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:	05/16/2019
SERFF Tr Num:	PHYS-131748074
SERFF Status:	Assigned
State Tr Num:	PHYS-131748074
State Status:	Received Review in Progress
Co Tr Num:	
Implementation Date Requested:	01/01/2020
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 76% increase (ranges from 0% to 113%) on 113 PA policyholders of Physicians Mutual 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: 76%

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: 05/17/2019
State Status Changed: 05/20/2019
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 forms and riders. A prior filing (SERFF Tracking Number PHYS-131476897) involving the above-captioned policy forms and riders was disposed of on 9/12/2018 with a rate increase approval less than what was originally requested. In an effort to achieve equitable rates nationwide, this filing represents the amount of the rate increase not approved in the prior filing.

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

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

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

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

Sincerely,

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

Company and Contact

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: */*

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:	14.000%
Effective Date of Last Rate Revision:	12/01/2018
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	PHYS-131476897

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	76.000%	76.000%	$326,645	113	$429,796	128.000%	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-131476897 Percent Rate Change Request: 74	PA_2019_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-131476897 Percent Rate Change Request: 76	PA_2019_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	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 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	52.19	7.80	47.00	7.01	42.63	6.40	37.24	5.58	34.03	5.12	31.51	4.62
41	54.16	8.05	48.52	7.21	43.72	6.57	38.60	5.78	35.11	5.33	32.19	4.72
42	54.64	8.19	48.89	7.32	43.91	6.60	38.86	5.85	35.33	5.34	32.33	4.78
43	54.95	8.22	49.13	7.33	44.00	6.60	39.10	5.87	35.52	5.36	32.38	4.78
44	55.43	8.26	49.42	7.37	44.23	6.61	39.42	5.91	35.70	5.37	32.50	4.78
45	55.96	8.32	49.85	7.40	44.46	6.67	39.73	5.99	35.98	5.39	32.65	4.82
46	56.26	8.35	50.07	7.50	44.54	6.67	39.92	6.02	36.08	5.41	32.72	4.85
47	56.59	8.39	50.26	7.53	44.64	6.68	40.11	6.06	36.22	5.44	32.74	4.85
48	56.91	8.46	50.53	7.54	44.78	6.68	40.36	6.09	36.42	5.44	32.84	4.85
49	57.44	8.54	50.92	7.57	44.99	6.74	40.69	6.12	36.64	5.53	33.01	4.86
50	57.76	8.63	51.14	7.59	45.12	6.74	40.92	6.16	36.81	5.54	33.06	4.86
51	58.62	8.74	51.91	7.77	45.77	6.89	41.49	6.23	37.29	5.58	33.54	4.94
52	60.41	9.00	53.53	7.97	47.19	7.08	42.77	6.49	38.45	5.78	34.54	4.95
53	61.84	9.24	54.80	8.21	48.26	7.30	43.81	6.60	39.42	5.91	35.35	5.09
54	63.22	9.42	55.99	8.32	49.35	7.39	44.78	6.73	40.31	6.09	36.16	5.20
55	66.60	9.93	58.96	8.77	52.01	7.81	47.19	7.09	42.02	6.29	37.50	5.37
56	68.87	10.25	60.95	9.08	53.77	8.05	48.79	7.36	43.43	6.56	38.28	5.54
57	75.64	11.28	66.00	9.83	57.66	8.67	49.86	7.53	44.39	6.67	39.32	5.78
58	79.93	11.91	69.71	10.42	60.95	9.17	52.73	7.90	46.91	7.05	41.56	6.11
59	85.10	12.69	74.24	11.10	64.89	9.74	56.13	8.45	49.95	7.53	44.25	6.53
60	89.19	13.31	77.81	11.62	68.04	10.21	58.86	8.85	52.37	7.85	46.37	6.77
61	96.25	14.37	83.99	12.53	73.39	11.00	63.50	9.56	56.47	8.47	50.05	7.36
62	109.36	16.30	94.65	14.09	82.71	12.42	73.99	11.12	65.07	9.80	57.59	8.45
63	113.64	16.96	98.37	14.64	85.95	12.89	76.89	11.59	67.64	10.17	59.81	8.77
64	119.12	17.77	103.06	15.37	90.13	13.55	80.56	12.13	70.90	10.66	62.71	9.24
65	124.47	18.53	107.72	16.09	94.16	14.13	84.17	12.68	74.06	11.12	65.48	9.60
66	131.13	19.50	113.50	16.96	99.17	14.89	88.70	13.34	78.00	11.72	68.99	10.14
67	139.73	20.80	119.08	17.77	104.12	15.62	93.97	14.13	81.75	12.27	71.26	10.48
68	150.51	22.39	128.26	19.15	112.09	16.79	101.22	15.21	88.01	13.24	76.75	11.28
69	162.40	24.18	138.45	20.66	120.99	18.15	109.20	16.44	94.99	14.27	82.84	12.18
70	175.31	26.13	149.43	22.29	130.58	19.58	117.85	17.72	102.50	15.38	89.36	13.16
71	187.63	27.95	159.92	23.86	139.76	21.01	126.14	18.98	109.77	16.51	95.72	14.06
72	195.19	29.03	166.54	24.80	144.31	21.63	130.65	19.64	112.32	16.91	97.81	14.40
73	207.83	30.95	177.28	26.47	153.60	23.07	139.06	20.91	119.61	17.98	104.14	15.33
74	218.46	32.56	186.35	27.78	161.50	24.20	146.17	22.01	125.72	18.91	109.49	16.10
75	229.21	34.14	195.55	29.19	169.43	25.41	153.42	23.12	131.91	19.85	114.83	16.85
76	238.08	35.50	203.12	30.29	176.00	26.42	159.33	23.94	137.03	20.61	119.30	17.55
77	240.32	35.77	203.52	30.36	176.30	26.48	158.05	23.79	134.33	20.22	116.80	17.15
78	243.93	36.36	206.55	30.82	178.95	26.83	160.44	24.14	136.36	20.49	118.50	17.39
79	244.87	36.49	207.35	30.94	179.63	26.97	161.03	24.20	136.88	20.61	119.00	17.50
80	241.97	36.05	204.90	30.54	177.53	26.62	159.16	23.91	135.29	20.33	117.55	17.27
81	247.09	36.80	209.23	31.20	181.23	27.20	162.47	24.42	138.11	20.73	120.05	17.65
82	245.66	36.58	207.97	31.03	180.21	27.04	164.48	24.76	139.83	21.04	121.49	17.86
83	248.92	37.05	210.80	31.43	182.63	27.38	166.72	25.04	141.70	21.26	123.16	18.09
84	252.34	37.63	213.70	31.87	185.12	27.76	168.97	25.42	143.65	21.60	124.83	18.34

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	63.36	8.95	56.26	8.04	51.30	7.39	46.88	6.89	42.99	6.27	39.88	5.78
41	67.71	9.56	59.85	8.54	54.20	7.83	48.45	7.09	44.12	6.50	40.74	5.88
42	68.94	9.74	60.84	8.71	55.02	7.95	48.84	7.13	44.34	6.53	40.87	5.91
43	70.01	9.90	61.65	8.80	55.60	8.04	49.05	7.15	44.44	6.53	40.92	5.91
44	71.23	10.05	62.63	8.95	56.42	8.19	49.37	7.21	44.68	6.56	41.06	5.95
45	72.49	10.22	63.67	9.08	57.25	8.28	49.81	7.32	44.93	6.60	41.20	5.99
46	73.48	10.41	64.47	9.21	57.87	8.35	50.05	7.36	45.05	6.61	41.23	5.99
47	74.45	10.49	65.25	9.32	58.48	8.45	50.24	7.37	45.17	6.61	41.33	5.99
48	75.51	10.66	66.07	9.43	59.18	8.53	50.53	7.39	45.33	6.64	41.37	6.02
49	76.77	10.87	67.15	9.57	59.97	8.69	50.92	7.44	45.60	6.67	41.56	6.06
50	77.81	10.97	67.98	9.69	60.63	8.76	51.16	7.53	45.75	6.68	41.59	6.06
51	78.83	11.12	68.91	9.83	61.50	8.87	51.93	7.59	46.37	6.75	42.19	6.12
52	81.36	11.46	71.02	10.14	63.38	9.18	53.55	7.83	47.80	7.01	43.53	6.29
53	83.25	11.73	72.73	10.42	64.89	9.36	54.81	8.04	48.93	7.15	44.54	6.50
54	85.16	12.03	74.33	10.63	66.38	9.57	56.01	8.22	50.07	7.36	45.55	6.61
55	89.67	12.68	78.32	11.20	69.89	10.07	58.99	8.67	52.73	7.77	48.00	6.98
56	92.67	13.10	80.97	11.59	72.21	10.46	61.01	8.95	54.47	7.97	49.63	7.16
57	100.84	14.23	87.47	12.49	77.37	11.18	65.82	9.64	58.14	8.53	52.17	7.56
58	106.52	15.02	92.43	13.21	81.75	11.79	69.54	10.21	61.42	9.00	55.14	7.98
59	113.43	16.02	98.40	14.06	87.01	12.59	74.01	10.87	65.41	9.57	58.67	8.47
60	118.91	16.76	103.16	14.78	91.22	13.21	77.57	11.38	68.55	10.05	61.52	8.93
61	128.31	18.12	111.28	15.90	98.44	14.20	83.70	12.27	73.99	10.87	66.41	9.64
62	139.42	19.67	121.01	17.27	106.08	15.34	90.18	13.23	79.70	11.69	70.68	10.25
63	144.83	20.45	125.79	17.95	110.28	15.92	93.75	13.73	82.84	12.13	73.44	10.66
64	151.84	21.46	131.88	18.82	115.60	16.72	98.27	14.44	86.87	12.75	76.97	11.18
65	158.65	22.36	137.75	19.67	120.75	17.47	102.65	15.02	90.76	13.31	80.40	11.67
66	167.14	23.59	145.13	20.71	127.24	18.36	108.18	15.83	95.57	14.04	84.72	12.30
67	182.05	25.66	156.85	22.39	137.47	19.88	116.76	17.12	103.20	15.12	91.46	13.30
68	196.08	27.69	168.93	24.14	148.08	21.43	125.77	18.43	111.15	16.30	98.51	14.31
69	211.59	29.88	182.31	26.06	159.77	23.12	135.75	19.90	119.88	17.60	106.32	15.41
70	228.32	32.19	196.76	28.10	172.47	24.93	146.46	21.47	129.44	18.98	114.73	16.65
71	244.41	34.50	210.61	30.06	184.61	26.63	156.82	22.94	138.53	20.30	122.78	17.79
72	255.42	36.05	218.31	31.20	191.39	27.68	163.20	23.90	144.25	21.14	127.85	18.53
73	271.88	38.37	232.49	33.18	203.75	29.43	173.80	25.45	153.54	22.53	136.09	19.80
74	285.82	40.35	244.38	34.88	214.20	30.95	182.68	26.75	161.39	23.66	143.09	20.73
75	299.88	42.33	256.37	36.62	224.74	32.49	191.68	28.10	169.38	24.80	150.13	21.74
76	311.48	43.96	266.32	38.07	233.42	33.73	199.10	29.19	175.88	25.82	155.92	22.64
77	318.71	44.99	272.83	39.00	237.06	34.29	201.50	29.48	178.03	26.10	157.79	22.86
78	323.51	45.67	276.88	39.51	240.57	34.77	204.49	29.95	180.67	26.51	160.15	23.24
79	324.75	45.81	277.99	39.71	241.51	34.86	205.33	30.06	181.37	26.58	160.80	23.34
80	320.90	45.30	274.69	39.24	238.68	34.45	202.85	29.74	179.26	26.27	158.90	23.07
81	327.65	46.22	280.48	40.07	243.69	35.21	207.13	30.36	183.03	26.83	162.21	23.58
82	322.40	45.49	275.94	39.45	239.79	34.66	204.69	29.99	180.88	26.54	160.35	23.27
83	326.73	46.09	279.68	39.95	243.01	35.11	207.46	30.40	183.30	26.87	162.47	23.59
84	331.18	46.71	283.48	40.52	246.32	35.57	210.31	30.82	185.84	27.27	164.72	23.90

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	72.69	10.34	64.76	9.25	58.74	8.45	52.80	7.61	47.58	6.91	43.28	6.23
41	75.83	10.74	67.15	9.57	60.63	8.74	54.40	7.85	48.81	7.08	44.00	6.32
42	76.62	10.90	67.68	9.66	61.07	8.77	54.80	7.90	48.96	7.09	44.12	6.39
43	77.18	10.97	68.07	9.74	61.33	8.84	54.95	7.95	49.15	7.12	44.12	6.39
44	77.93	11.10	68.58	9.81	61.74	8.87	55.31	7.98	49.35	7.13	44.23	6.39
45	78.78	11.21	69.20	9.90	62.18	8.95	55.72	8.05	49.68	7.16	44.35	6.40
46	79.35	11.28	69.59	9.97	62.51	9.00	55.92	8.07	49.75	7.16	44.34	6.40
47	79.91	11.38	69.89	9.98	62.71	9.02	56.08	8.12	49.85	7.21	44.34	6.40
48	80.52	11.45	70.35	10.05	63.02	9.08	56.40	8.19	50.05	7.30	44.35	6.40
49	81.36	11.60	70.92	10.14	63.46	9.17	56.74	8.22	50.31	7.32	44.47	6.49
50	81.96	11.67	71.34	10.21	63.79	9.21	57.00	8.26	50.46	7.33	44.51	6.49
51	83.07	11.84	72.32	10.34	64.67	9.32	57.76	8.35	51.14	7.40	45.12	6.53
52	87.98	12.53	76.62	10.96	68.50	9.84	61.16	8.85	54.20	7.83	47.78	6.91
53	91.20	12.93	79.36	11.32	70.95	10.22	63.39	9.18	56.13	8.19	49.52	7.13
54	94.21	13.38	82.03	11.72	73.31	10.55	65.51	9.48	58.02	8.36	51.14	7.39
55	100.96	14.37	87.91	12.56	78.58	11.32	70.22	10.17	62.17	9.00	54.85	7.90
56	103.98	14.81	90.52	12.90	80.93	11.67	72.32	10.48	64.04	9.28	56.47	8.19
57	106.73	15.17	92.30	13.21	81.77	11.77	76.45	11.05	66.91	9.69	58.94	8.47
58	112.75	16.03	97.50	13.92	86.37	12.44	80.78	11.69	70.71	10.25	62.27	8.97
59	120.05	17.09	103.76	14.86	91.99	13.24	85.98	12.44	75.25	10.91	66.35	9.56
60	125.82	17.92	108.78	15.54	96.39	13.87	90.13	13.08	78.90	11.45	69.54	10.03
61	135.80	19.32	117.41	16.75	104.05	14.97	97.29	14.07	85.16	12.34	75.01	10.87
62	150.06	21.42	129.90	18.56	114.08	16.44	104.17	15.04	91.22	13.23	80.35	11.62
63	156.02	22.17	135.02	19.26	118.59	17.12	108.27	15.68	94.77	13.73	83.49	12.06
64	163.51	23.27	141.52	20.22	124.32	17.92	113.52	16.44	99.34	14.44	87.54	12.65
65	170.79	24.31	147.83	21.12	129.85	18.74	118.59	17.15	103.76	15.02	91.44	13.21
66	179.99	25.59	155.75	22.26	136.82	19.71	124.92	18.09	109.36	15.83	96.34	13.92
67	192.22	27.33	165.10	23.59	145.05	20.90	132.82	19.23	116.23	16.82	102.45	14.81
68	207.05	29.44	177.80	25.41	156.15	22.49	143.02	20.70	125.21	18.15	110.31	15.92
69	223.44	31.75	191.90	27.38	168.54	24.29	154.38	22.33	135.14	19.58	119.06	17.17
70	241.14	34.33	207.13	29.57	181.90	26.21	166.66	24.13	145.87	21.14	128.50	18.53
71	258.11	36.69	221.69	31.67	194.71	28.06	178.37	25.83	156.10	22.59	137.51	19.85
72	271.50	38.65	233.44	33.32	203.26	29.30	185.47	26.83	162.31	23.50	142.98	20.66
73	289.06	41.10	248.56	35.52	216.43	31.18	197.41	28.58	172.84	25.03	152.23	21.95
74	303.87	43.20	261.32	37.29	227.47	32.80	207.52	30.00	181.64	26.32	160.03	23.14
75	318.81	45.35	274.13	39.14	238.70	34.38	217.74	31.51	190.58	27.65	167.91	24.27
76	331.17	47.09	284.78	40.65	247.91	35.72	226.16	32.73	197.95	28.67	174.43	25.17
77	339.07	48.24	291.58	41.65	253.86	36.56	232.55	33.68	203.53	29.48	176.99	25.54
78	344.13	48.93	295.90	42.26	257.60	37.10	236.02	34.15	206.60	29.91	179.63	25.94
79	345.51	49.15	297.04	42.40	258.62	37.27	236.94	34.33	207.39	30.05	180.38	26.06
80	341.39	48.56	293.55	41.92	255.59	36.82	234.12	33.90	204.95	29.72	178.23	25.75
81	348.60	49.63	299.72	42.79	260.96	37.63	239.05	34.59	209.25	30.30	181.97	26.25
82	344.64	48.97	294.09	42.00	256.03	36.89	234.48	33.94	205.27	29.77	178.52	25.80
83	349.22	49.70	298.00	42.58	259.48	37.35	237.66	34.38	207.99	30.15	180.93	26.13
84	354.01	50.38	302.11	43.13	263.03	37.89	240.95	34.84	210.89	30.54	183.42	26.48

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	81.33	11.12	72.69	10.01	65.80	9.18	62.52	8.76	56.98	8.04	52.31	7.37
41	85.01	11.63	75.66	10.45	68.07	9.48	64.26	9.00	58.33	8.23	53.24	7.53
42	85.95	11.77	76.38	10.50	68.56	9.56	64.66	9.07	58.55	8.26	53.35	7.54
43	86.67	11.86	76.94	10.56	68.92	9.60	64.81	9.08	58.65	8.28	53.36	7.54
44	87.60	12.01	77.64	10.67	69.40	9.66	65.20	9.17	58.89	8.30	53.53	7.54
45	88.65	12.13	78.41	10.83	70.03	9.77	65.63	9.21	59.20	8.35	53.67	7.56
46	89.31	12.21	78.92	10.89	70.37	9.81	65.83	9.24	59.30	8.35	53.63	7.56
47	89.99	12.34	79.42	10.96	70.70	9.84	66.00	9.25	59.37	8.35	53.63	7.56
48	90.78	12.42	80.01	11.03	71.11	9.93	66.28	9.28	59.49	8.36	53.72	7.56
49	91.75	12.56	80.78	11.11	71.63	9.98	66.69	9.36	59.81	8.45	53.91	7.57
50	92.47	12.68	81.36	11.20	72.04	10.03	66.93	9.40	59.93	8.45	53.96	7.57
51	93.76	12.85	82.49	11.38	73.03	10.17	67.85	9.52	60.78	8.62	54.69	7.74
52	99.32	13.63	87.35	12.03	77.37	10.74	71.86	10.07	64.35	9.08	57.94	8.21
53	102.91	14.07	90.47	12.48	80.15	11.18	74.45	10.46	66.70	9.42	59.98	8.45
54	106.35	14.54	93.49	12.89	82.81	11.59	76.94	10.74	68.92	9.74	61.99	8.76
55	113.96	15.59	100.23	13.79	88.78	12.35	82.49	11.59	73.85	10.45	66.45	9.36
56	117.38	16.09	103.23	14.20	91.41	12.75	84.93	11.91	76.05	10.72	68.46	9.64
57	122.78	16.79	107.21	14.79	94.16	13.16	86.87	12.20	77.84	10.97	69.14	9.77
58	129.71	17.77	113.28	15.59	99.48	13.86	91.77	12.89	82.20	11.62	73.03	10.29
59	138.11	18.91	120.60	16.58	105.91	14.79	97.70	13.71	87.55	12.35	77.74	10.97
60	144.78	19.82	126.40	17.39	110.98	15.43	102.43	14.37	91.77	12.92	81.48	11.51
61	156.24	21.43	136.42	18.78	119.78	16.72	110.48	15.50	99.04	13.97	87.96	12.42
62	168.27	23.04	145.76	20.05	128.02	17.85	117.63	16.53	105.40	14.89	92.47	13.08
63	174.89	23.91	151.51	20.85	133.00	18.53	122.27	17.15	109.56	15.43	96.13	13.56
64	183.28	25.04	158.83	21.87	139.45	19.43	128.12	17.98	114.83	16.22	100.72	14.20
65	191.49	26.21	165.90	22.83	145.66	20.30	133.92	18.78	120.00	16.96	105.26	14.88
66	201.72	27.65	174.77	24.10	153.48	21.43	141.07	19.81	126.38	17.85	110.86	15.62
67	220.66	30.22	189.70	26.13	166.63	23.21	153.24	21.50	134.23	18.95	118.91	16.75
68	237.66	32.53	204.37	28.16	179.41	25.01	165.06	23.15	144.61	20.40	128.07	18.06
69	256.49	35.11	220.61	30.39	193.64	26.99	178.11	25.00	156.05	22.02	138.21	19.47
70	276.86	37.89	238.05	32.80	208.98	29.10	192.22	26.97	168.40	23.79	149.19	21.04
71	296.33	40.57	254.80	35.09	223.73	31.18	205.75	28.89	180.25	25.42	159.69	22.53
72	308.32	42.19	265.11	36.49	232.78	32.44	215.36	30.22	188.64	26.62	164.99	23.27
73	328.25	44.94	282.25	38.85	247.84	34.55	229.26	32.12	200.84	28.30	175.62	24.77
74	345.12	47.24	296.75	40.85	260.52	36.36	241.00	33.78	211.11	29.79	184.63	26.06
75	362.05	49.56	311.32	42.82	273.35	38.11	252.82	35.50	221.53	31.25	193.74	27.30
76	376.09	51.49	323.37	44.51	283.91	39.54	262.63	36.86	230.08	32.49	201.21	28.34
77	379.23	51.93	328.98	45.30	286.33	39.90	264.19	37.04	231.39	32.66	202.36	28.57
78	384.91	52.68	333.88	45.98	290.56	40.52	268.09	37.63	234.87	33.15	205.39	28.98
79	386.41	52.86	335.21	46.16	291.72	40.65	269.17	37.72	235.78	33.29	206.20	29.03
80	381.84	52.27	331.24	45.60	288.29	40.19	265.96	37.28	232.98	32.88	203.75	28.71
81	389.91	53.35	338.20	46.56	294.33	41.05	271.54	38.11	237.89	33.59	208.00	29.38
82	374.11	51.17	322.04	44.34	280.27	39.09	259.83	36.45	227.66	32.12	199.08	28.09
83	379.11	51.92	326.39	44.89	284.06	39.56	263.33	36.96	230.68	32.56	201.72	28.47
84	384.33	52.62	330.81	45.56	287.95	40.11	266.93	37.45	233.90	33.01	204.49	28.86

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	99.94	12.34	89.74	11.10	81.99	10.12	77.59	9.58	70.52	8.71	65.24	8.05
41	104.63	12.94	93.48	11.53	84.94	10.46	79.99	9.87	72.42	8.94	66.57	8.21
42	105.79	13.05	94.42	11.68	85.67	10.57	80.53	9.91	72.80	8.99	66.80	8.22
43	106.72	13.15	95.10	11.76	86.11	10.62	80.83	9.94	72.97	9.03	66.85	8.22
44	107.91	13.31	96.06	11.86	86.81	10.74	81.37	10.07	73.35	9.07	67.07	8.28
45	109.20	13.46	97.03	11.95	87.55	10.82	81.97	10.12	73.78	9.09	67.34	8.32
46	110.04	13.58	97.69	12.02	88.00	10.86	82.29	10.15	73.92	9.11	67.39	8.32
47	110.91	13.71	98.34	12.15	88.44	10.91	82.60	10.20	74.09	9.12	67.42	8.32
48	111.89	13.83	99.10	12.24	88.94	10.98	83.00	10.25	74.31	9.17	67.56	8.32
49	113.13	13.94	100.06	12.35	89.70	11.10	83.55	10.29	74.74	9.24	67.80	8.37
50	114.11	14.06	100.79	12.40	90.24	11.14	83.92	10.36	75.01	9.25	67.93	8.37
51	115.69	14.26	102.21	12.64	91.44	11.30	85.07	10.50	76.07	9.34	68.86	8.51
52	122.54	15.12	108.24	13.38	96.88	11.94	90.07	11.14	80.55	9.91	72.95	8.99
53	126.93	15.67	112.13	13.84	100.36	12.36	93.36	11.53	83.44	10.29	75.53	9.32
54	131.14	16.20	115.85	14.29	103.72	12.78	96.49	11.91	86.24	10.62	78.08	9.66
55	140.58	17.37	124.18	15.34	111.13	13.73	103.38	12.76	92.39	11.40	83.69	10.31
56	144.74	17.85	127.88	15.76	114.49	14.16	106.48	13.14	95.14	11.76	86.16	10.62
57	154.04	18.99	134.12	16.54	119.00	14.68	110.60	13.63	97.71	12.09	87.28	10.77
58	162.73	20.07	141.71	17.46	125.70	15.51	116.84	14.41	103.23	12.73	92.22	11.37
59	173.24	21.38	150.86	18.60	133.85	16.50	124.37	15.35	109.93	13.52	98.18	12.15
60	181.63	22.41	158.14	19.53	140.30	17.32	130.40	16.07	115.25	14.23	102.91	12.68
61	196.03	24.20	170.65	21.06	151.42	18.66	140.73	17.38	124.34	15.34	111.06	13.71
62	206.60	25.49	180.11	22.20	158.41	19.56	148.11	18.28	129.48	15.97	113.93	14.02
63	214.71	26.50	187.18	23.10	164.61	20.32	153.96	18.99	134.54	16.61	118.39	14.62
64	225.07	27.76	196.21	24.21	172.56	21.27	161.40	19.91	141.04	17.40	124.12	15.33
65	235.16	29.02	204.99	25.29	180.30	22.25	168.61	20.81	147.32	18.19	129.64	15.99
66	247.77	30.55	215.98	26.65	189.95	23.43	177.67	21.92	155.23	19.16	136.60	16.84
67	276.95	34.19	239.89	29.60	209.13	25.79	196.97	24.29	172.06	21.25	151.47	18.72
68	298.32	36.80	258.40	31.87	225.28	27.78	212.17	26.16	185.36	22.84	163.14	20.10
69	321.96	39.70	278.82	34.39	243.07	30.00	228.95	28.23	200.02	24.67	176.08	21.69
70	347.43	42.85	300.93	37.15	262.38	32.34	247.09	30.47	215.90	26.62	190.02	23.47
71	371.91	45.88	322.10	39.70	280.81	34.62	264.52	32.66	231.10	28.52	203.39	25.08
72	380.92	47.00	329.92	40.71	287.61	35.49	269.63	33.31	235.56	29.09	204.61	25.25
73	405.58	50.04	351.25	43.31	306.21	37.79	287.06	35.43	250.77	30.93	217.81	26.87
74	426.32	52.59	369.25	45.56	321.91	39.68	301.76	37.25	263.62	32.55	229.00	28.23
75	447.30	55.17	387.39	47.79	337.70	41.66	316.63	39.08	276.57	34.14	240.26	29.64
76	464.61	57.33	402.39	49.66	350.79	43.27	328.86	40.59	287.31	35.44	249.56	30.79
77	470.33	58.02	404.28	49.87	352.47	43.49	327.62	40.41	286.19	35.34	248.58	30.68
78	477.32	58.90	410.34	50.64	357.69	44.14	332.43	41.03	290.44	35.84	252.26	31.14
79	479.20	59.14	411.92	50.84	359.15	44.30	333.79	41.15	291.63	35.98	253.26	31.26
80	473.54	58.43	407.07	50.24	354.87	43.80	329.81	40.70	288.16	35.52	250.28	30.87
81	483.51	59.63	415.67	51.27	362.37	44.71	336.78	41.57	294.24	36.28	255.57	31.53
82	451.21	55.69	387.84	47.83	338.11	41.70	317.69	39.20	274.36	33.86	241.05	29.75
83	457.24	56.45	393.04	48.49	342.63	42.28	321.96	39.70	278.02	34.32	244.29	30.16
84	463.50	57.19	398.43	49.19	347.35	42.85	326.39	40.26	281.88	34.77	247.64	30.55

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	4.42	.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 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	37.29	6.26	33.61	5.61	30.45	5.13	26.61	4.53	24.34	4.09	22.53	3.71
41	38.67	6.51	34.72	5.82	31.20	5.29	27.53	4.65	25.04	4.24	22.98	3.82
42	39.08	6.56	34.95	5.87	31.42	5.33	27.80	4.71	25.28	4.29	23.15	3.84
43	39.47	6.61	35.29	5.91	31.63	5.36	28.08	4.72	25.48	4.31	23.27	3.85
44	39.90	6.67	35.60	5.99	31.83	5.37	28.30	4.82	25.71	4.33	23.39	3.88
45	40.31	6.74	35.94	6.02	32.05	5.39	28.62	4.86	25.89	4.39	23.51	3.89
46	40.69	6.77	36.22	6.09	32.19	5.41	28.91	4.88	26.12	4.41	23.66	3.89
47	41.10	6.91	36.54	6.12	32.45	5.44	29.15	4.94	26.32	4.46	23.80	3.92
48	41.49	6.98	36.85	6.18	32.63	5.53	29.43	4.96	26.54	4.47	23.91	3.96
49	41.90	7.01	37.17	6.23	32.84	5.54	29.72	5.01	26.73	4.53	24.09	3.98
50	42.31	7.09	37.46	6.27	33.04	5.56	29.94	5.09	26.97	4.54	24.17	4.00
51	42.75	7.15	37.84	6.32	33.37	5.61	30.28	5.12	27.24	4.58	24.50	4.05
52	43.96	7.37	38.89	6.56	34.34	5.78	31.15	5.29	28.04	4.72	25.14	4.16
53	44.78	7.53	39.66	6.64	34.95	5.88	31.70	5.37	28.50	4.85	25.59	4.24
54	45.60	7.61	40.36	6.75	35.60	6.02	32.29	5.44	29.02	4.91	26.06	4.31
55	47.78	7.98	42.31	7.09	37.29	6.27	33.83	5.75	30.14	5.10	27.05	4.65
56	49.05	8.23	43.42	7.32	38.28	6.50	34.75	5.87	30.94	5.20	27.50	4.62
57	53.62	8.97	46.79	7.83	40.91	6.91	35.35	5.99	31.47	5.34	27.84	4.62
58	56.31	9.43	49.13	8.23	42.99	7.21	37.17	6.27	33.06	5.58	29.29	4.86
59	59.78	10.01	52.12	8.76	45.57	7.64	39.44	6.67	35.09	5.91	31.06	5.13
60	62.22	10.46	54.28	9.09	47.46	7.98	41.06	6.98	36.54	6.18	32.36	5.36
61	67.10	11.24	58.51	9.81	51.13	8.63	44.27	7.50	39.41	6.64	34.85	5.77
62	76.10	12.75	65.88	11.05	57.61	9.74	51.52	8.71	45.29	7.61	40.07	6.61
63	79.21	13.30	68.56	11.51	59.93	10.08	53.58	9.07	47.15	7.97	41.69	6.91
64	83.71	14.04	72.47	12.18	63.34	10.67	56.64	9.57	49.81	8.39	44.10	7.32
65	87.01	14.55	75.32	12.65	65.83	11.11	58.87	9.97	51.78	8.76	45.79	7.57
66	92.38	15.50	79.93	13.38	69.88	11.77	62.51	10.55	54.95	9.28	48.64	8.04
67	99.02	16.58	84.38	14.14	73.77	12.44	66.52	11.24	57.94	9.80	50.48	8.32
68	106.85	17.92	91.03	15.30	79.59	13.42	71.81	12.18	62.51	10.55	54.45	9.00
69	115.31	19.32	98.22	16.51	85.86	14.51	77.50	13.14	67.40	11.39	58.82	9.74
70	124.11	20.80	105.79	17.77	92.45	15.59	83.46	14.13	72.57	12.27	63.33	10.48
71	134.18	22.49	114.37	19.20	99.96	16.85	90.23	15.30	78.53	13.30	68.46	11.32
72	144.13	24.15	122.95	20.66	106.52	17.98	96.46	16.31	82.98	14.04	72.16	11.97
73	155.52	26.07	132.70	22.26	114.94	19.42	104.08	17.60	89.53	15.12	77.91	12.89
74	165.88	27.81	141.53	23.74	122.66	20.70	111.05	18.78	95.49	16.14	83.08	13.73
75	176.93	29.71	151.00	25.35	130.79	22.08	118.43	20.04	101.85	17.20	88.68	14.69
76	187.24	31.41	159.75	26.79	138.48	23.35	125.34	21.19	107.79	18.23	93.81	15.52
77	193.04	32.36	163.47	27.44	141.65	23.89	126.95	21.47	107.92	18.23	93.76	15.52
78	200.67	33.66	169.92	28.51	147.25	24.80	131.94	22.33	112.17	18.95	97.50	16.12
79	206.42	34.59	174.73	29.31	151.39	25.54	135.75	22.94	115.38	19.49	100.28	16.58
80	209.04	35.04	176.97	29.72	153.37	25.86	137.47	23.24	116.88	19.80	101.54	16.79
81	211.09	35.35	178.74	29.98	154.88	26.13	138.86	23.48	117.99	19.92	102.55	16.99
82	214.52	35.98	181.64	30.46	157.37	26.55	143.65	24.31	122.12	20.66	106.15	17.57
83	213.72	35.80	180.95	30.39	156.82	26.48	143.10	24.20	121.67	20.59	105.72	17.50
84	212.15	35.57	179.63	30.15	155.66	26.25	142.06	24.03	120.77	20.40	104.95	17.36

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	45.29	7.21	40.23	6.51	36.61	5.95	33.50	5.54	30.69	5.09	28.50	4.65
41	48.40	7.74	42.70	6.91	38.67	6.27	34.56	5.71	31.47	5.19	29.03	4.78
42	49.34	7.85	43.53	7.01	39.32	6.40	34.89	5.77	31.68	5.20	29.22	4.82
43	50.26	7.98	44.32	7.13	39.95	6.53	35.24	5.82	31.95	5.29	29.41	4.82
44	51.30	8.21	45.09	7.30	40.62	6.61	35.55	5.87	32.16	5.34	29.49	4.85
45	52.20	8.30	45.87	7.39	41.23	6.68	35.93	5.91	32.38	5.36	29.72	4.86
46	53.16	8.46	46.64	7.53	41.90	6.77	36.18	5.99	32.60	5.37	29.87	4.88
47	54.08	8.63	47.44	7.61	42.53	6.97	36.52	6.06	32.84	5.41	29.99	4.91
48	55.05	8.77	48.21	7.78	43.13	7.05	36.85	6.09	33.06	5.44	30.18	4.94
49	56.01	8.93	48.94	7.87	43.79	7.12	37.17	6.12	33.28	5.46	30.30	4.95
50	56.91	9.08	49.73	7.98	44.37	7.21	37.48	6.18	33.50	5.54	30.45	4.96
51	57.54	9.18	50.24	8.07	44.85	7.33	37.87	6.26	33.83	5.58	30.79	5.05
52	59.18	9.42	51.71	8.32	46.11	7.53	38.98	6.49	34.80	5.75	31.66	5.15
53	60.29	9.60	52.65	8.46	47.00	7.61	39.68	6.56	35.45	5.85	32.22	5.29
54	61.40	9.80	53.60	8.67	47.82	7.80	40.38	6.67	36.08	5.95	32.84	5.37
55	64.30	10.25	56.19	9.07	50.15	8.21	42.32	6.99	37.80	6.23	34.39	5.61
56	66.02	10.50	57.64	9.28	51.45	8.35	43.43	7.15	38.81	6.40	35.31	5.77
57	71.53	11.39	62.05	10.01	54.85	8.93	46.64	7.74	41.20	6.77	37.00	6.06
58	75.10	12.00	65.15	10.49	57.61	9.40	48.94	8.07	43.28	7.13	38.84	6.32
59	79.65	12.69	69.13	11.12	61.11	9.97	51.96	8.62	45.91	7.57	41.20	6.73
60	83.00	13.23	72.01	11.62	63.63	10.41	54.13	8.93	47.80	7.87	42.90	7.01
61	89.41	14.23	77.57	12.49	68.58	11.18	58.36	9.60	51.55	8.47	46.26	7.56
62	97.04	15.43	84.26	13.62	73.85	12.03	62.78	10.41	55.49	9.18	49.20	8.04
63	101.00	16.10	87.67	14.13	76.89	12.53	65.39	10.74	57.75	9.53	51.16	8.35
64	106.73	17.00	92.65	14.93	81.26	13.23	69.06	11.39	61.04	10.07	54.06	8.84
65	110.91	17.68	96.34	15.52	84.45	13.73	71.81	11.86	63.45	10.48	56.26	9.21
66	117.75	18.77	102.24	16.51	89.62	14.57	76.22	12.59	67.34	11.11	59.71	9.77
67	128.94	20.59	111.11	17.92	97.38	15.83	82.71	13.66	73.08	12.08	64.76	10.56
68	139.11	22.15	119.88	19.32	105.11	17.13	89.26	14.78	78.83	13.03	69.89	11.45
69	150.17	23.91	129.42	20.85	113.43	18.47	96.34	15.90	85.11	14.06	75.46	12.34
70	161.72	25.80	139.32	22.45	122.12	19.90	103.73	17.13	91.63	15.12	81.26	13.30
71	174.85	27.85	150.66	24.29	132.01	21.50	112.15	18.50	99.07	16.36	87.86	14.37
72	188.54	30.00	161.21	25.99	141.29	23.04	120.53	19.90	106.47	17.60	94.41	15.41
73	203.47	32.43	173.91	28.06	152.45	24.80	130.03	21.46	114.90	18.98	101.85	16.65
74	217.08	34.56	185.57	29.89	162.67	26.51	138.70	22.86	122.58	20.26	108.66	17.77
75	231.56	36.90	197.95	31.92	173.52	28.26	147.97	24.38	130.75	21.60	115.89	18.95
76	245.01	39.03	209.45	33.74	183.59	29.89	156.60	25.85	138.39	22.84	122.66	20.05
77	256.01	40.79	219.11	35.32	190.40	31.02	161.85	26.72	143.00	23.62	126.78	20.71
78	266.10	42.40	227.81	36.69	197.94	32.19	168.27	27.76	148.65	24.55	131.79	21.56
79	273.72	43.60	234.35	37.76	203.57	33.15	173.03	28.58	152.93	25.24	135.55	22.15
80	277.20	44.15	237.28	38.24	206.18	33.59	175.23	28.95	154.84	25.58	137.27	22.45
81	279.97	44.61	239.63	38.65	208.21	33.91	176.97	29.22	156.39	25.83	138.60	22.69
82	281.59	44.85	241.02	38.85	209.40	34.12	178.83	29.48	157.98	26.10	140.05	22.86
83	280.48	44.71	240.08	38.68	208.60	33.97	178.11	29.41	157.35	25.99	139.49	22.80
84	278.46	44.37	238.35	38.41	207.12	33.73	176.83	29.19	156.26	25.82	138.51	22.64

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	51.96	8.32	46.32	7.44	42.00	6.77	37.75	6.16	33.98	5.54	30.94	5.05
41	54.13	8.71	47.97	7.77	43.28	7.05	38.84	6.32	34.82	5.68	31.42	5.12
42	54.80	8.77	48.41	7.80	43.65	7.09	39.19	6.40	35.09	5.75	31.58	5.12
43	55.46	8.87	48.89	7.85	44.05	7.13	39.49	6.50	35.29	5.77	31.68	5.13
44	56.08	9.00	49.35	7.95	44.44	7.21	39.85	6.51	35.55	5.82	31.81	5.15
45	56.72	9.09	49.83	8.04	44.83	7.32	40.14	6.56	35.76	5.85	31.95	5.19
46	57.42	9.24	50.31	8.12	45.22	7.36	40.45	6.60	36.01	5.87	32.09	5.19
47	58.04	9.32	50.85	8.21	45.57	7.39	40.79	6.64	36.22	5.91	32.17	5.20
48	58.72	9.42	51.32	8.26	45.94	7.44	41.08	6.68	36.49	5.95	32.33	5.29
49	59.35	9.53	51.76	8.32	46.32	7.54	41.44	6.74	36.68	5.99	32.48	5.33
50	59.97	9.64	52.20	8.39	46.67	7.57	41.73	6.77	36.95	6.06	32.58	5.33
51	60.61	9.74	52.75	8.47	47.19	7.64	42.17	6.89	37.29	6.11	32.92	5.36
52	64.04	10.26	55.75	8.97	49.83	8.07	44.54	7.30	39.44	6.49	34.80	5.65
53	66.02	10.56	57.49	9.25	51.37	8.32	45.91	7.50	40.63	6.64	35.86	5.85
54	67.97	10.91	59.13	9.53	52.83	8.62	47.24	7.74	41.86	6.88	36.90	6.02
55	72.45	11.63	63.02	10.17	56.40	9.17	50.38	8.23	44.61	7.32	39.32	6.40
56	74.06	11.87	64.47	10.42	57.64	9.36	51.52	8.36	45.60	7.44	40.23	6.56
57	75.66	12.13	65.43	10.50	58.00	9.42	54.20	8.84	47.44	7.78	41.79	6.75
58	79.45	12.75	68.72	11.05	60.89	9.90	56.89	9.28	49.81	8.19	43.89	7.13
59	84.29	13.55	72.90	11.73	64.59	10.49	60.39	9.84	52.83	8.67	46.57	7.57
60	87.79	14.09	75.92	12.21	67.25	10.91	62.92	10.25	55.05	9.00	48.50	7.87
61	94.65	15.17	81.84	13.21	72.52	11.77	67.76	11.05	59.35	9.69	52.29	8.47
62	104.49	16.75	90.42	14.55	79.42	12.90	72.54	11.84	63.46	10.41	55.96	9.09
63	108.74	17.47	94.12	15.13	82.66	13.42	75.49	12.30	66.06	10.83	58.21	9.48
64	114.90	18.44	99.48	16.02	87.38	14.18	79.76	13.03	69.81	11.44	61.52	10.01
65	119.46	19.19	103.40	16.65	90.83	14.78	82.96	13.55	72.57	11.86	63.91	10.45
66	126.79	20.37	109.70	17.68	96.36	15.67	87.98	14.37	77.03	12.59	67.85	11.05
67	136.18	21.87	116.95	18.82	102.74	16.71	94.09	15.35	82.37	13.44	72.56	11.79
68	146.92	23.62	126.25	20.33	110.84	18.02	101.53	16.57	88.85	14.52	78.31	12.75
69	158.58	25.45	136.19	21.94	119.63	19.43	109.58	17.86	95.91	15.67	84.52	13.73
70	170.74	27.38	146.64	23.65	128.79	20.91	117.95	19.25	103.27	16.85	90.98	14.81
71	184.63	29.65	158.56	25.54	139.28	22.64	127.56	20.80	111.66	18.23	98.37	16.02
72	200.46	32.18	172.38	27.76	150.06	24.36	136.91	22.33	119.81	19.56	105.60	17.17
73	216.28	34.76	185.98	29.95	161.92	26.27	147.73	24.13	129.28	21.12	113.95	18.53
74	230.76	37.04	198.41	31.98	172.77	28.09	157.59	25.70	137.95	22.53	121.52	19.81
75	246.15	39.49	211.65	34.12	184.29	29.91	168.08	27.44	147.20	24.05	129.63	21.11
76	260.50	41.81	223.97	36.07	194.99	31.67	177.92	29.00	155.71	25.42	137.22	22.33
77	272.41	43.72	234.23	37.72	203.89	33.12	186.78	30.46	163.51	26.72	142.18	23.15
78	283.12	45.47	243.46	39.24	211.98	34.42	194.13	31.67	169.96	27.76	147.81	24.05
79	291.23	46.71	250.42	40.35	217.98	35.41	199.68	32.59	174.77	28.58	151.99	24.76
80	294.95	47.33	253.61	40.88	220.76	35.86	202.27	33.01	177.05	28.95	153.95	25.03
81	297.81	47.80	256.08	41.24	222.95	36.18	204.25	33.32	178.79	29.22	155.51	25.32
82	300.95	48.28	256.85	41.37	223.60	36.36	204.83	33.40	179.29	29.30	155.92	25.38
83	299.84	48.12	255.88	41.20	222.76	36.17	204.01	33.29	178.56	29.19	155.30	25.28
84	297.66	47.78	254.00	40.93	221.14	35.97	202.58	33.06	177.31	28.98	154.21	25.08

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	58.16	9.00	51.96	8.07	47.02	7.39	44.71	7.09	40.74	6.51	37.43	5.95
41	60.70	9.40	54.03	8.39	48.62	7.61	45.87	7.30	41.59	6.61	38.01	6.06
42	61.52	9.53	54.64	8.47	49.05	7.77	46.21	7.33	41.90	6.67	38.20	6.09
43	62.27	9.64	55.27	8.63	49.49	7.80	46.57	7.37	42.15	6.68	38.32	6.11
44	63.05	9.80	55.90	8.71	49.97	7.85	46.95	7.40	42.37	6.74	38.52	6.12
45	63.82	9.90	56.47	8.77	50.46	7.95	47.25	7.50	42.63	6.75	38.67	6.16
46	64.66	10.01	57.12	8.87	50.90	7.98	47.63	7.54	42.89	6.88	38.84	6.18
47	65.41	10.14	57.70	8.97	51.37	8.07	47.99	7.57	43.13	6.89	39.01	6.19
48	66.12	10.25	58.33	9.08	51.83	8.21	48.28	7.61	43.38	6.97	39.13	6.23
49	66.93	10.41	58.92	9.18	52.29	8.23	48.65	7.74	43.60	6.98	39.29	6.26
50	67.69	10.48	59.50	9.28	52.73	8.30	48.94	7.78	43.89	6.99	39.47	6.27
51	68.43	10.56	60.17	9.36	53.26	8.36	49.49	7.83	44.35	7.08	39.90	6.32
52	72.25	11.20	63.57	9.90	56.30	8.85	52.29	8.28	46.88	7.44	42.15	6.68
53	74.48	11.52	65.51	10.21	58.04	9.17	53.93	8.53	48.26	7.74	43.43	6.97
54	76.67	11.87	67.40	10.49	59.73	9.40	55.48	8.77	49.71	7.90	44.73	7.12
55	81.75	12.68	71.86	11.20	63.67	10.03	59.16	9.36	53.02	8.45	47.66	7.57
56	83.59	12.92	73.49	11.45	65.10	10.25	60.51	9.57	54.20	8.67	48.72	7.78
57	87.06	13.48	76.02	11.84	66.74	10.49	61.57	9.77	55.17	8.77	48.96	7.81
58	91.41	14.14	79.81	12.44	70.10	11.03	64.67	10.25	57.95	9.24	51.49	8.22
59	96.97	15.00	84.70	13.21	74.33	11.72	68.58	10.89	61.50	9.81	54.62	8.71
60	101.01	15.67	88.20	13.73	77.47	12.20	71.43	11.32	64.04	10.21	56.88	9.07
61	108.90	16.85	95.09	14.81	83.47	13.17	77.03	12.20	68.99	11.00	61.33	9.77
62	117.08	18.15	101.49	15.79	89.12	14.06	81.87	12.93	73.39	11.69	64.35	10.25
63	121.90	18.84	105.65	16.48	92.72	14.57	85.25	13.48	76.38	12.18	66.94	10.66
64	128.79	19.92	111.59	17.36	97.98	15.41	90.08	14.27	80.74	12.86	70.80	11.28
65	133.92	20.71	116.03	18.06	101.90	16.03	93.66	14.86	83.88	13.35	73.58	11.72
66	142.10	22.01	123.14	19.19	108.11	17.05	99.38	15.75	89.05	14.18	78.12	12.44
67	156.29	24.20	134.45	20.91	118.02	18.60	108.55	17.20	95.09	15.13	84.26	13.38
68	168.71	26.13	145.08	22.57	127.37	20.05	117.12	18.56	102.60	16.34	90.88	14.47
69	182.05	28.20	156.55	24.36	137.40	21.63	126.40	20.04	110.74	17.65	98.11	15.62
70	196.01	30.39	168.54	26.24	147.97	23.31	136.14	21.56	119.23	19.01	105.65	16.79
71	211.91	32.84	182.22	28.34	160.01	25.21	147.22	23.34	128.93	20.59	114.20	18.17
72	227.68	35.25	195.74	30.46	171.85	27.06	158.95	25.17	139.28	22.17	121.81	19.42
73	245.66	38.07	211.21	32.88	185.47	29.22	171.58	27.20	150.27	23.91	131.43	20.91
74	262.10	40.59	225.37	35.09	197.87	31.18	183.03	29.00	160.35	25.54	140.22	22.33
75	279.57	43.30	240.37	37.45	211.06	33.28	195.22	30.94	171.03	27.27	149.54	23.80
76	295.83	45.80	254.38	39.56	223.32	35.17	206.60	32.73	180.98	28.86	158.25	25.17
77	304.62	47.19	264.25	41.13	229.99	36.18	212.15	33.61	185.88	29.62	162.55	25.86
78	316.68	49.05	274.71	42.77	239.07	37.68	220.61	34.91	193.25	30.79	168.97	26.95
79	325.74	50.46	282.54	43.98	245.90	38.73	226.87	35.97	198.76	31.67	173.81	27.69
80	329.87	51.08	286.14	44.54	249.00	39.24	229.77	36.42	201.28	32.09	176.03	28.04
81	333.11	51.58	288.99	44.99	251.51	39.65	232.03	36.79	203.26	32.39	177.75	28.27
82	326.73	50.59	281.30	43.79	244.79	38.58	226.96	35.98	198.82	31.68	173.85	27.69
83	325.43	50.39	280.19	43.60	243.85	38.41	226.09	35.80	198.01	31.58	173.18	27.55
84	323.15	50.06	278.19	43.30	242.06	38.13	224.43	35.56	196.62	31.36	171.90	27.37

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	71.45	10.07	64.15	9.03	58.63	8.22	55.48	7.78	50.43	7.05	46.64	6.56
41	74.68	10.50	66.77	9.40	60.67	8.54	57.11	8.05	51.71	7.26	47.57	6.64
42	75.69	10.62	67.56	9.50	61.24	8.61	57.60	8.09	52.06	7.29	47.78	6.77
43	76.66	10.78	68.32	9.65	61.87	8.71	58.09	8.16	52.39	7.37	48.03	6.79
44	77.67	10.91	69.14	9.73	62.45	8.78	58.55	8.22	52.76	7.41	48.23	6.80
45	78.63	11.10	69.92	9.86	63.10	8.86	59.08	8.30	53.11	7.46	48.52	6.83
46	79.61	11.20	70.69	9.91	63.69	8.95	59.54	8.37	53.49	7.53	48.76	6.85
47	80.61	11.32	71.45	10.07	64.27	9.07	59.99	8.44	53.83	7.60	48.98	6.87
48	81.56	11.49	72.23	10.17	64.84	9.11	60.48	8.51	54.20	7.64	49.25	6.96
49	82.56	11.62	73.02	10.28	65.43	9.20	60.98	8.57	54.56	7.67	49.47	6.97
50	83.54	11.76	73.79	10.37	66.04	9.31	61.44	8.63	54.88	7.72	49.71	6.99
51	84.39	11.88	74.52	10.46	66.75	9.34	62.06	8.73	55.48	7.78	50.24	7.04
52	89.17	12.56	78.74	11.10	70.49	9.90	65.60	9.24	58.61	8.22	53.04	7.46
53	91.89	12.94	81.18	11.44	72.64	10.21	67.62	9.50	60.41	8.51	54.69	7.70
54	94.58	13.31	83.55	11.77	74.76	10.54	69.55	9.78	62.14	8.73	56.28	7.91
55	100.82	14.21	89.07	12.56	79.71	11.23	74.14	10.43	66.31	9.32	60.00	8.44
56	103.12	14.52	91.08	12.81	81.54	11.49	75.85	10.66	67.77	9.52	61.41	8.63
57	109.22	15.35	95.07	13.39	84.37	11.88	78.41	11.01	69.29	9.73	61.87	8.71
58	114.66	16.12	99.86	14.02	88.55	12.44	82.33	11.57	72.80	10.21	64.98	9.12
59	121.65	17.09	105.93	14.92	93.97	13.22	87.35	12.27	77.19	10.86	68.91	9.71
60	126.74	17.82	110.34	15.51	97.91	13.79	91.00	12.78	80.42	11.31	71.82	10.11
61	136.60	19.20	118.95	16.71	105.54	14.85	98.09	13.81	86.67	12.20	77.40	10.89
62	143.81	20.26	125.40	17.63	110.28	15.51	103.15	14.52	90.07	12.67	79.30	11.15
63	149.71	21.06	130.49	18.37	114.72	16.12	107.35	15.10	93.83	13.19	82.56	11.62
64	158.19	22.25	137.90	19.39	121.23	17.05	113.43	15.95	99.10	13.92	87.22	12.27
65	164.43	23.16	143.35	20.11	126.03	17.74	117.94	16.61	103.04	14.48	90.67	12.76
66	174.53	24.58	152.11	21.43	133.80	18.82	125.13	17.58	109.30	15.37	96.20	13.51
67	196.19	27.61	169.95	23.93	148.11	20.82	139.56	19.61	121.89	17.15	107.31	15.10
68	211.69	29.79	183.40	25.78	159.88	22.52	150.58	21.18	131.57	18.48	115.78	16.29
69	228.47	32.19	197.89	27.82	172.52	24.28	162.52	22.84	141.94	19.94	124.94	17.57
70	246.01	34.57	213.10	29.97	185.79	26.12	174.97	24.61	152.86	21.50	134.54	18.91
71	266.04	37.42	230.40	32.41	200.86	28.23	189.15	26.60	165.29	23.22	145.47	20.47
72	281.25	39.55	243.55	34.27	212.34	29.84	199.09	28.01	173.94	24.45	151.07	21.25
73	303.46	42.69	262.84	36.98	229.14	32.25	214.79	30.21	187.64	26.41	163.00	22.95
74	323.78	45.55	280.44	39.47	244.48	34.37	229.19	32.25	200.23	28.17	173.92	24.45
75	345.34	48.57	299.11	42.06	260.80	36.64	244.46	34.37	213.56	30.06	185.49	26.11
76	365.41	51.42	316.49	44.52	275.91	38.83	258.67	36.39	225.99	31.82	196.27	27.61
77	377.78	53.12	324.76	45.70	283.09	39.86	263.13	37.01	229.90	32.32	199.67	28.07
78	392.71	55.26	337.59	47.45	294.32	41.42	273.55	38.46	238.96	33.60	207.56	29.21
79	403.90	56.85	347.25	48.86	302.70	42.60	281.31	39.57	245.79	34.56	213.50	30.02
80	409.04	57.54	351.68	49.45	306.57	43.11	284.92	40.04	248.94	35.01	216.20	30.42
81	413.09	58.10	355.11	49.98	309.58	43.55	287.72	40.48	251.39	35.40	218.38	30.74
82	394.07	55.44	338.77	47.63	295.31	41.53	277.46	39.07	239.64	33.71	210.54	29.63
83	392.55	55.22	337.45	47.43	294.17	41.39	276.41	38.88	238.74	33.54	209.72	29.51
84	389.72	54.82	335.01	47.16	292.05	41.10	274.39	38.60	236.98	33.36	208.24	29.31

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 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	92.16	13.77	83.00	12.38	75.29	11.30	65.77	9.85	60.10	9.04	55.65	8.16
41	95.66	14.22	85.68	12.73	77.22	11.60	68.18	10.21	62.00	9.41	56.85	8.34
42	96.50	14.46	86.35	12.93	77.55	11.66	68.63	10.33	62.39	9.43	57.09	8.44
43	97.04	14.52	86.77	12.94	77.70	11.66	69.05	10.37	62.73	9.47	57.18	8.44
44	97.89	14.59	87.28	13.02	78.12	11.67	69.63	10.44	63.06	9.48	57.39	8.44
45	98.82	14.69	88.03	13.07	78.52	11.78	70.17	10.58	63.54	9.52	57.66	8.51
46	99.36	14.75	88.43	13.25	78.66	11.78	70.50	10.63	63.72	9.55	57.78	8.57
47	99.94	14.82	88.76	13.30	78.85	11.80	70.83	10.70	63.96	9.61	57.81	8.57
48	100.51	14.94	89.24	13.32	79.09	11.80	71.28	10.75	64.32	9.61	58.00	8.57
49	101.44	15.08	89.93	13.37	79.45	11.90	71.86	10.81	64.71	9.77	58.30	8.58
50	102.02	15.24	90.32	13.40	79.69	11.90	72.28	10.88	65.02	9.78	58.39	8.58
51	103.52	15.43	91.68	13.72	80.83	12.17	73.27	11.00	65.86	9.85	59.23	8.72
52	106.68	15.89	94.54	14.08	83.33	12.50	75.53	11.46	67.91	10.21	61.01	8.74
53	109.22	16.32	96.77	14.50	85.23	12.89	77.37	11.66	69.63	10.44	62.42	8.99
54	111.66	16.64	98.88	14.69	87.16	13.05	79.09	11.89	71.19	10.75	63.87	9.18
55	117.62	17.54	104.12	15.49	91.86	13.79	83.33	12.52	74.20	11.11	66.22	9.48
56	121.63	18.10	107.65	16.04	94.96	14.22	86.17	13.00	76.71	11.58	67.61	9.78
57	133.59	19.92	116.57	17.36	101.83	15.31	88.06	13.30	78.39	11.78	69.45	10.21
58	141.15	21.03	123.11	18.40	107.65	16.19	93.13	13.95	82.85	12.45	73.39	10.79
59	150.28	22.41	131.12	19.60	114.61	17.20	99.12	14.92	88.22	13.30	78.15	11.53
60	157.51	23.51	137.42	20.52	120.15	18.03	103.94	15.63	92.49	13.86	81.89	11.96
61	169.99	25.38	148.32	22.13	129.61	19.43	112.14	16.88	99.73	14.96	88.39	13.00
62	193.13	28.79	167.16	24.88	146.06	21.93	130.67	19.64	114.91	17.31	101.72	14.92
63	200.69	29.95	173.72	25.85	151.79	22.76	135.79	20.47	119.46	17.96	105.63	15.49
64	210.36	31.38	182.01	27.14	159.17	23.93	142.27	21.42	125.22	18.83	110.75	16.32
65	219.82	32.72	190.23	28.41	166.28	24.95	148.65	22.39	130.79	19.64	115.63	16.95
66	231.57	34.44	200.45	29.95	175.14	26.30	156.64	23.56	137.75	20.70	121.84	17.91
67	246.76	36.73	210.30	31.38	183.88	27.58	165.95	24.95	144.38	21.67	125.85	18.51
68	265.80	39.54	226.51	33.82	197.95	29.65	178.75	26.86	155.44	23.38	135.55	19.92
69	286.80	42.70	244.50	36.49	213.67	32.05	192.86	29.03	167.76	25.20	146.31	21.51
70	309.61	46.15	263.90	39.36	230.61	34.58	208.13	31.29	181.02	27.16	157.82	23.24
71	331.36	49.36	282.43	42.14	246.82	37.10	222.77	33.52	193.85	29.16	169.05	24.83
72	344.71	51.27	294.12	43.80	254.86	38.20	230.73	34.68	198.37	29.86	172.73	25.43
73	367.04	54.66	313.07	46.75	271.25	40.74	245.58	36.93	211.24	31.75	183.91	27.07
74	385.81	57.50	329.10	49.06	285.20	42.74	258.15	38.87	222.02	33.40	193.37	28.43
75	404.79	60.29	345.34	51.55	299.21	44.87	270.95	40.83	232.96	35.06	202.80	29.76
76	420.46	62.69	358.72	53.49	310.82	46.66	281.38	42.28	242.00	36.40	210.69	30.99
77	424.40	63.17	359.41	53.62	311.36	46.76	279.12	42.01	237.24	35.71	206.26	30.29
78	430.79	64.21	364.78	54.43	316.03	47.38	283.33	42.63	240.82	36.19	209.28	30.71
79	432.45	64.44	366.19	54.64	317.23	47.63	284.39	42.74	241.73	36.40	210.15	30.91
80	427.33	63.66	361.85	53.93	313.53	47.01	281.08	42.23	238.92	35.90	207.59	30.50
81	436.36	64.99	369.51	55.10	320.06	48.04	286.92	43.13	243.90	36.61	212.02	31.17
82	433.83	64.60	367.28	54.80	318.26	47.75	290.48	43.73	246.94	37.16	214.55	31.54
83	439.59	65.43	372.28	55.51	322.54	48.35	294.42	44.22	250.25	37.55	217.50	31.95
84	445.64	66.45	377.40	56.28	326.93	49.02	298.40	44.89	253.69	38.15	220.46	32.39

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	111.90	15.81	99.36	14.20	90.60	13.05	82.79	12.17	75.92	11.07	70.44	10.21
41	119.58	16.88	105.69	15.08	95.72	13.83	85.56	12.52	77.91	11.48	71.95	10.38
42	121.75	17.20	107.44	15.38	97.16	14.04	86.26	12.59	78.30	11.53	72.19	10.44
43	123.65	17.48	108.88	15.54	98.19	14.20	86.62	12.63	78.49	11.53	72.28	10.44
44	125.79	17.75	110.60	15.81	99.63	14.46	87.19	12.73	78.91	11.58	72.52	10.51
45	128.02	18.05	112.44	16.04	101.11	14.62	87.97	12.93	79.36	11.66	72.76	10.58
46	129.76	18.38	113.86	16.26	102.20	14.75	88.39	13.00	79.57	11.67	72.82	10.58
47	131.48	18.53	115.24	16.46	103.28	14.92	88.73	13.02	79.78	11.67	73.00	10.58
48	133.35	18.83	116.69	16.65	104.52	15.06	89.24	13.05	80.05	11.73	73.06	10.63
49	135.58	19.20	118.59	16.90	105.90	15.35	89.93	13.14	80.53	11.78	73.39	10.70
50	137.42	19.37	120.06	17.11	107.08	15.47	90.35	13.30	80.80	11.80	73.45	10.70
51	139.23	19.64	121.69	17.36	108.62	15.66	91.71	13.40	81.89	11.92	74.50	10.81
52	143.68	20.24	125.43	17.91	111.93	16.21	94.57	13.83	84.42	12.38	76.89	11.11
53	147.03	20.72	128.44	18.40	114.61	16.53	96.80	14.20	86.41	12.63	78.66	11.48
54	150.40	21.24	131.27	18.77	117.23	16.90	98.91	14.52	88.43	13.00	80.44	11.67
55	158.36	22.39	138.32	19.78	123.44	17.78	104.18	15.31	93.13	13.72	84.78	12.33
56	163.66	23.13	142.99	20.47	127.53	18.47	107.74	15.81	96.20	14.08	87.64	12.64
57	178.09	25.13	154.47	22.06	136.63	19.74	116.24	17.02	102.68	15.06	92.13	13.35
58	188.12	26.53	163.24	23.33	144.38	20.82	122.80	18.03	108.46	15.89	97.37	14.09
59	200.33	28.29	173.78	24.83	153.66	22.23	130.70	19.20	115.51	16.90	103.61	14.96
60	210.00	29.60	182.19	26.10	161.10	23.33	137.00	20.10	121.06	17.75	108.65	15.77
61	226.60	32.00	196.53	28.08	173.84	25.08	147.81	21.67	130.67	19.20	117.29	17.02
62	246.21	34.74	213.70	30.50	187.34	27.09	159.26	23.36	140.76	20.64	124.82	18.10
63	255.77	36.11	222.14	31.70	194.75	28.11	165.56	24.25	146.31	21.42	129.70	18.83
64	268.15	37.90	232.90	33.24	204.16	29.53	173.54	25.50	153.41	22.52	135.94	19.74
65	280.17	39.49	243.26	34.74	213.25	30.85	181.29	26.53	160.29	23.51	142.00	20.61
66	295.18	41.66	256.31	36.57	224.70	32.42	191.05	27.96	168.78	24.79	149.62	21.72
67	321.51	45.32	277.01	39.54	242.78	35.11	206.20	30.23	182.25	26.70	161.52	23.49
68	346.28	48.90	298.34	42.63	261.52	37.85	222.11	32.55	196.29	28.79	173.96	25.27
69	373.66	52.77	321.96	46.02	282.16	40.83	239.74	35.14	211.72	31.08	187.76	27.21
70	403.22	56.85	347.48	49.62	304.58	44.03	258.66	37.92	228.59	33.52	202.62	29.40
71	431.63	60.93	371.95	53.09	326.03	47.03	276.95	40.51	244.65	35.85	216.84	31.42
72	451.07	63.66	385.54	55.10	337.99	48.88	288.22	42.21	254.74	37.33	225.79	32.72
73	480.14	67.76	410.57	58.60	359.83	51.97	306.93	44.94	271.16	39.79	240.34	34.97
74	504.76	71.26	431.57	61.60	378.28	54.66	322.62	47.24	285.02	41.78	252.69	36.61
75	529.59	74.75	452.76	64.67	396.89	57.38	338.50	49.62	299.12	43.80	265.14	38.39
76	550.07	77.63	470.32	67.23	412.23	59.57	351.61	51.55	310.60	45.60	275.35	39.98
77	562.85	79.45	481.83	68.87	418.65	60.56	355.86	52.06	314.40	46.09	278.67	40.37
78	571.31	80.65	488.97	69.77	424.85	61.40	361.13	52.89	319.07	46.82	282.82	41.04
79	573.52	80.90	490.93	70.13	426.51	61.56	362.61	53.09	320.30	46.94	283.97	41.22
80	566.70	80.00	485.11	69.30	421.51	60.84	358.24	52.52	316.57	46.39	280.62	40.74
81	578.64	81.62	495.33	70.76	430.37	62.18	365.80	53.62	323.23	47.38	286.47	41.64
82	569.36	80.34	487.31	69.67	423.47	61.21	361.49	52.96	319.43	46.87	283.18	41.09
83	577.01	81.39	493.91	70.55	429.16	62.00	366.37	53.69	323.71	47.45	286.92	41.66
84	584.87	82.49	500.63	71.56	435.01	62.82	371.40	54.43	328.20	48.16	290.90	42.21

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	128.38	18.26	114.37	16.34	103.73	14.92	93.25	13.44	84.03	12.20	76.44	11.00
41	133.92	18.97	118.59	16.90	107.08	15.43	96.08	13.86	86.20	12.50	77.70	11.16
42	135.31	19.25	119.52	17.06	107.86	15.49	96.77	13.95	86.47	12.52	77.91	11.28
43	136.30	19.37	120.21	17.20	108.31	15.61	97.04	14.04	86.80	12.57	77.91	11.28
44	137.63	19.60	121.12	17.32	109.04	15.66	97.67	14.09	87.16	12.59	78.12	11.28
45	139.14	19.80	122.20	17.48	109.82	15.81	98.40	14.22	87.73	12.64	78.33	11.30
46	140.13	19.92	122.89	17.61	110.39	15.89	98.76	14.25	87.85	12.64	78.30	11.30
47	141.12	20.10	123.44	17.62	110.75	15.93	99.03	14.34	88.03	12.73	78.30	11.30
48	142.21	20.22	124.25	17.75	111.29	16.04	99.60	14.46	88.39	12.89	78.33	11.30
49	143.68	20.49	125.25	17.91	112.08	16.19	100.21	14.52	88.85	12.93	78.54	11.46
50	144.74	20.61	126.00	18.03	112.65	16.26	100.66	14.59	89.12	12.94	78.60	11.46
51	146.70	20.91	127.72	18.26	114.22	16.46	102.02	14.75	90.32	13.07	79.69	11.53
52	155.38	22.13	135.31	19.36	120.97	17.38	108.01	15.63	95.72	13.83	84.39	12.20
53	161.07	22.83	140.16	19.99	125.31	18.05	111.96	16.21	99.12	14.46	87.46	12.59
54	166.37	23.63	144.86	20.70	129.46	18.63	115.69	16.74	102.47	14.76	90.32	13.05
55	178.30	25.38	155.25	22.18	138.77	19.99	124.01	17.96	109.79	15.89	96.86	13.95
56	183.64	26.15	159.86	22.78	142.93	20.61	127.72	18.51	113.10	16.39	99.73	14.46
57	188.49	26.79	163.00	23.33	144.41	20.79	135.01	19.51	118.16	17.11	104.09	14.96
58	199.12	28.31	172.19	24.58	152.54	21.97	142.66	20.64	124.89	18.10	109.97	15.84
59	212.02	30.18	183.24	26.24	162.46	23.38	151.85	21.97	132.90	19.27	117.17	16.88
60	222.20	31.65	192.10	27.44	170.23	24.49	159.17	23.10	139.35	20.22	122.80	17.71
61	239.83	34.12	207.35	29.58	183.76	26.44	171.82	24.85	150.40	21.79	132.48	19.20
62	265.02	37.83	229.40	32.78	201.47	29.03	183.97	26.56	161.10	23.36	141.91	20.52
63	275.53	39.15	238.44	34.01	209.43	30.23	191.20	27.69	167.37	24.25	147.45	21.30
64	288.76	41.09	249.92	35.71	219.55	31.65	200.48	29.03	175.44	25.50	154.59	22.34
65	301.62	42.93	261.07	37.30	229.31	33.09	209.43	30.29	183.24	26.53	161.49	23.33
66	317.86	45.19	275.05	39.31	241.64	34.81	220.60	31.95	193.13	27.96	170.14	24.58
67	339.47	48.26	291.56	41.66	256.16	36.91	234.56	33.96	205.27	29.70	180.93	26.15
68	365.65	51.99	314.01	44.87	275.77	39.72	252.57	36.56	221.12	32.05	194.82	28.11
69	394.60	56.07	338.89	48.35	297.65	42.90	272.64	39.43	238.65	34.58	210.27	30.32
70	425.85	60.63	365.80	52.22	321.24	46.29	294.33	42.61	257.61	37.33	226.93	32.72
71	455.83	64.79	391.50	55.93	343.87	49.55	315.00	45.62	275.68	39.89	242.84	35.06
72	479.48	68.26	412.26	58.84	358.96	51.74	327.54	47.38	286.65	41.50	252.51	36.49
73	510.48	72.58	438.96	62.73	382.22	55.06	348.63	50.47	305.24	44.20	268.84	38.76
74	536.64	76.29	461.49	65.85	401.71	57.92	366.49	52.98	320.79	46.48	282.61	40.87
75	563.03	80.09	484.12	69.12	421.54	60.72	384.54	55.65	336.57	48.83	296.53	42.86
76	584.84	83.16	502.92	71.79	437.81	63.08	399.40	57.80	349.59	50.63	308.04	44.45
77	598.79	85.19	514.94	73.55	448.33	64.56	410.69	59.48	359.44	52.06	312.56	45.10
78	607.74	86.41	522.56	74.63	454.92	65.52	416.81	60.31	364.87	52.82	317.23	45.81
79	610.18	86.80	524.58	74.88	456.73	65.82	418.44	60.63	366.25	53.07	318.56	46.02
80	602.89	85.76	518.41	74.03	451.37	65.02	413.47	59.87	361.94	52.49	314.76	45.47
81	615.64	87.65	529.32	75.57	460.86	66.45	422.17	61.09	369.54	53.51	321.36	46.36
82	608.65	86.48	519.37	74.17	452.15	65.15	414.10	59.94	362.52	52.57	315.27	45.56
83	616.72	87.77	526.27	75.20	458.24	65.96	419.70	60.72	367.31	53.24	319.52	46.15
84	625.19	88.97	533.53	76.17	464.51	66.91	425.52	61.53	372.43	53.93	323.92	46.76

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	143.62	19.64	128.38	17.68	116.21	16.21	110.42	15.47	100.63	14.20	92.37	13.02
41	150.13	20.54	133.62	18.45	120.21	16.74	113.49	15.89	103.01	14.53	94.03	13.30
42	151.79	20.79	134.89	18.54	121.09	16.88	114.19	16.02	103.40	14.59	94.21	13.32
43	153.05	20.94	135.88	18.65	121.72	16.95	114.46	16.04	103.58	14.62	94.24	13.32
44	154.71	21.21	137.11	18.84	122.56	17.06	115.15	16.19	104.00	14.66	94.54	13.32
45	156.55	21.42	138.47	19.13	123.68	17.25	115.91	16.26	104.55	14.75	94.78	13.35
46	157.73	21.56	139.38	19.23	124.28	17.32	116.27	16.32	104.73	14.75	94.72	13.35
47	158.93	21.79	140.25	19.36	124.85	17.38	116.57	16.34	104.85	14.75	94.72	13.35
48	160.31	21.93	141.30	19.48	125.58	17.54	117.05	16.39	105.06	14.76	94.87	13.35
49	162.03	22.18	142.66	19.62	126.51	17.62	117.77	16.53	105.63	14.92	95.21	13.37
50	163.30	22.39	143.68	19.78	127.23	17.71	118.19	16.60	105.84	14.92	95.30	13.37
51	165.59	22.69	145.67	20.10	128.98	17.96	119.82	16.81	107.35	15.22	96.59	13.67
52	175.41	24.07	154.26	21.24	136.63	18.97	126.90	17.78	113.64	16.04	102.32	14.50
53	181.74	24.85	159.77	22.04	141.55	19.74	131.48	18.47	117.80	16.64	105.93	14.92
54	187.82	25.68	165.11	22.76	146.25	20.47	135.88	18.97	121.72	17.20	109.49	15.47
55	201.26	27.53	177.01	24.35	156.79	21.81	145.67	20.47	130.43	18.45	117.35	16.53
56	207.29	28.41	182.31	25.08	161.43	22.52	149.98	21.03	134.31	18.93	120.90	17.02
57	216.84	29.65	189.33	26.12	166.28	23.24	153.41	21.55	137.48	19.37	122.11	17.25
58	229.07	31.38	200.06	27.53	175.68	24.48	162.06	22.76	145.16	20.52	128.98	18.17
59	243.90	33.40	212.98	29.28	187.04	26.12	172.55	24.21	154.62	21.81	137.30	19.37
60	255.68	35.00	223.23	30.71	195.99	27.25	180.89	25.38	162.06	22.82	143.90	20.33
61	275.92	37.85	240.91	33.17	211.54	29.53	195.12	27.37	174.90	24.67	155.35	21.93
62	297.16	40.69	257.42	35.41	226.09	31.52	207.74	29.19	186.14	26.30	163.30	23.10
63	308.85	42.23	267.58	36.82	234.89	32.72	215.94	30.29	193.49	27.25	169.78	23.95
64	323.68	44.22	280.50	38.62	246.27	34.31	226.27	31.75	202.80	28.64	177.88	25.08
65	338.17	46.29	292.98	40.32	257.24	35.85	236.51	33.17	211.93	29.95	185.90	26.28
66	356.25	48.83	308.64	42.56	271.04	37.85	249.14	34.98	223.20	31.52	195.78	27.58
67	389.69	53.37	335.01	46.15	294.27	40.99	270.62	37.97	237.06	33.47	210.00	29.58
68	419.70	57.45	360.92	49.73	316.84	44.17	291.50	40.88	255.38	36.03	226.18	31.89
69	452.97	62.00	389.60	53.67	341.97	47.66	314.55	44.15	275.59	38.89	244.08	34.38
70	488.94	66.91	420.40	57.92	369.05	51.39	339.47	47.63	297.41	42.01	263.48	37.16
71	523.32	71.65	449.98	61.97	395.12	55.06	363.36	51.02	318.32	44.89	282.01	39.79
72	544.50	74.51	468.18	64.44	411.08	57.29	380.32	53.37	333.14	47.01	291.38	41.09
73	579.69	79.36	498.46	68.61	437.69	61.02	404.88	56.72	354.68	49.98	310.15	43.74
74	609.49	83.43	524.07	72.14	460.08	64.21	425.61	59.66	372.82	52.61	326.06	46.02
75	639.38	87.52	549.80	75.62	482.73	67.30	446.49	62.69	391.23	55.19	342.15	48.21
76	664.17	90.93	571.07	78.60	501.38	69.83	463.81	65.09	406.33	57.38	355.34	50.05
77	669.72	91.71	580.99	80.00	505.66	70.46	466.56	65.41	408.64	57.68	357.36	50.45
78	679.75	93.03	589.63	81.20	513.14	71.56	473.45	66.45	414.79	58.54	362.73	51.18
79	682.40	93.35	591.99	81.52	515.18	71.79	475.35	66.61	416.39	58.79	364.14	51.27
80	674.33	92.31	584.97	80.53	509.13	70.98	469.69	65.84	411.45	58.07	359.83	50.70
81	688.58	94.22	597.26	82.22	519.79	72.49	479.54	67.30	420.12	59.32	367.34	51.89
82	660.68	90.37	568.73	78.30	494.97	69.03	458.87	64.37	402.04	56.72	351.58	49.61
83	669.51	91.69	576.41	79.28	501.66	69.86	465.05	65.27	407.38	57.50	356.25	50.28
84	678.73	92.93	584.21	80.46	508.53	70.83	471.41	66.14	413.07	58.30	361.13	50.97

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	198.48	24.51	178.22	22.04	162.83	20.10	154.10	19.03	140.06	17.30	129.56	15.99
41	207.81	25.70	185.66	22.90	168.70	20.77	158.87	19.60	143.82	17.75	132.20	16.31
42	210.10	25.92	187.52	23.20	170.15	20.99	159.94	19.68	144.58	17.85	132.67	16.32
43	211.95	26.12	188.87	23.36	171.03	21.09	160.54	19.74	144.92	17.93	132.77	16.32
44	214.31	26.43	190.78	23.55	172.41	21.33	161.60	20.00	145.68	18.01	133.21	16.44
45	216.88	26.73	192.70	23.73	173.88	21.49	162.80	20.10	146.53	18.05	133.74	16.52
46	218.55	26.97	194.02	23.87	174.76	21.57	163.43	20.16	146.81	18.09	133.84	16.52
47	220.28	27.23	195.31	24.13	175.64	21.67	164.05	20.26	147.15	18.11	133.90	16.52
48	222.22	27.47	196.81	24.31	176.65	21.81	164.84	20.36	147.59	18.21	134.18	16.52
49	224.68	27.68	198.73	24.53	178.16	22.04	165.94	20.44	148.44	18.35	134.65	16.62
50	226.62	27.92	200.17	24.63	179.22	22.12	166.66	20.57	148.98	18.37	134.90	16.62
51	229.76	28.32	203.00	25.10	181.61	22.44	168.95	20.85	151.08	18.55	136.76	16.90
52	243.36	30.03	214.97	26.57	192.42	23.71	178.88	22.12	159.97	19.68	144.89	17.85
53	252.10	31.12	222.70	27.49	199.33	24.55	185.41	22.90	165.72	20.44	150.01	18.51
54	260.45	32.17	230.08	28.38	205.99	25.38	191.63	23.65	171.28	21.09	155.07	19.18
55	279.20	34.50	246.63	30.47	220.72	27.27	205.33	25.34	183.50	22.64	166.22	20.48
56	287.47	35.45	253.98	31.30	227.38	28.12	211.48	26.10	188.96	23.36	171.12	21.09
57	305.93	37.71	266.36	32.85	236.33	29.15	219.65	27.07	194.05	24.01	173.35	21.39
58	323.18	39.86	281.43	34.68	249.65	30.80	232.06	28.62	205.01	25.28	183.15	22.58
59	344.07	42.46	299.62	36.94	265.82	32.77	247.01	30.49	218.33	26.85	194.99	24.13
60	360.71	44.51	314.07	38.79	278.64	34.40	258.98	31.92	228.88	28.26	204.38	25.18
61	389.33	48.06	338.92	41.83	300.72	37.06	279.49	34.52	246.94	30.47	220.56	27.23
62	410.31	50.62	357.70	44.09	314.60	38.85	294.16	36.30	257.15	31.72	226.28	27.84
63	426.43	52.63	371.74	45.88	326.92	40.36	305.78	37.71	267.21	32.99	235.14	29.04
64	447.00	55.13	389.67	48.08	342.72	42.24	320.54	39.54	280.11	34.56	246.51	30.45
65	467.04	57.63	407.11	50.23	358.08	44.19	334.86	41.33	292.58	36.13	257.47	31.76
66	492.07	60.67	428.94	52.93	377.24	46.53	352.86	43.53	308.29	38.05	271.29	33.44
67	550.03	67.90	476.43	58.79	415.34	51.22	391.18	48.24	341.71	42.20	300.81	37.18
68	592.46	73.08	513.18	63.29	447.41	55.17	421.37	51.95	368.13	45.36	324.00	39.92
69	639.42	78.84	553.73	68.30	482.74	59.58	454.69	56.06	397.25	48.99	349.69	43.08
70	689.99	85.10	597.64	73.78	521.10	64.23	490.72	60.51	428.78	52.87	377.39	46.61
71	738.61	91.12	639.70	78.84	557.69	68.76	525.34	64.86	458.97	56.64	403.94	49.81
72	756.52	93.34	655.22	80.85	571.20	70.48	535.48	66.15	467.83	57.77	406.35	50.15
73	805.49	99.38	697.59	86.01	608.14	75.05	570.10	70.36	498.04	61.43	432.58	53.36
74	846.67	104.44	733.34	90.48	639.33	78.80	599.31	73.98	523.55	64.64	454.79	56.06
75	888.35	109.57	769.37	94.91	670.67	82.74	628.83	77.61	549.27	67.80	477.15	58.87
76	922.71	113.86	799.14	98.62	696.68	85.93	653.12	80.61	570.60	70.38	495.62	61.15
77	934.08	115.23	802.91	99.04	700.01	86.37	650.66	80.25	568.37	70.19	493.68	60.93
78	947.97	116.98	814.94	100.57	710.38	87.66	660.22	81.49	576.82	71.18	500.99	61.84
79	951.70	117.45	818.08	100.97	713.27	87.98	662.92	81.72	579.17	71.46	502.97	62.08
80	940.46	116.04	808.44	99.78	704.79	86.99	655.00	80.83	572.30	70.54	497.07	61.31
81	960.25	118.43	825.53	101.82	719.67	88.79	668.85	82.56	584.36	72.05	507.56	62.62
82	896.11	110.60	770.25	94.99	671.49	82.82	630.94	77.85	544.87	67.25	478.72	59.08
83	908.08	112.11	780.58	96.30	680.47	83.97	639.42	78.84	552.16	68.16	485.16	59.90
84	920.51	113.58	791.29	97.69	689.83	85.10	648.22	79.96	559.83	69.05	491.82	60.67

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	65.86	11.06	59.35	9.91	53.78	9.06	47.00	8.00	42.99	7.22	39.80	6.55
41	68.30	11.50	61.31	10.28	55.10	9.34	48.62	8.21	44.23	7.49	40.58	6.75
42	69.02	11.58	61.73	10.37	55.49	9.41	49.11	8.32	44.65	7.58	40.88	6.78
43	69.72	11.67	62.33	10.44	55.86	9.47	49.59	8.34	45.01	7.61	41.09	6.80
44	70.47	11.78	62.88	10.58	56.22	9.48	49.98	8.51	45.40	7.65	41.30	6.85
45	71.19	11.90	63.48	10.63	56.61	9.52	50.55	8.58	45.73	7.75	41.51	6.87
46	71.86	11.96	63.96	10.75	56.85	9.55	51.07	8.62	46.12	7.79	41.79	6.87
47	72.58	12.20	64.53	10.81	57.30	9.61	51.49	8.72	46.49	7.88	42.03	6.92
48	73.27	12.33	65.08	10.91	57.63	9.77	51.97	8.76	46.88	7.89	42.24	6.99
49	73.99	12.38	65.65	11.00	58.00	9.78	52.48	8.85	47.21	8.00	42.54	7.03
50	74.72	12.52	66.16	11.07	58.36	9.82	52.87	8.99	47.63	8.02	42.69	7.06
51	75.50	12.63	66.82	11.16	58.93	9.91	53.48	9.04	48.11	8.09	43.26	7.15
52	77.64	13.02	68.69	11.58	60.65	10.21	55.01	9.34	49.53	8.34	44.41	7.35
53	79.09	13.30	70.05	11.73	61.73	10.38	55.98	9.48	50.34	8.57	45.19	7.49
54	80.53	13.44	71.28	11.92	62.88	10.63	57.03	9.61	51.25	8.67	46.03	7.61
55	84.39	14.09	74.72	12.52	65.86	11.07	59.74	10.15	53.24	9.01	47.78	8.21
56	86.62	14.53	76.68	12.93	67.61	11.48	61.37	10.37	54.65	9.18	48.56	8.16
57	94.69	15.84	82.64	13.83	72.25	12.20	62.42	10.58	55.59	9.43	49.17	8.16
58	99.45	16.65	86.77	14.53	75.92	12.73	65.65	11.07	58.39	9.85	51.73	8.58
59	105.57	17.68	92.04	15.47	80.47	13.49	69.66	11.78	61.97	10.44	54.86	9.06
60	109.88	18.47	95.87	16.05	83.82	14.09	72.52	12.33	64.53	10.91	57.15	9.47
61	118.49	19.85	103.34	17.32	90.29	15.24	78.18	13.25	69.60	11.73	61.55	10.19
62	134.40	22.52	116.36	19.51	101.74	17.20	90.99	15.38	79.99	13.44	70.77	11.67
63	139.89	23.49	121.09	20.33	105.84	17.80	94.63	16.02	83.27	14.08	73.63	12.20
64	147.84	24.79	127.99	21.51	111.87	18.84	100.03	16.90	87.97	14.82	77.88	12.93
65	153.66	25.70	133.02	22.34	116.27	19.62	103.97	17.61	91.44	15.47	80.86	13.37
66	163.15	27.37	141.15	23.63	123.41	20.79	110.39	18.63	97.04	16.39	85.90	14.20
67	174.87	29.28	149.02	24.97	130.28	21.97	117.47	19.85	102.32	17.31	89.15	14.69
68	188.70	31.65	160.77	27.02	140.55	23.70	126.81	21.51	110.39	18.63	96.17	15.89
69	203.64	34.12	173.45	29.16	151.64	25.62	136.87	23.21	119.04	20.11	103.88	17.20
70	219.19	36.73	186.83	31.38	163.27	27.53	147.39	24.95	128.17	21.67	111.84	18.51
71	236.97	39.72	201.98	33.91	176.53	29.76	159.35	27.02	138.68	23.49	120.90	19.99
72	254.53	42.65	217.14	36.49	188.12	31.75	170.35	28.80	146.55	24.79	127.44	21.14
73	274.66	46.04	234.35	39.31	202.98	34.30	183.82	31.08	158.12	26.70	137.60	22.76
74	292.95	49.11	249.95	41.92	216.63	36.56	196.11	33.17	168.63	28.50	146.73	24.25
75	312.47	52.47	266.67	44.77	230.97	38.99	209.16	35.39	179.87	30.38	156.61	25.94
76	330.67	55.47	282.13	47.31	244.56	41.24	221.36	37.42	190.36	32.19	165.68	27.41
77	340.91	57.15	288.70	48.46	250.16	42.19	224.19	37.92	190.60	32.19	165.59	27.41
78	354.38	59.44	300.09	50.35	260.04	43.80	233.02	39.43	198.10	33.47	172.19	28.47
79	364.53	61.09	308.58	51.76	267.37	45.10	239.74	40.51	203.76	34.42	177.10	29.28
80	369.17	61.88	312.53	52.49	270.86	45.67	242.78	41.04	206.41	34.97	179.33	29.65
81	372.79	62.43	315.67	52.94	273.51	46.15	245.22	41.47	208.37	35.18	181.11	30.00
82	378.84	63.54	320.79	53.79	277.91	46.89	253.69	42.93	215.66	36.49	187.46	31.03
83	377.43	63.22	319.55	53.67	276.95	46.76	252.72	42.74	214.88	36.36	186.71	30.91
84	374.66	62.82	317.23	53.24	274.90	46.36	250.89	42.44	213.28	36.03	185.35	30.66

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	79.99	12.73	71.04	11.50	64.65	10.51	59.17	9.78	54.20	8.99	50.34	8.21
41	85.47	13.67	75.41	12.20	68.30	11.07	61.04	10.08	55.59	9.17	51.28	8.44
42	87.13	13.86	76.89	12.38	69.45	11.30	61.61	10.19	55.95	9.18	51.61	8.51
43	88.76	14.09	78.27	12.59	70.56	11.53	62.25	10.28	56.43	9.34	51.94	8.51
44	90.60	14.50	79.63	12.89	71.73	11.67	62.79	10.37	56.79	9.43	52.09	8.57
45	92.19	14.66	81.01	13.05	72.82	11.80	63.45	10.44	57.18	9.47	52.48	8.58
46	93.88	14.94	82.37	13.30	73.99	11.96	63.90	10.58	57.57	9.48	52.75	8.62
47	95.51	15.24	83.79	13.44	75.11	12.31	64.50	10.70	58.00	9.55	52.96	8.67
48	97.22	15.49	85.14	13.74	76.16	12.45	65.08	10.75	58.39	9.61	53.30	8.72
49	98.91	15.77	86.44	13.90	77.34	12.57	65.65	10.81	58.78	9.64	53.51	8.74
50	100.51	16.04	87.83	14.09	78.36	12.73	66.19	10.91	59.17	9.78	53.78	8.76
51	101.62	16.21	88.73	14.25	79.21	12.94	66.88	11.06	59.74	9.85	54.38	8.92
52	104.52	16.64	91.32	14.69	81.43	13.30	68.84	11.46	61.46	10.15	55.92	9.09
53	106.47	16.95	92.98	14.94	83.00	13.44	70.08	11.58	62.61	10.33	56.91	9.34
54	108.43	17.31	94.66	15.31	84.45	13.77	71.31	11.78	63.72	10.51	58.00	9.48
55	113.55	18.10	99.24	16.02	88.58	14.50	74.75	12.34	66.76	11.00	60.74	9.91
56	116.60	18.54	101.80	16.39	90.87	14.75	76.71	12.63	68.54	11.30	62.36	10.19
57	126.33	20.11	109.58	17.68	96.86	15.77	82.37	13.67	72.76	11.96	65.35	10.70
58	132.63	21.19	115.06	18.53	101.74	16.60	86.44	14.25	76.44	12.59	68.60	11.16
59	140.67	22.41	122.08	19.64	107.92	17.61	91.77	15.22	81.07	13.37	72.76	11.89
60	146.58	23.36	127.17	20.52	112.38	18.38	95.60	15.77	84.42	13.90	75.77	12.38
61	157.91	25.13	137.00	22.06	121.12	19.74	103.07	16.95	91.05	14.96	81.71	13.35
62	171.37	27.25	148.81	24.05	130.43	21.24	110.87	18.38	98.01	16.21	86.89	14.20
63	178.36	28.43	154.83	24.95	135.79	22.13	115.48	18.97	101.99	16.83	90.35	14.75
64	188.49	30.02	163.63	26.37	143.50	23.36	121.96	20.11	107.80	17.78	95.48	15.61
65	195.87	31.22	170.14	27.41	149.14	24.25	126.81	20.94	112.05	18.51	99.36	16.26
66	207.95	33.15	180.56	29.16	158.27	25.73	134.62	22.23	118.92	19.62	105.45	17.25
67	227.72	36.36	196.23	31.65	171.98	27.96	146.06	24.12	129.07	21.33	114.37	18.65
68	245.67	39.12	211.72	34.12	185.63	30.25	157.63	26.10	139.23	23.01	123.44	20.22
69	265.20	42.23	228.56	36.82	200.33	32.62	170.14	28.08	150.31	24.83	133.26	21.79
70	285.59	45.56	246.04	39.65	215.66	35.14	183.18	30.25	161.82	26.70	143.50	23.49
71	308.79	49.18	266.07	42.90	233.14	37.97	198.07	32.67	174.96	28.89	155.16	25.38
72	332.96	52.98	284.69	45.90	249.53	40.69	212.86	35.14	188.04	31.08	166.73	27.21
73	359.32	57.27	307.14	49.55	269.24	43.80	229.64	37.90	202.92	33.52	179.87	29.40
74	383.37	61.03	327.72	52.79	287.28	46.82	244.95	40.37	216.48	35.78	191.89	31.38
75	408.95	65.17	349.59	56.37	306.44	49.91	261.31	43.06	230.91	38.15	204.67	33.47
76	432.69	68.93	369.90	59.58	324.22	52.79	276.56	45.65	244.41	40.34	216.63	35.41
77	452.12	72.04	386.95	62.38	336.24	54.78	285.84	47.19	252.54	41.71	223.89	36.57
78	469.93	74.88	402.32	64.79	349.56	56.85	297.16	49.02	262.51	43.36	232.75	38.07
79	483.40	77.00	413.86	66.68	359.50	58.54	305.57	50.47	270.08	44.57	239.38	39.12
80	489.54	77.97	419.04	67.53	364.11	59.32	309.46	51.13	273.45	45.17	242.42	39.65
81	494.42	78.78	423.20	68.26	367.70	59.89	312.53	51.60	276.20	45.62	244.77	40.07
82	497.29	79.21	425.64	68.61	369.81	60.26	315.81	52.06	279.00	46.09	247.33	40.37
83	495.33	78.96	423.98	68.31	368.39	59.99	314.55	51.94	277.88	45.90	246.34	40.26
84	491.77	78.36	420.94	67.83	365.77	59.57	312.29	51.55	275.95	45.60	244.62	39.98

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	91.77	14.69	81.80	13.14	74.17	11.96	66.67	10.88	60.01	9.78	54.65	8.92
41	95.60	15.38	84.72	13.72	76.44	12.45	68.60	11.16	61.49	10.03	55.49	9.04
42	96.77	15.49	85.50	13.77	77.10	12.52	69.21	11.30	61.97	10.15	55.77	9.04
43	97.95	15.66	86.35	13.86	77.79	12.59	69.75	11.48	62.33	10.19	55.95	9.06
44	99.03	15.89	87.16	14.04	78.49	12.73	70.38	11.50	62.79	10.28	56.19	9.09
45	100.18	16.05	88.00	14.20	79.18	12.93	70.89	11.58	63.15	10.33	56.43	9.17
46	101.41	16.32	88.85	14.34	79.87	13.00	71.43	11.66	63.60	10.37	56.67	9.17
47	102.50	16.46	89.81	14.50	80.47	13.05	72.04	11.73	63.96	10.44	56.82	9.18
48	103.70	16.64	90.63	14.59	81.13	13.14	72.55	11.80	64.44	10.51	57.09	9.34
49	104.82	16.83	91.41	14.69	81.80	13.32	73.18	11.90	64.77	10.58	57.36	9.41
50	105.90	17.02	92.19	14.82	82.43	13.37	73.69	11.96	65.26	10.70	57.54	9.41
51	107.05	17.20	93.16	14.96	83.33	13.49	74.48	12.17	65.86	10.79	58.15	9.47
52	113.10	18.12	98.46	15.84	88.00	14.25	78.66	12.89	69.66	11.46	61.46	9.98
53	116.60	18.65	101.53	16.34	90.72	14.69	81.07	13.25	71.76	11.73	63.33	10.33
54	120.03	19.27	104.43	16.83	93.31	15.22	83.42	13.67	73.93	12.15	65.17	10.63
55	127.96	20.54	111.29	17.96	99.60	16.19	88.97	14.53	78.79	12.93	69.45	11.30
56	130.79	20.96	113.86	18.40	101.80	16.53	90.99	14.76	80.53	13.14	71.04	11.58
57	133.62	21.42	115.54	18.54	102.44	16.64	95.72	15.61	83.79	13.74	73.81	11.92
58	140.31	22.52	121.36	19.51	107.53	17.48	100.48	16.39	87.97	14.46	77.52	12.59
59	148.87	23.93	128.74	20.72	114.07	18.53	106.65	17.38	93.31	15.31	82.25	13.37
60	155.04	24.88	134.07	21.56	118.77	19.27	111.11	18.10	97.22	15.89	85.65	13.90
61	167.16	26.79	144.53	23.33	128.08	20.79	119.67	19.51	104.82	17.11	92.34	14.96
62	184.54	29.58	159.68	25.70	140.25	22.78	128.11	20.91	112.08	18.38	98.82	16.05
63	192.04	30.85	166.22	26.72	145.97	23.70	133.32	21.72	116.66	19.13	102.80	16.74
64	202.92	32.57	175.68	28.29	154.32	25.04	140.85	23.01	123.29	20.20	108.65	17.68
65	210.96	33.89	182.61	29.40	160.40	26.10	146.52	23.93	128.17	20.94	112.86	18.45
66	223.92	35.97	193.73	31.22	170.17	27.67	155.38	25.38	136.03	22.23	119.82	19.51
67	240.49	38.62	206.54	33.24	181.44	29.51	166.16	27.11	145.46	23.74	128.14	20.82
68	259.47	41.71	222.95	35.90	195.75	31.82	179.30	29.26	156.91	25.64	138.29	22.52
69	280.05	44.94	240.52	38.75	211.26	34.31	193.52	31.54	169.38	27.67	149.26	24.25
70	301.53	48.35	258.96	41.77	227.45	36.93	208.31	34.00	182.37	29.76	160.68	26.15
71	326.06	52.36	280.02	45.10	245.97	39.98	225.28	36.73	197.20	32.19	173.72	28.29
72	354.02	56.83	304.43	49.02	265.02	43.02	241.79	39.43	211.60	34.54	186.50	30.32
73	381.95	61.39	328.44	52.89	285.96	46.39	260.89	42.61	228.32	37.30	201.23	32.72
74	407.53	65.41	350.40	56.48	305.12	49.61	278.30	45.39	243.63	39.79	214.61	34.98
75	434.71	69.74	373.79	60.26	325.46	52.82	296.83	48.46	259.96	42.47	228.92	37.28
76	460.05	73.84	395.54	63.70	344.35	55.93	314.22	51.21	274.99	44.89	242.33	39.43
77	481.08	77.21	413.65	66.61	360.08	58.49	329.86	53.79	288.76	47.19	251.10	40.88
78	500.00	80.30	429.95	69.30	374.36	60.79	342.84	55.93	300.15	49.02	261.04	42.47
79	514.31	82.49	442.24	71.26	384.96	62.53	352.63	57.55	308.64	50.47	268.42	43.73
80	520.88	83.58	447.87	72.19	389.87	63.33	357.21	58.30	312.68	51.13	271.89	44.20
81	525.94	84.41	452.24	72.83	393.73	63.89	360.71	58.84	315.75	51.60	274.63	44.72
82	531.48	85.26	453.60	73.06	394.88	64.21	361.73	58.98	316.63	51.74	275.35	44.82
83	529.53	84.98	451.88	72.76	393.40	63.88	360.29	58.79	315.33	51.55	274.27	44.64
84	525.67	84.38	448.57	72.28	390.54	63.52	357.76	58.38	313.13	51.18	272.34	44.29

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	102.71	15.89	91.77	14.25	83.03	13.05	78.97	12.52	71.95	11.50	66.10	10.51
41	107.20	16.60	95.42	14.82	85.87	13.44	81.01	12.89	73.45	11.67	67.12	10.70
42	108.65	16.83	96.50	14.96	86.62	13.72	81.62	12.94	73.99	11.78	67.46	10.75
43	109.97	17.02	97.62	15.24	87.40	13.77	82.25	13.02	74.45	11.80	67.67	10.79
44	111.36	17.31	98.73	15.38	88.25	13.86	82.91	13.07	74.84	11.90	68.03	10.81
45	112.71	17.48	99.73	15.49	89.12	14.04	83.45	13.25	75.29	11.92	68.30	10.88
46	114.19	17.68	100.87	15.66	89.90	14.09	84.12	13.32	75.74	12.15	68.60	10.91
47	115.51	17.91	101.89	15.84	90.72	14.25	84.75	13.37	76.16	12.17	68.90	10.93
48	116.78	18.10	103.01	16.04	91.53	14.50	85.26	13.44	76.62	12.31	69.11	11.00
49	118.19	18.38	104.06	16.21	92.34	14.53	85.93	13.67	77.01	12.33	69.38	11.06
50	119.55	18.51	105.09	16.39	93.13	14.66	86.44	13.74	77.52	12.34	69.72	11.07
51	120.85	18.65	106.26	16.53	94.06	14.76	87.40	13.83	78.33	12.50	70.47	11.16
52	127.60	19.78	112.26	17.48	99.42	15.63	92.34	14.62	82.79	13.14	74.45	11.80
53	131.54	20.34	115.69	18.03	102.50	16.19	95.24	15.06	85.23	13.67	76.71	12.31
54	135.40	20.96	119.04	18.53	105.48	16.60	97.98	15.49	87.79	13.95	79.00	12.57
55	144.38	22.39	126.90	19.78	112.44	17.71	104.49	16.53	93.64	14.92	84.18	13.37
56	147.63	22.82	129.79	20.22	114.97	18.10	106.87	16.90	95.72	15.31	86.05	13.74
57	153.75	23.81	134.25	20.91	117.86	18.53	108.73	17.25	97.43	15.49	86.47	13.79
58	161.43	24.97	140.94	21.97	123.80	19.48	114.22	18.10	102.35	16.32	90.93	14.52
59	171.25	26.49	149.59	23.33	131.27	20.70	121.12	19.23	108.62	17.32	96.47	15.38
60	178.39	27.67	155.77	24.25	136.81	21.55	126.15	19.99	113.10	18.03	100.45	16.02
61	192.31	29.76	167.94	26.15	147.42	23.26	136.03	21.55	121.84	19.43	108.31	17.25
62	206.77	32.05	179.24	27.89	157.39	24.83	144.59	22.83	129.61	20.64	113.64	18.10
63	215.27	33.27	186.59	29.10	163.75	25.73	150.55	23.81	134.89	21.51	118.22	18.83
64	227.45	35.18	197.07	30.66	173.03	27.21	159.08	25.20	142.60	22.71	125.03	19.92
65	236.51	36.57	204.91	31.89	179.96	28.31	165.41	26.24	148.14	23.58	129.94	20.70
66	250.95	38.87	217.47	33.89	190.93	30.11	175.50	27.81	157.27	25.04	137.96	21.97
67	276.01	42.74	237.45	36.93	208.43	32.85	191.71	30.38	167.94	26.72	148.81	23.63
68	297.95	46.15	256.22	39.86	224.95	35.41	206.84	32.78	181.19	28.86	160.50	25.55
69	321.51	49.80	276.47	43.02	242.66	38.20	223.23	35.39	195.57	31.17	173.27	27.58
70	346.16	53.67	297.65	46.34	261.31	41.17	240.43	38.07	210.57	33.57	186.59	29.65
71	374.24	58.00	321.81	50.05	282.58	44.52	259.99	41.22	227.69	36.36	201.68	32.09
72	402.08	62.25	345.67	53.79	303.49	47.79	280.72	44.45	245.97	39.15	215.12	34.30
73	433.83	67.23	373.00	58.07	327.54	51.60	303.01	48.04	265.38	42.23	232.11	36.93
74	462.88	71.68	398.01	61.97	349.44	55.06	323.23	51.21	283.18	45.10	247.63	39.43
75	493.73	76.47	424.49	66.14	372.73	58.77	344.77	54.64	302.05	48.16	264.08	42.03
76	522.45	80.88	449.23	69.86	394.39	62.11	364.87	57.80	319.61	50.97	279.48	44.45
77	537.96	83.34	466.68	72.64	406.17	63.89	374.66	59.36	328.26	52.31	287.07	45.67
78	559.26	86.62	485.14	75.53	422.20	66.54	389.60	61.65	341.28	54.38	298.40	47.59
79	575.26	89.11	498.97	77.67	434.25	68.40	400.66	63.52	351.01	55.93	306.96	48.90
80	582.55	90.21	505.33	78.66	439.74	69.30	405.78	64.32	355.47	56.67	310.88	49.52
81	588.28	91.09	510.36	79.45	444.17	70.02	409.76	64.97	358.96	57.20	313.92	49.92
82	577.01	89.34	496.77	77.33	432.30	68.13	400.81	63.54	351.13	55.95	307.02	48.90
83	574.72	88.99	494.81	77.00	430.64	67.83	399.27	63.22	349.68	55.77	305.84	48.65
84	570.68	88.41	491.29	76.47	427.48	67.34	396.35	62.80	347.24	55.38	303.58	48.34

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	141.91	20.00	127.40	17.93	116.43	16.32	110.18	15.45	100.16	14.00	92.62	13.03
41	148.32	20.85	132.61	18.67	120.49	16.96	113.42	15.99	102.71	14.42	94.48	13.19
42	150.33	21.09	134.18	18.87	121.62	17.10	114.39	16.07	103.40	14.48	94.89	13.45
43	152.24	21.41	135.69	19.16	122.87	17.30	115.37	16.21	104.06	14.64	95.39	13.48
44	154.25	21.67	137.32	19.32	124.04	17.44	116.28	16.32	104.78	14.72	95.80	13.50
45	156.17	22.04	138.86	19.58	125.32	17.60	117.35	16.48	105.47	14.82	96.36	13.56
46	158.12	22.24	140.40	19.68	126.49	17.77	118.26	16.62	106.23	14.95	96.83	13.60
47	160.09	22.48	141.91	20.00	127.65	18.01	119.14	16.76	106.92	15.09	97.27	13.64
48	161.98	22.82	143.45	20.20	128.78	18.09	120.11	16.90	107.64	15.17	97.81	13.82
49	163.96	23.08	145.02	20.42	129.94	18.27	121.11	17.02	108.36	15.23	98.25	13.84
50	165.91	23.36	146.56	20.59	131.17	18.49	122.03	17.14	108.99	15.33	98.72	13.88
51	167.60	23.59	148.00	20.77	132.58	18.55	123.25	17.34	110.18	15.45	99.79	13.98
52	177.09	24.94	156.39	22.04	139.99	19.66	130.29	18.35	116.40	16.32	105.35	14.82
53	182.49	25.70	161.23	22.72	144.26	20.28	134.31	18.87	119.98	16.90	108.61	15.29
54	187.83	26.43	165.94	23.38	148.47	20.93	138.14	19.42	123.41	17.34	111.79	15.71
55	200.24	28.22	176.90	24.94	158.31	22.30	147.25	20.71	131.70	18.51	119.17	16.76
56	204.79	28.84	180.89	25.44	161.95	22.82	150.64	21.17	134.59	18.91	121.96	17.14
57	216.92	30.49	188.80	26.59	167.57	23.59	155.73	21.87	137.61	19.32	122.87	17.30
58	227.72	32.01	198.32	27.84	175.86	24.71	163.52	22.98	144.58	20.28	129.06	18.11
59	241.61	33.94	210.38	29.63	186.64	26.25	173.48	24.37	153.31	21.57	136.85	19.28
60	251.72	35.39	219.15	30.80	194.46	27.39	180.73	25.38	159.72	22.46	142.63	20.08
61	271.29	38.13	236.23	33.19	209.60	29.49	194.80	27.43	172.13	24.23	153.72	21.63
62	285.61	40.24	249.05	35.01	219.02	30.80	204.86	28.84	178.88	25.16	157.49	22.14
63	297.33	41.83	259.16	36.48	227.85	32.01	213.21	29.99	186.35	26.20	163.96	23.08
64	314.16	44.19	273.86	38.51	240.76	33.86	225.27	31.68	196.81	27.65	173.22	24.37
65	326.57	46.00	284.70	39.94	250.31	35.23	234.22	32.99	204.63	28.76	180.07	25.34
66	346.61	48.82	302.10	42.56	265.73	37.38	248.52	34.91	217.07	30.52	191.07	26.83
67	389.64	54.83	337.53	47.52	294.16	41.35	277.16	38.95	242.08	34.06	213.12	29.99
68	420.43	59.16	364.23	51.20	317.53	44.72	299.06	42.06	261.30	36.70	229.95	32.35
69	453.75	63.93	393.01	55.25	342.62	48.22	322.77	45.36	281.91	39.60	248.14	34.89
70	488.59	68.66	423.22	59.52	368.98	51.87	347.49	48.88	303.58	42.70	267.21	37.56
71	528.35	74.32	457.58	64.37	398.91	56.06	375.67	52.83	328.27	46.11	288.91	40.65
72	558.57	78.55	483.69	68.06	421.71	59.26	395.39	55.63	345.45	48.56	300.03	42.20
73	602.67	84.78	522.01	73.44	455.07	64.05	426.58	60.00	372.65	52.45	323.71	45.58
74	643.03	90.46	556.97	78.39	485.54	68.26	455.17	64.05	397.65	55.95	345.42	48.56
75	685.84	96.46	594.03	83.53	517.96	72.77	485.51	68.26	424.13	59.70	368.38	51.85
76	725.71	102.12	628.55	88.42	547.95	77.12	513.72	72.27	448.82	63.19	389.80	54.83
77	750.27	105.50	644.98	90.76	562.21	79.16	522.57	73.50	456.58	64.19	396.55	55.75
78	779.92	109.75	670.46	94.24	584.52	82.26	543.27	76.38	474.58	66.73	412.23	58.01
79	802.16	112.90	689.65	97.04	601.16	84.60	558.70	78.59	488.15	68.64	424.01	59.62
80	812.37	114.27	698.44	98.21	608.86	85.62	565.86	79.52	494.40	69.53	429.38	60.41
81	820.41	115.39	705.26	99.26	614.83	86.49	571.42	80.39	499.27	70.30	433.71	61.05
82	782.62	110.10	672.81	94.59	586.49	82.48	551.03	77.59	475.93	66.95	418.13	58.85
83	779.61	109.67	670.17	94.20	584.23	82.20	548.96	77.22	474.14	66.61	416.50	58.61
84	773.98	108.87	665.34	93.66	580.02	81.62	544.94	76.66	470.65	66.25	413.58	58.21

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	147.37	22.02	132.73	19.80	120.39	18.07	105.17	15.75	96.11	14.45	88.98	13.05
41	152.96	22.74	137.01	20.36	123.47	18.55	109.02	16.33	99.15	15.05	90.91	13.34
42	154.31	23.12	138.07	20.68	124.00	18.64	109.74	16.52	99.77	15.08	91.29	13.50
43	155.17	23.22	138.75	20.69	124.24	18.64	110.42	16.58	100.30	15.14	91.44	13.50
44	156.52	23.33	139.57	20.82	124.92	18.66	111.33	16.69	100.83	15.16	91.78	13.50
45	158.02	23.49	140.77	20.90	125.55	18.84	112.20	16.92	101.60	15.22	92.21	13.61
46	158.88	23.59	141.40	21.19	125.79	18.84	112.73	17.00	101.89	15.27	92.40	13.70
47	159.80	23.70	141.93	21.27	126.08	18.87	113.26	17.11	102.28	15.37	92.45	13.70
48	160.72	23.89	142.70	21.30	126.46	18.87	113.99	17.19	102.86	15.37	92.74	13.70
49	162.21	24.11	143.81	21.38	127.04	19.03	114.90	17.29	103.48	15.62	93.22	13.72
50	163.13	24.37	144.43	21.43	127.43	19.03	115.57	17.40	103.96	15.64	93.37	13.72
51	165.53	24.67	146.60	21.94	129.25	19.46	117.16	17.59	105.31	15.75	94.71	13.94
52	170.59	25.41	151.18	22.51	133.25	19.99	120.78	18.32	108.59	16.33	97.56	13.98
53	174.64	26.10	154.74	23.19	136.29	20.61	123.72	18.64	111.33	16.69	99.82	14.38
54	178.54	26.61	158.11	23.49	139.37	20.87	126.46	19.01	113.84	17.19	102.13	14.68
55	188.08	28.05	166.50	24.77	146.89	22.05	133.25	20.02	118.66	17.76	105.89	15.16
56	194.49	28.94	172.13	25.65	151.85	22.74	137.78	20.79	122.66	18.52	108.10	15.64
57	213.61	31.85	186.39	27.76	162.83	24.48	140.82	21.27	125.35	18.84	111.05	16.33
58	225.71	33.63	196.85	29.42	172.13	25.89	148.91	22.31	132.48	19.91	117.36	17.25
59	240.31	35.83	209.66	31.34	183.26	27.50	158.50	23.86	141.06	21.27	124.97	18.44
60	251.87	37.59	219.73	32.81	192.13	28.83	166.21	24.99	147.90	22.16	130.94	19.12
61	271.81	40.58	237.17	35.39	207.25	31.07	179.31	26.99	159.46	23.92	141.35	20.79
62	308.81	46.04	267.29	39.78	233.56	35.07	208.94	31.40	183.74	27.68	162.65	23.86
63	320.91	47.89	277.79	41.33	242.72	36.39	217.13	32.73	191.02	28.72	168.91	24.77
64	336.37	50.18	291.03	43.40	254.52	38.26	227.49	34.25	200.22	30.11	177.10	26.10
65	351.50	52.32	304.19	45.43	265.89	39.90	237.70	35.80	209.13	31.40	184.90	27.10
66	370.29	55.07	320.52	47.89	280.05	42.05	250.47	37.67	220.26	33.10	194.82	28.64
67	394.57	58.73	336.27	50.18	294.02	44.10	265.36	39.90	230.86	34.65	201.23	29.60
68	425.02	63.22	362.19	54.08	316.52	47.41	285.83	42.95	248.54	37.38	216.75	31.85
69	458.60	68.28	390.96	58.35	341.67	51.25	308.38	46.42	268.25	40.29	233.95	34.39
70	495.07	73.79	421.98	62.94	368.74	55.29	332.81	50.03	289.45	43.43	252.35	37.16
71	529.85	78.93	451.61	67.38	394.66	59.32	356.22	53.60	309.97	46.63	270.32	39.70
72	551.19	81.98	470.30	70.04	407.53	61.08	368.94	55.45	317.19	47.75	276.19	40.66
73	586.89	87.40	500.61	74.75	433.74	65.14	392.69	59.05	337.77	50.77	294.07	43.28
74	616.91	91.94	526.24	78.45	456.04	68.34	412.78	62.15	355.02	53.41	309.20	45.46
75	647.26	96.40	552.21	82.43	478.45	71.75	433.25	65.29	372.50	56.06	324.28	47.59
76	672.31	100.24	573.60	85.53	497.00	74.61	449.93	67.61	386.96	58.20	336.90	49.55
77	678.63	101.01	574.70	85.74	497.86	74.77	446.31	67.17	379.34	57.10	329.82	48.43
78	688.84	102.67	583.28	87.03	505.33	75.76	453.05	68.17	385.08	57.87	334.64	49.11
79	691.48	103.04	585.54	87.37	507.25	76.16	454.74	68.34	386.52	58.20	336.03	49.43
80	683.30	101.79	578.61	86.23	501.33	75.17	449.44	67.53	382.04	57.40	331.94	48.77
81	697.75	103.92	590.84	88.10	511.78	76.82	458.79	68.96	389.99	58.54	339.02	49.84
82	693.70	103.30	587.28	87.63	508.89	76.35	464.47	69.92	394.86	59.42	343.07	50.43
83	702.90	104.62	595.28	88.76	515.74	77.31	470.79	70.71	400.16	60.04	347.79	51.09
84	712.59	106.25	603.47	89.99	522.77	78.38	477.15	71.78	405.65	61.00	352.51	51.79

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	178.93	25.28	158.88	22.71	144.87	20.87	132.39	19.46	121.40	17.70	112.64	16.33
41	191.21	26.99	169.00	24.11	153.05	22.11	136.82	20.02	124.58	18.36	115.04	16.60
42	194.68	27.50	171.80	24.59	155.37	22.45	137.93	20.13	125.21	18.44	115.43	16.69
43	197.72	27.95	174.11	24.85	157.01	22.71	138.51	20.20	125.50	18.44	115.57	16.69
44	201.14	28.38	176.85	25.28	159.32	23.12	139.42	20.36	126.17	18.52	115.96	16.81
45	204.70	28.86	179.79	25.65	161.68	23.38	140.67	20.68	126.89	18.64	116.35	16.92
46	207.50	29.39	182.06	26.00	163.41	23.59	141.35	20.79	127.23	18.66	116.44	16.92
47	210.24	29.63	184.28	26.32	165.15	23.86	141.88	20.82	127.57	18.66	116.73	16.92
48	213.23	30.11	186.59	26.62	167.12	24.08	142.70	20.87	128.01	18.76	116.83	17.00
49	216.80	30.70	189.62	27.02	169.34	24.54	143.81	21.01	128.77	18.84	117.36	17.11
50	219.73	30.97	191.99	27.36	171.22	24.74	144.48	21.27	129.21	18.87	117.45	17.11
51	222.62	31.40	194.59	27.76	173.68	25.04	146.65	21.43	130.94	19.06	119.14	17.29
52	229.75	32.36	200.56	28.64	178.98	25.92	151.23	22.11	134.99	19.80	122.94	17.76
53	235.10	33.13	205.38	29.42	183.26	26.43	154.79	22.71	138.17	20.20	125.79	18.36
54	240.50	33.96	209.91	30.01	187.45	27.02	158.16	23.22	141.40	20.79	128.63	18.66
55	253.22	35.80	221.18	31.63	197.38	28.43	166.59	24.48	148.91	21.94	135.57	19.72
56	261.69	36.98	228.65	32.73	203.93	29.53	172.28	25.28	153.82	22.51	140.14	20.21
57	284.77	40.18	247.00	35.27	218.48	31.56	185.87	27.21	164.18	24.08	147.32	21.35
58	300.81	42.42	261.02	37.30	230.86	33.29	196.37	28.83	173.44	25.41	155.70	22.53
59	320.33	45.24	277.88	39.70	245.70	35.55	208.99	30.70	184.71	27.02	165.68	23.92
60	335.79	47.33	291.33	41.73	257.60	37.30	219.06	32.14	193.57	28.38	173.73	25.22
61	362.34	51.17	314.25	44.90	277.98	40.10	236.36	34.65	208.94	30.70	187.55	27.21
62	393.70	55.55	341.72	48.77	299.56	43.32	254.66	37.35	225.08	33.00	199.59	28.94
63	408.97	57.74	355.21	50.69	311.41	44.95	264.73	38.78	233.95	34.25	207.40	30.11
64	428.78	60.60	372.41	53.15	326.45	47.22	277.50	40.77	245.31	36.01	217.37	31.56
65	448.00	63.14	388.98	55.55	341.00	49.33	289.88	42.42	256.30	37.59	227.06	32.96
66	471.99	66.61	409.84	58.48	359.30	51.84	305.49	44.71	269.88	39.64	239.24	34.73
67	514.10	72.47	442.94	63.22	388.21	56.14	329.72	48.34	291.42	42.69	258.27	37.56
68	553.70	78.19	477.05	68.17	418.17	60.52	355.16	52.05	313.87	46.04	278.17	40.41
69	597.49	84.38	514.82	73.59	451.18	65.29	383.34	56.19	338.54	49.70	300.24	43.51
70	644.75	90.90	555.62	79.34	487.02	70.40	413.60	60.63	365.52	53.60	323.99	47.01
71	690.19	97.43	594.75	84.89	521.32	75.20	442.84	64.78	391.20	57.32	346.73	50.24
72	721.26	101.79	616.48	88.10	540.45	78.16	460.86	67.49	407.34	59.69	361.04	52.32
73	767.75	108.35	656.51	93.70	575.38	83.10	490.78	71.86	433.59	63.62	384.31	55.92
74	807.11	113.94	690.09	98.50	604.87	87.40	515.88	75.54	455.75	66.81	404.06	58.54
75	846.81	119.53	723.96	103.41	634.64	91.75	541.27	79.34	478.30	70.04	423.96	61.39
76	879.57	124.13	752.05	107.50	659.16	95.25	562.23	82.43	496.66	72.91	440.29	63.93
77	900.00	127.04	770.45	110.12	669.42	96.84	569.02	83.24	502.73	73.70	445.59	64.55
78	913.53	128.96	781.87	111.56	679.35	98.18	577.45	84.57	510.19	74.87	452.24	65.62
79	917.06	129.36	785.00	112.14	682.00	98.43	579.81	84.89	512.17	75.06	454.07	65.91
80	906.16	127.92	775.70	110.81	674.00	97.28	572.82	83.98	506.20	74.18	448.72	65.14
81	925.24	130.51	792.03	113.15	688.16	99.43	584.92	85.74	516.85	75.76	458.07	66.58
82	910.41	128.46	779.22	111.40	677.13	97.87	578.03	84.68	510.77	74.95	452.81	65.70
83	922.64	130.14	789.77	112.81	686.23	99.14	585.83	85.85	517.61	75.87	458.79	66.61
84	935.22	131.90	800.51	114.42	695.58	100.45	593.88	87.03	524.79	77.01	465.15	67.49

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	205.28	29.20	182.88	26.13	165.87	23.86	149.11	21.49	134.36	19.51	122.22	17.59
41	214.15	30.33	189.62	27.02	171.22	24.67	153.64	22.16	137.83	19.99	124.24	17.84
42	216.36	30.78	191.12	27.28	172.47	24.77	154.74	22.31	138.26	20.02	124.58	18.04
43	217.95	30.97	192.22	27.50	173.20	24.96	155.17	22.45	138.80	20.10	124.58	18.04
44	220.07	31.34	193.67	27.69	174.35	25.04	156.18	22.53	139.37	20.13	124.92	18.04
45	222.48	31.66	195.40	27.95	175.60	25.28	157.35	22.74	140.29	20.21	125.26	18.07
46	224.07	31.85	196.51	28.16	176.52	25.41	157.92	22.79	140.48	20.21	125.21	18.07
47	225.66	32.14	197.38	28.17	177.10	25.47	158.36	22.93	140.77	20.36	125.21	18.07
48	227.39	32.33	198.68	28.38	177.96	25.65	159.27	23.12	141.35	20.61	125.26	18.07
49	229.75	32.76	200.27	28.64	179.22	25.89	160.23	23.22	142.07	20.68	125.59	18.32
50	231.44	32.96	201.47	28.83	180.13	26.00	160.96	23.33	142.51	20.69	125.69	18.32
51	234.57	33.44	204.22	29.20	182.63	26.32	163.13	23.59	144.43	20.90	127.43	18.44
52	248.45	35.39	216.36	30.96	193.43	27.79	172.71	24.99	153.05	22.11	134.94	19.51
53	257.55	36.51	224.11	31.96	200.37	28.86	179.02	25.92	158.50	23.12	139.85	20.13
54	266.03	37.78	231.63	33.10	207.02	29.79	185.00	26.77	163.85	23.60	144.43	20.87
55	285.11	40.58	248.25	35.47	221.90	31.96	198.30	28.72	175.55	25.41	154.89	22.31
56	293.64	41.81	255.63	36.43	228.55	32.96	204.22	29.60	180.85	26.21	159.46	23.12
57	301.39	42.84	260.64	37.30	230.91	33.24	215.88	31.20	188.95	27.36	166.45	23.92
58	318.40	45.27	275.33	39.30	243.91	35.13	228.12	33.00	199.69	28.94	175.84	25.33
59	339.02	48.26	293.01	41.96	259.77	37.38	242.81	35.13	212.51	30.81	187.36	26.99
60	355.31	50.61	307.18	43.88	272.20	39.16	254.52	36.94	222.82	32.33	196.37	28.32
61	383.49	54.56	331.55	47.30	293.83	42.28	274.75	39.74	240.50	34.84	211.83	30.70
62	423.77	60.49	366.82	52.42	322.16	46.42	294.17	42.47	257.60	37.35	226.91	32.81
63	440.58	62.60	381.27	54.38	334.88	48.34	305.73	44.28	267.62	38.78	235.77	34.06
64	461.73	65.70	399.63	57.10	351.07	50.61	320.57	46.42	280.53	40.77	247.19	35.72
65	482.30	68.65	417.45	59.64	366.67	52.91	334.88	48.43	293.01	42.42	258.23	37.30
66	508.27	72.26	439.81	62.86	386.38	55.66	352.75	51.09	308.81	44.71	272.06	39.30
67	542.81	77.17	466.21	66.61	409.60	59.02	375.06	54.30	328.23	47.49	289.30	41.81
68	584.68	83.13	502.10	71.75	440.96	63.51	403.87	58.46	353.57	51.25	311.51	44.95
69	630.98	89.66	541.90	77.31	475.94	68.60	435.95	63.05	381.61	55.29	336.23	48.48
70	680.93	96.95	584.92	83.50	513.66	74.02	470.64	68.13	411.91	59.69	362.87	52.32
71	728.87	103.60	626.01	89.43	549.84	79.23	503.69	72.95	440.82	63.78	388.31	56.06
72	766.69	109.15	659.21	94.09	573.98	82.73	523.73	75.76	458.36	66.36	403.77	58.35
73	816.26	116.06	701.89	100.31	611.17	88.04	557.46	80.70	488.08	70.68	429.88	61.98
74	858.08	121.99	737.93	105.29	642.34	92.61	586.02	84.72	512.94	74.32	451.90	65.35
75	900.29	128.06	774.11	110.52	674.04	97.09	614.88	88.98	538.18	78.08	474.16	68.53
76	935.17	132.97	804.17	114.79	700.06	100.86	638.64	92.42	559.00	80.96	492.56	71.08
77	957.47	136.22	823.39	117.61	716.88	103.23	656.70	95.11	574.75	83.24	499.79	72.11
78	971.78	138.17	835.58	119.33	727.43	104.77	666.48	96.44	583.42	84.46	507.25	73.25
79	975.68	138.79	838.81	119.73	730.32	105.25	669.08	96.95	585.64	84.86	509.38	73.59
80	964.03	137.13	828.94	118.37	721.74	103.97	661.13	95.73	578.75	83.93	503.31	72.71
81	984.40	140.15	846.38	120.84	736.92	106.25	675.05	97.68	590.89	85.56	513.86	74.13
82	973.23	138.28	830.48	118.60	723.00	104.17	662.14	95.84	579.67	84.06	504.12	72.85
83	986.14	140.34	841.51	120.24	732.73	105.47	671.11	97.09	587.33	85.13	510.92	73.79
84	999.68	142.26	853.12	121.80	742.75	106.99	680.40	98.39	595.52	86.23	517.95	74.77

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	229.66	31.40	205.28	28.27	185.82	25.92	176.57	24.74	160.91	22.71	147.71	20.82
41	240.06	32.84	213.66	29.50	192.22	26.77	181.48	25.41	164.71	23.23	150.36	21.27
42	242.72	33.24	215.69	29.65	193.62	26.99	182.59	25.62	165.34	23.33	150.65	21.30
43	244.74	33.48	217.28	29.82	194.63	27.10	183.02	25.65	165.63	23.38	150.69	21.30
44	247.39	33.91	219.25	30.13	195.98	27.28	184.13	25.89	166.30	23.44	151.18	21.30
45	250.33	34.25	221.42	30.59	197.77	27.58	185.34	26.00	167.17	23.59	151.56	21.35
46	252.21	34.47	222.87	30.75	198.73	27.69	185.91	26.10	167.46	23.59	151.46	21.35
47	254.13	34.84	224.26	30.96	199.64	27.79	186.39	26.13	167.65	23.59	151.46	21.35
48	256.35	35.07	225.95	31.15	200.80	28.05	187.17	26.21	167.99	23.60	151.71	21.35
49	259.09	35.47	228.12	31.37	202.29	28.17	188.32	26.43	168.91	23.86	152.24	21.38
50	261.12	35.80	229.75	31.63	203.45	28.32	188.99	26.54	169.24	23.86	152.38	21.38
51	264.78	36.28	232.94	32.14	206.24	28.72	191.60	26.88	171.65	24.34	154.45	21.86
52	280.48	38.49	246.66	33.96	218.48	30.33	202.92	28.43	181.72	25.65	163.61	23.19
53	290.60	39.74	255.48	35.24	226.33	31.56	210.24	29.53	188.37	26.61	169.39	23.86
54	300.33	41.06	264.01	36.39	233.85	32.73	217.28	30.33	194.63	27.50	175.07	24.74
55	321.82	44.02	283.04	38.94	250.71	34.87	232.94	32.73	208.55	29.50	187.65	26.43
56	331.46	45.43	291.52	40.10	258.13	36.01	239.82	33.63	214.77	30.27	193.33	27.21
57	346.73	47.41	302.74	41.77	265.89	37.16	245.31	34.46	219.83	30.97	195.26	27.58
58	366.29	50.18	319.89	44.02	280.92	39.14	259.14	36.39	232.11	32.81	206.24	29.05
59	389.99	53.41	340.56	46.82	299.08	41.77	275.91	38.71	247.24	34.87	219.54	30.97
60	408.83	55.97	356.94	49.11	313.39	43.57	289.25	40.58	259.14	36.49	230.09	32.51
61	441.21	60.52	385.22	53.04	338.25	47.22	312.00	43.76	279.67	39.45	248.40	35.07
62	475.17	65.06	411.62	56.62	361.52	50.40	332.18	46.67	297.64	42.05	261.12	36.94
63	493.86	67.53	427.86	58.88	375.59	52.32	345.29	48.43	309.39	43.57	271.48	38.30
64	517.56	70.71	448.53	61.75	393.80	54.86	361.81	50.77	324.28	45.80	284.44	40.10
65	540.74	74.02	468.47	64.47	411.34	57.32	378.19	53.04	338.87	47.89	297.25	42.02
66	569.64	78.08	493.52	68.05	433.40	60.52	398.38	55.93	356.89	50.40	313.05	44.10
67	623.12	85.34	535.68	73.79	470.54	65.54	432.72	60.71	379.06	53.52	335.79	47.30
68	671.11	91.86	577.11	79.52	506.63	70.63	466.12	65.37	408.35	57.61	361.66	50.99
69	724.29	99.14	622.98	85.82	546.81	76.21	502.97	70.60	440.68	62.19	390.28	54.97
70	781.82	106.99	672.22	92.61	590.12	82.17	542.81	76.16	475.55	67.17	421.31	59.42
71	836.79	114.57	719.53	99.09	631.79	88.04	581.02	81.58	508.99	71.78	450.94	63.62
72	870.66	119.14	748.62	103.04	657.33	91.61	608.14	85.34	532.69	75.17	465.92	65.70
73	926.93	126.90	797.04	109.71	699.87	97.57	647.41	90.70	567.14	79.92	495.93	69.94
74	974.58	133.40	837.99	115.35	735.66	102.67	680.55	95.40	596.14	84.12	521.37	73.59
75	1022.37	139.94	879.14	120.92	771.89	107.61	713.94	100.24	625.58	88.25	547.10	77.09
76	1062.02	145.40	913.15	125.68	801.72	111.66	741.64	104.08	649.72	91.75	568.20	80.03
77	1070.88	146.64	929.00	127.92	808.56	112.67	746.02	104.59	653.43	92.23	571.43	80.67
78	1086.93	148.75	942.83	129.84	820.51	114.42	757.05	106.25	663.25	93.61	580.01	81.84
79	1091.17	149.27	946.59	130.35	823.78	114.79	760.09	106.51	665.81	94.01	582.27	81.98
80	1078.25	147.60	935.36	128.77	814.10	113.50	751.03	105.28	657.91	92.85	575.38	81.07
81	1101.04	150.66	955.02	131.47	831.15	115.91	766.79	107.61	671.78	94.85	587.37	82.97
82	1056.43	144.50	909.39	125.20	791.45	110.38	733.74	102.93	642.87	90.70	562.18	79.33
83	1070.55	146.61	921.68	126.77	802.15	111.71	743.62	104.37	651.40	91.94	569.64	80.40
84	1085.29	148.60	934.16	128.66	813.13	113.26	753.78	105.76	660.51	93.22	577.45	81.50

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	342.38	42.28	307.43	38.02	280.88	34.67	265.82	32.83	241.60	29.84	223.50	27.58
41	358.47	44.33	320.27	39.50	291.02	35.83	274.05	33.81	248.10	30.62	228.05	28.13
42	362.43	44.71	323.47	40.02	293.51	36.21	275.90	33.95	249.40	30.79	228.87	28.15
43	365.62	45.06	325.80	40.30	295.02	36.38	276.93	34.05	250.00	30.93	229.03	28.15
44	369.69	45.59	329.10	40.62	297.41	36.79	278.77	34.50	251.30	31.07	229.79	28.36
45	374.13	46.11	332.41	40.93	299.95	37.07	280.83	34.67	252.76	31.14	230.71	28.50
46	377.00	46.52	334.68	41.18	301.47	37.21	281.91	34.78	253.25	31.21	230.87	28.50
47	379.98	46.97	336.91	41.62	302.99	37.38	283.00	34.95	253.84	31.24	230.98	28.50
48	383.34	47.39	339.51	41.93	304.72	37.62	284.35	35.12	254.60	31.41	231.47	28.50
49	387.57	47.75	342.81	42.31	307.32	38.02	286.25	35.26	256.06	31.65	232.28	28.67
50	390.93	48.16	345.30	42.49	309.17	38.16	287.49	35.48	256.99	31.69	232.71	28.67
51	396.35	48.85	350.18	43.30	313.28	38.71	291.45	35.97	260.62	32.00	235.91	29.15
52	419.81	51.80	370.83	45.83	331.92	40.90	308.57	38.16	275.95	33.95	249.94	30.79
53	434.87	53.68	384.15	47.42	343.84	42.35	319.84	39.50	285.87	35.26	258.77	31.93
54	449.28	55.49	396.89	48.96	355.33	43.78	330.57	40.80	295.46	36.38	267.50	33.09
55	481.63	59.51	425.44	52.56	380.74	47.04	354.19	43.71	316.53	39.05	286.73	35.33
56	495.88	61.15	438.12	53.99	392.23	48.51	364.81	45.02	325.96	40.30	295.19	36.38
57	527.74	65.05	459.47	56.67	407.67	50.28	378.90	46.70	334.74	41.42	299.03	36.90
58	557.49	68.76	485.48	59.82	430.65	53.13	400.30	49.37	353.65	43.61	315.94	38.95
59	593.52	73.24	516.85	63.72	458.55	56.53	426.09	52.60	376.62	46.32	336.37	41.62
60	622.24	76.78	541.77	66.91	480.66	59.34	446.74	55.06	394.83	48.75	352.57	43.44
61	671.59	82.90	584.63	72.16	518.74	63.93	482.12	59.55	425.98	52.56	380.47	46.97
62	707.79	87.32	617.03	76.06	542.69	67.02	507.42	62.62	443.59	54.72	390.33	48.02
63	735.59	90.79	641.25	79.14	563.93	69.62	527.47	65.05	460.93	56.91	405.61	50.09
64	771.08	95.10	672.19	82.94	591.19	72.86	552.93	68.21	483.20	59.62	425.23	52.53
65	805.65	99.41	702.26	86.65	617.68	76.23	577.64	71.29	504.71	62.32	444.14	54.79
66	848.83	104.66	739.92	91.30	650.74	80.26	608.69	75.09	531.80	65.64	467.98	57.68
67	948.80	117.13	821.85	101.41	716.46	88.35	674.79	83.21	589.45	72.80	518.91	64.14
68	1022.00	126.06	885.24	109.18	771.78	95.17	726.87	89.61	635.02	78.25	558.90	68.86
69	1103.00	136.00	955.19	117.82	832.74	102.78	784.35	96.70	685.25	84.51	603.22	74.31
70	1190.24	146.80	1030.94	127.27	898.89	110.80	846.50	104.38	739.65	91.20	651.01	80.40
71	1274.11	157.18	1103.49	136.00	962.02	118.61	906.21	111.88	791.72	97.70	696.79	85.92
72	1305.00	161.01	1130.26	139.47	985.32	121.58	923.71	114.11	807.00	99.65	700.96	86.51
73	1389.47	171.43	1203.35	148.37	1049.04	129.46	983.42	121.37	859.12	105.97	746.21	92.05
74	1460.50	180.16	1265.01	156.08	1102.84	135.93	1033.81	127.62	903.12	111.50	784.52	96.70
75	1532.41	189.01	1327.16	163.72	1156.92	142.73	1084.74	133.88	947.50	116.96	823.09	101.55
76	1591.68	196.41	1378.53	170.12	1201.78	148.23	1126.63	139.05	984.29	121.41	854.95	105.48
77	1611.30	198.77	1385.03	170.84	1207.52	148.99	1122.40	138.43	980.44	121.08	851.59	105.10
78	1635.25	201.79	1405.78	173.48	1225.40	151.21	1138.88	140.57	995.02	122.79	864.22	106.67
79	1641.69	202.60	1411.20	174.17	1230.39	151.77	1143.53	140.97	999.08	123.27	867.63	107.09
80	1622.30	200.17	1394.56	172.12	1215.76	150.06	1129.88	139.43	987.22	121.68	857.44	105.76
81	1656.43	204.29	1424.04	175.64	1241.44	153.16	1153.77	142.42	1008.02	124.29	875.54	108.02
82	1545.79	190.79	1328.68	163.86	1158.32	142.86	1088.37	134.29	939.91	116.01	825.80	101.91
83	1566.44	193.39	1346.50	166.12	1173.82	144.85	1103.00	136.00	952.48	117.58	836.91	103.33
84	1587.89	195.93	1364.98	168.52	1189.97	146.80	1118.18	137.93	965.71	119.11	848.40	104.66

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	105.31	17.68	94.90	15.85	86.00	14.49	75.15	12.79	68.74	11.54	63.64	10.47
41	109.22	18.39	98.04	16.44	88.11	14.93	77.75	13.13	70.72	11.98	64.89	10.79
42	110.37	18.52	98.71	16.58	88.74	15.05	78.52	13.30	71.39	12.12	65.37	10.84
43	111.48	18.66	99.67	16.69	89.32	15.14	79.30	13.34	71.97	12.17	65.71	10.87
44	112.68	18.84	100.54	16.92	89.89	15.16	79.92	13.61	72.60	12.23	66.05	10.95
45	113.84	19.03	101.51	17.00	90.52	15.22	80.84	13.72	73.13	12.39	66.38	10.99
46	114.90	19.12	102.28	17.19	90.91	15.27	81.66	13.78	73.75	12.46	66.82	10.99
47	116.06	19.51	103.19	17.29	91.63	15.37	82.33	13.94	74.33	12.60	67.21	11.07
48	117.16	19.72	104.06	17.45	92.16	15.62	83.10	14.01	74.96	12.62	67.54	11.18
49	118.32	19.80	104.97	17.59	92.74	15.64	83.92	14.15	75.49	12.79	68.02	11.24
50	119.47	20.02	105.80	17.70	93.32	15.70	84.55	14.38	76.16	12.82	68.26	11.29
51	120.73	20.20	106.86	17.84	94.23	15.85	85.51	14.45	76.94	12.94	69.18	11.43
52	124.15	20.82	109.84	18.52	96.97	16.33	87.97	14.93	79.20	13.34	71.01	11.75
53	126.46	21.27	112.01	18.76	98.71	16.60	89.51	15.16	80.50	13.70	72.26	11.98
54	128.77	21.49	113.99	19.06	100.54	17.00	91.19	15.37	81.95	13.86	73.61	12.17
55	134.94	22.53	119.47	20.02	105.31	17.70	95.53	16.23	85.13	14.41	76.41	13.13
56	138.51	23.23	122.61	20.68	108.10	18.36	98.14	16.58	87.39	14.68	77.66	13.05
57	151.41	25.33	132.14	22.11	115.53	19.51	99.82	16.92	88.88	15.08	78.62	13.05
58	159.03	26.62	138.75	23.23	121.40	20.36	104.97	17.70	93.37	15.75	82.72	13.72
59	168.81	28.27	147.18	24.74	128.68	21.57	111.38	18.84	99.10	16.69	87.73	14.49
60	175.70	29.53	153.30	25.66	134.02	22.53	115.96	19.72	103.19	17.45	91.39	15.14
61	189.48	31.74	165.24	27.69	144.38	24.37	125.02	21.19	111.29	18.76	98.42	16.29
62	214.91	36.01	186.06	31.20	162.69	27.50	145.49	24.59	127.91	21.49	113.16	18.66
63	223.68	37.56	193.62	32.51	169.24	28.46	151.32	25.62	133.16	22.51	117.74	19.51
64	236.40	39.64	204.65	34.39	178.88	30.13	159.95	27.02	140.67	23.70	124.54	20.68
65	245.70	41.09	212.70	35.72	185.91	31.37	166.25	28.16	146.22	24.74	129.30	21.38
66	260.88	43.76	225.71	37.78	197.33	33.24	176.52	29.79	155.17	26.21	137.35	22.71
67	279.61	46.82	238.28	39.93	208.31	35.13	187.84	31.74	163.61	27.68	142.55	23.49
68	301.73	50.61	257.07	43.20	224.74	37.90	202.77	34.39	176.52	29.79	153.78	25.41
69	325.63	54.56	277.35	46.63	242.47	40.97	218.87	37.11	190.35	32.16	166.11	27.50
70	350.49	58.73	298.74	50.18	261.07	44.02	235.68	39.90	204.94	34.65	178.83	29.60
71	378.91	63.51	322.97	54.22	282.27	47.59	254.81	43.20	221.75	37.56	193.33	31.96
72	407.00	68.20	347.21	58.35	300.81	50.77	272.39	46.05	234.33	39.64	203.79	33.80
73	439.18	73.62	374.72	62.86	324.57	54.85	293.93	49.70	252.83	42.69	220.02	36.39
74	468.42	78.53	399.68	67.03	346.39	58.46	313.58	53.04	269.65	45.57	234.62	38.78
75	499.64	83.90	426.41	71.59	369.32	62.35	334.44	56.59	287.61	48.58	250.42	41.48
76	528.74	88.70	451.13	75.65	391.05	65.94	353.96	59.83	304.38	51.47	264.92	43.83
77	545.12	91.38	461.63	77.49	400.01	67.46	358.48	60.63	304.77	51.47	264.78	43.83
78	566.66	95.04	479.84	80.51	415.81	70.04	372.60	63.05	316.77	53.52	275.33	45.52
79	582.89	97.68	493.43	82.76	427.52	72.11	383.34	64.78	325.82	55.04	283.18	46.82
80	590.31	98.95	499.74	83.93	433.11	73.03	388.21	65.62	330.06	55.92	286.75	47.41
81	596.09	99.83	504.75	84.65	437.35	73.79	392.11	66.31	333.19	56.25	289.59	47.97
82	605.78	101.60	512.94	86.01	444.38	74.98	405.65	68.65	344.85	58.35	299.75	49.62
83	603.52	101.09	510.97	85.82	442.84	74.77	404.11	68.34	343.60	58.14	298.55	49.43
84	599.08	100.45	507.25	85.13	439.57	74.13	401.17	67.86	341.04	57.61	296.38	49.03

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	127.91	20.36	113.60	18.39	103.39	16.81	94.61	15.64	86.67	14.38	80.50	13.13
41	136.67	21.86	120.58	19.51	109.22	17.70	97.60	16.12	88.88	14.66	81.99	13.50
42	139.32	22.16	122.94	19.80	111.05	18.07	98.52	16.29	89.46	14.68	82.52	13.61
43	141.93	22.53	125.16	20.13	112.83	18.44	99.53	16.44	90.23	14.93	83.05	13.61
44	144.87	23.19	127.33	20.61	114.70	18.66	100.40	16.58	90.81	15.08	83.30	13.70
45	147.42	23.44	129.54	20.87	116.44	18.87	101.46	16.69	91.44	15.14	83.92	13.72
46	150.12	23.89	131.71	21.27	118.32	19.12	102.18	16.92	92.06	15.16	84.35	13.78
47	152.72	24.37	133.98	21.49	120.10	19.68	103.14	17.11	92.74	15.27	84.69	13.86
48	155.46	24.77	136.15	21.97	121.79	19.91	104.06	17.19	93.37	15.37	85.22	13.94
49	158.16	25.22	138.22	22.23	123.67	20.10	104.97	17.29	93.99	15.41	85.56	13.98
50	160.72	25.65	140.44	22.53	125.31	20.36	105.84	17.45	94.61	15.64	86.00	14.01
51	162.50	25.92	141.88	22.79	126.66	20.69	106.95	17.68	95.53	15.75	86.96	14.26
52	167.12	26.61	146.02	23.49	130.22	21.27	110.08	18.32	98.28	16.23	89.41	14.53
53	170.25	27.10	148.67	23.89	132.73	21.49	112.06	18.52	100.11	16.52	91.00	14.93
54	173.39	27.68	151.37	24.48	135.04	22.02	114.03	18.84	101.89	16.81	92.74	15.16
55	181.58	28.94	158.69	25.62	141.64	23.19	119.52	19.73	106.76	17.59	97.12	15.85
56	186.44	29.65	162.79	26.21	145.30	23.59	122.66	20.20	109.60	18.07	99.72	16.29
57	202.00	32.16	175.22	28.27	154.89	25.22	131.71	21.86	116.35	19.12	104.49	17.11
58	212.07	33.88	183.98	29.63	162.69	26.54	138.22	22.79	122.22	20.13	109.70	17.84
59	224.94	35.83	195.21	31.40	172.57	28.16	146.74	24.34	129.64	21.38	116.35	19.01
60	234.38	37.35	203.35	32.81	179.70	29.39	152.86	25.22	134.99	22.23	121.16	19.80
61	252.49	40.18	219.06	35.27	193.67	31.56	164.81	27.10	145.59	23.92	130.65	21.35
62	274.03	43.57	237.94	38.46	208.55	33.96	177.29	29.39	156.72	25.92	138.94	22.71
63	285.21	45.46	247.58	39.90	217.13	35.39	184.66	30.33	163.08	26.91	144.48	23.59
64	301.39	48.00	261.65	42.17	229.46	37.35	195.02	32.16	172.38	28.43	152.67	24.96
65	313.19	49.92	272.06	43.83	238.47	38.78	202.77	33.48	179.17	29.60	158.88	26.00
66	332.52	53.01	288.72	46.63	253.07	41.14	215.25	35.55	190.15	31.37	168.62	27.58
67	364.12	58.14	313.77	50.61	274.99	44.71	233.56	38.57	206.39	34.11	182.88	29.82
68	392.83	62.55	338.54	54.56	296.82	48.37	252.06	41.73	222.62	36.79	197.38	32.33
69	424.05	67.53	365.47	58.88	320.33	52.16	272.06	44.90	240.35	39.70	213.08	34.84
70	456.67	72.85	393.42	63.40	344.85	56.19	292.91	48.37	258.76	42.69	229.46	37.56
71	493.77	78.64	425.45	68.60	372.79	60.71	316.71	52.24	279.76	46.20	248.11	40.58
72	532.40	84.72	455.23	73.39	399.00	65.06	340.37	56.19	300.67	49.70	266.61	43.51
73	574.56	91.57	491.11	79.23	430.51	70.04	367.20	60.60	324.47	53.60	287.61	47.01
74	613.00	97.59	524.02	84.41	459.37	74.87	391.68	64.55	346.15	57.21	306.84	50.18
75	653.91	104.21	559.00	90.14	490.01	79.81	417.84	68.85	369.23	61.00	327.26	53.52
76	691.87	110.22	591.47	95.27	518.43	84.41	442.22	72.99	390.81	64.50	346.39	56.62
77	722.95	115.19	618.74	99.75	537.66	87.59	457.06	75.46	403.82	66.69	358.00	58.48
78	751.42	119.73	643.31	103.60	558.95	90.90	475.17	78.38	419.76	69.33	372.17	60.87
79	772.95	123.12	661.76	106.62	574.85	93.61	488.61	80.70	431.86	71.27	382.77	62.55
80	782.78	124.67	670.05	107.98	582.22	94.85	494.82	81.76	437.25	72.23	387.63	63.40
81	790.59	125.97	676.70	109.15	587.95	95.76	499.74	82.51	441.64	72.95	391.39	64.07
82	795.17	126.66	680.60	109.71	591.32	96.36	504.99	83.24	446.12	73.70	395.48	64.55
83	792.03	126.26	677.95	109.23	589.06	95.92	502.97	83.05	444.33	73.39	393.89	64.38
84	786.35	125.30	673.08	108.46	584.87	95.25	499.36	82.43	441.25	72.91	391.15	63.93

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	146.74	23.49	130.80	21.01	118.61	19.12	106.61	17.40	95.96	15.64	87.39	14.26
41	152.86	24.59	135.47	21.94	122.22	19.91	109.70	17.84	98.32	16.04	88.74	14.45
42	154.74	24.77	136.72	22.02	123.28	20.02	110.66	18.07	99.10	16.23	89.17	14.45
43	156.62	25.04	138.07	22.16	124.39	20.13	111.53	18.36	99.67	16.29	89.46	14.49
44	158.36	25.41	139.37	22.45	125.50	20.36	112.54	18.39	100.40	16.44	89.85	14.53
45	160.19	25.66	140.72	22.71	126.61	20.68	113.36	18.52	100.98	16.52	90.23	14.66
46	162.16	26.10	142.07	22.93	127.71	20.79	114.22	18.64	101.70	16.58	90.62	14.66
47	163.89	26.32	143.61	23.19	128.68	20.87	115.19	18.76	102.28	16.69	90.86	14.68
48	165.82	26.61	144.91	23.33	129.74	21.01	116.01	18.87	103.05	16.81	91.29	14.93
49	167.60	26.91	146.16	23.49	130.80	21.30	117.02	19.03	103.58	16.92	91.73	15.05
50	169.34	27.21	147.42	23.70	131.81	21.38	117.84	19.12	104.35	17.11	92.02	15.05
51	171.17	27.50	148.96	23.92	133.25	21.57	119.09	19.46	105.31	17.25	92.98	15.14
52	180.85	28.97	157.44	25.33	140.72	22.79	125.79	20.61	111.38	18.32	98.28	15.96
53	186.44	29.82	162.35	26.13	145.06	23.49	129.64	21.19	114.75	18.76	101.26	16.52
54	191.93	30.81	166.98	26.91	149.20	24.34	133.40	21.86	118.22	19.43	104.20	17.00
55	204.61	32.84	177.96	28.72	159.27	25.89	142.26	23.23	125.98	20.68	111.05	18.07
56	209.13	33.52	182.06	29.42	162.79	26.43	145.49	23.60	128.77	21.01	113.60	18.52
57	213.66	34.25	184.76	29.65	163.80	26.61	153.05	24.96	133.98	21.97	118.03	19.06
58	224.36	36.01	194.05	31.20	171.94	27.95	160.67	26.21	140.67	23.12	123.96	20.13
59	238.04	38.26	205.86	33.13	182.40	29.63	170.54	27.79	149.20	24.48	131.52	21.38
60	247.92	39.78	214.38	34.47	189.91	30.81	177.67	28.94	155.46	25.41	136.96	22.23
61	267.29	42.84	231.10	37.30	204.80	33.24	191.36	31.20	167.60	27.36	147.66	23.92
62	295.08	47.30	255.34	41.09	224.26	36.43	204.84	33.44	179.22	29.39	158.02	25.66
63	307.08	49.33	265.79	42.73	233.42	37.90	213.18	34.73	186.54	30.59	164.38	26.77
64	324.47	52.08	280.92	45.24	246.76	40.04	225.23	36.79	197.14	32.30	173.73	28.27
65	337.33	54.19	292.00	47.01	256.49	41.73	234.28	38.26	204.94	33.48	180.47	29.50
66	358.05	57.52	309.78	49.92	272.10	44.24	248.45	40.58	217.52	35.55	191.60	31.20
67	384.55	61.75	330.25	53.15	290.12	47.19	265.69	43.35	232.60	37.96	204.89	33.29
68	414.90	66.69	356.51	57.40	313.01	50.88	286.70	46.79	250.90	41.00	221.13	36.01
69	447.81	71.86	384.60	61.96	337.81	54.86	309.44	50.43	270.85	44.24	238.67	38.78
70	482.16	77.31	414.08	66.79	363.69	59.05	333.09	54.37	291.61	47.59	256.92	41.81
71	521.37	83.72	447.75	72.11	393.31	63.93	360.22	58.73	315.32	51.47	277.79	45.24
72	566.08	90.87	486.78	78.38	423.77	68.79	386.62	63.05	338.34	55.23	298.22	48.48
73	610.74	98.16	525.18	84.57	457.25	74.18	417.16	68.13	365.09	59.64	321.77	52.32
74	651.65	104.59	560.30	90.31	487.89	79.33	445.01	72.58	389.56	63.62	343.16	55.93
75	695.10	111.51	597.69	96.36	520.41	84.46	474.64	77.49	415.67	67.91	366.05	59.61
76	735.62	118.07	632.47	101.86	550.61	89.43	502.44	81.88	439.71	71.78	387.48	63.05
77	769.24	123.46	661.43	106.51	575.76	93.53	527.44	86.01	461.73	75.46	401.50	65.37
78	799.50	128.40	687.49	110.81	598.60	97.20	548.21	89.43	479.94	78.38	417.40	67.91
79	822.38	131.90	707.15	113.94	615.56	99.99	563.86	92.02	493.52	80.70	429.21	69.92
80	832.89	133.64	716.15	115.43	623.41	101.26	571.19	93.22	499.98	81.76	434.75	70.68
81	840.98	134.97	723.14	116.46	629.58	102.16	576.78	94.09	504.89	82.51	439.14	71.51
82	849.84	136.33	725.31	116.82	631.41	102.67	578.42	94.31	506.29	82.73	440.29	71.67
83	846.72	135.88	722.56	116.34	629.05	102.14	576.10	94.01	504.22	82.43	438.55	71.38
84	840.55	134.92	717.26	115.58	624.47	101.57	572.05	93.35	500.70	81.84	435.47	70.82

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	164.23	25.41	146.74	22.79	132.77	20.87	126.27	20.02	115.04	18.39	105.69	16.81
41	171.41	26.54	152.58	23.70	137.30	21.49	129.54	20.61	117.45	18.66	107.33	17.11
42	173.73	26.91	154.31	23.92	138.51	21.94	130.51	20.69	118.32	18.84	107.87	17.19
43	175.84	27.21	156.09	24.37	139.76	22.02	131.52	20.82	119.04	18.87	108.20	17.25
44	178.06	27.68	157.87	24.59	141.11	22.16	132.58	20.90	119.67	19.03	108.78	17.29
45	180.23	27.95	159.46	24.77	142.51	22.45	133.45	21.19	120.39	19.06	109.22	17.40
46	182.59	28.27	161.30	25.04	143.75	22.53	134.51	21.30	121.11	19.43	109.70	17.45
47	184.71	28.64	162.93	25.33	145.06	22.79	135.52	21.38	121.79	19.46	110.18	17.48
48	186.73	28.94	164.71	25.65	146.36	23.19	136.34	21.49	122.51	19.68	110.51	17.59
49	188.99	29.39	166.40	25.92	147.66	23.23	137.40	21.86	123.14	19.72	110.95	17.68
50	191.16	29.60	168.04	26.21	148.91	23.44	138.22	21.97	123.96	19.73	111.48	17.70
51	193.24	29.82	169.92	26.43	150.40	23.60	139.76	22.11	125.26	19.99	112.68	17.84
52	204.03	31.63	179.51	27.95	158.98	24.99	147.66	23.38	132.39	21.01	119.04	18.87
53	210.34	32.52	185.00	28.83	163.89	25.89	152.28	24.08	136.29	21.86	122.66	19.68
54	216.50	33.52	190.35	29.63	168.66	26.54	156.67	24.77	140.38	22.31	126.32	20.10
55	230.86	35.80	202.92	31.63	179.79	28.32	167.08	26.43	149.73	23.86	134.60	21.38
56	236.07	36.49	207.54	32.33	183.84	28.94	170.88	27.02	153.05	24.48	137.59	21.97
57	245.84	38.07	214.67	33.44	188.46	29.63	173.87	27.58	155.80	24.77	138.26	22.05
58	258.13	39.93	225.37	35.13	197.96	31.15	182.63	28.94	163.66	26.10	145.39	23.22
59	273.83	42.36	239.20	37.30	209.91	33.10	193.67	30.75	173.68	27.69	154.26	24.59
60	285.25	44.24	249.07	38.78	218.77	34.46	201.72	31.96	180.85	28.83	160.62	25.62
61	307.51	47.59	268.53	41.81	235.73	37.19	217.52	34.46	194.82	31.07	173.20	27.58
62	330.64	51.25	286.60	44.60	251.67	39.70	231.20	36.51	207.25	33.00	181.72	28.94
63	344.23	53.20	298.36	46.53	261.84	41.14	240.74	38.07	215.69	34.39	189.04	30.11
64	363.69	56.25	315.12	49.03	276.68	43.51	254.37	40.29	228.02	36.31	199.93	31.85
65	378.19	58.48	327.65	50.99	287.76	45.27	264.49	41.96	236.88	37.70	207.78	33.10
66	401.26	62.15	347.74	54.19	305.30	48.15	280.63	44.47	251.48	40.04	220.60	35.13
67	441.35	68.34	379.68	59.05	333.29	52.53	306.55	48.58	268.53	42.73	237.94	37.78
68	476.42	73.79	409.69	63.74	359.69	56.62	330.73	52.42	289.73	46.15	256.64	40.85
69	514.10	79.63	442.07	68.79	388.02	61.08	356.94	56.59	312.72	49.84	277.06	44.10
70	553.51	85.82	475.94	74.10	417.84	65.83	384.45	60.87	336.71	53.68	298.36	47.41
71	598.41	92.74	514.58	80.03	451.85	71.19	415.72	65.91	364.07	58.14	322.49	51.31
72	642.93	99.54	552.73	86.01	485.29	76.42	448.87	71.08	393.31	62.60	343.98	54.85
73	693.70	107.50	596.43	92.85	523.73	82.51	484.52	76.82	424.34	67.53	371.15	59.05
74	740.15	114.62	636.42	99.09	558.76	88.04	516.85	81.88	452.81	72.11	395.97	63.05
75	789.48	122.28	678.77	105.76	596.00	93.97	551.29	87.37	482.98	77.01	422.27	67.21
76	835.39	129.33	718.32	111.71	630.64	99.31	583.42	92.42	511.06	81.50	446.89	71.08
77	860.21	133.26	746.22	116.15	649.47	102.16	599.08	94.92	524.89	83.64	459.03	73.03
78	894.26	138.51	775.75	120.77	675.10	106.40	622.98	98.58	545.70	86.95	477.15	76.10
79	919.85	142.49	797.86	124.19	694.38	109.37	640.66	101.57	561.26	89.43	490.83	78.19
80	931.51	144.25	808.03	125.78	703.15	110.81	648.85	102.85	568.39	90.62	497.09	79.18
81	940.66	145.65	816.07	127.04	710.23	111.96	655.21	103.89	573.98	91.46	501.96	79.82
82	922.64	142.85	794.35	123.65	691.25	108.94	640.90	101.60	561.45	89.46	490.93	78.19
83	918.98	142.30	791.21	123.12	688.59	108.46	638.44	101.09	559.15	89.18	489.04	77.79
84	912.52	141.37	785.58	122.28	683.54	107.68	633.77	100.42	555.24	88.55	485.43	77.30

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	244.80	34.50	219.76	30.93	200.85	28.15	190.07	26.65	172.79	24.15	159.78	22.48
41	255.85	35.97	228.76	32.21	207.84	29.26	195.65	27.58	177.17	24.87	162.98	22.75
42	259.31	36.38	231.47	32.55	209.80	29.50	197.33	27.72	178.37	24.98	163.68	23.20
43	262.62	36.93	234.07	33.05	211.96	29.84	199.01	27.96	179.50	25.25	164.55	23.25
44	266.09	37.38	236.89	33.33	213.96	30.08	200.58	28.15	180.75	25.39	165.26	23.29
45	269.39	38.02	239.54	33.78	216.19	30.36	202.43	28.43	181.94	25.56	166.23	23.39
46	272.75	38.36	242.20	33.95	218.19	30.65	203.99	28.67	183.24	25.79	167.04	23.46
47	276.17	38.78	244.80	34.50	220.20	31.07	205.51	28.91	184.44	26.03	167.80	23.53
48	279.42	39.36	247.45	34.85	222.15	31.21	207.19	29.15	185.68	26.17	168.72	23.84
49	282.83	39.81	250.16	35.22	224.15	31.52	208.92	29.36	186.93	26.27	169.48	23.87
50	286.19	40.30	252.81	35.52	226.27	31.90	210.50	29.57	188.01	26.44	170.29	23.94
51	289.12	40.69	255.31	35.83	228.70	32.00	212.61	29.91	190.07	26.65	172.13	24.12
52	305.48	43.02	269.78	38.02	241.49	33.91	224.75	31.65	200.80	28.15	181.73	25.56
53	314.80	44.33	278.12	39.19	248.86	34.98	231.68	32.55	206.97	29.15	187.36	26.38
54	324.01	45.59	286.25	40.33	256.12	36.10	238.29	33.50	212.88	29.91	192.83	27.10
55	345.41	48.68	305.16	43.02	273.08	38.47	254.01	35.72	227.18	31.93	205.57	28.91
56	353.27	49.75	312.04	43.88	279.36	39.36	259.86	36.52	232.17	32.62	210.39	29.57
57	374.18	52.60	325.69	45.87	289.06	40.69	268.64	37.73	237.37	33.33	211.96	29.84
58	392.82	55.22	342.11	48.02	303.37	42.62	282.07	39.64	249.40	34.98	222.63	31.24
59	416.77	58.55	362.92	51.11	321.95	45.28	299.25	42.04	264.46	37.21	236.07	33.26
60	434.22	61.05	378.03	53.13	335.44	47.25	311.77	43.78	275.52	38.74	246.04	34.64
61	467.98	65.77	407.51	57.25	361.56	50.87	336.04	47.32	296.92	41.80	265.17	37.31
62	492.68	69.41	429.61	60.39	377.82	53.13	353.38	49.75	308.57	43.40	271.67	38.19
63	512.89	72.16	447.06	62.93	393.04	55.22	367.79	51.73	321.46	45.20	282.83	39.81
64	541.94	76.23	472.42	66.43	415.31	58.41	388.60	54.65	339.51	47.70	298.82	42.04
65	563.34	79.35	491.11	68.90	431.78	60.77	404.04	56.91	353.00	49.61	310.63	43.71
66	597.91	84.21	521.13	73.42	458.38	64.48	428.69	60.22	374.46	52.65	329.59	46.28
67	672.14	94.58	582.25	81.97	507.42	71.33	478.11	67.19	417.59	58.75	367.63	51.73
68	725.24	102.05	628.30	88.32	547.73	77.14	515.87	72.55	450.74	63.31	396.67	55.80
69	782.73	110.28	677.94	95.31	591.03	83.18	556.78	78.25	486.29	68.31	428.04	60.19
70	842.82	118.44	730.06	102.67	636.49	89.48	599.42	84.32	523.68	73.66	460.93	64.79
71	911.41	128.20	789.33	111.04	688.12	96.70	648.03	91.13	566.26	79.54	498.37	70.12
72	963.54	135.50	834.36	117.40	727.46	102.22	682.06	95.96	595.90	83.77	517.55	72.80
73	1039.61	146.25	900.47	126.68	785.00	110.49	735.86	103.50	642.83	90.48	558.41	78.63
74	1109.23	156.04	960.77	135.22	837.56	117.75	785.17	110.49	685.96	96.51	595.85	83.77
75	1183.09	166.39	1024.71	144.09	893.48	125.53	837.51	117.75	731.63	102.98	635.46	89.44
76	1251.85	176.16	1084.26	152.52	945.22	133.03	886.16	124.67	774.22	109.00	672.41	94.58
77	1294.22	181.99	1112.59	156.56	969.82	136.55	901.44	126.79	787.60	110.73	684.06	96.17
78	1345.36	189.32	1156.54	162.56	1008.29	141.90	937.15	131.76	818.65	115.11	711.10	100.07
79	1383.73	194.75	1189.64	167.39	1037.01	145.94	963.75	135.57	842.06	118.40	731.41	102.84
80	1401.34	197.12	1204.81	169.41	1050.28	147.69	976.11	137.17	852.84	119.94	740.68	104.21
81	1415.21	199.05	1216.57	171.22	1060.58	149.20	985.70	138.67	861.24	121.27	748.16	105.31
82	1350.02	189.92	1160.60	163.17	1011.70	142.28	950.53	133.84	820.98	115.49	721.28	101.52
83	1344.82	189.18	1156.05	162.50	1007.81	141.80	946.95	133.20	817.89	114.90	718.46	101.10
84	1335.12	187.80	1147.71	161.56	1000.54	140.79	940.02	132.24	811.88	114.28	713.43	100.41

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	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 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	49.71	7.40	44.76	6.67	40.62	6.11	35.50	5.34	32.43	4.88	29.99	4.41
41	51.57	7.64	46.21	6.91	41.64	6.26	36.76	5.53	33.42	5.05	30.69	4.53
42	52.01	7.78	46.57	6.97	41.81	6.27	37.02	5.56	33.67	5.09	30.79	4.54
43	52.36	7.81	46.79	6.98	41.91	6.27	37.24	5.58	33.78	5.10	30.84	4.54
44	52.78	7.85	47.08	7.01	42.14	6.29	37.50	5.65	34.00	5.12	30.94	4.54
45	53.26	7.95	47.48	7.08	42.34	6.33	37.84	5.71	34.29	5.13	31.10	4.55
46	53.57	7.97	47.68	7.12	42.39	6.33	38.01	5.75	34.36	5.15	31.17	4.58
47	53.91	7.99	47.89	7.13	42.53	6.39	38.21	5.77	34.51	5.19	31.20	4.58
48	54.23	8.05	48.12	7.15	42.63	6.39	38.43	5.78	34.72	5.19	31.25	4.58
49	54.69	8.19	48.48	7.21	42.82	6.49	38.74	5.82	34.89	5.27	31.42	4.62
50	55.05	8.22	48.72	7.30	43.01	6.49	39.00	5.85	35.09	5.29	31.47	4.62
51	55.82	8.30	49.40	7.37	43.57	6.56	39.51	5.91	35.55	5.34	31.93	4.70
52	57.54	8.56	50.94	7.57	44.93	6.73	40.74	6.12	36.64	5.53	32.89	4.71
53	58.89	8.77	52.17	7.80	46.01	6.92	41.73	6.27	37.50	5.65	33.69	4.85
54	60.20	8.97	53.33	7.95	47.02	7.05	42.63	6.40	38.37	5.78	34.44	4.96
55	63.43	9.43	56.19	8.35	49.56	7.44	44.93	6.74	40.00	6.02	35.72	5.12
56	65.58	9.77	58.04	8.67	51.18	7.64	46.45	6.99	41.37	6.23	36.46	5.29
57	72.04	10.72	62.85	9.36	54.93	8.23	47.51	7.13	42.31	6.33	37.46	5.53
58	76.10	11.36	66.41	9.90	58.04	8.71	50.19	7.54	44.68	6.68	39.56	5.80
59	81.02	12.08	70.70	10.55	61.81	9.25	53.50	8.04	47.58	7.13	42.15	6.19
60	84.94	12.68	74.07	11.05	64.76	9.69	56.02	8.45	49.85	7.50	44.15	6.51
61	91.65	13.66	79.98	11.91	69.89	10.48	60.51	9.09	53.79	8.07	47.66	6.99
62	104.15	15.52	90.13	13.42	78.78	11.84	70.44	10.63	61.98	9.32	54.83	8.04
63	108.25	16.12	93.68	13.97	81.85	12.27	73.20	11.00	64.42	9.67	56.98	8.35
64	113.45	16.91	98.18	14.64	85.85	12.89	76.72	11.59	67.54	10.17	59.73	8.77
65	118.55	17.65	102.58	15.33	89.65	13.44	80.15	12.06	70.53	10.63	62.35	9.17
66	124.88	18.60	108.08	16.12	94.46	14.14	84.48	12.73	74.30	11.18	65.70	9.66
67	133.09	19.82	113.40	16.91	99.12	14.89	89.50	13.44	77.86	11.69	67.86	9.98
68	143.32	21.36	122.14	18.20	106.80	16.02	96.36	14.51	83.83	12.62	73.08	10.72
69	154.67	23.04	131.86	19.66	115.21	17.27	104.03	15.67	90.47	13.62	78.90	11.60
70	166.96	24.91	142.30	21.21	124.37	18.67	112.26	16.89	97.60	14.65	85.16	12.49
71	178.71	26.62	152.25	22.73	133.14	19.97	120.12	18.06	104.51	15.71	91.14	13.35
72	185.91	27.69	158.60	23.65	137.40	20.63	124.42	18.74	106.97	16.10	93.18	13.68
73	197.94	29.47	168.87	25.17	146.33	21.94	132.46	19.91	113.93	17.13	99.14	14.55
74	208.06	31.02	177.53	26.48	153.82	23.07	139.26	20.98	119.75	18.01	104.24	15.34
75	218.29	32.50	186.25	27.78	161.38	24.18	146.09	21.95	125.63	18.91	109.37	16.09
76	226.75	33.77	193.45	28.86	167.59	25.15	151.75	22.83	130.51	19.63	113.60	16.72
77	228.89	34.11	193.83	28.92	167.94	25.18	150.54	22.64	127.95	19.23	111.22	16.33
78	232.32	34.59	196.69	29.38	170.43	25.58	152.76	22.97	129.86	19.50	112.87	16.57
79	233.20	34.77	197.49	29.44	171.08	25.66	153.39	23.07	130.34	19.63	113.31	16.65
80	230.47	34.35	195.16	29.07	169.02	25.37	151.56	22.80	128.84	19.39	111.97	16.48
81	235.33	35.04	199.23	29.72	172.64	25.86	154.77	23.27	131.52	19.80	114.34	16.79
82	233.95	34.84	198.07	29.51	171.65	25.76	156.65	23.58	133.17	20.04	115.74	17.00
83	237.08	35.29	200.77	29.91	173.91	26.10	158.78	23.89	134.95	20.29	117.32	17.23
84	240.32	35.77	203.52	30.36	176.30	26.47	160.93	24.20	136.82	20.59	118.89	17.47

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	60.32	8.53	53.57	7.61	48.84	7.05	44.61	6.56	40.91	5.99	37.96	5.53
41	64.52	9.09	57.00	8.19	51.59	7.46	46.16	6.74	42.00	6.16	38.77	5.61
42	65.66	9.25	57.95	8.28	52.37	7.56	46.49	6.77	42.20	6.19	38.89	5.65
43	66.69	9.42	58.74	8.36	52.97	7.61	46.69	6.88	42.32	6.19	39.00	5.65
44	67.78	9.57	59.66	8.53	53.72	7.78	47.03	6.91	42.56	6.23	39.10	5.68
45	68.99	9.74	60.63	8.67	54.52	7.87	47.44	6.97	42.78	6.27	39.25	5.71
46	69.98	9.84	61.40	8.76	55.10	7.97	47.66	6.99	42.94	6.29	39.27	5.71
47	70.92	10.01	62.17	8.85	55.70	8.04	47.85	7.01	43.02	6.29	39.32	5.71
48	71.93	10.17	62.97	9.00	56.38	8.12	48.12	7.05	43.14	6.32	39.42	5.75
49	73.10	10.29	63.91	9.12	57.13	8.26	48.48	7.09	43.43	6.33	39.56	5.77
50	74.07	10.46	64.71	9.24	57.75	8.32	48.79	7.13	43.55	6.39	39.64	5.77
51	75.13	10.63	65.63	9.36	58.55	8.46	49.42	7.30	44.15	6.50	40.17	5.82
52	77.47	10.91	67.66	9.66	60.34	8.74	50.96	7.46	45.55	6.67	41.45	6.02
53	79.30	11.20	69.25	9.90	61.81	8.93	52.19	7.61	46.61	6.88	42.39	6.16
54	81.05	11.45	70.82	10.08	63.19	9.12	53.35	7.81	47.68	6.99	43.38	6.29
55	85.42	12.06	74.60	10.66	66.53	9.60	56.21	8.23	50.19	7.37	45.70	6.61
56	88.30	12.45	77.11	11.00	68.79	9.97	58.09	8.53	51.91	7.57	47.24	6.89
57	96.00	13.58	83.29	11.89	73.68	10.65	62.66	9.18	55.34	8.12	49.69	7.16
58	101.47	14.35	88.01	12.56	77.86	11.24	66.23	9.69	58.48	8.56	52.51	7.59
59	108.03	15.27	93.71	13.35	82.86	12.00	70.47	10.29	62.27	9.12	55.90	8.07
60	113.26	16.00	98.22	14.06	86.87	12.56	73.87	10.83	65.25	9.57	58.58	8.47
61	122.22	17.24	105.98	15.13	93.75	13.56	79.70	11.69	70.44	10.29	63.22	9.18
62	132.75	18.75	115.22	16.48	101.05	14.57	85.90	12.59	75.92	11.12	67.27	9.77
63	137.95	19.47	119.80	17.12	105.01	15.17	89.29	13.10	78.90	11.59	69.93	10.17
64	144.64	20.40	125.60	17.95	110.06	15.90	93.64	13.71	82.71	12.13	73.31	10.65
65	151.11	21.28	131.18	18.75	114.97	16.60	97.79	14.35	86.43	12.68	76.62	11.11
66	159.17	22.45	138.21	19.73	121.20	17.50	103.03	15.10	91.03	13.34	80.64	11.72
67	173.37	24.51	149.38	21.36	130.96	18.94	111.20	16.30	98.25	14.44	87.11	12.65
68	186.73	26.35	160.90	22.97	141.04	20.37	119.78	17.55	105.82	15.52	93.80	13.63
69	201.52	28.47	173.64	24.79	152.20	21.95	129.27	18.95	114.20	16.75	101.25	14.69
70	217.49	30.70	187.41	26.75	164.26	23.72	139.49	20.45	123.24	18.06	109.25	15.83
71	232.78	32.85	200.57	28.65	175.83	25.38	149.33	21.88	131.93	19.35	116.95	16.98
72	243.20	34.35	207.94	29.72	182.27	26.32	155.44	22.77	137.37	20.13	121.74	17.65
73	258.95	36.55	221.38	31.63	194.07	28.04	165.50	24.27	146.24	21.46	129.61	18.80
74	272.20	38.42	232.74	33.28	203.99	29.47	174.02	25.49	153.77	22.53	136.26	19.80
75	285.58	40.33	244.16	34.86	214.03	30.94	182.53	26.75	161.32	23.65	142.97	20.73
76	296.64	41.89	253.64	36.22	222.32	32.11	189.61	27.78	167.53	24.56	148.49	21.56
77	303.56	42.82	259.82	37.10	225.76	32.60	191.86	28.10	169.58	24.87	150.29	21.84
78	308.05	43.51	263.71	37.68	229.11	33.09	194.76	28.54	172.07	25.21	152.55	22.12
79	309.26	43.61	264.71	37.80	230.03	33.22	195.53	28.65	172.76	25.35	153.12	22.25
80	305.63	43.13	261.61	37.35	227.32	32.84	193.23	28.28	170.71	25.03	151.34	21.94
81	312.06	44.03	267.10	38.18	232.09	33.53	197.25	28.92	174.29	25.58	154.48	22.42
82	307.03	43.33	262.80	37.52	228.32	32.97	194.97	28.58	172.28	25.24	152.67	22.15
83	311.15	43.92	266.37	38.07	231.39	33.42	197.58	28.98	174.56	25.59	154.77	22.45
84	315.44	44.51	270.00	38.61	234.55	33.90	200.31	29.38	176.97	25.97	156.87	22.77

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	69.21	9.83	61.69	8.80	55.96	8.04	50.26	7.32	45.29	6.57	41.20	5.91
41	72.21	10.25	63.91	9.12	57.75	8.30	51.81	7.50	46.47	6.73	41.91	6.06
42	72.97	10.41	64.47	9.21	58.16	8.35	52.17	7.54	46.67	6.74	42.00	6.09
43	73.49	10.46	64.79	9.25	58.41	8.39	52.36	7.56	46.81	6.75	42.00	6.09
44	74.24	10.55	65.32	9.35	58.82	8.46	52.70	7.59	47.02	6.77	42.14	6.09
45	75.05	10.67	65.90	9.42	59.23	8.53	53.09	7.64	47.29	6.89	42.26	6.11
46	75.56	10.72	66.26	9.48	59.49	8.56	53.24	7.74	47.39	6.89	42.20	6.11
47	76.07	10.83	66.53	9.52	59.73	8.62	53.40	7.77	47.48	6.91	42.20	6.11
48	76.69	10.90	66.96	9.57	60.02	8.67	53.67	7.78	47.66	6.92	42.26	6.11
49	77.47	11.03	67.57	9.66	60.43	8.71	54.05	7.81	47.92	6.97	42.36	6.12
50	78.05	11.11	67.97	9.69	60.72	8.76	54.27	7.85	48.04	6.98	42.37	6.19
51	79.14	11.28	68.89	9.83	61.57	8.85	55.05	7.97	48.72	7.08	43.01	6.19
52	83.82	11.91	72.97	10.45	65.22	9.40	58.31	8.45	51.59	7.46	45.53	6.57
53	86.84	12.35	75.59	10.80	67.62	9.74	60.39	8.74	53.50	7.78	47.19	6.77
54	89.70	12.80	78.12	11.18	69.81	10.05	62.39	9.02	55.26	7.98	48.72	7.05
55	96.17	13.66	83.70	11.97	74.81	10.80	66.89	9.67	59.20	8.56	52.27	7.54
56	99.04	14.09	86.19	12.30	77.08	11.11	68.89	9.98	60.99	8.84	53.79	7.78
57	101.66	14.47	87.91	12.56	77.88	11.21	72.81	10.50	63.75	9.24	56.16	8.07
58	107.38	15.30	92.84	13.24	82.26	11.86	76.92	11.12	67.34	9.77	59.33	8.54
59	114.34	16.27	98.85	14.11	87.60	12.62	81.87	11.86	71.67	10.42	63.16	9.09
60	119.85	17.05	103.64	14.81	91.83	13.23	85.85	12.44	75.15	10.90	66.23	9.56
61	129.30	18.39	111.83	15.98	99.07	14.27	92.65	13.38	81.05	11.73	71.40	10.29
62	142.95	20.33	123.70	17.68	108.66	15.67	99.21	14.37	86.87	12.59	76.50	11.05
63	148.56	21.14	128.57	18.36	112.94	16.30	103.11	14.93	90.28	13.10	79.53	11.46
64	155.71	22.15	134.78	19.23	118.35	17.05	108.11	15.67	94.63	13.71	83.37	12.03
65	162.67	23.15	140.78	20.09	123.67	17.79	112.94	16.33	98.85	14.35	87.07	12.56
66	171.41	24.36	148.34	21.19	130.29	18.77	119.00	17.23	104.15	15.10	91.75	13.24
67	183.06	26.06	157.26	22.45	138.11	19.90	126.52	18.33	110.72	16.03	97.55	14.09
68	197.19	28.06	169.36	24.18	148.75	21.45	136.25	19.71	119.23	17.27	105.07	15.17
69	212.81	30.27	182.80	26.10	160.52	23.14	147.03	21.23	128.70	18.67	113.38	16.34
70	229.67	32.66	197.25	28.19	173.28	24.97	158.70	22.94	138.92	20.13	122.37	17.65
71	245.83	34.95	211.13	30.17	185.47	26.72	169.84	24.59	148.66	21.52	130.99	18.91
72	258.59	36.80	222.33	31.74	193.59	27.86	176.59	25.58	154.59	22.39	136.18	19.66
73	275.31	39.14	236.72	33.78	206.14	29.71	187.99	27.23	164.57	23.86	145.00	20.91
74	289.42	41.16	248.86	35.56	216.67	31.22	197.63	28.59	172.99	25.04	152.40	22.01
75	303.63	43.16	261.08	37.28	227.33	32.74	207.39	29.99	181.56	26.31	159.92	23.12
76	315.39	44.85	271.21	38.73	236.10	34.01	215.39	31.18	188.54	27.30	166.09	24.00
77	322.91	45.95	277.63	39.66	241.77	34.83	221.50	32.08	193.84	28.10	168.56	24.32
78	327.74	46.61	281.83	40.23	245.33	35.33	224.76	32.53	196.74	28.51	171.08	24.70
79	329.07	46.81	282.92	40.38	246.32	35.52	225.66	32.66	197.51	28.62	171.80	24.79
80	325.16	46.23	279.57	39.92	243.42	35.09	222.97	32.26	195.19	28.27	169.75	24.53
81	332.00	47.24	285.43	40.76	248.54	35.77	227.68	32.95	199.25	28.89	173.32	25.01
82	328.20	46.69	280.07	39.97	243.85	35.12	223.34	32.33	195.51	28.30	170.03	24.55
83	332.60	47.31	283.82	40.55	247.11	35.60	226.36	32.74	198.11	28.69	172.29	24.91
84	337.17	48.00	287.71	41.09	250.52	36.08	229.43	33.18	200.84	29.07	174.67	25.18

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	77.45	10.63	69.21	9.53	62.63	8.74	59.50	8.32	54.25	7.61	49.81	7.01
41	80.98	11.10	72.06	9.93	64.79	9.02	61.19	8.56	55.55	7.83	50.70	7.13
42	81.85	11.21	72.74	10.03	65.31	9.09	61.55	8.63	55.75	7.85	50.85	7.15
43	82.57	11.29	73.27	10.07	65.65	9.17	61.76	8.67	55.87	7.87	50.87	7.15
44	83.44	11.44	73.92	10.21	66.11	9.21	62.10	8.71	56.08	7.90	50.94	7.15
45	84.41	11.59	74.71	10.26	66.70	9.28	62.52	8.76	56.40	7.97	51.13	7.16
46	85.05	11.63	75.18	10.34	67.01	9.35	62.71	8.77	56.45	7.97	51.11	7.16
47	85.71	11.73	75.64	10.45	67.30	9.40	62.85	8.80	56.52	7.97	51.11	7.16
48	86.44	11.84	76.22	10.49	67.69	9.43	63.12	8.84	56.69	7.98	51.14	7.16
49	87.38	11.97	76.92	10.56	68.22	9.52	63.50	8.93	56.98	8.04	51.33	7.21
50	88.08	12.06	77.47	10.66	68.58	9.56	63.77	8.95	57.12	8.04	51.37	7.21
51	89.31	12.21	78.54	10.83	69.57	9.67	64.62	9.07	57.92	8.21	52.08	7.36
52	94.62	12.93	83.17	11.45	73.68	10.25	68.46	9.60	61.33	8.67	55.14	7.80
53	97.98	13.38	86.17	11.87	76.34	10.65	70.92	9.97	63.53	8.97	57.15	8.04
54	101.27	13.86	89.02	12.27	78.83	11.00	73.27	10.25	65.65	9.25	59.06	8.32
55	108.54	14.88	95.45	13.16	84.53	11.77	78.54	11.00	70.35	9.93	63.29	8.93
56	111.76	15.33	98.27	13.56	87.06	12.13	80.86	11.36	72.47	10.24	65.17	9.18
57	116.95	16.02	102.11	14.07	89.65	12.49	82.71	11.62	74.11	10.46	65.83	9.28
58	123.57	16.91	107.87	14.88	94.70	13.21	87.40	12.27	78.31	11.05	69.57	9.81
59	131.52	18.01	114.87	15.79	100.84	14.07	93.06	13.08	83.41	11.77	74.06	10.46
60	137.87	18.84	120.43	16.57	105.71	14.71	97.53	13.66	87.40	12.34	77.64	10.96
61	148.78	20.37	129.92	17.92	114.05	15.90	105.26	14.78	94.29	13.31	83.78	11.84
62	160.20	21.93	138.86	19.09	121.90	16.99	112.04	15.75	100.38	14.14	88.08	12.44
63	166.51	22.80	144.33	19.88	126.67	17.65	116.45	16.33	104.34	14.71	91.55	12.90
64	174.55	23.89	151.24	20.80	132.78	18.50	122.07	17.13	109.37	15.41	95.93	13.56
65	182.38	24.97	158.03	21.70	138.72	19.35	127.51	17.92	114.25	16.12	100.25	14.13
66	192.12	26.31	166.48	22.93	146.16	20.37	134.37	18.82	120.36	16.99	105.60	14.89
67	210.15	28.75	180.72	24.91	158.66	22.09	145.97	20.47	127.85	18.03	113.26	15.98
68	226.36	30.96	194.61	26.79	170.91	23.81	157.18	22.02	137.71	19.44	121.98	17.20
69	244.28	33.42	210.07	28.95	184.37	25.70	169.63	23.80	148.61	21.01	131.64	18.54
70	263.69	36.08	226.67	31.22	199.06	27.73	183.06	25.66	160.40	22.64	142.10	20.04
71	282.22	38.65	242.65	33.40	213.02	29.71	195.96	27.48	171.66	24.20	152.11	21.46
72	293.67	40.19	252.48	34.77	221.69	30.88	205.07	28.75	179.66	25.37	157.09	22.15
73	312.66	42.79	268.83	37.00	236.05	32.90	218.31	30.63	191.28	26.99	167.24	23.59
74	328.66	44.99	282.61	38.89	248.11	34.59	229.50	32.18	201.08	28.34	175.84	24.79
75	344.82	47.22	296.53	40.83	260.33	36.27	240.79	33.77	210.96	29.77	184.51	26.01
76	358.16	49.01	307.98	42.38	270.43	37.69	250.13	35.11	219.11	30.94	191.64	27.00
77	361.21	49.42	313.30	43.13	272.68	38.00	251.56	35.26	220.37	31.10	192.73	27.20
78	366.60	50.15	317.98	43.79	276.74	38.61	255.31	35.77	223.70	31.58	195.60	27.55
79	368.02	50.38	319.26	43.96	277.85	38.73	256.34	35.97	224.55	31.68	196.38	27.69
80	363.69	49.74	315.47	43.44	274.54	38.25	253.27	35.53	221.89	31.30	194.07	27.37
81	371.31	50.86	322.09	44.34	280.31	39.09	258.61	36.27	226.58	31.98	198.16	27.95
82	356.28	48.80	306.70	42.22	266.92	37.22	247.50	34.74	216.82	30.63	189.59	26.73
83	361.04	49.41	310.83	42.77	270.48	37.70	250.78	35.19	219.71	31.02	192.12	27.07
84	365.99	50.13	315.06	43.39	274.23	38.21	254.24	35.64	222.73	31.43	194.76	27.45

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	95.16	11.76	85.48	10.54	78.11	9.66	73.89	9.11	67.20	8.30	62.12	7.66
41	99.62	12.32	88.99	10.99	80.89	9.96	76.20	9.40	68.94	8.51	63.43	7.83
42	100.74	12.40	89.93	11.12	81.56	10.07	76.67	9.48	69.29	8.55	63.59	7.84
43	101.61	12.57	90.57	11.18	81.99	10.12	76.99	9.49	69.51	8.57	63.69	7.84
44	102.75	12.67	91.44	11.30	82.67	10.20	77.49	9.54	69.82	8.61	63.88	7.86
45	103.99	12.81	92.41	11.40	83.41	10.29	78.08	9.66	70.27	8.67	64.13	7.92
46	104.82	12.96	93.04	11.49	83.80	10.36	78.35	9.67	70.39	8.69	64.16	7.92
47	105.65	13.05	93.67	11.55	84.22	10.39	78.63	9.71	70.55	8.71	64.19	7.92
48	106.56	13.14	94.35	11.64	84.74	10.45	79.01	9.74	70.79	8.73	64.32	7.92
49	107.73	13.31	95.32	11.77	85.45	10.54	79.58	9.79	71.18	8.78	64.57	7.99
50	108.68	13.42	95.98	11.86	85.92	10.60	79.90	9.87	71.42	8.83	64.70	7.99
51	110.17	13.59	97.31	11.99	87.11	10.75	81.02	10.02	72.43	8.94	65.60	8.09
52	116.67	14.41	103.08	12.71	92.27	11.37	85.78	10.60	76.69	9.48	69.46	8.55
53	120.91	14.93	106.79	13.15	95.59	11.80	88.91	10.99	79.47	9.79	71.97	8.87
54	124.89	15.39	110.34	13.61	98.77	12.19	91.85	11.32	82.10	10.12	74.33	9.17
55	133.86	16.50	118.28	14.62	105.87	13.06	98.43	12.18	88.00	10.86	79.68	9.86
56	137.85	17.00	121.81	15.03	109.00	13.46	101.42	12.56	90.64	11.18	82.06	10.12
57	146.69	18.08	127.73	15.75	113.33	14.00	105.31	13.02	93.06	11.52	83.11	10.25
58	154.98	19.15	134.95	16.67	119.71	14.76	111.28	13.73	98.34	12.15	87.79	10.83
59	165.02	20.34	143.70	17.74	127.46	15.74	118.49	14.63	104.70	12.94	93.48	11.55
60	172.96	21.35	150.60	18.58	133.61	16.48	124.18	15.33	109.71	13.52	98.01	12.09
61	186.64	23.07	162.54	20.06	144.19	17.79	134.02	16.54	118.39	14.62	105.76	13.05
62	196.78	24.29	171.54	21.17	150.85	18.60	141.09	17.41	123.28	15.21	108.51	13.39
63	204.53	25.25	178.27	21.98	156.80	19.32	146.64	18.08	128.12	15.80	112.78	13.90
64	214.38	26.47	186.88	23.09	164.32	20.30	153.73	18.95	134.27	16.55	118.19	14.60
65	223.95	27.65	195.24	24.09	171.68	21.18	160.61	19.85	140.32	17.32	123.47	15.25
66	235.95	29.11	205.70	25.38	180.91	22.33	169.20	20.85	147.83	18.24	130.10	16.05
67	263.77	32.57	228.46	28.18	199.20	24.59	187.59	23.16	163.88	20.26	144.25	17.81
68	284.10	35.05	246.09	30.35	214.51	26.48	202.06	24.91	176.50	21.76	155.34	19.19
69	306.62	37.85	265.55	32.75	231.51	28.57	218.05	26.90	190.50	23.51	167.68	20.71
70	330.91	40.82	286.61	35.40	249.89	30.84	235.35	29.02	205.60	25.37	180.98	22.35
71	354.19	43.72	306.76	37.85	267.43	33.00	251.91	31.09	220.09	27.15	193.68	23.91
72	362.78	44.75	314.21	38.76	273.93	33.79	256.80	31.66	224.31	27.69	194.86	24.05
73	386.22	47.63	334.54	41.27	291.63	35.98	273.39	33.75	238.85	29.50	207.45	25.61
74	406.02	50.08	351.66	43.40	306.57	37.81	287.39	35.45	251.07	30.99	218.07	26.90
75	426.02	52.58	368.97	45.52	321.63	39.67	301.54	37.22	263.41	32.53	228.82	28.22
76	442.45	54.59	383.22	47.28	334.09	41.21	313.20	38.66	273.61	33.77	237.66	29.34
77	447.92	55.26	385.04	47.54	335.67	41.42	311.97	38.50	272.60	33.62	236.78	29.21
78	454.58	56.12	390.81	48.21	340.70	42.02	316.65	39.08	276.63	34.14	240.26	29.64
79	456.40	56.29	392.31	48.40	342.05	42.22	317.87	39.22	277.74	34.27	241.22	29.76
80	450.99	55.65	387.69	47.83	337.97	41.70	314.12	38.75	274.43	33.86	238.36	29.39
81	460.46	56.85	395.87	48.86	345.08	42.60	320.74	39.57	280.22	34.56	243.40	30.04
82	429.70	53.04	369.39	45.56	322.04	39.70	302.59	37.33	261.29	32.25	229.60	28.31
83	435.44	53.75	374.34	46.18	326.31	40.26	306.62	37.85	264.82	32.67	232.68	28.71
84	441.45	54.47	379.47	46.82	330.82	40.82	310.83	38.35	268.44	33.12	235.86	29.11

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	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 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	35.55	5.95	31.99	5.36	29.02	4.91	25.37	4.30	23.18	3.92	21.46	3.55
41	36.83	6.18	33.01	5.54	29.72	5.01	26.24	4.44	23.88	4.05	21.90	3.62
42	37.22	6.23	33.30	5.58	29.90	5.05	26.51	4.47	24.09	4.06	22.02	3.64
43	37.63	6.29	33.61	5.65	30.11	5.10	26.73	4.53	24.29	4.09	22.14	3.65
44	37.99	6.33	33.91	5.71	30.30	5.12	26.99	4.55	24.51	4.15	22.31	3.67
45	38.37	6.49	34.17	5.75	30.48	5.13	27.26	4.62	24.63	4.16	22.38	3.71
46	38.74	6.51	34.51	5.78	30.69	5.15	27.50	4.65	24.90	4.22	22.53	3.71
47	39.13	6.57	34.80	5.82	30.88	5.19	27.75	4.70	25.04	4.24	22.69	3.75
48	39.51	6.61	35.11	5.87	31.08	5.27	28.04	4.72	25.28	4.29	22.79	3.81
49	39.90	6.67	35.35	5.91	31.25	5.29	28.27	4.78	25.45	4.30	22.92	3.82
50	40.31	6.74	35.67	5.99	31.46	5.33	28.54	4.85	25.65	4.31	23.03	3.84
51	40.70	6.88	36.04	6.06	31.81	5.36	28.86	4.88	25.95	4.39	23.30	3.85
52	41.88	7.01	37.05	6.23	32.70	5.53	29.65	5.01	26.68	4.53	23.93	3.96
53	42.63	7.13	37.75	6.32	33.30	5.61	30.21	5.12	27.14	4.58	24.36	4.05
54	43.43	7.32	38.43	6.50	33.91	5.75	30.76	5.19	27.67	4.68	24.80	4.09
55	45.53	7.59	40.31	6.74	35.55	5.99	32.19	5.44	28.69	4.86	25.79	4.44
56	46.69	7.83	41.35	6.97	36.46	6.16	33.06	5.58	29.46	4.96	26.20	4.41
57	51.08	8.54	44.56	7.46	38.98	6.57	33.69	5.71	29.97	5.09	26.54	4.41
58	53.62	9.00	46.79	7.83	40.91	6.91	35.35	5.99	31.47	5.34	27.86	4.62
59	56.89	9.53	49.64	8.32	43.42	7.33	37.51	6.33	33.40	5.65	29.56	4.91
60	59.26	9.97	51.72	8.69	45.22	7.59	39.10	6.61	34.80	5.87	30.83	5.10
61	63.85	10.70	55.72	9.35	48.69	8.22	42.17	7.12	37.48	6.32	33.21	5.46
62	72.52	12.13	62.75	10.50	54.85	9.25	49.05	8.28	43.13	7.32	38.18	6.29
63	75.47	12.65	65.31	10.96	57.12	9.64	51.04	8.63	44.88	7.57	39.70	6.57
64	79.74	13.34	68.97	11.60	60.31	10.21	53.96	9.12	47.44	7.99	41.95	6.97
65	82.86	13.87	71.75	12.03	62.71	10.56	56.04	9.48	49.32	8.32	43.59	7.21
66	87.96	14.78	76.10	12.80	66.52	11.21	59.49	10.05	52.36	8.84	46.28	7.61
67	94.26	15.79	80.35	13.48	70.22	11.86	63.38	10.70	55.14	9.32	48.06	7.95
68	101.73	17.05	86.72	14.54	75.80	12.82	68.43	11.60	59.49	10.05	51.89	8.56
69	109.82	18.39	93.56	15.71	81.77	13.79	73.84	12.48	64.21	10.87	55.99	9.25
70	118.23	19.82	100.72	16.91	88.06	14.88	79.50	13.44	69.14	11.69	60.29	9.98
71	127.83	21.45	108.93	18.29	95.18	16.09	85.93	14.54	74.74	12.65	65.17	10.80
72	137.27	22.98	117.08	19.66	101.47	17.13	91.87	15.54	79.00	13.34	68.75	11.38
73	148.10	24.80	126.37	21.19	109.49	18.47	99.09	16.75	85.23	14.44	74.23	12.27
74	158.00	26.51	134.81	22.59	116.83	19.71	105.74	17.92	90.96	15.37	79.16	13.10
75	168.52	28.26	143.80	24.13	124.57	21.04	112.77	19.06	97.00	16.36	84.45	14.03
76	178.37	29.89	152.18	25.52	131.88	22.26	119.37	20.22	102.64	17.36	89.34	14.79
77	183.86	30.82	155.68	26.13	134.91	22.74	120.91	20.45	102.81	17.36	89.31	14.79
78	191.11	32.06	161.82	27.14	140.22	23.65	125.67	21.23	106.85	18.03	92.84	15.35
79	196.57	32.95	166.44	27.89	144.19	24.32	129.27	21.88	109.89	18.56	95.50	15.79
80	199.10	33.37	168.54	28.27	146.04	24.62	130.96	22.12	111.28	18.80	96.71	16.02
81	201.06	33.70	170.21	28.57	147.49	24.91	132.25	22.36	112.41	19.01	97.69	16.16
82	204.32	34.29	172.99	29.02	149.91	25.28	136.82	23.15	116.30	19.66	101.08	16.74
83	203.53	34.12	172.31	28.95	149.33	25.18	136.28	23.07	115.84	19.58	100.69	16.65
84	202.05	33.90	171.08	28.69	148.24	25.01	135.32	22.86	115.00	19.44	99.97	16.55

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	43.13	6.91	38.30	6.18	34.85	5.68	31.92	5.29	29.22	4.85	27.14	4.44
41	46.06	7.36	40.69	6.57	36.83	5.99	32.92	5.41	29.97	4.95	27.69	4.54
42	47.00	7.50	41.45	6.67	37.46	6.11	33.26	5.46	30.19	4.96	27.82	4.55
43	47.89	7.59	42.19	6.77	38.08	6.19	33.55	5.54	30.41	5.01	28.03	4.55
44	48.84	7.80	42.99	6.92	38.67	6.29	33.88	5.58	30.64	5.09	28.15	4.58
45	49.73	7.90	43.69	7.05	39.27	6.39	34.15	5.65	30.84	5.10	28.27	4.62
46	50.63	8.05	44.44	7.13	39.90	6.51	34.49	5.71	31.06	5.12	28.47	4.65
47	51.54	8.22	45.17	7.32	40.46	6.60	34.78	5.77	31.25	5.15	28.57	4.68
48	52.41	8.35	45.91	7.39	41.08	6.68	35.11	5.78	31.47	5.19	28.71	4.70
49	53.35	8.47	46.64	7.53	41.69	6.75	35.35	5.82	31.68	5.20	28.88	4.71
50	54.23	8.67	47.37	7.59	42.27	6.91	35.70	5.87	31.92	5.29	29.02	4.72
51	54.81	8.74	47.85	7.74	42.70	6.98	36.06	5.95	32.19	5.34	29.31	4.82
52	56.38	8.97	49.25	7.95	43.93	7.13	37.07	6.12	33.14	5.44	30.18	4.94
53	57.42	9.17	50.14	8.05	44.76	7.32	37.79	6.23	33.74	5.56	30.71	5.01
54	58.46	9.32	51.06	8.23	45.57	7.40	38.45	6.33	34.37	5.68	31.25	5.12
55	61.30	9.77	53.53	8.63	47.77	7.80	40.33	6.64	36.01	5.91	32.79	5.36
56	62.88	10.03	54.88	8.84	48.96	7.97	41.37	6.88	36.97	6.11	33.66	5.46
57	68.10	10.87	59.08	9.53	52.27	8.47	44.44	7.36	39.25	6.51	35.23	5.77
58	71.53	11.39	62.05	10.01	54.85	8.95	46.64	7.74	41.20	6.77	37.00	6.06
59	75.88	12.08	65.82	10.63	58.21	9.48	49.49	8.21	43.72	7.21	39.25	6.40
60	79.04	12.59	68.55	11.05	60.61	9.84	51.55	8.47	45.55	7.53	40.87	6.67
61	85.20	13.58	73.87	11.89	65.32	10.65	55.56	9.17	49.10	8.07	44.05	7.16
62	92.42	14.71	80.23	12.92	70.35	11.45	59.81	9.84	52.83	8.74	46.85	7.61
63	96.19	15.34	83.49	13.44	73.20	11.91	62.25	10.25	55.03	9.08	48.79	7.97
64	101.66	16.22	88.22	14.20	77.37	12.59	65.80	10.87	58.14	9.60	51.52	8.39
65	105.65	16.82	91.75	14.79	80.40	13.10	68.43	11.29	60.41	9.98	53.57	8.76
66	112.09	17.86	97.36	15.71	85.33	13.92	72.56	12.00	64.11	10.56	56.83	9.28
67	122.78	19.58	105.81	17.05	92.77	15.10	78.78	13.00	69.60	11.51	61.69	10.07
68	132.53	21.12	114.20	18.39	100.09	16.31	85.01	14.06	75.13	12.42	66.53	10.90
69	143.00	22.80	123.21	19.88	108.03	17.60	91.75	15.13	81.04	13.35	71.84	11.73
70	153.97	24.55	132.71	21.42	116.30	18.95	98.80	16.31	87.26	14.44	77.37	12.65
71	166.49	26.55	143.46	23.14	125.77	20.47	106.81	17.61	94.36	15.59	83.66	13.66
72	179.58	28.59	153.53	24.76	134.57	21.93	114.77	18.95	101.41	16.75	89.91	14.69
73	193.76	30.86	165.64	26.72	145.20	23.65	123.82	20.40	109.44	18.06	97.00	15.83
74	206.71	32.92	176.75	28.50	154.89	25.21	132.12	21.84	116.76	19.26	103.47	16.91
75	220.49	35.17	188.54	30.39	165.27	26.95	140.94	23.24	124.54	20.59	110.38	18.03
76	233.34	37.21	199.49	32.12	174.89	28.50	149.13	24.60	131.79	21.74	116.83	19.09
77	243.81	38.85	208.69	33.66	181.34	29.50	154.18	25.42	136.19	22.48	120.70	19.73
78	253.45	40.38	216.94	34.95	188.52	30.70	160.20	26.47	141.55	23.38	125.46	20.50
79	260.70	41.52	223.15	35.98	193.88	31.58	164.82	27.23	145.63	24.05	129.08	21.12
80	264.02	42.06	225.99	36.42	196.33	31.98	166.90	27.54	147.47	24.35	130.72	21.42
81	266.61	42.50	228.22	36.80	198.33	32.30	168.54	27.81	148.94	24.59	132.00	21.60
82	268.16	42.71	229.53	37.00	199.44	32.49	170.26	28.10	150.46	24.87	133.36	21.84
83	267.10	42.58	228.65	36.83	198.67	32.36	169.63	28.03	149.89	24.76	132.83	21.69
84	265.21	42.27	226.99	36.56	197.22	32.11	168.42	27.78	148.82	24.56	131.91	21.56

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	49.49	7.95	44.12	7.09	39.97	6.51	35.98	5.85	32.38	5.29	29.46	4.82
41	51.55	8.28	45.67	7.37	41.20	6.68	37.00	6.06	33.16	5.39	29.90	4.88
42	52.17	8.35	46.09	7.40	41.57	6.74	37.29	6.11	33.40	5.44	30.04	4.88
43	52.80	8.46	46.57	7.50	41.93	6.77	37.65	6.16	33.61	5.46	30.19	4.91
44	53.40	8.56	47.02	7.56	42.32	6.91	37.90	6.18	33.88	5.54	30.28	4.94
45	54.03	8.69	47.46	7.61	42.68	6.97	38.23	6.23	34.07	5.56	30.41	4.95
46	54.68	8.77	47.92	7.77	43.04	6.99	38.52	6.27	34.32	5.58	30.53	4.95
47	55.27	8.85	48.41	7.80	43.42	7.05	38.84	6.32	34.51	5.65	30.65	4.96
48	55.92	8.97	48.86	7.85	43.74	7.09	39.12	6.39	34.77	5.68	30.79	5.01
49	56.50	9.08	49.28	7.95	44.12	7.15	39.46	6.49	34.95	5.71	30.93	5.05
50	57.13	9.18	49.73	7.99	44.46	7.21	39.73	6.51	35.19	5.77	31.03	5.05
51	57.71	9.25	50.22	8.07	44.93	7.33	40.16	6.56	35.55	5.80	31.37	5.10
52	60.99	9.80	53.11	8.54	47.46	7.74	42.39	6.92	37.51	6.12	33.14	5.37
53	62.88	10.07	54.73	8.80	48.91	7.95	43.72	7.12	38.69	6.32	34.13	5.56
54	64.69	10.42	56.30	9.08	50.34	8.21	44.99	7.36	39.87	6.53	35.16	5.75
55	68.96	11.10	60.02	9.67	53.67	8.71	47.99	7.83	42.49	6.97	37.46	6.11
56	70.53	11.32	61.40	9.90	54.88	8.93	49.05	7.98	43.43	7.09	38.30	6.23
57	72.06	11.59	62.30	10.03	55.24	8.97	51.59	8.39	45.17	7.39	39.85	6.50
58	75.66	12.13	65.44	10.50	57.97	9.42	54.20	8.84	47.44	7.78	41.79	6.77
59	80.32	12.89	69.40	11.20	61.52	10.01	57.52	9.40	50.34	8.23	44.35	7.21
60	83.65	13.42	72.28	11.63	64.06	10.42	59.88	9.77	52.41	8.56	46.20	7.53
61	90.13	14.47	77.93	12.56	69.04	11.21	64.57	10.50	56.50	9.24	49.76	8.07
62	99.49	15.98	86.14	13.87	75.64	12.30	69.06	11.28	60.43	9.84	53.26	8.69
63	103.56	16.60	89.63	14.45	78.73	12.82	71.91	11.72	62.95	10.26	55.46	9.02
64	109.44	17.57	94.70	15.27	83.22	13.55	75.95	12.42	66.48	10.89	58.58	9.53
65	113.76	18.27	98.45	15.83	86.49	14.06	78.97	12.89	69.14	11.29	60.90	9.93
66	120.75	19.42	104.49	16.82	91.77	14.92	83.82	13.66	73.36	12.00	64.62	10.50
67	129.69	20.80	111.35	17.95	97.82	15.89	89.62	14.59	78.41	12.85	69.13	11.24
68	139.95	22.48	120.22	19.39	105.57	17.15	96.70	15.78	84.63	13.82	74.59	12.13
69	151.02	24.27	129.71	20.90	113.95	18.50	104.37	17.00	91.34	14.92	80.51	13.10
70	162.64	26.10	139.69	22.49	122.68	19.91	112.32	18.34	98.35	16.09	86.65	14.09
71	175.84	28.21	151.00	24.32	132.68	21.56	121.47	19.82	106.35	17.36	93.68	15.27
72	190.93	30.65	164.17	26.47	142.95	23.21	130.41	21.23	114.12	18.65	100.57	16.34
73	205.99	33.06	177.16	28.54	154.21	25.03	140.68	22.94	123.16	20.09	108.52	17.65
74	219.81	35.26	189.00	30.44	164.53	26.73	150.13	24.52	131.40	21.46	115.76	18.82
75	234.45	37.65	201.59	32.49	175.49	28.51	160.13	26.13	140.15	22.91	123.47	20.06
76	248.10	39.86	213.31	34.36	185.71	30.17	169.41	27.65	148.27	24.20	130.65	21.23
77	259.43	41.65	223.07	35.97	194.18	31.54	177.92	29.02	155.71	25.42	135.41	22.02
78	269.65	43.30	231.84	37.35	201.88	32.81	184.90	30.17	161.85	26.47	140.77	22.91
79	277.37	44.51	238.49	38.42	207.59	33.73	190.17	31.03	166.48	27.23	144.79	23.58
80	280.91	45.09	241.51	38.90	210.27	34.14	192.61	31.43	168.61	27.54	146.62	23.86
81	283.65	45.56	243.90	39.27	212.35	34.50	194.52	31.74	170.25	27.81	148.08	24.11
82	286.62	46.04	244.62	39.42	212.95	34.59	195.07	31.84	170.74	27.86	148.49	24.15
83	285.51	45.81	243.64	39.25	212.13	34.45	194.30	31.68	170.11	27.78	147.93	24.10
84	283.48	45.53	241.92	39.00	210.63	34.21	192.92	31.47	168.88	27.55	146.86	23.90

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	55.41	8.56	49.49	7.74	44.78	7.05	42.58	6.74	38.77	6.18	35.62	5.68
41	57.80	8.95	51.45	7.99	46.26	7.32	43.69	6.92	39.64	6.29	36.18	5.77
42	58.58	9.08	52.01	8.07	46.69	7.37	44.03	6.98	39.90	6.33	36.37	5.78
43	59.33	9.18	52.65	8.22	47.15	7.40	44.35	7.01	40.14	6.39	36.52	5.80
44	60.07	9.32	53.23	8.28	47.61	7.50	44.71	7.06	40.36	6.49	36.66	5.82
45	60.78	9.42	53.79	8.35	48.04	7.56	45.00	7.12	40.62	6.50	36.83	5.85
46	61.55	9.53	54.39	8.46	48.47	7.59	45.34	7.15	40.84	6.53	37.00	5.87
47	62.27	9.66	54.95	8.54	48.91	7.74	45.69	7.21	41.08	6.56	37.17	5.88
48	63.00	9.77	55.55	8.67	49.35	7.80	46.03	7.32	41.33	6.60	37.27	5.91
49	63.77	9.84	56.13	8.74	49.76	7.83	46.32	7.36	41.56	6.61	37.45	5.95
50	64.49	9.98	56.71	8.84	50.19	7.90	46.64	7.39	41.79	6.64	37.63	5.99
51	65.15	10.07	57.27	8.93	50.72	7.98	47.15	7.46	42.26	6.73	37.99	6.06
52	68.80	10.66	60.55	9.42	53.60	8.45	49.80	7.87	44.61	7.09	40.14	6.39
53	70.94	10.97	62.39	9.69	55.27	8.71	51.35	8.12	46.01	7.36	41.37	6.60
54	73.02	11.32	64.21	10.01	56.86	8.95	52.82	8.35	47.32	7.54	42.60	6.75
55	77.86	12.06	68.46	10.66	60.63	9.56	56.31	8.93	50.48	8.04	45.36	7.21
56	79.60	12.34	70.01	10.90	61.99	9.77	57.61	9.12	51.59	8.23	46.44	7.39
57	82.93	12.86	72.42	11.28	63.57	10.01	58.65	9.28	52.53	8.35	46.67	7.44
58	87.06	13.48	76.02	11.86	66.75	10.49	61.57	9.77	55.17	8.77	49.01	7.81
59	92.36	14.31	80.63	12.56	70.82	11.18	65.32	10.34	58.55	9.35	52.00	8.28
60	96.20	14.92	84.00	13.10	73.80	11.62	68.07	10.80	60.99	9.69	54.16	8.63
61	103.71	16.09	90.56	14.09	79.52	12.53	73.36	11.62	65.70	10.48	58.41	9.28
62	111.54	17.27	96.66	15.02	84.87	13.35	77.96	12.35	69.89	11.12	61.33	9.77
63	116.11	17.98	100.62	15.68	88.34	13.92	81.21	12.86	72.74	11.60	63.80	10.17
64	122.68	19.01	106.30	16.55	93.30	14.69	85.76	13.62	76.86	12.25	67.40	10.72
65	127.51	19.73	110.48	17.20	97.04	15.30	89.19	14.11	79.91	12.75	70.08	11.18
66	135.36	20.98	117.29	18.27	102.94	16.23	94.65	14.97	84.81	13.55	74.36	11.86
67	148.89	23.07	128.04	19.91	112.43	17.71	103.37	16.36	90.56	14.45	80.23	12.80
68	160.64	24.91	138.14	21.50	121.30	19.09	111.56	17.68	97.74	15.58	86.58	13.76
69	173.37	26.86	149.07	23.21	130.87	20.63	120.43	19.06	105.47	16.79	93.44	14.89
70	186.71	28.95	160.52	25.00	140.94	22.17	129.63	20.50	113.55	18.09	100.62	16.02
71	201.83	31.26	173.54	27.00	152.38	24.03	140.17	22.25	122.77	19.58	108.76	17.31
72	216.84	33.56	186.40	29.02	163.64	25.80	151.39	24.00	132.68	21.14	115.99	18.47
73	233.95	36.22	201.13	31.30	176.59	27.81	163.39	25.86	143.12	22.80	125.17	19.91
74	249.61	38.66	214.62	33.40	188.40	29.71	174.29	27.65	152.67	24.32	133.57	21.23
75	266.25	41.24	228.94	35.64	200.97	31.67	185.93	29.44	162.88	25.97	142.42	22.69
76	281.74	43.60	242.26	37.70	212.70	33.50	196.74	31.18	172.35	27.45	150.71	24.00
77	290.12	44.94	251.70	39.18	219.06	34.50	202.05	31.99	177.04	28.20	154.82	24.62
78	301.63	46.70	261.63	40.73	227.69	35.86	210.07	33.29	184.03	29.31	160.93	25.61
79	310.22	48.04	269.12	41.91	234.18	36.89	216.04	34.21	189.25	30.17	165.52	26.35
80	314.16	48.66	272.51	42.40	237.18	37.35	218.84	34.71	191.69	30.54	167.64	26.68
81	317.26	49.14	275.19	42.82	239.52	37.72	220.97	35.01	193.59	30.85	169.31	26.96
82	311.15	48.19	267.87	41.69	233.15	36.69	216.14	34.29	189.37	30.20	165.59	26.35
83	309.96	48.01	266.85	41.52	232.23	36.56	215.32	34.12	188.62	30.05	164.92	26.25
84	307.76	47.67	264.92	41.24	230.56	36.34	213.75	33.88	187.24	29.86	163.76	26.07

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	68.07	9.54	61.09	8.57	55.83	7.84	52.84	7.42	48.03	6.79	44.42	6.23
41	71.12	10.02	63.56	8.95	57.77	8.12	54.39	7.66	49.25	6.91	45.29	6.39
42	72.07	10.12	64.32	9.07	58.36	8.20	54.86	7.70	49.61	6.97	45.50	6.42
43	73.02	10.28	65.05	9.12	58.93	8.30	55.35	7.75	49.91	7.01	45.74	6.46
44	73.97	10.39	65.81	9.28	59.51	8.37	55.78	7.84	50.27	7.04	45.99	6.47
45	74.90	10.54	66.57	9.34	60.06	8.44	56.24	7.91	50.61	7.09	46.19	6.50
46	75.83	10.66	67.31	9.48	60.65	8.54	56.68	7.99	50.94	7.20	46.43	6.54
47	76.77	10.78	68.07	9.54	61.20	8.61	57.12	8.05	51.26	7.22	46.67	6.56
48	77.70	10.93	68.81	9.70	61.77	8.69	57.60	8.09	51.62	7.26	46.89	6.59
49	78.62	11.04	69.55	9.78	62.33	8.75	58.04	8.16	51.94	7.29	47.16	6.62
50	79.52	11.18	70.28	9.89	62.90	8.86	58.51	8.21	52.28	7.37	47.35	6.63
51	80.39	11.31	70.99	9.96	63.54	8.94	59.13	8.32	52.84	7.42	47.82	6.77
52	84.90	11.94	75.01	10.54	67.17	9.46	62.44	8.78	55.81	7.84	50.51	7.09
53	87.54	12.32	77.34	10.89	69.22	9.73	64.35	9.07	57.53	8.09	52.11	7.33
54	90.05	12.67	79.58	11.20	71.23	10.04	66.22	9.32	59.18	8.32	53.63	7.53
55	96.06	13.50	84.83	11.94	75.90	10.68	70.61	9.91	63.13	8.87	57.15	8.05
56	98.21	13.83	86.76	12.20	77.67	10.93	72.23	10.15	64.54	9.08	58.45	8.21
57	104.02	14.63	90.56	12.73	80.34	11.31	74.68	10.50	66.00	9.28	58.93	8.30
58	109.22	15.35	95.10	13.39	84.37	11.88	78.41	11.02	69.29	9.73	61.88	8.71
59	115.85	16.29	100.90	14.21	89.53	12.63	83.19	11.70	73.52	10.36	65.65	9.25
60	120.70	16.99	105.09	14.76	93.25	13.10	86.67	12.19	76.58	10.77	68.42	9.65
61	130.10	18.28	113.30	15.92	100.51	14.16	93.42	13.11	82.52	11.62	73.73	10.37
62	136.98	19.27	119.41	16.79	105.01	14.76	98.23	13.83	85.78	12.05	75.52	10.61
63	142.59	20.06	124.31	17.46	109.27	15.35	102.25	14.39	89.32	12.59	78.62	11.04
64	150.67	21.18	131.33	18.45	115.47	16.26	108.03	15.17	94.35	13.30	83.08	11.70
65	156.61	22.05	136.52	19.20	120.04	16.87	112.27	15.80	98.10	13.81	86.38	12.18
66	166.21	23.38	144.87	20.35	127.43	17.94	119.15	16.75	104.11	14.64	91.65	12.90
67	186.85	26.27	161.86	22.78	141.09	19.86	132.90	18.72	116.08	16.32	102.21	14.39
68	201.68	28.39	174.64	24.58	152.27	21.44	143.40	20.15	125.29	17.62	110.28	15.51
69	217.62	30.60	188.46	26.50	164.31	23.12	154.77	21.76	135.22	18.99	119.00	16.71
70	234.33	32.96	202.95	28.55	176.93	24.88	166.62	23.43	145.60	20.47	128.12	18.03
71	253.34	35.64	219.41	30.87	191.27	26.90	180.16	25.33	157.40	22.14	138.56	19.51
72	267.86	37.67	231.97	32.65	202.25	28.46	189.61	26.65	165.67	23.30	143.91	20.26
73	289.02	40.66	250.32	35.19	218.21	30.70	204.58	28.77	178.73	25.12	155.25	21.85
74	308.36	43.39	267.05	37.59	232.82	32.74	218.26	30.70	190.70	26.83	165.64	23.30
75	328.91	46.24	284.87	40.04	248.34	34.94	232.79	32.74	203.41	28.61	176.66	24.86
76	348.03	48.95	301.45	42.40	262.78	36.98	246.36	34.69	215.24	30.27	186.94	26.27
77	359.83	50.61	309.28	43.52	269.63	37.93	250.62	35.24	218.92	30.79	190.14	26.76
78	374.00	52.60	321.53	45.25	280.32	39.46	260.50	36.63	227.57	32.03	197.70	27.81
79	384.67	54.12	330.69	46.51	288.32	40.55	267.92	37.69	234.10	32.95	203.33	28.60
80	389.61	54.79	334.93	47.14	291.97	41.10	271.37	38.14	237.06	33.36	205.89	28.96
81	393.43	55.36	338.20	47.59	294.84	41.46	274.01	38.54	239.40	33.70	207.94	29.27
82	375.29	52.76	322.59	45.37	281.25	39.55	264.25	37.18	228.22	32.08	200.54	28.21
83	373.84	52.59	321.39	45.23	280.13	39.43	263.21	37.02	227.35	31.97	199.74	28.09
84	371.13	52.19	319.08	44.90	278.15	39.12	261.34	36.77	225.71	31.79	198.34	27.86

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 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	87.79	13.07	79.06	11.78	71.73	10.79	62.70	9.43	57.27	8.62	52.96	7.79
41	91.08	13.49	81.62	12.20	73.54	11.06	64.93	9.77	59.02	8.92	54.20	8.00
42	91.86	13.74	82.25	12.31	73.84	11.07	65.38	9.82	59.47	8.99	54.38	8.02
43	92.46	13.79	82.64	12.33	74.02	11.07	65.77	9.85	59.65	9.01	54.47	8.02
44	93.22	13.86	83.15	12.38	74.42	11.11	66.22	9.98	60.04	9.04	54.65	8.02
45	94.06	14.04	83.85	12.50	74.78	11.18	66.82	10.08	60.56	9.06	54.92	8.04
46	94.60	14.08	84.21	12.57	74.87	11.18	67.12	10.15	60.68	9.09	55.04	8.09
47	95.21	14.11	84.57	12.59	75.11	11.28	67.49	10.19	60.95	9.17	55.10	8.09
48	95.78	14.22	84.99	12.63	75.29	11.28	67.88	10.21	61.31	9.17	55.19	8.09
49	96.59	14.46	85.62	12.73	75.62	11.46	68.42	10.28	61.61	9.31	55.49	8.16
50	97.22	14.52	86.05	12.89	75.95	11.46	68.87	10.33	61.97	9.34	55.59	8.16
51	98.58	14.66	87.25	13.02	76.95	11.58	69.78	10.44	62.79	9.43	56.40	8.30
52	101.62	15.12	89.96	13.37	79.36	11.89	71.95	10.81	64.71	9.77	58.09	8.32
53	104.00	15.49	92.13	13.77	81.26	12.22	73.69	11.07	66.22	9.98	59.50	8.57
54	106.32	15.84	94.18	14.04	83.03	12.45	75.29	11.30	67.76	10.21	60.83	8.76
55	112.02	16.65	99.24	14.75	87.52	13.14	79.36	11.90	70.65	10.63	63.09	9.04
56	115.81	17.25	102.50	15.31	90.38	13.49	82.04	12.34	73.06	11.00	64.38	9.34
57	127.23	18.93	110.99	16.53	97.01	14.53	83.91	12.59	74.72	11.18	66.16	9.77
58	134.40	20.06	117.29	17.48	102.50	15.38	88.64	13.32	78.91	11.80	69.87	10.24
59	143.08	21.33	124.85	18.63	109.16	16.34	94.48	14.20	84.03	12.59	74.45	10.93
60	150.01	22.39	130.82	19.51	114.37	17.11	98.94	14.92	88.03	13.25	77.97	11.50
61	161.85	24.12	141.24	21.03	123.44	18.51	106.87	16.05	94.99	14.25	84.18	12.34
62	183.94	27.41	159.17	23.70	139.14	20.91	124.40	18.77	109.46	16.46	96.83	14.20
63	191.17	28.47	165.44	24.67	144.56	21.67	129.28	19.43	113.77	17.08	100.63	14.75
64	200.36	29.86	173.39	25.85	151.61	22.76	135.49	20.47	119.28	17.96	105.48	15.49
65	209.37	31.17	181.16	27.07	158.33	23.74	141.55	21.30	124.55	18.77	110.12	16.19
66	220.55	32.85	190.87	28.47	166.82	24.97	149.20	22.48	131.21	19.74	116.03	17.06
67	235.04	35.00	200.27	29.86	175.05	26.30	158.06	23.74	137.51	20.64	119.85	17.62
68	253.11	37.72	215.69	32.14	188.61	28.29	170.17	25.62	148.05	22.29	129.07	18.93
69	273.15	40.69	232.87	34.72	203.46	30.50	183.73	27.67	159.77	24.05	139.35	20.49
70	294.85	43.99	251.31	37.46	219.64	32.97	198.25	29.83	172.37	25.87	150.40	22.06
71	315.61	47.01	268.87	40.14	235.13	35.27	212.14	31.89	184.57	27.74	160.95	23.58
72	328.32	48.90	280.08	41.77	242.66	36.43	219.73	33.09	188.91	28.43	164.56	24.16
73	349.56	52.04	298.22	44.45	258.42	38.75	233.92	35.16	201.20	30.25	175.08	25.70
74	367.43	54.78	313.53	46.76	271.65	40.74	245.94	37.05	211.48	31.81	184.09	27.09
75	385.51	57.40	328.92	49.06	284.99	42.70	258.00	38.76	221.87	33.40	193.16	28.41
76	400.45	59.64	341.64	50.97	295.96	44.41	268.00	40.32	230.49	34.67	200.63	29.53
77	404.22	60.24	342.30	51.07	296.59	44.47	265.86	39.98	225.97	33.96	196.41	28.84
78	410.27	61.09	347.36	51.89	300.99	45.17	269.78	40.57	229.34	34.44	199.33	29.26
79	411.84	61.40	348.78	51.99	302.14	45.32	270.89	40.74	230.19	34.67	200.12	29.40
80	407.02	60.66	344.65	51.34	298.49	44.80	267.67	40.26	227.53	34.24	197.74	29.10
81	415.60	61.88	351.85	52.49	304.88	45.67	273.33	41.09	232.27	34.97	201.93	29.65
82	413.16	61.53	349.80	52.11	303.13	45.49	276.65	41.64	235.19	35.39	204.39	30.02
83	418.68	62.32	354.56	52.82	307.14	46.09	280.41	42.19	238.32	35.83	207.20	30.43
84	424.40	63.17	359.41	53.62	311.36	46.75	284.21	42.74	241.64	36.36	209.97	30.85

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	106.53	15.06	94.60	13.44	86.26	12.45	78.79	11.58	72.25	10.58	67.03	9.77
41	113.94	16.05	100.66	14.46	91.11	13.17	81.53	11.90	74.17	10.88	68.48	9.91
42	115.97	16.34	102.35	14.62	92.49	13.35	82.10	11.96	74.53	10.93	68.69	9.98
43	117.77	16.64	103.73	14.76	93.55	13.44	82.46	12.15	74.75	10.93	68.87	9.98
44	119.70	16.90	105.36	15.06	94.87	13.74	83.06	12.20	75.17	11.00	69.05	10.03
45	121.84	17.20	107.08	15.31	96.29	13.90	83.79	12.31	75.56	11.07	69.32	10.08
46	123.59	17.38	108.43	15.47	97.31	14.08	84.18	12.34	75.83	11.11	69.35	10.08
47	125.25	17.68	109.79	15.63	98.37	14.20	84.51	12.38	75.98	11.11	69.45	10.08
48	127.02	17.96	111.20	15.89	99.57	14.34	84.99	12.45	76.19	11.16	69.63	10.15
49	129.10	18.17	112.86	16.11	100.90	14.59	85.62	12.52	76.71	11.18	69.87	10.19
50	130.82	18.47	114.28	16.32	101.99	14.69	86.17	12.59	76.92	11.28	70.02	10.19
51	132.69	18.77	115.91	16.53	103.40	14.94	87.28	12.89	77.97	11.48	70.95	10.28
52	136.81	19.27	119.49	17.06	106.56	15.43	89.99	13.17	80.44	11.78	73.21	10.63
53	140.04	19.78	122.29	17.48	109.16	15.77	92.16	13.44	82.31	12.15	74.87	10.88
54	143.14	20.22	125.06	17.80	111.59	16.11	94.21	13.79	84.21	12.34	76.62	11.11
55	150.86	21.30	131.75	18.83	117.50	16.95	99.27	14.53	88.64	13.02	80.71	11.67
56	155.95	21.99	136.18	19.43	121.48	17.61	102.59	15.06	91.68	13.37	83.42	12.17
57	169.54	23.98	147.09	21.00	130.13	18.81	110.66	16.21	97.73	14.34	87.76	12.64
58	179.21	25.34	155.44	22.18	137.51	19.85	116.96	17.11	103.28	15.12	92.74	13.40
59	190.78	26.97	165.50	23.58	146.34	21.19	124.46	18.17	109.97	16.11	98.73	14.25
60	200.03	28.26	173.45	24.83	153.41	22.18	130.46	19.13	115.24	16.90	103.46	14.96
61	215.84	30.45	187.16	26.72	165.56	23.95	140.76	20.64	124.40	18.17	111.66	16.21
62	234.44	33.11	203.49	29.10	178.45	25.73	151.70	22.23	134.07	19.64	118.80	17.25
63	243.63	34.38	211.57	30.23	185.44	26.79	157.69	23.13	139.35	20.47	123.50	17.96
64	255.44	36.03	221.81	31.70	194.36	28.08	165.38	24.21	146.06	21.42	129.46	18.81
65	266.86	37.58	231.66	33.11	203.04	29.32	172.70	25.34	152.63	22.39	135.31	19.62
66	281.11	39.65	244.08	34.84	214.04	30.91	181.95	26.67	160.77	23.56	142.42	20.70
67	306.17	43.28	263.81	37.72	231.27	33.45	196.38	28.79	173.51	25.50	153.84	22.34
68	329.77	46.53	284.15	40.57	249.08	35.97	211.54	30.99	186.89	27.41	165.65	24.07
69	355.89	50.28	306.66	43.78	268.78	38.76	228.29	33.47	201.68	29.58	178.82	25.94
70	384.09	54.22	330.97	47.24	290.09	41.89	246.34	36.11	217.65	31.89	192.95	27.96
71	411.08	58.01	354.20	50.60	310.51	44.82	263.72	38.64	232.99	34.17	206.54	29.99
72	429.50	60.66	367.22	52.49	321.90	46.48	274.51	40.21	242.60	35.55	215.00	31.17
73	457.30	64.55	390.96	55.86	342.72	49.52	292.28	42.86	258.27	37.90	228.89	33.20
74	480.72	67.85	411.02	58.77	360.26	52.04	307.32	45.02	271.55	39.79	240.64	34.97
75	504.34	71.22	431.18	61.56	377.97	54.64	322.35	47.24	284.90	41.77	252.48	36.61
76	523.86	73.98	447.93	63.96	392.62	56.71	334.86	49.06	295.87	43.37	262.24	38.07
77	536.09	75.62	458.84	65.52	398.70	57.57	338.84	49.62	299.48	43.92	265.41	38.57
78	544.02	76.84	465.71	66.54	404.61	58.44	343.96	50.40	303.89	44.52	269.41	39.06
79	546.16	77.02	467.49	66.75	406.23	58.67	345.31	50.60	305.09	44.77	270.41	39.29
80	539.74	76.17	462.00	65.96	401.44	58.00	341.24	49.94	301.47	44.20	267.28	38.75
81	551.10	77.76	471.71	67.43	409.88	59.21	348.35	51.07	307.80	45.17	272.82	39.59
82	542.21	76.52	464.11	66.26	403.22	58.23	344.32	50.47	304.25	44.57	269.63	39.12
83	549.50	77.56	470.41	67.23	408.64	59.02	348.93	51.18	308.28	45.19	273.33	39.65
84	557.06	78.60	476.83	68.19	414.22	59.87	353.75	51.89	312.53	45.86	277.04	40.21

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	122.23	17.36	108.95	15.54	98.82	14.20	88.76	12.93	79.99	11.60	72.76	10.44
41	127.53	18.10	112.86	16.11	101.99	14.66	91.50	13.25	82.07	11.89	74.02	10.70
42	128.86	18.38	113.86	16.26	102.71	14.75	92.13	13.32	82.43	11.90	74.17	10.75
43	129.79	18.47	114.43	16.34	103.16	14.82	92.46	13.35	82.67	11.92	74.17	10.75
44	131.12	18.63	115.36	16.51	103.88	14.94	93.07	13.40	83.03	11.96	74.42	10.75
45	132.54	18.84	116.39	16.64	104.61	15.06	93.76	13.49	83.51	12.17	74.63	10.79
46	133.44	18.93	117.02	16.74	105.06	15.12	94.03	13.67	83.70	12.17	74.53	10.79
47	134.34	19.13	117.50	16.81	105.48	15.22	94.30	13.72	83.85	12.20	74.53	10.79
48	135.43	19.25	118.26	16.90	105.99	15.31	94.78	13.74	84.18	12.22	74.63	10.79
49	136.81	19.48	119.34	17.06	106.71	15.38	95.45	13.79	84.63	12.31	74.81	10.81
50	137.84	19.62	120.03	17.11	107.23	15.47	95.84	13.86	84.84	12.33	74.84	10.93
51	139.77	19.92	121.66	17.36	108.73	15.63	97.22	14.08	86.05	12.50	75.95	10.93
52	148.02	21.03	128.86	18.45	115.18	16.60	102.98	14.92	91.11	13.17	80.41	11.60
53	153.35	21.81	133.50	19.07	119.43	17.20	106.65	15.43	94.48	13.74	83.33	11.96
54	158.42	22.60	137.96	19.74	123.29	17.75	110.18	15.93	97.59	14.09	86.05	12.45
55	169.84	24.12	147.81	21.14	132.12	19.07	118.13	17.08	104.55	15.12	92.31	13.32
56	174.90	24.88	152.21	21.72	136.12	19.62	121.66	17.62	107.71	15.61	94.99	13.74
57	179.54	25.55	155.25	22.18	137.54	19.80	128.59	18.54	112.59	16.32	99.18	14.25
58	189.63	27.02	163.96	23.38	145.28	20.94	135.85	19.64	118.92	17.25	104.79	15.08
59	201.93	28.73	174.57	24.92	154.71	22.29	144.59	20.94	126.57	18.40	111.54	16.05
60	211.66	30.11	183.03	26.15	162.18	23.36	151.61	21.97	132.72	19.25	116.96	16.88
61	228.35	32.48	197.50	28.22	174.96	25.20	163.63	23.63	143.14	20.72	126.09	18.17
62	252.45	35.90	218.47	31.22	191.89	27.67	175.20	25.38	153.41	22.23	135.10	19.51
63	262.36	37.33	227.05	32.42	199.45	28.79	182.10	26.37	159.44	23.13	140.46	20.24
64	274.99	39.12	238.02	33.96	209.01	30.11	190.93	27.67	167.13	24.21	147.24	21.24
65	287.28	40.88	248.63	35.48	218.41	31.42	199.45	28.84	174.57	25.34	153.78	22.18
66	302.71	43.02	261.97	37.42	230.10	33.15	210.15	30.43	183.94	26.67	162.03	23.38
67	323.29	46.02	277.73	39.65	243.90	35.14	223.44	32.37	195.54	28.31	172.28	24.88
68	348.23	49.55	299.09	42.70	262.70	37.88	240.61	34.81	210.57	30.50	185.57	26.79
69	375.83	53.46	322.84	46.09	283.49	40.87	259.65	37.49	227.29	32.97	200.24	28.86
70	405.60	57.68	348.35	49.78	306.02	44.10	280.26	40.51	245.34	35.55	216.12	31.17
71	434.13	61.72	372.85	53.28	327.54	47.19	299.94	43.43	262.54	38.00	231.33	33.40
72	456.67	64.99	392.65	56.05	341.88	49.20	311.87	45.17	273.00	39.54	240.49	34.72
73	486.20	69.12	418.05	59.66	364.05	52.47	331.99	48.09	290.63	42.14	256.07	36.93
74	511.11	72.69	439.50	62.80	382.64	55.13	349.02	50.49	305.51	44.22	269.14	38.87
75	536.21	76.22	461.07	65.84	401.48	57.82	366.25	52.96	320.64	46.46	282.43	40.83
76	556.97	79.21	478.97	68.40	416.96	60.06	380.38	55.06	332.96	48.21	293.31	42.38
77	570.26	81.15	490.30	70.04	426.96	61.51	391.17	56.65	342.33	49.62	297.68	42.95
78	578.79	82.31	497.71	71.05	433.26	62.39	396.92	57.45	347.45	50.35	302.14	43.62
79	581.14	82.67	499.64	71.31	435.01	62.73	398.52	57.68	348.81	50.54	303.40	43.78
80	574.24	81.64	493.73	70.50	429.89	61.97	393.76	56.97	344.71	49.92	299.79	43.32
81	586.32	83.43	504.07	71.98	438.93	63.17	402.08	58.19	351.88	51.02	306.08	44.17
82	579.60	82.45	494.61	70.59	430.64	62.02	394.42	57.09	345.28	49.98	300.27	43.36
83	587.38	83.55	501.23	71.61	436.39	62.87	399.76	57.82	349.86	50.67	304.28	43.99
84	595.45	84.77	508.10	72.56	442.42	63.72	405.18	58.60	354.68	51.34	308.46	44.47

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	136.78	18.77	122.23	16.83	110.60	15.43	105.09	14.69	95.81	13.44	87.97	12.38
41	143.02	19.60	127.26	17.54	114.43	15.93	108.07	15.12	98.10	13.83	89.54	12.59
42	144.56	19.80	128.47	17.71	115.33	16.05	108.70	15.24	98.46	13.86	89.81	12.63
43	145.82	19.94	129.40	17.78	115.94	16.19	109.07	15.31	98.67	13.90	89.84	12.63
44	147.36	20.20	130.55	18.03	116.75	16.26	109.67	15.38	99.03	13.95	89.96	12.63
45	149.08	20.47	131.93	18.12	117.80	16.39	110.42	15.47	99.60	14.08	90.29	12.64
46	150.19	20.54	132.78	18.26	118.35	16.51	110.75	15.49	99.70	14.08	90.26	12.64
47	151.37	20.72	133.59	18.45	118.86	16.60	110.99	15.54	99.82	14.08	90.26	12.64
48	152.66	20.91	134.62	18.53	119.55	16.65	111.48	15.61	100.12	14.09	90.32	12.64
49	154.32	21.14	135.85	18.65	120.48	16.81	112.14	15.77	100.63	14.20	90.66	12.73
50	155.56	21.30	136.81	18.83	121.12	16.88	112.62	15.81	100.87	14.20	90.72	12.73
51	157.73	21.56	138.71	19.13	122.86	17.08	114.13	16.02	102.29	14.50	91.98	13.00
52	167.10	22.83	146.88	20.22	130.13	18.10	120.90	16.95	108.31	15.31	97.37	13.77
53	173.03	23.63	152.18	20.96	134.83	18.81	125.25	17.61	112.20	15.84	100.93	14.20
54	178.85	24.48	157.21	21.67	139.23	19.43	129.40	18.10	115.94	16.34	104.30	14.69
55	191.68	26.28	168.57	23.24	149.29	20.79	138.71	19.43	124.25	17.54	111.78	15.77
56	197.37	27.07	173.54	23.95	153.75	21.42	142.81	20.06	127.99	18.08	115.09	16.21
57	206.54	28.29	180.32	24.85	158.33	22.06	146.06	20.52	130.88	18.47	116.27	16.39
58	218.22	29.86	190.50	26.28	167.24	23.33	154.35	21.67	138.29	19.51	122.86	17.32
59	232.27	31.81	202.86	27.89	178.09	24.85	164.35	23.10	147.30	20.79	130.79	18.47
60	243.47	33.27	212.68	29.26	186.68	25.98	172.25	24.12	154.35	21.79	137.11	19.36
61	262.76	35.97	229.43	31.65	201.41	28.08	185.90	26.10	166.52	23.51	147.96	20.91
62	282.91	38.73	245.22	33.71	215.27	30.00	197.86	27.81	177.28	24.97	155.56	21.97
63	294.06	40.26	254.89	35.11	223.71	31.17	205.66	28.84	184.27	25.98	161.67	22.78
64	308.25	42.19	267.10	36.73	234.49	32.67	215.57	30.25	193.16	27.21	169.41	23.95
65	322.08	44.10	279.09	38.32	244.98	34.17	225.18	31.65	201.78	28.47	177.04	24.95
66	339.29	46.46	294.00	40.49	258.12	35.97	237.30	33.24	212.56	30.00	186.50	26.30
67	371.13	50.77	319.16	43.99	280.20	39.01	257.79	36.15	225.79	31.84	200.03	28.22
68	399.76	54.68	343.69	47.31	301.83	42.05	277.58	38.89	243.20	34.33	215.42	30.38
69	431.39	59.02	370.98	51.13	325.61	45.39	299.57	42.03	262.45	37.10	232.48	32.74
70	465.68	63.72	400.30	55.13	351.55	48.97	323.29	45.32	283.27	39.98	250.95	35.39
71	498.40	68.26	428.53	58.98	376.20	52.47	346.07	48.53	303.16	42.74	268.63	37.90
72	518.62	70.98	445.89	61.40	391.50	54.53	362.15	50.77	317.29	44.80	277.43	39.12
73	552.15	75.57	474.75	65.34	416.87	58.10	385.54	54.09	337.81	47.66	295.36	41.66
74	580.41	79.45	499.10	68.68	438.17	61.09	405.30	56.83	355.11	50.05	310.54	43.78
75	608.95	83.39	523.68	72.11	459.75	64.05	425.24	59.64	372.55	52.57	325.85	45.93
76	632.51	86.55	543.90	74.84	477.58	66.56	441.73	62.00	386.95	54.64	338.44	47.68
77	637.90	87.28	553.30	76.17	481.56	67.11	444.26	62.27	389.18	54.92	340.37	48.04
78	647.42	88.56	561.55	77.33	488.73	68.19	450.89	63.17	395.06	55.77	345.43	48.65
79	649.92	88.97	563.81	77.63	490.69	68.40	452.70	63.52	396.56	55.95	346.82	48.90
80	642.27	87.84	557.12	76.72	484.84	67.55	447.27	62.75	391.86	55.28	342.72	48.34
81	655.74	89.82	568.82	78.30	495.03	69.03	456.70	64.05	400.15	56.48	349.95	49.36
82	629.19	86.18	541.64	74.56	471.38	65.73	437.09	61.35	382.91	54.09	334.83	47.21
83	637.60	87.26	548.93	75.53	477.67	66.58	442.87	62.15	388.01	54.78	339.29	47.81
84	646.34	88.53	556.40	76.63	484.30	67.48	448.99	62.94	393.34	55.51	343.96	48.48

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	188.99	23.36	169.77	20.93	155.13	19.18	146.75	18.09	133.46	16.48	123.38	15.21
41	197.85	24.47	176.74	21.83	160.66	19.78	151.33	18.67	136.91	16.90	125.98	15.55
42	200.08	24.63	178.60	22.08	161.98	20.00	152.27	18.83	137.61	16.98	126.30	15.57
43	201.81	24.96	179.88	22.20	162.83	20.10	152.90	18.85	138.04	17.02	126.49	15.57
44	204.07	25.16	181.61	22.44	164.18	20.26	153.91	18.95	138.67	17.10	126.86	15.61
45	206.52	25.44	183.53	22.64	165.66	20.44	155.07	19.18	139.55	17.22	127.37	15.73
46	208.18	25.74	184.78	22.82	166.44	20.57	155.60	19.20	139.80	17.26	127.43	15.73
47	209.82	25.92	186.04	22.94	167.26	20.63	156.17	19.28	140.12	17.30	127.49	15.73
48	211.64	26.10	187.39	23.12	168.29	20.75	156.92	19.34	140.59	17.34	127.74	15.73
49	213.97	26.43	189.31	23.38	169.71	20.93	158.05	19.44	141.37	17.44	128.25	15.87
50	215.85	26.65	190.63	23.55	170.65	21.05	158.68	19.60	141.85	17.54	128.50	15.87
51	218.80	26.99	193.27	23.81	173.01	21.35	160.91	19.90	143.86	17.75	130.29	16.07
52	231.71	28.62	204.73	25.24	183.25	22.58	170.37	21.05	152.31	18.83	137.95	16.98
53	240.13	29.65	212.08	26.12	189.84	23.43	176.59	21.83	157.83	19.44	142.95	17.62
54	248.04	30.56	219.15	27.03	196.15	24.21	182.43	22.48	163.05	20.10	147.62	18.21
55	265.86	32.77	234.92	29.04	210.26	25.94	195.50	24.19	174.76	21.57	158.24	19.58
56	273.77	33.76	241.92	29.85	216.48	26.73	201.43	24.94	180.01	22.20	162.98	20.10
57	291.33	35.91	253.67	31.28	225.08	27.80	209.16	25.86	184.81	22.88	165.06	20.36
58	307.79	38.03	268.02	33.11	237.74	29.31	221.00	27.27	195.31	24.13	174.36	21.51
59	327.73	40.40	285.39	35.23	253.13	31.26	235.32	29.06	207.93	25.70	185.66	22.94
60	343.50	42.40	299.09	36.90	265.35	32.73	246.63	30.45	217.89	26.85	194.65	24.01
61	370.67	45.82	322.80	39.84	286.36	35.33	266.17	32.85	235.14	29.04	210.04	25.92
62	390.81	48.24	340.67	42.04	299.59	36.94	280.21	34.58	244.84	30.21	215.50	26.59
63	406.20	50.15	354.06	43.65	311.40	38.37	291.23	35.91	254.45	31.38	223.98	27.61
64	425.77	52.57	371.14	45.86	326.35	40.32	305.31	37.63	266.67	32.87	234.73	29.00
65	444.77	54.91	387.76	47.84	340.96	42.06	318.97	39.42	278.67	34.40	245.22	30.29
66	468.61	57.81	408.52	50.40	359.30	44.35	336.03	41.41	293.59	36.22	258.38	31.88
67	523.86	64.68	453.72	55.97	395.61	48.84	372.56	46.00	325.47	40.24	286.49	35.37
68	564.22	69.61	488.74	60.28	426.02	52.59	401.30	49.47	350.54	43.22	308.51	38.11
69	608.95	75.17	527.38	65.04	459.78	56.74	433.05	53.42	378.34	46.69	333.01	41.13
70	657.20	81.07	569.22	70.30	496.28	61.25	467.42	57.63	408.33	50.38	359.43	44.39
71	703.43	86.83	609.23	75.17	531.12	65.54	500.30	61.74	437.10	53.92	384.65	47.49
72	720.49	88.87	624.03	76.98	544.03	67.11	510.01	62.88	445.49	54.99	387.01	47.76
73	767.04	94.59	664.39	81.96	579.17	71.46	542.96	67.03	474.36	58.59	412.01	50.86
74	806.37	99.46	698.41	86.19	608.86	75.09	570.76	70.40	498.64	61.55	433.08	53.42
75	846.07	104.42	732.77	90.40	638.76	78.78	598.87	73.92	523.14	64.60	454.44	56.04
76	878.71	108.42	761.07	93.90	663.51	81.84	622.02	76.78	543.40	67.07	472.00	58.27
77	889.57	109.75	764.69	94.41	666.65	82.26	619.57	76.46	541.39	66.77	470.24	58.01
78	902.80	111.45	776.15	95.75	676.64	83.45	628.87	77.61	549.40	67.80	477.15	58.87
79	906.41	111.79	779.14	96.12	679.31	83.85	631.29	77.89	551.60	68.06	479.07	59.10
80	895.67	110.52	769.96	94.99	671.21	82.82	623.84	76.96	545.03	67.25	473.38	58.37
81	914.48	112.90	786.20	97.04	685.34	84.60	637.00	78.59	556.53	68.64	483.40	59.66
82	853.39	105.34	733.62	90.48	639.58	78.84	600.94	74.14	518.93	64.05	455.98	56.22
83	864.79	106.75	743.45	91.71	648.06	79.96	608.95	75.17	525.93	64.88	462.11	57.02
84	876.73	108.18	753.63	92.98	657.01	81.07	617.31	76.16	533.13	65.78	468.42	57.81

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	62.79	10.51	56.49	9.47	51.25	8.67	44.80	7.59	40.94	6.92	37.90	6.27
41	65.05	10.91	58.30	9.78	52.48	8.85	46.34	7.84	42.18	7.15	38.68	6.39
42	65.74	11.00	58.81	9.85	52.81	8.92	46.82	7.89	42.54	7.17	38.89	6.43
43	66.46	11.11	59.35	9.98	53.18	9.01	47.21	8.00	42.90	7.22	39.10	6.45
44	67.09	11.18	59.89	10.08	53.51	9.04	47.66	8.04	43.29	7.33	39.41	6.48
45	67.76	11.46	60.35	10.15	53.84	9.06	48.14	8.16	43.50	7.35	39.53	6.55
46	68.42	11.50	60.95	10.21	54.20	9.09	48.56	8.21	43.98	7.45	39.80	6.55
47	69.11	11.60	61.46	10.28	54.53	9.17	49.02	8.30	44.23	7.49	40.07	6.62
48	69.78	11.67	62.00	10.37	54.89	9.31	49.53	8.34	44.65	7.58	40.25	6.73
49	70.47	11.78	62.42	10.44	55.19	9.34	49.92	8.44	44.95	7.59	40.49	6.75
50	71.19	11.90	63.00	10.58	55.55	9.41	50.40	8.57	45.31	7.61	40.67	6.78
51	71.89	12.15	63.66	10.70	56.19	9.47	50.97	8.62	45.82	7.75	41.15	6.80
52	73.96	12.38	65.44	11.00	57.75	9.77	52.36	8.85	47.12	8.00	42.27	6.99
53	75.29	12.59	66.67	11.16	58.81	9.91	53.36	9.04	47.93	8.09	43.02	7.15
54	76.71	12.93	67.88	11.48	59.89	10.15	54.32	9.17	48.87	8.26	43.80	7.22
55	80.41	13.40	71.19	11.90	62.79	10.58	56.85	9.61	50.67	8.58	45.55	7.84
56	82.46	13.83	73.03	12.31	64.38	10.88	58.39	9.85	52.03	8.76	46.28	7.79
57	90.20	15.08	78.69	13.17	68.84	11.60	59.50	10.08	52.93	8.99	46.88	7.79
58	94.69	15.89	82.64	13.83	72.25	12.20	62.42	10.58	55.59	9.43	49.20	8.16
59	100.48	16.83	87.67	14.69	76.68	12.94	66.25	11.18	58.99	9.98	52.21	8.67
60	104.66	17.61	91.35	15.35	79.87	13.40	69.05	11.67	61.46	10.37	54.44	9.01
61	112.77	18.90	98.40	16.51	85.99	14.52	74.48	12.57	66.19	11.16	58.66	9.64
62	128.08	21.42	110.81	18.54	96.86	16.34	86.62	14.62	76.16	12.93	67.43	11.11
63	133.29	22.34	115.33	19.36	100.87	17.02	90.14	15.24	79.27	13.37	70.11	11.60
64	140.82	23.56	121.81	20.49	106.50	18.03	95.30	16.11	83.79	14.11	74.08	12.31
65	146.34	24.49	126.72	21.24	110.75	18.65	98.97	16.74	87.10	14.69	76.98	12.73
66	155.35	26.10	134.40	22.60	117.47	19.80	105.06	17.75	92.46	15.61	81.74	13.44
67	166.46	27.89	141.91	23.81	124.01	20.94	111.93	18.90	97.37	16.46	84.87	14.04
68	179.66	30.11	153.14	25.68	133.86	22.64	120.85	20.49	105.06	17.75	91.65	15.12
69	193.94	32.48	165.23	27.74	144.41	24.35	130.40	22.04	113.40	19.20	98.88	16.34
70	208.79	35.00	177.88	29.86	155.53	26.28	140.40	23.74	122.11	20.64	106.47	17.62
71	225.76	37.88	192.37	32.30	168.09	28.41	151.76	25.68	131.99	22.34	115.09	19.07
72	242.42	40.58	206.77	34.72	179.21	30.25	162.24	27.44	139.53	23.56	121.42	20.10
73	261.55	43.80	223.17	37.42	193.37	32.62	174.99	29.58	150.52	25.50	131.09	21.67
74	279.03	46.82	238.08	39.89	206.32	34.81	186.74	31.65	160.65	27.14	139.80	23.13
75	297.62	49.91	253.96	42.61	220.00	37.16	199.15	33.66	171.31	28.89	149.14	24.78
76	315.00	52.79	268.75	45.07	232.90	39.31	210.81	35.71	181.26	30.66	157.79	26.12
77	324.70	54.43	274.93	46.15	238.26	40.16	213.53	36.11	181.56	30.66	157.73	26.12
78	337.51	56.62	285.78	47.93	247.63	41.77	221.93	37.49	188.70	31.84	163.96	27.11
79	347.15	58.19	293.94	49.25	254.65	42.95	228.29	38.64	194.06	32.78	168.66	27.89
80	351.61	58.93	297.65	49.92	257.91	43.48	231.27	39.06	196.53	33.20	170.80	28.29
81	355.08	59.51	300.60	50.45	260.47	43.99	233.56	39.49	198.52	33.57	172.52	28.54
82	360.83	60.56	305.51	51.25	264.75	44.64	241.64	40.88	205.39	34.72	178.52	29.56
83	359.44	60.26	304.31	51.13	263.72	44.47	240.67	40.74	204.58	34.58	177.82	29.40
84	356.82	59.87	302.14	50.67	261.79	44.17	238.98	40.37	203.10	34.33	176.55	29.23

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	76.16	12.20	67.64	10.91	61.55	10.03	56.37	9.34	51.61	8.57	47.93	7.84
41	81.35	13.00	71.86	11.60	65.05	10.58	58.15	9.55	52.93	8.74	48.90	8.02
42	83.00	13.25	73.21	11.78	66.16	10.79	58.75	9.64	53.33	8.76	49.14	8.04
43	84.57	13.40	74.50	11.96	67.24	10.93	59.26	9.78	53.72	8.85	49.50	8.04
44	86.26	13.77	75.92	12.22	68.30	11.11	59.83	9.85	54.11	8.99	49.71	8.09
45	87.83	13.95	77.16	12.45	69.35	11.28	60.31	9.98	54.47	9.01	49.92	8.16
46	89.42	14.22	78.49	12.59	70.47	11.50	60.92	10.08	54.86	9.04	50.28	8.21
47	91.02	14.52	79.78	12.93	71.46	11.66	61.43	10.19	55.19	9.09	50.46	8.26
48	92.55	14.75	81.07	13.05	72.55	11.80	62.00	10.21	55.59	9.17	50.70	8.30
49	94.21	14.96	82.37	13.30	73.63	11.92	62.42	10.28	55.95	9.18	51.00	8.32
50	95.78	15.31	83.67	13.40	74.66	12.20	63.06	10.37	56.37	9.34	51.25	8.34
51	96.80	15.43	84.51	13.67	75.41	12.33	63.69	10.51	56.85	9.43	51.76	8.51
52	99.57	15.84	86.98	14.04	77.58	12.59	65.47	10.81	58.54	9.61	53.30	8.72
53	101.41	16.19	88.55	14.22	79.06	12.93	66.73	11.00	59.59	9.82	54.23	8.85
54	103.25	16.46	90.17	14.53	80.47	13.07	67.91	11.18	60.71	10.03	55.19	9.04
55	108.25	17.25	94.54	15.24	84.36	13.77	71.22	11.73	63.60	10.44	57.90	9.47
56	111.05	17.71	96.92	15.61	86.47	14.08	73.06	12.15	65.29	10.79	59.44	9.64
57	120.27	19.20	104.33	16.83	92.31	14.96	78.49	13.00	69.32	11.50	62.22	10.19
58	126.33	20.11	109.58	17.68	96.86	15.81	82.37	13.67	72.76	11.96	65.35	10.70
59	134.01	21.33	116.24	18.77	102.80	16.74	87.40	14.50	77.22	12.73	69.32	11.30
60	139.59	22.23	121.06	19.51	107.05	17.38	91.05	14.96	80.44	13.30	72.19	11.78
61	150.46	23.98	130.46	21.00	115.36	18.81	98.13	16.19	86.71	14.25	77.79	12.64
62	163.21	25.98	141.69	22.82	124.25	20.22	105.63	17.38	93.31	15.43	82.73	13.44
63	169.87	27.09	147.45	23.74	129.28	21.03	109.94	18.10	97.19	16.04	86.17	14.08
64	179.54	28.64	155.80	25.08	136.63	22.23	116.21	19.20	102.68	16.95	90.99	14.82
65	186.59	29.70	162.03	26.12	142.00	23.13	120.85	19.94	106.68	17.62	94.60	15.47
66	197.95	31.54	171.95	27.74	150.70	24.58	128.14	21.19	113.22	18.65	100.36	16.39
67	216.84	34.58	186.86	30.11	163.84	26.67	139.14	22.96	122.92	20.33	108.95	17.78
68	234.04	37.30	201.68	32.48	176.77	28.80	150.13	24.83	132.69	21.93	117.50	19.25
69	252.54	40.26	217.59	35.11	190.78	31.08	162.03	26.72	143.11	23.58	126.87	20.72
70	271.92	43.36	234.38	37.83	205.39	33.47	174.48	28.80	154.11	25.50	136.63	22.34
71	294.03	46.89	253.36	40.87	222.11	36.15	188.64	31.10	166.64	27.53	147.75	24.12
72	317.14	50.49	271.13	43.73	237.66	38.73	202.68	33.47	179.09	29.58	158.78	25.94
73	342.18	54.50	292.52	47.19	256.43	41.77	218.68	36.03	193.28	31.89	171.31	27.96
74	365.05	58.14	312.14	50.33	273.54	44.52	233.32	38.57	206.20	34.01	182.73	29.86
75	389.39	62.11	332.96	53.67	291.86	47.59	248.90	41.04	219.94	36.36	194.94	31.84
76	412.08	65.71	352.30	56.72	308.85	50.33	263.36	43.44	232.75	38.39	206.32	33.71
77	430.58	68.61	368.54	59.44	320.25	52.10	272.28	44.89	240.52	39.70	213.16	34.84
78	447.60	71.31	383.13	61.72	332.93	54.22	282.91	46.75	249.98	41.29	221.57	36.20
79	460.41	73.32	394.09	63.54	342.39	55.77	291.08	48.09	257.18	42.47	227.96	37.30
80	466.25	74.28	399.10	64.32	346.73	56.48	294.75	48.64	260.44	43.00	230.85	37.83
81	470.83	75.06	403.04	64.99	350.26	57.04	297.65	49.11	263.03	43.43	233.11	38.15
82	473.57	75.43	405.36	65.34	352.21	57.38	300.69	49.62	265.71	43.92	235.52	38.57
83	471.71	75.20	403.79	65.04	350.86	57.15	299.57	49.50	264.72	43.73	234.59	38.30
84	468.36	74.65	400.87	64.56	348.29	56.71	297.44	49.06	262.82	43.37	232.96	38.07

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	87.40	14.04	77.91	12.52	70.59	11.50	63.54	10.33	57.18	9.34	52.03	8.51
41	91.05	14.62	80.65	13.02	72.76	11.80	65.35	10.70	58.57	9.52	52.81	8.62
42	92.13	14.75	81.41	13.07	73.42	11.90	65.86	10.79	58.99	9.61	53.05	8.62
43	93.25	14.94	82.25	13.25	74.05	11.96	66.49	10.88	59.35	9.64	53.33	8.67
44	94.30	15.12	83.03	13.35	74.75	12.20	66.94	10.91	59.83	9.78	53.48	8.72
45	95.42	15.35	83.82	13.44	75.38	12.31	67.52	11.00	60.16	9.82	53.72	8.74
46	96.56	15.49	84.63	13.72	76.01	12.34	68.03	11.07	60.62	9.85	53.93	8.74
47	97.62	15.63	85.50	13.77	76.68	12.45	68.60	11.16	60.95	9.98	54.14	8.76
48	98.76	15.84	86.29	13.86	77.25	12.52	69.08	11.28	61.40	10.03	54.38	8.85
49	99.79	16.04	87.04	14.04	77.91	12.63	69.69	11.46	61.73	10.08	54.62	8.92
50	100.90	16.21	87.83	14.11	78.52	12.73	70.17	11.50	62.15	10.19	54.80	8.92
51	101.92	16.34	88.70	14.25	79.36	12.94	70.92	11.58	62.79	10.24	55.40	9.01
52	107.71	17.31	93.79	15.08	83.82	13.67	74.87	12.22	66.25	10.81	58.54	9.48
53	111.05	17.78	96.65	15.54	86.38	14.04	77.22	12.57	68.33	11.16	60.28	9.82
54	114.25	18.40	99.42	16.04	88.91	14.50	79.45	13.00	70.41	11.53	62.09	10.15
55	121.78	19.60	105.99	17.08	94.78	15.38	84.75	13.83	75.05	12.31	66.16	10.79
56	124.55	19.99	108.43	17.48	96.92	15.77	86.62	14.09	76.71	12.52	67.64	11.00
57	127.26	20.47	110.03	17.71	97.56	15.84	91.11	14.82	79.78	13.05	70.38	11.48
58	133.62	21.42	115.57	18.54	102.38	16.64	95.72	15.61	83.79	13.74	73.81	11.96
59	141.85	22.76	122.56	19.78	108.65	17.68	101.59	16.60	88.91	14.53	78.33	12.73
60	147.72	23.70	127.66	20.54	113.13	18.40	105.75	17.25	92.55	15.12	81.59	13.30
61	159.17	25.55	137.63	22.18	121.93	19.80	114.04	18.54	99.79	16.32	87.88	14.25
62	175.71	28.22	152.12	24.49	133.59	21.72	121.96	19.92	106.71	17.38	94.06	15.35
63	182.88	29.32	158.30	25.52	139.05	22.64	126.99	20.70	111.17	18.12	97.95	15.93
64	193.28	31.03	167.24	26.97	146.97	23.93	134.13	21.93	117.41	19.23	103.46	16.83
65	200.90	32.26	173.87	27.96	152.75	24.83	139.47	22.76	122.11	19.94	107.56	17.54
66	213.25	34.30	184.54	29.70	162.06	26.35	148.02	24.12	129.55	21.19	114.13	18.54
67	229.04	36.73	196.65	31.70	172.76	28.06	158.27	25.77	138.47	22.69	122.08	19.85
68	247.15	39.70	212.32	34.24	186.44	30.29	170.77	27.87	149.47	24.41	131.72	21.42
69	266.70	42.86	229.07	36.91	201.23	32.67	184.33	30.02	161.31	26.35	142.18	23.13
70	287.22	46.09	246.70	39.72	216.66	35.16	198.37	32.39	173.69	28.41	153.02	24.88
71	310.54	49.82	266.67	42.95	234.32	38.07	214.52	35.00	187.82	30.66	165.44	26.97
72	337.18	54.13	289.93	46.75	252.45	40.99	230.31	37.49	201.53	32.94	177.61	28.86
73	363.78	58.38	312.86	50.40	272.34	44.20	248.45	40.51	217.50	35.48	191.65	31.17
74	388.19	62.27	333.77	53.76	290.57	47.21	265.14	43.30	232.05	37.90	204.43	33.24
75	414.04	66.49	356.01	57.38	309.91	50.35	282.79	46.15	247.51	40.46	218.05	35.43
76	438.14	70.39	376.71	60.68	327.96	53.28	299.18	48.83	261.85	42.74	230.73	37.49
77	458.15	73.55	393.94	63.52	342.93	55.70	314.22	51.25	274.99	44.89	239.14	38.89
78	476.20	76.47	409.43	65.96	356.52	57.94	326.54	53.28	285.84	46.75	248.60	40.46
79	489.85	78.60	421.18	67.85	366.62	59.57	335.85	54.80	294.00	48.09	255.71	41.64
80	496.08	79.63	426.51	68.70	371.35	60.29	340.16	55.51	297.77	48.64	258.93	42.14
81	500.93	80.46	430.73	69.35	375.02	60.93	343.53	56.05	300.66	49.11	261.52	42.58
82	506.18	81.31	432.00	69.62	376.07	61.09	344.50	56.23	301.53	49.20	262.24	42.65
83	504.22	80.90	430.28	69.32	374.63	60.84	343.14	55.95	300.42	49.06	261.25	42.56
84	500.63	80.41	427.24	68.87	371.98	60.41	340.70	55.58	298.25	48.65	259.35	42.21

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	97.86	15.12	87.40	13.67	79.09	12.45	75.20	11.90	68.48	10.91	62.91	10.03
41	102.08	15.81	90.87	14.11	81.71	12.93	77.16	12.22	70.02	11.11	63.90	10.19
42	103.46	16.04	91.86	14.25	82.46	13.02	77.76	12.33	70.47	11.18	64.23	10.21
43	104.79	16.21	92.98	14.52	83.27	13.07	78.33	12.38	70.89	11.28	64.50	10.24
44	106.08	16.46	94.00	14.62	84.09	13.25	78.97	12.47	71.28	11.46	64.74	10.28
45	107.35	16.64	94.99	14.75	84.84	13.35	79.48	12.57	71.73	11.48	65.05	10.33
46	108.70	16.83	96.05	14.94	85.59	13.40	80.08	12.63	72.12	11.53	65.35	10.37
47	109.97	17.06	97.04	15.08	86.38	13.67	80.68	12.73	72.55	11.58	65.65	10.38
48	111.26	17.25	98.10	15.31	87.16	13.77	81.29	12.93	73.00	11.66	65.83	10.44
49	112.62	17.38	99.12	15.43	87.88	13.83	81.80	13.00	73.39	11.67	66.13	10.51
50	113.89	17.62	100.15	15.61	88.64	13.95	82.37	13.05	73.81	11.73	66.46	10.58
51	115.06	17.78	101.14	15.77	89.57	14.09	83.27	13.17	74.63	11.89	67.09	10.70
52	121.51	18.83	106.93	16.64	94.66	14.92	87.94	13.90	78.79	12.52	70.89	11.28
53	125.28	19.37	110.18	17.11	97.62	15.38	90.69	14.34	81.26	13.00	73.06	11.66
54	128.95	19.99	113.40	17.68	100.42	15.81	93.28	14.75	83.57	13.32	75.23	11.92
55	137.51	21.30	120.90	18.83	107.08	16.88	99.45	15.77	89.15	14.20	80.11	12.73
56	140.58	21.79	123.65	19.25	109.49	17.25	101.74	16.11	91.11	14.53	82.01	13.05
57	146.46	22.71	127.90	19.92	112.26	17.68	103.58	16.39	92.77	14.75	82.43	13.14
58	153.75	23.81	134.25	20.94	117.89	18.53	108.73	17.25	97.43	15.49	86.56	13.79
59	163.12	25.27	142.39	22.18	125.06	19.74	115.36	18.26	103.40	16.51	91.83	14.62
60	169.90	26.35	148.35	23.13	130.34	20.52	120.21	19.07	107.71	17.11	95.66	15.24
61	183.15	28.41	159.92	24.88	140.43	22.13	129.55	20.52	116.03	18.51	103.16	16.39
62	196.98	30.50	170.71	26.53	149.89	23.58	137.69	21.81	123.44	19.64	108.31	17.25
63	205.06	31.75	177.70	27.69	156.01	24.58	143.41	22.71	128.47	20.49	112.68	17.96
64	216.66	33.57	187.73	29.23	164.78	25.94	151.46	24.05	135.73	21.63	119.04	18.93
65	225.18	34.84	195.12	30.38	171.37	27.02	157.51	24.92	141.12	22.52	123.77	19.74
66	239.04	37.05	207.14	32.26	181.80	28.66	167.16	26.44	149.77	23.93	131.33	20.94
67	262.94	40.74	226.12	35.16	198.55	31.28	182.55	28.89	159.92	25.52	141.69	22.60
68	283.70	43.99	243.96	37.97	214.22	33.71	197.01	31.22	172.61	27.51	152.90	24.30
69	306.17	47.43	263.27	40.99	231.12	36.43	212.68	33.66	186.26	29.65	165.02	26.30
70	329.73	51.13	283.49	44.15	248.90	39.15	228.92	36.20	200.54	31.95	177.70	28.29
71	356.43	55.21	306.47	47.68	269.11	42.44	247.54	39.29	216.81	34.58	192.07	30.57
72	382.94	59.27	329.19	51.25	289.00	45.56	267.37	42.38	234.32	37.33	204.85	32.62
73	413.16	63.96	355.19	55.28	311.87	49.11	288.55	45.67	252.75	40.26	221.06	35.16
74	440.82	68.27	379.03	58.98	332.72	52.47	307.80	48.83	269.63	42.95	235.88	37.49
75	470.20	72.83	404.31	62.94	354.92	55.93	328.35	51.99	287.65	45.86	251.52	40.07
76	497.56	77.00	427.84	66.58	375.62	59.16	347.45	55.06	304.37	48.48	266.16	42.38
77	512.35	79.36	444.50	69.19	386.86	60.93	356.82	56.49	312.65	49.80	273.42	43.48
78	532.69	82.47	462.04	71.93	402.11	63.33	370.98	58.79	325.00	51.76	284.21	45.23
79	547.84	84.84	475.26	74.01	413.56	65.15	381.53	60.41	334.22	53.28	292.31	46.53
80	554.80	85.93	481.26	74.88	418.86	65.96	386.47	61.30	338.53	53.93	296.05	47.12
81	560.29	86.78	485.99	75.62	422.99	66.61	390.24	61.83	341.88	54.48	299.00	47.61
82	549.50	85.10	473.06	73.62	411.75	64.79	381.71	60.56	334.44	53.33	292.44	46.53
83	547.39	84.79	471.25	73.32	410.12	64.56	380.26	60.26	333.11	53.07	291.26	46.36
84	543.51	84.19	467.85	72.83	407.17	64.18	377.49	59.83	330.67	52.73	289.21	46.04

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	135.19	18.95	121.33	17.02	110.87	15.57	104.94	14.74	95.39	13.48	88.23	12.37
41	141.25	19.90	126.24	17.77	114.74	16.13	108.02	15.21	97.81	13.72	89.96	12.69
42	143.13	20.10	127.74	18.01	115.90	16.29	108.96	15.29	98.53	13.84	90.36	12.75
43	145.02	20.42	129.19	18.11	117.03	16.48	109.93	15.39	99.13	13.92	90.84	12.83
44	146.90	20.63	130.69	18.43	118.19	16.62	110.78	15.57	99.85	13.98	91.34	12.85
45	148.76	20.93	132.20	18.55	119.29	16.76	111.69	15.71	100.51	14.08	91.75	12.91
46	150.61	21.17	133.68	18.83	120.45	16.96	112.57	15.87	101.17	14.30	92.22	12.99
47	152.46	21.41	135.19	18.95	121.55	17.10	113.45	15.99	101.80	14.34	92.69	13.03
48	154.32	21.71	136.66	19.26	122.68	17.26	114.39	16.07	102.52	14.42	93.13	13.09
49	156.14	21.93	138.14	19.42	123.78	17.38	115.27	16.21	103.15	14.48	93.66	13.15
50	157.93	22.20	139.58	19.64	124.91	17.60	116.21	16.31	103.84	14.64	94.04	13.17
51	159.66	22.46	141.00	19.78	126.20	17.75	117.44	16.52	104.94	14.74	94.98	13.45
52	168.61	23.71	148.98	20.93	133.40	18.79	124.01	17.44	110.84	15.57	100.32	14.08
53	173.85	24.47	153.59	21.63	137.48	19.32	127.80	18.01	114.27	16.07	103.49	14.56
54	178.85	25.16	158.05	22.24	141.47	19.94	131.51	18.51	117.53	16.52	106.51	14.95
55	190.78	26.81	168.48	23.71	150.73	21.21	140.24	19.68	125.39	17.62	113.51	15.99
56	195.05	27.47	172.31	24.23	154.25	21.71	143.45	20.16	128.18	18.03	116.09	16.31
57	206.58	29.06	179.85	25.28	159.56	22.46	148.32	20.85	131.07	18.43	117.03	16.48
58	216.92	30.49	188.87	26.59	167.57	23.59	155.73	21.89	137.61	19.32	122.91	17.30
59	230.08	32.35	200.39	28.22	177.81	25.08	165.21	23.24	146.02	20.57	130.38	18.37
60	239.72	33.74	208.72	29.31	185.19	26.02	172.13	24.21	152.09	21.39	135.88	19.16
61	258.38	36.30	225.02	31.62	199.61	28.12	185.54	26.04	163.90	23.08	146.43	20.59
62	272.04	38.27	237.15	33.34	208.56	29.31	195.09	27.47	170.37	23.93	149.98	21.07
63	283.19	39.84	246.88	34.68	217.01	30.49	203.06	28.58	177.40	25.00	156.14	21.93
64	299.24	42.06	260.83	36.64	229.32	32.29	214.56	30.13	187.39	26.41	164.99	23.24
65	311.02	43.79	271.13	38.13	238.40	33.50	222.98	31.38	194.84	27.43	171.56	24.19
66	330.09	46.43	287.72	40.42	253.07	35.63	236.64	33.27	206.77	29.08	182.02	25.62
67	371.08	52.17	321.45	45.24	280.21	39.44	263.94	37.18	230.55	32.41	203.00	28.58
68	400.54	56.38	346.83	48.82	302.42	42.58	284.80	40.02	248.83	34.99	219.02	30.80
69	432.20	60.77	374.28	52.63	326.32	45.92	307.38	43.22	268.56	37.71	236.33	33.19
70	465.37	65.46	403.06	56.70	351.39	49.41	330.91	46.53	289.16	40.65	254.45	35.81
71	503.13	70.78	435.75	61.31	379.88	53.42	357.79	50.31	312.59	43.97	275.18	38.75
72	531.97	74.81	460.69	64.84	401.67	56.52	376.58	52.93	329.02	46.27	285.80	40.24
73	573.99	80.75	497.13	69.89	433.37	60.97	406.29	57.14	354.97	49.89	308.32	43.39
74	612.41	86.17	530.36	74.65	462.39	65.02	433.46	60.97	378.74	53.28	328.96	46.27
75	653.21	91.83	565.76	79.52	493.20	69.39	462.33	65.02	403.97	56.82	350.85	49.37
76	691.19	97.21	598.68	84.21	521.88	73.44	489.28	68.89	427.46	60.12	371.27	52.17
77	714.62	100.51	614.23	86.43	535.48	75.33	497.73	69.99	434.78	61.15	377.61	53.15
78	742.76	104.46	638.57	89.87	556.72	78.37	517.36	72.75	451.96	63.61	392.63	55.23
79	763.96	107.48	656.76	92.37	572.61	80.53	532.09	74.85	464.93	65.44	403.81	56.80
80	773.76	108.81	665.18	93.62	579.87	81.62	538.94	75.75	470.81	66.25	408.90	57.51
81	781.37	109.94	671.68	94.51	585.55	82.34	544.18	76.54	475.46	66.93	412.98	58.13
82	745.34	104.78	640.68	90.10	558.57	78.55	524.80	73.84	453.25	63.71	398.28	56.03
83	742.45	104.44	638.29	89.83	556.34	78.31	522.73	73.52	451.52	63.49	396.68	55.79
84	737.08	103.65	633.70	89.17	552.41	77.69	519.02	73.03	448.26	63.13	393.91	55.33

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	140.38	20.90	126.41	18.84	114.70	17.25	100.25	15.08	91.58	13.78	84.69	12.46
41	145.63	21.57	130.51	19.51	117.60	17.68	103.82	15.62	94.38	14.26	86.67	12.79
42	146.89	21.97	131.52	19.68	118.08	17.70	104.54	15.70	95.10	14.38	86.96	12.82
43	147.85	22.05	132.14	19.72	118.37	17.70	105.17	15.75	95.39	14.41	87.10	12.82
44	149.05	22.16	132.96	19.80	118.99	17.76	105.89	15.96	96.01	14.45	87.39	12.82
45	150.40	22.45	134.07	19.99	119.57	17.88	106.86	16.12	96.83	14.49	87.82	12.86
46	151.27	22.51	134.65	20.10	119.72	17.88	107.33	16.23	97.02	14.53	88.02	12.94
47	152.24	22.56	135.23	20.13	120.10	18.04	107.91	16.29	97.46	14.66	88.11	12.94
48	153.15	22.74	135.90	20.20	120.39	18.04	108.54	16.33	98.04	14.66	88.25	12.94
49	154.45	23.12	136.91	20.36	120.92	18.32	109.41	16.44	98.52	14.89	88.74	13.05
50	155.46	23.22	137.59	20.61	121.45	18.32	110.13	16.52	99.10	14.93	88.88	13.05
51	157.63	23.44	139.52	20.82	123.04	18.52	111.58	16.69	100.40	15.08	90.18	13.27
52	162.50	24.18	143.86	21.38	126.89	19.01	115.04	17.29	103.48	15.62	92.88	13.30
53	166.30	24.77	147.32	22.02	129.93	19.54	117.84	17.70	105.89	15.96	95.15	13.70
54	170.01	25.33	150.60	22.45	132.77	19.91	120.39	18.07	108.35	16.33	97.27	14.01
55	179.12	26.62	158.69	23.59	139.95	21.01	126.89	19.03	112.97	17.00	100.88	14.45
56	185.19	27.58	163.89	24.48	144.53	21.57	131.18	19.73	116.83	17.59	102.95	14.93
57	203.45	30.27	177.48	26.43	155.13	23.23	134.17	20.13	119.47	17.88	105.80	15.62
58	214.91	32.08	187.55	27.95	163.89	24.59	141.73	21.30	126.17	18.87	111.72	16.37
59	228.79	34.11	199.64	29.79	174.54	26.13	151.08	22.71	134.36	20.13	119.04	17.48
60	239.87	35.80	209.18	31.20	182.88	27.36	158.21	23.86	140.77	21.19	124.68	18.39
61	258.80	38.57	225.85	33.63	197.38	29.60	170.88	25.66	151.90	22.79	134.60	19.73
62	294.12	43.83	254.52	37.90	222.48	33.44	198.92	30.01	175.02	26.32	154.83	22.71
63	305.68	45.52	264.54	39.45	231.15	34.65	206.73	31.07	181.92	27.31	160.91	23.59
64	320.38	47.75	277.26	41.33	242.42	36.39	216.65	32.73	190.73	28.72	168.66	24.77
65	334.78	49.84	289.68	43.28	253.17	37.96	226.33	34.06	199.16	30.01	176.09	25.89
66	352.65	52.53	305.20	45.52	266.76	39.93	238.57	35.95	209.81	31.56	185.53	27.28
67	375.83	55.97	320.23	47.75	279.91	42.05	252.74	37.96	219.88	33.00	191.65	28.17
68	404.73	60.31	344.90	51.39	301.59	45.24	272.10	40.97	236.74	35.64	206.39	30.27
69	436.78	65.06	372.36	55.52	325.34	48.77	293.78	44.24	255.48	38.46	222.82	32.76
70	471.46	70.34	401.84	59.90	351.21	52.72	317.00	47.70	275.62	41.37	240.50	35.27
71	504.66	75.17	429.93	64.18	375.97	56.40	339.21	50.99	295.13	44.36	257.36	37.70
72	524.99	78.19	447.86	66.79	388.02	58.25	351.35	52.91	302.07	45.46	263.14	38.63
73	558.95	83.21	476.86	71.08	413.22	61.96	374.04	56.22	321.73	48.37	279.95	41.09
74	587.52	87.59	501.33	74.77	434.37	65.14	393.27	59.24	338.15	50.86	294.36	43.32
75	616.43	91.78	525.95	78.45	455.71	68.28	412.54	61.98	354.77	53.41	308.86	45.43
76	640.32	95.36	546.28	81.50	473.24	71.01	428.54	64.47	368.55	55.44	320.81	47.22
77	646.35	96.32	547.34	81.66	474.25	71.11	425.11	63.93	361.33	54.30	314.06	46.12
78	656.03	97.68	555.43	82.97	481.29	72.23	431.38	64.87	366.72	55.07	318.74	46.79
79	658.53	98.18	557.70	83.13	483.12	72.47	433.16	65.14	368.07	55.44	319.99	47.01
80	650.82	97.00	551.10	82.09	477.29	71.64	428.00	64.38	363.83	54.75	316.18	46.53
81	664.55	98.95	562.61	83.93	487.50	73.03	437.06	65.70	371.40	55.92	322.88	47.41
82	660.65	98.39	559.34	83.32	484.71	72.74	442.36	66.58	376.07	56.59	326.83	48.00
83	669.47	99.65	566.95	84.46	491.11	73.70	448.38	67.46	381.08	57.29	331.31	48.66
84	678.63	101.01	574.70	85.74	497.86	74.75	454.45	68.34	386.38	58.14	335.74	49.33

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	170.35	24.08	151.27	21.49	137.93	19.91	125.98	18.52	115.53	16.92	107.19	15.62
41	182.20	25.66	160.96	23.12	145.68	21.06	130.37	19.03	118.61	17.40	109.50	15.85
42	185.43	26.13	163.66	23.38	147.90	21.35	131.28	19.12	119.18	17.48	109.84	15.96
43	188.32	26.61	165.87	23.60	149.59	21.49	131.86	19.43	119.52	17.48	110.13	15.96
44	191.40	27.02	168.47	24.08	151.71	21.97	132.82	19.51	120.20	17.59	110.42	16.04
45	194.82	27.50	171.22	24.48	153.97	22.23	133.98	19.68	120.82	17.70	110.85	16.12
46	197.62	27.79	173.39	24.74	155.61	22.51	134.60	19.73	121.26	17.76	110.90	16.12
47	200.27	28.27	175.55	24.99	157.30	22.71	135.13	19.80	121.50	17.76	111.05	16.12
48	203.11	28.72	177.82	25.41	159.22	22.93	135.90	19.91	121.84	17.84	111.33	16.23
49	206.44	29.05	180.47	25.76	161.34	23.33	136.91	20.02	122.66	17.88	111.72	16.29
50	209.18	29.53	182.73	26.10	163.08	23.49	137.78	20.13	122.99	18.04	111.96	16.29
51	212.17	30.01	185.34	26.43	165.34	23.89	139.57	20.61	124.68	18.36	113.45	16.44
52	218.77	30.81	191.07	27.28	170.40	24.67	143.90	21.06	128.63	18.84	117.07	17.00
53	223.93	31.63	195.55	27.95	174.54	25.22	147.37	21.49	131.61	19.43	119.72	17.40
54	228.89	32.33	199.98	28.46	178.44	25.76	150.65	22.05	134.65	19.73	122.51	17.76
55	241.22	34.06	210.67	30.11	187.89	27.10	158.74	23.23	141.73	20.82	129.07	18.66
56	249.36	35.16	217.76	31.07	194.25	28.16	164.04	24.08	146.60	21.38	133.40	19.46
57	271.09	38.34	235.20	33.58	208.07	30.08	176.95	25.92	156.28	22.93	140.33	20.21
58	286.56	40.52	248.54	35.47	219.88	31.74	187.02	27.36	165.15	24.18	148.29	21.43
59	305.05	43.13	264.63	37.70	233.99	33.88	199.02	29.05	175.84	25.76	157.87	22.79
60	319.85	45.19	277.35	39.70	245.31	35.47	208.60	30.59	184.28	27.02	165.44	23.92
61	345.14	48.69	299.27	42.73	264.73	38.30	225.08	33.00	198.92	29.05	178.54	25.92
62	374.87	52.94	325.38	46.53	285.35	41.14	242.57	35.55	214.38	31.40	189.96	27.58
63	389.56	54.97	338.30	48.34	296.53	42.84	252.16	36.98	222.82	32.73	197.48	28.72
64	408.44	57.61	354.68	50.69	310.79	44.90	264.44	38.71	233.56	34.25	207.02	30.08
65	426.70	60.09	370.43	52.94	324.66	46.88	276.15	40.52	244.07	35.80	216.36	31.37
66	449.49	63.40	390.28	55.71	342.25	49.43	290.94	42.65	257.07	37.67	227.73	33.10
67	489.57	69.20	421.84	60.31	369.81	53.49	314.02	46.04	277.45	40.77	245.99	35.72
68	527.30	74.40	454.36	64.87	398.28	57.52	338.25	49.55	298.84	43.83	264.88	38.49
69	569.07	80.40	490.35	70.00	429.79	61.98	365.04	53.52	322.49	47.30	285.93	41.48
70	614.16	86.70	529.23	75.54	463.85	66.98	393.89	57.74	348.03	50.99	308.52	44.71
71	657.33	92.76	566.37	80.91	496.51	71.67	421.69	61.79	372.55	54.64	330.25	47.95
72	686.77	97.00	587.18	83.93	514.72	74.32	438.94	64.30	387.92	56.84	343.79	49.84
73	731.23	103.22	625.15	89.32	548.02	79.18	467.37	68.53	412.97	60.60	366.00	53.09
74	768.67	108.49	657.23	93.97	576.05	83.21	491.40	71.99	434.22	63.62	384.79	55.92
75	806.44	113.88	689.46	98.43	604.38	87.37	515.45	75.54	455.56	66.79	403.72	58.54
76	837.66	118.29	716.25	102.27	627.80	90.68	535.44	78.45	473.10	69.35	419.33	60.87
77	857.22	120.92	733.69	104.77	637.53	92.05	541.80	79.34	478.88	70.23	424.39	61.67
78	869.89	122.87	744.67	106.40	646.97	93.45	549.99	80.59	485.92	71.19	430.80	62.46
79	873.31	123.15	747.52	106.73	649.57	93.81	552.16	80.91	487.84	71.59	432.39	62.82
80	863.04	121.80	738.75	105.47	641.91	92.74	545.65	79.85	482.06	70.68	427.38	61.96
81	881.21	124.34	754.26	107.82	655.40	94.68	557.02	81.66	492.18	72.23	436.24	63.30
82	867.00	122.36	742.12	105.95	644.75	93.11	550.57	80.70	486.49	71.27	431.14	62.55
83	878.66	124.02	752.19	107.50	653.43	94.37	557.94	81.84	492.95	72.26	437.06	63.40
84	890.75	125.68	762.45	109.04	662.34	95.73	565.65	82.97	499.74	73.33	442.99	64.30

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	195.45	27.76	174.21	24.85	158.02	22.71	141.93	20.68	127.91	18.55	116.35	16.69
41	203.93	28.94	180.47	25.76	163.08	23.44	146.31	21.19	131.23	19.01	118.37	17.11
42	206.05	29.39	182.06	26.00	164.23	23.59	147.32	21.30	131.81	19.03	118.61	17.19
43	207.54	29.53	182.97	26.13	164.95	23.70	147.85	21.35	132.19	19.06	118.61	17.19
44	209.66	29.79	184.47	26.40	166.11	23.89	148.82	21.43	132.77	19.12	118.99	17.19
45	211.93	30.13	186.10	26.61	167.27	24.08	149.92	21.57	133.54	19.46	119.33	17.25
46	213.37	30.27	187.11	26.77	167.99	24.18	150.36	21.86	133.83	19.46	119.18	17.25
47	214.82	30.59	187.89	26.88	168.66	24.34	150.79	21.94	134.07	19.51	119.18	17.25
48	216.56	30.78	189.09	27.02	169.48	24.48	151.56	21.97	134.60	19.54	119.33	17.25
49	218.77	31.15	190.82	27.28	170.64	24.59	152.62	22.05	135.33	19.68	119.62	17.29
50	220.41	31.37	191.93	27.36	171.46	24.74	153.25	22.16	135.66	19.72	119.67	17.48
51	223.49	31.85	194.54	27.76	173.87	24.99	155.46	22.51	137.59	19.99	121.45	17.48
52	236.69	33.63	206.05	29.50	184.18	26.54	164.67	23.86	145.68	21.06	128.58	18.55
53	245.22	34.87	213.47	30.49	190.97	27.50	170.54	24.67	151.08	21.97	133.25	19.12
54	253.31	36.14	220.60	31.56	197.14	28.38	176.18	25.47	156.04	22.53	137.59	19.91
55	271.57	38.57	236.36	33.80	211.26	30.49	188.90	27.31	167.17	24.18	147.61	21.30
56	279.67	39.78	243.39	34.73	217.66	31.37	194.54	28.17	172.23	24.96	151.90	21.97
57	287.09	40.85	248.25	35.47	219.93	31.66	205.62	29.65	180.03	26.10	158.60	22.79
58	303.22	43.20	262.18	37.38	232.31	33.48	217.23	31.40	190.15	27.58	167.56	24.11
59	322.88	45.94	279.13	39.85	247.39	35.64	231.20	33.48	202.39	29.42	178.35	25.66
60	338.44	48.15	292.67	41.81	259.33	37.35	242.42	35.13	212.22	30.78	187.02	26.99
61	365.13	51.94	315.80	45.12	279.76	40.29	261.65	37.78	228.89	33.13	201.62	29.05
62	403.67	57.40	349.33	49.92	306.84	44.24	280.15	40.58	245.31	35.55	216.02	31.20
63	419.52	59.69	363.06	51.84	318.93	46.04	291.18	42.17	254.95	36.98	224.60	32.36
64	439.71	62.55	380.60	54.30	334.20	48.15	305.30	44.24	267.24	38.71	235.44	33.96
65	459.37	65.37	397.55	56.73	349.23	50.24	318.93	46.12	279.13	40.52	245.89	35.47
66	484.04	68.79	418.90	59.83	367.93	53.01	336.03	48.66	294.12	42.65	259.09	37.38
67	516.94	73.59	444.10	63.40	389.99	56.19	357.28	51.76	312.67	45.27	275.47	39.78
68	556.83	79.23	478.25	68.28	420.05	60.57	384.74	55.66	336.71	48.77	296.72	42.84
69	600.96	85.48	516.22	73.70	453.30	65.35	415.19	59.95	363.45	52.72	320.18	46.15
70	648.56	92.23	557.02	79.60	489.33	70.52	448.14	64.78	392.30	56.84	345.57	49.84
71	694.18	98.69	596.19	85.19	523.73	75.46	479.60	69.44	419.81	60.76	369.90	53.41
72	730.22	103.92	627.84	89.62	546.67	78.67	498.68	72.23	436.53	63.22	384.55	55.52
73	777.44	110.52	668.46	95.40	582.12	83.90	530.86	76.90	464.72	67.38	409.46	59.05
74	817.27	116.23	702.76	100.42	611.85	88.15	558.08	80.73	488.52	70.71	430.36	62.15
75	857.41	121.88	737.25	105.28	641.96	92.45	585.64	84.68	512.70	74.29	451.61	65.29
76	890.60	126.66	765.87	109.37	666.72	96.04	608.24	88.04	532.40	77.09	469.01	67.77
77	911.85	129.76	783.99	111.99	682.72	98.35	625.48	90.58	547.39	79.34	475.99	68.68
78	925.48	131.61	795.84	113.61	692.79	99.76	634.68	91.86	555.58	80.51	483.12	69.75
79	929.24	132.19	798.92	114.02	695.58	100.31	637.24	92.23	557.75	80.81	485.14	70.00
80	918.21	130.54	789.48	112.73	687.39	99.09	629.63	91.10	551.19	79.82	479.36	69.27
81	937.53	133.40	806.01	115.10	701.84	101.01	642.93	93.05	562.66	81.58	489.43	70.63
82	926.79	131.84	790.88	112.87	688.59	99.17	630.68	91.29	552.11	79.92	480.13	69.33
83	939.22	133.60	801.48	114.50	697.80	100.53	639.21	92.45	559.43	81.02	486.54	70.34
84	952.12	135.55	812.46	116.02	707.43	101.89	647.89	93.70	567.14	82.09	493.24	71.11

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	218.72	30.01	195.45	26.91	176.85	24.67	168.04	23.49	153.20	21.49	140.67	19.80
41	228.70	31.34	203.50	28.05	182.97	25.47	172.81	24.18	156.86	22.11	143.18	20.13
42	231.15	31.66	205.42	28.32	184.42	25.66	173.82	24.37	157.44	22.16	143.61	20.20
43	233.17	31.88	206.92	28.43	185.38	25.89	174.40	24.48	157.78	22.23	143.66	20.20
44	235.63	32.30	208.75	28.83	186.69	26.00	175.36	24.59	158.36	22.31	143.86	20.20
45	238.38	32.73	210.96	28.97	188.37	26.21	176.57	24.74	159.27	22.51	144.38	20.21
46	240.16	32.84	212.31	29.20	189.24	26.40	177.10	24.77	159.42	22.51	144.34	20.21
47	242.04	33.13	213.61	29.50	190.06	26.54	177.48	24.85	159.61	22.51	144.34	20.21
48	244.11	33.44	215.25	29.63	191.16	26.62	178.25	24.96	160.09	22.53	144.43	20.21
49	246.76	33.80	217.23	29.82	192.66	26.88	179.31	25.22	160.91	22.71	144.96	20.36
50	248.74	34.06	218.77	30.11	193.67	26.99	180.08	25.28	161.30	22.71	145.06	20.36
51	252.21	34.47	221.80	30.59	196.46	27.31	182.49	25.62	163.56	23.19	147.08	20.79
52	267.19	36.51	234.86	32.33	208.07	28.94	193.33	27.10	173.20	24.48	155.70	22.02
53	276.68	37.78	243.34	33.52	215.59	30.08	200.27	28.16	179.41	25.33	161.39	22.71
54	285.98	39.14	251.39	34.65	222.62	31.07	206.92	28.94	185.38	26.13	166.79	23.49
55	306.50	42.02	269.55	37.16	238.72	33.24	221.80	31.07	198.68	28.05	178.73	25.22
56	315.60	43.28	277.50	38.30	245.84	34.25	228.36	32.08	204.65	28.91	184.03	25.92
57	330.25	45.24	288.34	39.74	253.17	35.27	233.56	32.81	209.28	29.53	185.91	26.21
58	348.94	47.75	304.62	42.02	267.43	37.30	246.81	34.65	221.13	31.20	196.46	27.69
59	371.40	50.86	324.37	44.60	284.77	39.74	262.80	36.94	235.53	33.24	209.13	29.53
60	389.32	53.20	340.08	46.79	298.51	41.54	275.43	38.57	246.81	34.84	219.25	30.96
61	420.15	57.52	366.87	50.61	322.06	44.90	297.25	41.73	266.28	37.59	236.59	33.44
62	452.38	61.93	392.11	53.90	344.23	47.97	316.38	44.47	283.47	39.93	248.74	35.13
63	470.21	64.38	407.58	56.14	357.72	49.84	328.86	46.12	294.65	41.54	258.52	36.43
64	492.90	67.46	427.09	58.73	374.96	52.24	344.71	48.37	308.86	43.51	270.90	38.30
65	515.01	70.52	446.26	61.27	391.73	54.64	360.07	50.61	322.64	45.52	283.09	39.90
66	542.52	74.29	470.11	64.74	412.73	57.52	379.44	53.15	339.89	47.97	298.22	42.05
67	593.45	81.18	510.34	70.34	448.04	62.38	412.20	57.80	361.04	50.91	319.85	45.12
68	639.21	87.43	549.56	75.65	482.64	67.24	443.85	62.19	388.88	54.89	344.46	48.58
69	689.80	94.37	593.20	81.76	520.65	72.58	479.02	67.21	419.67	59.32	371.73	52.35
70	744.63	101.89	640.08	88.15	562.13	78.30	516.94	72.47	452.96	63.93	401.26	56.59
71	796.95	109.15	685.22	94.31	601.54	83.90	553.36	77.60	484.76	68.34	429.55	60.60
72	829.27	113.50	712.97	98.18	626.01	87.19	579.09	81.18	507.35	71.64	443.61	62.55
73	882.90	120.84	759.13	104.48	666.58	92.90	616.48	86.49	540.16	76.21	472.28	66.61
74	928.09	127.04	798.06	109.82	700.64	97.68	648.08	90.87	567.82	80.03	496.56	70.00
75	973.71	133.34	837.37	115.30	735.14	102.42	679.97	95.36	595.71	84.06	521.03	73.44
76	1011.38	138.39	869.69	119.67	763.66	106.43	706.32	99.14	618.74	87.37	541.17	76.24
77	1020.01	139.56	884.73	121.80	770.01	107.31	710.37	99.57	622.30	87.82	544.26	76.82
78	1035.23	141.61	897.93	123.65	781.48	109.04	720.97	101.01	631.70	89.18	552.35	77.79
79	1039.23	142.26	901.54	124.13	784.62	109.37	723.86	101.57	634.11	89.46	554.57	78.19
80	1027.00	140.46	890.84	122.68	775.26	108.01	715.19	100.34	626.59	88.39	548.02	77.30
81	1048.53	143.62	909.54	125.20	791.55	110.38	730.27	102.42	639.84	90.31	559.58	78.93
82	1006.08	137.80	866.08	119.22	753.73	105.10	698.91	98.10	612.28	86.49	535.39	75.49
83	1019.53	139.53	877.74	120.77	763.80	106.46	708.16	99.38	620.43	87.59	542.52	76.45
84	1033.50	141.56	889.69	122.53	774.40	107.90	717.94	100.64	628.95	88.76	549.99	77.52

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	326.02	40.30	292.85	36.10	267.61	33.09	253.14	31.21	230.22	28.43	212.83	26.24
41	341.30	42.21	304.89	37.66	277.14	34.12	261.05	32.21	236.18	29.15	217.32	26.82
42	345.14	42.49	308.08	38.09	279.42	34.50	262.68	32.48	237.37	29.29	217.87	26.86
43	348.12	43.06	310.30	38.30	280.88	34.67	263.76	32.52	238.13	29.36	218.19	26.86
44	352.02	43.40	313.28	38.71	283.21	34.95	265.49	32.69	239.22	29.50	218.84	26.93
45	356.25	43.88	316.59	39.05	285.76	35.26	267.50	33.09	240.73	29.70	219.71	27.13
46	359.12	44.40	318.76	39.36	287.11	35.48	268.42	33.12	241.16	29.77	219.82	27.13
47	361.94	44.71	320.92	39.57	288.52	35.59	269.39	33.26	241.71	29.84	219.92	27.13
48	365.08	45.02	323.25	39.88	290.31	35.79	270.70	33.36	242.52	29.91	220.36	27.13
49	369.09	45.59	326.56	40.33	292.75	36.10	272.65	33.53	243.87	30.08	221.23	27.38
50	372.34	45.97	328.83	40.62	294.37	36.31	273.73	33.81	244.69	30.26	221.66	27.38
51	377.44	46.56	333.39	41.07	298.44	36.83	277.58	34.33	248.15	30.62	224.75	27.72
52	399.71	49.37	353.16	43.54	316.10	38.95	293.89	36.31	262.73	32.48	237.97	29.29
53	414.22	51.15	365.84	45.06	327.48	40.42	304.61	37.66	272.26	33.53	246.58	30.39
54	427.88	52.72	378.03	46.63	338.37	41.76	314.69	38.78	281.26	34.67	254.66	31.41
55	458.60	56.53	405.23	50.09	362.70	44.75	337.23	41.73	301.47	37.21	272.97	33.78
56	472.26	58.24	417.32	51.49	373.43	46.11	347.47	43.02	310.52	38.30	281.15	34.67
57	502.54	61.94	437.58	53.96	388.27	47.96	360.80	44.61	318.81	39.47	284.73	35.12
58	530.94	65.60	462.34	57.11	410.11	50.56	381.23	47.04	336.91	41.62	300.77	37.10
59	565.34	69.69	492.30	60.77	436.66	53.92	405.93	50.13	358.69	44.33	320.27	39.57
60	592.55	73.14	515.93	63.65	457.74	56.46	425.44	52.53	375.87	46.32	335.77	41.42
61	639.41	79.04	556.84	68.72	493.98	60.94	459.15	56.67	405.61	50.09	362.32	44.71
62	674.14	83.21	587.67	72.52	516.80	63.72	483.37	59.65	422.35	52.11	371.75	45.87
63	700.70	86.51	610.75	75.30	537.17	66.19	502.38	61.94	438.93	54.13	386.38	47.63
64	734.45	90.68	640.23	79.11	562.96	69.55	526.66	64.91	460.01	56.70	404.91	50.03
65	767.23	94.72	668.89	82.52	588.15	72.55	550.22	68.00	480.71	59.34	423.01	52.25
66	808.36	99.72	704.70	86.94	619.80	76.50	579.65	71.43	506.45	62.48	445.71	54.99
67	903.66	111.57	782.67	96.55	682.43	84.25	642.66	79.35	561.44	69.41	494.20	61.01
68	973.29	120.08	843.09	103.98	734.88	90.72	692.24	85.34	604.68	74.55	532.18	65.74
69	1050.45	129.67	909.73	112.19	793.13	97.88	747.02	92.15	652.63	80.54	574.44	70.95
70	1133.67	139.85	981.91	121.27	856.09	105.66	806.30	99.41	704.38	86.91	620.01	76.57
71	1213.43	149.78	1050.93	129.67	916.18	113.06	863.03	106.50	754.01	93.01	663.52	81.92
72	1242.85	153.30	1076.45	132.79	938.45	115.76	879.77	108.47	768.48	94.86	667.59	82.39
73	1323.15	163.17	1146.08	141.38	999.08	123.27	936.60	115.63	818.27	101.07	710.72	87.73
74	1390.99	171.57	1204.76	148.68	1050.28	129.53	984.56	121.44	860.15	106.17	747.07	92.15
75	1459.48	180.12	1264.03	155.94	1101.87	135.90	1033.05	127.51	902.42	111.44	783.92	96.67
76	1515.77	187.02	1312.86	161.98	1144.56	141.17	1072.99	132.45	937.37	115.70	814.21	100.52
77	1534.52	189.32	1319.09	162.86	1149.98	141.90	1068.76	131.89	933.90	115.18	811.17	100.07
78	1557.33	192.25	1338.86	165.17	1167.21	143.95	1084.80	133.88	947.72	116.96	823.09	101.55
79	1563.56	192.84	1344.01	165.81	1171.82	144.64	1088.97	134.36	951.51	117.40	826.40	101.95
80	1545.03	190.65	1328.19	163.86	1157.84	142.86	1076.13	132.76	940.18	116.01	816.59	100.69
81	1577.49	194.75	1356.20	167.39	1182.22	145.94	1098.83	135.57	960.01	118.40	833.87	102.91
82	1472.10	181.71	1265.50	156.08	1103.27	136.00	1036.63	127.89	895.16	110.49	786.57	96.98
83	1491.77	184.14	1282.46	158.20	1117.91	137.93	1050.45	129.67	907.24	111.92	797.14	98.36
84	1512.36	186.61	1300.01	160.39	1133.34	139.85	1064.86	131.38	919.65	113.47	808.03	99.72

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	100.40	16.81	90.33	15.14	81.95	13.86	71.64	12.14	65.47	11.07	60.60	10.03
41	104.01	17.45	93.22	15.64	83.92	14.15	74.09	12.54	67.44	11.43	61.85	10.22
42	105.12	17.59	94.04	15.75	84.45	14.26	74.86	12.62	68.02	11.46	62.19	10.28
43	106.28	17.76	94.90	15.96	85.03	14.41	75.49	12.79	68.60	11.54	62.53	10.31
44	107.29	17.88	95.77	16.12	85.56	14.45	76.21	12.86	69.23	11.72	63.01	10.36
45	108.35	18.32	96.50	16.23	86.09	14.49	76.98	13.05	69.56	11.75	63.20	10.47
46	109.41	18.39	97.46	16.33	86.67	14.53	77.66	13.13	70.33	11.91	63.64	10.47
47	110.51	18.55	98.28	16.44	87.20	14.66	78.38	13.27	70.72	11.98	64.07	10.59
48	111.58	18.66	99.15	16.58	87.77	14.89	79.20	13.34	71.39	12.12	64.36	10.76
49	112.68	18.84	99.82	16.69	88.25	14.93	79.83	13.50	71.88	12.14	64.74	10.79
50	113.84	19.03	100.73	16.92	88.83	15.05	80.60	13.70	72.45	12.17	65.03	10.84
51	114.95	19.43	101.79	17.11	89.85	15.14	81.51	13.78	73.27	12.39	65.81	10.87
52	118.27	19.80	104.64	17.59	92.35	15.62	83.73	14.15	75.34	12.79	67.59	11.18
53	120.39	20.13	106.61	17.84	94.04	15.85	85.32	14.45	76.65	12.94	68.79	11.43
54	122.66	20.68	108.54	18.36	95.77	16.23	86.86	14.66	78.14	13.21	70.04	11.54
55	128.58	21.43	113.84	19.03	100.40	16.92	90.91	15.37	81.03	13.72	72.84	12.54
56	131.86	22.11	116.78	19.68	102.95	17.40	93.37	15.75	83.20	14.01	74.00	12.46
57	144.24	24.11	125.83	21.06	110.08	18.55	95.15	16.12	84.64	14.38	74.96	12.46
58	151.41	25.41	132.14	22.11	115.53	19.51	99.82	16.92	88.88	15.08	78.67	13.05
59	160.67	26.91	140.19	23.49	122.61	20.69	105.94	17.88	94.33	15.96	83.49	13.86
60	167.36	28.16	146.07	24.54	127.71	21.43	110.42	18.66	98.28	16.58	87.05	14.41
61	180.32	30.22	157.35	26.40	137.49	23.22	119.09	20.10	105.84	17.84	93.80	15.41
62	204.80	34.25	177.19	29.65	154.89	26.13	138.51	23.38	121.79	20.68	107.82	17.76
63	213.13	35.72	184.42	30.96	161.30	27.21	144.14	24.37	126.75	21.38	112.10	18.55
64	225.18	37.67	194.77	32.76	170.30	28.83	152.38	25.76	133.98	22.56	118.46	19.68
65	233.99	39.16	202.63	33.96	177.10	29.82	158.26	26.77	139.27	23.49	123.09	20.36
66	248.40	41.73	214.91	36.14	187.84	31.66	167.99	28.38	147.85	24.96	130.70	21.49
67	266.18	44.60	226.91	38.07	198.30	33.48	178.98	30.22	155.70	26.32	135.71	22.45
68	287.28	48.15	244.88	41.06	214.05	36.20	193.24	32.76	167.99	28.38	146.55	24.18
69	310.12	51.94	264.20	44.36	230.91	38.94	208.51	35.24	181.33	30.70	158.11	26.13
70	333.87	55.97	284.44	47.75	248.69	42.02	224.50	37.96	195.26	33.00	170.25	28.17
71	360.99	60.57	307.61	51.65	268.78	45.43	242.67	41.06	211.06	35.72	184.03	30.49
72	387.63	64.89	330.64	55.52	286.56	48.37	259.43	43.88	223.10	37.67	194.15	32.14
73	418.22	70.04	356.85	59.83	309.20	52.16	279.81	47.30	240.69	40.77	209.61	34.65
74	446.17	74.87	380.69	63.78	329.92	55.66	298.60	50.61	256.88	43.40	223.54	36.98
75	475.89	79.81	406.08	68.13	351.79	59.42	318.45	53.82	273.93	46.20	238.47	39.62
76	503.69	84.41	429.74	72.07	372.41	62.86	337.09	57.10	289.83	49.03	252.30	41.77
77	519.21	87.03	439.61	73.79	380.98	64.22	341.43	57.74	290.31	49.03	252.21	41.77
78	539.68	90.54	456.96	76.64	395.97	66.79	354.87	59.95	301.73	50.91	262.18	43.35
79	555.10	93.05	470.02	78.75	407.19	68.68	365.04	61.79	310.31	52.42	269.69	44.60
80	562.23	94.23	475.94	79.82	412.39	69.52	369.81	62.46	314.25	53.09	273.11	45.24
81	567.77	95.16	480.66	80.67	416.49	70.34	373.47	63.14	317.44	53.68	275.86	45.64
82	576.97	96.84	488.52	81.95	423.33	71.38	386.38	65.37	328.42	55.52	285.45	47.27
83	574.75	96.36	486.59	81.76	421.69	71.11	384.84	65.14	327.12	55.29	284.34	47.01
84	570.56	95.73	483.12	81.02	418.61	70.63	382.14	64.55	324.76	54.89	282.31	46.74

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	121.79	19.51	108.16	17.45	98.42	16.04	90.13	14.93	82.52	13.70	76.65	12.54
41	130.08	20.79	114.90	18.55	104.01	16.92	92.98	15.27	84.64	13.98	78.19	12.82
42	132.73	21.19	117.07	18.84	105.80	17.25	93.94	15.41	85.27	14.01	78.57	12.86
43	135.23	21.43	119.14	19.12	107.53	17.48	94.76	15.64	85.89	14.15	79.15	12.86
44	137.93	22.02	121.40	19.54	109.22	17.76	95.68	15.75	86.52	14.38	79.49	12.94
45	140.44	22.31	123.38	19.91	110.90	18.04	96.45	15.96	87.10	14.41	79.83	13.05
46	142.99	22.74	125.50	20.13	112.68	18.39	97.41	16.12	87.73	14.45	80.40	13.13
47	145.54	23.22	127.57	20.68	114.27	18.64	98.23	16.29	88.25	14.53	80.70	13.21
48	148.00	23.59	129.64	20.87	116.01	18.87	99.15	16.33	88.88	14.66	81.08	13.27
49	150.65	23.92	131.71	21.27	117.74	19.06	99.82	16.44	89.46	14.68	81.56	13.30
50	153.15	24.48	133.79	21.43	119.38	19.51	100.83	16.58	90.13	14.93	81.95	13.34
51	154.79	24.67	135.13	21.86	120.58	19.72	101.84	16.81	90.91	15.08	82.76	13.61
52	159.22	25.33	139.09	22.45	124.06	20.13	104.68	17.29	93.60	15.37	85.22	13.94
53	162.16	25.89	141.59	22.74	126.41	20.68	106.71	17.59	95.29	15.70	86.72	14.15
54	165.10	26.32	144.19	23.23	128.68	20.90	108.59	17.88	97.08	16.04	88.25	14.45
55	173.10	27.58	151.18	24.37	134.89	22.02	113.89	18.76	101.70	16.69	92.59	15.14
56	177.58	28.32	154.98	24.96	138.26	22.51	116.83	19.43	104.40	17.25	95.05	15.41
57	192.32	30.70	166.83	26.91	147.61	23.92	125.50	20.79	110.85	18.39	99.49	16.29
58	202.00	32.16	175.22	28.27	154.89	25.28	131.71	21.86	116.35	19.12	104.49	17.11
59	214.29	34.11	185.87	30.01	164.38	26.77	139.76	23.19	123.47	20.36	110.85	18.07
60	223.20	35.55	193.57	31.20	171.17	27.79	145.59	23.92	128.63	21.27	115.43	18.84
61	240.59	38.34	208.60	33.58	184.47	30.08	156.91	25.89	138.65	22.79	124.39	20.21
62	260.97	41.54	226.57	36.49	198.68	32.33	168.91	27.79	149.20	24.67	132.29	21.49
63	271.62	43.32	235.77	37.96	206.73	33.63	175.80	28.94	155.42	25.65	137.78	22.51
64	287.09	45.80	249.12	40.10	218.48	35.55	185.82	30.70	164.18	27.10	145.49	23.70
65	298.36	47.49	259.09	41.77	227.06	36.98	193.24	31.88	170.59	28.17	151.27	24.74
66	316.52	50.43	274.95	44.36	240.98	39.30	204.89	33.88	181.05	29.82	160.47	26.21
67	346.73	55.29	298.79	48.15	261.99	42.65	222.48	36.71	196.56	32.51	174.21	28.43
68	374.24	59.64	322.49	51.94	282.65	46.05	240.06	39.70	212.17	35.07	187.89	30.78
69	403.82	64.38	347.93	56.14	305.05	49.70	259.09	42.73	228.84	37.70	202.87	33.13
70	434.80	69.33	374.77	60.49	328.42	53.52	278.99	46.05	246.43	40.77	218.48	35.72
71	470.16	74.98	405.12	65.35	355.16	57.80	301.63	49.73	266.46	44.02	236.26	38.57
72	507.11	80.73	433.55	69.92	380.02	61.93	324.09	53.52	286.36	47.30	253.89	41.48
73	547.15	87.15	467.75	75.46	410.03	66.79	349.67	57.61	309.06	50.99	273.93	44.71
74	583.72	92.97	499.11	80.48	437.40	71.19	373.08	61.67	329.72	54.38	292.20	47.75
75	622.64	99.31	532.40	85.82	466.69	76.10	397.99	65.62	351.69	58.14	311.70	50.91
76	658.92	105.07	563.33	90.70	493.86	80.48	421.11	69.46	372.17	61.39	329.92	53.90
77	688.50	109.71	589.30	95.04	512.08	83.31	435.38	71.78	384.60	63.48	340.85	55.71
78	715.72	114.02	612.62	98.69	532.36	86.70	452.38	74.75	399.73	66.02	354.29	57.88
79	736.19	117.24	630.16	101.60	547.48	89.18	465.44	76.90	411.24	67.91	364.51	59.64
80	745.54	118.77	638.16	102.85	554.42	90.31	471.31	77.78	416.44	68.76	369.13	60.49
81	752.87	120.02	644.46	103.92	560.06	91.21	475.94	78.53	420.59	69.44	372.74	61.00
82	757.25	120.61	648.17	104.48	563.19	91.75	480.81	79.34	424.87	70.23	376.60	61.67
83	754.26	120.24	645.67	104.00	561.02	91.38	479.02	79.15	423.29	69.92	375.11	61.24
84	748.92	119.37	641.00	103.23	556.93	90.68	475.60	78.45	420.25	69.35	372.50	60.87

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	139.76	22.45	124.58	20.02	112.88	18.39	101.60	16.52	91.44	14.93	83.20	13.61
41	145.59	23.38	128.97	20.82	116.35	18.87	104.49	17.11	93.65	15.22	84.45	13.78
42	147.32	23.59	130.17	20.90	117.41	19.03	105.31	17.25	94.33	15.37	84.84	13.78
43	149.11	23.89	131.52	21.19	118.42	19.12	106.32	17.40	94.90	15.41	85.27	13.86
44	150.79	24.18	132.77	21.35	119.52	19.51	107.04	17.45	95.68	15.64	85.51	13.94
45	152.58	24.54	134.02	21.49	120.53	19.68	107.96	17.59	96.21	15.70	85.89	13.98
46	154.41	24.77	135.33	21.94	121.55	19.73	108.78	17.70	96.93	15.75	86.23	13.98
47	156.09	24.99	136.72	22.02	122.61	19.91	109.70	17.84	97.46	15.96	86.57	14.01
48	157.92	25.33	137.97	22.16	123.52	20.02	110.46	18.04	98.18	16.04	86.96	14.15
49	159.56	25.65	139.18	22.45	124.58	20.20	111.43	18.32	98.71	16.12	87.34	14.26
50	161.34	25.92	140.44	22.56	125.55	20.36	112.20	18.39	99.38	16.29	87.63	14.26
51	162.98	26.13	141.83	22.79	126.89	20.69	113.40	18.52	100.40	16.37	88.59	14.41
52	172.23	27.68	149.97	24.11	134.02	21.86	119.72	19.54	105.94	17.29	93.60	15.16
53	177.58	28.43	154.55	24.85	138.12	22.45	123.47	20.10	109.26	17.84	96.40	15.70
54	182.68	29.42	158.98	25.65	142.17	23.19	127.04	20.79	112.59	18.44	99.29	16.23
55	194.73	31.34	169.48	27.31	151.56	24.59	135.52	22.11	120.01	19.68	105.80	17.25
56	199.16	31.96	173.39	27.95	154.98	25.22	138.51	22.53	122.66	20.02	108.16	17.59
57	203.50	32.73	175.94	28.32	156.00	25.33	145.68	23.70	127.57	20.87	112.54	18.36
58	213.66	34.25	184.81	29.65	163.70	26.61	153.05	24.96	133.98	21.97	118.03	19.12
59	226.81	36.39	195.98	31.63	173.73	28.27	162.45	26.54	142.17	23.23	125.26	20.36
60	236.21	37.90	204.13	32.84	180.90	29.42	169.10	27.58	148.00	24.18	130.46	21.27
61	254.52	40.85	220.07	35.47	194.97	31.66	182.35	29.65	159.56	26.10	140.53	22.79
62	280.96	45.12	243.24	39.16	213.61	34.73	195.02	31.85	170.64	27.79	150.40	24.54
63	292.43	46.88	253.12	40.81	222.34	36.20	203.07	33.10	177.77	28.97	156.62	25.47
64	309.06	49.62	267.43	43.13	235.01	38.26	214.48	35.07	187.74	30.75	165.44	26.91
65	321.24	51.58	278.03	44.71	244.25	39.70	223.01	36.39	195.26	31.88	171.99	28.05
66	341.00	54.85	295.08	47.49	259.14	42.13	236.69	38.57	207.16	33.88	182.49	29.65
67	366.24	58.73	314.45	50.69	276.24	44.87	253.07	41.21	221.42	36.28	195.21	31.74
68	395.19	63.48	339.50	54.75	298.12	48.43	273.07	44.56	239.00	39.03	210.63	34.25
69	426.46	68.53	366.29	59.02	321.77	52.24	294.74	48.00	257.94	42.13	227.34	36.98
70	459.27	73.70	394.47	63.51	346.44	56.22	317.19	51.79	277.74	45.43	244.69	39.78
71	496.56	79.66	426.41	68.68	374.67	60.87	343.02	55.97	300.33	49.03	264.54	43.13
72	539.15	86.55	463.61	74.75	403.67	65.54	368.26	59.95	322.25	52.67	284.00	46.15
73	581.69	93.35	500.27	80.59	435.47	70.68	397.27	64.78	347.79	56.73	306.45	49.84
74	620.71	99.57	533.71	85.96	464.62	75.49	423.96	69.24	371.06	60.60	326.88	53.15
75	662.05	106.32	569.26	91.75	495.55	80.51	452.19	73.79	395.78	64.70	348.66	56.65
76	700.59	112.55	602.36	97.03	524.41	85.19	478.40	78.08	418.70	68.34	368.94	59.95
77	732.58	117.61	629.92	101.57	548.35	89.06	502.44	81.95	439.71	71.78	382.38	62.19
78	761.44	122.28	654.68	105.47	570.08	92.65	522.14	85.19	457.06	74.75	397.51	64.70
79	783.27	125.68	673.47	108.49	586.22	95.25	537.03	87.63	470.11	76.90	408.88	66.58
80	793.24	127.33	682.00	109.85	593.79	96.40	543.92	88.76	476.13	77.78	414.03	67.38
81	801.00	128.66	688.74	110.89	599.66	97.43	549.31	89.62	480.76	78.53	418.17	68.09
82	809.38	130.01	690.77	111.32	601.35	97.68	550.85	89.91	482.16	78.67	419.33	68.20
83	806.25	129.36	688.02	110.84	599.03	97.28	548.69	89.46	480.37	78.45	417.74	68.05
84	800.51	128.58	683.15	110.12	594.80	96.60	544.79	88.87	476.90	77.79	414.71	67.49

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	156.48	24.18	139.76	21.86	126.46	19.91	120.25	19.03	109.50	17.45	100.59	16.04
41	163.22	25.28	145.30	22.56	130.65	20.68	123.38	19.54	111.96	17.76	102.18	16.29
42	165.44	25.65	146.89	22.79	131.86	20.82	124.34	19.72	112.68	17.88	102.71	16.33
43	167.56	25.92	148.67	23.22	133.16	20.90	125.26	19.80	113.36	18.04	103.14	16.37
44	169.63	26.32	150.31	23.38	134.46	21.19	126.27	19.94	113.99	18.32	103.53	16.44
45	171.65	26.61	151.90	23.59	135.66	21.35	127.09	20.10	114.70	18.36	104.01	16.52
46	173.82	26.91	153.59	23.89	136.87	21.43	128.05	20.20	115.33	18.44	104.49	16.58
47	175.84	27.28	155.17	24.11	138.12	21.86	129.02	20.36	116.01	18.52	104.97	16.60
48	177.91	27.58	156.86	24.48	139.37	22.02	129.98	20.68	116.73	18.64	105.27	16.69
49	180.08	27.79	158.50	24.67	140.53	22.11	130.80	20.79	117.36	18.66	105.75	16.81
50	182.11	28.17	160.14	24.96	141.73	22.31	131.71	20.87	118.03	18.76	106.28	16.92
51	183.98	28.43	161.73	25.22	143.23	22.53	133.16	21.06	119.33	19.01	107.29	17.11
52	194.29	30.11	170.98	26.61	151.37	23.86	140.63	22.23	125.98	20.02	113.36	18.04
53	200.32	30.97	176.18	27.36	156.09	24.59	145.01	22.93	129.93	20.79	116.83	18.64
54	206.19	31.96	181.33	28.27	160.57	25.28	149.15	23.59	133.64	21.30	120.30	19.06
55	219.88	34.06	193.33	30.11	171.22	26.99	159.03	25.22	142.55	22.71	128.10	20.36
56	224.79	34.84	197.72	30.78	175.07	27.58	162.69	25.76	145.68	23.23	131.13	20.87
57	234.19	36.31	204.51	31.85	179.51	28.27	165.63	26.21	148.33	23.59	131.81	21.01
58	245.84	38.07	214.67	33.48	188.51	29.63	173.87	27.58	155.80	24.77	138.41	22.05
59	260.83	40.41	227.68	35.47	199.98	31.56	184.47	29.20	165.34	26.40	146.84	23.38
60	271.67	42.13	237.22	36.98	208.41	32.81	192.22	30.49	172.23	27.36	152.96	24.37
61	292.87	45.43	255.72	39.78	224.55	35.39	207.16	32.81	185.53	29.60	164.95	26.21
62	314.98	48.77	272.97	42.42	239.68	37.70	220.17	34.87	197.38	31.40	173.20	27.58
63	327.89	50.77	284.15	44.28	249.46	39.30	229.32	36.31	205.42	32.76	180.18	28.72
64	346.44	53.68	300.19	46.74	263.48	41.48	242.18	38.46	217.04	34.59	190.35	30.27
65	360.07	55.71	312.00	48.58	274.03	43.20	251.87	39.85	225.66	36.01	197.91	31.56
66	382.23	59.24	331.22	51.58	290.70	45.83	267.29	42.28	239.48	38.26	210.00	33.48
67	420.44	65.14	361.57	56.22	317.48	50.02	291.90	46.20	255.72	40.81	226.57	36.14
68	453.64	70.34	390.09	60.71	342.54	53.90	315.03	49.92	276.01	43.99	244.50	38.86
69	489.57	75.84	420.97	65.54	369.56	58.25	340.08	53.82	297.83	47.41	263.87	42.05
70	527.25	81.76	453.30	70.60	397.99	62.60	366.05	57.88	320.67	51.09	284.15	45.24
71	569.94	88.28	490.06	76.24	430.32	67.86	395.82	62.82	346.68	55.29	307.13	48.88
72	612.33	94.77	526.38	81.95	462.11	72.85	427.52	67.77	374.67	59.69	327.55	52.16
73	660.65	102.27	567.96	88.39	498.68	78.53	461.39	73.03	404.16	64.38	353.48	56.22
74	704.88	109.16	606.07	94.31	532.02	83.90	492.18	78.08	431.14	68.68	377.18	59.95
75	751.85	116.46	646.49	100.64	567.53	89.43	525.03	83.13	459.95	73.33	402.18	64.07
76	795.60	123.12	684.11	106.46	600.62	94.60	555.58	88.04	486.68	77.52	425.59	67.77
77	819.25	126.90	710.76	110.63	618.59	97.43	570.56	90.33	499.93	79.63	437.21	69.52
78	851.77	131.87	738.80	115.02	642.97	101.26	593.20	94.01	519.68	82.76	454.45	72.32
79	876.01	135.66	759.95	118.34	661.28	104.17	610.07	96.60	534.43	85.19	467.41	74.40
80	887.13	137.40	769.53	119.73	669.76	105.47	617.97	98.02	541.32	86.23	473.39	75.34
81	895.91	138.76	777.10	120.92	676.36	106.51	623.99	98.87	546.67	87.11	478.11	76.13
82	878.66	136.07	756.43	117.72	658.39	103.60	610.36	96.84	534.77	85.27	467.61	74.40
83	875.28	135.58	753.54	117.24	655.79	103.23	608.04	96.36	532.65	84.86	465.73	74.13
84	869.07	134.62	748.09	116.46	651.06	102.62	603.61	95.67	528.74	84.32	462.45	73.62

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	233.20	32.69	209.31	29.36	191.26	26.86	181.02	25.43	164.55	23.25	152.20	21.34
41	243.66	34.33	217.76	30.65	197.93	27.82	186.33	26.24	168.72	23.67	155.18	21.89
42	246.91	34.67	220.36	31.07	199.93	28.10	187.96	26.38	169.97	23.87	155.88	21.99
43	250.16	35.22	222.85	31.24	201.88	28.43	189.64	26.55	171.00	24.01	156.69	22.13
44	253.41	35.59	225.45	31.79	203.89	28.67	191.10	26.86	172.24	24.12	157.56	22.17
45	256.61	36.10	228.05	32.00	205.78	28.91	192.67	27.10	173.38	24.29	158.27	22.27
46	259.80	36.52	230.60	32.48	207.79	29.26	194.19	27.38	174.52	24.67	159.08	22.41
47	263.00	36.93	233.20	32.69	209.68	29.50	195.70	27.58	175.60	24.74	159.89	22.48
48	266.20	37.45	235.75	33.22	211.63	29.77	197.33	27.72	176.85	24.87	160.65	22.58
49	269.34	37.83	238.29	33.50	213.53	29.98	198.85	27.96	177.93	24.98	161.57	22.68
50	272.43	38.30	240.78	33.88	215.48	30.36	200.47	28.13	179.13	25.25	162.22	22.72
51	275.41	38.74	243.22	34.12	217.70	30.62	202.59	28.50	181.02	25.43	163.85	23.20
52	290.85	40.90	256.99	36.10	230.11	32.41	213.91	30.08	191.21	26.86	173.06	24.29
53	299.90	42.21	264.95	37.31	237.16	33.33	220.47	31.07	197.11	27.72	178.53	25.12
54	308.51	43.40	272.65	38.36	244.04	34.40	226.86	31.93	202.75	28.50	183.73	25.79
55	329.10	46.25	290.63	40.90	260.02	36.59	241.92	33.95	216.29	30.39	195.81	27.58
56	336.47	47.39	297.25	41.80	266.09	37.45	247.45	34.78	221.12	31.10	200.26	28.13
57	356.36	50.13	310.25	43.61	275.25	38.74	255.85	35.97	226.10	31.79	201.88	28.43
58	374.18	52.60	325.80	45.87	289.06	40.69	268.64	37.76	237.37	33.33	212.02	29.84
59	396.89	55.80	345.68	48.68	306.73	43.26	285.00	40.09	251.90	35.48	224.91	31.69
60	413.52	58.20	360.04	50.56	319.46	44.88	296.92	41.76	262.35	36.90	234.39	33.05
61	445.71	62.62	388.17	54.54	344.33	48.51	320.06	44.92	282.72	39.81	252.60	35.52
62	469.27	66.02	409.08	57.51	359.77	50.56	336.53	47.39	293.89	41.28	258.72	36.35
63	488.51	68.72	425.88	59.82	374.35	52.60	350.29	49.30	306.02	43.13	269.34	37.83
64	516.20	72.55	449.93	63.20	395.59	55.70	370.12	51.97	323.25	45.56	284.62	40.09
65	536.52	75.54	467.71	65.77	411.24	57.79	384.64	54.13	336.10	47.32	295.95	41.73
66	569.41	80.09	496.32	69.72	436.55	61.46	408.21	57.39	356.68	50.16	313.99	44.19
67	640.12	89.99	554.51	78.04	483.37	68.03	455.30	64.14	397.70	55.91	350.18	49.30
68	690.94	97.26	598.29	84.21	521.67	73.45	491.28	69.03	429.23	60.36	377.82	53.13
69	745.56	104.83	645.64	90.79	562.90	79.21	530.23	74.55	463.26	65.05	407.67	57.25
70	802.77	112.92	695.28	97.81	606.14	85.23	570.82	80.26	498.81	70.12	438.93	61.77
71	867.90	122.10	751.68	105.76	655.29	92.15	617.20	86.78	539.23	75.85	474.69	66.84
72	917.64	129.05	794.70	111.85	692.89	97.50	649.60	91.30	567.57	79.82	493.01	69.41
73	990.14	139.29	857.56	120.56	747.56	105.17	700.86	98.57	612.32	86.06	531.86	74.85
74	1056.41	148.64	914.88	128.77	797.63	112.16	747.72	105.17	653.34	91.91	567.46	79.82
75	1126.79	158.41	975.95	137.17	850.78	119.70	797.52	112.16	696.85	98.01	605.22	85.16
76	1192.30	167.69	1032.73	145.26	900.25	126.68	844.01	118.84	737.38	103.71	640.44	89.99
77	1232.72	173.38	1059.55	149.09	923.71	129.94	858.58	120.73	750.00	105.48	651.39	91.68
78	1281.27	180.19	1101.54	155.03	960.34	135.19	892.45	125.49	779.64	109.73	677.29	95.27
79	1317.84	185.40	1132.91	159.34	987.76	138.91	917.86	129.12	802.01	112.88	696.57	97.98
80	1334.74	187.70	1147.43	161.49	1000.27	140.79	929.67	130.67	812.15	114.28	705.35	99.20
81	1347.86	189.65	1158.65	163.03	1010.08	142.04	938.72	132.03	820.17	115.45	712.40	100.27
82	1285.71	180.75	1105.17	155.42	963.54	135.50	905.29	127.37	781.86	109.90	687.04	96.65
83	1280.73	180.16	1101.05	154.96	959.69	135.08	901.71	126.82	778.88	109.52	684.28	96.24
84	1271.46	178.80	1093.14	153.82	952.92	134.02	895.32	125.98	773.24	108.90	679.51	95.44

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:	Please see the attached Transmittals.
Attachment(s):	PA_2019_Transmittal Letter LHTD-1 Gen 4C.pdf PA_2019_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:	Please see the attached Actuarial Memorandum and supporting Exhibits.
Attachment(s):	PA_2019_Act Memo Gen 4C - Rate Stability.pdf PA_2019_Exh 1 Gen 4C.pdf PA_2019_Exh 2 Durational Gen 4C.pdf PA_2019_Exh 2 Non-Durational Gen 4C.pdf PA_2019_Exh 3 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:	

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

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

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

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

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

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

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

Satisfied - Item:	Customer Rate-Up and Coverage Change Form
Comments:	Please see the attached rate-up letter and coverage change 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:	

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-131748074
7.	☑ New Submission ☐ Resubmission	Previous file # PHYS-131476897
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**	05/16/2019		
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: 2019.05.16 11:21:22 -05'00' Date: 05/16/2019

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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-131748074	
This filing corresponds to form filing company tracking number			N/A	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			76 %	
SERFF Tracking Number of Last Filing			PHYS-131476897	
	Document Name / **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	Long-Term Care Non Tax-Qualified Policy	P103PA	☐ **New** ☑ **Revised** **Request** +74 % -____% ☐ **Other** _____	PHYS-131476897
02	5% Compound Inflation Protection Benefit Rider	R962K	☐ **New** ☑ **Revised** **Request** +74 % -____% ☐ **Other** _____	PHYS-131476897
03	Guaranteed Purchase Option Inflation Protection Rider	R963K	☐ **New** ☑ **Revised** **Request** +74 % -____% ☐ **Other** _____	PHYS-131476897
04	Shortened Benefit Period Nonforfeiture Rider	R964K	☐ **New** ☑ **Revised** **Request** +74 % -____% ☐ **Other** _____	PHYS-131476897
05	Equipment & Transportation Rider	R965K	☐ **New** ☑ **Revised** **Request** +74 % -____% ☐ **Other** _____	PHYS-131476897
06	Survivorship Benefit Rider	R967K	☐ **New** ☑ **Revised** **Request** +74 % -____% ☐ **Other** _____	PHYS-131476897
07	Joint Waiver of Premium Rider	R968K	☐ **New** ☑ **Revised** **Request** +74 % -____% ☐ **Other** _____	PHYS-131476897
08	5% Simple Inflation Protection Rider	R981K	☐ **New** ☑ **Revised** **Request** +74 % -____% ☐ **Other** _____	PHYS-131476897
09	Long-Term Care Tax-Qualified Policy	P104PA	☐ **New** ☑ **Revised** **Request** +76 % -____% ☐ **Other** _____	PHYS-131476897
10	5% Compound Inflation Protection Rider	R977K	☐ **New** ☑ **Revised** **Request** +76 % -____% ☐ **Other** _____	PHYS-131476897

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18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			PHYS-131748074	
This filing corresponds to form filing company tracking number			N/A	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			76 %	
SERFF Tracking Number of Last Filing			PHYS-131476897	
	Document Name **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	Guaranteed Purchase Option Inflation Protection Rider	R978K	☐ New ☑ Revised Request +76 % -____% ☐ Other _____	PHYS-131476897
02	5% Simple Inflation Protection Rider	R982K	☐ New ☑ Revised Request +76 % -____% ☐ Other _____	PHYS-131476897
03	Shortened Benefit Period Nonforfeiture Rider	R987K	☐ New ☑ Revised Request +76 % -____% ☐ Other _____	PHYS-131476897
04			☐ New ☐ Revised Request +____% -____% ☐ Other _____	
05			☐ New ☐ Revised Request +____% -____% ☐ Other _____	
06			☐ New ☐ Revised Request +____% -____% ☐ Other _____	
07			☐ New ☐ Revised Request +____% -____% ☐ Other _____	
08			☐ New ☐ Revised Request +____% -____% ☐ Other _____	
09			☐ New ☐ Revised Request +____% -____% ☐ Other _____	
10			☐ New ☐ Revised Request +____% -____% ☐ Other _____	

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Physicians Mutual Insurance Company
2600 Dodge Street
Omaha, Nebraska 68131

Actuarial Rate Memorandum
Long-Term Care Policies
May 16, 2019
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 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	0%	0%
Limited BP, With Automatic Inflation	38%, 38%	90%
Lifetime BP, With Automatic Inflation	46%, 46%	113%

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	76.6%, 59.9%	182%
Lifetime BP Automatic Inflationary Riders	98.6%, 72.5%	243%

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	**38%, 38%**	**90%**
Limited BP, With Automatic Inflation – Minimum	18%, 21%	42%
Limited BP, With Automatic Inflation – Maximum	44%, 42%	104%
Lifetime BP, With Automatic Inflation – Average	**46%, 46%**	**113%**
Lifetime BP, With Automatic Inflation – Minimum	30%, 33%	73%
Lifetime BP, With Automatic Inflation – Maximum	52%, 50%	128%

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	22%
Lifetime BP, No Automatic Inflation	115%
Limited BP, With Automatic Inflation	212%
Lifetime BP, With Automatic Inflation	448%

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, 2018:

	Pennsylvania	Nationwide
Limited BP, No Automatic Inflation	15	1,523
Lifetime BP, No Automatic Inflation	3	656
Limited BP, With Automatic Inflation	49	3,390
Lifetime BP, With Automatic Inflation	46	2,553
P103, P104 Total	**113**	**8,122**

Annualized Premium In Force for Policy Forms P103 and P104 as of December 31, 2018:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
Limited BP, No Automatic Inflation	$39,358	$39,358	$3,155,873	$3,155,873
Lifetime BP, No Automatic Inflation	$26,942	$26,942	$1,935,163	$1,935,163
Limited BP, With Automatic Inflation	$131,662	$250,738	$9,297,471	$17,706,103
Lifetime BP, With Automatic Inflation	$231,834	$494,178	$8,311,545	$17,716,890
P103, P104 Total	**$429,796**	**$811,216**	**$22,700,052**	**$40,514,029**

Average Annualized Premium per Policy for Policy Forms P103 and P104 as of December 31, 2018:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
Limited BP, No Automatic Inflation	$2,624	$2,624	$2,072	$2,072
Lifetime BP, No Automatic Inflation	$8,981	$8,981	$2,950	$2,950
Limited BP, With Automatic Inflation	$2,687	$5,117	$2,743	$5,223
Lifetime BP, With Automatic Inflation	$5,040	$10,743	$3,256	$6,940
P103, P104 Total	**$3,804**	**$7,179**	**$2,795**	**$4,988**

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%	42.7%
2	13.3%	8.5%	157.4%	12	2.9%	6.5%	45.3%
3	3.9%	7.5%	52.3%	13	2.7%	6.6%	41.0%
4	3.1%	6.7%	46.7%	14	3.2%	6.8%	47.7%
5	2.6%	5.8%	45.5%	15	4.2%	6.9%	61.1%
6	2.9%	5.9%	50.2%	16			
7	3.4%	6.0%	56.4%	17			
8	3.0%	6.1%	49.8%	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	7,267	1,392	5,586	3,711	106%	109%	97%	76%
2	6,176	1,291	5,255	3,581	211%	113%	98%	121%
3	4,584	1,199	4,959	3,401	95%	111%	97%	115%
4	4,292	1,134	4,763	3,296	97%	67%	92%	130%
5	4,068	1,103	4,635	3,201	95%	100%	98%	100%
6	3,871	1,066	4,521	3,128	91%	128%	98%	125%
7	3,678	1,026	4,361	3,026	96%	100%	85%	114%
8	3,443	989	4,256	2,942	61%	101%	69%	120%
9+	17,748	5,417	21,916	14,327	76%	89%	69%	85%
Total	**55,127**	**14,617**	**60,252**	**40,613**	**119%**	**102%**	**90%**	**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.**
2001-2006	62,537,985	5,302,493	5,099,537	104%
2007	20,728,525	3,517,257	2,807,871	125%
2008	20,075,147	2,666,448	3,456,638	77%
2009	19,525,015	5,618,984	4,229,080	133%
2010	19,317,642	5,635,587	5,021,466	112%
2011	20,265,732	5,325,433	5,891,452	90%
2012	20,416,240	7,479,638	6,835,242	109%
2013	20,234,962	7,100,929	7,934,621	89%
2014	19,151,761	8,641,095	9,011,404	96%
2015	18,349,566	8,201,083	10,110,888	81%
2016	18,059,465	11,086,997	11,353,948	98%
2017	18,241,413	13,829,238	12,459,066	111%
2018	19,059,483	17,721,303	13,490,289	131%
Grand Total	**295,962,934**	**102,126,485**	**97,701,501**	**105%**

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 2018 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, 2018. Closed claims represent the count of policies for which the claim liability was released in 2018.

2018	
Closed	Open
75	347

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	65.3%	65.3%
Lifetime BP, No Automatic Inflation	87.2%	87.2%
Limited BP, With Automatic Inflation	124.6%	96.5%
Lifetime BP, With Automatic Inflation	188.2%	137.7%

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)	72,894,909	78,730,695	5,835,786		
Discounted Future (P103, P104)	9,544,644	17,567,038	8,022,394		
Total	82,439,552		13,858,180		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**47,814,940**	+	**11,779,453**	=	**59,594,394**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	33,046,124
Discounted Future (P103, P104)	29,870,846
Projected Incurred Claims (must be higher than Premium x LR Standard)	**62,916,969**

Lifetime without Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	35,507,171	38,526,528	3,019,357		
Discounted Future (P103, P104)	6,312,607	12,711,147	6,398,540		
Total	41,819,779		9,417,897		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**24,255,472**	+	**8,005,212**	=	**32,260,684**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	18,435,999
Discounted Future (P103, P104)	26,237,854
Projected Incurred Claims (must be higher than Premium x LR Standard)	**44,673,853**

Limited with Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	135,087,861	149,628,324	14,540,463		
Discounted Future (P103, P104)	34,779,526	118,483,220	83,703,694		
Total	169,867,388		98,244,157		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**98,523,085**	+	**83,507,533**	=	**182,030,618**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	33,703,899
Discounted Future (P103, P104)	225,006,826
Projected Incurred Claims (must be higher than Premium x LR Standard)	**258,710,725**

Lifetime with Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	133,740,608	146,329,311	12,588,704		
Discounted Future (P103, P104)	32,191,311	121,149,761	88,958,449		
Total	165,931,919		101,547,153		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**96,240,513**	+	**86,315,080**	=	**182,555,593**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	42,972,799
Discounted Future (P103, P104)	325,229,625
Projected Incurred Claims (must be higher than Premium x LR Standard)	**368,202,424**

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 5% 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 eight prior rate increases for policy forms P103 and P104. The first rate increase was 6%, the second rate increase was 6%, the third rate increase was 6%, the fourth rate increase was 9.1%, the fifth rate increase was 9.1%, the sixth rate increase was 9.1%, the seventh rate increase was 20% (19% to 20% depending on benefit attribute), and the eighth rate increase was 14% (0% to 19% depending 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
Eighth Increase – 14%	1/1/2019

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 by 1/1/2020. 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
2019	N/A	N/A	0%	0%
2020	N/A	N/A	21%	20%
2021	N/A	N/A	72%	70%
2022	N/A	N/A	100%	100%
2023	N/A	N/A	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 2018, and projected Earned Premiums and Incurred Claims are discounted with interest back to year-end 2018. 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 76%. 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, 2018

Nationwide Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	12%
50-54	18%
55-59	24%
60-64	26%
65-69	15%
70-74	4%
75-79	1%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	73%
No Inflation	15%
Optional Compound Interest	12%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	10%
3 Year	19%
4 Year	13%
5 Year	19%
Lifetime Benefit	40%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	1%
30 days	4%
60 days	6%
90 days	83%
180 days	6%
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, 2018

PA Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	6%
50-54	20%
55-59	26%
60-64	31%
65-69	10%
70-74	7%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	84%
No Inflation	12%
Optional Compound Interest	4%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	11%
3 Year	19%
4 Year	5%
5 Year	22%
Lifetime Benefit	43%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	4%
30 days	4%
60 days	4%
90 days	78%
180 days	12%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	22%
Surviving Spouse Waiver of Premium	6%
Security Rider	10%
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, 2018

Nationwide Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	5%
50-54	6%
55-59	13%
60-64	34%
65-69	26%
70-74	12%
75-79	3%
80+	1%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	57%
Optional Compound Interest	43%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	26%
3 Year	34%
4 Year	16%
5 Year	24%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	1%
30 days	3%
60 days	4%
90 days	87%
180 days	5%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	8%
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, 2018

PA Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	0%
50-54	0%
55-59	13%
60-64	40%
65-69	33%
70-74	13%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	87%
Optional Compound Interest	13%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	27%
3 Year	40%
4 Year	0%
5 Year	33%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	7%
30 days	0%
60 days	7%
90 days	87%
180 days	0%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	13%
Surviving Spouse Waiver of Premium	0%
Security Rider	20%
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, 2018

Nationwide Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	8%
50-54	13%
55-59	17%
60-64	37%
65-69	18%
70-74	6%
75-79	1%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	51%
Optional Compound Interest	49%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	3%
30 days	4%
60 days	5%
90 days	80%
180 days	9%
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, 2018

PA Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	0%
50-54	0%
55-59	33%
60-64	0%
65-69	0%
70-74	67%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	33%
Optional Compound Interest	67%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	0%
30 days	0%
60 days	0%
90 days	67%
180 days	33%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	0%
Surviving Spouse Waiver of Premium	0%
Security Rider	67%
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, 2018

Nationwide Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	9%
50-54	19%
55-59	28%
60-64	27%
65-69	15%
70-74	2%
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	11%
3 Year	30%
4 Year	25%
5 Year	34%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	1%
30 days	4%
60 days	6%
90 days	83%
180 days	6%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	21%
Surviving Spouse Waiver of Premium	6%
Security Rider	18%
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, 2018

PA Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	6%
50-54	16%
55-59	29%
60-64	41%
65-69	6%
70-74	2%
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	16%
3 Year	31%
4 Year	12%
5 Year	41%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	2%
30 days	6%
60 days	0%
90 days	76%
180 days	16%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	31%
Surviving Spouse Waiver of Premium	2%
Security Rider	6%
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, 2018

Nationwide Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	20%
50-54	26%
55-59	28%
60-64	19%
65-69	7%
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	1%
30 days	5%
60 days	6%
90 days	80%
180 days	6%
365 days	1%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	20%
Surviving Spouse Waiver of Premium	7%
Security Rider	17%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	18%

Exhibit 1 - Lifetime With Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2018

PA Distribution of Business as of December 31, 2018 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	9%
50-54	33%
55-59	26%
60-64	20%
65-69	7%
70-74	7%
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	4%
30 days	2%
60 days	7%
90 days	78%
180 days	9%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	17%
Surviving Spouse Waiver of Premium	13%
Security Rider	7%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	0%

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	768,930	5,499,864	13.98%	15.29%	0.9143	6.81%	2.0543
	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			**1,159,409**	**13,614,515**	**8.52%**	**14.63%**	**0.5822**	**6.55%**	**1.3002**
2005	2005	1	0	2,547,883	0.00%	10.62%	0.0000	2.90%	0.0000
	2004	2	527,667	10,883,924	4.85%	15.29%	0.3171	5.47%	0.8863
	2003	3	836,221	5,077,390	16.47%	21.90%	0.7520	10.69%	1.5403
	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			**1,714,815**	**20,918,731**	**8.20%**	**17.80%**	**0.4606**	**7.59%**	**1.0795**
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	14.06%	1.5920
	2002	5	117,834	2,256,524	5.22%	35.86%	0.1456	19.92%	0.2622
	2001	6	0	73,462	0.00%	46.69%	0.0000	27.33%	0.0000
Total			**2,131,830**	**21,268,132**	**10.02%**	**23.52%**	**0.4261**	**10.41%**	**0.9632**
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	1,151,613	9,911,251	11.62%	27.81%	0.4178	11.36%	1.0225
	2003	5	679,309	4,698,217	14.46%	35.86%	0.4032	17.95%	0.8053
	2002	6	1,684,117	2,171,988	77.54%	46.69%	1.6607	24.81%	3.1253
	2001	7	0	72,538	0.00%	54.28%	0.0000	34.73%	0.0000
Total			**3,517,257**	**20,728,525**	**16.97%**	**30.41%**	**0.5579**	**13.55%**	**1.2526**
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	1,203,661	9,613,928	12.52%	35.86%	0.3491	14.49%	0.8641
	2003	6	727,997	4,542,173	16.03%	46.69%	0.3433	22.86%	0.7013
	2002	7	663,738	2,070,185	32.06%	54.28%	0.5906	30.83%	1.0400
	2001	8	0	70,509	0.00%	62.53%	0.0000	43.22%	0.0000
Total			**2,666,448**	**20,075,147**	**13.28%**	**38.62%**	**0.3439**	**17.22%**	**0.7714**
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%	2.7518
	2004	6	2,598,024	9,367,996	27.73%	46.69%	0.5940	18.24%	1.5205
	2003	7	581,302	4,438,424	13.10%	54.28%	0.2413	28.91%	0.4531
	2002	8	1,226,601	1,983,425	61.84%	62.53%	0.9890	38.50%	1.6064
	2001	9	95,468	63,413	150.55%	71.66%	2.1010	48.72%	3.0900
Total			**5,618,984**	**19,525,015**	**28.78%**	**47.84%**	**0.6015**	**21.66%**	**1.3287**
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	15.42%	1.0721
	2004	7	1,422,097	9,323,811	15.25%	54.28%	0.2810	22.10%	0.6901
	2003	8	1,512,433	4,393,840	34.42%	62.53%	0.5505	34.44%	0.9995
	2002	9	2,196,633	1,958,388	112.17%	71.66%	1.5654	45.72%	2.4533
	2001	10	0	48,488	0.00%	82.00%	0.0000	46.67%	0.0000
Total			**5,635,587**	**19,317,642**	**29.17%**	**56.27%**	**0.5184**	**25.99%**	**1.1223**
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%	0.2283
	2004	8	1,704,438	9,835,566	17.33%	62.53%	0.2771	24.99%	0.6935
	2003	9	2,652,854	4,590,832	57.79%	71.66%	0.8064	38.08%	1.5173
	2002	10	839,853	2,031,709	41.34%	82.00%	0.5041	50.37%	0.8206
	2001	11	0	53,129	0.00%	98.44%	0.0000	50.54%	0.0000
Total			**5,325,433**	**20,265,732**	**26.28%**	**64.91%**	**0.4049**	**29.07%**	**0.9039**
2012	2006	7	479,464	549,358	87.28%	54.28%	1.6078	16.55%	5.2729
	2005	8	52,619	3,267,236	1.61%	62.53%	0.0258	20.77%	0.0776
	2004	9	3,176,178	9,969,998	31.86%	71.66%	0.4446	28.95%	1.1004
	2003	10	1,332,672	4,624,195	28.82%	82.00%	0.3514	43.14%	0.6680
	2002	11	1,511,320	1,961,013	77.07%	98.44%	0.7829	58.72%	1.3126
	2001	12	927,385	44,440	2086.84%	109.81%	19.0039	73.93%	28.2254
Total			**7,479,638**	**20,416,240**	**36.64%**	**74.73%**	**0.4903**	**33.48%**	**1.0943**
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%	0.5542
	2004	10	3,234,337	10,042,853	32.21%	82.00%	0.3927	33.81%	0.9526
	2003	11	2,771,675	4,470,186	62.00%	98.44%	0.6299	50.95%	1.2169
	2002	12	641,898	1,815,918	35.35%	109.81%	0.3219	71.42%	0.4950
	2001	13	0	44,437	0.00%	125.48%	0.0000	84.43%	0.0000
Total			**7,100,929**	**20,234,962**	**35.09%**	**85.98%**	**0.4081**	**39.21%**	**0.8949**

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	460,790	128,501	358.59%	62.53%	5.7346	36.49%	9.8259
	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			**460,790**	**265,632**	**173.47%**	**68.07%**	**2.5485**	**37.65%**	**4.6077**
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	261,488	130,356	200.59%	82.00%	2.4462	42.24%	4.7489
	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			**261,488**	**272,881**	**95.82%**	**91.47%**	**1.0476**	**46.03%**	**2.0816**

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	1,081,566	3,270,091	33.07%	82.00%	0.4033	29.90%	1.1062
	2004	11	3,677,997	9,232,114	39.84%	98.44%	0.4047	41.94%	0.9498
	2003	12	1,828,395	4,153,809	44.02%	109.81%	0.4008	61.78%	0.7125
	2002	13	2,052,805	1,814,757	113.12%	125.48%	0.9015	78.00%	1.4502
	2001	14	0	46,571	0.00%	140.71%	0.0000	96.57%	0.0000
Total			**8,641,095**	**19,151,761**	**45.12%**	**99.88%**	**0.4517**	**47.05%**	**0.9589**
2015	2006	10	13,339	647,834	2.06%	82.00%	0.0251	24.11%	0.0854
	2005	11	1,742,615	2,857,840	60.98%	98.44%	0.6194	39.87%	1.5292
	2004	12	3,835,659	8,540,929	44.91%	109.81%	0.4090	51.11%	0.8787
	2003	13	1,606,351	4,379,840	36.68%	125.48%	0.2923	65.33%	0.5614
	2002	14	1,003,119	1,872,318	53.58%	140.71%	0.3808	82.01%	0.6533
	2001	15	0	50,805	0.00%	157.79%	0.0000	104.93%	0.0000
Total			**8,201,083**	**18,349,566**	**44.69%**	**114.08%**	**0.3918**	**55.10%**	**0.8111**
2016	2006	11	0	619,359	0.00%	98.44%	0.0000	28.78%	0.0000
	2005	12	1,226,377	2,697,172	45.47%	109.81%	0.4141	48.50%	0.9375
	2004	13	4,432,288	8,528,911	51.97%	125.48%	0.4141	58.00%	0.8960
	2003	14	3,132,009	4,295,693	72.91%	140.71%	0.5182	73.50%	0.9919
	2002	15	2,296,322	1,864,959	123.13%	157.79%	0.7804	91.21%	1.3500
	2001	16	0	53,372	0.00%	175.50%	0.0000	116.53%	0.0000
Total			**11,086,997**	**18,059,465**	**61.39%**	**129.32%**	**0.4747**	**62.87%**	**0.9765**
2017	2006	12	0	623,978	0.00%	109.81%	0.0000	33.55%	0.0000
	2005	13	1,905,218	2,746,825	69.36%	125.48%	0.5528	55.18%	1.2570
	2004	14	6,298,097	8,584,059	73.37%	140.71%	0.5214	63.15%	1.1619
	2003	15	3,882,505	4,347,566	89.30%	157.79%	0.5660	80.07%	1.1153
	2002	16	1,743,418	1,882,412	92.62%	175.50%	0.5277	93.84%	0.9870
	2001	17	0	56,572	0.00%	194.21%	0.0000	116.60%	0.0000
Total			**13,829,238**	**18,241,413**	**75.81%**	**145.19%**	**0.5222**	**68.30%**	**1.1100**
2018	2006	13	25,120	653,148	3.85%	125.48%	0.0306	37.03%	0.1039
	2005	14	2,643,495	2,882,788	91.70%	140.71%	0.6517	59.85%	1.5323
	2004	15	7,525,175	8,992,735	83.68%	157.79%	0.5303	65.60%	1.2756
	2003	16	5,385,948	4,555,197	118.24%	175.50%	0.6737	81.24%	1.4553
	2002	17	2,134,449	1,915,811	111.41%	194.21%	0.5737	96.49%	1.1546
	2001	18	7,115	59,804	11.90%	213.57%	0.0557	124.41%	0.0956
Total			**17,721,303**	**19,059,483**	**92.98%**	**162.17%**	**0.5734**	**70.78%**	**1.3136**
GRAND TOTAL			**102,126,485**	**295,962,934**	**34.51%**	**71.79%**	**0.4807**	**33.01%**	**1.0453**

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	1,527,688	23,208,364	6.58%	15.29%	0.4305	5.94%	1.1086
3	2,016,276	21,643,777	9.32%	21.90%	0.4254	9.24%	1.0086
4	2,703,972	20,946,131	12.91%	27.81%	0.4642	12.18%	1.0597
5	3,078,414	20,309,727	15.16%	35.86%	0.4227	15.52%	0.9765
6	5,514,236	19,766,190	27.90%	46.69%	0.5975	19.47%	1.4326
7	3,274,891	19,646,585	16.67%	54.28%	0.3071	23.72%	0.7027
8	4,496,092	20,140,761	22.32%	62.53%	0.3570	27.57%	0.8096
9	8,574,485	20,488,432	41.85%	71.66%	0.5841	31.79%	1.3164
10	6,501,767	20,665,170	31.46%	82.00%	0.3837	36.63%	0.8589
11	9,703,606	19,193,641	50.56%	98.44%	0.5136	45.05%	1.1223
12	8,459,715	17,876,245	47.32%	109.81%	0.4310	54.70%	0.8652
13	10,021,782	18,167,918	55.16%	125.48%	0.4396	60.65%	0.9095
14	13,076,721	17,681,429	73.96%	140.71%	0.5256	67.21%	1.1004
15	13,704,002	15,256,065	89.83%	157.79%	0.5693	72.99%	1.2308
16	7,129,366	6,490,981	109.83%	175.50%	0.6258	85.19%	1.2894
17	2,134,449	1,972,383	108.22%	194.21%	0.5572	97.07%	1.1148
18	7,115	59,804	11.90%	213.57%	0.0557	124.41%	0.0956
TOTAL	**102,126,485**	**295,962,934**	**34.51%**	**71.79%**	**0.4807**	**33.01%**	**1.0453**

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	94,465	133,394	70.82%	109.81%	0.6449	52.06%	1.3604
	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			**94,465**	**287,140**	**32.90%**	**119.30%**	**0.2758**	**57.40%**	**0.5731**
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	115,222	137,429	83.84%	125.48%	0.6681	58.55%	1.4320
	2003	14	94,062	141,663	66.40%	140.71%	0.4719	65.73%	1.0101
	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			**209,650**	**300,041**	**69.87%**	**134.93%**	**0.5179**	**62.97%**	**1.1096**
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	3,705	137,191	2.70%	140.71%	0.0192	64.51%	0.0419
	2003	15	5,642	150,316	3.75%	157.79%	0.0238	72.59%	0.0517
	2002	16	0	22,711	0.00%	175.50%	0.0000	81.27%	0.0000
	2001	17	0	0	0.00%	194.21%	0.0000	N/A	0.0000
Total			**9,348**	**310,218**	**3.01%**	**151.53%**	**0.0199**	**69.66%**	**0.0433**
2018	2006	13	0	0	0.00%	125.48%	0.0000	N/A	0.0000
	2005	14	0	0	0.00%	140.71%	0.0000	N/A	0.0000
	2004	15	337,176	144,105	233.98%	157.79%	1.4829	48.83%	4.7913
	2003	16	66,944	149,601	44.75%	175.50%	0.2550	78.96%	0.5667
	2002	17	2,217	25,827	8.58%	194.21%	0.0442	89.76%	0.0956
	2001	18	0	0	0.00%	213.57%	0.0000	N/A	0.0000
Total			**406,337**	**319,534**	**127.17%**	**169.03%**	**0.7523**	**66.25%**	**1.9195**
GRAND TOTAL			**1,475,192**	**4,499,943**	**32.78%**	**75.89%**	**0.4320**	**36.80%**	**0.8908**

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	460,790	269,102	171.23%	62.53%	2.7384	34.93%	4.9015
9	0	261,803	0.00%	71.66%	0.0000	37.51%	0.0000
10	261,488	269,636	96.98%	82.00%	1.1826	42.43%	2.2854
11	0	267,942	0.00%	98.44%	0.0000	48.43%	0.0000
12	94,465	279,941	33.74%	109.81%	0.3073	53.85%	0.6267
13	115,222	291,809	39.49%	125.48%	0.3147	60.10%	0.6570
14	97,767	299,489	32.64%	140.71%	0.2320	65.64%	0.4973
15	343,184	315,371	108.82%	157.79%	0.6897	61.78%	1.7613
16	66,944	172,312	38.85%	175.50%	0.2214	79.27%	0.4901
17	2,217	25,827	8.58%	194.21%	0.0442	89.76%	0.0956
18	0	0	0.00%	213.57%	0.0000	N/A	0.0000
TOTAL	**1,475,192**	**4,499,943**	**32.78%**	**75.89%**	**0.4320**	**36.80%**	**0.8908**

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	419,182	0.00%	7.00%	0.0000
	2001	2	0	11,896	0.00%	7.20%	0.0000
Total			**0**	**431,079**	**0.00%**	**7.00%**	**0.0000**
2003	2003	1	66,352	1,075,264	6.17%	5.95%	1.0367
	2002	2	209,745	935,896	22.41%	9.93%	2.2559
	2001	3	0	10,775	0.00%	12.03%	0.0000
Total			**276,097**	**2,021,935**	**13.66%**	**7.83%**	**1.7444**
2004	2004	1	135,244	1,120,647	12.07%	6.68%	1.8060
	2003	2	416,257	1,659,090	25.09%	9.62%	2.6069
	2002	3	155,375	813,464	19.10%	15.53%	1.2302
	2001	4	0	7,361	0.00%	17.62%	0.0000
Total			**706,876**	**3,600,561**	**19.63%**	**10.06%**	**1.9518**
2005	2005	1	0	259,771	0.00%	5.58%	0.0000
	2004	2	54,598	1,882,927	2.90%	9.56%	0.3033
	2003	3	608,747	1,383,719	43.99%	15.24%	2.8866
	2002	4	344,672	756,797	45.54%	20.44%	2.2276
	2001	5	0	7,588	0.00%	21.93%	0.0000
Total			**1,008,017**	**4,290,801**	**23.49%**	**13.09%**	**1.7942**
2006	2006	1	0	38,197	0.00%	9.00%	0.0000
	2005	2	352	350,456	0.10%	8.45%	0.0119
	2004	3	369,394	1,762,312	20.96%	14.13%	1.4839
	2003	4	444,181	1,276,609	34.79%	19.70%	1.7659
	2002	5	28,975	724,351	4.00%	26.32%	0.1520
	2001	6	0	7,638	0.00%	28.13%	0.0000
Total			**842,902**	**4,159,563**	**20.26%**	**17.46%**	**1.1605**
2007	2006	2	0	50,866	0.00%	13.34%	0.0000
	2005	3	0	317,508	0.00%	12.57%	0.0000
	2004	4	317,860	1,695,439	18.75%	18.71%	1.0022
	2003	5	196,230	1,211,075	16.20%	24.91%	0.6505
	2002	6	505,861	700,350	72.23%	33.40%	2.1627
	2001	7	0	7,657	0.00%	35.88%	0.0000
Total			**1,019,951**	**3,982,894**	**25.61%**	**22.65%**	**1.1306**
2008	2006	3	0	49,379	0.00%	18.33%	0.0000
	2005	4	68,722	312,055	22.02%	16.14%	1.3648
	2004	5	483,855	1,608,783	30.08%	23.69%	1.2693
	2003	6	479,591	1,167,286	41.09%	31.91%	1.2876
	2002	7	473,518	668,607	70.82%	40.66%	1.7417
	2001	8	0	7,657	0.00%	45.37%	0.0000
Total			**1,505,686**	**3,813,768**	**39.48%**	**28.54%**	**1.3834**
2009	2006	4	40,304	47,323	85.17%	23.84%	3.5720
	2005	5	93,328	286,865	32.53%	19.86%	1.6378
	2004	6	165,355	1,557,974	10.61%	29.41%	0.3608
	2003	7	578,767	1,134,675	51.01%	39.58%	1.2886
	2002	8	413,816	638,454	64.82%	50.09%	1.2939
	2001	9	95,149	6,808	1397.59%	63.93%	21.8628
Total			**1,386,719**	**3,672,099**	**37.76%**	**35.40%**	**1.0669**
2010	2006	5	0	42,698	0.00%	25.10%	0.0000
	2005	6	27,473	260,118	10.56%	24.09%	0.4383
	2004	7	257,539	1,491,235	17.27%	35.96%	0.4803
	2003	8	772,515	1,095,596	70.51%	46.26%	1.5242
	2002	9	501,074	616,521	81.27%	58.76%	1.3831
	2001	10	0	4,007	0.00%	81.55%	0.0000
Total			**1,558,601**	**3,510,176**	**44.40%**	**42.22%**	**1.0517**
2011	2006	6	0	42,490	0.00%	31.74%	0.0000
	2005	7	12,357	209,810	5.89%	31.33%	0.1880
	2004	8	512,670	1,452,138	35.30%	41.23%	0.8562
	2003	9	1,016,194	1,089,690	93.26%	51.35%	1.8160
	2002	10	277,062	615,838	44.99%	63.86%	0.7045
	2001	11	0	4,553	0.00%	56.48%	0.0000
Total			**1,818,282**	**3,414,519**	**53.25%**	**47.84%**	**1.1132**
2012	2006	7	0	40,720	0.00%	40.67%	0.0000
	2005	8	1,723	186,926	0.92%	38.72%	0.0238
	2004	9	661,862	1,420,552	46.59%	46.78%	0.9960
	2003	10	635,752	1,067,891	59.53%	56.54%	1.0530
	2002	11	423,242	590,350	71.69%	69.71%	1.0284
	2001	12	0	4,492	0.00%	70.92%	0.0000
Total			**1,722,579**	**3,310,930**	**52.03%**	**53.52%**	**0.9721**
2013	2006	8	0	43,598	0.00%	44.41%	0.0000
	2005	9	26,726	187,133	14.28%	44.88%	0.3183
	2004	10	900,521	1,415,108	63.64%	52.82%	1.2047
	2003	11	524,424	1,049,940	49.95%	62.47%	0.7996
	2002	12	452,522	565,742	79.99%	75.80%	1.0552
	2001	13	0	5,008	0.00%	77.52%	0.0000
Total			**1,904,192**	**3,266,528**	**58.29%**	**59.37%**	**0.9818**

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	261,488	18,242	1433.46%	57.56%	24.9052
	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			**261,488**	**39,948**	**654.58%**	**60.54%**	**10.8119**

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	66,418	173,784	38.22%	52.78%	0.7242
	2004	11	340,438	1,371,487	24.82%	57.86%	0.4290
	2003	12	455,002	1,036,523	43.90%	67.79%	0.6476
	2002	13	779,430	530,854	146.83%	80.35%	1.8272
	2001	14	0	5,153	0.00%	88.38%	0.0000
Total			**1,641,289**	**3,163,564**	**51.88%**	**64.57%**	**0.8035**
2015	2006	10	0	39,366	0.00%	55.80%	0.0000
	2005	11	150,747	166,391	90.60%	60.64%	1.4940
	2004	12	966,875	1,378,523	70.14%	59.64%	1.1760
	2003	13	295,875	1,076,291	27.49%	69.31%	0.3966
	2002	14	442,070	516,855	85.53%	80.67%	1.0603
	2001	15	0	6,292	0.00%	84.23%	0.0000
Total			**1,855,567**	**3,183,718**	**58.28%**	**66.38%**	**0.8781**
2016	2006	11	0	38,357	0.00%	60.00%	0.0000
	2005	12	116,906	163,790	71.38%	67.37%	1.0594
	2004	13	1,318,766	1,329,229	99.21%	64.88%	1.5292
	2003	14	637,825	1,019,602	62.56%	76.25%	0.8204
	2002	15	420,545	489,065	85.99%	88.41%	0.9727
	2001	16	0	5,216	0.00%	106.57%	0.0000
Total			**2,494,042**	**3,045,260**	**81.90%**	**72.61%**	**1.1279**
2017	2006	12	0	36,980	0.00%	71.41%	0.0000
	2005	13	231,311	163,970	141.07%	77.40%	1.8227
	2004	14	558,202	1,277,920	43.68%	71.47%	0.6112
	2003	15	969,197	980,430	98.85%	83.72%	1.1807
	2002	16	408,355	453,786	89.99%	94.38%	0.9534
	2001	17	0	5,569	0.00%	65.88%	0.0000
Total			**2,167,065**	**2,918,655**	**74.25%**	**79.47%**	**0.9343**
2018	2006	13	2,329	33,282	7.00%	73.18%	0.0956
	2005	14	99,451	163,251	60.92%	84.83%	0.7182
	2004	15	1,234,782	1,192,124	103.58%	78.92%	1.3125
	2003	16	818,841	910,791	89.90%	90.11%	0.9977
	2002	17	687,315	417,488	164.63%	102.87%	1.6003
	2001	18	409	5,574	7.33%	76.69%	0.0956
Total			**2,843,127**	**2,722,509**	**104.43%**	**86.61%**	**1.2057**
GRAND TOTAL			**24,750,991**	**54,512,163**	**45.40%**	**42.19%**	**1.0761**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	201,597	2,916,666	6.91%	6.39%	1.0816
2	680,951	4,891,132	13.92%	9.61%	1.4490
3	1,133,516	4,337,156	26.13%	14.67%	1.7812
4	1,215,739	4,095,584	29.68%	19.20%	1.5460
5	802,388	3,881,360	20.67%	24.29%	0.8510
6	1,178,280	3,735,856	31.54%	30.59%	1.0309
7	1,322,181	3,552,703	37.22%	37.78%	0.9851
8	1,700,724	3,424,369	49.67%	44.41%	1.1184
9	2,301,004	3,366,466	68.35%	50.45%	1.3548
10	1,879,753	3,315,994	56.69%	56.14%	1.0098
11	1,438,850	3,221,078	44.67%	61.70%	0.7240
12	1,991,305	3,186,050	62.50%	65.71%	0.9511
13	2,627,711	3,138,634	83.72%	69.78%	1.1998
14	1,737,549	2,982,782	58.25%	75.46%	0.7720
15	2,624,524	2,667,910	98.37%	82.43%	1.1934
16	1,227,196	1,369,793	89.59%	91.59%	0.9782
17	687,315	423,057	162.46%	102.39%	1.5868
18	409	5,574	7.33%	76.69%	0.0956
TOTAL	**24,750,991**	**54,512,163**	**45.40%**	**42.19%**	**1.0761**

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	3,373	13,184	25.58%	62.17%	0.4115
	2003	15	5,642	25,337	22.27%	79.26%	0.2810
	2002	16	0	1,767	0.00%	92.04%	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
Total			**9,015**	**40,288**	**22.38%**	**74.23%**	**0.3014**
2018	2006	13	0	0	0.00%	N/A	0.0000
	2005	14	0	0	0.00%	N/A	0.0000
	2004	15	780	13,478	5.79%	60.50%	0.0956
	2003	16	56,892	15,396	369.53%	84.53%	4.3715
	2002	17	180	2,141	8.42%	88.03%	0.0956
	2001	18	0	0	0.00%	N/A	0.0000
Total			**57,852**	**31,015**	**186.53%**	**74.33%**	**2.5095**
GRAND TOTAL			**332,454**	**691,161**	**48.10%**	**38.12%**	**1.2618**

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	261,488	40,415	647.01%	55.13%	11.7359
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	3,373	38,761	8.70%	75.34%	0.1155
15	6,422	40,451	15.88%	73.28%	0.2166
16	56,892	17,163	331.48%	85.31%	3.8858
17	180	2,141	8.42%	88.03%	0.0956
18	0	0	0.00%	N/A	0.0000
TOTAL	**332,454**	**691,161**	**48.10%**	**38.12%**	**1.2618**

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	225,138	0.00%	5.06%	0.0000
	2001	2	0	11,121	0.00%	8.20%	0.0000
Total			**0**	**236,259**	**0.00%**	**5.21%**	**0.0000**
2003	2003	1	0	404,491	0.00%	4.90%	0.0000
	2002	2	5,278	520,234	1.01%	6.94%	0.1463
	2001	3	0	11,223	0.00%	13.81%	0.0000
Total			**5,278**	**935,948**	**0.56%**	**6.14%**	**0.0918**
2004	2004	1	0	546,915	0.00%	5.43%	0.0000
	2003	2	206,680	726,664	28.44%	7.70%	3.6951
	2002	3	99,239	422,106	23.51%	11.63%	2.0218
	2001	4	0	11,387	0.00%	19.79%	0.0000
Total			**305,919**	**1,707,072**	**17.92%**	**8.02%**	**2.2333**
2005	2005	1	0	86,061	0.00%	4.48%	0.0000
	2004	2	372,579	913,403	40.79%	8.29%	4.9181
	2003	3	136,087	629,859	21.61%	12.30%	1.7570
	2002	4	5,940	376,623	1.58%	16.10%	0.0979
	2001	5	0	11,574	0.00%	26.06%	0.0000
Total			**514,606**	**2,017,519**	**25.51%**	**10.94%**	**2.3314**
2006	2006	1	0	27,219	0.00%	2.60%	0.0000
	2005	2	0	111,668	0.00%	7.95%	0.0000
	2004	3	369,320	839,478	43.99%	13.14%	3.3473
	2003	4	10,413	616,085	1.69%	16.38%	0.1032
	2002	5	430	375,704	0.11%	20.72%	0.0055
	2001	6	0	11,847	0.00%	33.80%	0.0000
Total			**380,164**	**1,982,001**	**19.18%**	**15.27%**	**1.2559**
2007	2006	2	0	39,894	0.00%	4.45%	0.0000
	2005	3	0	105,783	0.00%	10.81%	0.0000
	2004	4	2,564	827,978	0.31%	17.41%	0.0178
	2003	5	466,352	593,706	78.55%	21.62%	3.6333
	2002	6	408,232	362,431	112.64%	26.08%	4.3197
	2001	7	0	11,882	0.00%	44.30%	0.0000
Total			**877,148**	**1,941,675**	**45.17%**	**19.85%**	**2.2756**
2008	2006	3	0	37,525	0.00%	6.94%	0.0000
	2005	4	0	99,879	0.00%	12.80%	0.0000
	2004	5	30,970	813,175	3.81%	22.17%	0.1718
	2003	6	234,534	568,510	41.25%	27.55%	1.4977
	2002	7	156,048	352,847	44.23%	32.26%	1.3709
	2001	8	0	12,152	0.00%	56.60%	0.0000
Total			**421,552**	**1,884,089**	**22.37%**	**25.11%**	**0.8912**
2009	2006	4	0	38,957	0.00%	8.98%	0.0000
	2005	5	0	99,097	0.00%	16.05%	0.0000
	2004	6	504,154	778,358	64.77%	27.94%	2.3186
	2003	7	349	560,882	0.06%	35.17%	0.0018
	2002	8	215,646	330,963	65.16%	40.96%	1.5908
	2001	9	0	9,095	0.00%	57.77%	0.0000
Total			**720,149**	**1,817,351**	**39.63%**	**31.63%**	**1.2527**
2010	2006	5	0	38,242	0.00%	10.89%	0.0000
	2005	6	4,457	88,404	5.04%	20.68%	0.2438
	2004	7	32,398	716,566	4.52%	34.51%	0.1310
	2003	8	341,460	546,463	62.49%	43.43%	1.4387
	2002	9	611,309	332,333	183.94%	48.08%	3.8260
	2001	10	0	6,850	0.00%	72.51%	0.0000
Total			**989,624**	**1,728,858**	**57.24%**	**38.86%**	**1.4731**
2011	2006	6	0	28,770	0.00%	14.33%	0.0000
	2005	7	0	63,774	0.00%	26.56%	0.0000
	2004	8	89,207	649,210	13.74%	41.35%	0.3323
	2003	9	473,814	529,160	89.54%	50.15%	1.7855
	2002	10	496,148	329,647	150.51%	54.20%	2.7771
	2001	11	0	8,119	0.00%	78.37%	0.0000
Total			**1,059,170**	**1,608,679**	**65.84%**	**45.99%**	**1.4315**
2012	2006	7	479,464	20,078	2387.96%	23.75%	100.5443
	2005	8	0	63,465	0.00%	32.81%	0.0000
	2004	9	543,848	623,207	87.27%	46.86%	1.8623
	2003	10	33,557	523,794	6.41%	56.03%	0.1143
	2002	11	435,272	333,496	130.52%	62.62%	2.0842
	2001	12	0	8,658	0.00%	92.56%	0.0000
Total			**1,492,141**	**1,572,698**	**94.88%**	**52.65%**	**1.8021**
2013	2006	8	0	18,908	0.00%	23.73%	0.0000
	2005	9	0	59,562	0.00%	39.90%	0.0000
	2004	10	60,977	617,849	9.87%	53.89%	0.1831
	2003	11	426,036	518,606	82.15%	66.81%	1.2297
	2002	12	62,364	323,980	19.25%	74.75%	0.2575
	2001	13	0	9,327	0.00%	103.63%	0.0000
Total			**549,377**	**1,548,231**	**35.48%**	**61.97%**	**0.5726**

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	57,010	0.00%	47.90%	0.0000
	2004	11	415,848	596,091	69.76%	62.15%	1.1224
	2003	12	240,050	525,345	45.69%	74.32%	0.6148
	2002	13	403,246	326,041	123.68%	79.98%	1.5464
	2001	14	0	10,304	0.00%	111.97%	0.0000
Total			**1,059,144**	**1,538,543**	**68.84%**	**69.29%**	**0.9935**
2015	2006	10	0	19,634	0.00%	34.71%	0.0000
	2005	11	359,463	55,312	649.88%	55.41%	11.7284
	2004	12	387,918	601,740	64.47%	67.80%	0.9508
	2003	13	229,541	569,154	40.33%	75.47%	0.5344
	2002	14	311,019	351,636	88.45%	79.48%	1.1128
	2001	15	0	11,828	0.00%	114.02%	0.0000
Total			**1,287,941**	**1,609,304**	**80.03%**	**72.58%**	**1.1027**
2016	2006	11	0	8,996	0.00%	60.14%	0.0000
	2005	12	0	54,627	0.00%	55.86%	0.0000
	2004	13	485,601	602,100	80.65%	75.54%	1.0676
	2003	14	280,479	560,065	50.08%	81.91%	0.6114
	2002	15	308,459	353,179	87.34%	87.58%	0.9972
	2001	16	0	13,672	0.00%	113.09%	0.0000
Total			**1,074,538**	**1,592,639**	**67.47%**	**80.01%**	**0.8432**
2017	2006	12	0	8,766	0.00%	69.98%	0.0000
	2005	13	0	58,169	0.00%	61.43%	0.0000
	2004	14	380,296	583,388	65.19%	79.81%	0.8168
	2003	15	458,144	560,896	81.68%	88.01%	0.9281
	2002	16	566,635	348,754	162.47%	88.48%	1.8363
	2001	17	0	13,976	0.00%	116.24%	0.0000
Total			**1,405,074**	**1,573,950**	**89.27%**	**84.24%**	**1.0597**
2018	2006	13	691	9,136	7.56%	79.08%	0.0956
	2005	14	3,819	60,021	6.36%	66.54%	0.0956
	2004	15	1,074,656	595,572	180.44%	80.20%	2.2498
	2003	16	551,788	568,557	97.05%	93.17%	1.0416
	2002	17	269,136	354,287	75.97%	88.64%	0.8570
	2001	18	1,753	14,521	12.07%	126.23%	0.0956
Total			**1,901,842**	**1,602,093**	**118.71%**	**86.57%**	**1.3712**
GRAND TOTAL			**14,043,667**	**26,898,661**	**52.21%**	**43.07%**	**1.2123**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	1,291,575	0.00%	5.08%	0.0000
2	584,536	2,322,983	25.16%	7.72%	3.2593
3	604,647	2,045,975	29.55%	12.34%	2.3950
4	18,917	1,970,909	0.96%	16.45%	0.0583
5	497,753	1,931,498	25.77%	21.21%	1.2153
6	1,151,377	1,838,320	62.63%	26.92%	2.3263
7	668,260	1,726,030	38.72%	33.91%	1.1417
8	646,313	1,621,160	39.87%	41.55%	0.9596
9	1,628,972	1,577,109	103.29%	47.67%	2.1669
10	590,682	1,554,783	37.99%	54.30%	0.6997
11	1,636,619	1,520,620	107.63%	63.67%	1.6903
12	690,332	1,523,115	45.32%	71.25%	0.6361
13	1,119,078	1,573,927	71.10%	76.10%	0.9343
14	975,613	1,565,415	62.32%	80.19%	0.7772
15	1,841,259	1,521,475	121.02%	85.06%	1.4228
16	1,118,423	930,984	120.13%	91.71%	1.3100
17	269,136	368,263	73.08%	89.69%	0.8149
18	1,753	14,521	12.07%	126.23%	0.0956
TOTAL	**14,043,667**	**26,898,661**	**52.21%**	**43.07%**	**1.2123**

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	0	8,379	0.00%	209.88%	0.0000
	2003	15	0	10,348	0.00%	123.85%	0.0000
	2002	16	0	1,722	0.00%	72.70%	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
Total			**0**	**20,449**	**0.00%**	**154.80%**	**0.0000**
2018	2006	13	0	0	0.00%	N/A	0.0000
	2005	14	0	0	0.00%	N/A	0.0000
	2004	15	138,905	9,944	1396.82%	14.90%	93.7181
	2003	16	1,393	11,354	12.27%	128.27%	0.0956
	2002	17	142	1,997	7.13%	74.51%	0.0956
	2001	18	0	0	0.00%	N/A	0.0000
Total			**140,440**	**23,296**	**602.86%**	**75.27%**	**8.0094**
GRAND TOTAL			**170,104**	**307,704**	**55.28%**	**71.50%**	**0.7732**

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	0	19,730	0.00%	150.81%	0.0000
15	138,905	21,871	635.13%	70.20%	9.0468
16	1,393	13,076	10.65%	120.96%	0.0881
17	142	1,997	7.13%	74.51%	0.0956
18	0	0	0.00%	N/A	0.0000
TOTAL	**170,104**	**307,704**	**55.28%**	**71.50%**	**0.7732**

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	245,158	0.00%	3.57%	0.0000
	2001	2	0	17,367	0.00%	3.44%	0.0000
Total			**0**	**262,525**	**0.00%**	**3.56%**	**0.0000**
2003	2003	1	0	603,903	0.00%	4.11%	0.0000
	2002	2	11,177	531,653	2.10%	5.42%	0.3880
	2001	3	0	17,427	0.00%	5.63%	0.0000
Total			**11,177**	**1,152,983**	**0.97%**	**4.74%**	**0.2047**
2004	2004	1	0	1,883,701	0.00%	3.14%	0.0000
	2003	2	120,040	1,432,956	8.38%	5.60%	1.4953
	2002	3	0	527,445	0.00%	8.78%	0.0000
	2001	4	0	17,427	0.00%	7.65%	0.0000
Total			**120,040**	**3,861,528**	**3.11%**	**4.84%**	**0.6419**
2005	2005	1	0	1,396,681	0.00%	2.42%	0.0000
	2004	2	985	3,744,915	0.03%	4.54%	0.0058
	2003	3	91,387	1,410,372	6.48%	8.96%	0.7232
	2002	4	314	522,487	0.06%	11.85%	0.0051
	2001	5	0	17,318	0.00%	10.00%	0.0000
Total			**92,686**	**7,091,771**	**1.31%**	**5.56%**	**0.2352**
2006	2006	1	0	188,586	0.00%	2.12%	0.0000
	2005	2	653	1,962,063	0.03%	4.24%	0.0079
	2004	3	176,232	3,501,536	5.03%	7.21%	0.6976
	2003	4	454,784	1,352,576	33.62%	12.15%	2.7664
	2002	5	312	498,391	0.06%	15.86%	0.0039
	2001	6	0	16,102	0.00%	13.44%	0.0000
Total			**631,981**	**7,519,254**	**8.40%**	**7.78%**	**1.0797**
2007	2006	2	0	263,787	0.00%	3.86%	0.0000
	2005	3	0	1,853,833	0.00%	6.38%	0.0000
	2004	4	41,370	3,435,060	1.20%	9.55%	0.1261
	2003	5	10,602	1,302,901	0.81%	15.54%	0.0524
	2002	6	161,869	482,093	33.58%	20.43%	1.6432
	2001	7	0	15,124	0.00%	15.44%	0.0000
Total			**213,841**	**7,352,798**	**2.91%**	**10.33%**	**0.2814**
2008	2006	3	0	253,865	0.00%	5.79%	0.0000
	2005	4	2,330	1,811,883	0.13%	8.57%	0.0150
	2004	5	678,553	3,360,296	20.19%	12.41%	1.6275
	2003	6	657	1,265,461	0.05%	19.46%	0.0027
	2002	7	0	462,742	0.00%	26.50%	0.0000
	2001	8	0	14,028	0.00%	12.49%	0.0000
Total			**681,540**	**7,168,276**	**9.51%**	**13.36%**	**0.7117**
2009	2006	4	0	246,097	0.00%	7.66%	0.0000
	2005	5	685,833	1,763,227	38.90%	11.06%	3.5174
	2004	6	210,949	3,283,788	6.42%	15.96%	0.4024
	2003	7	1,787	1,235,977	0.14%	25.02%	0.0058
	2002	8	574,448	448,949	127.95%	33.87%	3.7780
	2001	9	0	14,028	0.00%	15.87%	0.0000
Total			**1,473,017**	**6,992,066**	**21.07%**	**17.18%**	**1.2260**
2010	2006	5	325	242,757	0.13%	9.28%	0.0144
	2005	6	462,682	1,732,230	26.71%	13.86%	1.9273
	2004	7	850,966	3,325,389	25.59%	19.68%	1.3002
	2003	8	82,201	1,236,773	6.65%	30.72%	0.2164
	2002	9	77,073	450,272	17.12%	40.81%	0.4194
	2001	10	0	14,423	0.00%	19.33%	0.0000
Total			**1,473,247**	**7,001,844**	**21.04%**	**21.19%**	**0.9931**
2011	2006	6	0	256,055	0.00%	10.96%	0.0000
	2005	7	115,932	1,869,131	6.20%	15.83%	0.3917
	2004	8	165,594	3,583,076	4.62%	22.64%	0.2041
	2003	9	388,583	1,318,508	29.47%	34.24%	0.8608
	2002	10	66,321	485,334	13.67%	44.98%	0.3038
	2001	11	0	15,296	0.00%	22.72%	0.0000
Total			**736,430**	**7,527,398**	**9.78%**	**24.02%**	**0.4072**
2012	2006	7	0	259,607	0.00%	13.79%	0.0000
	2005	8	50,896	1,932,958	2.63%	18.70%	0.1408
	2004	9	612,116	3,662,936	16.71%	26.93%	0.6206
	2003	10	658,013	1,354,722	48.57%	39.81%	1.2201
	2002	11	258,631	479,050	53.99%	52.82%	1.0222
	2001	12	0	11,038	0.00%	38.40%	0.0000
Total			**1,579,657**	**7,700,311**	**20.51%**	**28.31%**	**0.7245**
2013	2006	8	0	283,146	0.00%	15.94%	0.0000
	2005	9	408,367	1,936,731	21.09%	22.72%	0.9280
	2004	10	1,175,424	3,692,639	31.83%	31.57%	1.0084
	2003	11	202,247	1,356,291	14.91%	46.55%	0.3203
	2002	12	127,013	463,246	27.42%	63.94%	0.4288
	2001	13	0	11,074	0.00%	45.60%	0.0000
Total			**1,913,050**	**7,743,127**	**24.71%**	**33.36%**	**0.7405**

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	34,912	0.00%	3.29%	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**	**85,368**	**0.00%**	**3.66%**	**0.0000**
2005	2005	1	0	0	0.00%	N/A	0.0000
	2004	2	0	53,545	0.00%	5.22%	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**	**101,416**	**0.00%**	**5.73%**	**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	49,801	0.00%	8.01%	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**	**91,173**	**0.00%**	**7.83%**	**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	49,858	0.00%	10.73%	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**	**88,201**	**0.00%**	**10.30%**	**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	49,343	0.00%	13.49%	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**	**87,686**	**0.00%**	**13.03%**	**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	44,912	0.00%	13.44%	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**	**83,255**	**0.00%**	**14.62%**	**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	44,784	0.00%	17.06%	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**	**82,175**	**0.00%**	**18.69%**	**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	46,425	0.00%	20.57%	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**	**84,574**	**0.00%**	**22.73%**	**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	48,992	0.00%	24.31%	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**	**89,283**	**0.00%**	**26.84%**	**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	51,924	0.00%	28.68%	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**	**94,338**	**0.00%**	**31.16%**	**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	297,962	0.11%	18.42%	0.0061
	2005	10	561,141	1,919,098	29.24%	27.62%	1.0585
	2004	11	1,068,233	3,574,186	29.89%	37.76%	0.7916
	2003	12	766,725	1,327,933	57.74%	54.54%	1.0586
	2002	13	628,579	480,402	130.84%	69.26%	1.8893
	2001	14	0	11,430	0.00%	50.92%	0.0000
Total			**3,025,012**	**7,611,011**	**39.75%**	**39.38%**	**1.0093**
2015	2006	10	0	310,391	0.00%	21.17%	0.0000
	2005	11	500,361	1,751,566	28.57%	34.93%	0.8178
	2004	12	1,224,821	3,550,461	34.50%	43.68%	0.7898
	2003	13	779,976	1,375,805	56.69%	59.54%	0.9521
	2002	14	108,854	490,109	22.21%	76.26%	0.2912
	2001	15	0	11,503	0.00%	59.69%	0.0000
Total			**2,614,013**	**7,489,835**	**34.90%**	**45.77%**	**0.7625**
2016	2006	11	0	310,655	0.00%	24.60%	0.0000
	2005	12	391,178	1,662,734	23.53%	42.64%	0.5517
	2004	13	1,530,343	3,541,984	43.21%	50.22%	0.8604
	2003	14	1,072,096	1,361,775	78.73%	67.26%	1.1705
	2002	15	455,956	497,619	91.63%	85.95%	1.0661
	2001	16	0	12,060	0.00%	65.86%	0.0000
Total			**3,449,573**	**7,386,828**	**46.70%**	**53.01%**	**0.8810**
2017	2006	12	0	318,330	0.00%	28.33%	0.0000
	2005	13	621,795	1,705,993	36.45%	48.44%	0.7525
	2004	14	2,434,228	3,581,963	67.96%	54.52%	1.2465
	2003	15	884,862	1,362,512	64.94%	73.51%	0.8834
	2002	16	413,044	529,689	77.98%	86.93%	0.8970
	2001	17	0	12,154	0.00%	77.61%	0.0000
Total			**4,353,929**	**7,510,641**	**57.97%**	**57.80%**	**1.0030**
2018	2006	13	10,326	335,835	3.07%	32.16%	0.0956
	2005	14	788,143	1,761,706	44.74%	53.46%	0.8368
	2004	15	2,257,625	3,770,359	59.88%	56.64%	1.0571
	2003	16	1,717,868	1,429,159	120.20%	72.28%	1.6629
	2002	17	675,090	555,541	121.52%	90.56%	1.3419
	2001	18	1,031	13,095	7.88%	82.37%	0.0956
Total			**5,450,083**	**7,865,695**	**69.29%**	**60.16%**	**1.1517**
GRAND TOTAL			**27,819,277**	**109,240,910**	**25.47%**	**28.94%**	**0.8798**

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	51,910	0.00%	34.04%	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**	**95,489**	**0.00%**	**36.75%**	**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	93,818	52,963	177.14%	38.81%	4.5642
	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			**93,818**	**98,401**	**95.34%**	**41.23%**	**2.3125**
2016	2006	11	0	0	0.00%	N/A	0.0000
	2005	12	0	0	0.00%	N/A	0.0000
	2004	13	115,222	53,583	215.04%	41.77%	5.1477
	2003	14	94,062	44,373	211.98%	47.00%	4.5106
	2002	15	366	2,986	12.25%	51.13%	0.2396
	2001	16	0	0	0.00%	N/A	0.0000
Total			**209,650**	**100,942**	**207.69%**	**44.35%**	**4.6835**
2017	2006	12	0	0	0.00%	N/A	0.0000
	2005	13	0	0	0.00%	N/A	0.0000
	2004	14	0	51,406	0.00%	44.51%	0.0000
	2003	15	0	45,152	0.00%	52.53%	0.0000
	2002	16	0	3,258	0.00%	44.34%	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
Total			**0**	**99,817**	**0.00%**	**48.13%**	**0.0000**
2018	2006	13	0	0	0.00%	N/A	0.0000
	2005	14	0	0	0.00%	N/A	0.0000
	2004	15	2,116	50,040	4.23%	44.22%	0.0956
	2003	16	2,634	46,642	5.65%	59.05%	0.0956
	2002	17	229	3,898	5.87%	61.39%	0.0956
	2001	18	0	0	0.00%	N/A	0.0000
Total			**4,979**	**100,579**	**4.95%**	**51.77%**	**0.0956**
GRAND TOTAL			**308,446**	**1,411,006**	**21.86%**	**21.68%**	**1.0084**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	4,321,048	0.00%	3.02%	0.0000
2	132,856	7,952,740	1.67%	4.69%	0.3560
3	267,619	7,564,477	3.54%	7.39%	0.4786
4	498,798	7,385,530	6.75%	9.88%	0.6833
5	1,375,624	7,184,890	19.15%	12.77%	1.4990
6	836,157	7,035,729	11.88%	16.19%	0.7340
7	968,685	7,167,969	13.51%	19.82%	0.6820
8	873,140	7,498,930	11.64%	23.36%	0.4985
9	1,486,471	7,680,436	19.35%	27.59%	0.7016
10	2,460,900	7,776,607	31.64%	32.43%	0.9758
11	2,029,472	7,487,044	27.11%	39.07%	0.6937
12	2,509,737	7,333,742	34.22%	46.02%	0.7437
13	3,571,019	7,451,093	47.93%	51.94%	0.9228
14	4,403,321	7,206,983	61.10%	58.14%	1.0509
15	3,598,443	5,641,994	63.78%	63.31%	1.0075
16	2,130,912	1,970,907	108.12%	76.18%	1.4192
17	675,090	567,695	118.92%	90.28%	1.3172
18	1,031	13,095	7.88%	82.37%	0.0956
TOTAL	**27,819,277**	**109,240,910**	**25.47%**	**28.94%**	**0.8798**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	59,938	0.00%	2.87%	0.0000
2	0	104,001	0.00%	4.53%	0.0000
3	0	97,672	0.00%	7.11%	0.0000
4	0	91,231	0.00%	9.25%	0.0000
5	0	87,686	0.00%	11.76%	0.0000
6	0	83,255	0.00%	12.84%	0.0000
7	0	83,127	0.00%	16.38%	0.0000
8	0	83,816	0.00%	20.37%	0.0000
9	0	86,948	0.00%	24.57%	0.0000
10	0	92,006	0.00%	29.04%	0.0000
11	0	94,102	0.00%	33.91%	0.0000
12	93,818	96,536	97.18%	38.96%	2.4943
13	115,222	100,159	115.04%	43.05%	2.6721
14	94,062	98,551	95.44%	45.62%	2.0923
15	2,482	98,179	2.53%	25.71%	0.0983
16	2,634	49,900	5.28%	2.90%	1.8229
17	229	3,898	5.87%	0.00%	0.0000
18	0	0	0.00%	N/A	0.0000
TOTAL	**308,446**	**1,411,006**	**21.86%**	**21.68%**	**1.0084**

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	277,308	0.00%	4.34%	0.0000
	2001	2	0	37,537	0.00%	7.51%	0.0000
Total			**0**	**314,845**	**0.00%**	**4.72%**	**0.0000**
2003	2003	1	0	632,120	0.00%	3.32%	0.0000
	2002	2	3,886	695,617	0.56%	6.03%	0.0926
	2001	3	0	37,875	0.00%	13.69%	0.0000
Total			**3,886**	**1,365,612**	**0.28%**	**4.99%**	**0.0570**
2004	2004	1	313	2,043,683	0.02%	2.60%	0.0059
	2003	2	25,953	1,681,155	1.54%	4.66%	0.3309
	2002	3	309	682,641	0.05%	9.81%	0.0046
	2001	4	0	37,875	0.00%	18.72%	0.0000
Total			**26,574**	**4,445,354**	**0.60%**	**4.62%**	**0.1293**
2005	2005	1	0	805,371	0.00%	2.70%	0.0000
	2004	2	99,505	4,342,679	2.29%	3.90%	0.5873
	2003	3	0	1,653,441	0.00%	7.75%	0.0000
	2002	4	0	679,272	0.00%	12.26%	0.0000
	2001	5	0	37,875	0.00%	24.67%	0.0000
Total			**99,505**	**7,518,638**	**1.32%**	**5.48%**	**0.2415**
2006	2006	1	0	154,512	0.00%	2.05%	0.0000
	2005	2	0	1,050,503	0.00%	5.12%	0.0000
	2004	3	7,968	4,081,570	0.20%	6.38%	0.0306
	2003	4	180,699	1,624,776	11.12%	10.33%	1.0766
	2002	5	88,117	658,078	13.39%	15.48%	0.8652
	2001	6	0	37,875	0.00%	31.06%	0.0000
Total			**276,783**	**7,607,314**	**3.64%**	**7.87%**	**0.4622**
2007	2006	2	0	234,018	0.00%	3.93%	0.0000
	2005	3	2,218	1,008,842	0.22%	7.58%	0.0290
	2004	4	789,819	3,952,774	19.98%	8.52%	2.3443
	2003	5	6,125	1,590,535	0.39%	13.27%	0.0290
	2002	6	608,155	627,114	96.98%	17.85%	5.4323
	2001	7	0	37,875	0.00%	39.20%	0.0000
Total			**1,406,317**	**7,451,158**	**18.87%**	**10.21%**	**1.8495**
2008	2006	3	0	231,800	0.00%	5.96%	0.0000
	2005	4	0	981,965	0.00%	10.00%	0.0000
	2004	5	10,283	3,831,674	0.27%	10.82%	0.0248
	2003	6	13,216	1,540,915	0.86%	17.06%	0.0503
	2002	7	34,172	585,989	5.83%	22.17%	0.2631
	2001	8	0	36,671	0.00%	50.09%	0.0000
Total			**57,671**	**7,209,014**	**0.80%**	**13.01%**	**0.0615**
2009	2006	4	0	217,447	0.00%	8.14%	0.0000
	2005	5	298,124	972,744	30.65%	12.71%	2.4117
	2004	6	1,717,566	3,747,876	45.83%	13.58%	3.3753
	2003	7	398	1,506,890	0.03%	21.73%	0.0012
	2002	8	22,692	565,059	4.02%	27.63%	0.1453
	2001	9	319	33,482	0.95%	56.94%	0.0167
Total			**2,039,099**	**7,043,499**	**28.95%**	**16.37%**	**1.7687**
2010	2006	5	0	221,073	0.00%	9.96%	0.0000
	2005	6	9,486	967,593	0.98%	15.42%	0.0636
	2004	7	281,195	3,790,621	7.42%	16.43%	0.4515
	2003	8	316,257	1,515,008	20.87%	25.68%	0.8129
	2002	9	1,007,177	559,262	180.09%	33.90%	5.3130
	2001	10	0	23,207	0.00%	50.02%	0.0000
Total			**1,614,114**	**7,076,764**	**22.81%**	**19.56%**	**1.1661**
2011	2006	6	0	234,912	0.00%	11.67%	0.0000
	2005	7	0	1,049,554	0.00%	17.48%	0.0000
	2004	8	936,966	4,151,142	22.57%	18.77%	1.2024
	2003	9	774,263	1,653,474	46.83%	28.55%	1.6404
	2002	10	321	600,891	0.05%	38.81%	0.0014
	2001	11	0	25,161	0.00%	57.39%	0.0000
Total			**1,711,551**	**7,715,135**	**22.18%**	**22.16%**	**1.0011**
2012	2006	7	0	228,953	0.00%	14.77%	0.0000
	2005	8	0	1,083,887	0.00%	20.64%	0.0000
	2004	9	1,358,353	4,263,303	31.86%	22.13%	1.4396
	2003	10	5,349	1,677,789	0.32%	33.29%	0.0096
	2002	11	394,175	558,117	70.63%	49.81%	1.4178
	2001	12	927,385	20,252	4579.25%	86.01%	53.2415
Total			**2,685,262**	**7,832,301**	**34.28%**	**26.24%**	**1.3067**
2013	2006	8	0	244,534	0.00%	16.77%	0.0000
	2005	9	17,926	1,087,958	1.65%	24.78%	0.0665
	2004	10	1,097,415	4,317,258	25.42%	26.61%	0.9551
	2003	11	1,618,969	1,545,350	104.76%	41.67%	2.5141
	2002	12	0	462,950	0.00%	71.21%	0.0000
	2001	13	0	19,028	0.00%	99.44%	0.0000
Total			**2,734,310**	**7,677,077**	**35.62%**	**31.94%**	**1.1150**

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	44,475	0.00%	4.86%	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**	**132,457**	**0.00%**	**7.73%**	**0.0000**
2005	2005	1	0	0	0.00%	N/A	0.0000
	2004	2	0	62,154	0.00%	8.12%	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**	**147,961**	**0.00%**	**11.48%**	**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	57,560	0.00%	12.13%	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**	**140,666**	**0.00%**	**15.70%**	**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	56,874	0.00%	16.38%	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**	**139,980**	**0.00%**	**20.62%**	**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	56,874	0.00%	21.04%	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**	**139,772**	**0.00%**	**26.51%**	**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	56,859	0.00%	26.93%	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**	**135,340**	**0.00%**	**34.45%**	**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	56,826	0.00%	33.90%	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**	**123,602**	**0.00%**	**35.01%**	**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	460,790	59,272	777.42%	40.55%	19.1711
	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			**460,790**	**124,670**	**369.61%**	**39.16%**	**9.4390**
2012	2006	7	0	0	0.00%	N/A	0.0000
	2005	8	0	0	0.00%	N/A	0.0000
	2004	9	0	51,155	0.00%	34.87%	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**	**119,649**	**0.00%**	**39.93%**	**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	53,716	0.00%	38.20%	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**	**122,851**	**0.00%**	**44.58%**	**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	266,943	0.00%	19.00%	0.0000
	2005	10	454,007	1,120,198	40.53%	29.33%	1.3817
	2004	11	1,853,477	3,690,349	50.22%	36.82%	1.3641
	2003	12	366,617	1,264,008	29.00%	59.23%	0.4897
	2002	13	241,549	477,460	50.59%	82.83%	0.6108
	2001	14	0	19,684	0.00%	117.17%	0.0000
Total			**2,915,650**	**6,838,642**	**42.63%**	**42.48%**	**1.0036**
2015	2006	10	13,339	278,443	4.79%	22.15%	0.2163
	2005	11	732,044	884,571	82.76%	44.79%	1.8477
	2004	12	1,256,045	3,010,206	41.73%	52.62%	0.7929
	2003	13	300,959	1,358,590	22.15%	63.78%	0.3473
	2002	14	141,175	513,717	27.48%	90.59%	0.3034
	2001	15	0	21,182	0.00%	130.58%	0.0000
Total			**2,443,563**	**6,066,709**	**40.28%**	**56.07%**	**0.7184**
2016	2006	11	0	261,351	0.00%	28.09%	0.0000
	2005	12	718,294	816,020	88.02%	56.16%	1.5673
	2004	13	1,097,579	3,055,597	35.92%	60.58%	0.5930
	2003	14	1,141,609	1,354,251	84.30%	74.23%	1.1356
	2002	15	1,111,362	525,096	211.65%	101.24%	2.0905
	2001	16	0	22,423	0.00%	148.19%	0.0000
Total			**4,068,844**	**6,034,738**	**67.42%**	**65.50%**	**1.0293**
2017	2006	12	0	259,903	0.00%	33.32%	0.0000
	2005	13	1,052,112	818,694	128.51%	64.33%	1.9975
	2004	14	2,925,372	3,140,787	93.14%	66.51%	1.4003
	2003	15	1,570,302	1,443,728	108.77%	80.69%	1.3480
	2002	16	355,384	550,183	64.59%	103.43%	0.6245
	2001	17	0	24,873	0.00%	147.22%	0.0000
Total			**5,903,171**	**6,238,168**	**94.63%**	**71.70%**	**1.3198**
2018	2006	13	11,774	274,895	4.28%	37.21%	0.1151
	2005	14	1,752,083	897,811	195.15%	67.38%	2.8962
	2004	15	2,958,112	3,434,680	86.12%	68.28%	1.2613
	2003	16	2,297,451	1,646,691	139.52%	80.00%	1.7440
	2002	17	502,909	588,495	85.46%	102.30%	0.8354
	2001	18	3,922	26,614	14.74%	154.10%	0.0956
Total			**7,526,251**	**6,869,186**	**109.57%**	**72.98%**	**1.5014**
GRAND TOTAL			**35,512,550**	**105,311,200**	**33.72%**	**29.91%**	**1.1275**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	313	3,920,041	0.01%	2.84%	0.0028
2	129,344	8,041,509	1.61%	4.42%	0.3637
3	10,494	7,696,169	0.14%	7.16%	0.0190
4	970,517	7,494,110	12.95%	9.49%	1.3649
5	402,649	7,311,979	5.51%	12.07%	0.4563
6	2,348,423	7,156,285	32.82%	14.98%	2.1908
7	315,764	7,199,883	4.39%	18.23%	0.2406
8	1,275,916	7,596,302	16.80%	21.16%	0.7937
9	3,158,038	7,864,421	40.16%	24.73%	1.6241
10	1,570,431	8,017,786	19.59%	29.22%	0.6704
11	4,598,665	6,964,899	66.03%	39.70%	1.6633
12	3,268,341	5,833,338	56.03%	55.28%	1.0135
13	2,703,974	6,004,264	45.03%	62.64%	0.7190
14	5,960,239	5,926,250	100.57%	70.66%	1.4233
15	5,639,776	5,424,685	103.97%	75.02%	1.3859
16	2,652,835	2,219,297	119.53%	86.50%	1.3819
17	502,909	613,368	81.99%	104.12%	0.7875
18	3,922	26,614	14.74%	154.10%	0.0956
TOTAL	**35,512,550**	**105,311,200**	**33.72%**	**29.91%**	**1.1275**

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	55,643	0.00%	44.30%	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**	**126,632**	**0.00%**	**51.62%**	**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	60,562	0.00%	48.11%	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**	**134,282**	**0.00%**	**56.05%**	**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	63,537	0.00%	54.51%	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**	**142,905**	**0.00%**	**62.70%**	**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	333	64,222	0.52%	62.04%	0.0083
	2003	15	0	69,479	0.00%	75.57%	0.0000
	2002	16	0	15,963	0.00%	88.54%	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
Total			**333**	**149,664**	**0.22%**	**71.15%**	**0.0031**
2018	2006	13	0	0	0.00%	N/A	0.0000
	2005	14	0	0	0.00%	N/A	0.0000
	2004	15	195,375	70,643	276.57%	54.65%	5.0607
	2003	16	6,025	76,210	7.91%	82.68%	0.0956
	2002	17	1,666	17,791	9.36%	97.90%	0.0956
	2001	18	0	0	0.00%	N/A	0.0000
Total			**203,066**	**164,644**	**123.34%**	**72.30%**	**1.7060**
GRAND TOTAL			**664,188**	**2,090,071**	**31.78%**	**38.98%**	**0.8153**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	70,668	0.00%	5.15%	0.0000
2	0	150,849	0.00%	8.25%	0.0000
3	0	145,592	0.00%	12.84%	0.0000
4	0	142,680	0.00%	17.19%	0.0000
5	0	139,980	0.00%	22.22%	0.0000
6	0	139,845	0.00%	28.52%	0.0000
7	0	137,643	0.00%	36.69%	0.0000
8	460,790	125,982	365.76%	37.52%	9.7480
9	0	115,959	0.00%	35.96%	0.0000
10	0	121,526	0.00%	40.69%	0.0000
11	0	124,062	0.00%	46.51%	0.0000
12	0	131,309	0.00%	52.10%	0.0000
13	0	136,693	0.00%	58.28%	0.0000
14	333	142,448	0.23%	65.07%	0.0036
15	195,375	154,870	126.15%	66.17%	1.9065
16	6,025	92,173	6.54%	83.69%	0.0781
17	1,666	17,791	9.36%	97.90%	0.0956
18	0	0	0.00%	N/A	0.0000
TOTAL	**664,188**	**2,090,071**	**31.78%**	**38.98%**	**0.8153**

Exhibit 2 - Total
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2018

Historical Earned Premiums and Incurred Claims

As of December 31, 2018

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	1,107,988	51,421	-	1,159,409	9%
2005	20,918,731	1,633,204	81,611	-	1,714,815	8%
2006	21,268,132	2,120,768	11,062	-	2,131,830	10%
2007	20,728,525	3,080,508	436,749	-	3,517,257	17%
2008	20,075,147	2,634,750	31,698	-	2,666,448	13%
2009	19,525,015	5,264,227	354,757	-	5,618,984	29%
2010	19,317,642	5,223,135	412,452	-	5,635,587	29%
2011	20,265,732	4,790,539	534,895	-	5,325,433	26%
2012	20,416,240	5,844,906	1,634,733	-	7,479,638	37%
2013	20,234,962	5,927,313	1,173,616	-	7,100,929	35%
2014	19,151,761	6,022,024	2,619,071	-	8,641,095	45%
2015	18,349,566	5,887,411	2,313,672	-	8,201,083	45%
2016	18,059,465	5,557,512	5,529,485	-	11,086,997	61%
2017	18,241,413	4,000,015	9,829,223	-	13,829,238	76%
2018	19,059,483	1,458,617	14,972,687	1,289,999	17,721,303	93%
Grand Total	295,962,934	60,849,357	39,987,130	1,289,999	102,126,485	35%

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	271,435	189,355	-	460,790	173%
2012	261,949	-	-	-	-	0%
2013	272,881	191,533	69,955	-	261,488	96%
2014	272,683	-	-	-	-	0%
2015	287,140	94,465	-	-	94,465	33%
2016	300,041	166,956	42,694	-	209,650	70%
2017	310,218	9,348	-	-	9,348	3%
2018	319,534	46,929	339,165	20,242	406,337	127%
Grand Total	4,499,943	813,781	641,169	20,242	1,475,192	33%

Exhibit 2 - Limited No Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2018

Historical Earned Premiums and Incurred Claims

As of December 31, 2018

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	431,079	-	-	-	-	0%
2003	2,021,935	276,097	-	-	276,097	14%
2004	3,600,561	687,498	19,378	-	706,876	20%
2005	4,290,801	1,008,017	-	-	1,008,017	23%
2006	4,159,563	831,840	11,062	-	842,902	20%
2007	3,982,894	1,013,577	6,374	-	1,019,951	26%
2008	3,813,768	1,505,600	86	-	1,505,686	39%
2009	3,672,099	1,386,719	-	-	1,386,719	38%
2010	3,510,176	1,540,742	17,859	-	1,558,601	44%
2011	3,414,519	1,818,282	-	-	1,818,282	53%
2012	3,310,930	1,630,802	91,777	-	1,722,579	52%
2013	3,266,528	1,794,559	109,633	-	1,904,192	58%
2014	3,163,564	1,412,097	229,192	-	1,641,289	52%
2015	3,183,718	1,650,072	205,495	-	1,855,567	58%
2016	3,045,260	1,619,455	874,587	-	2,494,042	82%
2017	2,918,655	973,909	1,193,155	-	2,167,065	74%
2018	2,722,509	317,810	2,299,829	225,488	2,843,127	104%
Grand Total	54,512,163	19,467,077	5,058,426	225,488	24,750,991	45%

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	191,533	69,955	-	261,488	655%
2014	34,349	-	-	-	-	0%
2015	36,894	647	-	-	647	2%
2016	37,032	-	-	-	-	0%
2017	40,288	9,015	-	-	9,015	22%
2018	31,015	2,075	53,573	2,204	57,852	187%
Grand Total	691,161	206,722	123,527	2,204	332,454	48%

Exhibit 2 - Lifetime No Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2018

Historical Earned Premiums and Incurred Claims

As of December 31, 2018

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	236,259	-	-	-	-	0%
2003	935,948	5,278	-	-	5,278	1%
2004	1,707,072	273,876	32,043	-	305,919	18%
2005	2,017,519	432,996	81,611	-	514,606	26%
2006	1,982,001	380,164	-	-	380,164	19%
2007	1,941,675	822,938	54,210	-	877,148	45%
2008	1,884,089	421,552	-	-	421,552	22%
2009	1,817,351	720,149	-	-	720,149	40%
2010	1,728,858	794,097	195,527	-	989,624	57%
2011	1,608,679	916,555	142,614	-	1,059,170	66%
2012	1,572,698	1,379,557	112,584	-	1,492,141	95%
2013	1,548,231	440,474	108,903	-	549,377	35%
2014	1,538,543	663,518	395,626	-	1,059,144	69%
2015	1,609,304	787,392	500,549	-	1,287,941	80%
2016	1,592,639	403,000	671,538	-	1,074,538	67%
2017	1,573,950	391,021	1,014,053	-	1,405,074	89%
2018	1,602,093	110,626	1,658,591	132,625	1,901,842	119%
Grand Total	26,898,661	8,943,192	4,967,850	132,625	14,043,667	52%

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	-	-	-	-	0%
2018	23,296	4,587	134,177	1,677	140,440	603%
Grand Total	307,704	34,250	134,177	1,677	170,104	55%

Exhibit 2 - Limited Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2018

Historical Earned Premiums and Incurred Claims

As of December 31, 2018

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	262,525	-	-	-	-	0%
2003	1,152,983	11,177	-	-	11,177	1%
2004	3,861,528	120,040	-	-	120,040	3%
2005	7,091,771	92,686	-	-	92,686	1%
2006	7,519,254	631,981	-	-	631,981	8%
2007	7,352,798	213,841	-	-	213,841	3%
2008	7,168,276	681,540	-	-	681,540	10%
2009	6,992,066	1,378,318	94,699	-	1,473,017	21%
2010	7,001,844	1,473,247	-	-	1,473,247	21%
2011	7,527,398	736,430	-	-	736,430	10%
2012	7,700,311	1,454,446	125,211	-	1,579,657	21%
2013	7,743,127	1,856,088	56,963	-	1,913,050	25%
2014	7,611,011	2,576,390	448,622	-	3,025,012	40%
2015	7,489,835	1,997,335	616,678	-	2,614,013	35%
2016	7,386,828	1,977,843	1,471,730	-	3,449,573	47%
2017	7,510,641	1,430,515	2,923,413	-	4,353,929	58%
2018	7,865,695	499,832	4,497,723	452,527	5,450,083	69%
Grand Total	109,240,910	17,131,712	10,235,038	452,527	27,819,277	25%

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	85,368	-	-	-	-	0%
2005	101,416	-	-	-	-	0%
2006	91,173	-	-	-	-	0%
2007	88,201	-	-	-	-	0%
2008	87,686	-	-	-	-	0%
2009	83,255	-	-	-	-	0%
2010	82,175	-	-	-	-	0%
2011	84,574	-	-	-	-	0%
2012	89,283	-	-	-	-	0%
2013	94,338	-	-	-	-	0%
2014	95,489	-	-	-	-	0%
2015	98,401	93,818	-	-	93,818	95%
2016	100,942	166,956	42,694	-	209,650	208%
2017	99,817	-	-	-	-	0%
2018	100,579	-	-	4,979	4,979	5%
Grand Total	1,411,006	260,774	42,694	4,979	308,446	22%

Exhibit 2 - Lifetime Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2018

Historical Earned Premiums and Incurred Claims

As of December 31, 2018

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	314,845	-	-	-	-	0%
2003	1,365,612	3,886	-	-	3,886	0%
2004	4,445,354	26,574	-	-	26,574	1%
2005	7,518,638	99,505	-	-	99,505	1%
2006	7,607,314	276,783	-	-	276,783	4%
2007	7,451,158	1,030,151	376,166	-	1,406,317	19%
2008	7,209,014	26,058	31,612	-	57,671	1%
2009	7,043,499	1,779,040	260,059	-	2,039,099	29%
2010	7,076,764	1,415,048	199,066	-	1,614,114	23%
2011	7,715,135	1,319,270	392,280	-	1,711,551	22%
2012	7,832,301	1,380,100	1,305,161	-	2,685,262	34%
2013	7,677,077	1,836,193	898,117	-	2,734,310	36%
2014	6,838,642	1,370,020	1,545,630	-	2,915,650	43%
2015	6,066,709	1,452,613	990,950	-	2,443,563	40%
2016	6,034,738	1,557,214	2,511,630	-	4,068,844	67%
2017	6,238,168	1,204,570	4,698,601	-	5,903,171	95%
2018	6,869,186	530,349	6,516,544	479,358	7,526,251	110%
Grand Total	105,311,200	15,307,376	19,725,816	479,358	35,512,550	34%

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	132,457	-	-	-	-	0%
2005	147,961	-	-	-	-	0%
2006	140,666	-	-	-	-	0%
2007	139,980	-	-	-	-	0%
2008	139,772	-	-	-	-	0%
2009	135,340	-	-	-	-	0%
2010	123,602	-	-	-	-	0%
2011	124,670	271,435	189,355	-	460,790	370%
2012	119,649	-	-	-	-	0%
2013	122,851	-	-	-	-	0%
2014	126,632	-	-	-	-	0%
2015	134,282	-	-	-	-	0%
2016	142,905	-	-	-	-	0%
2017	149,664	333	-	-	333	0%
2018	164,644	40,267	151,416	11,382	203,066	123%
Grand Total	2,090,071	312,035	340,771	11,382	664,188	32%

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 12/31/2018

Discount Rate = **4.50%**

Cumulative Rate Increase % = 110.67%

Rate Increase Request = **76.12%**
Implementation Date = **1/1/2020**

	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	$ 377,230,549	$ 413,214,859	$ 128,158,821	**31.0%**	$ 413,214,859	$ 128,158,821	**31.0%**
Discounted Future	$ 82,828,089	$ 175,846,173	$ 667,466,782	**379.6%**	$ 269,911,166	$ 606,345,151	**224.6%**
Lifetime (with interest)	$ 460,058,638	$ 589,061,032	$ 795,625,603	**135.1%**	$ 683,126,024	$ 734,503,972	**107.5%**
Lifetime (no interest)	$ 372,586,509	$ 535,777,668	$ 1,526,012,175	**284.8%**	$ 679,205,401	$ 1,388,881,939	**204.5%**

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	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	1,159,409	9%	13,614,515	1,159,409	9%
2005	20,918,731	20,918,731	1,714,815	8%	20,918,731	1,714,815	8%
2006	21,268,132	21,268,132	2,131,830	10%	21,268,132	2,131,830	10%
2007	20,728,525	20,728,525	3,517,257	17%	20,728,525	3,517,257	17%
2008	20,075,147	20,075,147	2,666,448	13%	20,075,147	2,666,448	13%
2009	19,525,015	19,525,015	5,618,984	29%	19,525,015	5,618,984	29%
2010	18,873,782	18,887,110	5,635,587	30%	18,887,110	5,635,587	30%
2011	18,064,599	18,763,985	5,325,433	28%	18,763,985	5,325,433	28%
2012	17,305,748	19,054,226	7,479,638	39%	19,054,226	7,479,638	39%
2013	16,506,287	19,250,595	7,100,929	37%	19,250,595	7,100,929	37%
2014	14,900,544	18,028,488	8,641,095	48%	18,028,488	8,641,095	48%
2015	13,301,463	17,421,608	8,201,083	47%	17,421,608	8,201,083	47%
2016	12,459,054	17,803,399	11,086,997	62%	17,803,399	11,086,997	62%
2017	11,571,141	17,794,791	13,829,238	78%	17,794,791	13,829,238	78%
2018	10,509,420	18,271,048	17,721,303	97%	18,271,048	17,721,303	97%
2019	9,664,037	19,357,485	14,811,105	77%	19,357,485	14,811,105	77%
2020	9,193,263	19,518,897	16,805,839	86%	22,345,466	16,538,271	74%
2021	8,735,435	18,569,655	19,017,310	102%	27,326,389	17,953,475	66%
2022	8,281,033	17,624,464	21,443,254	122%	29,073,869	19,702,043	68%
2023	7,815,235	16,653,039	24,040,926	144%	27,572,912	22,045,860	80%
2024	7,336,645	15,652,375	26,780,998	171%	26,014,432	24,512,576	94%
2025	6,849,773	14,631,676	29,661,202	203%	24,411,417	27,099,859	111%
2026	6,363,830	13,610,333	32,618,135	240%	22,794,615	29,749,751	131%
2027	5,885,489	12,602,580	35,596,481	282%	21,187,484	32,411,225	153%
2028	5,417,644	11,614,669	38,590,576	332%	19,600,605	35,079,777	179%
2029	4,961,373	10,649,014	41,581,116	390%	18,038,427	37,739,544	209%
2030	4,517,944	9,708,462	44,498,862	458%	16,506,212	40,328,762	244%
2031	4,090,295	8,799,451	47,256,206	537%	15,015,347	42,768,720	285%
2032	3,682,352	7,930,556	49,805,649	628%	13,580,879	45,017,259	331%
2033	3,296,939	7,108,017	52,088,613	733%	12,214,110	47,023,726	385%
2034	2,934,765	6,333,568	54,068,035	854%	10,918,968	48,757,403	447%
2035	2,595,535	5,606,819	55,660,490	993%	9,696,078	50,145,098	517%
2036	2,279,671	4,928,921	56,774,197	1152%	8,548,705	51,104,991	598%
2037	1,988,719	4,303,444	57,396,972	1334%	7,484,231	51,626,748	690%
2038	1,723,779	3,732,995	57,481,560	1540%	6,508,367	51,668,637	794%
2039	1,484,355	3,216,742	57,028,723	1773%	5,620,953	51,231,585	911%
2040	1,268,981	2,751,734	55,974,200	2034%	4,818,166	50,258,478	1043%
2041	1,076,150	2,334,902	54,311,126	2326%	4,095,804	48,743,063	1190%
2042	905,188	1,964,949	52,089,980	2651%	3,452,527	46,730,472	1354%
2043	755,640	1,641,034	49,449,977	3013%	2,887,620	44,345,531	1536%
2044	626,276	1,360,609	46,528,104	3420%	2,397,281	41,710,824	1740%
2045	515,191	1,119,636	43,343,981	3871%	1,974,958	38,844,038	1967%
2046	420,176	913,384	39,918,711	4370%	1,612,710	35,763,773	2218%
2047	339,507	738,171	36,310,905	4919%	1,304,364	32,522,270	2493%
2048	271,976	591,419	32,619,449	5515%	1,045,684	29,208,174	2793%
2049	216,282	470,351	29,015,470	6169%	832,021	25,974,381	3122%
2050	170,885	371,641	25,575,053	6882%	657,665	22,888,831	3480%
2051	134,016	291,454	22,347,342	7668%	515,905	19,995,125	3876%
2052	104,160	226,508	19,280,102	8512%	400,993	17,246,751	4301%
2053	80,273	174,541	16,373,285	9381%	308,993	14,643,680	4739%
2054	61,465	133,623	13,731,178	10276%	236,541	12,278,773	5191%
2055	46,840	101,812	11,380,548	11178%	180,230	10,175,446	5646%
2056	35,510	77,171	9,361,134	12130%	136,615	8,368,771	6126%
2057	26,746	58,111	7,592,306	13065%	102,866	6,786,847	6598%
2058	20,024	43,493	6,059,183	13931%	76,971	5,416,225	7037%
2059	14,933	32,425	4,784,838	14757%	57,360	4,277,219	7457%
2060	11,113	24,122	3,757,094	15575%	42,656	3,358,619	7874%
2061	8,247	17,897	2,948,383	16474%	31,638	2,635,631	8331%
2062	6,091	13,214	2,297,244	17385%	23,350	2,053,485	8794%
2063	4,474	9,703	1,769,591	18237%	17,137	1,581,836	9231%
2064	3,273	7,095	1,347,725	18995%	12,524	1,204,835	9620%
2065	2,386	5,171	1,013,322	19595%	9,124	906,048	9930%
2066	1,733	3,756	752,146	20025%	6,624	672,651	10154%
2067	1,251	2,710	550,438	20310%	4,777	492,371	10306%
2068	898	1,945	396,624	20397%	3,426	354,890	10359%

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 12/31/2018

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		84.05%	**Rate Increase Request =**		0.00%
					Implementation Date =		1/1/2020
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 72,894,909	$ 78,730,695	$ 33,046,124	**42.0%**	$ 78,730,695	$ 33,046,124	**42.0%**
Discounted Future	$ 9,544,644	$ 17,567,038	$ 29,870,846	**170.0%**	$ 17,567,038	$ 29,870,846	**170.0%**
Lifetime (with interest)	$ 82,439,552	$ 96,297,733	$ 62,916,969	**65.3%**	$ 96,297,733	$ 62,916,969	**65.3%**
Lifetime (no interest)	$ 60,519,388	$ 76,021,548	$ 68,747,608	**90.4%**	$ 76,021,548	$ 68,747,608	**90.4%**

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	3,605	3,605	-	0%	3,605	-	0%
2002	431,079	431,079	-	0%	431,079	-	0%
2003	2,021,935	2,021,935	276,097	14%	2,021,935	276,097	14%
2004	3,600,561	3,600,561	706,876	20%	3,600,561	706,876	20%
2005	4,290,801	4,290,801	1,008,017	23%	4,290,801	1,008,017	23%
2006	4,159,563	4,159,563	842,902	20%	4,159,563	842,902	20%
2007	3,982,894	3,982,894	1,019,951	26%	3,982,894	1,019,951	26%
2008	3,813,768	3,813,768	1,505,686	39%	3,813,768	1,505,686	39%
2009	3,672,099	3,672,099	1,386,719	38%	3,672,099	1,386,719	38%
2010	3,434,588	3,437,161	1,558,601	45%	3,437,161	1,558,601	45%
2011	3,091,134	3,213,269	1,818,282	57%	3,213,269	1,818,282	57%
2012	2,815,444	3,102,286	1,722,579	56%	3,102,286	1,722,579	56%
2013	2,646,766	3,089,048	1,904,192	62%	3,089,048	1,904,192	62%
2014	2,422,221	2,927,791	1,641,289	56%	2,927,791	1,641,289	56%
2015	2,241,819	2,932,248	1,855,567	63%	2,932,248	1,855,567	63%
2016	2,026,508	2,891,833	2,494,042	86%	2,891,833	2,494,042	86%
2017	1,876,296	2,884,519	2,167,065	75%	2,884,519	2,167,065	75%
2018	1,669,696	2,894,529	2,843,127	98%	2,894,529	2,843,127	98%
2019	1,486,352	2,735,650	2,366,026	86%	2,735,650	2,366,026	86%
2020	1,357,037	2,497,643	2,465,901	99%	2,497,643	2,465,901	99%
2021	1,231,199	2,266,037	2,550,407	113%	2,266,037	2,550,407	113%
2022	1,114,326	2,050,931	2,611,932	127%	2,050,931	2,611,932	127%
2023	1,001,515	1,843,301	2,647,977	144%	1,843,301	2,647,977	144%
2024	892,562	1,642,771	2,656,164	162%	1,642,771	2,656,164	162%
2025	788,958	1,452,087	2,637,009	182%	1,452,087	2,637,009	182%
2026	692,407	1,274,383	2,587,363	203%	1,274,383	2,587,363	203%
2027	603,618	1,110,966	2,504,495	225%	1,110,966	2,504,495	225%
2028	522,658	961,959	2,391,896	249%	961,959	2,391,896	249%
2029	449,273	826,893	2,258,317	273%	826,893	2,258,317	273%
2030	383,175	705,239	2,105,604	299%	705,239	2,105,604	299%
2031	324,195	596,685	1,935,768	324%	596,685	1,935,768	324%
2032	272,203	500,994	1,752,760	350%	500,994	1,752,760	350%
2033	226,926	417,661	1,562,900	374%	417,661	1,562,900	374%
2034	187,838	345,717	1,377,811	399%	345,717	1,377,811	399%
2035	154,323	284,033	1,202,466	423%	284,033	1,202,466	423%
2036	125,867	231,660	1,040,581	449%	231,660	1,040,581	449%
2037	101,994	187,721	893,599	476%	187,721	893,599	476%
2038	82,204	151,298	761,201	503%	151,298	761,201	503%
2039	65,927	121,339	643,684	530%	121,339	643,684	530%
2040	52,619	96,847	539,593	557%	96,847	539,593	557%
2041	41,815	76,962	449,028	583%	76,962	449,028	583%
2042	33,122	60,961	371,339	609%	60,961	371,339	609%
2043	26,189	48,201	305,834	634%	48,201	305,834	634%
2044	20,688	38,076	251,169	660%	38,076	251,169	660%
2045	16,343	30,080	205,445	683%	30,080	205,445	683%
2046	12,919	23,778	167,219	703%	23,778	167,219	703%
2047	10,233	18,835	135,847	721%	18,835	135,847	721%
2048	8,128	14,960	110,672	740%	14,960	110,672	740%
2049	6,475	11,918	90,530	760%	11,918	90,530	760%
2050	5,175	9,524	74,361	781%	9,524	74,361	781%
2051	4,150	7,638	61,342	803%	7,638	61,342	803%
2052	3,335	6,139	50,668	825%	6,139	50,668	825%
2053	2,683	4,938	42,037	851%	4,938	42,037	851%
2054	2,159	3,973	34,979	880%	3,973	34,979	880%
2055	1,736	3,194	29,199	914%	3,194	29,199	914%
2056	1,394	2,565	24,575	958%	2,565	24,575	958%
2057	1,116	2,055	20,495	998%	2,055	20,495	998%
2058	890	1,639	16,976	1036%	1,639	16,976	1036%
2059	706	1,299	13,955	1075%	1,299	13,955	1075%
2060	555	1,022	11,397	1116%	1,022	11,397	1116%
2061	433	798	9,273	1162%	798	9,273	1162%
2062	336	618	7,379	1194%	618	7,379	1194%
2063	258	475	5,766	1214%	475	5,766	1214%
2064	196	361	4,447	1230%	361	4,447	1230%
2065	148	272	3,387	1244%	272	3,387	1244%
2066	110	203	2,553	1256%	203	2,553	1256%
2067	82	151	1,899	1261%	151	1,899	1261%
2068	60	111	1,394	1259%	111	1,394	1259%

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 12/31/2018

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		102.30%	**Rate Increase Request =**		0.00%
					Implementation Date =		1/1/2020
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 35,507,171	$ 38,526,528	$ 18,435,999	**47.9%**	$ 38,526,528	$ 18,435,999	**47.9%**
Discounted Future	$ 6,312,607	$ 12,711,147	$ 26,237,854	**206.4%**	$ 12,711,147	$ 26,237,854	**206.4%**
Lifetime (with interest)	$ 41,819,779	$ 51,237,675	$ 44,673,853	**87.2%**	$ 51,237,675	$ 44,673,853	**87.2%**
Lifetime (no interest)	$ 32,079,927	$ 43,375,147	$ 56,238,969	**129.7%**	$ 43,375,147	$ 56,238,969	**129.7%**

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	1,752	1,752	-	0%	1,752	-	0%
2002	236,259	236,259	-	0%	236,259	-	0%
2003	935,948	935,948	5,278	1%	935,948	5,278	1%
2004	1,707,072	1,707,072	305,919	18%	1,707,072	305,919	18%
2005	2,017,519	2,017,519	514,606	26%	2,017,519	514,606	26%
2006	1,982,001	1,982,001	380,164	19%	1,982,001	380,164	19%
2007	1,941,675	1,941,675	877,148	45%	1,941,675	877,148	45%
2008	1,884,089	1,884,089	421,552	22%	1,884,089	421,552	22%
2009	1,817,351	1,817,351	720,149	40%	1,817,351	720,149	40%
2010	1,692,124	1,693,237	989,624	58%	1,693,237	989,624	58%
2011	1,462,397	1,517,792	1,059,170	70%	1,517,792	1,059,170	70%
2012	1,342,037	1,476,445	1,492,141	101%	1,476,445	1,492,141	101%
2013	1,272,968	1,483,488	549,377	37%	1,483,488	549,377	37%
2014	1,194,833	1,447,194	1,059,144	73%	1,447,194	1,059,144	73%
2015	1,138,260	1,494,136	1,287,941	86%	1,494,136	1,287,941	86%
2016	1,069,795	1,532,055	1,074,538	70%	1,532,055	1,074,538	70%
2017	985,516	1,517,105	1,405,074	93%	1,517,105	1,405,074	93%
2018	913,166	1,585,080	1,901,842	120%	1,585,080	1,901,842	120%
2019	833,838	1,626,182	1,480,413	91%	1,626,182	1,480,413	91%
2020	784,762	1,587,588	1,603,697	101%	1,587,588	1,603,697	101%
2021	733,973	1,484,841	1,723,782	116%	1,484,841	1,723,782	116%
2022	685,260	1,386,293	1,837,089	133%	1,386,293	1,837,089	133%
2023	635,657	1,285,946	1,937,431	151%	1,285,946	1,937,431	151%
2024	585,224	1,183,919	2,024,613	171%	1,183,919	2,024,613	171%
2025	534,804	1,081,918	2,095,352	194%	1,081,918	2,095,352	194%
2026	485,410	981,992	2,142,464	218%	981,992	2,142,464	218%
2027	437,682	885,438	2,157,408	244%	885,438	2,157,408	244%
2028	391,944	792,910	2,142,843	270%	792,910	2,142,843	270%
2029	348,350	704,719	2,103,746	299%	704,719	2,103,746	299%
2030	307,095	621,258	2,041,242	329%	621,258	2,041,242	329%
2031	268,538	543,258	1,952,525	359%	543,258	1,952,525	359%
2032	233,120	471,606	1,840,500	390%	471,606	1,840,500	390%
2033	201,078	406,784	1,715,223	422%	406,784	1,715,223	422%
2034	172,406	348,780	1,586,281	455%	348,780	1,586,281	455%
2035	146,873	297,127	1,458,965	491%	297,127	1,458,965	491%
2036	124,273	251,407	1,331,353	530%	251,407	1,331,353	530%
2037	104,540	211,485	1,207,287	571%	211,485	1,207,287	571%
2038	87,581	177,178	1,090,260	615%	177,178	1,090,260	615%
2039	73,139	147,961	979,691	662%	147,961	979,691	662%
2040	60,812	123,023	876,186	712%	123,023	876,186	712%
2041	50,222	101,600	777,967	766%	101,600	777,967	766%
2042	41,158	83,264	683,796	821%	83,264	683,796	821%
2043	33,502	67,774	595,051	878%	67,774	595,051	878%
2044	27,110	54,843	513,007	935%	54,843	513,007	935%
2045	21,799	44,100	439,260	996%	44,100	439,260	996%
2046	17,388	35,177	372,345	1059%	35,177	372,345	1059%
2047	13,737	27,789	311,153	1120%	27,789	311,153	1120%
2048	10,753	21,754	255,953	1177%	21,754	255,953	1177%
2049	8,354	16,899	208,143	1232%	16,899	208,143	1232%
2050	6,446	13,041	168,398	1291%	13,041	168,398	1291%
2051	4,930	9,973	134,434	1348%	9,973	134,434	1348%
2052	3,722	7,530	105,383	1399%	7,530	105,383	1399%
2053	2,773	5,610	81,044	1445%	5,610	81,044	1445%
2054	2,041	4,130	61,364	1486%	4,130	61,364	1486%
2055	1,482	2,998	46,006	1535%	2,998	46,006	1535%
2056	1,057	2,139	33,882	1584%	2,139	33,882	1584%
2057	742	1,501	24,451	1629%	1,501	24,451	1629%
2058	515	1,041	17,338	1665%	1,041	17,338	1665%
2059	356	720	12,208	1696%	720	12,208	1696%
2060	246	497	8,586	1726%	497	8,586	1726%
2061	168	340	5,981	1759%	340	5,981	1759%
2062	113	229	4,100	1792%	229	4,100	1792%
2063	75	151	2,750	1815%	151	2,750	1815%
2064	48	98	1,798	1835%	98	1,798	1835%
2065	31	62	1,146	1848%	62	1,146	1848%
2066	19	39	717	1848%	39	717	1848%
2067	12	24	437	1822%	24	437	1822%
2068	7	14	251	1782%	14	251	1782%

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 12/31/2018

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		117.15%	**Rate Increase Request =**		90.44%
					Implementation Date =		1/1/2020
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 135,087,861	$ 149,628,324	$ 33,703,899	**22.5%**	$ 149,628,324	$ 33,703,899	**22.5%**
Discounted Future	$ 34,779,526	$ 75,005,489	$ 246,244,227	**328.3%**	$ 118,483,220	$ 225,006,826	**189.9%**
Lifetime (with interest)	$ 169,867,388	$ 224,633,813	$ 279,948,126	**124.6%**	$ 268,111,544	$ 258,710,725	**96.5%**
Lifetime (no interest)	$ 142,441,805	$ 212,205,926	$ 540,197,138	**254.6%**	$ 277,728,912	$ 494,947,422	**178.2%**

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	3,018	3,018	-	0%	3,018	-	0%
2002	262,525	262,525	-	0%	262,525	-	0%
2003	1,152,983	1,152,983	11,177	1%	1,152,983	11,177	1%
2004	3,861,528	3,861,528	120,040	3%	3,861,528	120,040	3%
2005	7,091,771	7,091,771	92,686	1%	7,091,771	92,686	1%
2006	7,519,254	7,519,254	631,981	8%	7,519,254	631,981	8%
2007	7,352,798	7,352,798	213,841	3%	7,352,798	213,841	3%
2008	7,168,276	7,168,276	681,540	10%	7,168,276	681,540	10%
2009	6,992,066	6,992,066	1,473,017	21%	6,992,066	1,473,017	21%
2010	6,848,879	6,853,254	1,473,247	21%	6,853,254	1,473,247	21%
2011	6,664,057	6,923,729	736,430	11%	6,923,729	736,430	11%
2012	6,510,084	7,169,581	1,579,657	22%	7,169,581	1,579,657	22%
2013	6,313,949	7,365,987	1,913,050	26%	7,365,987	1,913,050	26%
2014	5,948,224	7,193,274	3,025,012	42%	7,193,274	3,025,012	42%
2015	5,493,446	7,187,240	2,614,013	36%	7,187,240	2,614,013	36%
2016	5,179,649	7,393,368	3,449,573	47%	7,393,368	3,449,573	47%
2017	4,774,178	7,336,140	4,353,929	59%	7,336,140	4,353,929	59%
2018	4,289,574	7,471,722	5,450,083	73%	7,471,722	5,450,083	73%
2019	3,954,988	8,058,611	5,271,278	65%	8,058,611	5,271,278	65%
2020	3,779,773	8,207,761	6,085,131	74%	9,604,762	5,967,526	62%
2021	3,613,387	7,846,454	6,995,538	89%	12,085,220	6,543,131	54%
2022	3,442,435	7,475,233	8,004,256	107%	12,948,345	7,280,351	56%
2023	3,264,323	7,088,462	9,089,843	128%	12,278,394	8,267,758	67%
2024	3,078,717	6,685,420	10,230,602	153%	11,580,258	9,305,346	80%
2025	2,886,914	6,268,921	11,426,273	182%	10,858,812	10,392,880	96%
2026	2,692,680	5,847,142	12,652,154	216%	10,128,222	11,507,893	114%
2027	2,499,314	5,427,248	13,877,657	256%	9,400,896	12,622,562	134%
2028	2,308,389	5,012,656	15,095,068	301%	8,682,752	13,729,870	158%
2029	2,120,666	4,605,017	16,291,208	354%	7,976,655	14,817,831	186%
2030	1,936,830	4,205,819	17,435,480	415%	7,285,177	15,858,616	218%
2031	1,758,080	3,817,663	18,487,116	484%	6,612,826	16,815,141	254%
2032	1,586,127	3,444,268	19,410,400	564%	5,966,044	17,654,923	296%
2033	1,422,457	3,088,858	20,180,806	653%	5,350,416	18,355,654	343%
2034	1,267,721	2,752,851	20,787,410	755%	4,768,395	18,907,397	397%
2035	1,122,099	2,436,633	21,213,996	871%	4,220,652	19,295,402	457%
2036	985,955	2,140,998	21,432,825	1001%	3,708,564	19,494,440	526%
2037	860,064	1,867,625	21,438,436	1148%	3,235,036	19,499,544	603%
2038	745,014	1,617,796	21,222,664	1312%	2,802,291	19,303,286	689%
2039	640,776	1,391,441	20,797,998	1495%	2,410,207	18,917,027	785%
2040	546,921	1,187,637	20,163,282	1698%	2,057,184	18,339,715	891%
2041	463,002	1,005,407	19,319,398	1922%	1,741,532	17,572,151	1009%
2042	388,771	844,214	18,292,046	2167%	1,462,319	16,637,713	1138%
2043	323,968	703,496	17,137,719	2436%	1,218,572	15,587,783	1279%
2044	267,957	581,867	15,905,229	2733%	1,007,890	14,466,760	1435%
2045	219,863	477,432	14,608,609	3060%	826,992	13,287,407	1607%
2046	178,849	388,371	13,257,322	3414%	672,722	12,058,330	1792%
2047	144,226	313,185	11,871,705	3791%	542,489	10,798,028	1990%
2048	115,370	250,527	10,495,375	4189%	433,954	9,546,173	2200%
2049	91,584	198,874	9,177,104	4615%	344,482	8,347,127	2423%
2050	72,147	156,666	7,939,254	5068%	271,372	7,221,227	2661%
2051	56,390	122,451	6,798,122	5552%	212,106	6,183,300	2915%
2052	43,727	94,953	5,753,813	6060%	164,475	5,233,439	3182%
2053	33,659	73,091	4,809,316	6580%	126,606	4,374,362	3455%
2054	25,739	55,891	3,983,820	7128%	96,813	3,623,523	3743%
2055	19,560	42,474	3,266,279	7690%	73,572	2,970,877	4038%
2056	14,781	32,098	2,655,250	8272%	55,598	2,415,109	4344%
2057	11,119	24,145	2,139,080	8859%	41,824	1,945,621	4652%
2058	8,332	18,092	1,708,456	9443%	31,339	1,553,944	4959%
2059	6,223	13,513	1,358,797	10055%	23,407	1,235,908	5280%
2060	4,632	10,059	1,074,686	10684%	17,423	977,492	5610%
2061	3,438	7,466	843,353	11296%	12,932	767,080	5932%
2062	2,548	5,533	655,740	11851%	9,585	596,435	6223%
2063	1,887	4,098	507,402	12383%	7,098	461,512	6502%
2064	1,396	3,031	392,242	12940%	5,251	356,768	6795%
2065	1,030	2,237	302,871	13538%	3,875	275,480	7109%
2066	758	1,645	230,980	14039%	2,850	210,090	7372%
2067	554	1,204	174,112	14466%	2,085	158,366	7596%
2068	404	878	130,359	14850%	1,521	118,569	7798%

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 12/31/2018

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		120.86%	**Rate Increase Request =**		113.16%
					Implementation Date =		1/1/2020
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 133,740,608	$ 146,329,311	$ 42,972,799	**29.4%**	$ 146,329,311	$ 42,972,799	**29.4%**
Discounted Future	$ 32,191,311	$ 70,562,499	$ 365,113,856	**517.4%**	$ 121,149,761	$ 325,229,625	**268.5%**
Lifetime (with interest)	$ 165,931,919	$ 216,891,811	$ 408,086,655	**188.2%**	$ 267,479,072	$ 368,202,424	**137.7%**
Lifetime (no interest)	$ 137,545,389	$ 204,175,047	$ 860,828,460	**421.6%**	$ 282,079,794	$ 768,947,941	**272.6%**

Calendar Year	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1994	-	-	-	N/A	-	-	N/A
1995	-	-	-	N/A	-	-	N/A
1996	-	-	-	N/A	-	-	N/A
1997	-	-	-	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	314,845	314,845	-	0%	314,845	-	0%
2003	1,365,612	1,365,612	3,886	0%	1,365,612	3,886	0%
2004	4,445,354	4,445,354	26,574	1%	4,445,354	26,574	1%
2005	7,518,638	7,518,638	99,505	1%	7,518,638	99,505	1%
2006	7,607,314	7,607,314	276,783	4%	7,607,314	276,783	4%
2007	7,451,158	7,451,158	1,406,317	19%	7,451,158	1,406,317	19%
2008	7,209,014	7,209,014	57,671	1%	7,209,014	57,671	1%
2009	7,043,499	7,043,499	2,039,099	29%	7,043,499	2,039,099	29%
2010	6,898,192	6,903,459	1,614,114	23%	6,903,459	1,614,114	23%
2011	6,847,011	7,109,195	1,711,551	24%	7,109,195	1,711,551	24%
2012	6,638,184	7,305,914	2,685,262	37%	7,305,914	2,685,262	37%
2013	6,272,605	7,312,071	2,734,310	37%	7,312,071	2,734,310	37%
2014	5,335,265	6,460,229	2,915,650	45%	6,460,229	2,915,650	45%
2015	4,427,938	5,807,983	2,443,563	42%	5,807,983	2,443,563	42%
2016	4,183,103	5,986,144	4,068,844	68%	5,986,144	4,068,844	68%
2017	3,935,151	6,057,027	5,903,171	97%	6,057,027	5,903,171	97%
2018	3,636,984	6,319,718	7,526,251	119%	6,319,718	7,526,251	119%
2019	3,388,858	6,937,043	5,693,388	82%	6,937,043	5,693,388	82%
2020	3,271,691	7,225,905	6,651,110	92%	8,655,473	6,501,148	75%
2021	3,156,875	6,972,323	7,747,583	111%	11,490,291	7,136,155	62%
2022	3,039,012	6,712,008	8,989,977	134%	12,688,301	7,972,671	63%
2023	2,913,740	6,435,330	10,365,675	161%	12,165,271	9,192,695	76%
2024	2,780,143	6,140,265	11,869,619	193%	11,607,484	10,526,453	91%
2025	2,639,097	5,828,750	13,502,569	232%	11,018,599	11,974,618	109%
2026	2,493,334	5,506,815	15,236,155	277%	10,410,018	13,512,031	130%
2027	2,344,876	5,178,929	17,056,921	329%	9,790,185	15,126,760	155%
2028	2,194,653	4,847,144	18,960,769	391%	9,162,983	16,815,168	184%
2029	2,043,084	4,512,386	20,927,845	464%	8,530,160	18,559,650	218%
2030	1,890,844	4,176,147	22,916,535	549%	7,894,539	20,323,300	257%
2031	1,739,481	3,841,845	24,880,797	648%	7,262,578	22,065,286	304%
2032	1,590,901	3,513,689	26,801,989	763%	6,642,236	23,769,076	358%
2033	1,446,478	3,194,714	28,629,684	896%	6,039,249	25,389,949	420%
2034	1,306,801	2,886,220	30,316,533	1050%	5,456,076	26,885,914	493%
2035	1,172,240	2,589,027	31,785,063	1228%	4,894,266	28,188,265	576%
2036	1,043,576	2,304,857	32,969,438	1430%	4,357,074	29,238,616	671%
2037	922,122	2,036,612	33,857,649	1662%	3,849,988	30,026,318	780%
2038	808,979	1,786,723	34,407,435	1926%	3,377,601	30,513,890	903%
2039	704,514	1,556,001	34,607,350	2224%	2,941,446	30,691,182	1043%
2040	608,629	1,344,228	34,395,139	2559%	2,541,113	30,502,985	1200%
2041	521,111	1,150,933	33,764,733	2934%	2,175,710	29,943,916	1376%
2042	442,137	976,510	32,742,800	3353%	1,845,984	29,037,624	1573%
2043	371,981	821,563	31,411,374	3823%	1,553,073	27,856,863	1794%
2044	310,522	685,823	29,858,699	4354%	1,296,471	26,479,888	2042%
2045	257,186	568,024	28,090,667	4945%	1,073,786	24,911,927	2320%
2046	211,019	466,059	26,121,825	5605%	881,033	23,165,879	2629%
2047	171,312	378,362	23,992,199	6341%	715,251	21,277,242	2975%
2048	137,724	304,179	21,757,450	7153%	575,017	19,295,377	3356%
2049	109,870	242,660	19,539,693	8052%	458,722	17,328,581	3778%
2050	87,118	192,409	17,393,041	9040%	363,728	15,424,844	4241%
2051	68,546	151,391	15,353,444	10142%	286,188	13,616,049	4758%
2052	53,375	117,885	13,370,238	11342%	222,848	11,857,262	5321%
2053	41,158	90,901	11,440,888	12586%	171,839	10,146,237	5905%
2054	31,526	69,629	9,651,015	13861%	131,626	8,558,906	6502%
2055	24,063	53,146	8,039,064	15126%	100,466	7,129,363	7096%
2056	18,278	40,369	6,647,427	16467%	76,312	5,895,204	7725%
2057	13,769	30,410	5,408,280	17785%	57,486	4,796,279	8343%
2058	10,288	22,721	4,316,413	18997%	42,952	3,827,968	8912%
2059	7,649	16,893	3,399,879	20126%	31,935	3,015,149	9442%
2060	5,680	12,544	2,662,424	21224%	23,714	2,361,144	9957%
2061	4,208	9,293	2,089,777	22486%	17,568	1,853,298	10549%
2062	3,094	6,834	1,630,024	23852%	12,919	1,445,571	11190%
2063	2,254	4,979	1,253,673	25179%	9,412	1,111,807	11812%
2064	1,632	3,605	949,237	26334%	6,814	841,821	12354%
2065	1,177	2,600	705,917	27152%	4,915	626,036	12738%
2066	846	1,869	517,897	27714%	3,533	459,292	13002%
2067	603	1,332	373,990	28077%	2,518	331,669	13172%
2068	426	942	264,620	28095%	1,780	234,675	13180%

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 choosing 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