.71%	2.3789
	2004	6	1,656,150	3,823,986	43.31%	13.66%	3.1711
	2003	7	398	1,527,937	0.03%	21.71%	0.0012
	2002	8	22,692	578,193	3.92%	27.51%	0.1427
	2001	9	319	33,482	0.95%	56.94%	0.0167
Total			**1,977,683**	**7,170,422**	**27.58%**	**16.40%**	**1.6823**
2010	2006	5	0	224,489	0.00%	10.07%	0.0000
	2005	6	9,486	981,138	0.97%	15.42%	0.0627
	2004	7	282,018	3,868,897	7.29%	16.54%	0.4408
	2003	8	316,257	1,536,109	20.59%	25.67%	0.8019
	2002	9	927,457	572,571	161.98%	33.73%	4.8018
	2001	10	0	23,207	0.00%	50.02%	0.0000
Total			**1,535,217**	**7,206,412**	**21.30%**	**19.60%**	**1.0866**
2011	2006	6	0	238,546	0.00%	11.81%	0.0000
	2005	7	0	1,063,898	0.00%	17.49%	0.0000
	2004	8	911,719	4,236,198	21.52%	18.90%	1.1386
	2003	9	703,106	1,675,595	41.96%	28.57%	1.4689
	2002	10	321	615,870	0.05%	38.57%	0.0014
	2001	11	0	25,161	0.00%	57.39%	0.0000
Total			**1,615,147**	**7,855,269**	**20.56%**	**22.22%**	**0.9252**
2012	2006	7	0	232,587	0.00%	14.96%	0.0000
	2005	8	0	1,101,210	0.00%	20.61%	0.0000
	2004	9	1,245,233	4,356,120	28.59%	22.28%	1.2831
	2003	10	5,349	1,702,712	0.31%	33.29%	0.0094
	2002	11	381,405	573,695	66.48%	49.39%	1.3460
	2001	12	823,503	20,252	4066.30%	86.01%	47.2776
Total			**2,455,490**	**7,986,575**	**30.75%**	**26.29%**	**1.1693**
2013	2006	8	0	248,403	0.00%	17.04%	0.0000
	2005	9	17,926	1,106,430	1.62%	24.73%	0.0655
	2004	10	1,197,209	4,414,660	27.12%	26.79%	1.0123
	2003	11	1,468,259	1,572,138	93.39%	41.60%	2.2452
	2002	12	0	479,056	0.00%	70.15%	0.0000
	2001	13	0	19,028	0.00%	99.44%	0.0000
Total			**2,683,394**	**7,839,715**	**34.23%**	**31.98%**	**1.0701**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Lifetime Benefit Periods 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
2001	2001	1	0	0	0.00%	N/A	0.0000
Total			**0**	**0**	**0.00%**	**N/A**	**0.0000**
2002	2002	1	0	5,024	0.00%	3.38%	0.0000
	2001	2	0	0	0.00%	N/A	0.0000
Total			**0**	**5,024**	**0.00%**	**3.38%**	**0.0000**
2003	2003	1	0	21,169	0.00%	6.19%	0.0000
	2002	2	0	18,805	0.00%	5.23%	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
Total			**0**	**39,974**	**0.00%**	**5.74%**	**0.0000**
2004	2004	1	0	47,187	0.00%	4.67%	0.0000
	2003	2	0	69,890	0.00%	9.17%	0.0000
	2002	3	0	18,092	0.00%	9.20%	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
Total			**0**	**135,169**	**0.00%**	**7.60%**	**0.0000**
2005	2005	1	0	0	0.00%	N/A	0.0000
	2004	2	0	66,287	0.00%	7.80%	0.0000
	2003	3	0	69,940	0.00%	14.37%	0.0000
	2002	4	0	15,866	0.00%	11.85%	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
Total			**0**	**152,094**	**0.00%**	**11.25%**	**0.0000**
2006	2006	1	0	0	0.00%	N/A	0.0000
	2005	2	0	0	0.00%	N/A	0.0000
	2004	3	0	61,693	0.00%	11.62%	0.0000
	2003	4	0	69,940	0.00%	19.05%	0.0000
	2002	5	0	13,166	0.00%	13.57%	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
Total			**0**	**144,799**	**0.00%**	**15.39%**	**0.0000**
2007	2006	2	0	0	0.00%	N/A	0.0000
	2005	3	0	0	0.00%	N/A	0.0000
	2004	4	0	61,007	0.00%	15.68%	0.0000
	2003	5	0	69,940	0.00%	24.81%	0.0000
	2002	6	0	13,166	0.00%	16.69%	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
Total			**0**	**144,113**	**0.00%**	**20.20%**	**0.0000**
2008	2006	3	0	0	0.00%	N/A	0.0000
	2005	4	0	0	0.00%	N/A	0.0000
	2004	5	0	61,007	0.00%	20.13%	0.0000
	2003	6	0	69,820	0.00%	32.05%	0.0000
	2002	7	0	13,079	0.00%	20.75%	0.0000
	2001	8	0	0	0.00%	N/A	0.0000
Total			**0**	**143,905**	**0.00%**	**25.97%**	**0.0000**
2009	2006	4	0	0	0.00%	N/A	0.0000
	2005	5	0	0	0.00%	N/A	0.0000
	2004	6	0	60,992	0.00%	25.73%	0.0000
	2003	7	0	67,739	0.00%	42.12%	0.0000
	2002	8	0	10,742	0.00%	25.89%	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
Total			**0**	**139,473**	**0.00%**	**33.70%**	**0.0000**
2010	2006	5	0	0	0.00%	N/A	0.0000
	2005	6	0	0	0.00%	N/A	0.0000
	2004	7	0	60,959	0.00%	32.37%	0.0000
	2003	8	0	55,969	0.00%	36.55%	0.0000
	2002	9	0	10,807	0.00%	32.87%	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
Total			**0**	**127,735**	**0.00%**	**34.24%**	**0.0000**
2011	2006	6	0	0	0.00%	N/A	0.0000
	2005	7	0	0	0.00%	N/A	0.0000
	2004	8	352,382	63,568	554.34%	38.73%	14.3112
	2003	9	0	53,997	0.00%	37.60%	0.0000
	2002	10	0	11,401	0.00%	39.28%	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
Total			**352,382**	**128,965**	**273.24%**	**38.31%**	**7.1326**
2012	2006	7	0	0	0.00%	N/A	0.0000
	2005	8	0	0	0.00%	N/A	0.0000
	2004	9	0	55,709	0.00%	33.33%	0.0000
	2003	10	0	56,409	0.00%	43.35%	0.0000
	2002	11	0	12,085	0.00%	45.43%	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
Total			**0**	**124,203**	**0.00%**	**39.06%**	**0.0000**
2013	2006	8	0	0	0.00%	N/A	0.0000
	2005	9	0	0	0.00%	N/A	0.0000
	2004	10	0	58,544	0.00%	36.60%	0.0000
	2003	11	0	56,334	0.00%	48.91%	0.0000
	2002	12	0	12,800	0.00%	52.31%	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
Total			**0**	**127,679**	**0.00%**	**43.61%**	**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): P103, P104, P106, P107 - Lifetime Benefit Periods 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
2014	2006	9	0	271,267	0.00%	19.35%	0.0000
	2005	10	416,870	1,138,953	36.60%	29.29%	1.2497
	2004	11	1,837,610	3,793,989	48.43%	36.90%	1.3125
	2003	12	340,642	1,291,381	26.38%	58.89%	0.4479
	2002	13	217,282	493,957	43.99%	81.59%	0.5391
	2001	14	0	19,684	0.00%	117.17%	0.0000
Total			**2,812,404**	**7,009,231**	**40.12%**	**42.41%**	**0.9460**
2015	2006	10	13,339	282,988	4.71%	22.60%	0.2085
	2005	11	679,574	904,729	75.11%	44.45%	1.6899
	2004	12	1,485,902	3,121,928	47.60%	52.36%	0.9091
	2003	13	633,269	1,388,040	45.62%	63.33%	0.7204
	2002	14	141,175	533,613	26.46%	88.89%	0.2976
	2001	15	0	21,182	0.00%	130.58%	0.0000
Total			**2,953,260**	**6,252,480**	**47.23%**	**55.69%**	**0.8482**
2016	2006	11	0	266,579	0.00%	28.64%	0.0000
	2005	12	1,216,145	837,414	145.23%	55.57%	2.6135
	2004	13	1,047,491	3,180,254	32.94%	60.14%	0.5477
	2003	14	922,229	1,382,317	66.72%	74.02%	0.9013
	2002	15	936,535	545,002	171.84%	99.45%	1.7280
	2001	16	0	22,423	0.00%	148.19%	0.0000
Total			**4,122,400**	**6,233,989**	**66.13%**	**65.01%**	**1.0172**
2017	2006	12	5,802	265,727	2.18%	33.98%	0.0642
	2005	13	993,646	839,427	118.37%	63.44%	1.8659
	2004	14	2,381,178	3,281,311	72.57%	65.83%	1.1024
	2003	15	907,577	1,479,424	61.35%	80.33%	0.7636
	2002	16	717,934	573,132	125.27%	101.48%	1.2344
	2001	17	2,353	24,873	9.46%	147.22%	0.0642
Total			**5,008,489**	**6,463,895**	**77.48%**	**71.00%**	**1.0913**
GRAND TOTAL			**26,957,513**	**100,533,471**	**26.81%**	**26.95%**	**0.9952**

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

Company Name: Physicians Mutual Insurance Company
Policy Form(s): P103, P104, P106, P107 - Lifetime Benefit Periods 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
2014	2006	9	0	0	0.00%	N/A	0.0000
	2005	10	0	0	0.00%	N/A	0.0000
	2004	11	0	60,567	0.00%	42.52%	0.0000
	2003	12	0	57,946	0.00%	56.21%	0.0000
	2002	13	0	13,043	0.00%	62.48%	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
Total			**0**	**131,556**	**0.00%**	**50.53%**	**0.0000**
2015	2006	10	0	0	0.00%	N/A	0.0000
	2005	11	0	0	0.00%	N/A	0.0000
	2004	12	0	65,762	0.00%	46.30%	0.0000
	2003	13	0	60,113	0.00%	61.35%	0.0000
	2002	14	0	13,606	0.00%	67.92%	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
Total			**0**	**139,481**	**0.00%**	**54.90%**	**0.0000**
2016	2006	11	0	0	0.00%	N/A	0.0000
	2005	12	0	0	0.00%	N/A	0.0000
	2004	13	0	69,200	0.00%	52.31%	0.0000
	2003	14	0	64,620	0.00%	67.47%	0.0000
	2002	15	0	14,748	0.00%	77.06%	0.0000
	2001	16	0	0	0.00%	N/A	0.0000
Total			**0**	**148,568**	**0.00%**	**61.36%**	**0.0000**
2017	2006	12	0	0	0.00%	N/A	0.0000
	2005	13	0	0	0.00%	N/A	0.0000
	2004	14	3,012	70,400	4.28%	59.24%	0.0722
	2003	15	3,371	69,393	4.86%	75.60%	0.0642
	2002	16	908	15,963	5.69%	88.54%	0.0642
	2001	17	0	0	0.00%	N/A	0.0000
Total			**7,291**	**155,756**	**4.68%**	**69.53%**	**0.0673**
GRAND TOTAL			**359,672**	**1,988,493**	**18.09%**	**35.48%**	**0.5098**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	313	3,979,798	0.01%	2.84%	0.0028
2	129,344	8,168,587	1.58%	4.43%	0.3577
3	10,494	7,824,210	0.13%	7.17%	0.0187
4	935,861	7,621,123	12.28%	9.50%	1.2922
5	402,649	7,439,264	5.41%	12.09%	0.4477
6	2,244,835	7,283,816	30.82%	15.01%	2.0527
7	316,709	7,330,316	4.32%	18.27%	0.2364
8	1,250,668	7,736,785	16.17%	21.22%	0.7617
9	2,894,042	8,015,465	36.11%	24.80%	1.4561
10	1,633,088	8,178,390	19.97%	29.30%	0.6815
11	4,366,847	7,136,290	61.19%	39.66%	1.5429
12	3,871,994	6,015,758	64.36%	54.93%	1.1718
13	2,891,688	5,920,706	48.84%	63.27%	0.7719
14	3,444,582	5,216,925	66.03%	70.55%	0.9359
15	1,844,111	2,045,609	90.15%	85.95%	1.0489
16	717,934	595,555	120.55%	103.23%	1.1677
17	2,353	24,873	9.46%	147.22%	0.0642
TOTAL	**26,957,513**	**100,533,471**	**26.81%**	**26.95%**	**0.9952**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	73,381	0.00%	5.02%	0.0000
2	0	154,982	0.00%	8.11%	0.0000
3	0	149,725	0.00%	12.61%	0.0000
4	0	146,813	0.00%	16.87%	0.0000
5	0	144,113	0.00%	21.80%	0.0000
6	0	143,978	0.00%	27.97%	0.0000
7	0	141,776	0.00%	35.96%	0.0000
8	352,382	130,278	270.48%	36.73%	7.3632
9	0	120,513	0.00%	35.21%	0.0000
10	0	126,354	0.00%	39.86%	0.0000
11	0	128,986	0.00%	45.58%	0.0000
12	0	136,508	0.00%	51.07%	0.0000
13	0	142,356	0.00%	57.06%	0.0000
14	3,012	148,626	2.03%	63.61%	0.0319
15	3,371	84,141	4.01%	75.86%	0.0528
16	908	15,963	5.69%	88.54%	0.0642
17	0	0	0.00%	N/A	0.0000
TOTAL	**359,672**	**1,988,493**	**18.09%**	**35.48%**	**0.5098**

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 P103, P104, P106, P107

Nationwide Experience, Excluding Florida

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	15,421	-	-	-	-	0%
2002	1,244,708	-	-	-	-	0%
2003	5,476,478	296,438	-	-	296,438	5%
2004	13,614,515	1,095,482	41,662	-	1,137,144	8%
2005	20,918,731	1,612,939	87,535	-	1,700,473	8%
2006	21,268,132	2,120,768	11,883	-	2,132,652	10%
2007	20,728,525	2,979,642	444,398	-	3,424,039	17%
2008	20,075,147	2,628,360	36,651	-	2,665,011	13%
2009	19,525,015	5,159,902	488,480	-	5,648,381	29%
2010	19,317,642	5,070,217	426,916	-	5,497,133	28%
2011	20,265,732	4,525,629	638,883	-	5,164,512	25%
2012	20,416,240	5,291,371	2,071,322	-	7,362,693	36%
2013	20,234,962	5,474,902	1,623,147	-	7,098,048	35%
2014	19,157,031	5,133,111	3,366,372	-	8,499,483	44%
2015	18,351,348	4,820,443	3,974,666	-	8,795,108	48%
2016	18,060,351	3,452,919	7,625,144	-	11,078,063	61%
2017	18,228,357	909,787	11,312,286	802,944	13,025,017	71%
Grand Total	276,898,333	50,571,909	32,149,344	802,944	83,524,198	30%

Pennsylvania Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	-	-	-	-	-	0%
2002	20,176	-	-	-	-	0%
2003	101,599	-	-	-	-	0%
2004	301,180	352	-	-	352	0%
2005	337,199	-	-	-	-	0%
2006	303,328	-	-	-	-	0%
2007	297,815	2,776	-	-	2,776	1%
2008	295,746	324	-	-	324	0%
2009	282,985	-	-	-	-	0%
2010	269,837	29,664	-	-	29,664	11%
2011	265,632	168,752	183,630	-	352,382	133%
2012	261,949	-	-	-	-	0%
2013	272,881	133,646	91,485	-	225,130	83%
2014	272,683	-	-	-	-	0%
2015	287,140	70,699	155,476	-	226,176	79%
2016	300,041	77,568	104,847	-	182,415	61%
2017	310,172	7,367	182,446	13,890	203,703	66%
Grand Total	4,180,363	491,149	717,883	13,890	1,222,921	29%

Exhibit 2 - Limited No 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 P103, P104, P106, P107

Nationwide Experience, Excluding Florida

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	3,605	-	-	-	-	0%
2002	428,050	-	-	-	-	0%
2003	2,005,627	276,097	-	-	276,097	14%
2004	3,543,410	687,198	5,106	-	692,303	20%
2005	4,213,530	1,008,017	-	-	1,008,017	24%
2006	4,080,668	831,840	11,883	-	843,723	21%
2007	3,902,981	1,013,577	6,612	-	1,020,189	26%
2008	3,734,786	1,499,210	4,917	-	1,504,127	40%
2009	3,592,360	1,386,719	-	-	1,386,719	39%
2010	3,428,052	1,525,545	32,022	-	1,557,567	45%
2011	3,325,376	1,818,282	-	-	1,818,282	55%
2012	3,218,557	1,578,346	141,623	-	1,719,969	53%
2013	3,170,642	1,695,584	162,217	-	1,857,801	59%
2014	3,061,950	1,305,780	371,631	-	1,677,411	55%
2015	3,072,395	1,294,196	500,375	-	1,794,571	58%
2016	2,931,213	1,038,715	1,458,959	-	2,497,674	85%
2017	2,788,828	195,130	1,613,247	146,311	1,954,688	70%
Grand Total	50,502,031	17,154,237	4,308,592	146,311	21,609,140	43%

Pennsylvania Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	-	-	-	-	-	0%
2002	8,142	-	-	-	-	0%
2003	29,163	-	-	-	-	0%
2004	60,897	352	-	-	352	1%
2005	67,580	-	-	-	-	0%
2006	50,252	-	-	-	-	0%
2007	47,901	2,776	-	-	2,776	6%
2008	46,290	324	-	-	324	1%
2009	42,161	-	-	-	-	0%
2010	42,604	-	-	-	-	0%
2011	39,066	-	-	-	-	0%
2012	37,580	-	-	-	-	0%
2013	39,948	133,646	91,485	-	225,130	564%
2014	34,349	-	-	-	-	0%
2015	36,894	647	-	-	647	2%
2016	37,032	-	-	-	-	0%
2017	40,288	7,035	94,342	1,921	103,298	256%
Grand Total	660,147	144,779	185,826	1,921	332,527	50%

Exhibit 2 - Lifetime No 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 P103, P104, P106, P107

Nationwide Experience, Excluding Florida

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	1,752	-	-	-	-	0%
2002	234,842	-	-	-	-	0%
2003	933,379	5,278	-	-	5,278	1%
2004	1,699,381	261,670	36,557	-	298,227	18%
2005	1,999,171	412,730	87,535	-	500,265	25%
2006	1,963,308	380,164	-	-	380,164	19%
2007	1,923,074	801,435	59,085	-	860,520	45%
2008	1,865,620	421,552	-	-	421,552	23%
2009	1,799,087	717,494	95,007	-	812,501	45%
2010	1,710,547	731,296	200,628	-	931,924	54%
2011	1,588,907	850,348	144,304	-	994,652	63%
2012	1,552,609	1,280,080	428,047	-	1,708,127	110%
2013	1,527,011	410,227	131,966	-	542,193	36%
2014	1,516,821	518,951	500,858	-	1,019,809	67%
2015	1,583,575	592,548	663,510	-	1,256,058	79%
2016	1,565,740	222,088	798,936	-	1,021,024	65%
2017	1,541,922	116,169	1,467,596	85,375	1,669,141	108%
Grand Total	25,006,744	7,722,031	4,614,029	85,375	12,421,434	50%

Pennsylvania Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	-	-	-	-	-	0%
2002	3,811	-	-	-	-	0%
2003	7,354	-	-	-	-	0%
2004	22,456	-	-	-	-	0%
2005	20,241	-	-	-	-	0%
2006	21,236	-	-	-	-	0%
2007	21,733	-	-	-	-	0%
2008	21,998	-	-	-	-	0%
2009	22,229	-	-	-	-	0%
2010	21,456	29,664	-	-	29,664	138%
2011	17,322	-	-	-	-	0%
2012	15,438	-	-	-	-	0%
2013	15,745	-	-	-	-	0%
2014	16,213	-	-	-	-	0%
2015	17,563	-	-	-	-	0%
2016	19,162	-	-	-	-	0%
2017	20,449	-	88,104	2,034	90,137	441%
Grand Total	284,408	29,664	88,104	2,034	119,801	42%

Exhibit 2 - Limited 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 P103, P104, P106, P107

Nationwide Experience, Excluding Florida

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	3,018	-	-	-	-	0%
2002	264,060	-	-	-	-	0%
2003	1,147,855	11,177	-	-	11,177	1%
2004	3,858,060	120,040	-	-	120,040	3%
2005	7,064,817	92,686	-	-	92,686	1%
2006	7,492,202	631,981	-	-	631,981	8%
2007	7,324,389	213,841	-	-	213,841	3%
2008	7,138,590	681,540	-	-	681,540	10%
2009	6,963,146	1,333,266	138,212	-	1,471,478	21%
2010	6,972,631	1,472,424	-	-	1,472,424	21%
2011	7,496,181	736,430	-	-	736,430	10%
2012	7,658,498	1,329,046	150,062	-	1,479,107	19%
2013	7,697,594	1,805,593	209,067	-	2,014,660	26%
2014	7,569,028	2,279,628	710,231	-	2,989,860	40%
2015	7,442,899	1,545,426	1,245,794	-	2,791,219	38%
2016	7,329,408	1,121,551	2,315,415	-	3,436,966	47%
2017	7,433,712	378,279	3,738,035	276,385	4,392,699	59%
Grand Total	100,856,087	13,752,910	8,506,815	276,385	22,536,110	22%

Pennsylvania Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	-	-	-	-	-	0%
2002	3,200	-	-	-	-	0%
2003	25,108	-	-	-	-	0%
2004	82,656	-	-	-	-	0%
2005	97,283	-	-	-	-	0%
2006	87,040	-	-	-	-	0%
2007	84,068	-	-	-	-	0%
2008	83,553	-	-	-	-	0%
2009	79,122	-	-	-	-	0%
2010	78,042	-	-	-	-	0%
2011	80,279	-	-	-	-	0%
2012	84,729	-	-	-	-	0%
2013	89,510	-	-	-	-	0%
2014	90,564	-	-	-	-	0%
2015	93,202	70,053	155,476	-	225,529	242%
2016	95,279	77,568	104,847	-	182,415	191%
2017	93,679	-	-	2,977	2,977	3%
Grand Total	1,247,314	147,621	260,323	2,977	410,921	33%

Exhibit 2 - Lifetime 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 P103, P104, P106, P107

Nationwide Experience, Excluding Florida

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	7,046	-	-	-	-	0%
2002	317,757	-	-	-	-	0%
2003	1,389,618	3,886	-	-	3,886	0%
2004	4,513,664	26,574	-	-	26,574	1%
2005	7,641,212	99,505	-	-	99,505	1%
2006	7,731,954	276,783	-	-	276,783	4%
2007	7,578,081	950,788	378,701	-	1,329,489	18%
2008	7,336,151	26,058	31,734	-	57,792	1%
2009	7,170,422	1,722,422	255,261	-	1,977,683	28%
2010	7,206,412	1,340,951	194,266	-	1,535,217	21%
2011	7,855,269	1,120,568	494,579	-	1,615,147	21%
2012	7,986,575	1,103,899	1,351,591	-	2,455,490	31%
2013	7,839,715	1,563,498	1,119,896	-	2,683,394	34%
2014	7,009,231	1,028,752	1,783,652	-	2,812,404	40%
2015	6,252,480	1,388,273	1,564,987	-	2,953,260	47%
2016	6,233,989	1,070,565	3,051,834	-	4,122,400	66%
2017	6,463,895	220,208	4,493,408	294,873	5,008,489	77%
Grand Total	100,533,471	11,942,732	14,719,909	294,873	26,957,513	27%

Pennsylvania Experience

CALENDAR YEAR	EARNED PREMIUM	PAID ON INCURRED	CLAIM RESERVE	IBNR RESERVE	INCURRED CLAIMS	INCURRED LOSS RATIO
2001	-	-	-	-	-	0%
2002	5,024	-	-	-	-	0%
2003	39,974	-	-	-	-	0%
2004	135,169	-	-	-	-	0%
2005	152,094	-	-	-	-	0%
2006	144,799	-	-	-	-	0%
2007	144,113	-	-	-	-	0%
2008	143,905	-	-	-	-	0%
2009	139,473	-	-	-	-	0%
2010	127,735	-	-	-	-	0%
2011	128,965	168,752	183,630	-	352,382	273%
2012	124,203	-	-	-	-	0%
2013	127,679	-	-	-	-	0%
2014	131,556	-	-	-	-	0%
2015	139,481	-	-	-	-	0%
2016	148,568	-	-	-	-	0%
2017	155,756	333	-	6,958	7,291	5%
Grand Total	1,988,493	169,085	183,630	6,958	359,672	18%

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