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:	07/23/2021
SERFF Tr Num:	PHYS-132863495
SERFF Status:	Assigned
State Tr Num:	PHYS-132863495
State Status:	Received Review in Progress
Co Tr Num:	
Effective Date Requested:	01/01/2022
Author(s):	Tracy Comba, Scott College, Kyle Malone, Mark Lehman
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed 36% increase on 104 policyholders of Physicians Mutual individual LTC forms P103 ans P104.

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:

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: 07/23/2021
State Status Changed: 07/24/2021
Created By: Tracy Comba
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

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:	*/*		

RE:
Rate Increase Filing for Long-Term Care Policies and Riders:
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-132167058) involving the above-captioned policy forms and riders was disposed of on 08/16/2020 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
Vice President & Appointed Actuary
Phone: (402) 930-2435
E-mail: mark.lehman@physiciansmutual.com

Company and Contact

Filing Contact Information

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

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

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 Company Information

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	

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 Fees

State 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:	01/01/2021
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	PHYS-132167058

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	36.000%	36.000%	$156,655	104	$435,154	58.000%	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-132167058 Percent Rate Change Request: 35	PA_2021_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-132167058 Percent Rate Change Request: 36	PA_2021_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	92.29	13.79	83.12	12.39	75.40	11.32	65.86	9.86	60.19	9.05	55.72	8.17
41	95.79	14.24	85.80	12.75	77.33	11.62	68.28	10.22	62.09	9.43	56.93	8.34
42	96.64	14.49	86.47	12.94	77.66	11.67	68.73	10.35	62.48	9.45	57.17	8.45
43	97.18	14.54	86.89	12.97	77.81	11.67	69.15	10.38	62.81	9.48	57.26	8.45
44	98.03	14.61	87.41	13.03	78.23	11.69	69.72	10.45	63.15	9.50	57.48	8.45
45	98.96	14.71	88.16	13.09	78.63	11.79	70.27	10.60	63.63	9.54	57.74	8.53
46	99.50	14.76	88.55	13.27	78.77	11.79	70.60	10.65	63.81	9.56	57.87	8.58
47	100.08	14.84	88.88	13.32	78.96	11.82	70.93	10.72	64.05	9.62	57.90	8.58
48	100.65	14.96	89.37	13.34	79.20	11.82	71.38	10.77	64.41	9.62	58.08	8.58
49	101.59	15.10	90.06	13.39	79.56	11.92	71.96	10.82	64.81	9.79	58.38	8.59
50	102.16	15.26	90.45	13.43	79.80	11.92	72.38	10.90	65.11	9.80	58.47	8.59
51	103.67	15.46	91.81	13.74	80.95	12.18	73.37	11.02	65.95	9.86	59.31	8.74
52	106.84	15.92	94.68	14.10	83.45	12.52	75.64	11.48	68.00	10.22	61.10	8.75
53	109.37	16.34	96.91	14.51	85.35	12.92	77.48	11.67	69.72	10.45	62.51	9.00
54	111.82	16.66	99.02	14.71	87.28	13.07	79.20	11.91	71.29	10.77	63.96	9.20
55	117.79	17.57	104.27	15.51	91.99	13.81	83.45	12.54	74.31	11.12	66.31	9.50
56	121.80	18.13	107.80	16.06	95.10	14.24	86.29	13.02	76.82	11.61	67.70	9.80
57	133.78	19.95	116.73	17.38	101.98	15.33	88.19	13.32	78.50	11.79	69.54	10.22
58	141.35	21.06	123.28	18.43	107.80	16.22	93.26	13.98	82.97	12.47	73.50	10.81
59	150.50	22.44	131.30	19.64	114.77	17.23	99.26	14.95	88.34	13.32	78.26	11.55
60	157.74	23.54	137.61	20.55	120.32	18.05	104.09	15.65	92.62	13.89	82.00	11.97
61	170.23	25.41	148.53	22.17	129.80	19.45	112.30	16.91	99.87	14.97	88.52	13.02
62	193.40	28.83	167.39	24.92	146.27	21.97	130.85	19.66	115.07	17.33	101.86	14.95
63	200.97	30.00	173.97	25.89	152.01	22.79	135.98	20.50	119.63	17.99	105.78	15.51
64	210.66	31.43	182.27	27.18	159.40	23.96	142.47	21.46	125.39	18.85	110.91	16.34
65	220.13	32.78	190.50	28.45	166.52	24.99	148.86	22.43	130.97	19.66	115.80	16.98
66	231.90	34.49	200.73	30.00	175.39	26.33	156.86	23.59	137.94	20.72	122.01	17.93
67	247.11	36.78	210.60	31.43	184.14	27.63	166.18	24.99	144.58	21.69	126.03	18.54
68	266.18	39.60	226.83	33.86	198.23	29.70	179.01	26.89	155.65	23.41	135.74	19.95
69	287.21	42.76	244.85	36.54	213.98	32.10	193.13	29.07	168.00	25.23	146.51	21.54
70	310.05	46.22	264.27	39.42	230.93	34.62	208.43	31.34	181.27	27.20	158.04	23.28
71	331.83	49.43	282.83	42.20	247.17	37.15	223.09	33.56	194.12	29.20	169.29	24.86
72	345.20	51.34	294.54	43.86	255.22	38.25	231.06	34.73	198.65	29.91	172.97	25.47
73	367.56	54.73	313.52	46.81	271.64	40.79	245.93	36.98	211.53	31.79	184.17	27.12
74	386.35	57.59	329.57	49.13	285.61	42.80	258.51	38.92	222.34	33.44	193.64	28.48
75	405.36	60.38	345.83	51.63	299.64	44.93	271.33	40.89	233.29	35.11	203.08	29.80
76	421.05	62.79	359.23	53.57	311.26	46.73	281.78	42.34	242.34	36.44	210.99	31.03
77	425.01	63.26	359.92	53.70	311.80	46.83	279.51	42.08	237.57	35.76	206.56	30.33
78	431.40	64.31	365.29	54.51	316.47	47.45	283.73	42.69	241.16	36.23	209.57	30.76
79	433.06	64.53	366.71	54.72	317.68	47.70	284.79	42.80	242.07	36.44	210.45	30.96
80	427.93	63.76	362.37	54.01	313.97	47.08	281.47	42.29	239.26	35.96	207.88	30.54
81	436.98	65.08	370.03	55.18	320.52	48.10	287.33	43.19	244.24	36.67	212.32	31.22
82	434.45	64.69	367.80	54.88	318.71	47.82	290.89	43.79	247.29	37.20	214.85	31.58
83	440.21	65.53	372.81	55.58	322.99	48.42	294.84	44.28	250.61	37.60	217.81	31.99
84	446.27	66.55	377.94	56.36	327.40	49.10	298.82	44.96	254.05	38.20	220.77	32.44

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	112.05	15.82	99.50	14.21	90.72	13.07	82.91	12.18	76.03	11.08	70.54	10.22
41	119.75	16.91	105.84	15.10	95.85	13.85	85.69	12.54	78.02	11.50	72.05	10.40
42	121.92	17.23	107.59	15.41	97.30	14.06	86.38	12.62	78.41	11.55	72.29	10.45
43	123.82	17.51	109.04	15.56	98.33	14.21	86.74	12.64	78.60	11.55	72.38	10.45
44	125.97	17.78	110.76	15.82	99.78	14.49	87.31	12.75	79.02	11.61	72.62	10.52
45	128.20	18.08	112.60	16.06	101.25	14.65	88.10	12.94	79.47	11.67	72.86	10.60
46	129.95	18.41	114.02	16.28	102.34	14.76	88.52	13.02	79.68	11.69	72.92	10.60
47	131.67	18.55	115.41	16.48	103.43	14.95	88.85	13.03	79.89	11.69	73.10	10.60
48	133.54	18.85	116.85	16.68	104.66	15.09	89.37	13.07	80.16	11.74	73.17	10.65
49	135.77	19.22	118.76	16.93	106.05	15.37	90.06	13.15	80.65	11.79	73.50	10.72
50	137.61	19.40	120.23	17.13	107.23	15.50	90.48	13.32	80.92	11.82	73.56	10.72
51	139.42	19.66	121.86	17.38	108.77	15.68	91.84	13.43	82.00	11.93	74.61	10.82
52	143.89	20.27	125.60	17.93	112.09	16.23	94.71	13.85	84.54	12.39	76.99	11.12
53	147.24	20.75	128.62	18.43	114.77	16.56	96.94	14.21	86.53	12.64	78.77	11.50
54	150.62	21.27	131.46	18.80	117.40	16.93	99.05	14.54	88.55	13.02	80.56	11.69
55	158.58	22.43	138.52	19.81	123.61	17.80	104.33	15.33	93.26	13.74	84.90	12.34
56	163.89	23.17	143.19	20.50	127.72	18.50	107.89	15.82	96.33	14.10	87.77	12.67
57	178.34	25.17	154.69	22.09	136.83	19.77	116.40	17.04	102.82	15.09	92.26	13.38
58	188.39	26.57	163.47	23.36	144.58	20.86	122.98	18.05	108.62	15.92	97.51	14.11
59	200.61	28.34	174.03	24.86	153.87	22.27	130.88	19.22	115.68	16.93	103.76	14.97
60	210.30	29.65	182.45	26.13	161.33	23.36	137.19	20.12	121.23	17.78	108.80	15.80
61	226.92	32.04	196.81	28.13	174.09	25.11	148.02	21.69	130.85	19.22	117.46	17.04
62	246.56	34.78	214.01	30.54	187.61	27.13	159.49	23.40	140.96	20.67	125.00	18.13
63	256.13	36.17	222.46	31.74	195.03	28.15	165.79	24.29	146.51	21.46	129.89	18.85
64	268.53	37.95	233.23	33.29	204.44	29.57	173.79	25.53	153.63	22.55	136.13	19.77
65	280.57	39.55	243.61	34.78	213.56	30.89	181.54	26.57	160.51	23.54	142.20	20.63
66	295.59	41.72	256.67	36.63	225.02	32.47	191.32	27.99	169.02	24.82	149.83	21.76
67	321.96	45.38	277.40	39.60	243.12	35.16	206.49	30.27	182.51	26.74	161.75	23.53
68	346.77	48.97	298.76	42.69	261.89	37.90	222.43	32.59	196.57	28.83	174.21	25.31
69	374.19	52.85	322.42	46.09	282.56	40.89	240.08	35.20	212.02	31.13	188.03	27.25
70	403.79	56.93	347.97	49.70	305.01	44.09	259.03	37.96	228.91	33.56	202.91	29.45
71	432.25	61.02	372.48	53.16	326.49	47.09	277.34	40.57	244.99	35.91	217.15	31.47
72	451.71	63.76	386.08	55.18	338.47	48.95	288.63	42.27	255.10	37.39	226.11	32.78
73	480.82	67.86	411.16	58.67	360.34	52.05	307.36	45.01	271.55	39.85	240.68	35.02
74	505.47	71.36	432.18	61.69	378.81	54.73	323.08	47.30	285.43	41.84	253.05	36.67
75	530.34	74.87	453.40	64.77	397.45	57.46	338.98	49.70	299.55	43.86	265.51	38.45
76	550.85	77.75	470.99	67.32	412.81	59.66	352.11	51.63	311.04	45.67	275.74	40.03
77	563.65	79.57	482.51	68.97	419.24	60.64	356.36	52.14	314.84	46.16	279.06	40.43
78	572.12	80.76	489.66	69.88	425.46	61.49	361.64	52.96	319.52	46.88	283.22	41.09
79	574.33	81.01	491.62	70.23	427.12	61.65	363.12	53.16	320.76	47.00	284.37	41.28
80	567.51	80.12	485.80	69.39	422.11	60.93	358.74	52.60	317.02	46.45	281.02	40.79
81	579.46	81.74	496.03	70.86	430.98	62.26	366.32	53.70	323.69	47.45	286.88	41.70
82	570.16	80.45	488.00	69.77	424.07	61.29	362.00	53.04	319.88	46.94	283.59	41.15
83	577.83	81.51	494.61	70.65	429.77	62.09	366.89	53.76	324.17	47.51	287.33	41.72
84	585.70	82.61	501.34	71.66	435.62	62.91	371.93	54.51	328.66	48.22	291.31	42.27

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	128.56	18.29	114.53	16.36	103.88	14.95	93.38	13.45	84.15	12.22	76.54	11.02
41	134.11	19.00	118.76	16.93	107.23	15.46	96.22	13.89	86.32	12.52	77.81	11.17
42	135.50	19.28	119.69	17.08	108.01	15.51	96.91	13.98	86.59	12.54	78.02	11.31
43	136.49	19.40	120.38	17.23	108.47	15.63	97.18	14.06	86.92	12.59	78.02	11.31
44	137.82	19.64	121.29	17.34	109.19	15.68	97.81	14.11	87.28	12.62	78.23	11.31
45	139.33	19.82	122.38	17.51	109.98	15.82	98.54	14.24	87.86	12.67	78.44	11.32
46	140.33	19.95	123.07	17.63	110.55	15.92	98.90	14.27	87.98	12.67	78.41	11.32
47	141.32	20.12	123.61	17.65	110.91	15.96	99.17	14.36	88.16	12.75	78.41	11.32
48	142.41	20.25	124.43	17.78	111.45	16.06	99.75	14.49	88.52	12.92	78.44	11.32
49	143.89	20.51	125.42	17.93	112.24	16.22	100.35	14.54	88.97	12.94	78.65	11.48
50	144.94	20.63	126.18	18.05	112.81	16.28	100.80	14.61	89.25	12.97	78.71	11.48
51	146.91	20.93	127.90	18.29	114.38	16.48	102.16	14.76	90.45	13.09	79.80	11.55
52	155.59	22.17	135.50	19.39	121.14	17.40	108.16	15.65	95.85	13.85	84.51	12.22
53	161.30	22.87	140.36	20.02	125.48	18.08	112.12	16.23	99.26	14.49	87.59	12.62
54	166.61	23.66	145.07	20.72	129.65	18.65	115.86	16.77	102.61	14.79	90.45	13.07
55	178.56	25.41	155.47	22.22	138.97	20.02	124.19	17.99	109.94	15.92	97.00	13.98
56	183.90	26.19	160.09	22.82	143.13	20.63	127.90	18.54	113.26	16.41	99.87	14.49
57	188.75	26.83	163.23	23.36	144.61	20.82	135.20	19.55	118.33	17.13	104.24	14.97
58	199.41	28.35	172.43	24.61	152.76	21.99	142.86	20.67	125.06	18.13	110.13	15.86
59	212.32	30.22	183.50	26.28	162.69	23.41	152.06	21.99	133.09	19.30	117.34	16.91
60	222.52	31.69	192.38	27.48	170.47	24.52	159.40	23.13	139.54	20.25	122.98	17.74
61	240.17	34.16	207.64	29.62	184.02	26.48	172.07	24.88	150.62	21.82	132.66	19.22
62	265.39	37.89	229.73	32.83	201.76	29.07	184.23	26.59	161.33	23.40	142.11	20.55
63	275.92	39.21	238.78	34.06	209.72	30.27	191.47	27.73	167.60	24.29	147.66	21.33
64	289.17	41.15	250.28	35.76	219.86	31.69	200.76	29.07	175.69	25.53	154.81	22.37
65	302.05	42.99	261.44	37.35	229.64	33.14	209.72	30.33	183.50	26.57	161.72	23.36
66	318.32	45.26	275.44	39.37	241.98	34.86	220.92	31.99	193.40	27.99	170.38	24.61
67	339.95	48.34	291.97	41.72	256.52	36.97	234.89	34.01	205.56	29.75	181.18	26.19
68	366.17	52.06	314.45	44.93	276.16	39.77	252.93	36.61	221.43	32.10	195.09	28.15
69	395.16	56.15	339.37	48.42	298.07	42.95	273.03	39.50	238.99	34.62	210.57	30.37
70	426.45	60.72	366.32	52.30	321.69	46.35	294.75	42.68	257.97	37.39	227.25	32.78
71	456.47	64.88	392.05	56.00	344.35	49.62	315.45	45.68	276.07	39.96	243.19	35.11
72	480.16	68.36	412.84	58.92	359.47	51.82	328.00	47.45	287.05	41.57	252.87	36.54
73	511.20	72.69	439.58	62.81	382.76	55.14	349.12	50.54	305.67	44.26	269.22	38.82
74	537.40	76.40	462.15	65.95	402.28	58.01	367.01	53.06	321.24	46.54	283.01	40.92
75	563.83	80.20	484.81	69.22	422.14	60.80	385.08	55.73	337.05	48.90	296.95	42.92
76	585.67	83.28	503.63	71.89	438.43	63.17	399.96	57.89	350.08	50.70	308.48	44.51
77	599.64	85.31	515.67	73.66	448.96	64.66	411.27	59.57	359.95	52.14	313.00	45.17
78	608.60	86.54	523.30	74.74	455.57	65.62	417.40	60.39	365.38	52.90	317.68	45.88
79	611.05	86.92	525.33	74.98	457.38	65.91	419.03	60.72	366.77	53.15	319.01	46.09
80	603.75	85.88	519.14	74.13	452.01	65.12	414.05	59.96	362.46	52.56	315.21	45.54
81	616.51	87.77	530.06	75.68	461.51	66.55	422.77	61.18	370.06	53.59	321.82	46.43
82	609.51	86.60	520.11	74.28	452.79	65.24	414.68	60.02	363.03	52.65	315.72	45.63
83	617.60	87.90	527.02	75.30	458.89	66.05	420.30	60.80	367.83	53.32	319.98	46.22
84	626.07	89.09	534.29	76.28	465.16	67.01	426.12	61.61	372.96	54.01	324.38	46.83

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	143.83	19.66	128.56	17.70	116.37	16.23	110.58	15.50	100.77	14.21	92.51	13.03
41	150.34	20.57	133.81	18.48	120.38	16.77	113.66	15.92	103.16	14.55	94.16	13.32
42	152.01	20.82	135.08	18.58	121.26	16.91	114.35	16.03	103.55	14.61	94.35	13.34
43	153.27	20.97	136.07	18.68	121.89	16.98	114.62	16.06	103.73	14.65	94.37	13.34
44	154.93	21.24	137.31	18.86	122.74	17.08	115.31	16.22	104.15	14.69	94.68	13.34
45	156.77	21.46	138.67	19.15	123.85	17.28	116.07	16.28	104.69	14.76	94.92	13.38
46	157.95	21.59	139.57	19.26	124.46	17.34	116.43	16.34	104.88	14.76	94.86	13.38
47	159.16	21.82	140.45	19.39	125.03	17.40	116.73	16.36	104.99	14.76	94.86	13.38
48	160.54	21.97	141.50	19.51	125.76	17.57	117.22	16.41	105.21	14.79	95.01	13.38
49	162.26	22.22	142.86	19.65	126.69	17.65	117.94	16.56	105.78	14.95	95.34	13.39
50	163.53	22.43	143.89	19.81	127.41	17.74	118.36	16.62	105.99	14.95	95.43	13.39
51	165.82	22.73	145.88	20.12	129.16	17.99	119.99	16.83	107.50	15.25	96.73	13.69
52	175.66	24.10	154.48	21.27	136.83	19.00	127.08	17.80	113.81	16.06	102.46	14.51
53	182.00	24.88	160.00	22.07	141.75	19.77	131.67	18.50	117.97	16.66	106.08	14.95
54	188.09	25.72	165.34	22.79	146.45	20.50	136.07	19.00	121.89	17.23	109.64	15.50
55	201.55	27.58	177.26	24.39	157.01	21.84	145.88	20.50	130.61	18.48	117.52	16.56
56	207.58	28.45	182.57	25.11	161.66	22.55	150.19	21.06	134.50	18.96	121.08	17.04
57	217.15	29.70	189.60	26.16	166.52	23.28	153.63	21.58	137.67	19.40	122.28	17.28
58	229.39	31.43	200.34	27.58	175.93	24.51	162.29	22.79	145.37	20.55	129.16	18.20
59	244.24	33.44	213.28	29.32	187.31	26.16	172.79	24.25	154.84	21.84	137.49	19.40
60	256.04	35.06	223.54	30.76	196.27	27.29	181.15	25.41	162.29	22.85	144.10	20.36
61	276.32	37.90	241.25	33.21	211.84	29.57	195.39	27.42	175.15	24.71	155.56	21.97
62	297.58	40.74	257.79	35.46	226.41	31.57	208.04	29.24	186.40	26.33	163.53	23.13
63	309.29	42.29	267.96	36.88	235.22	32.78	216.24	30.33	193.76	27.29	170.02	23.99
64	324.14	44.28	280.90	38.67	246.62	34.36	226.59	31.79	203.08	28.69	178.13	25.11
65	338.65	46.35	293.39	40.37	257.61	35.91	236.85	33.21	212.23	30.00	186.16	26.32
66	356.75	48.90	309.08	42.63	271.43	37.90	249.49	35.03	223.51	31.57	196.06	27.63
67	390.24	53.45	335.48	46.22	294.69	41.04	271.00	38.03	237.39	33.51	210.30	29.62
68	420.30	57.54	361.43	49.81	317.29	44.23	291.91	40.94	255.74	36.08	226.50	31.94
69	453.61	62.09	390.16	53.75	342.45	47.74	315.00	44.21	275.98	38.95	244.42	34.43
70	489.63	67.01	420.99	58.01	369.58	51.47	339.95	47.70	297.83	42.08	263.85	37.20
71	524.06	71.75	450.62	62.05	395.67	55.14	363.88	51.09	318.77	44.96	282.41	39.85
72	545.27	74.62	468.84	64.53	411.67	57.36	380.86	53.45	333.61	47.08	291.79	41.15
73	580.51	79.48	499.17	68.71	438.31	61.10	405.45	56.80	355.18	50.06	310.59	43.81
74	610.35	83.54	524.81	72.25	460.73	64.31	426.21	59.74	373.35	52.69	326.52	46.09
75	640.28	87.65	550.58	75.73	483.42	67.40	447.12	62.79	391.79	55.27	342.63	48.29
76	665.11	91.06	571.88	78.72	502.09	69.93	464.47	65.19	406.90	57.46	355.85	50.12
77	670.67	91.84	581.81	80.12	506.38	70.57	467.22	65.50	409.22	57.76	357.87	50.53
78	680.71	93.17	590.47	81.31	513.86	71.66	474.12	66.55	415.38	58.62	363.24	51.25
79	683.37	93.48	592.82	81.64	515.91	71.89	476.03	66.71	416.98	58.87	364.66	51.34
80	675.28	92.43	585.79	80.64	509.85	71.08	470.35	65.93	412.03	58.15	360.34	50.78
81	689.55	94.35	598.10	82.35	520.53	72.60	480.22	67.40	420.72	59.41	367.86	51.95
82	661.62	90.49	569.53	78.42	495.67	69.13	459.52	64.47	402.61	56.80	352.08	49.68
83	670.45	91.82	577.22	79.39	502.37	69.97	465.71	65.37	407.96	57.59	356.75	50.34
84	679.69	93.06	585.04	80.58	509.25	70.94	472.07	66.23	413.66	58.37	361.64	51.04

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	183.29	22.64	164.58	20.36	150.37	18.57	142.31	17.57	129.34	15.97	119.65	14.76
41	191.91	23.73	171.46	21.15	155.80	19.18	146.72	18.10	132.82	16.40	122.09	15.06
42	194.03	23.94	173.17	21.43	157.13	19.39	147.70	18.18	133.52	16.49	122.52	15.08
43	195.74	24.11	174.42	21.57	157.94	19.47	148.25	18.23	133.84	16.56	122.61	15.08
44	197.92	24.41	176.19	21.75	159.22	19.70	149.24	18.47	134.53	16.64	123.02	15.19
45	200.29	24.68	177.96	21.92	160.58	19.84	150.34	18.57	135.32	16.68	123.51	15.26
46	201.83	24.91	179.17	22.05	161.39	19.92	150.92	18.62	135.58	16.70	123.60	15.26
47	203.43	25.15	180.36	22.28	162.21	20.00	151.50	18.71	135.90	16.73	123.66	15.26
48	205.22	25.36	181.76	22.45	163.13	20.14	152.23	18.79	136.30	16.82	123.92	15.26
49	207.49	25.56	183.53	22.65	164.53	20.36	153.24	18.87	137.09	16.94	124.35	15.35
50	209.28	25.79	184.86	22.74	165.51	20.43	153.91	19.01	137.58	16.97	124.58	15.35
51	212.19	26.15	187.47	23.18	167.72	20.72	156.03	19.26	139.52	17.13	126.29	15.61
52	224.75	27.73	198.52	24.54	177.70	21.91	165.19	20.43	147.73	18.18	133.81	16.49
53	232.81	28.74	205.66	25.39	184.08	22.66	171.23	21.15	153.04	18.87	138.54	17.09
54	240.53	29.71	212.48	26.21	190.23	23.43	176.97	21.84	158.18	19.47	143.21	17.72
55	257.84	31.85	227.76	28.13	203.83	25.18	189.62	23.41	169.46	20.91	153.50	18.91
56	265.47	32.74	234.55	28.90	209.98	25.97	195.30	24.10	174.50	21.57	158.03	19.47
57	282.53	34.83	245.98	30.34	218.25	26.92	202.85	25.00	179.20	22.17	160.09	19.75
58	298.46	36.81	259.90	32.03	230.55	28.45	214.31	26.43	189.33	23.34	169.14	20.85
59	317.74	39.21	276.70	34.11	245.49	30.26	228.11	28.16	201.63	24.79	180.07	22.28
60	333.12	41.10	290.04	35.82	257.32	31.76	239.16	29.47	211.37	26.09	188.75	23.26
61	359.55	44.38	312.99	38.62	277.71	34.22	258.11	31.88	228.05	28.13	203.69	25.15
62	378.92	46.75	330.34	40.71	290.54	35.87	271.65	33.53	237.48	29.29	208.97	25.71
63	393.80	48.60	343.30	42.36	301.91	37.27	282.39	34.83	246.76	30.47	217.15	26.81
64	412.80	50.91	359.86	44.41	316.50	39.01	296.02	36.52	258.69	31.91	227.65	28.12
65	431.31	53.23	375.96	46.38	330.68	40.80	309.25	38.17	270.20	33.36	237.77	29.33
66	454.43	56.03	396.12	48.88	348.38	42.97	325.87	40.21	284.71	35.14	250.54	30.88
67	507.95	62.71	439.98	54.29	383.56	47.29	361.26	44.56	315.57	38.97	277.80	34.33
68	547.14	67.50	473.92	58.45	413.18	50.95	389.13	47.97	339.97	41.90	299.21	36.87
69	590.50	72.82	511.37	63.07	445.81	55.02	419.91	51.78	366.85	45.25	322.94	39.78
70	637.21	78.59	551.92	68.14	481.23	59.32	453.18	55.89	395.98	48.82	348.52	43.05
71	682.11	84.15	590.77	72.82	515.03	63.49	485.15	59.90	423.85	52.31	373.03	46.00
72	698.64	86.20	605.09	74.67	527.50	65.09	494.52	61.09	432.04	53.36	375.27	46.31
73	743.87	91.78	644.23	79.43	561.61	69.31	526.48	64.98	459.94	56.72	399.49	49.28
74	781.90	96.45	677.24	83.56	590.42	72.78	553.46	68.32	483.49	59.70	420.00	51.78
75	820.39	101.19	710.51	87.65	619.37	76.41	580.73	71.67	507.25	62.62	440.65	54.36
76	852.13	105.15	738.01	91.08	643.39	79.36	603.15	74.44	526.95	65.00	457.71	56.47
77	862.62	106.41	741.49	91.46	646.46	79.76	600.89	74.12	524.89	64.81	455.91	56.27
78	875.45	108.02	752.60	92.87	656.03	80.96	609.71	75.25	532.69	65.73	462.67	57.11
79	878.90	108.46	755.50	93.25	658.70	81.25	612.20	75.48	534.87	65.99	464.50	57.34
80	868.51	107.16	746.59	92.14	650.87	80.33	604.89	74.65	528.52	65.14	459.04	56.62
81	886.79	109.37	762.37	94.03	664.62	82.01	617.68	76.25	539.65	66.54	468.73	57.83
82	827.55	102.14	711.32	87.73	620.12	76.48	582.67	71.90	503.19	62.10	442.10	54.57
83	838.61	103.53	720.86	88.94	628.42	77.54	590.50	72.82	509.92	62.95	448.05	55.31
84	850.09	104.90	730.76	90.21	637.06	78.59	598.63	73.84	517.00	63.77	454.20	56.03

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	65.95	11.07	59.44	9.92	53.85	9.08	47.06	8.02	43.05	7.23	39.85	6.56
41	68.40	11.51	61.40	10.30	55.18	9.35	48.69	8.23	44.29	7.49	40.64	6.76
42	69.12	11.61	61.82	10.38	55.57	9.43	49.18	8.33	44.71	7.58	40.94	6.79
43	69.81	11.69	62.42	10.45	55.94	9.48	49.66	8.34	45.07	7.62	41.15	6.81
44	70.57	11.79	62.97	10.60	56.30	9.50	50.05	8.53	45.47	7.66	41.36	6.86
45	71.29	11.92	63.57	10.65	56.69	9.54	50.63	8.59	45.80	7.77	41.57	6.88
46	71.96	11.97	64.05	10.77	56.93	9.56	51.14	8.63	46.19	7.79	41.84	6.88
47	72.68	12.22	64.62	10.82	57.38	9.62	51.56	8.74	46.55	7.89	42.09	6.93
48	73.37	12.34	65.17	10.93	57.71	9.79	52.04	8.78	46.94	7.90	42.30	7.01
49	74.10	12.39	65.74	11.02	58.08	9.80	52.56	8.86	47.28	8.02	42.60	7.03
50	74.82	12.54	66.26	11.08	58.44	9.84	52.95	9.00	47.70	8.03	42.75	7.07
51	75.61	12.64	66.92	11.17	59.01	9.92	53.55	9.05	48.18	8.10	43.32	7.17
52	77.75	13.03	68.79	11.61	60.73	10.22	55.09	9.35	49.60	8.34	44.47	7.36
53	79.20	13.32	70.15	11.74	61.82	10.40	56.06	9.50	50.41	8.58	45.25	7.49
54	80.65	13.45	71.38	11.93	62.97	10.65	57.11	9.62	51.32	8.69	46.10	7.62
55	84.51	14.11	74.82	12.54	65.95	11.08	59.83	10.17	53.31	9.03	47.85	8.23
56	86.74	14.55	76.79	12.94	67.70	11.50	61.46	10.38	54.73	9.20	48.63	8.17
57	94.83	15.86	82.76	13.85	72.35	12.22	62.51	10.60	55.66	9.45	49.24	8.17
58	99.59	16.68	86.89	14.55	76.03	12.75	65.74	11.08	58.47	9.86	51.80	8.59
59	105.72	17.70	92.17	15.50	80.59	13.51	69.75	11.79	62.06	10.45	54.94	9.08
60	110.04	18.50	96.00	16.07	83.93	14.11	72.62	12.34	64.62	10.93	57.23	9.48
61	118.66	19.87	103.49	17.34	90.42	15.26	78.29	13.27	69.69	11.74	61.64	10.20
62	134.59	22.55	116.52	19.55	101.89	17.23	91.12	15.41	80.10	13.45	70.87	11.69
63	140.09	23.53	121.26	20.36	105.99	17.83	94.77	16.03	83.39	14.10	73.74	12.22
64	148.05	24.82	128.17	21.54	112.02	18.86	100.17	16.93	88.10	14.84	77.99	12.94
65	153.87	25.73	133.21	22.37	116.43	19.65	104.12	17.63	91.57	15.50	80.98	13.39
66	163.38	27.42	141.35	23.66	123.58	20.82	110.55	18.65	97.18	16.41	86.02	14.21
67	175.11	29.32	149.23	25.01	130.46	21.99	117.64	19.87	102.46	17.33	89.28	14.71
68	188.97	31.69	161.00	27.06	140.75	23.74	126.99	21.54	110.55	18.65	96.30	15.92
69	203.93	34.16	173.70	29.20	151.85	25.66	137.07	23.24	119.21	20.15	104.03	17.23
70	219.50	36.78	187.09	31.43	163.50	27.58	147.60	24.99	128.35	21.69	112.00	18.54
71	237.30	39.77	202.27	33.96	176.78	29.80	159.58	27.06	138.88	23.53	121.08	20.02
72	254.89	42.71	217.45	36.54	188.39	31.79	170.59	28.85	146.75	24.82	127.62	21.17
73	275.05	46.10	234.68	39.37	203.27	34.35	184.08	31.13	158.34	26.74	137.79	22.79
74	293.36	49.18	250.31	41.99	216.94	36.61	196.39	33.21	168.87	28.54	146.93	24.29
75	312.91	52.54	267.05	44.83	231.30	39.05	209.45	35.44	180.12	30.42	156.83	25.98
76	331.14	55.54	282.53	47.38	244.91	41.29	221.67	37.48	190.63	32.24	165.91	27.44
77	341.40	57.23	289.11	48.52	250.52	42.25	224.51	37.96	190.87	32.24	165.82	27.44
78	354.88	59.53	300.51	50.42	260.41	43.86	233.35	39.50	198.38	33.51	172.43	28.51
79	365.05	61.18	309.02	51.84	267.75	45.17	240.08	40.57	204.05	34.47	177.35	29.32
80	369.70	61.96	312.97	52.56	271.24	45.73	243.12	41.09	206.71	35.02	179.58	29.70
81	373.32	62.51	316.11	53.02	273.90	46.22	245.57	41.53	208.67	35.23	181.36	30.05
82	379.38	63.63	321.24	53.87	278.31	46.95	254.05	42.99	215.97	36.54	187.73	31.07
83	377.97	63.31	320.01	53.75	277.34	46.83	253.08	42.80	215.19	36.42	186.97	30.96
84	375.19	62.91	317.68	53.32	275.29	46.43	251.24	42.50	213.59	36.08	185.62	30.71

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	80.10	12.75	71.14	11.51	64.75	10.52	59.25	9.80	54.28	9.00	50.41	8.23
41	85.59	13.69	75.52	12.22	68.40	11.08	61.13	10.10	55.66	9.18	51.35	8.45
42	87.25	13.89	76.99	12.39	69.54	11.32	61.70	10.20	56.03	9.20	51.68	8.53
43	88.88	14.11	78.38	12.62	70.66	11.55	62.33	10.30	56.51	9.35	52.01	8.53
44	90.72	14.51	79.74	12.92	71.84	11.69	62.87	10.38	56.87	9.45	52.16	8.58
45	92.32	14.69	81.13	13.07	72.92	11.82	63.54	10.45	57.26	9.48	52.56	8.59
46	94.01	14.96	82.48	13.32	74.10	11.97	63.99	10.60	57.65	9.50	52.83	8.63
47	95.64	15.26	83.90	13.45	75.22	12.33	64.59	10.72	58.08	9.56	53.04	8.69
48	97.36	15.51	85.26	13.76	76.27	12.47	65.17	10.77	58.47	9.62	53.37	8.74
49	99.05	15.80	86.56	13.91	77.45	12.59	65.74	10.82	58.86	9.65	53.58	8.75
50	100.65	16.06	87.95	14.11	78.47	12.75	66.28	10.93	59.25	9.80	53.85	8.78
51	101.77	16.23	88.85	14.27	79.32	12.97	66.98	11.07	59.83	9.86	54.46	8.93
52	104.66	16.66	91.45	14.71	81.55	13.32	68.94	11.48	61.55	10.17	56.00	9.10
53	106.62	16.98	93.11	14.96	83.12	13.45	70.18	11.61	62.69	10.35	56.99	9.35
54	108.59	17.33	94.80	15.33	84.57	13.79	71.41	11.79	63.81	10.52	58.08	9.50
55	113.72	18.13	99.38	16.03	88.70	14.51	74.85	12.37	66.86	11.02	60.83	9.92
56	116.76	18.58	101.95	16.41	91.00	14.76	76.82	12.64	68.64	11.32	62.45	10.20
57	126.51	20.15	109.73	17.70	97.00	15.80	82.48	13.69	72.86	11.97	65.44	10.72
58	132.81	21.22	115.22	18.55	101.89	16.62	86.56	14.27	76.54	12.62	68.70	11.17
59	140.87	22.44	122.25	19.66	108.07	17.63	91.90	15.25	81.19	13.39	72.86	11.91
60	146.78	23.40	127.35	20.55	112.54	18.41	95.73	15.80	84.54	13.91	75.88	12.39
61	158.13	25.17	137.19	22.09	121.29	19.77	103.22	16.98	91.18	14.97	81.82	13.38
62	171.62	27.29	149.02	24.09	130.61	21.27	111.03	18.41	98.15	16.23	87.01	14.21
63	178.62	28.48	155.05	24.99	135.98	22.17	115.64	19.00	102.13	16.86	90.48	14.76
64	188.75	30.06	163.86	26.41	143.71	23.40	122.13	20.15	107.95	17.80	95.61	15.63
65	196.15	31.27	170.38	27.44	149.35	24.29	126.99	20.97	112.21	18.54	99.50	16.28
66	208.24	33.20	180.82	29.20	158.49	25.77	134.81	22.27	119.09	19.65	105.60	17.28
67	228.04	36.42	196.51	31.69	172.22	27.99	146.27	24.16	129.25	21.37	114.53	18.68
68	246.02	39.17	212.02	34.16	185.89	30.30	157.86	26.13	139.42	23.04	123.61	20.25
69	265.57	42.29	228.88	36.88	200.61	32.66	170.38	28.13	150.52	24.86	133.45	21.82
70	286.00	45.63	246.38	39.71	215.97	35.20	183.44	30.30	162.05	26.74	143.71	23.53
71	309.23	49.26	266.45	42.95	233.47	38.03	198.35	32.72	175.21	28.94	155.38	25.41
72	333.43	53.06	285.10	45.97	249.88	40.74	213.17	35.20	188.30	31.13	166.97	27.25
73	359.83	57.35	307.57	49.62	269.62	43.86	229.97	37.95	203.21	33.56	180.12	29.45
74	383.91	61.12	328.18	52.86	287.69	46.88	245.30	40.43	216.78	35.83	192.16	31.43
75	409.53	65.26	350.08	56.45	306.88	49.98	261.68	43.11	231.24	38.20	204.96	33.51
76	433.30	69.02	370.42	59.67	324.68	52.86	276.95	45.72	244.75	40.39	216.94	35.46
77	452.76	72.14	387.50	62.46	336.72	54.86	286.24	47.25	252.90	41.78	224.21	36.63
78	470.59	74.98	402.89	64.88	350.05	56.93	297.58	49.10	262.89	43.41	233.08	38.13
79	484.08	77.11	414.44	66.78	360.01	58.62	306.00	50.54	270.46	44.63	239.72	39.17
80	490.24	78.08	419.63	67.62	364.63	59.41	309.90	51.19	273.84	45.23	242.76	39.71
81	495.12	78.89	423.80	68.36	368.22	59.97	312.97	51.68	276.59	45.68	245.11	40.13
82	497.99	79.32	426.24	68.71	370.33	60.34	316.26	52.14	279.39	46.16	247.68	40.43
83	496.03	79.07	424.58	68.41	368.91	60.08	315.00	52.01	278.27	45.97	246.69	40.32
84	492.47	78.47	421.53	67.92	366.29	59.66	312.73	51.63	276.35	45.67	244.96	40.03

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	91.90	14.71	81.91	13.15	74.28	11.97	66.77	10.90	60.10	9.80	54.73	8.93
41	95.73	15.41	84.84	13.74	76.54	12.47	68.70	11.17	61.58	10.05	55.57	9.05
42	96.91	15.51	85.62	13.79	77.21	12.54	69.30	11.32	62.06	10.17	55.84	9.05
43	98.09	15.68	86.47	13.89	77.90	12.62	69.85	11.50	62.42	10.20	56.03	9.08
44	99.17	15.92	87.28	14.06	78.60	12.75	70.48	11.51	62.87	10.30	56.27	9.10
45	100.32	16.07	88.13	14.21	79.29	12.94	70.99	11.61	63.24	10.35	56.51	9.18
46	101.56	16.34	88.97	14.36	79.98	13.02	71.53	11.67	63.69	10.38	56.75	9.18
47	102.64	16.48	89.94	14.51	80.59	13.07	72.14	11.74	64.05	10.45	56.90	9.20
48	103.85	16.66	90.75	14.61	81.25	13.15	72.65	11.82	64.54	10.52	57.17	9.35
49	104.96	16.86	91.54	14.71	81.91	13.34	73.28	11.92	64.87	10.60	57.44	9.43
50	106.05	17.04	92.32	14.84	82.55	13.39	73.80	11.97	65.35	10.72	57.63	9.43
51	107.20	17.23	93.29	14.97	83.45	13.51	74.58	12.18	65.95	10.81	58.23	9.48
52	113.26	18.14	98.60	15.86	88.13	14.27	78.77	12.92	69.75	11.48	61.55	10.00
53	116.76	18.68	101.68	16.36	90.85	14.71	81.19	13.27	71.87	11.74	63.42	10.35
54	120.20	19.30	104.57	16.86	93.44	15.25	83.54	13.69	74.04	12.17	65.26	10.65
55	128.14	20.57	111.45	17.99	99.75	16.22	89.09	14.55	78.90	12.94	69.54	11.32
56	130.97	20.99	114.02	18.43	101.95	16.56	91.12	14.79	80.65	13.15	71.14	11.61
57	133.81	21.46	115.71	18.58	102.58	16.66	95.85	15.63	83.90	13.76	73.92	11.93
58	140.51	22.55	121.53	19.55	107.68	17.51	100.62	16.41	88.10	14.49	77.63	12.62
59	149.08	23.96	128.92	20.75	114.23	18.55	106.81	17.40	93.44	15.33	82.37	13.39
60	155.26	24.92	134.26	21.59	118.93	19.30	111.27	18.13	97.36	15.92	85.77	13.91
61	167.39	26.83	144.73	23.36	128.26	20.82	119.84	19.55	104.96	17.13	92.48	14.97
62	184.80	29.62	159.91	25.73	140.45	22.82	128.29	20.93	112.24	18.41	98.96	16.07
63	192.31	30.89	166.46	26.76	146.18	23.74	133.51	21.76	116.82	19.15	102.94	16.77
64	203.21	32.61	175.93	28.34	154.54	25.07	141.05	23.04	123.46	20.23	108.80	17.70
65	211.26	33.94	182.87	29.45	160.63	26.13	146.72	23.96	128.35	20.97	113.02	18.48
66	224.24	36.03	194.00	31.27	170.41	27.71	155.59	25.41	136.23	22.27	119.99	19.55
67	240.83	38.67	206.83	33.29	181.69	29.55	166.40	27.14	145.67	23.76	128.32	20.86
68	259.84	41.78	223.27	35.96	196.03	31.87	179.55	29.30	157.13	25.68	138.49	22.55
69	280.45	45.01	240.86	38.80	211.56	34.36	193.79	31.58	169.62	27.71	149.47	24.29
70	301.96	48.42	259.33	41.83	227.77	36.98	208.61	34.05	182.63	29.80	160.90	26.19
71	326.52	52.44	280.42	45.17	246.32	40.03	225.60	36.78	197.48	32.24	173.97	28.34
72	354.52	56.91	304.86	49.10	265.39	43.09	242.13	39.50	211.90	34.60	186.76	30.37
73	382.49	61.48	328.91	52.96	286.36	46.45	261.26	42.68	228.64	37.35	201.52	32.78
74	408.11	65.50	350.90	56.55	305.55	49.68	278.70	45.46	243.97	39.85	214.91	35.03
75	435.32	69.84	374.31	60.34	325.92	52.90	297.25	48.52	260.32	42.54	229.25	37.34
76	460.70	73.94	396.10	63.78	344.84	56.00	314.66	51.29	275.38	44.96	242.67	39.50
77	481.76	77.32	414.23	66.71	360.59	58.57	330.32	53.87	289.17	47.25	251.45	40.94
78	500.71	80.41	430.55	69.39	374.89	60.88	343.33	56.00	300.57	49.10	261.41	42.54
79	515.04	82.61	442.87	71.36	385.51	62.62	353.13	57.64	309.08	50.54	268.80	43.79
80	521.62	83.71	448.51	72.30	390.43	63.42	357.72	58.37	313.12	51.19	272.27	44.26
81	526.68	84.53	452.88	72.93	394.29	63.98	361.22	58.92	316.20	51.68	275.02	44.78
82	532.24	85.39	454.24	73.16	395.44	64.31	362.25	59.07	317.08	51.82	275.74	44.88
83	530.28	85.10	452.52	72.86	393.96	63.97	360.80	58.87	315.78	51.63	274.65	44.71
84	526.41	84.50	449.20	72.39	391.09	63.61	358.26	58.47	313.58	51.25	272.72	44.36

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	102.85	15.92	91.90	14.27	83.15	13.07	79.08	12.54	72.05	11.51	66.19	10.52
41	107.35	16.62	95.55	14.84	85.99	13.45	81.13	12.92	73.56	11.69	67.22	10.72
42	108.80	16.86	96.64	14.97	86.74	13.74	81.73	12.97	74.10	11.79	67.55	10.77
43	110.13	17.04	97.75	15.26	87.53	13.79	82.37	13.03	74.55	11.82	67.76	10.81
44	111.51	17.33	98.87	15.41	88.37	13.89	83.03	13.09	74.94	11.92	68.12	10.82
45	112.87	17.51	99.87	15.51	89.25	14.06	83.57	13.27	75.40	11.93	68.40	10.90
46	114.35	17.70	101.01	15.68	90.03	14.11	84.24	13.34	75.85	12.17	68.70	10.93
47	115.68	17.93	102.04	15.86	90.85	14.27	84.87	13.39	76.27	12.18	69.00	10.95
48	116.94	18.13	103.16	16.06	91.66	14.51	85.38	13.45	76.72	12.33	69.21	11.02
49	118.36	18.41	104.21	16.23	92.48	14.55	86.05	13.69	77.12	12.34	69.48	11.07
50	119.72	18.54	105.24	16.41	93.26	14.69	86.56	13.76	77.63	12.37	69.81	11.08
51	121.02	18.68	106.41	16.56	94.19	14.79	87.53	13.85	78.44	12.52	70.57	11.17
52	127.78	19.81	112.42	17.51	99.56	15.65	92.48	14.65	82.91	13.15	74.55	11.82
53	131.73	20.37	115.86	18.05	102.64	16.22	95.37	15.09	85.35	13.69	76.82	12.33
54	135.59	20.99	119.21	18.55	105.63	16.62	98.12	15.51	87.92	13.98	79.11	12.59
55	144.58	22.43	127.08	19.81	112.60	17.74	104.63	16.56	93.77	14.95	84.30	13.39
56	147.84	22.85	129.98	20.25	115.13	18.13	107.02	16.93	95.85	15.33	86.17	13.76
57	153.97	23.84	134.44	20.93	118.03	18.55	108.89	17.28	97.57	15.51	86.59	13.81
58	161.66	25.01	141.14	21.99	123.97	19.51	114.38	18.13	102.49	16.34	91.06	14.54
59	171.49	26.53	149.80	23.36	131.46	20.72	121.29	19.26	108.77	17.34	96.61	15.41
60	178.65	27.71	155.99	24.29	137.01	21.58	126.33	20.02	113.26	18.05	100.59	16.03
61	192.59	29.80	168.17	26.19	147.63	23.29	136.23	21.58	122.01	19.45	108.47	17.28
62	207.07	32.10	179.49	27.93	157.61	24.86	144.79	22.87	129.80	20.67	113.81	18.13
63	215.58	33.31	186.85	29.15	163.98	25.77	150.77	23.84	135.08	21.54	118.39	18.85
64	227.77	35.23	197.35	30.71	173.27	27.25	159.31	25.23	142.80	22.74	125.21	19.95
65	236.85	36.63	205.20	31.94	180.21	28.35	165.64	26.28	148.35	23.61	130.13	20.72
66	251.30	38.92	217.78	33.94	191.20	30.16	175.75	27.85	157.49	25.07	138.15	21.99
67	276.41	42.80	237.78	36.98	208.73	32.89	191.98	30.42	168.17	26.76	149.02	23.66
68	298.37	46.22	256.58	39.92	225.26	35.46	207.13	32.83	181.45	28.90	160.72	25.58
69	321.96	49.87	276.86	43.09	243.00	38.25	223.54	35.44	195.84	31.22	173.52	27.63
70	346.65	53.75	298.07	46.40	261.68	41.23	240.77	38.13	210.87	33.61	186.85	29.70
71	374.77	58.07	322.27	50.12	282.98	44.58	260.35	41.28	228.01	36.42	201.97	32.13
72	402.65	62.34	346.16	53.87	303.92	47.85	281.11	44.51	246.32	39.21	215.43	34.35
73	434.45	67.32	373.53	58.15	328.00	51.68	303.44	48.10	265.76	42.29	232.44	36.98
74	463.53	71.79	398.57	62.05	349.94	55.14	323.69	51.29	283.59	45.17	247.98	39.50
75	494.43	76.58	425.10	66.23	373.26	58.86	345.26	54.72	302.47	48.22	264.46	42.09
76	523.18	81.00	449.87	69.97	394.95	62.20	365.38	57.89	320.06	51.04	279.87	44.51
77	538.73	83.46	467.34	72.74	406.75	63.98	375.19	59.43	328.72	52.39	287.48	45.73
78	560.05	86.75	485.83	75.64	422.80	66.64	390.16	61.74	341.76	54.46	298.82	47.66
79	576.08	89.24	499.68	77.77	434.87	68.50	401.23	63.61	351.50	56.00	307.39	48.97
80	583.38	90.34	506.05	78.77	440.36	69.39	406.36	64.41	355.97	56.75	311.32	49.58
81	589.11	91.22	511.09	79.57	444.80	70.12	410.34	65.07	359.47	57.29	314.36	49.99
82	577.83	89.47	497.48	77.45	432.91	68.22	401.38	63.63	351.62	56.03	307.45	48.97
83	575.53	89.12	495.51	77.11	431.25	67.92	399.84	63.31	350.18	55.85	306.27	48.72
84	571.49	88.53	491.99	76.58	428.08	67.44	396.91	62.89	347.73	55.47	304.01	48.40

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	131.05	18.47	117.65	16.56	107.53	15.08	101.76	14.27	92.50	12.93	85.54	12.04
41	136.97	19.26	122.47	17.24	111.27	15.67	104.74	14.76	94.85	13.31	87.25	12.18
42	138.82	19.47	123.92	17.42	112.31	15.79	105.64	14.84	95.49	13.37	87.63	12.42
43	140.60	19.78	125.31	17.70	113.47	15.97	106.54	14.96	96.10	13.51	88.09	12.45
44	142.45	20.00	126.82	17.85	114.55	16.11	107.38	15.08	96.76	13.59	88.47	12.48
45	144.22	20.36	128.24	18.09	115.74	16.25	108.37	15.23	97.40	13.69	88.99	12.53
46	146.02	20.54	129.66	18.18	116.81	16.41	109.21	15.35	98.10	13.81	89.43	12.57
47	147.85	20.76	131.05	18.47	117.88	16.64	110.02	15.48	98.74	13.94	89.83	12.60
48	149.59	21.07	132.47	18.65	118.93	16.70	110.92	15.61	99.40	14.02	90.33	12.77
49	151.42	21.31	133.92	18.86	120.00	16.88	111.85	15.72	100.07	14.07	90.73	12.78
50	153.21	21.57	135.34	19.02	121.13	17.08	112.69	15.83	100.65	14.16	91.17	12.82
51	154.78	21.79	136.68	19.18	122.44	17.13	113.82	16.01	101.76	14.27	92.15	12.91
52	163.54	23.04	144.42	20.36	129.28	18.15	120.32	16.94	107.50	15.08	97.29	13.69
53	168.53	23.73	148.89	20.99	133.23	18.73	124.03	17.42	110.80	15.61	100.30	14.12
54	173.46	24.41	153.24	21.59	137.11	19.32	127.57	17.94	113.97	16.01	103.23	14.51
55	184.92	26.07	163.37	23.04	146.19	20.60	135.98	19.13	121.62	17.09	110.05	15.48
56	189.12	26.63	167.05	23.49	149.56	21.07	139.12	19.55	124.29	17.46	112.63	15.83
57	200.32	28.16	174.36	24.55	154.75	21.79	143.82	20.19	127.08	17.85	113.47	15.97
58	210.30	29.57	183.15	25.71	162.41	22.81	151.01	21.23	133.52	18.73	119.19	16.73
59	223.12	31.35	194.29	27.36	172.36	24.25	160.20	22.50	141.58	19.92	126.38	17.81
60	232.46	32.68	202.38	28.45	179.58	25.30	166.91	23.43	147.50	20.75	131.72	18.54
61	250.54	35.22	218.16	30.64	193.56	27.24	179.90	25.32	158.96	22.37	141.96	19.98
62	263.76	37.16	230.00	32.33	202.27	28.45	189.18	26.63	165.19	23.24	145.44	20.46
63	274.58	38.62	239.34	33.69	210.42	29.57	196.90	27.69	172.10	24.19	151.42	21.31
64	290.13	40.80	252.91	35.56	222.34	31.27	208.04	29.26	181.76	25.54	159.97	22.50
65	301.59	42.48	262.92	36.88	231.16	32.53	216.31	30.47	188.98	26.56	166.30	23.41
66	320.10	45.09	278.99	39.30	245.40	34.51	229.50	32.24	200.47	28.20	176.45	24.78
67	359.83	50.63	311.71	43.89	271.65	38.18	255.96	35.96	223.56	31.45	196.81	27.69
68	388.26	54.64	336.37	47.28	293.23	41.31	276.18	38.85	241.31	33.89	212.36	29.87
69	419.04	59.04	362.94	51.02	316.41	44.53	298.08	41.90	260.34	36.58	229.16	32.23
70	451.21	63.40	390.85	54.97	340.75	47.91	320.91	45.14	280.36	39.43	246.76	34.69
71	487.93	68.63	422.58	59.44	368.39	51.78	346.93	48.78	303.15	42.59	266.81	37.55
72	515.84	72.54	446.69	62.86	389.45	54.73	365.14	51.38	319.02	44.85	277.08	38.97
73	556.57	78.30	482.07	67.83	420.26	59.15	393.95	55.41	344.14	48.44	298.95	42.09
74	593.84	83.54	514.36	72.39	448.40	63.04	420.35	59.15	367.23	51.67	318.99	44.85
75	633.38	89.08	548.59	77.14	478.33	67.20	448.37	63.04	391.68	55.13	340.20	47.89
76	670.19	94.31	580.47	81.65	506.03	71.22	474.42	66.74	414.49	58.36	359.98	50.63
77	692.87	97.42	595.64	83.82	519.20	73.11	482.60	67.88	421.65	59.28	366.22	51.48
78	720.25	101.35	619.17	87.02	539.80	75.97	501.71	70.54	438.27	61.62	380.69	53.57
79	740.79	104.27	636.89	89.62	555.17	78.14	515.95	72.58	450.80	63.39	391.57	55.06
80	750.22	105.54	645.01	90.69	562.28	79.07	522.57	73.44	456.58	64.21	396.53	55.79
81	757.65	106.56	651.30	91.66	567.79	79.88	527.70	74.24	461.07	64.93	400.53	56.38
82	722.75	101.68	621.34	87.35	541.63	76.17	508.88	71.66	439.52	61.83	386.15	54.34
83	719.97	101.28	618.90	87.00	539.54	75.92	506.96	71.31	437.87	61.51	384.64	54.12
84	714.77	100.55	614.44	86.49	535.65	75.38	503.25	70.80	434.65	61.18	381.94	53.76

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	147.40	22.02	132.75	19.79	120.41	18.08	105.18	15.75	96.13	14.45	88.99	13.05
41	152.98	22.74	137.03	20.36	123.49	18.56	109.04	16.32	99.16	15.06	90.92	13.32
42	154.33	23.14	138.09	20.67	124.02	18.64	109.76	16.53	99.79	15.09	91.31	13.49
43	155.20	23.22	138.77	20.71	124.26	18.64	110.44	16.58	100.32	15.14	91.45	13.49
44	156.55	23.33	139.59	20.81	124.94	18.67	111.35	16.69	100.85	15.17	91.79	13.49
45	158.04	23.49	140.79	20.90	125.57	18.83	112.22	16.93	101.62	15.24	92.22	13.62
46	158.91	23.57	141.42	21.19	125.81	18.83	112.75	17.01	101.91	15.27	92.42	13.70
47	159.83	23.70	141.95	21.27	126.10	18.88	113.28	17.12	102.29	15.36	92.46	13.70
48	160.74	23.89	142.72	21.30	126.48	18.88	114.00	17.20	102.87	15.36	92.75	13.70
49	162.24	24.11	143.83	21.38	127.06	19.04	114.92	17.28	103.50	15.63	93.24	13.72
50	163.15	24.37	144.46	21.45	127.45	19.04	115.59	17.41	103.98	15.65	93.38	13.72
51	165.56	24.69	146.62	21.94	129.27	19.45	117.18	17.60	105.33	15.75	94.73	13.96
52	170.62	25.42	151.20	22.52	133.28	19.99	120.80	18.33	108.60	16.32	97.57	13.97
53	174.67	26.09	154.77	23.17	136.31	20.63	123.74	18.64	111.35	16.69	99.84	14.37
54	178.57	26.61	158.14	23.49	139.39	20.87	126.48	19.02	113.86	17.20	102.15	14.69
55	188.11	28.06	166.52	24.77	146.91	22.05	133.28	20.03	118.67	17.76	105.91	15.17
56	194.52	28.95	172.16	25.65	151.87	22.74	137.80	20.79	122.68	18.54	108.12	15.65
57	213.65	31.86	186.42	27.76	162.86	24.48	140.84	21.27	125.37	18.83	111.06	16.32
58	225.74	33.63	196.88	29.43	172.16	25.90	148.93	22.33	132.50	19.91	117.38	17.26
59	240.35	35.84	209.70	31.37	183.29	27.52	158.53	23.88	141.08	21.27	124.99	18.45
60	251.91	37.59	219.77	32.82	192.16	28.83	166.23	24.99	147.92	22.18	130.96	19.12
61	271.86	40.58	237.21	35.41	207.29	31.06	179.34	27.01	159.49	23.91	141.37	20.79
62	308.86	46.04	267.33	39.80	233.60	35.09	208.98	31.40	183.77	27.68	162.67	23.88
63	320.96	47.91	277.83	41.35	242.76	36.40	217.17	32.74	191.05	28.73	168.93	24.77
64	336.43	50.19	291.08	43.41	254.56	38.26	227.53	34.27	200.25	30.10	177.13	26.09
65	351.56	52.35	304.24	45.43	265.93	39.91	237.74	35.82	209.17	31.40	184.93	27.12
66	370.35	55.08	320.57	47.91	280.09	42.05	250.51	37.67	220.30	33.09	194.86	28.63
67	394.63	58.74	336.33	50.19	294.07	44.13	265.40	39.91	230.90	34.64	201.27	29.61
68	425.08	63.24	362.25	54.07	316.57	47.43	285.88	42.94	248.58	37.39	216.78	31.86
69	458.67	68.29	391.02	58.35	341.72	51.26	308.43	46.42	268.29	40.29	233.98	34.40
70	495.15	73.81	422.05	62.95	368.80	55.29	332.86	50.05	289.49	43.44	252.39	37.18
71	529.94	78.94	451.68	67.39	394.73	59.33	356.28	53.60	310.02	46.63	270.36	39.70
72	551.28	81.99	470.38	70.04	407.60	61.09	369.00	55.46	317.25	47.77	276.24	40.68
73	586.99	87.40	500.69	74.76	433.81	65.14	392.75	59.06	337.82	50.77	294.12	43.31
74	617.01	91.97	526.32	78.46	456.12	68.35	412.85	62.16	355.07	53.40	309.25	45.48
75	647.37	96.43	552.30	82.45	478.53	71.75	433.32	65.30	372.56	56.07	324.33	47.59
76	672.42	100.28	573.69	85.55	497.08	74.63	450.00	67.62	387.02	58.19	336.95	49.55
77	678.74	101.03	574.80	85.76	497.94	74.79	446.38	67.20	379.40	57.11	329.87	48.44
78	688.95	102.70	583.37	87.05	505.41	75.78	453.13	68.18	385.14	57.86	334.69	49.12
79	691.60	103.05	585.64	87.39	507.34	76.18	454.82	68.35	386.58	58.19	336.09	49.44
80	683.41	101.82	578.70	86.25	501.41	75.19	449.52	67.54	382.11	57.43	331.99	48.77
81	697.86	103.93	590.94	88.12	511.87	76.82	458.86	68.97	390.06	58.56	339.08	49.86
82	693.81	103.31	587.38	87.64	508.98	76.37	464.55	69.93	394.93	59.41	343.12	50.43
83	703.02	104.65	595.37	88.76	515.82	77.33	470.86	70.72	400.22	60.05	347.85	51.09
84	712.70	106.28	603.57	90.01	522.85	78.41	477.22	71.80	405.72	61.01	352.57	51.81

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	178.95	25.26	158.91	22.69	144.89	20.87	132.41	19.45	121.42	17.69	112.65	16.32
41	191.24	27.01	169.03	24.11	153.08	22.12	136.84	20.03	124.60	18.37	115.06	16.61
42	194.71	27.52	171.83	24.61	155.39	22.45	137.95	20.15	125.23	18.45	115.45	16.69
43	197.75	27.96	174.14	24.85	157.03	22.69	138.53	20.19	125.52	18.45	115.59	16.69
44	201.17	28.39	176.88	25.26	159.34	23.14	139.44	20.36	126.19	18.54	115.98	16.80
45	204.73	28.87	179.82	25.65	161.71	23.40	140.70	20.67	126.91	18.64	116.36	16.93
46	207.53	29.40	182.09	26.00	163.44	23.57	141.37	20.79	127.25	18.67	116.46	16.93
47	210.28	29.62	184.31	26.32	165.17	23.88	141.90	20.81	127.59	18.67	116.75	16.93
48	213.27	30.10	186.62	26.64	167.15	24.10	142.72	20.87	128.03	18.75	116.85	17.01
49	216.83	30.69	189.66	27.04	169.37	24.55	143.83	21.00	128.79	18.83	117.38	17.12
50	219.77	30.98	192.02	27.36	171.24	24.75	144.50	21.27	129.23	18.88	117.47	17.12
51	222.66	31.40	194.62	27.76	173.71	25.04	146.67	21.45	130.96	19.05	119.16	17.28
52	229.79	32.37	200.59	28.63	179.00	25.92	151.25	22.12	135.01	19.79	122.96	17.76
53	235.14	33.14	205.41	29.43	183.29	26.45	154.82	22.69	138.19	20.19	125.81	18.37
54	240.54	33.97	209.94	30.02	187.48	27.04	158.19	23.22	141.42	20.79	128.65	18.67
55	253.26	35.82	221.21	31.64	197.41	28.43	166.62	24.48	148.93	21.94	135.59	19.71
56	261.74	37.00	228.68	32.74	203.96	29.54	172.31	25.26	153.85	22.52	140.17	20.23
57	284.82	40.20	247.04	35.28	218.52	31.57	185.90	27.21	164.21	24.10	147.35	21.37
58	300.86	42.43	261.07	37.31	230.90	33.31	196.40	28.83	173.46	25.42	155.73	22.53
59	320.38	45.26	277.93	39.70	245.74	35.57	209.03	30.69	184.74	27.04	165.71	23.91
60	335.85	47.35	291.37	41.73	257.64	37.31	219.10	32.13	193.60	28.39	173.75	25.23
61	362.40	51.17	314.31	44.92	278.03	40.10	236.39	34.64	208.98	30.69	187.58	27.21
62	393.76	55.54	341.77	48.77	299.61	43.33	254.71	37.37	225.12	33.01	199.63	28.95
63	409.04	57.76	355.26	50.69	311.46	44.96	264.78	38.79	233.98	34.27	207.43	30.10
64	428.84	60.61	372.47	53.16	326.50	47.22	277.54	40.77	245.35	36.01	217.41	31.57
65	448.07	63.16	389.04	55.54	341.05	49.33	289.93	42.43	256.34	37.59	227.09	32.95
66	472.07	66.63	409.91	58.50	359.36	51.85	305.54	44.70	269.93	39.64	239.28	34.75
67	514.18	72.47	443.01	63.24	388.27	56.15	329.77	48.34	291.47	42.70	258.32	37.58
68	553.79	78.21	477.12	68.18	418.24	60.53	355.22	52.05	313.93	46.04	278.22	40.42
69	597.59	84.40	514.90	73.61	451.25	65.30	383.41	56.21	338.59	49.71	300.28	43.52
70	644.86	90.92	555.71	79.37	487.10	70.41	413.67	60.62	365.58	53.60	324.04	47.03
71	690.30	97.45	594.85	84.90	521.41	75.20	442.91	64.79	391.26	57.35	346.79	50.26
72	721.38	101.82	616.58	88.12	540.54	78.17	460.94	67.51	407.40	59.71	361.09	52.35
73	767.88	108.37	656.62	93.70	575.47	83.12	490.86	71.88	433.66	63.64	384.37	55.93
74	807.24	113.96	690.20	98.52	604.97	87.40	515.96	75.54	455.83	66.82	404.13	58.56
75	846.95	119.57	724.08	103.44	634.74	91.76	541.36	79.37	478.38	70.04	424.03	61.40
76	879.72	124.17	752.17	107.51	659.27	95.28	562.32	82.45	496.74	72.93	440.36	63.93
77	900.14	127.07	770.57	110.15	669.53	96.84	569.11	83.27	502.81	73.72	445.66	64.57
78	913.68	128.97	782.00	111.60	679.46	98.20	577.55	84.58	510.28	74.87	452.31	65.62
79	917.21	129.37	785.12	112.16	682.11	98.46	579.91	84.90	512.25	75.06	454.14	65.92
80	906.31	127.95	775.83	110.82	674.11	97.31	572.92	84.00	506.28	74.18	448.79	65.14
81	925.39	130.54	792.16	113.16	688.27	99.43	585.01	85.76	516.93	75.78	458.14	66.59
82	910.55	128.48	779.34	111.42	677.24	97.88	578.12	84.70	510.85	74.96	452.89	65.72
83	922.79	130.17	789.90	112.83	686.34	99.16	585.93	85.85	517.70	75.87	458.86	66.63
84	935.37	131.93	800.64	114.44	695.70	100.47	593.98	87.05	524.88	77.01	465.23	67.51

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	205.31	29.21	182.91	26.13	165.90	23.88	149.13	21.48	134.38	19.52	122.24	17.60
41	214.18	30.34	189.66	27.04	171.24	24.69	153.66	22.18	137.85	19.99	124.26	17.84
42	216.40	30.79	191.15	27.28	172.50	24.77	154.77	22.33	138.29	20.03	124.60	18.06
43	217.98	30.98	192.26	27.52	173.22	24.96	155.20	22.45	138.82	20.11	124.60	18.06
44	220.11	31.37	193.70	27.69	174.38	25.04	156.21	22.53	139.39	20.15	124.94	18.06
45	222.52	31.65	195.44	27.96	175.63	25.26	157.37	22.74	140.31	20.23	125.28	18.08
46	224.11	31.86	196.54	28.16	176.55	25.42	157.95	22.79	140.51	20.23	125.23	18.08
47	225.69	32.13	197.41	28.19	177.13	25.49	158.38	22.93	140.79	20.36	125.23	18.08
48	227.43	32.34	198.71	28.39	177.99	25.65	159.30	23.14	141.37	20.63	125.28	18.08
49	229.79	32.75	200.30	28.63	179.24	25.90	160.26	23.22	142.09	20.67	125.61	18.33
50	231.47	32.95	201.51	28.83	180.16	26.00	160.98	23.33	142.53	20.71	125.71	18.33
51	234.61	33.43	204.25	29.21	182.67	26.32	163.15	23.57	144.46	20.90	127.45	18.45
52	248.49	35.41	216.40	30.97	193.46	27.79	172.74	24.99	153.08	22.12	134.96	19.52
53	257.60	36.52	224.15	31.97	200.40	28.87	179.05	25.92	158.53	23.14	139.88	20.15
54	266.07	37.79	231.67	33.09	207.05	29.78	185.03	26.78	163.87	23.62	144.46	20.87
55	285.16	40.58	248.29	35.49	221.94	31.97	198.33	28.73	175.58	25.42	154.91	22.33
56	293.69	41.83	255.67	36.44	228.59	32.95	204.25	29.61	180.88	26.21	159.49	23.14
57	301.44	42.85	260.68	37.31	230.95	33.25	215.91	31.22	188.98	27.36	166.48	23.91
58	318.45	45.27	275.37	39.30	243.96	35.12	228.16	33.01	199.73	28.95	175.87	25.33
59	339.08	48.26	293.06	41.97	259.81	37.39	242.85	35.12	212.54	30.82	187.39	27.01
60	355.36	50.61	307.23	43.89	272.24	39.16	254.56	36.94	222.86	32.34	196.40	28.33
61	383.55	54.55	331.61	47.30	293.88	42.29	274.79	39.73	240.54	34.85	211.87	30.69
62	423.83	60.51	366.88	52.43	322.21	46.42	294.22	42.46	257.64	37.37	226.95	32.82
63	440.65	62.62	381.33	54.39	334.93	48.34	305.78	44.28	267.67	38.79	235.81	34.06
64	461.80	65.72	399.70	57.11	351.12	50.61	320.62	46.42	280.58	40.77	247.23	35.72
65	482.38	68.66	417.52	59.65	366.73	52.92	334.93	48.44	293.06	42.43	258.27	37.31
66	508.35	72.28	439.88	62.87	386.44	55.67	352.81	51.09	308.86	44.70	272.10	39.30
67	542.90	77.20	466.29	66.63	409.66	59.04	375.12	54.31	328.28	47.51	289.35	41.83
68	584.78	83.14	502.18	71.75	441.04	63.51	403.93	58.47	353.63	51.26	311.56	44.96
69	631.08	89.67	541.98	77.33	476.02	68.59	436.02	63.08	381.67	55.29	336.28	48.50
70	681.05	96.97	585.01	83.52	513.75	74.02	470.72	68.16	411.98	59.71	362.92	52.35
71	728.99	103.61	626.11	89.43	549.93	79.24	503.77	72.95	440.89	63.82	388.37	56.07
72	766.81	109.17	659.31	94.10	574.07	82.76	523.82	75.78	458.43	66.39	403.84	58.35
73	816.40	116.09	702.01	100.31	611.28	88.06	557.55	80.71	488.16	70.68	429.95	62.00
74	858.22	122.01	738.05	105.32	642.45	92.64	586.12	84.74	513.03	74.32	451.97	65.35
75	900.44	128.08	774.24	110.54	674.15	97.10	614.98	89.00	538.27	78.09	474.23	68.54
76	935.32	133.00	804.30	114.81	700.18	100.88	638.74	92.45	559.09	80.97	492.64	71.08
77	957.63	136.24	823.53	117.64	716.99	103.26	656.81	95.13	574.85	83.27	499.87	72.14
78	971.94	138.20	835.72	119.36	727.54	104.80	666.59	96.44	583.52	84.48	507.34	73.27
79	975.84	138.81	838.95	119.74	730.44	105.26	669.19	96.97	585.74	84.88	509.46	73.61
80	964.18	137.15	829.07	118.39	721.86	104.00	661.24	95.76	578.84	83.94	503.39	72.73
81	984.56	140.17	846.52	120.86	737.04	106.28	675.17	97.70	590.99	85.58	513.94	74.15
82	973.39	138.30	830.61	118.63	723.11	104.19	662.25	95.85	579.76	84.08	504.21	72.87
83	986.30	140.38	841.65	120.25	732.85	105.48	671.22	97.10	587.42	85.15	511.01	73.81
84	999.84	142.28	853.26	121.82	742.87	107.01	680.51	98.39	595.61	86.25	518.04	74.79

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	229.70	31.40	205.31	28.27	185.85	25.92	176.59	24.75	160.93	22.69	147.74	20.81
41	240.10	32.85	213.70	29.51	192.26	26.78	181.51	25.42	164.74	23.24	150.38	21.27
42	242.76	33.25	215.72	29.67	193.65	27.01	182.62	25.60	165.37	23.33	150.67	21.30
43	244.78	33.49	217.31	29.83	194.66	27.12	183.05	25.65	165.66	23.40	150.72	21.30
44	247.43	33.92	219.28	30.12	196.01	27.28	184.16	25.90	166.33	23.46	151.20	21.30
45	250.37	34.27	221.46	30.58	197.80	27.60	185.37	26.00	167.20	23.57	151.59	21.37
46	252.25	34.48	222.90	30.76	198.76	27.69	185.95	26.09	167.49	23.57	151.49	21.37
47	254.17	34.85	224.30	30.97	199.67	27.79	186.42	26.13	167.68	23.57	151.49	21.37
48	256.39	35.09	225.99	31.16	200.83	28.06	187.20	26.21	168.02	23.62	151.73	21.37
49	259.14	35.49	228.16	31.38	202.33	28.19	188.35	26.45	168.93	23.88	152.26	21.38
50	261.16	35.82	229.79	31.64	203.48	28.33	189.03	26.54	169.27	23.88	152.41	21.38
51	264.82	36.30	232.98	32.13	206.28	28.73	191.63	26.88	171.68	24.35	154.48	21.86
52	280.53	38.49	246.70	33.97	218.52	30.34	202.95	28.43	181.75	25.65	163.64	23.17
53	290.65	39.73	255.52	35.25	226.37	31.57	210.28	29.54	188.40	26.61	169.41	23.88
54	300.38	41.07	264.05	36.40	233.89	32.74	217.31	30.34	194.66	27.52	175.10	24.75
55	321.87	44.05	283.09	38.95	250.75	34.88	232.98	32.74	208.59	29.51	187.68	26.45
56	331.51	45.43	291.56	40.10	258.17	36.01	239.86	33.63	214.80	30.28	193.36	27.21
57	346.79	47.43	302.79	41.78	265.93	37.18	245.35	34.46	219.86	30.98	195.29	27.60
58	366.35	50.19	319.95	44.05	280.97	39.14	259.18	36.40	232.15	32.82	206.28	29.07
59	390.06	53.40	340.62	46.82	299.13	41.78	275.95	38.73	247.28	34.88	219.58	30.98
60	408.90	55.99	357.00	49.12	313.44	43.58	289.30	40.58	259.18	36.49	230.13	32.51
61	441.28	60.53	385.29	53.04	338.30	47.22	312.05	43.79	279.71	39.46	248.44	35.09
62	475.25	65.06	411.69	56.63	361.58	50.42	332.24	46.70	297.68	42.05	261.16	36.94
63	493.94	67.54	427.93	58.90	375.65	52.35	345.34	48.44	309.44	43.58	271.52	38.31
64	517.65	70.72	448.60	61.76	393.86	54.87	361.87	50.77	324.33	45.82	284.48	40.10
65	540.82	74.02	468.55	64.47	411.40	57.35	378.25	53.04	338.93	47.91	297.30	42.03
66	569.74	78.09	493.60	68.08	433.47	60.53	398.44	55.94	356.95	50.42	313.10	44.13
67	623.22	85.36	535.77	73.81	470.62	65.54	432.80	60.73	379.12	53.52	335.85	47.30
68	671.22	91.89	577.21	79.55	506.71	70.64	466.19	65.38	408.42	57.62	361.72	51.01
69	724.41	99.16	623.08	85.84	546.90	76.24	503.05	70.60	440.75	62.20	390.34	54.98
70	781.95	107.01	672.32	92.64	590.22	82.20	542.90	76.18	475.63	67.20	421.38	59.41
71	836.93	114.58	719.65	99.09	631.89	88.06	581.11	81.59	509.08	71.80	451.01	63.64
72	870.80	119.17	748.75	103.05	657.43	91.60	608.24	85.36	532.78	75.19	466.00	65.72
73	927.08	126.93	797.17	109.73	699.99	97.58	647.51	90.71	567.23	79.95	496.01	69.96
74	974.74	133.41	838.13	115.38	735.78	102.70	680.66	95.40	596.24	84.15	521.46	73.61
75	1022.53	139.98	879.28	120.94	772.02	107.64	714.05	100.28	625.68	88.27	547.19	77.12
76	1062.19	145.42	913.30	125.72	801.85	111.68	741.76	104.11	649.82	91.76	568.29	80.04
77	1071.06	146.67	929.15	127.95	808.69	112.70	746.15	104.60	653.53	92.24	571.52	80.70
78	1087.10	148.79	942.98	129.85	820.64	114.44	757.18	106.28	663.36	93.62	580.10	81.85
79	1091.35	149.29	946.74	130.38	823.91	114.81	760.22	106.54	665.92	94.02	582.37	81.99
80	1078.43	147.61	935.51	128.78	814.23	113.51	751.16	105.29	658.02	92.87	575.47	81.10
81	1101.22	150.68	955.17	131.51	831.29	115.94	766.91	107.64	671.89	94.88	587.47	82.96
82	1056.60	144.51	909.54	125.24	791.58	110.40	733.86	102.96	642.98	90.71	562.27	79.34
83	1070.72	146.64	921.83	126.79	802.28	111.74	743.74	104.40	651.51	91.97	569.74	80.39
84	1085.47	148.62	934.31	128.69	813.27	113.29	753.90	105.77	660.62	93.22	577.55	81.51

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	340.93	42.11	306.13	37.87	279.69	34.54	264.69	32.68	240.58	29.70	222.56	27.45
41	356.96	44.14	318.92	39.34	289.78	35.67	272.89	33.67	247.05	30.50	227.09	28.01
42	360.90	44.53	322.10	39.86	292.26	36.07	274.73	33.81	248.35	30.67	227.90	28.05
43	364.08	44.84	324.42	40.12	293.78	36.21	275.76	33.91	248.94	30.80	228.06	28.05
44	368.13	45.40	327.71	40.46	296.15	36.64	277.59	34.35	250.24	30.95	228.82	28.25
45	372.55	45.90	331.00	40.77	298.69	36.90	279.64	34.54	251.69	31.02	229.74	28.38
46	375.41	46.33	333.27	41.01	300.20	37.05	280.72	34.63	252.18	31.06	229.90	28.38
47	378.38	46.78	335.48	41.44	301.71	37.20	281.80	34.80	252.77	31.12	230.00	28.38
48	381.72	47.17	338.07	41.76	303.43	37.46	283.15	34.95	253.52	31.29	230.49	28.38
49	385.93	47.54	341.37	42.13	306.02	37.87	285.04	35.10	254.98	31.51	231.30	28.55
50	389.27	47.97	343.84	42.30	307.86	38.00	286.28	35.36	255.90	31.56	231.73	28.55
51	394.67	48.64	348.70	43.11	311.96	38.54	290.22	35.82	259.51	31.86	234.91	29.03
52	418.03	51.58	369.26	45.64	330.52	40.75	307.26	38.00	274.78	33.81	248.88	30.67
53	433.03	53.46	382.53	47.23	342.39	42.15	318.49	39.34	284.66	35.10	257.68	31.79
54	447.38	55.26	395.21	48.75	353.83	43.58	329.17	40.62	294.21	36.21	266.37	32.96
55	479.59	59.24	423.64	52.32	379.13	46.83	352.69	43.54	315.19	38.89	285.52	35.17
56	493.78	60.90	436.27	53.75	390.57	48.30	363.27	44.83	324.58	40.12	293.94	36.21
57	525.51	64.78	457.53	56.43	405.95	50.07	377.30	46.50	333.32	41.24	297.77	36.74
58	555.13	68.47	483.42	59.58	428.83	52.92	398.61	49.16	352.15	43.41	314.60	38.78
59	591.01	72.93	514.66	63.44	456.61	56.28	424.29	52.38	375.03	46.11	334.94	41.44
60	619.61	76.45	539.48	66.63	478.62	59.07	444.85	54.81	393.16	48.53	351.08	43.26
61	668.76	82.55	582.16	71.83	516.55	63.65	480.08	59.30	424.18	52.32	378.86	46.78
62	704.80	86.96	614.43	75.72	540.40	66.72	505.28	62.37	441.72	54.48	388.68	47.82
63	732.48	90.40	638.54	78.79	561.55	69.32	525.24	64.78	458.98	56.67	403.90	49.87
64	767.82	94.69	669.35	82.60	588.69	72.56	550.60	67.93	481.16	59.35	423.43	52.30
65	802.24	99.01	699.30	86.27	615.07	75.89	575.20	71.00	502.58	62.05	442.26	54.55
66	845.24	104.22	736.80	90.92	647.99	79.92	606.12	74.79	529.56	65.36	466.00	57.44
67	944.79	116.64	818.37	100.98	713.43	87.96	671.94	82.88	586.96	72.48	516.71	63.85
68	1017.68	125.55	881.50	108.72	768.52	94.77	723.79	89.22	632.34	77.93	556.53	68.58
69	1098.34	135.45	951.15	117.31	829.22	102.34	781.04	96.31	682.35	84.17	600.67	73.99
70	1185.21	146.18	1026.58	126.74	895.10	110.34	842.92	103.96	736.53	90.81	648.26	80.07
71	1268.73	156.52	1098.83	135.45	957.95	118.09	902.38	111.41	788.37	97.30	693.85	85.56
72	1299.48	160.33	1125.48	138.89	981.15	121.07	919.81	113.63	803.59	99.25	698.00	86.14
73	1383.60	170.71	1198.27	147.74	1044.60	128.92	979.26	120.86	855.49	105.50	743.05	91.66
74	1454.33	179.40	1259.66	155.42	1098.18	135.37	1029.44	127.08	899.30	111.04	781.20	96.31
75	1525.93	188.21	1321.55	163.03	1152.02	142.12	1080.16	133.31	943.49	116.47	819.62	101.11
76	1584.96	195.58	1372.70	169.41	1196.70	147.61	1121.87	138.46	980.13	120.90	851.34	105.03
77	1604.49	197.92	1379.18	170.12	1202.42	148.35	1117.66	137.86	976.30	120.55	847.99	104.66
78	1628.33	200.92	1399.84	172.74	1220.22	150.59	1134.06	139.97	990.81	122.26	860.56	106.22
79	1634.76	201.74	1405.23	173.45	1225.19	151.13	1138.70	140.39	994.86	122.74	863.97	106.65
80	1615.44	199.32	1388.67	171.38	1210.62	149.41	1125.10	138.85	983.04	121.16	853.82	105.31
81	1649.43	203.43	1418.02	174.90	1236.20	152.54	1148.90	141.83	1003.76	123.76	871.84	107.56
82	1539.26	189.98	1323.06	163.18	1153.43	142.25	1083.77	133.73	935.94	115.51	822.31	101.50
83	1559.81	192.57	1340.81	165.43	1168.86	144.22	1098.34	135.45	948.46	117.09	833.37	102.88
84	1581.18	195.11	1359.21	167.79	1184.94	146.18	1113.45	137.34	961.62	118.61	844.81	104.22

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	105.33	17.68	94.92	15.84	86.01	14.50	75.16	12.81	68.76	11.55	63.65	10.48
41	109.23	18.38	98.05	16.45	88.13	14.93	77.77	13.14	70.73	11.96	64.90	10.80
42	110.39	18.54	98.73	16.58	88.75	15.06	78.54	13.30	71.40	12.11	65.38	10.84
43	111.50	18.67	99.69	16.69	89.33	15.14	79.31	13.32	71.98	12.17	65.72	10.88
44	112.70	18.83	100.56	16.93	89.91	15.17	79.93	13.62	72.61	12.23	66.06	10.96
45	113.86	19.04	101.52	17.01	90.54	15.24	80.85	13.72	73.14	12.41	66.40	10.99
46	114.92	19.12	102.29	17.20	90.92	15.27	81.67	13.78	73.77	12.44	66.83	10.99
47	116.07	19.52	103.21	17.28	91.64	15.36	82.34	13.96	74.35	12.60	67.22	11.07
48	117.18	19.71	104.08	17.46	92.17	15.63	83.12	14.02	74.97	12.62	67.55	11.19
49	118.34	19.79	104.99	17.60	92.75	15.65	83.93	14.15	75.50	12.81	68.03	11.23
50	119.49	20.03	105.81	17.69	93.33	15.71	84.56	14.37	76.18	12.82	68.28	11.29
51	120.75	20.19	106.87	17.84	94.25	15.84	85.53	14.45	76.95	12.94	69.19	11.45
52	124.17	20.81	109.86	18.54	96.99	16.32	87.98	14.93	79.21	13.32	71.02	11.75
53	126.48	21.27	112.03	18.75	98.73	16.61	89.52	15.17	80.51	13.70	72.27	11.96
54	128.79	21.48	114.00	19.05	100.56	17.01	91.21	15.36	81.96	13.88	73.62	12.17
55	134.96	22.53	119.49	20.03	105.33	17.69	95.55	16.24	85.14	14.42	76.42	13.14
56	138.53	23.24	122.63	20.67	108.12	18.37	98.15	16.58	87.40	14.69	77.67	13.05
57	151.44	25.33	132.17	22.12	115.55	19.52	99.84	16.93	88.90	15.09	78.63	13.05
58	159.05	26.64	138.77	23.24	121.42	20.36	104.99	17.69	93.38	15.75	82.73	13.72
59	168.83	28.27	147.20	24.75	128.70	21.58	111.40	18.83	99.11	16.69	87.74	14.50
60	175.73	29.54	153.32	25.66	134.04	22.53	115.98	19.71	103.21	17.46	91.40	15.14
61	189.51	31.73	165.27	27.69	144.41	24.37	125.04	21.19	111.30	18.75	98.44	16.29
62	214.95	36.01	186.09	31.22	162.72	27.52	145.51	24.61	127.93	21.48	113.18	18.67
63	223.72	37.58	193.65	32.51	169.27	28.47	151.34	25.60	133.18	22.52	117.76	19.52
64	236.44	39.64	204.69	34.40	178.91	30.12	159.97	27.04	140.70	23.70	124.56	20.67
65	245.74	41.09	212.74	35.72	185.95	31.38	166.28	28.16	146.24	24.75	129.32	21.38
66	260.92	43.79	225.74	37.79	197.36	33.25	176.55	29.78	155.20	26.21	137.37	22.69
67	279.66	46.82	238.32	39.94	208.35	35.12	187.87	31.73	163.64	27.68	142.58	23.49
68	301.78	50.61	257.11	43.21	224.78	37.91	202.81	34.40	176.55	29.78	153.80	25.42
69	325.68	54.55	277.40	46.63	242.51	40.98	218.90	37.11	190.38	32.18	166.14	27.52
70	350.54	58.74	298.79	50.19	261.11	44.05	235.72	39.91	204.97	34.64	178.86	29.61
71	378.97	63.51	323.03	54.23	282.31	47.59	254.85	43.21	221.79	37.58	193.36	31.97
72	407.07	68.21	347.27	58.35	300.86	50.77	272.43	46.07	234.37	39.64	203.82	33.81
73	439.26	73.62	374.78	62.87	324.62	54.86	293.97	49.71	252.87	42.70	220.06	36.40
74	468.50	78.54	399.74	67.06	346.45	58.47	313.64	53.04	269.69	45.58	234.66	38.79
75	499.72	83.91	426.48	71.59	369.39	62.36	334.50	56.60	287.66	48.58	250.46	41.49
76	528.83	88.70	451.20	75.67	391.12	65.94	354.02	59.86	304.43	51.49	264.97	43.82
77	545.21	91.40	461.70	77.49	400.08	67.47	358.54	60.62	304.82	51.49	264.82	43.82
78	566.75	95.07	479.92	80.52	415.88	70.04	372.66	63.08	316.82	53.52	275.37	45.53
79	582.99	97.70	493.51	82.79	427.59	72.14	383.41	64.79	325.87	55.05	283.23	46.82
80	590.41	98.95	499.82	83.94	433.18	73.03	388.27	65.62	330.11	55.93	286.79	47.43
81	596.19	99.83	504.83	84.67	437.42	73.81	392.18	66.32	333.25	56.26	289.64	47.99
82	605.87	101.62	513.03	86.03	444.46	74.98	405.72	68.66	344.91	58.35	299.80	49.62
83	603.61	101.11	511.05	85.84	442.91	74.79	404.18	68.35	343.65	58.16	298.60	49.44
84	599.18	100.47	507.34	85.15	439.64	74.15	401.23	67.87	341.10	57.62	296.43	49.04

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	127.93	20.36	113.62	18.38	103.40	16.80	94.63	15.65	86.68	14.37	80.51	13.14
41	136.70	21.86	120.60	19.52	109.23	17.69	97.62	16.13	88.90	14.66	82.01	13.49
42	139.35	22.18	122.96	19.79	111.06	18.08	98.54	16.29	89.48	14.69	82.54	13.62
43	141.95	22.53	125.18	20.15	112.85	18.45	99.55	16.45	90.25	14.93	83.07	13.62
44	144.89	23.17	127.35	20.63	114.72	18.67	100.41	16.58	90.83	15.09	83.31	13.70
45	147.44	23.46	129.57	20.87	116.46	18.88	101.48	16.69	91.45	15.14	83.93	13.72
46	150.14	23.89	131.73	21.27	118.34	19.12	102.20	16.93	92.08	15.17	84.37	13.78
47	152.74	24.37	134.00	21.48	120.12	19.69	103.16	17.12	92.75	15.27	84.71	13.88
48	155.49	24.77	136.17	21.97	121.81	19.91	104.08	17.20	93.38	15.36	85.24	13.96
49	158.19	25.23	138.24	22.21	123.69	20.11	104.99	17.28	94.00	15.41	85.57	13.97
50	160.74	25.65	140.46	22.53	125.33	20.36	105.86	17.46	94.63	15.65	86.01	14.02
51	162.52	25.92	141.90	22.79	126.68	20.71	106.97	17.68	95.55	15.75	86.97	14.26
52	167.15	26.61	146.04	23.49	130.24	21.27	110.10	18.33	98.29	16.24	89.43	14.53
53	170.28	27.12	148.70	23.89	132.75	21.48	112.07	18.54	100.13	16.53	91.02	14.93
54	173.42	27.68	151.39	24.48	135.06	22.02	114.05	18.83	101.91	16.80	92.75	15.17
55	181.61	28.95	158.71	25.60	141.66	23.17	119.54	19.75	106.78	17.60	97.14	15.84
56	186.47	29.67	162.81	26.21	145.33	23.57	122.68	20.19	109.62	18.08	99.74	16.29
57	202.04	32.18	175.25	28.27	154.91	25.23	131.73	21.86	116.36	19.12	104.51	17.12
58	212.11	33.89	184.02	29.62	162.72	26.54	138.24	22.79	122.24	20.15	109.71	17.84
59	224.97	35.84	195.24	31.40	172.59	28.16	146.77	24.35	129.66	21.38	116.36	19.02
60	234.42	37.37	203.38	32.82	179.73	29.40	152.89	25.23	135.01	22.21	121.18	19.79
61	252.54	40.20	219.10	35.28	193.70	31.57	164.84	27.12	145.61	23.91	130.67	21.37
62	274.07	43.58	237.98	38.47	208.59	33.97	177.32	29.40	156.74	25.92	138.96	22.69
63	285.25	45.48	247.62	39.91	217.17	35.41	184.69	30.34	163.10	26.93	144.50	23.57
64	301.44	48.01	261.69	42.18	229.50	37.37	195.05	32.18	172.40	28.43	152.69	24.96
65	313.25	49.94	272.10	43.82	238.51	38.79	202.81	33.49	179.20	29.61	158.91	26.00
66	332.57	53.02	288.77	46.63	253.11	41.15	215.29	35.57	190.18	31.38	168.65	27.60
67	364.18	58.16	313.83	50.61	275.04	44.70	233.60	38.58	206.42	34.13	182.91	29.83
68	392.90	62.55	338.59	54.55	296.87	48.39	252.10	41.73	222.66	36.79	197.41	32.34
69	424.12	67.54	365.53	58.90	320.38	52.16	272.10	44.92	240.39	39.70	213.12	34.85
70	456.74	72.87	393.48	63.42	344.91	56.21	292.96	48.39	258.80	42.70	229.50	37.58
71	493.85	78.67	425.52	68.59	372.85	60.73	316.76	52.25	279.81	46.22	248.15	40.58
72	532.49	84.74	455.30	73.41	399.07	65.06	340.43	56.21	300.72	49.71	266.65	43.52
73	574.66	91.59	491.19	79.24	430.58	70.04	367.26	60.61	324.53	53.60	287.66	47.03
74	613.10	97.61	524.11	84.42	459.44	74.87	391.74	64.57	346.21	57.22	306.89	50.19
75	654.01	104.22	559.09	90.15	490.09	79.82	417.91	68.85	369.29	61.01	327.32	53.52
76	691.99	110.22	591.57	95.29	518.52	84.42	442.29	73.01	390.88	64.50	346.45	56.63
77	723.06	115.21	618.84	99.75	537.74	87.61	457.13	75.46	403.88	66.72	358.06	58.50
78	751.54	119.74	643.41	103.61	559.04	90.92	475.25	78.41	419.83	69.33	372.23	60.89
79	773.08	123.14	661.87	106.65	574.94	93.62	488.69	80.71	431.93	71.27	382.83	62.55
80	782.91	124.69	670.16	107.99	582.32	94.88	494.91	81.75	437.33	72.23	387.70	63.42
81	790.72	125.99	676.81	109.17	588.05	95.77	499.82	82.53	441.71	72.95	391.45	64.09
82	795.30	126.67	680.71	109.73	591.42	96.36	505.07	83.27	446.19	73.72	395.55	64.57
83	792.16	126.27	678.06	109.25	589.16	95.95	503.05	83.06	444.41	73.41	393.96	64.39
84	786.47	125.32	673.19	108.47	584.97	95.28	499.44	82.45	441.33	72.93	391.21	63.93

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	146.77	23.49	130.82	21.00	118.63	19.12	106.63	17.41	95.98	15.65	87.40	14.26
41	152.89	24.61	135.49	21.94	122.24	19.91	109.71	17.84	98.34	16.05	88.75	14.45
42	154.77	24.77	136.75	22.02	123.30	20.03	110.68	18.08	99.11	16.24	89.19	14.45
43	156.65	25.04	138.09	22.18	124.41	20.15	111.55	18.37	99.69	16.29	89.48	14.50
44	158.38	25.42	139.39	22.45	125.52	20.36	112.56	18.38	100.41	16.45	89.86	14.53
45	160.21	25.66	140.74	22.69	126.63	20.67	113.37	18.54	100.99	16.53	90.25	14.66
46	162.19	26.09	142.09	22.93	127.73	20.79	114.24	18.64	101.72	16.58	90.63	14.66
47	163.92	26.32	143.64	23.17	128.70	20.87	115.21	18.75	102.29	16.69	90.87	14.69
48	165.85	26.61	144.94	23.33	129.76	21.00	116.03	18.88	103.07	16.80	91.31	14.93
49	167.63	26.93	146.19	23.49	130.82	21.30	117.04	19.04	103.59	16.93	91.74	15.06
50	169.37	27.21	147.44	23.70	131.83	21.38	117.86	19.12	104.37	17.12	92.03	15.06
51	171.20	27.52	148.98	23.91	133.28	21.58	119.11	19.45	105.33	17.26	92.99	15.14
52	180.88	28.97	157.47	25.33	140.74	22.79	125.81	20.63	111.40	18.33	98.29	15.97
53	186.47	29.83	162.38	26.13	145.08	23.49	129.66	21.19	114.77	18.75	101.28	16.53
54	191.96	30.82	167.01	26.93	149.23	24.35	133.42	21.86	118.24	19.44	104.22	17.01
55	204.64	32.85	177.99	28.73	159.30	25.90	142.29	23.24	126.00	20.67	111.06	18.08
56	209.17	33.52	182.09	29.43	162.81	26.45	145.51	23.62	128.79	21.00	113.62	18.54
57	213.70	34.27	184.79	29.67	163.82	26.61	153.08	24.96	134.00	21.97	118.05	19.05
58	224.40	36.01	194.09	31.22	171.97	27.96	160.70	26.21	140.70	23.14	123.98	20.15
59	238.08	38.26	205.89	33.14	182.43	29.62	170.57	27.79	149.23	24.48	131.54	21.38
60	247.96	39.80	214.42	34.48	189.94	30.82	177.70	28.95	155.49	25.42	136.98	22.21
61	267.33	42.85	231.14	37.31	204.83	33.25	191.39	31.22	167.63	27.36	147.69	23.91
62	295.13	47.30	255.38	41.09	224.30	36.44	204.88	33.43	179.24	29.40	158.04	25.66
63	307.13	49.33	265.84	42.74	233.45	37.91	213.22	34.75	186.57	30.58	164.40	26.78
64	324.53	52.08	280.97	45.26	246.80	40.04	225.26	36.79	197.17	32.31	173.75	28.27
65	337.39	54.20	292.05	47.03	256.53	41.73	234.32	38.26	204.97	33.49	180.50	29.51
66	358.11	57.54	309.83	49.94	272.15	44.25	248.49	40.58	217.55	35.57	191.63	31.22
67	384.61	61.76	330.31	53.16	290.17	47.19	265.74	43.34	232.64	37.94	204.93	33.31
68	414.97	66.72	356.57	57.43	313.06	50.90	286.75	46.79	250.94	41.01	221.17	36.01
69	447.88	71.88	384.66	61.96	337.87	54.87	309.49	50.43	270.89	44.25	238.71	38.79
70	482.23	77.33	414.15	66.80	363.75	59.06	333.15	54.38	291.66	47.59	256.97	41.83
71	521.46	83.75	447.83	72.14	393.38	63.93	360.28	58.74	315.37	51.49	277.83	45.26
72	566.17	90.89	486.86	78.41	423.83	68.81	386.68	63.08	338.40	55.26	298.26	48.50
73	610.84	98.18	525.26	84.58	457.32	74.18	417.23	68.16	365.14	59.65	321.83	52.35
74	651.75	104.60	560.39	90.31	487.97	79.34	445.09	72.60	389.63	63.64	343.22	55.94
75	695.21	111.53	597.78	96.36	520.49	84.48	474.72	77.49	415.74	67.94	366.11	59.63
76	735.74	118.08	632.57	101.86	550.70	89.43	502.52	81.91	439.78	71.80	387.55	63.08
77	769.37	123.48	661.53	106.54	575.86	93.54	527.53	86.03	461.80	75.46	401.57	65.38
78	799.63	128.41	687.60	110.82	598.70	97.23	548.30	89.43	480.02	78.41	417.47	67.94
79	822.52	131.93	707.26	113.96	615.66	100.00	563.95	92.05	493.60	80.71	429.28	69.93
80	833.02	133.68	716.27	115.46	623.51	101.28	571.28	93.22	500.06	81.75	434.82	70.68
81	841.12	134.99	723.26	116.47	629.68	102.18	576.87	94.10	504.98	82.53	439.21	71.51
82	849.98	136.37	725.43	116.84	631.51	102.70	578.51	94.33	506.38	82.76	440.36	71.67
83	846.85	135.90	722.68	116.36	629.15	102.16	576.20	94.02	504.30	82.45	438.63	71.40
84	840.69	134.95	717.38	115.61	624.57	101.59	572.15	93.38	500.78	81.85	435.54	70.84

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	164.26	25.42	146.77	22.79	132.80	20.87	126.29	20.03	115.06	18.38	105.71	16.80
41	171.44	26.54	152.60	23.70	137.32	21.48	129.57	20.63	117.47	18.67	107.35	17.12
42	173.75	26.93	154.33	23.91	138.53	21.94	130.53	20.71	118.34	18.83	107.88	17.20
43	175.87	27.21	156.12	24.37	139.78	22.02	131.54	20.81	119.06	18.88	108.22	17.26
44	178.09	27.68	157.90	24.61	141.13	22.18	132.60	20.90	119.69	19.04	108.80	17.28
45	180.26	27.96	159.49	24.77	142.53	22.45	133.47	21.19	120.41	19.05	109.23	17.41
46	182.62	28.27	161.32	25.04	143.78	22.53	134.53	21.30	121.13	19.44	109.71	17.46
47	184.74	28.63	162.96	25.33	145.08	22.79	135.54	21.38	121.81	19.45	110.20	17.49
48	186.76	28.95	164.74	25.65	146.38	23.17	136.36	21.48	122.53	19.69	110.53	17.60
49	189.03	29.40	166.43	25.92	147.69	23.24	137.42	21.86	123.16	19.71	110.96	17.68
50	191.19	29.61	168.07	26.21	148.93	23.46	138.24	21.97	123.98	19.75	111.50	17.69
51	193.27	29.83	169.95	26.45	150.43	23.62	139.78	22.12	125.28	19.99	112.70	17.84
52	204.06	31.64	179.54	27.96	159.01	24.99	147.69	23.40	132.41	21.00	119.06	18.88
53	210.37	32.53	185.03	28.83	163.92	25.90	152.31	24.10	136.31	21.86	122.68	19.69
54	216.54	33.52	190.38	29.62	168.69	26.54	156.69	24.77	140.41	22.33	126.34	20.11
55	230.90	35.82	202.95	31.64	179.82	28.33	167.10	26.45	149.76	23.88	134.62	21.38
56	236.10	36.49	207.58	32.34	183.87	28.95	170.91	27.04	153.08	24.48	137.61	21.97
57	245.89	38.07	214.71	33.43	188.50	29.62	173.90	27.60	155.83	24.77	138.29	22.05
58	258.17	39.94	225.41	35.12	197.99	31.16	182.67	28.95	163.68	26.09	145.42	23.22
59	273.88	42.37	239.24	37.31	209.94	33.09	193.70	30.76	173.71	27.69	154.28	24.61
60	285.30	44.25	249.11	38.79	218.81	34.46	201.75	31.97	180.88	28.83	160.64	25.60
61	307.56	47.59	268.58	41.83	235.77	37.19	217.55	34.46	194.86	31.06	173.22	27.60
62	330.69	51.26	286.65	44.60	251.71	39.70	231.24	36.52	207.29	33.01	181.75	28.95
63	344.28	53.20	298.40	46.55	261.88	41.15	240.78	38.07	215.72	34.40	189.07	30.10
64	363.75	56.26	315.18	49.04	276.72	43.52	254.41	40.29	228.05	36.32	199.96	31.86
65	378.25	58.50	327.70	51.01	287.81	45.27	264.53	41.97	236.92	37.71	207.82	33.09
66	401.33	62.16	347.80	54.20	305.35	48.17	280.68	44.48	251.52	40.04	220.64	35.12
67	441.42	68.35	379.74	59.06	333.34	52.53	306.60	48.58	268.58	42.74	237.98	37.79
68	476.50	73.81	409.76	63.75	359.75	56.63	330.79	52.43	289.78	46.15	256.68	40.85
69	514.18	79.64	442.14	68.81	388.08	61.09	357.00	56.60	312.77	49.86	277.11	44.13
70	553.60	85.84	476.02	74.10	417.91	65.84	384.51	60.89	336.76	53.68	298.40	47.43
71	598.50	92.74	514.66	80.04	451.92	71.19	415.79	65.92	364.13	58.16	322.55	51.31
72	643.03	99.56	552.82	86.03	485.36	76.42	448.94	71.08	393.38	62.62	344.04	54.86
73	693.81	107.51	596.53	92.87	523.82	82.53	484.60	76.82	424.41	67.54	371.21	59.06
74	740.27	114.65	636.52	99.09	558.85	88.06	516.93	81.91	452.89	72.14	396.03	63.08
75	789.61	122.30	678.88	105.77	596.09	94.00	551.38	87.39	483.05	77.01	422.34	67.22
76	835.53	129.36	718.44	111.74	630.74	99.33	583.52	92.45	511.14	81.51	446.96	71.08
77	860.35	133.29	746.34	116.17	649.58	102.18	599.18	94.91	524.98	83.67	459.10	73.03
78	894.41	138.54	775.88	120.80	675.21	106.42	623.08	98.60	545.79	86.97	477.22	76.11
79	920.00	142.52	797.99	124.20	694.49	109.39	640.76	101.59	561.35	89.43	490.91	78.21
80	931.66	144.27	808.16	125.80	703.26	110.82	648.96	102.86	568.49	90.63	497.17	79.18
81	940.82	145.68	816.21	127.07	710.34	111.98	655.32	103.92	574.07	91.49	502.04	79.83
82	922.79	142.88	794.48	123.69	691.36	108.95	641.00	101.62	561.55	89.48	491.00	78.21
83	919.13	142.32	791.34	123.14	688.70	108.47	638.54	101.11	559.24	89.19	489.12	77.81
84	912.67	141.38	785.71	122.30	683.65	107.70	633.87	100.44	555.33	88.59	485.51	77.29

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	243.76	34.35	218.84	30.80	200.01	28.05	189.27	26.54	172.05	24.05	159.11	22.39
41	254.77	35.82	227.79	32.07	206.96	29.15	194.82	27.45	176.42	24.76	162.29	22.65
42	258.22	36.21	230.49	32.40	208.91	29.37	196.50	27.60	177.61	24.87	162.99	23.10
43	261.51	36.79	233.08	32.92	211.06	29.70	198.17	27.83	178.75	25.13	163.86	23.16
44	264.96	37.20	235.88	33.20	213.06	29.96	199.74	28.05	179.99	25.28	164.56	23.21
45	268.25	37.87	238.53	33.65	215.27	30.23	201.57	28.33	181.17	25.46	165.52	23.31
46	271.60	38.20	241.17	33.81	217.27	30.52	203.13	28.55	182.47	25.69	166.34	23.38
47	275.00	38.61	243.76	34.35	219.27	30.95	204.64	28.79	183.66	25.93	167.09	23.44
48	278.24	39.19	246.41	34.69	221.21	31.06	206.32	29.03	184.89	26.08	168.01	23.75
49	281.64	39.64	249.10	35.08	223.20	31.40	208.04	29.24	186.14	26.17	168.76	23.77
50	284.98	40.12	251.74	35.38	225.31	31.77	209.61	29.44	187.22	26.34	169.58	23.85
51	287.89	40.53	254.23	35.67	227.74	31.86	211.71	29.78	189.27	26.54	171.41	24.01
52	304.19	42.85	268.63	37.87	240.47	33.76	223.80	31.51	199.95	28.05	180.96	25.46
53	313.47	44.14	276.94	39.04	247.81	34.84	230.70	32.40	206.10	29.03	186.57	26.26
54	322.64	45.40	285.04	40.16	255.04	35.94	237.29	33.37	211.98	29.78	192.02	26.99
55	343.95	48.49	303.87	42.85	271.93	38.32	252.93	35.58	226.23	31.79	204.70	28.79
56	351.78	49.53	310.72	43.69	278.18	39.19	258.76	36.36	231.19	32.48	209.50	29.44
57	372.60	52.38	324.32	45.66	287.84	40.53	267.50	37.55	236.37	33.20	211.06	29.70
58	391.16	55.00	340.66	47.82	302.09	42.43	280.88	39.49	248.35	34.84	221.69	31.12
59	415.01	58.31	361.38	50.89	320.59	45.11	297.98	41.85	263.35	37.05	235.07	33.13
60	432.38	60.78	376.43	52.92	334.03	47.06	310.45	43.58	274.35	38.60	245.00	34.48
61	466.00	65.51	405.79	56.99	360.03	50.67	334.62	47.10	295.67	41.61	264.05	37.16
62	490.60	69.12	427.80	60.13	376.22	52.92	351.89	49.53	307.26	43.23	270.52	38.06
63	510.73	71.83	445.17	62.66	391.38	55.00	366.24	51.50	320.11	44.99	281.64	39.64
64	539.65	75.89	470.42	66.14	413.56	58.16	386.96	54.42	338.07	47.50	297.55	41.85
65	560.96	79.01	489.04	68.60	429.96	60.51	402.33	56.67	351.51	49.40	309.32	43.54
66	595.38	83.87	518.93	73.10	456.45	64.19	426.88	59.97	372.87	52.45	328.20	46.09
67	669.30	94.17	579.79	81.64	505.28	71.01	476.08	66.89	415.82	58.50	366.08	51.50
68	722.17	101.63	625.65	87.94	545.42	76.84	513.69	72.26	448.84	63.04	394.99	55.56
69	779.42	109.81	675.07	94.90	588.53	82.83	554.43	77.93	484.24	68.04	426.23	59.95
70	839.25	117.92	726.98	102.24	633.80	89.11	596.89	83.96	521.47	73.34	458.98	64.52
71	907.56	127.65	786.00	110.56	685.21	96.31	645.29	90.73	563.87	79.22	496.27	69.84
72	959.46	134.92	830.84	116.92	724.39	101.80	679.17	95.57	593.38	83.42	515.36	72.48
73	1035.22	145.64	896.66	126.16	781.68	110.02	732.75	103.06	640.11	90.10	556.05	78.29
74	1104.55	155.38	956.71	134.65	834.02	117.25	781.85	110.02	683.06	96.11	593.33	83.42
75	1178.09	165.69	1020.38	143.48	889.70	124.99	833.97	117.25	728.54	102.54	632.77	89.08
76	1246.56	175.42	1079.67	151.87	941.23	132.47	882.42	124.14	770.95	108.55	669.57	94.17
77	1288.75	181.20	1107.89	155.91	965.72	135.98	897.63	126.26	784.27	110.26	681.17	95.75
78	1339.68	188.51	1151.65	161.86	1004.03	141.30	933.19	131.20	815.19	114.61	708.09	99.64
79	1377.88	193.94	1184.61	166.69	1032.62	145.34	959.68	135.00	838.50	117.91	728.33	102.41
80	1395.41	196.30	1199.72	168.68	1045.84	147.07	971.98	136.60	849.24	119.43	737.55	103.77
81	1409.22	198.20	1211.43	170.49	1056.10	148.58	981.53	138.09	857.60	120.77	744.99	104.87
82	1344.32	189.12	1155.70	162.47	1007.43	141.68	946.51	133.29	817.51	115.00	718.24	101.07
83	1339.14	188.38	1151.16	161.82	1003.54	141.21	942.95	132.64	814.44	114.41	715.43	100.66
84	1329.48	187.02	1142.86	160.87	996.31	140.21	936.05	131.69	808.45	113.79	710.41	99.99

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	87.92	13.09	79.17	11.79	71.84	10.81	62.78	9.45	57.35	8.63	53.04	7.79
41	91.21	13.51	81.73	12.22	73.65	11.07	65.02	9.79	59.10	8.93	54.28	8.02
42	91.99	13.76	82.37	12.33	73.95	11.08	65.47	9.84	59.55	9.00	54.46	8.03
43	92.59	13.81	82.76	12.34	74.13	11.08	65.86	9.86	59.74	9.03	54.55	8.03
44	93.35	13.89	83.27	12.39	74.52	11.12	66.31	10.00	60.13	9.05	54.73	8.03
45	94.19	14.06	83.96	12.52	74.88	11.20	66.92	10.10	60.64	9.08	55.00	8.04
46	94.74	14.10	84.33	12.59	74.97	11.20	67.22	10.17	60.76	9.10	55.12	8.10
47	95.34	14.13	84.69	12.62	75.22	11.31	67.58	10.20	61.03	9.18	55.18	8.10
48	95.91	14.24	85.11	12.64	75.40	11.31	67.97	10.22	61.40	9.18	55.27	8.10
49	96.73	14.49	85.74	12.75	75.73	11.48	68.52	10.30	61.70	9.31	55.57	8.17
50	97.36	14.54	86.17	12.92	76.06	11.48	68.97	10.35	62.06	9.35	55.66	8.17
51	98.72	14.69	87.38	13.03	77.05	11.61	69.88	10.45	62.87	9.45	56.48	8.32
52	101.77	15.14	90.09	13.39	79.47	11.91	72.05	10.82	64.81	9.79	58.17	8.33
53	104.15	15.51	92.26	13.79	81.37	12.24	73.80	11.08	66.31	10.00	59.59	8.58
54	106.47	15.86	94.32	14.06	83.15	12.47	75.40	11.32	67.85	10.22	60.91	8.78
55	112.18	16.68	99.38	14.76	87.65	13.15	79.47	11.92	70.75	10.65	63.18	9.05
56	115.98	17.28	102.64	15.33	90.51	13.51	82.15	12.37	73.17	11.02	64.48	9.35
57	127.41	18.96	111.15	16.56	97.15	14.55	84.03	12.62	74.82	11.20	66.26	9.79
58	134.59	20.10	117.46	17.51	102.64	15.41	88.76	13.34	79.02	11.82	69.97	10.26
59	143.28	21.37	125.03	18.65	109.31	16.36	94.62	14.21	84.15	12.62	74.55	10.95
60	150.22	22.43	131.00	19.55	114.53	17.13	99.08	14.95	88.16	13.27	78.08	11.51
61	162.08	24.16	141.44	21.06	123.61	18.54	107.02	16.07	95.13	14.27	84.30	12.37
62	184.20	27.44	159.40	23.74	139.33	20.93	124.58	18.80	109.61	16.48	96.97	14.21
63	191.44	28.51	165.67	24.71	144.76	21.69	129.47	19.45	113.93	17.10	100.77	14.76
64	200.64	29.91	173.64	25.89	151.82	22.79	135.68	20.50	119.45	17.99	105.63	15.51
65	209.66	31.22	181.42	27.12	158.55	23.76	141.75	21.33	124.73	18.80	110.28	16.22
66	220.86	32.89	191.14	28.51	167.06	25.01	149.41	22.52	131.40	19.77	116.19	17.08
67	235.37	35.06	200.55	29.91	175.30	26.33	158.28	23.76	137.70	20.67	120.02	17.65
68	253.47	37.78	216.00	32.19	188.88	28.34	170.41	25.66	148.26	22.32	129.25	18.96
69	273.54	40.74	233.20	34.77	203.75	30.54	183.99	27.71	160.00	24.09	139.54	20.51
70	295.26	44.06	251.66	37.51	219.95	33.01	198.53	29.87	172.61	25.91	150.62	22.09
71	316.05	47.08	269.25	40.20	235.46	35.32	212.44	31.94	184.83	27.79	161.18	23.61
72	328.78	48.97	280.48	41.83	243.00	36.48	220.04	33.14	189.18	28.48	164.80	24.20
73	350.05	52.11	298.64	44.51	258.79	38.80	234.25	35.21	201.49	30.30	175.33	25.73
74	367.95	54.86	313.97	46.83	272.03	40.79	246.29	37.10	211.78	31.85	184.35	27.13
75	386.05	57.48	329.39	49.13	285.40	42.76	258.36	38.82	222.18	33.44	193.43	28.45
76	401.02	59.72	342.12	51.04	296.38	44.47	268.38	40.37	230.81	34.72	200.91	29.57
77	404.79	60.33	342.78	51.14	297.01	44.53	266.24	40.03	226.29	34.01	196.69	28.89
78	410.85	61.18	347.85	51.95	301.42	45.23	270.16	40.62	229.67	34.49	199.62	29.30
79	412.42	61.49	349.27	52.06	302.56	45.38	271.27	40.79	230.51	34.72	200.40	29.45
80	407.59	60.74	345.14	51.40	298.91	44.87	268.05	40.32	227.86	34.30	198.02	29.15
81	416.19	61.96	352.35	52.56	305.31	45.73	273.72	41.15	232.59	35.02	202.21	29.70
82	413.75	61.61	350.30	52.19	303.56	45.56	277.04	41.70	235.52	35.44	204.68	30.06
83	419.27	62.41	355.06	52.90	307.57	46.16	280.81	42.25	238.66	35.88	207.49	30.47
84	425.01	63.26	359.92	53.70	311.80	46.81	284.61	42.80	241.98	36.42	210.27	30.89

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	106.69	15.09	94.74	13.45	86.38	12.47	78.90	11.61	72.35	10.60	67.13	9.79
41	114.11	16.07	100.80	14.49	91.24	13.19	81.64	11.92	74.28	10.90	68.58	9.92
42	116.13	16.36	102.49	14.65	92.62	13.38	82.22	11.97	74.64	10.95	68.79	10.00
43	117.94	16.66	103.88	14.79	93.68	13.45	82.58	12.17	74.85	10.95	68.97	10.00
44	119.87	16.93	105.51	15.09	95.01	13.76	83.18	12.22	75.28	11.02	69.15	10.05
45	122.01	17.23	107.23	15.33	96.43	13.91	83.90	12.33	75.67	11.08	69.42	10.10
46	123.76	17.40	108.59	15.50	97.45	14.10	84.30	12.37	75.94	11.12	69.45	10.10
47	125.42	17.70	109.94	15.65	98.51	14.21	84.63	12.39	76.09	11.12	69.54	10.10
48	127.20	17.99	111.36	15.92	99.72	14.36	85.11	12.47	76.30	11.17	69.72	10.17
49	129.28	18.20	113.02	16.13	101.04	14.61	85.74	12.54	76.82	11.20	69.97	10.20
50	131.00	18.50	114.44	16.34	102.13	14.71	86.29	12.62	77.02	11.31	70.11	10.20
51	132.87	18.80	116.07	16.56	103.55	14.96	87.41	12.92	78.08	11.50	71.05	10.30
52	137.01	19.30	119.66	17.08	106.72	15.46	90.12	13.19	80.56	11.79	73.31	10.65
53	140.24	19.81	122.47	17.51	109.31	15.80	92.29	13.45	82.43	12.17	74.97	10.90
54	143.34	20.25	125.24	17.83	111.75	16.13	94.35	13.81	84.33	12.37	76.72	11.12
55	151.07	21.33	131.94	18.85	117.67	16.98	99.42	14.55	88.76	13.03	80.83	11.69
56	156.17	22.02	136.38	19.45	121.65	17.63	102.73	15.09	91.81	13.39	83.54	12.18
57	169.78	24.01	147.30	21.03	130.31	18.84	110.82	16.23	97.87	14.36	87.89	12.67
58	179.46	25.37	155.65	22.22	137.70	19.87	117.13	17.13	103.43	15.14	92.87	13.43
59	191.05	27.00	165.73	23.61	146.54	21.22	124.64	18.20	110.13	16.13	98.87	14.27
60	200.31	28.30	173.70	24.86	153.63	22.22	130.64	19.15	115.41	16.93	103.61	14.97
61	216.15	30.48	187.43	26.76	165.79	23.99	140.96	20.67	124.58	18.20	111.82	16.23
62	234.77	33.16	203.78	29.15	178.71	25.77	151.91	22.27	134.26	19.66	118.96	17.28
63	243.97	34.43	211.87	30.27	185.71	26.83	157.92	23.17	139.54	20.50	123.67	17.99
64	255.80	36.08	222.12	31.74	194.64	28.13	165.61	24.25	146.27	21.46	129.65	18.84
65	267.23	37.64	231.99	33.16	203.33	29.36	172.94	25.37	152.85	22.43	135.50	19.65
66	281.50	39.71	244.42	34.90	214.34	30.96	182.21	26.71	161.00	23.59	142.62	20.72
67	306.61	43.35	264.19	37.78	231.60	33.50	196.66	28.83	173.76	25.53	154.06	22.37
68	330.23	46.60	284.55	40.62	249.43	36.03	211.84	31.03	187.15	27.44	165.88	24.10
69	356.39	50.34	307.09	43.85	269.16	38.82	228.61	33.51	201.97	29.62	179.07	25.98
70	384.63	54.30	331.44	47.30	290.50	41.95	246.69	36.17	217.96	31.94	193.22	27.99
71	411.67	58.10	354.70	50.67	310.95	44.88	264.09	38.70	233.32	34.22	206.83	30.03
72	430.10	60.74	367.74	52.56	322.36	46.54	274.90	40.27	242.94	35.61	215.31	31.22
73	457.95	64.64	391.51	55.94	343.21	49.58	292.70	42.92	258.63	37.95	229.22	33.25
74	481.40	67.95	411.61	58.86	360.77	52.11	307.75	45.08	271.94	39.85	240.98	35.02
75	505.05	71.33	431.79	61.65	378.51	54.72	322.81	47.30	285.31	41.83	252.84	36.67
76	524.60	74.08	448.57	64.06	393.17	56.79	335.33	49.13	296.29	43.44	262.61	38.13
77	536.85	75.73	459.49	65.62	399.27	57.65	339.32	49.70	299.91	43.98	265.78	38.62
78	544.79	76.95	466.37	66.64	405.18	58.52	344.44	50.47	304.32	44.58	269.80	39.12
79	546.93	77.12	468.15	66.85	406.81	58.75	345.80	50.67	305.52	44.83	270.79	39.35
80	540.50	76.28	462.66	66.05	402.01	58.07	341.73	50.02	301.90	44.26	267.65	38.80
81	551.88	77.87	472.38	67.52	410.46	59.30	348.85	51.14	308.24	45.23	273.21	39.65
82	542.98	76.64	464.77	66.35	403.79	58.31	344.81	50.54	304.68	44.63	270.01	39.17
83	550.28	77.67	471.08	67.32	409.22	59.11	349.42	51.25	308.72	45.26	273.72	39.71
84	557.85	78.72	477.50	68.28	414.81	59.96	354.25	51.95	312.97	45.93	277.43	40.27

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	122.41	17.38	109.10	15.56	98.96	14.21	88.88	12.94	80.10	11.62	72.86	10.45
41	127.72	18.13	113.02	16.13	102.13	14.69	91.63	13.27	82.18	11.91	74.13	10.72
42	129.04	18.41	114.02	16.28	102.85	14.76	92.26	13.34	82.55	11.92	74.28	10.77
43	129.98	18.50	114.59	16.36	103.30	14.84	92.59	13.38	82.79	11.93	74.28	10.77
44	131.30	18.65	115.53	16.53	104.03	14.96	93.20	13.43	83.15	11.97	74.52	10.77
45	132.72	18.86	116.55	16.66	104.75	15.09	93.89	13.51	83.63	12.18	74.73	10.81
46	133.63	18.96	117.18	16.77	105.21	15.14	94.16	13.69	83.82	12.18	74.64	10.81
47	134.53	19.15	117.67	16.83	105.63	15.25	94.43	13.74	83.96	12.22	74.64	10.81
48	135.62	19.28	118.42	16.93	106.14	15.33	94.92	13.76	84.30	12.24	74.73	10.81
49	137.01	19.51	119.51	17.08	106.87	15.41	95.58	13.81	84.75	12.33	74.91	10.82
50	138.04	19.65	120.20	17.13	107.38	15.50	95.97	13.89	84.96	12.34	74.94	10.95
51	139.97	19.95	121.83	17.38	108.89	15.65	97.36	14.10	86.17	12.52	76.06	10.95
52	148.23	21.06	129.04	18.48	115.34	16.62	103.13	14.95	91.24	13.19	80.53	11.62
53	153.57	21.84	133.69	19.10	119.60	17.23	106.81	15.46	94.62	13.76	83.45	11.97
54	158.64	22.64	138.15	19.77	123.46	17.78	110.34	15.96	97.72	14.11	86.17	12.47
55	170.08	24.16	148.02	21.17	132.30	19.10	118.30	17.10	104.69	15.14	92.44	13.34
56	175.15	24.92	152.43	21.76	136.32	19.65	121.83	17.65	107.86	15.63	95.13	13.76
57	179.79	25.58	155.47	22.22	137.73	19.82	128.77	18.58	112.75	16.34	99.32	14.27
58	189.90	27.06	164.19	23.41	145.49	20.97	136.04	19.66	119.09	17.28	104.93	15.10
59	202.21	28.77	174.81	24.96	154.93	22.32	144.79	20.97	126.75	18.43	111.69	16.07
60	211.96	30.16	183.29	26.19	162.41	23.40	151.82	21.99	132.91	19.28	117.13	16.91
61	228.67	32.53	197.78	28.26	175.21	25.23	163.86	23.66	143.34	20.75	126.27	18.20
62	252.81	35.96	218.77	31.27	192.16	27.71	175.45	25.41	153.63	22.27	135.29	19.55
63	262.74	37.39	227.37	32.47	199.74	28.83	182.36	26.41	159.67	23.17	140.66	20.27
64	275.38	39.17	238.36	34.01	209.30	30.16	191.20	27.71	167.36	24.25	147.45	21.27
65	287.69	40.94	248.98	35.53	218.71	31.47	199.74	28.89	174.81	25.37	154.00	22.22
66	303.14	43.09	262.35	37.48	230.42	33.20	210.45	30.47	184.20	26.71	162.26	23.41
67	323.75	46.09	278.13	39.71	244.24	35.20	223.76	32.42	195.81	28.35	172.52	24.92
68	348.73	49.62	299.52	42.76	263.07	37.94	240.95	34.86	210.87	30.54	185.83	26.83
69	376.36	53.53	323.29	46.16	283.89	40.92	260.02	37.54	227.62	33.01	200.52	28.90
70	406.18	57.76	348.85	49.86	306.46	44.16	280.66	40.57	245.69	35.61	216.42	31.22
71	434.75	61.81	373.38	53.36	328.00	47.25	300.36	43.49	262.92	38.06	231.66	33.44
72	457.32	65.08	393.20	56.13	342.36	49.27	312.31	45.23	273.39	39.60	240.83	34.77
73	486.89	69.22	418.64	59.74	364.57	52.54	332.46	48.16	291.04	42.20	256.43	36.98
74	511.84	72.80	440.12	62.89	383.18	55.22	349.51	50.57	305.94	44.28	269.52	38.92
75	536.97	76.33	461.72	65.93	402.04	57.90	366.77	53.04	321.09	46.53	282.83	40.89
76	557.76	79.32	479.65	68.50	417.55	60.14	380.92	55.14	333.43	48.29	293.73	42.44
77	571.07	81.26	490.99	70.14	427.57	61.60	391.72	56.74	342.81	49.70	298.10	43.01
78	579.61	82.43	498.41	71.15	433.87	62.49	397.48	57.54	347.94	50.42	302.56	43.69
79	581.96	82.78	500.34	71.41	435.62	62.81	399.09	57.76	349.30	50.62	303.83	43.85
80	575.05	81.76	494.43	70.60	430.50	62.05	394.32	57.05	345.20	49.99	300.21	43.39
81	587.15	83.54	504.78	72.09	439.55	63.26	402.65	58.27	352.38	51.09	306.52	44.23
82	580.42	82.57	495.31	70.69	431.25	62.11	394.98	57.18	345.77	50.06	300.69	43.41
83	588.21	83.67	501.94	71.71	437.01	62.96	400.32	57.90	350.36	50.74	304.71	44.06
84	596.29	84.89	508.82	72.67	443.05	63.81	405.75	58.67	355.18	51.40	308.90	44.53

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	136.98	18.80	122.41	16.86	110.76	15.46	105.24	14.71	95.94	13.45	88.10	12.39
41	143.22	19.64	127.44	17.57	114.59	15.96	108.22	15.14	98.24	13.85	89.67	12.62
42	144.76	19.82	128.65	17.74	115.50	16.07	108.86	15.26	98.60	13.89	89.94	12.64
43	146.03	19.96	129.59	17.80	116.10	16.22	109.22	15.33	98.81	13.91	89.97	12.64
44	147.57	20.23	130.73	18.05	116.91	16.28	109.82	15.41	99.17	13.98	90.09	12.64
45	149.29	20.50	132.12	18.14	117.97	16.41	110.58	15.50	99.75	14.10	90.42	12.67
46	150.41	20.57	132.97	18.29	118.51	16.53	110.91	15.51	99.84	14.10	90.39	12.67
47	151.58	20.75	133.78	18.48	119.03	16.62	111.15	15.56	99.96	14.10	90.39	12.67
48	152.88	20.93	134.81	18.55	119.72	16.68	111.63	15.63	100.26	14.11	90.45	12.67
49	154.54	21.17	136.04	18.68	120.65	16.83	112.30	15.80	100.77	14.21	90.79	12.75
50	155.78	21.33	137.01	18.85	121.29	16.91	112.78	15.82	101.01	14.21	90.85	12.75
51	157.95	21.59	138.91	19.15	123.04	17.10	114.29	16.03	102.43	14.51	92.11	13.02
52	167.33	22.87	147.09	20.25	130.31	18.13	121.08	16.98	108.47	15.33	97.51	13.79
53	173.27	23.66	152.40	20.99	135.02	18.84	125.42	17.63	112.36	15.86	101.07	14.21
54	179.10	24.51	157.44	21.69	139.42	19.45	129.59	18.13	116.10	16.36	104.45	14.71
55	191.95	26.32	168.81	23.28	149.50	20.82	138.91	19.45	124.43	17.57	111.94	15.80
56	197.65	27.12	173.79	23.99	153.97	21.46	143.01	20.10	128.17	18.10	115.25	16.23
57	206.83	28.34	180.58	24.88	158.55	22.09	146.27	20.55	131.06	18.50	116.43	16.41
58	218.53	29.91	190.77	26.32	167.48	23.36	154.57	21.69	138.49	19.55	123.04	17.34
59	232.59	31.85	203.15	27.93	178.34	24.88	164.59	23.13	147.51	20.82	130.97	18.50
60	243.82	33.31	212.98	29.30	186.95	26.02	172.49	24.16	154.57	21.82	137.31	19.39
61	263.13	36.03	229.76	31.69	201.70	28.13	186.16	26.13	166.76	23.54	148.17	20.93
62	283.31	38.79	245.57	33.76	215.58	30.05	198.14	27.85	177.53	25.01	155.78	21.99
63	294.48	40.32	255.25	35.16	224.03	31.22	205.95	28.89	184.53	26.02	161.90	22.82
64	308.69	42.25	267.47	36.78	234.83	32.72	215.88	30.30	193.43	27.25	169.65	23.99
65	322.54	44.16	279.48	38.38	245.33	34.22	225.50	31.69	202.06	28.51	177.29	24.99
66	339.77	46.53	294.42	40.56	258.48	36.03	237.63	33.29	212.86	30.05	186.76	26.33
67	371.66	50.84	319.61	44.06	280.60	39.06	258.15	36.20	226.11	31.89	200.31	28.26
68	400.32	54.76	344.17	47.38	302.26	42.10	277.97	38.95	243.55	34.37	215.73	30.42
69	432.00	59.11	371.51	51.19	326.07	45.46	300.00	42.09	262.83	37.15	232.81	32.79
70	466.34	63.81	400.87	55.22	352.05	49.05	323.75	45.38	283.67	40.03	251.30	35.44
71	499.11	68.36	429.14	59.07	376.73	52.54	346.56	48.60	303.59	42.80	269.01	37.95
72	519.35	71.08	446.52	61.49	392.05	54.61	362.67	50.84	317.74	44.87	277.82	39.17
73	552.93	75.68	475.42	65.43	417.46	58.19	386.08	54.17	338.29	47.74	295.78	41.72
74	581.24	79.57	499.80	68.78	438.79	61.18	405.87	56.91	355.61	50.12	310.98	43.85
75	609.81	83.51	524.42	72.21	460.40	64.14	425.85	59.72	373.08	52.65	326.31	45.99
76	633.40	86.67	544.67	74.95	478.26	66.65	442.35	62.09	387.50	54.72	338.92	47.75
77	638.80	87.40	554.08	76.28	482.24	67.20	444.89	62.36	389.73	55.01	340.85	48.10
78	648.34	88.69	562.35	77.45	489.42	68.28	451.53	63.26	395.62	55.85	345.92	48.72
79	650.84	89.09	564.61	77.75	491.38	68.50	453.34	63.61	397.12	56.03	347.31	48.97
80	643.18	87.97	557.91	76.82	485.53	67.65	447.91	62.84	392.42	55.36	343.21	48.40
81	656.67	89.94	569.62	78.42	495.73	69.13	457.35	64.14	400.71	56.55	350.45	49.43
82	630.08	86.30	542.40	74.67	472.04	65.83	437.71	61.44	383.46	54.17	335.30	47.28
83	638.50	87.38	549.71	75.64	478.35	66.68	443.50	62.24	388.56	54.86	339.77	47.87
84	647.25	88.66	557.19	76.74	484.99	67.57	449.62	63.02	393.90	55.58	344.44	48.55

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	174.54	21.57	156.78	19.32	143.26	17.72	135.52	16.70	123.25	15.23	113.94	14.04
41	182.71	22.60	163.22	20.16	148.37	18.26	139.75	17.24	126.44	15.61	116.35	14.36
42	184.77	22.74	164.93	20.39	149.59	18.47	140.62	17.38	127.08	15.68	116.64	14.38
43	186.37	23.05	166.12	20.51	150.37	18.57	141.20	17.41	127.48	15.72	116.81	14.38
44	188.46	23.24	167.72	20.72	151.62	18.71	142.13	17.50	128.07	15.79	117.16	14.42
45	190.72	23.49	169.49	20.91	152.98	18.87	143.21	17.72	128.88	15.91	117.62	14.52
46	192.26	23.77	170.65	21.07	153.71	19.01	143.70	17.73	129.11	15.93	117.68	14.52
47	193.77	23.94	171.81	21.19	154.46	19.06	144.22	17.81	129.40	15.97	117.74	14.52
48	195.45	24.10	173.06	21.35	155.42	19.17	144.92	17.86	129.83	16.01	117.97	14.52
49	197.60	24.41	174.82	21.59	156.72	19.32	145.96	17.96	130.56	16.11	118.43	14.66
50	199.34	24.62	176.04	21.75	157.59	19.44	146.54	18.10	130.99	16.20	118.66	14.66
51	202.06	24.92	178.48	21.98	159.77	19.71	148.60	18.38	132.85	16.40	120.32	14.84
52	213.99	26.43	189.07	23.31	169.23	20.85	157.33	19.44	140.65	17.38	127.40	15.68
53	221.76	27.38	195.86	24.11	175.32	21.64	163.08	20.16	145.76	17.96	132.01	16.27
54	229.07	28.22	202.38	24.96	181.15	22.36	168.47	20.76	150.57	18.57	136.33	16.82
55	245.52	30.26	216.94	26.81	194.17	23.95	180.54	22.34	161.39	19.92	146.14	18.09
56	252.83	31.18	223.41	27.57	199.92	24.68	186.02	23.04	166.24	20.51	150.52	18.57
57	269.04	33.16	234.26	28.89	207.86	25.68	193.16	23.87	170.68	21.13	152.43	18.79
58	284.24	35.13	247.52	30.58	219.55	27.07	204.09	25.18	180.36	22.28	161.02	19.86
59	302.66	37.31	263.56	32.53	233.77	28.87	217.32	26.83	192.03	23.73	171.46	21.19
60	317.22	39.16	276.21	34.07	245.05	30.23	227.76	28.12	201.22	24.79	179.76	22.17
61	342.31	42.31	298.11	36.79	264.46	32.62	245.81	30.34	217.15	26.81	193.97	23.94
62	360.91	44.56	314.61	38.82	276.67	34.11	258.77	31.93	226.11	27.89	199.02	24.55
63	375.12	46.31	326.97	40.31	287.58	35.43	268.95	33.16	234.99	28.98	206.85	25.50
64	393.19	48.55	342.75	42.35	301.38	37.23	281.95	34.75	246.27	30.35	216.77	26.77
65	410.74	50.71	358.10	44.18	314.87	38.85	294.57	36.40	257.35	31.76	226.46	27.97
66	432.76	53.39	377.27	46.55	331.81	40.95	310.32	38.24	271.13	33.45	238.61	29.43
67	483.78	59.73	419.01	51.68	365.35	45.10	344.06	42.48	300.57	37.16	264.58	32.66
68	521.06	64.28	451.35	55.66	393.43	48.57	370.60	45.69	323.72	39.91	284.91	35.19
69	562.37	69.43	487.03	60.06	424.61	52.40	399.92	49.34	349.39	43.12	307.53	37.98
70	606.92	74.87	525.67	64.93	458.32	56.56	431.66	53.23	377.09	46.54	331.93	40.99
71	649.62	80.19	562.63	69.43	490.49	60.53	462.03	57.02	403.67	49.80	355.22	43.85
72	665.37	82.07	576.29	71.09	502.41	61.98	470.99	58.07	411.41	50.78	357.40	44.10
73	708.36	87.35	613.57	75.69	534.87	65.99	501.42	61.90	438.07	54.10	380.49	46.98
74	744.68	91.85	644.98	79.60	562.28	69.35	527.09	65.02	460.49	56.84	399.95	49.34
75	781.35	96.44	676.71	83.48	589.89	72.75	553.06	68.27	483.12	59.66	419.68	51.76
76	811.49	100.12	702.85	86.72	612.75	75.58	574.43	70.90	501.83	61.94	435.89	53.81
77	821.52	101.35	706.19	87.19	615.65	75.97	572.17	70.61	499.97	61.66	434.27	53.57
78	833.73	102.93	716.77	88.42	624.88	77.07	580.76	71.67	507.37	62.62	440.65	54.36
79	837.07	103.23	719.53	88.76	627.34	77.43	582.99	71.93	509.40	62.86	442.42	54.58
80	827.15	102.06	711.06	87.73	619.86	76.48	576.12	71.08	503.34	62.10	437.17	53.90
81	844.52	104.27	726.06	89.62	632.91	78.14	588.27	72.58	513.95	63.39	446.42	55.10
82	788.10	97.28	677.50	83.56	590.65	72.82	554.97	68.47	479.23	59.15	421.10	51.92
83	798.63	98.58	686.58	84.69	598.48	73.84	562.37	69.43	485.70	59.92	426.76	52.65
84	809.66	99.90	695.98	85.86	606.75	74.87	570.08	70.33	492.34	60.74	432.59	53.39

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	62.87	10.52	56.57	9.48	51.32	8.69	44.86	7.61	41.00	6.93	37.95	6.27
41	65.14	10.93	58.38	9.80	52.56	8.86	46.40	7.85	42.24	7.17	38.74	6.41
42	65.83	11.02	58.89	9.86	52.89	8.93	46.88	7.90	42.60	7.18	38.95	6.43
43	66.56	11.12	59.44	10.00	53.25	9.03	47.28	8.02	42.96	7.23	39.16	6.46
44	67.19	11.20	59.98	10.10	53.58	9.05	47.73	8.04	43.35	7.34	39.46	6.48
45	67.85	11.48	60.43	10.17	53.91	9.08	48.21	8.17	43.56	7.36	39.58	6.56
46	68.52	11.51	61.03	10.22	54.28	9.10	48.63	8.23	44.05	7.47	39.85	6.56
47	69.21	11.62	61.55	10.30	54.61	9.18	49.09	8.32	44.29	7.49	40.12	6.63
48	69.88	11.69	62.09	10.38	54.97	9.31	49.60	8.34	44.71	7.58	40.31	6.73
49	70.57	11.79	62.51	10.45	55.27	9.35	49.99	8.45	45.01	7.61	40.55	6.76
50	71.29	11.92	63.09	10.60	55.63	9.43	50.47	8.58	45.37	7.62	40.73	6.79
51	71.99	12.17	63.75	10.72	56.27	9.48	51.05	8.63	45.89	7.77	41.21	6.81
52	74.07	12.39	65.53	11.02	57.84	9.79	52.43	8.86	47.18	8.02	42.33	7.01
53	75.40	12.62	66.77	11.17	58.89	9.92	53.43	9.05	48.00	8.10	43.08	7.17
54	76.82	12.94	67.97	11.50	59.98	10.17	54.40	9.18	48.94	8.28	43.86	7.23
55	80.53	13.43	71.29	11.92	62.87	10.60	56.93	9.62	50.74	8.59	45.62	7.85
56	82.58	13.85	73.13	12.33	64.48	10.90	58.47	9.86	52.10	8.78	46.34	7.79
57	90.33	15.10	78.81	13.19	68.94	11.62	59.59	10.10	53.01	9.00	46.94	7.79
58	94.83	15.92	82.76	13.85	72.35	12.22	62.51	10.60	55.66	9.45	49.27	8.17
59	100.62	16.86	87.80	14.71	76.79	12.97	66.34	11.20	59.07	10.00	52.28	8.69
60	104.81	17.63	91.48	15.37	79.98	13.43	69.15	11.69	61.55	10.38	54.52	9.03
61	112.93	18.93	98.54	16.53	86.11	14.54	74.58	12.59	66.28	11.17	58.74	9.65
62	128.26	21.46	110.97	18.58	97.00	16.36	86.74	14.65	76.27	12.94	67.52	11.12
63	133.48	22.37	115.50	19.39	101.01	17.04	90.27	15.26	79.38	13.39	70.21	11.62
64	141.02	23.59	121.98	20.51	106.66	18.05	95.43	16.13	83.90	14.13	74.19	12.33
65	146.54	24.52	126.90	21.27	110.91	18.68	99.11	16.77	87.22	14.71	77.09	12.75
66	155.56	26.13	134.59	22.64	117.64	19.82	105.21	17.78	92.59	15.63	81.85	13.45
67	166.70	27.93	142.11	23.84	124.19	20.97	112.09	18.93	97.51	16.48	84.99	14.06
68	179.91	30.16	153.36	25.72	134.05	22.68	121.02	20.51	105.21	17.78	91.78	15.14
69	194.22	32.53	165.46	27.79	144.61	24.39	130.58	22.07	113.56	19.22	99.02	16.36
70	209.09	35.06	178.13	29.91	155.75	26.32	140.60	23.76	122.28	20.67	106.62	17.65
71	226.08	37.94	192.65	32.34	168.33	28.45	151.98	25.72	132.18	22.37	115.25	19.10
72	242.76	40.64	207.07	34.77	179.46	30.30	162.47	27.48	139.72	23.59	121.59	20.12
73	261.92	43.86	223.48	37.48	193.64	32.66	175.24	29.62	150.74	25.53	131.27	21.69
74	279.42	46.88	238.42	39.96	206.62	34.86	187.00	31.69	160.87	27.18	140.00	23.17
75	298.04	49.98	254.32	42.68	220.31	37.20	199.44	33.71	171.56	28.94	149.35	24.81
76	315.45	52.86	269.13	45.13	233.23	39.37	211.11	35.76	181.51	30.71	158.01	26.16
77	325.16	54.51	275.32	46.22	238.60	40.22	213.83	36.17	181.82	30.71	157.95	26.16
78	337.99	56.70	286.18	48.00	247.98	41.83	222.25	37.54	188.97	31.89	164.19	27.14
79	347.64	58.27	294.36	49.32	255.01	43.01	228.61	38.70	194.34	32.83	168.90	27.93
80	352.11	59.02	298.07	49.99	258.27	43.54	231.60	39.12	196.81	33.25	171.04	28.34
81	355.58	59.61	301.03	50.53	260.84	44.06	233.89	39.55	198.80	33.61	172.76	28.58
82	361.34	60.64	305.94	51.33	265.12	44.71	241.98	40.94	205.68	34.77	178.77	29.61
83	359.95	60.34	304.74	51.19	264.09	44.53	241.01	40.79	204.87	34.62	178.07	29.45
84	357.33	59.96	302.56	50.74	262.16	44.23	239.32	40.43	203.39	34.37	176.80	29.27

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	76.27	12.22	67.73	10.93	61.64	10.05	56.45	9.35	51.68	8.58	48.00	7.85
41	81.46	13.02	71.96	11.62	65.14	10.60	58.23	9.56	53.01	8.75	48.97	8.03
42	83.12	13.27	73.31	11.79	66.26	10.81	58.83	9.65	53.40	8.78	49.21	8.04
43	84.69	13.43	74.61	11.97	67.34	10.95	59.35	9.80	53.79	8.86	49.57	8.04
44	86.38	13.79	76.03	12.24	68.40	11.12	59.92	9.86	54.19	9.00	49.78	8.10
45	87.95	13.98	77.27	12.47	69.45	11.31	60.40	10.00	54.55	9.03	49.99	8.17
46	89.55	14.24	78.60	12.62	70.57	11.51	61.00	10.10	54.94	9.05	50.35	8.23
47	91.15	14.54	79.89	12.94	71.56	11.67	61.52	10.20	55.27	9.10	50.54	8.28
48	92.68	14.76	81.19	13.07	72.65	11.82	62.09	10.22	55.66	9.18	50.78	8.32
49	94.35	14.97	82.48	13.32	73.74	11.93	62.51	10.30	56.03	9.20	51.08	8.33
50	95.91	15.33	83.79	13.43	74.76	12.22	63.15	10.38	56.45	9.35	51.32	8.34
51	96.94	15.46	84.63	13.69	75.52	12.34	63.78	10.52	56.93	9.45	51.83	8.53
52	99.72	15.86	87.11	14.06	77.69	12.62	65.56	10.82	58.62	9.62	53.37	8.74
53	101.56	16.22	88.67	14.24	79.17	12.94	66.83	11.02	59.68	9.84	54.31	8.86
54	103.40	16.48	90.30	14.55	80.59	13.09	68.00	11.20	60.80	10.05	55.27	9.05
55	108.40	17.28	94.68	15.26	84.48	13.79	71.32	11.74	63.69	10.45	57.99	9.48
56	111.21	17.74	97.06	15.63	86.59	14.10	73.17	12.17	65.38	10.81	59.52	9.65
57	120.44	19.22	104.48	16.86	92.44	14.97	78.60	13.02	69.42	11.51	62.30	10.20
58	126.51	20.15	109.73	17.70	97.00	15.82	82.48	13.69	72.86	11.97	65.44	10.72
59	134.20	21.37	116.40	18.80	102.94	16.77	87.53	14.51	77.33	12.75	69.42	11.32
60	139.78	22.27	121.23	19.55	107.20	17.40	91.18	14.97	80.56	13.32	72.29	11.79
61	150.68	24.01	130.64	21.03	115.53	18.84	98.27	16.22	86.83	14.27	77.90	12.67
62	163.44	26.02	141.89	22.85	124.43	20.25	105.78	17.40	93.44	15.46	82.85	13.45
63	170.11	27.13	147.66	23.76	129.47	21.06	110.10	18.13	97.33	16.06	86.29	14.10
64	179.79	28.69	156.02	25.11	136.83	22.27	116.37	19.22	102.82	16.98	91.12	14.84
65	186.85	29.75	162.26	26.16	142.20	23.17	121.02	19.96	106.84	17.65	94.74	15.50
66	198.23	31.58	172.19	27.79	150.92	24.61	128.32	21.22	113.39	18.68	100.50	16.41
67	217.15	34.62	187.12	30.16	164.07	26.71	139.33	22.99	123.10	20.36	109.10	17.80
68	234.38	37.35	201.97	32.53	177.02	28.85	150.34	24.86	132.87	21.97	117.67	19.28
69	252.90	40.32	217.90	35.16	191.05	31.13	162.26	26.76	143.31	23.61	127.05	20.75
70	272.30	43.41	234.71	37.89	205.68	33.51	174.72	28.85	154.33	25.53	136.83	22.37
71	294.45	46.95	253.71	40.92	222.43	36.20	188.91	31.14	166.88	27.58	147.96	24.16
72	317.59	50.57	271.52	43.79	237.99	38.79	202.97	33.51	179.34	29.62	159.00	25.98
73	342.66	54.57	292.94	47.25	256.79	41.83	218.99	36.08	193.55	31.94	171.56	27.99
74	365.57	58.22	312.58	50.41	273.93	44.58	233.65	38.62	206.49	34.06	182.99	29.91
75	389.94	62.20	333.43	53.75	292.28	47.66	249.25	41.09	220.25	36.42	195.21	31.89
76	412.66	65.80	352.80	56.80	309.29	50.41	263.73	43.51	233.08	38.45	206.62	33.76
77	431.19	68.71	369.06	59.53	320.70	52.18	272.66	44.96	240.86	39.76	213.47	34.90
78	448.24	71.41	383.67	61.81	333.40	54.30	283.31	46.81	250.34	41.34	221.88	36.26
79	461.06	73.43	394.65	63.63	342.87	55.85	291.49	48.16	257.55	42.54	228.28	37.35
80	466.91	74.38	399.66	64.41	347.22	56.55	295.17	48.71	260.80	43.06	231.18	37.89
81	471.50	75.17	403.61	65.08	350.75	57.13	298.07	49.18	263.40	43.49	233.44	38.20
82	474.25	75.53	405.93	65.43	352.71	57.46	301.12	49.70	266.09	43.98	235.85	38.62
83	472.38	75.30	404.36	65.13	351.35	57.23	300.00	49.57	265.09	43.79	234.92	38.36
84	469.03	74.75	401.44	64.66	348.79	56.79	297.86	49.13	263.19	43.44	233.29	38.13

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	87.53	14.06	78.02	12.54	70.69	11.51	63.63	10.35	57.26	9.35	52.10	8.53
41	91.18	14.65	80.77	13.03	72.86	11.82	65.44	10.72	58.65	9.54	52.89	8.63
42	92.26	14.76	81.52	13.09	73.53	11.92	65.95	10.81	59.07	9.62	53.13	8.63
43	93.38	14.96	82.37	13.27	74.16	11.97	66.59	10.90	59.44	9.65	53.40	8.69
44	94.43	15.14	83.15	13.38	74.85	12.22	67.04	10.93	59.92	9.80	53.55	8.74
45	95.55	15.37	83.93	13.45	75.49	12.33	67.61	11.02	60.25	9.84	53.79	8.75
46	96.70	15.51	84.75	13.74	76.12	12.37	68.12	11.08	60.70	9.86	54.00	8.75
47	97.75	15.65	85.62	13.79	76.79	12.47	68.70	11.17	61.03	10.00	54.22	8.78
48	98.90	15.86	86.41	13.89	77.36	12.54	69.18	11.31	61.49	10.05	54.46	8.86
49	99.93	16.06	87.16	14.06	78.02	12.64	69.78	11.48	61.82	10.10	54.70	8.93
50	101.04	16.23	87.95	14.13	78.63	12.75	70.27	11.51	62.24	10.20	54.88	8.93
51	102.07	16.36	88.82	14.27	79.47	12.97	71.02	11.61	62.87	10.26	55.48	9.03
52	107.86	17.33	93.92	15.10	83.93	13.69	74.97	12.24	66.34	10.82	58.62	9.50
53	111.21	17.80	96.79	15.56	86.50	14.06	77.33	12.59	68.43	11.17	60.37	9.84
54	114.41	18.43	99.56	16.06	89.03	14.51	79.56	13.02	70.51	11.55	62.18	10.17
55	121.95	19.64	106.14	17.10	94.92	15.41	84.87	13.85	75.16	12.33	66.26	10.81
56	124.73	20.02	108.59	17.51	97.06	15.80	86.74	14.11	76.82	12.54	67.73	11.02
57	127.44	20.50	110.18	17.74	97.69	15.86	91.24	14.84	79.89	13.07	70.48	11.50
58	133.81	21.46	115.74	18.58	102.52	16.66	95.85	15.63	83.90	13.76	73.92	11.97
59	142.05	22.79	122.74	19.81	108.80	17.70	101.74	16.62	89.03	14.55	78.44	12.75
60	147.93	23.74	127.84	20.57	113.29	18.43	105.90	17.28	92.68	15.14	81.70	13.32
61	159.40	25.58	137.82	22.22	122.10	19.82	114.20	18.58	99.93	16.34	88.01	14.27
62	175.96	28.26	152.34	24.52	133.78	21.76	122.13	19.95	106.87	17.40	94.19	15.37
63	183.14	29.36	158.52	25.56	139.24	22.68	127.17	20.72	111.33	18.14	98.09	15.96
64	193.55	31.07	167.48	27.00	147.18	23.96	134.32	21.97	117.58	19.26	103.61	16.86
65	201.19	32.30	174.12	27.99	152.97	24.86	139.67	22.79	122.28	19.96	107.71	17.57
66	213.56	34.35	184.80	29.75	162.29	26.38	148.23	24.16	129.74	21.22	114.29	18.58
67	229.36	36.78	196.93	31.74	173.00	28.10	158.49	25.81	138.67	22.73	122.25	19.87
68	247.50	39.76	212.62	34.30	186.70	30.33	171.01	27.90	149.68	24.44	131.91	21.46
69	267.08	42.92	229.39	36.97	201.52	32.72	184.59	30.06	161.54	26.38	142.38	23.17
70	287.63	46.16	247.05	39.77	216.97	35.21	198.65	32.44	173.94	28.45	153.24	24.92
71	310.98	49.88	267.05	43.01	234.65	38.13	214.82	35.06	188.09	30.71	165.67	27.00
72	337.66	54.21	290.34	46.81	252.81	41.04	230.63	37.54	201.82	32.99	177.86	28.90
73	364.30	58.47	313.30	50.47	272.72	44.26	248.80	40.57	217.81	35.53	191.92	31.22
74	388.74	62.36	334.25	53.83	290.98	47.28	265.51	43.36	232.38	37.95	204.72	33.29
75	414.62	66.59	356.51	57.46	310.35	50.42	283.19	46.22	247.86	40.52	218.35	35.47
76	438.76	70.49	377.24	60.77	328.42	53.36	299.61	48.90	262.22	42.80	231.06	37.54
77	458.80	73.66	394.50	63.61	343.42	55.78	314.66	51.33	275.38	44.96	239.48	38.95
78	476.87	76.58	410.01	66.05	357.02	58.02	327.00	53.36	286.24	46.81	248.95	40.52
79	490.54	78.72	421.78	67.95	367.13	59.66	336.33	54.88	294.42	48.16	256.07	41.70
80	496.79	79.74	427.12	68.80	371.87	60.38	340.64	55.58	298.19	48.71	259.30	42.20
81	501.64	80.58	431.34	69.44	375.55	61.02	344.02	56.13	301.09	49.18	261.89	42.64
82	506.89	81.42	432.61	69.72	376.61	61.18	344.99	56.30	301.96	49.27	262.61	42.71
83	504.93	81.01	430.89	69.42	375.16	60.93	343.63	56.03	300.84	49.13	261.62	42.63
84	501.34	80.53	427.84	68.97	372.51	60.50	341.19	55.65	298.67	48.72	259.72	42.27

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	98.00	15.14	87.53	13.69	79.20	12.47	75.31	11.92	68.58	10.93	63.00	10.05
41	102.22	15.82	91.00	14.13	81.82	12.94	77.27	12.24	70.11	11.12	63.99	10.20
42	103.61	16.06	91.99	14.27	82.58	13.03	77.87	12.34	70.57	11.20	64.32	10.22
43	104.93	16.23	93.11	14.54	83.39	13.09	78.44	12.39	70.99	11.31	64.59	10.26
44	106.23	16.48	94.13	14.65	84.21	13.27	79.08	12.48	71.38	11.48	64.84	10.30
45	107.50	16.66	95.13	14.76	84.96	13.38	79.59	12.59	71.84	11.50	65.14	10.35
46	108.86	16.86	96.19	14.96	85.72	13.43	80.19	12.64	72.23	11.55	65.44	10.38
47	110.13	17.08	97.18	15.10	86.50	13.69	80.80	12.75	72.65	11.61	65.74	10.40
48	111.42	17.28	98.24	15.33	87.28	13.79	81.40	12.94	73.10	11.67	65.92	10.45
49	112.78	17.40	99.26	15.46	88.01	13.85	81.91	13.02	73.50	11.69	66.23	10.52
50	114.05	17.65	100.29	15.63	88.76	13.98	82.48	13.07	73.92	11.74	66.56	10.60
51	115.22	17.80	101.28	15.80	89.70	14.11	83.39	13.19	74.73	11.91	67.19	10.72
52	121.68	18.85	107.08	16.66	94.80	14.95	88.07	13.91	78.90	12.54	70.99	11.31
53	125.45	19.40	110.34	17.13	97.75	15.41	90.82	14.36	81.37	13.02	73.17	11.67
54	129.13	20.02	113.56	17.70	100.56	15.82	93.41	14.76	83.69	13.34	75.34	11.93
55	137.70	21.33	121.08	18.85	107.23	16.91	99.59	15.80	89.28	14.21	80.22	12.75
56	140.78	21.82	123.82	19.28	109.64	17.28	101.89	16.13	91.24	14.55	82.12	13.07
57	146.66	22.74	128.08	19.95	112.42	17.70	103.73	16.41	92.90	14.76	82.55	13.15
58	153.97	23.84	134.44	20.97	118.06	18.55	108.89	17.28	97.57	15.51	86.68	13.81
59	163.35	25.31	142.59	22.22	125.24	19.77	115.53	18.29	103.55	16.53	91.96	14.65
60	170.14	26.38	148.56	23.17	130.52	20.55	120.38	19.10	107.86	17.13	95.79	15.26
61	183.41	28.45	160.15	24.92	140.63	22.17	129.74	20.55	116.19	18.54	103.30	16.41
62	197.26	30.54	170.95	26.57	150.10	23.61	137.88	21.84	123.61	19.66	108.47	17.28
63	205.35	31.79	177.95	27.73	156.23	24.61	143.62	22.74	128.65	20.51	112.84	17.99
64	216.97	33.61	188.00	29.27	165.01	25.98	151.67	24.09	135.92	21.67	119.21	18.96
65	225.50	34.90	195.39	30.42	171.62	27.06	157.74	24.96	141.32	22.55	123.94	19.77
66	239.38	37.10	207.43	32.30	182.06	28.70	167.39	26.48	149.98	23.96	131.52	20.97
67	263.31	40.79	226.44	35.21	198.83	31.32	182.81	28.94	160.15	25.56	141.89	22.64
68	284.10	44.06	244.30	38.03	214.52	33.76	197.29	31.27	172.85	27.55	153.12	24.34
69	306.61	47.50	263.64	41.04	231.45	36.48	212.98	33.71	186.52	29.70	165.25	26.33
70	330.20	51.19	283.89	44.21	249.25	39.21	229.25	36.26	200.83	31.99	177.95	28.34
71	356.94	55.28	306.91	47.75	269.50	42.50	247.89	39.35	217.12	34.62	192.35	30.61
72	383.49	59.36	329.66	51.33	289.41	45.63	267.75	42.44	234.65	37.39	205.14	32.66
73	413.75	64.06	355.70	55.36	312.31	49.18	288.96	45.73	253.11	40.32	221.37	35.21
74	441.45	68.37	379.56	59.07	333.19	52.54	308.24	48.90	270.01	43.01	236.22	37.54
75	470.87	72.93	404.88	63.02	355.43	56.00	328.81	52.06	288.05	45.93	251.88	40.13
76	498.26	77.11	428.44	66.68	376.16	59.25	347.94	55.14	304.80	48.55	266.54	42.44
77	513.08	79.48	445.13	69.29	387.41	61.02	357.33	56.58	313.09	49.87	273.81	43.54
78	533.44	82.60	462.69	72.04	402.68	63.42	371.51	58.87	325.47	51.84	284.61	45.29
79	548.62	84.95	475.93	74.12	414.14	65.24	382.07	60.50	334.70	53.36	292.73	46.60
80	555.59	86.05	481.94	74.98	419.45	66.05	387.02	61.39	339.01	54.01	296.47	47.19
81	561.08	86.91	486.68	75.73	423.59	66.71	390.79	61.91	342.36	54.56	299.43	47.68
82	550.28	85.23	473.73	73.73	412.33	64.88	382.25	60.64	334.91	53.41	292.85	46.60
83	548.17	84.90	471.92	73.43	410.70	64.66	380.80	60.34	333.58	53.15	291.67	46.43
84	544.28	84.30	468.51	72.93	407.74	64.27	378.02	59.92	331.14	52.81	289.62	46.10

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	124.84	17.50	112.05	15.72	102.39	14.38	96.91	13.61	88.09	12.45	81.48	11.42
41	130.44	18.38	116.58	16.41	105.96	14.90	99.75	14.04	90.33	12.67	83.07	11.72
42	132.18	18.57	117.97	16.64	107.03	15.04	100.62	14.12	90.99	12.78	83.45	11.77
43	133.92	18.86	119.30	16.73	108.08	15.23	101.52	14.22	91.54	12.86	83.89	11.85
44	135.66	19.06	120.70	17.02	109.15	15.35	102.31	14.38	92.21	12.91	84.35	11.86
45	137.38	19.32	122.09	17.13	110.17	15.48	103.15	14.51	92.82	13.01	84.73	11.92
46	139.09	19.55	123.45	17.38	111.24	15.67	103.96	14.66	93.43	13.21	85.16	12.00
47	140.80	19.78	124.84	17.50	112.26	15.79	104.77	14.76	94.01	13.25	85.60	12.04
48	142.51	20.04	126.21	17.80	113.30	15.93	105.64	14.84	94.68	13.31	86.00	12.09
49	144.19	20.24	127.57	17.94	114.31	16.05	106.45	14.96	95.26	13.37	86.50	12.14
50	145.85	20.51	128.90	18.14	115.36	16.25	107.32	15.06	95.90	13.51	86.84	12.16
51	147.44	20.75	130.21	18.26	116.55	16.40	108.46	15.26	96.91	13.61	87.72	12.42
52	155.71	21.91	137.58	19.32	123.19	17.36	114.52	16.11	102.36	14.38	92.65	13.01
53	160.55	22.60	141.84	19.98	126.96	17.85	118.03	16.64	105.53	14.84	95.58	13.45
54	165.16	23.24	145.96	20.54	130.65	18.42	121.45	17.09	108.54	15.26	98.36	13.81
55	176.19	24.76	155.59	21.91	139.20	19.59	129.51	18.18	115.79	16.27	104.83	14.76
56	180.13	25.36	159.13	22.37	142.45	20.04	132.47	18.62	118.38	16.65	107.21	15.06
57	190.78	26.83	166.09	23.34	147.35	20.75	136.97	19.26	121.04	17.02	108.08	15.23
58	200.32	28.16	174.42	24.55	154.75	21.79	143.82	20.22	127.08	17.85	113.50	15.97
59	212.48	29.87	185.06	26.07	164.21	23.17	152.58	21.45	134.85	19.01	120.41	16.97
60	221.38	31.16	192.75	27.07	171.02	24.02	158.96	22.36	140.45	19.75	125.48	17.70
61	238.61	33.53	207.81	29.19	184.34	25.97	171.34	24.05	151.36	21.31	135.23	19.02
62	251.23	35.34	219.00	30.79	192.61	27.07	180.16	25.36	157.33	22.10	138.51	19.46
63	261.53	36.79	228.00	32.03	200.41	28.16	187.53	26.39	163.83	23.09	144.19	20.24
64	276.35	38.85	240.87	33.84	211.78	29.82	198.15	27.82	173.06	24.39	152.37	21.45
65	287.23	40.45	250.39	35.22	220.16	30.94	205.92	28.98	179.93	25.32	158.44	22.34
66	304.84	42.88	265.71	37.32	233.71	32.90	218.54	30.72	190.95	26.85	168.10	23.66
67	342.69	48.19	296.86	41.78	258.77	36.43	243.75	34.33	212.91	29.94	187.47	26.39
68	369.90	52.07	320.30	45.09	279.28	39.33	263.01	36.96	229.79	32.32	202.27	28.45
69	399.14	56.13	345.65	48.60	301.35	42.40	283.86	39.91	248.01	34.83	218.25	30.64
70	429.77	60.45	372.22	52.36	324.50	45.63	305.59	42.97	267.04	37.55	234.99	33.06
71	464.64	65.37	402.42	56.62	350.81	49.34	330.42	46.46	288.68	40.60	254.13	35.78
72	491.27	69.09	425.45	59.88	370.95	52.20	347.77	48.88	303.85	42.73	263.94	37.16
73	530.08	74.57	459.10	64.54	400.21	56.31	375.21	52.76	327.81	46.07	284.74	40.07
74	565.56	79.57	489.79	68.95	427.02	60.05	400.30	56.31	349.77	49.21	303.79	42.73
75	603.24	84.80	522.48	73.44	455.47	64.08	426.96	60.05	373.06	52.47	324.01	45.59
76	638.31	89.78	552.88	77.77	481.96	67.83	451.85	63.63	394.76	55.51	342.87	48.19
77	659.95	92.82	567.24	79.81	494.52	69.57	459.65	64.64	401.52	56.47	348.73	49.08
78	685.94	96.48	589.72	82.99	514.13	72.38	477.78	67.18	417.39	58.75	362.59	51.01
79	705.52	99.26	606.52	85.31	528.81	74.37	491.39	69.12	429.37	60.44	372.92	52.46
80	714.57	100.49	614.29	86.46	535.51	75.38	497.71	69.96	434.79	61.18	377.62	53.12
81	721.59	101.53	620.29	87.29	540.76	76.04	502.55	70.69	439.08	61.81	381.39	53.68
82	688.32	96.77	591.66	83.22	515.84	72.54	484.66	68.19	418.58	58.84	367.81	51.74
83	685.65	96.45	589.46	82.95	513.78	72.31	482.74	67.90	416.98	58.64	366.33	51.52
84	680.69	95.72	585.22	82.35	510.15	71.75	479.32	67.44	413.96	58.31	363.78	51.10

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	140.41	20.90	126.43	18.83	114.72	17.26	100.27	15.09	91.60	13.78	84.71	12.44
41	145.66	21.58	130.53	19.52	117.62	17.68	103.84	15.63	94.39	14.26	86.68	12.81
42	146.91	21.97	131.54	19.69	118.10	17.69	104.56	15.71	95.11	14.37	86.97	12.82
43	147.88	22.05	132.17	19.71	118.39	17.69	105.18	15.75	95.40	14.42	87.12	12.82
44	149.08	22.18	132.99	19.79	119.01	17.76	105.91	15.97	96.03	14.45	87.40	12.82
45	150.43	22.45	134.09	19.99	119.59	17.89	106.87	16.13	96.85	14.50	87.84	12.84
46	151.30	22.52	134.68	20.11	119.74	17.89	107.35	16.24	97.04	14.53	88.03	12.94
47	152.26	22.57	135.25	20.15	120.12	18.06	107.93	16.29	97.47	14.66	88.13	12.94
48	153.18	22.74	135.93	20.19	120.41	18.06	108.55	16.32	98.05	14.66	88.27	12.94
49	154.48	23.14	136.94	20.36	120.94	18.33	109.42	16.45	98.54	14.87	88.75	13.05
50	155.49	23.22	137.61	20.63	121.47	18.33	110.15	16.53	99.11	14.93	88.90	13.05
51	157.66	23.46	139.54	20.81	123.06	18.54	111.60	16.69	100.41	15.09	90.20	13.29
52	162.52	24.18	143.88	21.38	126.91	19.02	115.06	17.28	103.50	15.63	92.90	13.30
53	166.33	24.77	147.35	22.02	129.95	19.55	117.86	17.69	105.91	15.97	95.16	13.70
54	170.04	25.33	150.62	22.45	132.80	19.91	120.41	18.08	108.36	16.32	97.28	14.02
55	179.15	26.64	158.71	23.57	139.98	21.00	126.91	19.04	112.99	17.01	100.89	14.45
56	185.22	27.60	163.92	24.48	144.55	21.58	131.20	19.75	116.85	17.60	102.97	14.93
57	203.48	30.28	177.51	26.45	155.15	23.24	134.20	20.15	119.49	17.89	105.81	15.63
58	214.95	32.10	187.58	27.96	163.92	24.61	141.76	21.30	126.19	18.88	111.74	16.39
59	228.83	34.13	199.67	29.78	174.57	26.13	151.11	22.69	134.38	20.15	119.06	17.49
60	239.91	35.82	209.22	31.22	182.91	27.36	158.24	23.88	140.79	21.19	124.70	18.38
61	258.85	38.58	225.89	33.63	197.41	29.61	170.91	25.66	151.92	22.79	134.62	19.75
62	294.17	43.82	254.56	37.91	222.52	33.43	198.95	30.02	175.05	26.32	154.86	22.69
63	305.73	45.53	264.58	39.46	231.19	34.64	206.76	31.06	181.94	27.31	160.93	23.57
64	320.43	47.77	277.30	41.35	242.46	36.40	216.69	32.74	190.76	28.73	168.69	24.77
65	334.84	49.86	289.73	43.31	253.21	37.94	226.37	34.06	199.19	30.02	176.12	25.90
66	352.71	52.53	305.25	45.53	266.80	39.94	238.61	35.96	209.84	31.57	185.56	27.28
67	375.89	55.99	320.29	47.77	279.95	42.05	252.78	37.94	219.91	33.01	191.68	28.19
68	404.80	60.33	344.96	51.41	301.64	45.26	272.15	40.98	236.78	35.65	206.42	30.28
69	436.85	65.06	372.42	55.53	325.39	48.77	293.83	44.25	255.52	38.47	222.86	32.75
70	471.54	70.36	401.91	59.90	351.27	52.72	317.05	47.70	275.66	41.38	240.54	35.28
71	504.74	75.19	430.00	64.20	376.03	56.41	339.27	51.01	295.18	44.38	257.40	37.71
72	525.07	78.21	447.93	66.80	388.08	58.26	351.41	52.92	302.12	45.48	263.18	38.65
73	559.04	83.22	476.93	71.08	413.28	61.96	374.10	56.23	321.78	48.39	280.00	41.09
74	587.62	87.61	501.41	74.79	434.44	65.14	393.33	59.25	338.21	50.86	294.41	43.33
75	616.53	91.80	526.03	78.46	455.78	68.29	412.61	62.00	354.83	53.40	308.91	45.43
76	640.43	95.37	546.37	81.51	473.32	71.02	428.60	64.47	368.61	55.45	320.86	47.22
77	646.45	96.35	547.43	81.67	474.33	71.11	425.18	63.93	361.39	54.31	314.12	46.14
78	656.14	97.70	555.52	82.96	481.37	72.23	431.45	64.87	366.78	55.08	318.79	46.79
79	658.64	98.20	557.79	83.14	483.20	72.47	433.23	65.14	368.13	55.45	320.04	47.03
80	650.93	97.00	551.19	82.09	477.37	71.66	428.07	64.39	363.89	54.78	316.24	46.55
81	664.66	98.95	562.71	83.94	487.58	73.03	437.13	65.72	371.45	55.93	322.93	47.43
82	660.76	98.39	559.43	83.35	484.79	72.76	442.43	66.59	376.13	56.60	326.88	48.01
83	669.58	99.67	567.04	84.48	491.19	73.72	448.46	67.47	381.14	57.30	331.37	48.66
84	678.74	101.03	574.80	85.76	497.94	74.76	454.53	68.35	386.44	58.16	335.80	49.33

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	170.38	24.10	151.30	21.48	137.95	19.91	126.00	18.54	115.55	16.93	107.21	15.63
41	182.23	25.66	160.98	23.14	145.71	21.06	130.39	19.04	118.63	17.41	109.52	15.84
42	185.46	26.13	163.68	23.40	147.92	21.37	131.30	19.12	119.20	17.49	109.86	15.97
43	188.35	26.61	165.90	23.62	149.61	21.48	131.88	19.44	119.54	17.49	110.15	15.97
44	191.43	27.04	168.50	24.10	151.73	21.97	132.84	19.52	120.22	17.60	110.44	16.05
45	194.86	27.52	171.24	24.48	154.00	22.21	134.00	19.69	120.84	17.69	110.87	16.13
46	197.65	27.79	173.42	24.75	155.63	22.52	134.62	19.75	121.28	17.76	110.92	16.13
47	200.30	28.27	175.58	24.99	157.32	22.69	135.16	19.79	121.52	17.76	111.06	16.13
48	203.15	28.73	177.85	25.42	159.25	22.93	135.93	19.91	121.85	17.84	111.35	16.24
49	206.47	29.07	180.50	25.76	161.37	23.33	136.94	20.03	122.68	17.89	111.74	16.29
50	209.22	29.54	182.76	26.09	163.10	23.49	137.80	20.15	123.01	18.06	111.98	16.29
51	212.20	30.02	185.37	26.45	165.37	23.89	139.59	20.63	124.70	18.37	113.47	16.45
52	218.81	30.82	191.10	27.28	170.43	24.69	143.93	21.06	128.65	18.83	117.08	17.01
53	223.96	31.64	195.58	27.96	174.57	25.23	147.40	21.48	131.64	19.44	119.74	17.41
54	228.92	32.34	200.01	28.47	178.47	25.76	150.67	22.05	134.68	19.75	122.53	17.76
55	241.26	34.06	210.71	30.10	187.92	27.12	158.77	23.24	141.76	20.81	129.08	18.67
56	249.40	35.17	217.79	31.06	194.28	28.16	164.07	24.10	146.62	21.38	133.42	19.45
57	271.14	38.34	235.24	33.58	208.11	30.09	176.98	25.92	156.31	22.93	140.36	20.23
58	286.60	40.52	248.58	35.49	219.91	31.73	187.05	27.36	165.17	24.18	148.31	21.45
59	305.11	43.12	264.68	37.71	234.03	33.89	199.05	29.07	175.87	25.76	157.90	22.79
60	319.90	45.20	277.40	39.70	245.35	35.49	208.64	30.58	184.31	27.04	165.46	23.91
61	345.19	48.68	299.32	42.74	264.78	38.31	225.12	33.01	198.95	29.07	178.57	25.92
62	374.93	52.96	325.44	46.55	285.40	41.15	242.61	35.57	214.42	31.40	189.99	27.60
63	389.63	54.98	338.35	48.34	296.58	42.85	252.20	37.00	222.86	32.74	197.51	28.73
64	408.51	57.62	354.74	50.69	310.84	44.92	264.49	38.73	233.60	34.27	207.05	30.09
65	426.78	60.11	370.49	52.96	324.72	46.89	276.19	40.52	244.10	35.82	216.40	31.38
66	449.57	63.42	390.34	55.74	342.30	49.44	290.99	42.66	257.11	37.67	227.77	33.09
67	489.65	69.23	421.91	60.33	369.87	53.50	314.07	46.04	277.49	40.77	246.03	35.72
68	527.39	74.42	454.43	64.87	398.34	57.54	338.30	49.55	298.89	43.82	264.92	38.49
69	569.16	80.39	490.42	70.03	429.86	62.00	365.10	53.52	322.55	47.30	285.98	41.49
70	614.26	86.72	529.31	75.54	463.92	66.99	393.96	57.76	348.08	51.01	308.57	44.70
71	657.43	92.79	566.47	80.92	496.59	71.67	421.76	61.80	372.61	54.65	330.31	47.96
72	686.88	97.00	587.28	83.94	514.81	74.32	439.01	64.31	387.98	56.87	343.85	49.86
73	731.35	103.23	625.25	89.34	548.11	79.18	467.44	68.54	413.04	60.61	366.06	53.10
74	768.79	108.52	657.34	94.00	576.15	83.22	491.49	71.99	434.29	63.64	384.85	55.93
75	806.57	113.91	689.58	98.46	604.48	87.39	515.53	75.54	455.64	66.80	403.79	58.56
76	837.79	118.31	716.37	102.30	627.90	90.69	535.52	78.46	473.18	69.37	419.40	60.89
77	857.35	120.94	733.81	104.80	637.63	92.07	541.89	79.37	478.96	70.24	424.46	61.68
78	870.03	122.89	744.79	106.42	647.07	93.46	550.08	80.60	485.99	71.19	430.87	62.47
79	873.45	123.16	747.64	106.76	649.68	93.82	552.25	80.92	487.92	71.59	432.46	62.84
80	863.19	121.82	738.87	105.48	642.01	92.74	545.74	79.88	482.14	70.68	427.45	61.96
81	881.35	124.36	754.39	107.83	655.51	94.70	557.11	81.67	492.26	72.23	436.32	63.32
82	867.14	122.39	742.24	105.96	644.86	93.12	550.66	80.71	486.57	71.27	431.21	62.55
83	878.80	124.04	752.31	107.51	653.53	94.40	558.03	81.85	493.03	72.28	437.13	63.42
84	890.89	125.72	762.58	109.04	662.45	95.76	565.74	82.96	499.82	73.35	443.06	64.31

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	195.48	27.76	174.24	24.85	158.04	22.69	141.95	20.67	127.93	18.56	116.36	16.69
41	203.96	28.95	180.50	25.76	163.10	23.46	146.34	21.19	131.25	19.02	118.39	17.12
42	206.09	29.40	182.09	26.00	164.26	23.57	147.35	21.30	131.83	19.04	118.63	17.20
43	207.58	29.54	183.00	26.13	164.98	23.70	147.88	21.37	132.21	19.05	118.63	17.20
44	209.70	29.78	184.50	26.40	166.14	23.89	148.84	21.45	132.80	19.12	119.01	17.20
45	211.96	30.12	186.13	26.61	167.30	24.10	149.95	21.58	133.57	19.45	119.35	17.26
46	213.41	30.28	187.14	26.78	168.02	24.18	150.38	21.86	133.86	19.45	119.20	17.26
47	214.85	30.58	187.92	26.88	168.69	24.35	150.81	21.94	134.09	19.52	119.20	17.26
48	216.59	30.79	189.13	27.04	169.51	24.48	151.59	21.97	134.62	19.55	119.35	17.26
49	218.81	31.16	190.85	27.28	170.67	24.61	152.65	22.05	135.35	19.69	119.64	17.28
50	220.45	31.38	191.96	27.36	171.49	24.75	153.27	22.18	135.68	19.71	119.69	17.49
51	223.53	31.86	194.57	27.76	173.90	24.99	155.49	22.52	137.61	19.99	121.47	17.49
52	236.73	33.63	206.09	29.51	184.21	26.54	164.69	23.88	145.71	21.06	128.60	18.56
53	245.26	34.88	213.50	30.50	191.00	27.52	170.57	24.69	151.11	21.97	133.28	19.12
54	253.35	36.16	220.64	31.57	197.17	28.39	176.21	25.49	156.07	22.53	137.61	19.91
55	271.62	38.58	236.39	33.81	211.29	30.50	188.93	27.31	167.20	24.18	147.63	21.30
56	279.71	39.80	243.43	34.75	217.70	31.38	194.57	28.19	172.26	24.96	151.92	21.97
57	287.13	40.85	248.29	35.49	219.96	31.65	205.65	29.67	180.06	26.09	158.62	22.79
58	303.27	43.21	262.22	37.39	232.34	33.49	217.26	31.40	190.18	27.60	167.58	24.11
59	322.93	45.95	279.18	39.86	247.43	35.65	231.24	33.49	202.42	29.43	178.38	25.66
60	338.50	48.17	292.72	41.83	259.38	37.37	242.46	35.12	212.25	30.79	187.05	27.01
61	365.19	51.95	315.85	45.13	279.81	40.29	261.69	37.79	228.92	33.14	201.65	29.07
62	403.74	57.43	349.39	49.94	306.89	44.25	280.20	40.58	245.35	35.57	216.06	31.22
63	419.59	59.71	363.12	51.85	318.98	46.04	291.23	42.18	254.99	37.00	224.63	32.37
64	439.78	62.55	380.66	54.31	334.26	48.17	305.35	44.25	267.28	38.73	235.48	33.97
65	459.44	65.38	397.62	56.74	349.29	50.26	318.98	46.14	279.18	40.52	245.93	35.49
66	484.11	68.81	418.97	59.86	367.99	53.02	336.09	48.66	294.17	42.66	259.14	37.39
67	517.03	73.61	444.17	63.42	390.06	56.21	357.34	51.77	312.72	45.27	275.52	39.80
68	556.92	79.24	478.33	68.29	420.12	60.59	384.81	55.67	336.76	48.77	296.77	42.85
69	601.06	85.49	516.30	73.72	453.37	65.35	415.26	59.95	363.50	52.72	320.24	46.15
70	648.66	92.24	557.11	79.63	489.41	70.52	448.21	64.79	392.37	56.87	345.63	49.86
71	694.30	98.71	596.29	85.22	523.82	75.46	479.68	69.45	419.88	60.78	369.96	53.40
72	730.34	103.93	627.95	89.64	546.76	78.68	498.76	72.23	436.60	63.24	384.61	55.53
73	777.56	110.54	668.57	95.40	582.22	83.91	530.95	76.91	464.79	67.39	409.52	59.06
74	817.41	116.26	702.88	100.44	611.95	88.19	558.17	80.76	488.60	70.72	430.43	62.16
75	857.55	121.90	737.37	105.29	642.07	92.47	585.74	84.70	512.78	74.31	451.68	65.30
76	890.75	126.67	766.00	109.39	666.83	96.04	608.34	88.06	532.49	77.12	469.08	67.78
77	912.00	129.77	784.11	112.01	682.83	98.38	625.59	90.61	547.48	79.37	476.07	68.69
78	925.64	131.64	795.97	113.63	692.90	99.80	634.79	91.89	555.67	80.52	483.20	69.77
79	929.40	132.20	799.05	114.04	695.70	100.31	637.34	92.24	557.84	80.84	485.22	70.03
80	918.36	130.57	789.61	112.75	687.50	99.09	629.73	91.11	551.28	79.83	479.44	69.29
81	937.68	133.41	806.14	115.13	701.96	101.03	643.03	93.06	562.75	81.59	489.51	70.64
82	926.94	131.86	791.01	112.89	688.70	99.19	630.79	91.32	552.20	79.95	480.21	69.33
83	939.37	133.62	801.60	114.52	697.91	100.55	639.32	92.47	559.52	81.03	486.62	70.36
84	952.28	135.57	812.59	116.05	707.55	101.90	647.99	93.70	567.23	82.09	493.32	71.11

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	218.76	30.02	195.48	26.93	176.88	24.69	168.07	23.49	153.22	21.48	140.70	19.79
41	228.73	31.37	203.53	28.06	183.00	25.49	172.84	24.18	156.89	22.12	143.20	20.15
42	231.19	31.65	205.46	28.33	184.45	25.66	173.85	24.37	157.47	22.18	143.64	20.19
43	233.21	31.88	206.95	28.43	185.41	25.90	174.43	24.48	157.80	22.21	143.69	20.19
44	235.67	32.31	208.78	28.83	186.72	26.00	175.39	24.61	158.38	22.33	143.88	20.19
45	238.42	32.74	211.00	28.97	188.40	26.21	176.59	24.75	159.30	22.52	144.41	20.23
46	240.20	32.85	212.35	29.21	189.27	26.40	177.13	24.77	159.44	22.52	144.36	20.23
47	242.08	33.14	213.65	29.51	190.09	26.54	177.51	24.85	159.63	22.52	144.36	20.23
48	244.15	33.43	215.29	29.62	191.19	26.64	178.28	24.96	160.11	22.53	144.46	20.23
49	246.80	33.81	217.26	29.83	192.69	26.88	179.34	25.23	160.93	22.69	144.99	20.36
50	248.78	34.06	218.81	30.10	193.70	27.01	180.11	25.26	161.32	22.69	145.08	20.36
51	252.25	34.48	221.84	30.58	196.50	27.31	182.52	25.60	163.59	23.17	147.10	20.79
52	267.23	36.52	234.90	32.34	208.11	28.95	193.36	27.12	173.22	24.48	155.73	22.02
53	276.72	37.79	243.38	33.52	215.63	30.09	200.30	28.16	179.44	25.33	161.42	22.69
54	286.03	39.14	251.43	34.64	222.66	31.06	206.95	28.95	185.41	26.13	166.81	23.49
55	306.55	42.03	269.59	37.18	238.75	33.25	221.84	31.06	198.71	28.06	178.76	25.23
56	315.66	43.31	277.54	38.31	245.89	34.27	228.39	32.10	204.69	28.91	184.06	25.92
57	330.31	45.26	288.39	39.73	253.21	35.28	233.60	32.82	209.31	29.54	185.95	26.21
58	349.00	47.77	304.67	42.03	267.47	37.31	246.85	34.64	221.17	31.22	196.50	27.69
59	371.45	50.86	324.43	44.60	284.82	39.73	262.85	36.94	235.57	33.25	209.17	29.54
60	389.38	53.20	340.14	46.79	298.55	41.55	275.47	38.58	246.85	34.85	219.28	30.97
61	420.22	57.54	366.93	50.61	322.12	44.92	297.30	41.73	266.32	37.59	236.63	33.43
62	452.46	61.95	392.18	53.91	344.28	47.99	316.43	44.48	283.52	39.94	248.78	35.12
63	470.28	64.39	407.64	56.15	357.77	49.86	328.91	46.14	294.70	41.55	258.56	36.44
64	492.98	67.47	427.16	58.74	375.02	52.25	344.76	48.39	308.91	43.52	270.94	38.31
65	515.10	70.52	446.34	61.29	391.79	54.65	360.13	50.61	322.69	45.53	283.13	39.91
66	542.61	74.31	470.19	64.77	412.80	57.54	379.50	53.16	339.94	47.99	298.26	42.05
67	593.54	81.19	510.42	70.36	448.12	62.38	412.27	57.81	361.09	50.93	319.90	45.13
68	639.32	87.45	549.64	75.67	482.72	67.23	443.93	62.20	388.95	54.89	344.52	48.58
69	689.91	94.40	593.30	81.75	520.74	72.60	479.10	67.22	419.74	59.33	371.79	52.37
70	744.75	101.90	640.19	88.19	562.22	78.33	517.03	72.47	453.03	63.93	401.33	56.60
71	797.08	109.17	685.33	94.33	601.64	83.91	553.45	77.61	484.84	68.35	429.62	60.61
72	829.41	113.51	713.09	98.20	626.11	87.21	579.18	81.19	507.43	71.66	443.69	62.55
73	883.04	120.86	759.25	104.49	666.69	92.93	616.58	86.51	540.25	76.24	472.36	66.63
74	928.24	127.07	798.19	109.84	700.75	97.70	648.18	90.89	567.91	80.04	496.64	70.03
75	973.87	133.37	837.50	115.32	735.26	102.43	680.08	95.37	595.81	84.08	521.12	73.45
76	1011.55	138.41	869.84	119.70	763.78	106.44	706.44	99.16	618.84	87.39	541.26	76.26
77	1020.17	139.58	884.87	121.82	770.14	107.32	710.49	99.59	622.41	87.85	544.35	76.82
78	1035.40	141.64	898.07	123.69	781.61	109.04	721.09	101.03	631.80	89.19	552.44	77.81
79	1039.40	142.28	901.69	124.17	784.74	109.39	723.98	101.59	634.21	89.48	554.66	78.21
80	1027.16	140.49	890.99	122.68	775.39	108.04	715.31	100.36	626.70	88.41	548.11	77.29
81	1048.70	143.63	909.69	125.24	791.68	110.40	730.39	102.43	639.94	90.31	559.67	78.94
82	1006.25	137.82	866.22	119.25	753.86	105.13	699.02	98.12	612.38	86.51	535.48	75.51
83	1019.69	139.55	877.88	120.80	763.93	106.49	708.27	99.40	620.53	87.61	542.61	76.45
84	1033.66	141.59	889.83	122.55	774.52	107.91	718.05	100.64	629.06	88.76	550.08	77.53

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	324.64	40.12	291.62	35.94	266.48	32.96	252.07	31.06	229.25	28.33	211.93	26.11
41	339.85	42.04	303.60	37.50	275.97	33.96	259.95	32.07	235.18	29.03	216.41	26.71
42	343.68	42.30	306.78	37.93	278.24	34.35	261.57	32.33	236.37	29.16	216.95	26.75
43	346.65	42.87	308.99	38.15	279.69	34.54	262.64	32.38	237.12	29.24	217.27	26.75
44	350.54	43.23	311.96	38.54	282.01	34.80	264.37	32.55	238.21	29.37	217.92	26.82
45	354.74	43.69	315.25	38.89	284.55	35.10	266.37	32.96	239.71	29.59	218.78	27.01
46	357.60	44.21	317.41	39.19	285.90	35.36	267.28	32.98	240.14	29.63	218.89	27.01
47	360.41	44.53	319.57	39.41	287.30	35.45	268.25	33.13	240.68	29.70	219.00	27.01
48	363.54	44.83	321.89	39.71	289.08	35.66	269.55	33.22	241.49	29.78	219.43	27.01
49	367.53	45.40	325.18	40.16	291.51	35.94	271.49	33.41	242.84	29.96	220.29	27.27
50	370.77	45.79	327.44	40.46	293.13	36.16	272.57	33.67	243.65	30.13	220.72	27.27
51	375.84	46.35	331.98	40.88	297.18	36.66	276.40	34.19	247.11	30.50	223.80	27.60
52	398.02	49.16	351.67	43.36	314.77	38.78	292.64	36.16	261.62	32.33	236.96	29.16
53	412.47	50.93	364.30	44.84	326.09	40.25	303.33	37.50	271.11	33.41	245.54	30.26
54	426.07	52.49	376.43	46.43	336.94	41.59	313.36	38.61	280.07	34.54	253.58	31.29
55	456.67	56.28	403.52	49.87	361.16	44.55	335.81	41.55	300.20	37.05	271.82	33.65
56	470.26	57.99	415.55	51.28	371.85	45.90	346.00	42.85	309.21	38.15	279.96	34.54
57	500.42	61.68	435.73	53.74	386.63	47.76	359.28	44.40	317.46	39.30	283.52	34.95
58	528.69	65.34	460.39	56.88	408.37	50.35	379.61	46.83	335.48	41.44	299.50	36.94
59	562.95	69.40	490.22	60.51	434.81	53.70	404.22	49.90	357.17	44.14	318.92	39.41
60	590.04	72.84	513.75	63.37	455.80	56.23	423.64	52.30	374.28	46.11	334.35	41.24
61	636.71	78.70	554.48	68.43	491.90	60.67	457.20	56.43	403.90	49.87	360.79	44.53
62	671.30	82.88	585.18	72.21	514.61	63.44	481.32	59.39	420.57	51.88	370.18	45.66
63	697.73	86.14	608.17	74.98	534.90	65.90	500.26	61.68	437.08	53.90	384.74	47.43
64	731.35	90.30	637.52	78.77	560.58	69.25	524.43	64.64	458.07	56.45	403.20	49.79
65	763.99	94.32	666.06	82.17	585.67	72.26	547.90	67.70	478.68	59.07	421.22	52.02
66	804.94	99.31	701.72	86.58	617.18	76.17	577.20	71.13	504.30	62.22	443.82	54.74
67	899.84	111.10	779.36	96.12	679.55	83.89	639.95	79.01	559.07	69.12	492.11	60.75
68	969.18	119.56	839.52	103.53	731.78	90.34	689.32	84.98	602.13	74.23	529.94	65.45
69	1046.01	129.14	905.89	111.71	789.78	97.46	743.86	91.77	649.88	80.20	572.02	70.64
70	1128.88	139.26	977.75	120.77	852.47	105.20	802.89	99.01	701.40	86.56	617.39	76.24
71	1208.30	149.15	1046.49	129.14	912.31	112.59	859.38	106.06	750.82	92.63	660.72	81.56
72	1237.59	152.65	1071.90	132.23	934.48	115.28	876.05	108.01	765.23	94.45	664.77	82.03
73	1317.56	162.47	1141.24	140.78	994.86	122.74	932.65	115.13	814.81	100.63	707.71	87.38
74	1385.11	170.84	1199.67	148.06	1045.84	128.99	980.40	120.94	856.52	105.72	743.92	91.77
75	1453.31	179.38	1258.69	155.27	1097.21	135.32	1028.69	126.98	898.60	110.97	780.61	96.27
76	1509.37	186.22	1307.31	161.30	1139.73	140.58	1068.45	131.87	933.40	115.21	810.77	100.09
77	1528.03	188.51	1313.51	162.17	1145.12	141.30	1064.24	131.33	929.95	114.69	807.74	99.64
78	1550.75	191.45	1333.20	164.46	1162.28	143.35	1080.21	133.31	943.71	116.47	819.62	101.11
79	1556.95	192.01	1338.33	165.09	1166.86	144.02	1084.37	133.79	947.49	116.92	822.91	101.52
80	1538.50	189.83	1322.58	163.18	1152.94	142.25	1071.58	132.21	936.21	115.51	813.14	100.25
81	1570.82	193.94	1350.47	166.69	1177.22	145.34	1094.19	135.00	955.96	117.91	830.35	102.49
82	1465.88	180.94	1260.15	155.42	1098.61	135.45	1032.25	127.35	891.37	110.02	783.25	96.57
83	1485.46	183.36	1277.04	157.52	1113.18	137.34	1046.01	129.14	903.40	111.45	793.77	97.93
84	1505.96	185.81	1294.52	159.70	1128.56	139.26	1060.36	130.81	915.76	112.98	804.61	99.31

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	100.41	16.80	90.35	15.14	81.96	13.88	71.65	12.15	65.48	11.07	60.61	10.01
41	104.03	17.46	93.24	15.65	83.93	14.15	74.10	12.54	67.45	11.45	61.86	10.24
42	105.13	17.60	94.05	15.75	84.47	14.26	74.87	12.62	68.03	11.47	62.20	10.27
43	106.29	17.76	94.92	15.97	85.04	14.42	75.50	12.81	68.61	11.55	62.54	10.32
44	107.30	17.89	95.79	16.13	85.57	14.45	76.22	12.84	69.24	11.72	63.02	10.35
45	108.36	18.33	96.51	16.24	86.10	14.50	77.00	13.05	69.58	11.75	63.21	10.48
46	109.42	18.38	97.47	16.32	86.68	14.53	77.67	13.14	70.34	11.93	63.65	10.48
47	110.53	18.56	98.29	16.45	87.21	14.66	78.40	13.29	70.73	11.96	64.08	10.59
48	111.60	18.67	99.16	16.58	87.79	14.87	79.21	13.32	71.40	12.11	64.37	10.75
49	112.70	18.83	99.84	16.69	88.27	14.93	79.84	13.49	71.89	12.15	64.75	10.80
50	113.86	19.04	100.75	16.93	88.85	15.06	80.61	13.70	72.46	12.17	65.04	10.84
51	114.97	19.44	101.81	17.12	89.86	15.14	81.52	13.78	73.29	12.41	65.82	10.88
52	118.29	19.79	104.65	17.60	92.37	15.63	83.74	14.15	75.36	12.81	67.60	11.19
53	120.41	20.15	106.63	17.84	94.05	15.84	85.33	14.45	76.66	12.94	68.80	11.45
54	122.68	20.67	108.55	18.37	95.79	16.24	86.87	14.66	78.15	13.22	70.05	11.55
55	128.60	21.45	113.86	19.04	100.41	16.93	90.92	15.36	81.04	13.72	72.85	12.54
56	131.88	22.12	116.79	19.69	102.97	17.41	93.38	15.75	83.21	14.02	74.01	12.44
57	144.26	24.11	125.86	21.06	110.10	18.56	95.16	16.13	84.66	14.37	74.97	12.44
58	151.44	25.42	132.17	22.12	115.55	19.52	99.84	16.93	88.90	15.09	78.68	13.05
59	160.70	26.93	140.22	23.49	122.63	20.71	105.95	17.89	94.34	15.97	83.50	13.88
60	167.39	28.16	146.09	24.55	127.73	21.45	110.44	18.67	98.29	16.58	87.07	14.42
61	180.35	30.23	157.37	26.40	137.52	23.22	119.11	20.11	105.86	17.84	93.81	15.41
62	204.83	34.27	177.22	29.67	154.91	26.13	138.53	23.40	121.81	20.67	107.84	17.76
63	213.16	35.72	184.45	30.97	161.32	27.21	144.16	24.37	126.77	21.38	112.12	18.56
64	225.21	37.67	194.81	32.75	170.33	28.83	152.41	25.76	134.00	22.57	118.48	19.69
65	234.03	39.16	202.66	33.97	177.13	29.83	158.29	26.78	139.30	23.49	123.11	20.36
66	248.44	41.73	214.95	36.16	187.87	31.65	168.02	28.39	147.88	24.96	130.72	21.48
67	266.22	44.60	226.95	38.07	198.33	33.49	179.00	30.23	155.73	26.32	135.73	22.45
68	287.32	48.17	244.92	41.07	214.08	36.22	193.27	32.75	168.02	28.39	146.57	24.18
69	310.17	51.95	264.24	44.38	230.95	38.95	208.54	35.25	181.36	30.69	158.14	26.13
70	333.92	55.99	284.48	47.77	248.73	42.03	224.54	37.94	195.29	33.01	170.28	28.19
71	361.05	60.59	307.66	51.65	268.82	45.43	242.71	41.07	211.09	35.72	184.06	30.50
72	387.70	64.90	330.69	55.53	286.60	48.39	259.47	43.89	223.14	37.67	194.18	32.13
73	418.29	70.04	356.90	59.86	309.25	52.16	279.86	47.30	240.73	40.77	209.65	34.64
74	446.24	74.87	380.76	63.82	329.97	55.67	298.65	50.61	256.92	43.41	223.58	37.00
75	475.97	79.82	406.15	68.16	351.84	59.41	318.50	53.83	273.98	46.22	238.51	39.62
76	503.77	84.42	429.81	72.07	372.47	62.87	337.15	57.11	289.88	49.04	252.34	41.78
77	519.29	87.05	439.69	73.81	381.05	64.23	341.49	57.76	290.36	49.04	252.25	41.78
78	539.77	90.55	457.03	76.66	396.03	66.80	354.93	59.95	301.78	50.93	262.22	43.34
79	555.19	93.06	470.09	78.76	407.26	68.69	365.10	61.80	310.36	52.43	269.74	44.60
80	562.32	94.25	476.02	79.83	412.46	69.53	369.87	62.47	314.31	53.10	273.16	45.26
81	567.86	95.20	480.74	80.70	416.56	70.36	373.53	63.16	317.49	53.68	275.91	45.64
82	577.06	96.84	488.60	81.97	423.40	71.40	386.44	65.38	328.48	55.53	285.49	47.29
83	574.85	96.36	486.67	81.75	421.76	71.11	384.90	65.14	327.17	55.29	284.38	47.03
84	570.65	95.76	483.20	81.03	418.68	70.64	382.20	64.57	324.81	54.89	282.36	46.74

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	121.81	19.52	108.17	17.46	98.44	16.05	90.15	14.93	82.54	13.70	76.66	12.54
41	130.10	20.79	114.92	18.56	104.03	16.93	92.99	15.27	84.66	13.97	78.20	12.82
42	132.75	21.19	117.08	18.83	105.81	17.26	93.96	15.41	85.28	14.02	78.58	12.84
43	135.25	21.45	119.16	19.12	107.54	17.49	94.78	15.65	85.91	14.15	79.16	12.84
44	137.95	22.02	121.42	19.55	109.23	17.76	95.69	15.75	86.54	14.37	79.50	12.94
45	140.46	22.33	123.40	19.91	110.92	18.06	96.46	15.97	87.12	14.42	79.84	13.05
46	143.01	22.74	125.52	20.15	112.70	18.38	97.43	16.13	87.74	14.45	80.42	13.14
47	145.56	23.22	127.59	20.67	114.29	18.64	98.25	16.29	88.27	14.53	80.71	13.22
48	148.02	23.57	129.66	20.87	116.03	18.88	99.16	16.32	88.90	14.66	81.09	13.29
49	150.67	23.91	131.73	21.27	117.76	19.05	99.84	16.45	89.48	14.69	81.57	13.30
50	153.18	24.48	133.81	21.45	119.40	19.52	100.85	16.58	90.15	14.93	81.96	13.32
51	154.82	24.69	135.16	21.86	120.60	19.71	101.86	16.80	90.92	15.09	82.78	13.62
52	159.25	25.33	139.11	22.45	124.08	20.15	104.70	17.28	93.62	15.36	85.24	13.96
53	162.19	25.90	141.61	22.74	126.43	20.67	106.73	17.60	95.31	15.71	86.73	14.15
54	165.13	26.32	144.21	23.24	128.70	20.90	108.60	17.89	97.09	16.05	88.27	14.45
55	173.12	27.60	151.20	24.37	134.91	22.02	113.90	18.75	101.72	16.69	92.61	15.14
56	177.61	28.33	155.01	24.96	138.29	22.52	116.85	19.44	104.42	17.26	95.06	15.41
57	192.35	30.69	166.86	26.93	147.63	23.91	125.52	20.79	110.87	18.38	99.50	16.29
58	202.04	32.18	175.25	28.27	154.91	25.26	131.73	21.86	116.36	19.12	104.51	17.12
59	214.33	34.13	185.90	30.02	164.40	26.78	139.78	23.17	123.49	20.36	110.87	18.08
60	223.24	35.57	193.60	31.22	171.20	27.79	145.61	23.91	128.65	21.27	115.45	18.83
61	240.63	38.34	208.64	33.58	184.50	30.09	156.94	25.90	138.67	22.79	124.41	20.23
62	261.02	41.55	226.61	36.49	198.71	32.34	168.93	27.79	149.23	24.69	132.31	21.48
63	271.67	43.33	235.81	37.94	206.76	33.63	175.83	28.95	155.44	25.65	137.80	22.52
64	287.13	45.82	249.16	40.10	218.52	35.57	185.85	30.69	164.21	27.12	145.51	23.70
65	298.40	47.51	259.14	41.78	227.09	37.00	193.27	31.88	170.62	28.19	151.30	24.75
66	316.57	50.43	274.99	44.38	241.02	39.30	204.93	33.89	181.08	29.83	160.50	26.21
67	346.79	55.29	298.84	48.17	262.03	42.66	222.52	36.72	196.59	32.51	174.24	28.43
68	374.30	59.65	322.55	51.95	282.70	46.07	240.10	39.70	212.20	35.09	187.92	30.79
69	403.88	64.39	347.99	56.15	305.11	49.71	259.14	42.74	228.88	37.71	202.90	33.14
70	434.87	69.33	374.83	60.51	328.48	53.52	279.04	46.07	246.47	40.77	218.52	35.72
71	470.23	74.98	405.18	65.35	355.22	57.81	301.68	49.73	266.51	44.05	236.30	38.58
72	507.20	80.76	433.61	69.93	380.08	61.95	324.14	53.52	286.41	47.30	253.93	41.49
73	547.24	87.15	467.83	75.46	410.10	66.80	349.72	57.62	309.10	51.01	273.98	44.70
74	583.81	92.98	499.20	80.50	437.47	71.19	373.14	61.68	329.77	54.39	292.24	47.77
75	622.74	99.33	532.49	85.84	466.77	76.11	398.05	65.62	351.75	58.16	311.76	50.93
76	659.03	105.08	563.43	90.71	493.94	80.50	421.18	69.49	372.23	61.40	329.97	53.91
77	688.61	109.73	589.40	95.07	512.16	83.33	435.45	71.80	384.66	63.50	340.91	55.74
78	715.84	114.04	612.72	98.71	532.44	86.72	452.46	74.76	399.79	66.02	354.35	57.91
79	736.31	117.27	630.26	101.62	547.57	89.19	465.51	76.91	411.31	67.94	364.57	59.65
80	745.67	118.78	638.26	102.86	554.51	90.31	471.39	77.79	416.51	68.77	369.19	60.51
81	752.99	120.05	644.57	103.93	560.15	91.24	476.02	78.54	420.65	69.45	372.80	61.01
82	757.37	120.62	648.28	104.49	563.28	91.76	480.89	79.37	424.94	70.24	376.66	61.68
83	754.39	120.25	645.77	104.01	561.12	91.40	479.10	79.16	423.36	69.93	375.17	61.26
84	749.04	119.38	641.10	103.26	557.02	90.69	475.68	78.46	420.31	69.37	372.56	60.89

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	139.78	22.45	124.60	20.03	112.89	18.38	101.62	16.53	91.45	14.93	83.21	13.62
41	145.61	23.40	128.99	20.81	116.36	18.88	104.51	17.12	93.67	15.24	84.47	13.78
42	147.35	23.57	130.19	20.90	117.42	19.04	105.33	17.26	94.34	15.36	84.85	13.78
43	149.13	23.89	131.54	21.19	118.44	19.12	106.34	17.41	94.92	15.41	85.28	13.88
44	150.81	24.18	132.80	21.37	119.54	19.52	107.06	17.46	95.69	15.65	85.53	13.96
45	152.60	24.55	134.04	21.48	120.55	19.69	107.98	17.60	96.22	15.71	85.91	13.97
46	154.43	24.77	135.35	21.94	121.56	19.75	108.80	17.69	96.94	15.75	86.25	13.97
47	156.12	24.99	136.75	22.02	122.63	19.91	109.71	17.84	97.47	15.97	86.59	14.02
48	157.95	25.33	138.00	22.18	123.54	20.03	110.48	18.06	98.20	16.05	86.97	14.15
49	159.59	25.65	139.20	22.45	124.60	20.19	111.45	18.33	98.73	16.13	87.35	14.26
50	161.37	25.92	140.46	22.57	125.57	20.36	112.22	18.38	99.40	16.29	87.65	14.26
51	163.01	26.13	141.85	22.79	126.91	20.71	113.42	18.54	100.41	16.39	88.61	14.42
52	172.26	27.68	150.00	24.11	134.04	21.86	119.74	19.55	105.95	17.28	93.62	15.17
53	177.61	28.43	154.57	24.85	138.14	22.45	123.49	20.11	109.28	17.84	96.41	15.71
54	182.71	29.43	159.01	25.65	142.19	23.17	127.06	20.79	112.60	18.45	99.31	16.24
55	194.76	31.37	169.51	27.31	151.59	24.61	135.54	22.12	120.03	19.69	105.81	17.26
56	199.19	31.97	173.42	27.96	155.01	25.23	138.53	22.53	122.68	20.03	108.17	17.60
57	203.53	32.74	175.97	28.33	156.02	25.33	145.71	23.70	127.59	20.87	112.56	18.37
58	213.70	34.27	184.84	29.67	163.73	26.61	153.08	24.96	134.00	21.97	118.05	19.12
59	226.85	36.40	196.01	31.64	173.75	28.27	162.47	26.54	142.19	23.24	125.28	20.36
60	236.25	37.91	204.16	32.85	180.93	29.43	169.12	27.60	148.02	24.18	130.48	21.27
61	254.56	40.85	220.11	35.49	195.00	31.65	182.38	29.67	159.59	26.09	140.55	22.79
62	281.01	45.13	243.28	39.16	213.65	34.75	195.05	31.86	170.67	27.79	150.43	24.55
63	292.48	46.89	253.16	40.82	222.37	36.22	203.10	33.09	177.80	28.97	156.65	25.49
64	309.10	49.62	267.47	43.12	235.04	38.26	214.51	35.09	187.77	30.76	165.46	26.93
65	321.30	51.58	278.07	44.70	244.29	39.70	223.05	36.40	195.29	31.88	172.02	28.06
66	341.05	54.86	295.13	47.51	259.18	42.13	236.73	38.58	207.19	33.89	182.52	29.67
67	366.30	58.74	314.50	50.69	276.29	44.88	253.11	41.22	221.46	36.30	195.24	31.73
68	395.26	63.50	339.56	54.78	298.17	48.44	273.11	44.56	239.04	39.03	210.66	34.27
69	426.53	68.54	366.35	59.04	321.83	52.25	294.79	48.01	257.98	42.13	227.38	37.00
70	459.35	73.72	394.54	63.51	346.50	56.23	317.25	51.81	277.78	45.43	244.73	39.80
71	496.64	79.66	426.48	68.69	374.73	60.89	343.07	55.99	300.38	49.04	264.58	43.12
72	539.24	86.57	463.68	74.76	403.74	65.54	368.32	59.95	322.31	52.69	284.05	46.15
73	581.78	93.38	500.35	80.60	435.54	70.68	397.33	64.79	347.85	56.74	306.50	49.86
74	620.81	99.59	533.79	85.97	464.69	75.51	424.03	69.25	371.12	60.61	326.94	53.16
75	662.16	106.34	569.35	91.76	495.63	80.52	452.26	73.81	395.84	64.71	348.71	56.65
76	700.70	112.57	602.46	97.05	524.50	85.22	478.48	78.09	418.77	68.35	369.00	59.95
77	732.70	117.64	630.02	101.59	548.44	89.08	502.52	81.97	439.78	71.80	382.45	62.20
78	761.57	122.30	654.79	105.48	570.17	92.66	522.23	85.22	457.13	74.76	397.57	64.71
79	783.39	125.72	673.58	108.52	586.32	95.28	537.12	87.64	470.19	76.91	408.95	66.59
80	793.37	127.34	682.11	109.87	593.88	96.43	544.01	88.76	476.21	77.79	414.10	67.39
81	801.13	128.69	688.86	110.90	599.76	97.45	549.40	89.64	480.84	78.54	418.24	68.10
82	809.51	130.03	690.88	111.34	601.44	97.70	550.94	89.91	482.23	78.68	419.40	68.21
83	806.38	129.37	688.13	110.86	599.13	97.31	548.78	89.48	480.45	78.46	417.81	68.08
84	800.64	128.61	683.26	110.15	594.89	96.62	544.88	88.87	476.98	77.81	414.77	67.51

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	156.50	24.18	139.78	21.86	126.48	19.91	120.27	19.04	109.52	17.46	100.61	16.05
41	163.25	25.26	145.33	22.57	130.67	20.67	123.40	19.55	111.98	17.76	102.20	16.29
42	165.46	25.65	146.91	22.79	131.88	20.81	124.36	19.71	112.70	17.89	102.73	16.32
43	167.58	25.92	148.70	23.22	133.18	20.90	125.28	19.79	113.37	18.06	103.16	16.39
44	169.66	26.32	150.33	23.40	134.48	21.19	126.29	19.93	114.00	18.33	103.54	16.45
45	171.68	26.61	151.92	23.57	135.68	21.37	127.11	20.11	114.72	18.37	104.03	16.53
46	173.85	26.93	153.61	23.89	136.89	21.45	128.07	20.19	115.35	18.45	104.51	16.58
47	175.87	27.28	155.20	24.11	138.14	21.86	129.04	20.36	116.03	18.54	104.99	16.61
48	177.94	27.60	156.89	24.48	139.39	22.02	130.00	20.67	116.75	18.64	105.28	16.69
49	180.11	27.79	158.53	24.69	140.55	22.12	130.82	20.79	117.38	18.67	105.77	16.80
50	182.14	28.19	160.16	24.96	141.76	22.33	131.73	20.87	118.05	18.75	106.29	16.93
51	184.02	28.43	161.75	25.23	143.25	22.53	133.18	21.06	119.35	19.02	107.30	17.12
52	194.33	30.10	171.01	26.61	151.39	23.88	140.65	22.21	126.00	20.03	113.37	18.06
53	200.35	30.98	176.21	27.36	156.12	24.61	145.04	22.93	129.95	20.79	116.85	18.64
54	206.23	31.97	181.36	28.27	160.59	25.26	149.18	23.57	133.66	21.30	120.32	19.05
55	219.91	34.06	193.36	30.10	171.24	27.01	159.05	25.23	142.58	22.69	128.12	20.36
56	224.83	34.85	197.75	30.79	175.10	27.60	162.72	25.76	145.71	23.24	131.16	20.87
57	234.22	36.32	204.55	31.86	179.54	28.27	165.66	26.21	148.36	23.57	131.83	21.00
58	245.89	38.07	214.71	33.49	188.54	29.62	173.90	27.60	155.83	24.77	138.43	22.05
59	260.87	40.42	227.72	35.49	200.01	31.57	184.50	29.21	165.37	26.40	146.87	23.40
60	271.71	42.13	237.26	37.00	208.45	32.82	192.26	30.50	172.26	27.36	152.98	24.37
61	292.91	45.43	255.76	39.80	224.58	35.41	207.19	32.82	185.56	29.61	164.98	26.21
62	315.03	48.77	273.02	42.43	239.72	37.71	220.20	34.88	197.41	31.40	173.22	27.60
63	327.95	50.77	284.19	44.28	249.50	39.30	229.36	36.32	205.46	32.75	180.21	28.73
64	346.50	53.68	300.24	46.74	263.52	41.49	242.22	38.47	217.07	34.61	190.38	30.28
65	360.13	55.74	312.05	48.58	274.07	43.21	251.91	39.86	225.69	36.01	197.94	31.57
66	382.29	59.25	331.27	51.58	290.75	45.83	267.33	42.29	239.52	38.26	210.03	33.49
67	420.51	65.14	361.63	56.23	317.54	50.02	291.95	46.22	255.76	40.82	226.61	36.16
68	453.71	70.36	390.15	60.73	342.59	53.91	315.08	49.94	276.05	44.00	244.54	38.87
69	489.65	75.86	421.04	65.54	369.62	58.26	340.14	53.83	297.88	47.43	263.91	42.05
70	527.33	81.75	453.37	70.60	398.05	62.62	366.11	57.91	320.72	51.09	284.19	45.26
71	570.03	88.28	490.13	76.26	430.39	67.87	395.89	62.84	346.74	55.29	307.18	48.88
72	612.43	94.80	526.47	81.97	462.19	72.87	427.59	67.78	374.73	59.71	327.61	52.16
73	660.76	102.30	568.05	88.41	498.76	78.54	461.47	73.03	404.22	64.39	353.53	56.23
74	704.99	109.19	606.16	94.33	532.10	83.91	492.26	78.09	431.21	68.69	377.24	59.95
75	751.98	116.47	646.60	100.64	567.62	89.43	525.12	83.14	460.02	73.35	402.25	64.09
76	795.73	123.14	684.23	106.49	600.72	94.62	555.67	88.06	486.76	77.53	425.66	67.78
77	819.39	126.93	710.87	110.66	618.69	97.45	570.65	90.36	500.01	79.64	437.28	69.53
78	851.91	131.91	738.92	115.05	643.08	101.28	593.30	94.02	519.77	82.79	454.53	72.33
79	876.15	135.67	760.07	118.37	661.39	104.19	610.16	96.62	534.51	85.22	467.49	74.42
80	887.28	137.42	769.66	119.74	669.87	105.48	618.07	98.04	541.41	86.25	473.47	75.36
81	896.05	138.80	777.23	120.94	676.47	106.54	624.09	98.87	546.76	87.13	478.19	76.14
82	878.80	136.11	756.55	117.75	658.50	103.61	610.46	96.84	534.85	85.30	467.68	74.42
83	875.43	135.59	753.66	117.27	655.89	103.26	608.14	96.36	532.73	84.88	465.80	74.15
84	869.21	134.63	748.22	116.47	651.17	102.64	603.71	95.69	528.83	84.34	462.53	73.62

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	232.21	32.55	208.42	29.24	190.45	26.75	180.26	25.31	163.86	23.16	151.55	21.24
41	242.63	34.19	216.84	30.52	197.09	27.71	185.54	26.11	168.01	23.57	154.52	21.80
42	245.87	34.54	219.43	30.95	199.09	27.97	187.16	26.26	169.25	23.77	155.22	21.89
43	249.10	35.08	221.91	31.12	201.03	28.33	188.84	26.45	170.27	23.92	156.03	22.04
44	252.34	35.45	224.50	31.66	203.03	28.55	190.29	26.75	171.52	24.01	156.89	22.06
45	255.52	35.94	227.09	31.86	204.91	28.79	191.86	26.99	172.65	24.20	157.60	22.17
46	258.71	36.36	229.63	32.33	206.91	29.15	193.37	27.27	173.78	24.57	158.41	22.32
47	261.89	36.79	232.21	32.55	208.80	29.37	194.88	27.45	174.86	24.65	159.21	22.39
48	265.07	37.27	234.75	33.11	210.74	29.63	196.50	27.60	176.10	24.76	159.97	22.49
49	268.20	37.65	237.29	33.37	212.63	29.85	198.01	27.83	177.18	24.87	160.89	22.58
50	271.28	38.15	239.77	33.74	214.57	30.23	199.63	28.01	178.37	25.13	161.53	22.62
51	274.25	38.60	242.20	33.96	216.78	30.50	201.73	28.38	180.26	25.31	163.15	23.10
52	289.62	40.75	255.90	35.94	229.14	32.29	213.01	29.96	190.40	26.75	172.32	24.20
53	298.63	42.04	263.83	37.16	236.15	33.20	219.54	30.95	196.28	27.60	177.77	25.02
54	307.21	43.23	271.49	38.20	243.00	34.26	225.90	31.79	201.89	28.38	182.95	25.69
55	327.71	46.05	289.41	40.75	258.92	36.44	240.90	33.81	215.38	30.26	194.98	27.45
56	335.05	47.17	295.99	41.61	264.96	37.27	246.41	34.63	220.18	30.97	199.41	28.01
57	354.85	49.90	308.94	43.41	274.08	38.60	254.77	35.82	225.15	31.66	201.03	28.33
58	372.60	52.38	324.42	45.66	287.84	40.53	267.50	37.61	236.37	33.20	211.12	29.70
59	395.21	55.56	344.22	48.49	305.43	43.10	283.79	39.90	250.83	35.36	223.96	31.56
60	411.77	57.96	358.52	50.35	318.11	44.68	295.67	41.59	261.24	36.74	233.40	32.92
61	443.82	62.37	386.52	54.29	342.88	48.30	318.70	44.73	281.53	39.64	251.53	35.38
62	467.29	65.73	407.35	57.27	358.25	50.35	335.10	47.17	292.64	41.11	257.62	36.20
63	486.45	68.43	424.08	59.58	372.77	52.38	348.81	49.09	304.73	42.95	268.20	37.65
64	514.02	72.26	448.03	62.94	393.92	55.47	368.56	51.75	321.89	45.37	283.42	39.90
65	534.25	75.24	465.73	65.51	409.51	57.55	383.02	53.90	334.68	47.10	294.69	41.55
66	567.00	79.76	494.22	69.42	434.71	61.19	406.49	57.14	355.18	49.94	312.66	44.01
67	637.41	89.63	552.16	77.71	481.32	67.76	453.37	63.85	396.02	55.69	348.70	49.09
68	688.02	96.85	595.76	83.87	519.47	73.15	489.20	68.75	427.42	60.12	376.22	52.92
69	742.41	104.40	642.91	90.40	560.52	78.86	527.99	74.23	461.31	64.78	405.95	56.99
70	799.38	112.44	692.34	97.39	603.58	84.87	568.41	79.92	496.70	69.84	437.08	61.49
71	864.24	121.59	748.50	105.31	652.52	91.77	614.59	86.42	536.95	75.52	472.69	66.55
72	913.77	128.51	791.34	111.38	689.96	97.09	646.85	90.92	565.17	79.48	490.93	69.12
73	985.96	138.70	853.93	120.04	744.40	104.74	697.89	98.13	609.73	85.69	529.61	74.53
74	1051.94	148.00	911.01	128.25	794.25	111.69	744.56	104.74	650.58	91.53	565.06	79.48
75	1122.03	157.73	971.82	136.60	847.18	119.19	794.15	111.69	693.90	97.59	602.67	84.80
76	1187.26	166.99	1028.36	144.65	896.45	126.16	840.44	118.35	734.26	103.25	637.73	89.63
77	1227.51	172.65	1055.07	148.45	919.81	129.40	854.95	120.23	746.83	105.03	648.63	91.29
78	1275.85	179.45	1096.88	154.36	956.28	134.63	888.67	124.95	776.34	109.28	674.42	94.88
79	1312.27	184.62	1128.12	158.68	983.58	138.33	913.98	128.56	798.63	112.42	693.63	97.58
80	1329.10	186.91	1142.58	160.82	996.04	140.21	925.74	130.13	808.72	113.79	702.37	98.80
81	1342.16	188.85	1153.75	162.36	1005.81	141.43	934.75	131.48	816.70	114.97	709.39	99.84
82	1280.28	179.99	1100.50	154.79	959.46	134.92	901.46	126.83	778.55	109.44	684.14	96.24
83	1275.31	179.40	1096.40	154.29	955.63	134.50	897.90	126.29	775.59	109.07	681.38	95.83
84	1266.08	178.04	1088.52	153.17	948.89	133.46	891.54	125.44	769.98	108.46	676.63	95.05

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 Transmittal.
Attachment(s):	PA_2021_Transmittal Letter LHTD-1 Gen 4C Pg 1.pdf PA_2021_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_2021_Act Memo Gen 4C - Rate Stability.pdf PA_2021_Exh 1 Gen 4C.pdf PA_2021_Exh 2 Durational Gen 4C.pdf PA_2021_Exh 2 Non-Durational Gen 4C.pdf PA_2021_Exh 3 Gen 4C.pdf PA_2021_Exh 3 Gen 4C.xlsx
Item Status:	
Status Date:	

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

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

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

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

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

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

Bypassed - Item:	Advertisement Compliance Certification
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

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: */*

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:	

Satisfied - Item:	State-by-State Rate Increase History
Comments:	As this information has been requested in previous filings, we are providing it with our initial submission.
Attachment(s):	State By State Rate Increase History - Gen4C.xlsx
Item Status:	
Status Date:	

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

Attachment PA_2021_Exh 3 Gen 4C.xlsx is not a PDF document and cannot be reproduced here.

Attachment State By State Rate Increase History - Gen4C.xlsx is not a PDF document and cannot be reproduced here.

Reset Form

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania

2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Physicians Mutual Insurance Company 2600 Dodge St. Omaha, NE 68131	Nebraska	Individual	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-132863495
7.	☑ New Submission ☐ Resubmission	Previous file #
8.	Market	☑ Individual ☐ Franchise Group: ☐ Small ☐ Large ☐ Small and Large ☐ Employer ☐ Association ☐ Blanket ☐ Discretionary ☐ Trust ☐ Other:
9.	Type of Insurance	LTC03I Individual Long Term Care
10.	Product Coding Matrix Filing Code	
11.	Submitted Documents	**FORMS** ☐ Policy ☐ Outline of Coverage ☐ Certificate ☐ Application/Enrollment ☐ Rider/Endorsement ☐ Advertising ☐ Schedule of Benefits ☐ Other ☐ Provider Directory ☐ Network Access Plan ☐ Provider Contract/Provider Addendum/Provider Leasing Agreement **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**	07/23/2021
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 Filing for Long-Term Care

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 Vice President & Appointed Actuary

Signature Mark Lehman Date: 07/23/2021

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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-132863495	
This filing corresponds to form filing company tracking number			N/A	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			36 %	
SERFF Tracking Number of Last Filing			PHYS-132167058	
	Document Name **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	Long-Term Care Non-Tax Qualified Policy	P103PA	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
02	5% Compound Inflation Protection Benefit Rider	R962K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
03	Guaranteed Purchase Option Inflation Protection Rider	R963K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
04	Shortened Benefit Period Nonforfeiture Rider	R964K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
05	Equipment & Transportation Rider	R965K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
06	Survivorship Benefit Rider	R967K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
07	Joint Waiver of Premium Rider	R968K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
08	5% Simple Inflation Protection Rider	R981K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
09	Long-Term Care Tax Qualified Policy	P104PA	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
10	5% Compound Inflation Protection Rider	R977K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058

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18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			PHYS-132863495	
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			36 %	
SERFF Tracking Number of Last Filing			PHYS-132167058	
	Document Name **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	Guaranteed Purchase Option Inflation Protection Rider	R978K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
02	5% Simple Inflation Protection Rider	R982K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
03	Shortened Benefit Period Nonforfeiture Rider	R987K	☐ New ☑ Revised Request +36 % -____% ☐ Other _____	PHYS-132167058
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
July 23, 2021
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 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%
Lifetime BP, With Automatic Inflation	53%	53%

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	59.7%	59.7%
Lifetime BP Automatic Inflationary Riders	86.0%	86.0%

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%**
Limited BP, With Automatic Inflation – Minimum	23%	23%
Limited BP, With Automatic Inflation – Maximum	42%	42%
Lifetime BP, With Automatic Inflation – Average	**53%**	**53%**
Lifetime BP, With Automatic Inflation – Minimum	41%	41%
Lifetime BP, With Automatic Inflation – Maximum	58%	58%

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	65%
Lifetime BP, No Automatic Inflation	207%
Limited BP, With Automatic Inflation	202%
Lifetime BP, With Automatic Inflation	384%

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, 2020:

	Pennsylvania	Nationwide
Limited BP, No Automatic Inflation	13	1,356
Lifetime BP, No Automatic Inflation	4	626
Limited BP, With Automatic Inflation	46	3,256
Lifetime BP, With Automatic Inflation	41	2,409
P103, P104 Total	**104**	**7,647**

Annualized Premium In Force for Policy Forms P103 and P104 as of December 31, 2020:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
Limited BP, No Automatic Inflation	$27,086	$27,086	$2,704,045	$2,704,045
Lifetime BP, No Automatic Inflation	$15,613	$15,613	$1,829,384	$1,829,384
Limited BP, With Automatic Inflation	$148,960	$205,565	$11,809,019	$16,296,446
Lifetime BP, With Automatic Inflation	$243,495	$372,547	$10,483,818	$16,040,242
P103, P104 Total	**$435,154**	**$620,811**	**$26,826,266**	**$36,870,117**

Average Annualized Premium per Policy for Policy Forms P103 and P104 as of December 31, 2020:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
Limited BP, No Automatic Inflation	$2,084	$2,084	$1,994	$1,994
Lifetime BP, No Automatic Inflation	$3,903	$3,903	$2,922	$2,922
Limited BP, With Automatic Inflation	$3,238	$4,469	$3,627	$5,005
Lifetime BP, With Automatic Inflation	$5,939	$9,087	$4,352	$6,658
P103, P104 Total	**$4,184**	**$5,969**	**$3,508**	**$4,822**

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%	74.2%	11	2.8%	6.3%	43.9%
2	13.3%	8.5%	157.6%	12	3.0%	6.5%	46.3%
3	3.9%	7.5%	52.4%	13	2.8%	6.6%	42.6%
4	3.1%	6.7%	46.7%	14	3.1%	6.8%	45.3%
5	2.6%	5.8%	45.5%	15	3.3%	6.9%	47.5%
6	3.0%	5.9%	50.3%	16	4.0%	7.1%	56.0%
7	3.4%	6.0%	56.5%	17	4.3%	7.2%	59.4%
8	3.0%	6.1%	49.9%	18		7.4%	
9	3.0%	6.2%	47.8%	19		7.6%	
10	3.2%	6.3%	50.3%	20		7.8%	

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 15-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	0.58%	0.99%	78	2.81%	4.17%	91	13.22%	17.53%	104	36.57%	44.32%
66	0.64%	1.10%	79	3.16%	4.64%	92	14.66%	18.92%	105	39.95%	48.41%
67	0.70%	1.22%	80	3.59%	5.27%	93	16.00%	20.37%	106	43.87%	53.07%
68	0.78%	1.36%	81	4.04%	5.96%	94	17.50%	21.88%	107	48.42%	58.35%
69	0.85%	1.53%	82	4.59%	6.74%	95	18.85%	23.43%	108	53.65%	64.31%
70	0.96%	1.72%	83	5.16%	7.60%	96	20.34%	25.03%	109	59.63%	71.01%
71	1.09%	1.94%	84	5.86%	8.55%	97	21.63%	26.68%	110	66.43%	78.51%
72	1.24%	2.18%	85	6.58%	9.60%	98	23.14%	28.43%	111	74.11%	86.86%
73	1.42%	2.43%	86	7.47%	10.75%	99	24.53%	30.34%	112	82.74%	96.13%
74	1.63%	2.71%	87	8.39%	12.02%	100	26.31%	32.47%	113	92.39%	100.00%
75	1.88%	3.02%	88	9.51%	13.42%	101	28.33%	34.87%	114	100.00%	100.00%
76	2.16%	3.36%	89	10.64%	14.93%	102	30.67%	37.61%	115	100.00%	100.00%
77	2.47%	3.75%	90	11.95%	16.20%	103	33.39%	40.74%	116	100.00%	100.00%

Current Best Estimate Mortality Selection Factors			
Policy Year	Selection Factor	Policy Year	Selection Factor
1	0.29	11	0.87
2	0.50	12	0.88
3	0.56	13	0.90
4	0.67	14	0.93
5	0.72	15	0.96
6	0.75	16+	1.00
7	0.78		
8	0.81		
9	0.83		
10	0.85		

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	174,992	427	457	93%
65-69	130,438	792	811	98%
70-74	138,724	1,666	1,696	98%
75-79	120,960	2,843	2,875	99%
80-84	80,895	3,637	3,682	99%
85+	51,723	5,368	5,314	101%
Total	**697,732**	**14,733**	**14,836**	**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	19.00%	7.00%	5.80%	4.50%
2	18.00%	6.50%	5.30%	4.00%
3	5.60%	4.90%	3.60%	2.80%
4	4.10%	2.60%	2.20%	2.50%
5	3.50%	2.50%	1.90%	2.00%
6	3.20%	2.40%	1.60%	1.75%
7	2.90%	1.60%	1.20%	1.40%
8	2.50%	1.40%	1.10%	1.10%
9	2.20%	1.30%	0.90%	0.95%
10	1.90%	1.20%	0.70%	0.75%
11+	1.60%	1.10%	0.50%	0.50%

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 following table:

Policy Year	Exposure				Actual To Expected			
	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	7,299	1,399	5,611	3,631	78%	101%	99%	77%
2	6,208	1,298	5,280	3,501	140%	103%	100%	123%
3	4,616	1,206	4,984	3,321	99%	100%	99%	104%
4	4,324	1,141	4,788	3,216	100%	78%	99%	103%
5	4,100	1,110	4,660	3,121	99%	103%	98%	85%
6	3,903	1,073	4,546	3,048	89%	99%	99%	105%
7	3,710	1,033	4,386	2,946	104%	100%	97%	100%
8	3,475	996	4,281	2,862	71%	98%	72%	105%
9	3,310	955	4,185	2,794	92%	49%	109%	92%
10	3,144	930	4,087	2,744	150%	100%	135%	127%
11	2,936	883	3,791	2,193	101%	156%	61%	89%
12	2,774	840	3,711	2,153	98%	39%	155%	132%
13+	9,236	2,951	11,992	7,319	105%	89%	74%	91%
Total	**59,035**	**15,815**	**66,302**	**42,849**	**103%**	**97%**	**98%**	**100%**

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 2017 *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 2017 *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.**
2001-2008	103,341,656	11,707,562	12,642,068	93%
2009	19,525,015	5,753,315	4,298,490	134%
2010	19,317,642	5,807,149	4,814,248	121%
2011	20,265,732	5,392,033	5,599,867	96%
2012	20,416,240	7,625,502	6,639,119	115%
2013	20,234,962	7,355,651	8,142,565	90%
2014	19,151,761	8,557,687	9,682,687	88%
2015	18,349,566	8,329,345	10,977,949	76%
2016	18,059,465	11,318,302	12,382,000	91%
2017	18,243,693	13,866,201	13,660,292	102%
2018	19,077,658	16,350,650	14,898,969	110%
2019	19,455,039	14,786,945	16,486,328	90%
2020	19,205,310	17,015,058	18,494,317	92%
Grand Total	**334,643,738**	**133,865,400**	**138,718,899**	**97%**

The exceptional fit of the actual claims experience compared to the adjusted 2017 *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 2020 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, 2020. Closed claims represent the count of policies for which the claim liability was released in 2020.

2020	
Closed	Open
112	350

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	69.6%	69.6%
Lifetime BP, No Automatic Inflation	96.4%	96.4%
Limited BP, With Automatic Inflation	123.3%	109.4%
Lifetime BP, With Automatic Inflation	172.8%	146.9%

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% of the original premium scale 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)	83,576,019	92,628,130	9,052,111		
Discounted Future (P103, P104)	8,124,293	14,952,864	6,828,571		
Total	91,700,312		15,880,683		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**53,186,181**	+	**13,498,580**	=	**66,684,761**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	40,483,531
Discounted Future (P103, P104)	34,414,777
Projected Incurred Claims (must be higher than Premium x LR Standard)	**74,898,308**

Lifetime without Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	41,049,209	46,159,116	5,109,907		
Discounted Future (P103, P104)	5,353,121	10,829,456	5,476,335		
Total	46,402,330		10,586,242		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**26,913,351**	+	**8,998,306**	=	**35,911,657**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	24,599,039
Discounted Future (P103, P104)	30,330,280
Projected Incurred Claims (must be higher than Premium x LR Standard)	**54,929,319**

Limited with Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	157,287,109	183,271,725	25,984,616		
Discounted Future (P103, P104)	30,543,816	115,731,424	85,187,608		
Total	187,830,925		111,172,224		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**108,941,936**	+	**94,496,390**	=	**203,438,327**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	49,028,383
Discounted Future (P103, P104)	278,223,649
Projected Incurred Claims (must be higher than Premium x LR Standard)	**327,252,032**

Lifetime with Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium		
Accumulated Past (P103, P104)	149,995,323	171,702,596	21,707,273		
Discounted Future (P103, P104)	27,366,504	115,180,982	87,814,478		
Total	177,361,827		109,521,751		
Loss Ratio Standard	58%		85%		
Premium x LR Standard	**102,869,860**	+	**93,093,488**	=	**195,963,348**

Incurred Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	59,451,541
Discounted Future (P103, P104)	361,951,980
Projected Incurred Claims (must be higher than Premium x LR Standard)	**421,403,521**

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 15-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	1.60%
Lifetime BP, No Automatic Inflation	1.10%
Limited BP, With Automatic Inflation	0.50%
Lifetime BP, With Automatic Inflation	0.50%

D. Expected Claim Costs: The foundation for establishing the claim costs are the 2017 Milliman Long-Term Care Claim Cost Guidelines. The claims experience underlying the Claim Cost Guidelines consists of nearly 800,000 claims, nearly $50 billion of incurred claims, and 49 million life years of exposures.

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 3% 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 ten prior rate increases for policy forms P103 and P104. The first rate increase was 6%, the second increase was 6%, the third increase was 6%, the fourth increase was 9.1%, the fifth increase was 9.1%, the sixth increase was

9.1%, the seventh increase was 20% (19% to 20% depending on benefit attribute), the eighth increase was 14% (0% to 19% depending on benefit attribute), the ninth increase was 13% (0% to 18% depending on benefit attribute) and the tenth increase was 14% (19% to 20% 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
Ninth Increase – 13%	1/1/2020
Tenth Increase – 14%	1/1/2021

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 01/01/2022. 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
2022	N/A	N/A	51%	49%
2023	N/A	N/A	100%	100%
2024	N/A	N/A	100%	100%
2025	N/A	N/A	100%	100%
2026	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 2020, and projected Earned Premiums and Incurred Claims are discounted with interest back to year-end 2020. 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 36%. 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
Vice President and Appointed Actuary

Exhibit 1 - Total
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2020

Nationwide Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	12%
50-54	19%
55-59	25%
60-64	26%
65-69	14%
70-74	3%
75-79	1%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	74%
No Inflation	15%
Optional Compound Interest	11%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	9%
3 Year	18%
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	5%
90 days	82%
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, 2020

PA Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	7%
50-54	22%
55-59	28%
60-64	31%
65-69	9%
70-74	4%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
5% Inflation Option	84%
No Inflation	13%
Optional Compound Interest	3%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	10%
3 Year	19%
4 Year	6%
5 Year	22%
Lifetime Benefit	43%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	4%
30 days	4%
60 days	3%
90 days	77%
180 days	13%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	20%
Surviving Spouse Waiver of Premium	7%
Security Rider	9%
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, 2020

Nationwide Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	5%
50-54	7%
55-59	14%
60-64	36%
65-69	25%
70-74	10%
75-79	2%
80+	0%

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

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	26%
3 Year	33%
4 Year	15%
5 Year	26%

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	1%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	8%
Surviving Spouse Waiver of Premium	2%
Security Rider	13%
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, 2020

PA Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	0%
50-54	0%
55-59	15%
60-64	38%
65-69	38%
70-74	8%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	85%
Optional Compound Interest	15%

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	31%
3 Year	46%
4 Year	0%
5 Year	23%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	8%
30 days	0%
60 days	8%
90 days	85%
180 days	0%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	15%
Surviving Spouse Waiver of Premium	0%
Security Rider	23%
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, 2020

Nationwide Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	8%
50-54	14%
55-59	18%
60-64	36%
65-69	18%
70-74	5%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	52%
Optional Compound Interest	48%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	3%
30 days	3%
60 days	4%
90 days	81%
180 days	8%
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, 2020

PA Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	0%
50-54	0%
55-59	25%
60-64	50%
65-69	0%
70-74	25%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution P103, P104, P106, P107
No Inflation	75%
Optional Compound Interest	25%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	0%
30 days	0%
60 days	0%
90 days	75%
180 days	25%
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	25%
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, 2020

Nationwide Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	9%
50-54	19%
55-59	29%
60-64	26%
65-69	14%
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	82%
180 days	7%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	20%
Surviving Spouse Waiver of Premium	6%
Security Rider	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, 2020

PA Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	7%
50-54	17%
55-59	35%
60-64	39%
65-69	2%
70-74	0%
75-79	0%
80+	0%

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

Benefit Period	Percent Distribution P103, P104, P106, P107
2 Year	13%
3 Year	30%
4 Year	13%
5 Year	43%

Elimination Period	Percent Distribution P103, P104, P106, P107
0 days	2%
30 days	7%
60 days	0%
90 days	74%
180 days	17%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	28%
Surviving Spouse Waiver of Premium	7%
Security Rider	9%
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, 2020

Nationwide Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	20%
50-54	27%
55-59	28%
60-64	18%
65-69	6%
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	19%
Surviving Spouse Waiver of Premium	7%
Security Rider	17%
Shortened Benefit Period Nonforfeiture Rider	0%
Ten Pay	19%

Exhibit 1 - Lifetime With Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2020

PA Distribution of Business as of December 31, 2020 (Based on Policy Count)

Issue Age	Percent Distribution P103, P104, P106, P107
<50	10%
50-54	37%
55-59	24%
60-64	17%
65-69	7%
70-74	5%
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	5%
30 days	2%
60 days	5%
90 days	78%
180 days	10%
365 days	0%

Optional Benefit Riders	Percent Distribution P103, P104, P106, P107
Joint Waiver of Premium	15%
Surviving Spouse Waiver of Premium	10%
Security Rider	2%
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	4.49%	0.0000
Total			**0**	**15,421**	**0.00%**	**10.62%**	**0.0000**	**4.49%**	**0.0000**
2002	2002	1	0	1,166,787	0.00%	10.62%	0.0000	6.84%	0.0000
	2001	2	0	77,921	0.00%	15.29%	0.0000	5.39%	0.0000
Total			**0**	**1,244,708**	**0.00%**	**10.91%**	**0.0000**	**6.75%**	**0.0000**
2003	2003	1	66,352	2,715,778	2.44%	10.62%	0.2300	5.54%	0.4414
	2002	2	230,086	2,683,400	8.57%	15.29%	0.5608	9.63%	0.8900
	2001	3	0	77,300	0.00%	21.90%	0.0000	9.56%	0.0000
Total			**296,438**	**5,476,478**	**5.41%**	**13.07%**	**0.4142**	**7.60%**	**0.7122**
2004	2004	1	135,557	5,594,946	2.42%	10.62%	0.2281	3.90%	0.6213
	2003	2	797,725	5,499,864	14.50%	15.29%	0.9486	7.78%	1.8643
	2002	3	254,923	2,445,656	10.42%	21.90%	0.4760	15.37%	0.6782
	2001	4	0	74,049	0.00%	27.81%	0.0000	13.88%	0.0000
Total			**1,188,204**	**13,614,515**	**8.73%**	**14.63%**	**0.5967**	**7.58%**	**1.1511**
2005	2005	1	0	2,547,883	0.00%	10.62%	0.0000	2.34%	0.0000
	2004	2	546,080	10,883,924	5.02%	15.29%	0.3281	5.41%	0.9270
	2003	3	836,221	5,077,390	16.47%	21.90%	0.7520	12.34%	1.3342
	2002	4	350,926	2,335,179	15.03%	27.81%	0.5404	20.39%	0.7372
	2001	5	0	74,354	0.00%	35.86%	0.0000	19.97%	0.0000
Total			**1,733,227**	**20,918,731**	**8.29%**	**17.80%**	**0.4656**	**8.44%**	**0.9813**
2006	2006	1	0	408,514	0.00%	10.62%	0.0000	2.18%	0.0000
	2005	2	1,005	3,474,690	0.03%	15.29%	0.0019	4.08%	0.0071
	2004	3	922,914	10,184,895	9.06%	21.90%	0.4138	8.50%	1.0655
	2003	4	1,090,078	4,870,047	22.38%	27.81%	0.8049	16.60%	1.3483
	2002	5	127,077	2,256,524	5.63%	35.86%	0.1570	26.42%	0.2132
	2001	6	0	73,462	0.00%	46.69%	0.0000	25.68%	0.0000
Total			**2,141,074**	**21,268,132**	**10.07%**	**23.52%**	**0.4280**	**11.48%**	**0.8773**
2007	2006	2	0	588,565	0.00%	15.29%	0.0000	3.67%	0.0000
	2005	3	2,218	3,285,966	0.07%	21.90%	0.0031	6.13%	0.0110
	2004	4	1,225,436	9,911,251	12.36%	27.81%	0.4446	11.81%	1.0469
	2003	5	679,309	4,698,217	14.46%	35.86%	0.4032	21.52%	0.6720
	2002	6	1,744,432	2,171,988	80.32%	46.69%	1.7202	32.38%	2.4803
	2001	7	0	72,538	0.00%	54.28%	0.0000	32.28%	0.0000
Total			**3,651,395**	**20,728,525**	**17.62%**	**30.41%**	**0.5792**	**15.11%**	**1.1662**
2008	2006	3	0	572,570	0.00%	21.90%	0.0000	5.44%	0.0000
	2005	4	71,052	3,205,782	2.22%	27.81%	0.0797	8.85%	0.2504
	2004	5	1,203,663	9,613,928	12.52%	35.86%	0.3491	15.38%	0.8139
	2003	6	727,997	4,542,173	16.03%	46.69%	0.3433	26.89%	0.5959
	2002	7	694,512	2,070,185	33.55%	54.28%	0.6180	35.13%	0.9550
	2001	8	0	70,509	0.00%	62.53%	0.0000	40.24%	0.0000
Total			**2,697,223**	**20,075,147**	**13.44%**	**38.62%**	**0.3479**	**18.78%**	**0.7153**
2009	2006	4	40,304	549,824	7.33%	27.81%	0.2636	8.00%	0.9161
	2005	5	1,077,285	3,121,934	34.51%	35.86%	0.9623	11.45%	3.0140
	2004	6	2,709,004	9,367,996	28.92%	46.69%	0.6194	18.97%	1.5242
	2003	7	581,302	4,438,424	13.10%	54.28%	0.2413	30.20%	0.4336
	2002	8	1,249,952	1,983,425	63.02%	62.53%	1.0078	37.84%	1.6655
	2001	9	95,468	63,413	150.55%	71.66%	2.1010	45.23%	3.3285
Total			**5,753,315**	**19,525,015**	**29.47%**	**47.84%**	**0.6159**	**22.02%**	**1.3385**
2010	2006	5	325	544,770	0.06%	35.86%	0.0017	9.63%	0.0062
	2005	6	504,098	3,048,344	16.54%	46.69%	0.3542	13.95%	1.1852
	2004	7	1,422,097	9,323,811	15.25%	54.28%	0.2810	21.07%	0.7239
	2003	8	1,439,303	4,393,840	32.76%	62.53%	0.5239	33.17%	0.9874
	2002	9	2,441,326	1,958,388	124.66%	71.66%	1.7397	45.53%	2.7378
	2001	10	0	48,488	0.00%	82.00%	0.0000	46.88%	0.0000
Total			**5,807,149**	**19,317,642**	**30.06%**	**56.27%**	**0.5342**	**24.92%**	**1.2062**
2011	2006	6	0	562,227	0.00%	46.69%	0.0000	11.36%	0.0000
	2005	7	128,289	3,192,269	4.02%	54.28%	0.0740	15.32%	0.2623
	2004	8	1,697,506	9,835,566	17.26%	62.53%	0.2760	23.04%	0.7492
	2003	9	2,780,673	4,590,832	60.57%	71.66%	0.8453	37.20%	1.6284
	2002	10	785,565	2,031,709	38.67%	82.00%	0.4715	51.26%	0.7544
	2001	11	0	53,129	0.00%	98.44%	0.0000	60.56%	0.0000
Total			**5,392,033**	**20,265,732**	**26.61%**	**64.91%**	**0.4099**	**27.63%**	**0.9629**
2012	2006	7	494,493	549,358	90.01%	54.28%	1.6582	14.27%	6.3071
	2005	8	52,619	3,267,236	1.61%	62.53%	0.0258	18.14%	0.0888
	2004	9	3,615,267	9,969,998	36.26%	71.66%	0.5061	26.92%	1.3469
	2003	10	1,347,212	4,624,195	29.13%	82.00%	0.3553	44.21%	0.6589
	2002	11	1,548,679	1,961,013	78.97%	98.44%	0.8023	61.20%	1.2905
	2001	12	567,231	44,440	1276.41%	109.81%	11.6237	88.84%	14.3681
Total			**7,625,502**	**20,416,240**	**37.35%**	**74.73%**	**0.4998**	**32.52%**	**1.1486**
2013	2006	8	0	590,185	0.00%	62.53%	0.0000	16.12%	0.0000
	2005	9	453,019	3,271,384	13.85%	71.66%	0.1933	22.15%	0.6252
	2004	10	3,543,243	10,042,853	35.28%	82.00%	0.4302	34.55%	1.0211
	2003	11	2,721,961	4,470,186	60.89%	98.44%	0.6186	54.87%	1.1097
	2002	12	637,428	1,815,918	35.10%	109.81%	0.3197	74.58%	0.4707
	2001	13	0	44,437	0.00%	125.48%	0.0000	102.29%	0.0000
Total			**7,355,651**	**20,234,962**	**36.35%**	**85.98%**	**0.4228**	**40.24%**	**0.9034**

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	4.22%	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**	**4.22%**	**0.0000**
2003	2003	1	0	56,138	0.00%	10.62%	0.0000	4.80%	0.0000
	2002	2	0	45,461	0.00%	15.29%	0.0000	6.59%	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**	**5.60%**	**0.0000**
2004	2004	1	352	111,963	0.31%	10.62%	0.0296	6.20%	0.0507
	2003	2	0	150,838	0.00%	15.29%	0.0000	7.40%	0.0000
	2002	3	0	38,379	0.00%	21.90%	0.0000	11.42%	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**	**7.47%**	**0.0156**
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	9.82%	0.0000
	2003	3	0	140,108	0.00%	21.90%	0.0000	12.51%	0.0000
	2002	4	0	39,442	0.00%	27.81%	0.0000	14.60%	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**	**11.50%**	**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	14.91%	0.0000
	2003	4	0	135,346	0.00%	27.81%	0.0000	16.81%	0.0000
	2002	5	0	30,395	0.00%	35.86%	0.0000	16.77%	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**	**15.94%**	**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	20.14%	0.1016
	2003	5	0	132,826	0.00%	35.86%	0.0000	22.54%	0.0000
	2002	6	0	29,336	0.00%	46.69%	0.0000	20.76%	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**	**21.27%**	**0.0438**
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	25.82%	0.0000
	2003	6	0	132,979	0.00%	46.69%	0.0000	28.15%	0.0000
	2002	7	324	28,203	1.15%	54.28%	0.0212	23.22%	0.0495
	2001	8	0	0	0.00%	62.53%	0.0000	N/A	0.0000
Total			**324**	**295,746**	**0.11%**	**42.49%**	**0.0026**	**26.62%**	**0.0041**
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	29.61%	0.0000
	2003	7	0	131,129	0.00%	54.28%	0.0000	34.99%	0.0000
	2002	8	0	22,179	0.00%	62.53%	0.0000	26.13%	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**	**31.83%**	**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	35.02%	0.6573
	2003	8	0	118,422	0.00%	62.53%	0.0000	36.70%	0.0000
	2002	9	0	22,551	0.00%	71.66%	0.0000	32.63%	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**	**35.56%**	**0.3092**
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	453,858	128,501	353.19%	62.53%	5.6483	42.03%	8.4042
	2003	9	0	115,913	0.00%	71.66%	0.0000	42.02%	0.0000
	2002	10	0	21,218	0.00%	82.00%	0.0000	42.23%	0.0000
	2001	11	0	0	0.00%	98.44%	0.0000	N/A	0.0000
Total			**453,858**	**265,632**	**170.86%**	**68.07%**	**2.5101**	**42.04%**	**4.0642**
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	41.07%	0.0000
	2003	10	0	118,061	0.00%	82.00%	0.0000	45.69%	0.0000
	2002	11	0	20,549	0.00%	98.44%	0.0000	51.10%	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**	**43.94%**	**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	297,429	130,356	228.17%	82.00%	2.7824	46.08%	4.9515
	2003	11	0	121,379	0.00%	98.44%	0.0000	51.71%	0.0000
	2002	12	0	21,146	0.00%	109.81%	0.0000	60.15%	0.0000
	2001	13	0	0	0.00%	125.48%	0.0000	N/A	0.0000
Total			**297,429**	**272,881**	**109.00%**	**91.47%**	**1.1916**	**49.67%**	**2.1943**

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	18.71%	0.0028
	2005	10	1,000,501	3,270,091	30.60%	82.00%	0.3731	31.86%	0.9604
	2004	11	3,721,785	9,232,114	40.31%	98.44%	0.4095	45.67%	0.8828
	2003	12	1,855,752	4,153,809	44.68%	109.81%	0.4068	66.71%	0.6697
	2002	13	1,979,316	1,814,757	109.07%	125.48%	0.8692	81.59%	1.3367
	2001	14	0	46,571	0.00%	140.71%	0.0000	117.83%	0.0000
Total			**8,557,687**	**19,151,761**	**44.68%**	**99.88%**	**0.4474**	**50.56%**	**0.8838**
2015	2006	10	13,339	647,834	2.06%	82.00%	0.0251	25.11%	0.0820
	2005	11	1,844,332	2,857,840	64.54%	98.44%	0.6556	44.59%	1.4473
	2004	12	3,969,551	8,540,929	46.48%	109.81%	0.4232	55.82%	0.8326
	2003	13	1,569,225	4,379,840	35.83%	125.48%	0.2855	70.66%	0.5070
	2002	14	932,898	1,872,318	49.83%	140.71%	0.3541	86.13%	0.5785
	2001	15	0	50,805	0.00%	157.79%	0.0000	129.19%	0.0000
Total			**8,329,345**	**18,349,566**	**45.39%**	**114.08%**	**0.3979**	**59.83%**	**0.7587**
2016	2006	11	0	619,359	0.00%	98.44%	0.0000	31.71%	0.0000
	2005	12	786,834	2,697,172	29.17%	109.81%	0.2657	54.58%	0.5345
	2004	13	4,537,963	8,528,911	53.21%	125.48%	0.4240	63.54%	0.8374
	2003	14	3,467,194	4,295,693	80.71%	140.71%	0.5736	79.67%	1.0130
	2002	15	2,526,310	1,864,959	135.46%	157.79%	0.8585	96.23%	1.4077
	2001	16	0	53,372	0.00%	175.50%	0.0000	144.32%	0.0000
Total			**11,318,302**	**18,059,465**	**62.67%**	**129.32%**	**0.4846**	**68.56%**	**0.9141**
2017	2006	12	0	623,978	0.00%	109.81%	0.0000	37.22%	0.0000
	2005	13	1,964,692	2,746,825	71.53%	125.48%	0.5700	62.37%	1.1468
	2004	14	6,646,610	8,586,434	77.41%	140.71%	0.5501	69.49%	1.1139
	2003	15	3,543,338	4,347,566	81.50%	157.79%	0.5165	87.33%	0.9332
	2002	16	1,711,562	1,882,318	90.93%	175.50%	0.5181	99.31%	0.9156
	2001	17	0	56,572	0.00%	194.21%	0.0000	144.68%	0.0000
Total			**13,866,201**	**18,243,693**	**76.01%**	**145.19%**	**0.5235**	**74.88%**	**1.0151**
2018	2006	13	1,994	653,183	0.31%	125.48%	0.0024	41.13%	0.0074
	2005	14	2,570,912	2,884,538	89.13%	140.71%	0.6334	68.09%	1.3089
	2004	15	6,147,633	9,005,924	68.26%	157.79%	0.4326	72.78%	0.9380
	2003	16	5,669,487	4,558,839	124.36%	175.50%	0.7086	88.87%	1.3993
	2002	17	1,960,624	1,915,278	102.37%	194.21%	0.5271	102.75%	0.9963
	2001	18	0	59,897	0.00%	213.57%	0.0000	154.28%	0.0000
Total			**16,350,650**	**19,077,658**	**85.71%**	**162.16%**	**0.5285**	**78.10%**	**1.0974**
2019	2006	14	0	685,789	0.00%	140.71%	0.0000	46.78%	0.0000
	2005	15	1,789,816	2,973,065	60.20%	157.79%	0.3815	76.08%	0.7913
	2004	16	7,149,266	9,242,982	77.35%	175.50%	0.4407	79.26%	0.9759
	2003	17	3,799,648	4,570,412	83.14%	194.21%	0.4281	95.27%	0.8727
	2002	18	2,048,215	1,921,267	106.61%	213.57%	0.4992	110.46%	0.9651
	2001	19	0	61,525	0.00%	234.36%	0.0000	165.29%	0.0000
Total			**14,786,945**	**19,455,039**	**76.01%**	**179.91%**	**0.4225**	**84.74%**	**0.8969**
2020	2006	15	299,284	695,818	43.01%	157.79%	0.2726	53.43%	0.8050
	2005	16	1,967,322	2,937,058	66.98%	175.50%	0.3817	87.84%	0.7625
	2004	17	7,763,535	9,155,256	84.80%	194.21%	0.4366	90.53%	0.9367
	2003	18	5,225,745	4,502,227	116.07%	213.57%	0.5435	106.79%	1.0869
	2002	19	1,749,288	1,853,292	94.39%	234.36%	0.4027	125.93%	0.7495
	2001	20	9,885	61,660	16.03%	256.36%	0.0625	182.48%	0.0879
Total			**17,015,058**	**19,205,310**	**88.60%**	**198.64%**	**0.4460**	**96.30%**	**0.9200**
GRAND TOTAL			**133,865,400**	**334,643,738**	**40.00%**	**85.36%**	**0.4686**	**41.45%**	**0.9650**

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	4.16%	0.3901
2	1,574,895	23,208,364	6.79%	15.29%	0.4438	6.22%	1.0912
3	2,016,276	21,643,777	9.32%	21.90%	0.4254	9.74%	0.9562
4	2,777,795	20,946,131	13.26%	27.81%	0.4769	13.33%	0.9945
5	3,087,659	20,309,727	15.20%	35.86%	0.4239	17.29%	0.8795
6	5,685,531	19,766,190	28.76%	46.69%	0.6161	21.30%	1.3504
7	3,320,693	19,646,585	16.90%	54.28%	0.3114	23.53%	0.7183
8	4,439,380	20,140,761	22.04%	62.53%	0.3525	25.77%	0.8554
9	9,386,086	20,488,432	45.81%	71.66%	0.6393	30.04%	1.5249
10	6,689,861	20,665,170	32.37%	82.00%	0.3948	37.66%	0.8595
11	9,836,757	19,193,641	51.25%	98.44%	0.5206	48.83%	1.0496
12	7,816,796	17,876,245	43.73%	109.81%	0.3982	59.50%	0.7349
13	10,053,191	18,167,953	55.33%	125.48%	0.4410	66.17%	0.8362
14	13,617,614	18,371,343	74.12%	140.71%	0.5268	72.62%	1.0207
15	14,306,381	18,938,137	75.54%	157.79%	0.4788	78.39%	0.9637
16	16,497,636	18,674,568	88.34%	175.50%	0.5034	85.16%	1.0374
17	13,523,807	15,697,518	86.15%	194.21%	0.4436	93.60%	0.9205
18	7,273,960	6,483,390	112.19%	213.57%	0.5253	108.32%	1.0358
19	1,749,288	1,914,817	91.36%	234.36%	0.3898	127.19%	0.7182
20	9,885	61,660	16.03%	256.36%	0.0625	182.48%	0.0879
TOTAL	**133,865,400**	**334,643,738**	**40.00%**	**85.36%**	**0.4686**	**41.45%**	**0.9650**

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	52.51%	0.0000
	2003	12	0	125,401	0.00%	109.81%	0.0000	60.11%	0.0000
	2002	13	0	21,269	0.00%	125.48%	0.0000	72.47%	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**	**57.56%**	**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	56.28%	1.2582
	2003	13	0	133,111	0.00%	125.48%	0.0000	66.29%	0.0000
	2002	14	0	20,635	0.00%	140.71%	0.0000	77.90%	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**	**62.47%**	**0.5266**
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	115,456	137,429	84.01%	125.48%	0.6695	63.78%	1.3171
	2003	14	107,084	141,663	75.59%	140.71%	0.5372	72.14%	1.0478
	2002	15	366	20,949	1.75%	157.79%	0.0111	79.30%	0.0220
	2001	16	0	0	0.00%	175.50%	0.0000	N/A	0.0000
Total			**222,906**	**300,041**	**74.29%**	**134.93%**	**0.5506**	**68.81%**	**1.0796**
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	70.85%	0.0381
	2003	15	5,642	150,316	3.75%	157.79%	0.0238	78.92%	0.0476
	2002	16	0	22,711	0.00%	175.50%	0.0000	87.37%	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**	**75.97%**	**0.0397**
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	404,671	144,105	280.82%	157.79%	1.7797	54.39%	5.1632
	2003	16	59,342	149,720	39.64%	175.50%	0.2258	84.40%	0.4696
	2002	17	0	25,827	0.00%	194.21%	0.0000	96.81%	0.0000
	2001	18	0	0	0.00%	213.57%	0.0000	N/A	0.0000
Total			**464,013**	**319,652**	**145.16%**	**169.03%**	**0.8588**	**71.87%**	**2.0197**
2019	2006	14	0	0	0.00%	140.71%	0.0000	N/A	0.0000
	2005	15	0	0	0.00%	157.79%	0.0000	N/A	0.0000
	2004	16	694	147,305	0.47%	175.50%	0.0027	56.62%	0.0083
	2003	17	477,947	163,671	292.02%	194.21%	1.5036	84.74%	3.4459
	2002	18	0	27,909	0.00%	213.57%	0.0000	107.43%	0.0000
	2001	19	0	0	0.00%	234.36%	0.0000	N/A	0.0000
Total			**478,641**	**338,885**	**141.24%**	**187.67%**	**0.7526**	**74.39%**	**1.8988**
2020	2006	15	0	0	0.00%	157.79%	0.0000	N/A	0.0000
	2005	16	0	0	0.00%	175.50%	0.0000	N/A	0.0000
	2004	17	7,594	143,213	5.30%	194.21%	0.0273	60.36%	0.0879
	2003	18	34,772	176,086	19.75%	213.57%	0.0925	87.32%	0.2261
	2002	19	124,377	28,923	430.03%	234.36%	1.8349	120.27%	3.5757
	2001	20	0	0	0.00%	256.36%	0.0000	N/A	0.0000
Total			**166,743**	**348,222**	**47.88%**	**207.33%**	**0.2310**	**78.97%**	**0.6064**
GRAND TOTAL			**2,220,518**	**5,187,168**	**42.81%**	**92.02%**	**0.4652**	**45.15%**	**0.9482**

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	5.57%	0.0335
2	0	353,948	0.00%	15.29%	0.0000	8.38%	0.0000
3	0	316,072	0.00%	21.90%	0.0000	13.42%	0.0000
4	2,776	310,441	0.89%	27.81%	0.0322	17.98%	0.0497
5	0	297,786	0.00%	35.86%	0.0000	23.43%	0.0000
6	0	291,992	0.00%	46.69%	0.0000	28.05%	0.0000
7	29,988	288,195	10.41%	54.28%	0.1917	33.86%	0.3074
8	453,858	269,102	168.66%	62.53%	2.6972	38.37%	4.3953
9	0	261,803	0.00%	71.66%	0.0000	40.76%	0.0000
10	297,429	269,636	110.31%	82.00%	1.3452	45.60%	2.4188
11	0	267,942	0.00%	98.44%	0.0000	52.04%	0.0000
12	94,465	279,941	33.74%	109.81%	0.3073	58.29%	0.5789
13	115,456	291,809	39.57%	125.48%	0.3153	65.56%	0.6035
14	110,790	299,489	36.99%	140.71%	0.2629	71.95%	0.5142
15	410,679	315,371	130.22%	157.79%	0.8253	67.74%	1.9225
16	60,036	319,736	18.78%	175.50%	0.1070	71.81%	0.2615
17	485,541	332,711	145.93%	194.21%	0.7514	75.18%	1.9411
18	34,772	203,995	17.05%	213.57%	0.0798	90.07%	0.1892
19	124,377	28,923	430.03%	234.36%	1.8349	120.27%	3.5757
20	0	0	0.00%	256.36%	0.0000	N/A	0.0000
TOTAL	**2,220,518**	**5,187,168**	**42.81%**	**92.02%**	**0.4652**	**45.15%**	**0.9482**

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%	4.85%	0.0000
Total			**0**	**3,605**	**0.00%**	**4.85%**	**0.0000**
2002	2002	1	0	420,169	0.00%	9.10%	0.0000
	2001	2	0	11,896	0.00%	5.46%	0.0000
Total			**0**	**432,065**	**0.00%**	**9.00%**	**0.0000**
2003	2003	1	66,352	1,077,630	6.16%	7.09%	0.8679
	2002	2	209,745	937,172	22.38%	12.93%	1.7311
	2001	3	0	10,775	0.00%	9.40%	0.0000
Total			**276,097**	**2,025,577**	**13.63%**	**9.81%**	**1.3901**
2004	2004	1	135,244	1,131,954	11.95%	7.01%	1.7042
	2003	2	415,655	1,667,180	24.93%	11.49%	2.1693
	2002	3	155,375	814,685	19.07%	20.33%	0.9382
	2001	4	0	7,361	0.00%	15.43%	0.0000
Total			**706,274**	**3,621,179**	**19.50%**	**12.09%**	**1.6135**
2005	2005	1	0	267,927	0.00%	4.98%	0.0000
	2004	2	54,598	1,910,303	2.86%	10.06%	0.2840
	2003	3	608,747	1,392,116	43.73%	18.56%	2.3556
	2002	4	344,672	758,019	45.47%	26.94%	1.6880
	2001	5	0	7,588	0.00%	20.49%	0.0000
Total			**1,008,017**	**4,335,952**	**23.25%**	**15.45%**	**1.5050**
2006	2006	1	0	38,197	0.00%	8.04%	0.0000
	2005	2	352	360,997	0.10%	7.68%	0.0127
	2004	3	369,394	1,786,904	20.67%	15.04%	1.3743
	2003	4	444,181	1,285,006	34.57%	24.62%	1.4043
	2002	5	38,218	725,572	5.27%	34.88%	0.1510
	2001	6	0	7,638	0.00%	25.69%	0.0000
Total			**852,145**	**4,204,314**	**20.27%**	**20.71%**	**0.9785**
2007	2006	2	0	50,866	0.00%	11.64%	0.0000
	2005	3	0	328,048	0.00%	11.63%	0.0000
	2004	4	323,241	1,720,887	18.78%	20.73%	0.9063
	2003	5	196,230	1,219,472	16.09%	31.46%	0.5115
	2002	6	505,861	701,572	72.10%	43.63%	1.6524
	2001	7	0	7,657	0.00%	32.29%	0.0000
Total			**1,025,331**	**4,028,502**	**25.45%**	**27.13%**	**0.9381**
2008	2006	3	0	49,379	0.00%	16.12%	0.0000
	2005	4	68,722	322,596	21.30%	16.16%	1.3179
	2004	5	483,857	1,634,435	29.60%	26.61%	1.1125
	2003	6	479,591	1,175,663	40.79%	39.53%	1.0319
	2002	7	473,518	669,702	70.71%	46.37%	1.5248
	2001	8	0	7,657	0.00%	40.44%	0.0000
Total			**1,505,688**	**3,859,433**	**39.01%**	**32.99%**	**1.1824**
2009	2006	4	40,304	47,323	85.17%	23.20%	3.6706
	2005	5	93,328	297,682	31.35%	20.07%	1.5621
	2004	6	165,355	1,583,880	10.44%	32.36%	0.3226
	2003	7	578,767	1,143,038	50.63%	42.57%	1.1895
	2002	8	413,816	639,803	64.68%	49.22%	1.3142
	2001	9	95,149	6,808	1397.59%	57.11%	24.4732
Total			**1,386,719**	**3,718,534**	**37.29%**	**37.34%**	**0.9986**
2010	2006	5	0	42,698	0.00%	25.41%	0.0000
	2005	6	27,473	270,289	10.16%	24.15%	0.4209
	2004	7	257,539	1,517,116	16.98%	35.55%	0.4776
	2003	8	775,832	1,104,161	70.26%	44.84%	1.5668
	2002	9	501,074	617,695	81.12%	58.85%	1.3785
	2001	10	0	4,007	0.00%	76.73%	0.0000
Total			**1,561,918**	**3,555,966**	**43.92%**	**41.54%**	**1.0574**
2011	2006	6	0	42,490	0.00%	30.80%	0.0000
	2005	7	12,357	220,469	5.60%	29.03%	0.1931
	2004	8	512,670	1,479,892	34.64%	38.91%	0.8904
	2003	9	1,019,726	1,099,135	92.78%	50.45%	1.8390
	2002	10	277,062	617,318	44.88%	65.17%	0.6887
	2001	11	0	4,553	0.00%	67.77%	0.0000
Total			**1,821,815**	**3,463,858**	**52.59%**	**46.56%**	**1.1296**
2012	2006	7	0	40,720	0.00%	39.29%	0.0000
	2005	8	1,723	197,908	0.87%	35.57%	0.0245
	2004	9	684,162	1,449,972	47.18%	45.15%	1.0451
	2003	10	635,752	1,077,975	58.98%	57.57%	1.0244
	2002	11	425,015	593,578	71.60%	72.39%	0.9891
	2001	12	0	4,492	0.00%	84.93%	0.0000
Total			**1,746,652**	**3,364,645**	**51.91%**	**53.35%**	**0.9730**
2013	2006	8	0	43,598	0.00%	43.79%	0.0000
	2005	9	26,726	198,440	13.47%	42.04%	0.3203
	2004	10	936,462	1,446,429	64.74%	54.84%	1.1806
	2003	11	505,317	1,060,753	47.64%	65.19%	0.7308
	2002	12	448,051	568,973	78.75%	78.66%	1.0011
	2001	13	0	5,008	0.00%	93.63%	0.0000
Total			**1,916,557**	**3,323,202**	**57.67%**	**61.37%**	**0.9398**

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%	3.92%	0.0000
	2002	2	0	20,727	0.00%	9.36%	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
Total			**0**	**29,163**	**0.00%**	**7.79%**	**0.0000**
2004	2004	1	352	24,952	1.41%	6.83%	0.2063
	2003	2	0	20,850	0.00%	5.46%	0.0000
	2002	3	0	15,095	0.00%	17.69%	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
Total			**352**	**60,897**	**0.58%**	**9.05%**	**0.0638**
2005	2005	1	0	0	0.00%	0.00%	0.0000
	2004	2	0	31,089	0.00%	10.82%	0.0000
	2003	3	0	18,053	0.00%	8.18%	0.0000
	2002	4	0	18,438	0.00%	19.73%	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
Total			**0**	**67,580**	**0.00%**	**12.54%**	**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%	17.94%	0.0000
	2003	4	0	18,054	0.00%	11.86%	0.0000
	2002	5	0	12,084	0.00%	23.23%	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
Total			**0**	**50,252**	**0.00%**	**17.03%**	**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%	23.47%	0.6290
	2003	5	0	18,054	0.00%	16.05%	0.0000
	2002	6	0	11,037	0.00%	28.92%	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
Total			**2,776**	**47,901**	**5.80%**	**21.93%**	**0.2643**
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%	29.71%	0.0000
	2003	6	0	18,054	0.00%	20.46%	0.0000
	2002	7	324	9,999	3.24%	32.73%	0.0990
	2001	8	0	0	0.00%	N/A	0.0000
Total			**324**	**46,290**	**0.70%**	**26.75%**	**0.0262**
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%	34.78%	0.0000
	2003	7	0	18,054	0.00%	25.54%	0.0000
	2002	8	0	6,313	0.00%	40.44%	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
Total			**0**	**42,161**	**0.00%**	**31.67%**	**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%	42.11%	0.0000
	2003	8	0	18,070	0.00%	30.96%	0.0000
	2002	9	0	6,619	0.00%	48.70%	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
Total			**0**	**42,604**	**0.00%**	**38.41%**	**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%	52.69%	0.0000
	2003	9	0	17,599	0.00%	38.84%	0.0000
	2002	10	0	4,426	0.00%	66.23%	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
Total			**0**	**39,066**	**0.00%**	**47.99%**	**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%	63.97%	0.0000
	2003	10	0	17,747	0.00%	53.11%	0.0000
	2002	11	0	2,750	0.00%	102.23%	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
Total			**0**	**37,580**	**0.00%**	**61.64%**	**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	297,429	18,242	1630.48%	65.95%	24.7240
	2003	11	0	18,800	0.00%	65.26%	0.0000
	2002	12	0	2,906	0.00%	115.10%	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
Total			**297,429**	**39,948**	**744.55%**	**69.20%**	**10.7591**

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%	52.14%	0.0000
	2005	10	66,418	185,838	35.74%	56.10%	0.6371
	2004	11	338,615	1,404,361	24.11%	62.43%	0.3862
	2003	12	465,481	1,047,759	44.43%	71.00%	0.6257
	2002	13	788,785	534,102	147.68%	83.18%	1.7756
	2001	14	0	5,153	0.00%	109.84%	0.0000
Total			**1,659,298**	**3,222,973**	**51.48%**	**68.22%**	**0.7547**
2015	2006	10	0	39,366	0.00%	65.83%	0.0000
	2005	11	150,747	178,930	84.25%	68.29%	1.2337
	2004	12	1,019,246	1,415,494	72.01%	64.19%	1.1218
	2003	13	295,889	1,088,705	27.18%	72.73%	0.3737
	2002	14	404,370	520,102	77.75%	84.01%	0.9254
	2001	15	0	6,292	0.00%	108.26%	0.0000
Total			**1,870,252**	**3,248,888**	**57.57%**	**70.56%**	**0.8159**
2016	2006	11	0	38,357	0.00%	73.78%	0.0000
	2005	12	139,650	175,073	79.77%	76.00%	1.0496
	2004	13	1,235,928	1,366,791	90.43%	70.16%	1.2888
	2003	14	580,086	1,032,672	56.17%	80.35%	0.6991
	2002	15	454,108	492,312	92.24%	93.08%	0.9910
	2001	16	0	5,216	0.00%	140.34%	0.0000
Total			**2,409,773**	**3,110,421**	**77.47%**	**77.66%**	**0.9976**
2017	2006	12	0	36,980	0.00%	86.52%	0.0000
	2005	13	247,327	175,867	140.63%	87.38%	1.6095
	2004	14	681,748	1,319,078	51.68%	77.18%	0.6696
	2003	15	998,644	995,201	100.35%	88.89%	1.1289
	2002	16	398,422	457,438	87.10%	100.28%	0.8685
	2001	17	0	5,569	0.00%	87.52%	0.0000
Total			**2,326,142**	**2,990,133**	**77.79%**	**85.35%**	**0.9115**
2018	2006	13	0	33,282	0.00%	86.35%	0.0000
	2005	14	31,808	176,819	17.99%	95.66%	0.1881
	2004	15	1,323,197	1,241,057	106.62%	85.18%	1.2517
	2003	16	875,210	927,169	94.40%	95.66%	0.9868
	2002	17	555,331	421,161	131.86%	109.85%	1.2003
	2001	18	0	5,574	0.00%	104.36%	0.0000
Total			**2,785,546**	**2,805,061**	**99.30%**	**93.06%**	**1.0671**
2019	2006	14	0	33,060	0.00%	100.32%	0.0000
	2005	15	63,933	167,489	38.17%	106.39%	0.3588
	2004	16	643,033	1,130,262	56.89%	94.81%	0.6001
	2003	17	679,608	849,186	80.03%	106.33%	0.7527
	2002	18	700,434	385,636	181.63%	122.78%	1.4794
	2001	19	0	5,574	0.00%	123.76%	0.0000
Total			**2,087,008**	**2,571,208**	**81.17%**	**103.69%**	**0.7828**
2020	2006	15	2,611	28,633	9.12%	103.80%	0.0879
	2005	16	57,688	152,740	37.77%	117.23%	0.3222
	2004	17	817,816	1,032,156	79.23%	108.91%	0.7275
	2003	18	762,093	777,493	98.02%	115.69%	0.8473
	2002	19	331,970	341,271	97.27%	143.82%	0.6764
	2001	20	719	5,574	12.90%	146.80%	0.0879
Total			**1,972,897**	**2,337,867**	**84.39%**	**116.83%**	**0.7223**
GRAND TOTAL			**28,918,130**	**60,223,384**	**48.02%**	**50.42%**	**0.9524**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	201,597	2,939,482	6.86%	7.17%	0.9570
2	680,350	4,938,414	13.78%	10.92%	1.2615
3	1,133,516	4,381,908	25.87%	16.89%	1.5319
4	1,221,120	4,141,191	29.49%	22.73%	1.2971
5	811,633	3,927,447	20.67%	29.12%	0.7096
6	1,178,280	3,781,533	31.16%	36.07%	0.8639
7	1,322,181	3,598,702	36.74%	39.43%	0.9319
8	1,704,041	3,473,019	49.07%	42.57%	1.1526
9	2,326,837	3,417,812	68.08%	49.27%	1.3819
10	1,915,694	3,370,934	56.83%	57.83%	0.9828
11	1,419,694	3,280,531	43.28%	65.58%	0.6599
12	2,072,428	3,248,771	63.79%	69.84%	0.9134
13	2,567,929	3,203,754	80.15%	74.35%	1.0780
14	1,698,013	3,086,884	55.01%	80.76%	0.6812
15	2,842,493	2,930,984	96.98%	89.21%	1.0871
16	1,974,353	2,672,826	73.87%	97.41%	0.7583
17	2,052,755	2,308,071	88.94%	108.08%	0.8229
18	1,462,527	1,168,703	125.14%	117.97%	1.0608
19	331,970	346,845	95.71%	143.49%	0.6670
20	719	5,574	12.90%	146.80%	0.0879
TOTAL	**28,918,130**	**60,223,384**	**48.02%**	**50.42%**	**0.9524**

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%	67.67%	0.0000
	2003	12	0	19,466	0.00%	75.41%	0.0000
	2002	13	0	2,946	0.00%	134.59%	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
Total			**0**	**34,349**	**0.00%**	**77.80%**	**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%	52.23%	0.0965
	2003	13	0	21,254	0.00%	82.00%	0.0000
	2002	14	0	2,811	0.00%	140.15%	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
Total			**647**	**36,894**	**1.75%**	**76.08%**	**0.0230**
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%	68.11%	0.0000
	2003	14	0	22,767	0.00%	90.02%	0.0000
	2002	15	0	1,637	0.00%	102.13%	0.0000
	2001	16	0	0	0.00%	N/A	0.0000
Total			**0**	**37,032**	**0.00%**	**83.08%**	**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%	66.02%	0.3875
	2003	15	5,642	25,337	22.27%	93.71%	0.2376
	2002	16	0	1,767	0.00%	111.13%	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
Total			**9,015**	**40,288**	**22.38%**	**85.41%**	**0.2620**
2018	2006	13	0	0	0.00%	N/A	0.0000
	2005	14	0	0	0.00%	N/A	0.0000
	2004	15	0	13,478	0.00%	65.36%	0.0000
	2003	16	59,342	15,396	385.44%	100.82%	3.8230
	2002	17	0	2,141	0.00%	107.98%	0.0000
	2001	18	0	0	0.00%	N/A	0.0000
Total			**59,342**	**31,015**	**191.34%**	**85.91%**	**2.2272**
2019	2006	14	0	0	0.00%	N/A	0.0000
	2005	15	0	0	0.00%	N/A	0.0000
	2004	16	0	14,360	0.00%	72.51%	0.0000
	2003	17	0	9,809	0.00%	88.23%	0.0000
	2002	18	0	2,104	0.00%	129.53%	0.0000
	2001	19	0	0	0.00%	N/A	0.0000
Total			**0**	**26,273**	**0.00%**	**82.94%**	**0.0000**
2020	2006	15	0	0	0.00%	N/A	0.0000
	2005	16	0	0	0.00%	N/A	0.0000
	2004	17	1,079	14,360	7.51%	85.51%	0.0879
	2003	18	22,020	9,884	222.79%	104.10%	2.1401
	2002	19	198	1,519	13.03%	148.37%	0.0879
	2001	20	0	0	0.00%	N/A	0.0000
Total			**23,297**	**25,764**	**90.43%**	**96.35%**	**0.9385**
GRAND TOTAL			**393,182**	**743,198**	**52.90%**	**45.85%**	**1.1539**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	352	41,530	0.85%	6.21%	0.1363
2	0	72,666	0.00%	8.86%	0.0000
3	0	53,262	0.00%	14.56%	0.0000
4	2,776	55,302	5.02%	18.43%	0.2724
5	0	48,374	0.00%	22.99%	0.0000
6	0	46,886	0.00%	27.89%	0.0000
7	324	45,969	0.70%	33.56%	0.0210
8	0	41,424	0.00%	41.35%	0.0000
9	0	41,301	0.00%	50.82%	0.0000
10	297,429	40,415	735.94%	60.34%	12.1963
11	0	33,488	0.00%	69.16%	0.0000
12	647	35,201	1.84%	70.24%	0.0262
13	0	36,829	0.00%	81.44%	0.0000
14	3,373	38,761	8.70%	85.49%	0.1018
15	5,642	40,451	13.95%	84.61%	0.1649
16	59,342	31,523	188.25%	88.50%	2.1270
17	1,079	26,311	4.10%	88.35%	0.0464
18	22,020	11,988	183.69%	108.57%	1.6920
19	198	1,519	13.03%	148.37%	0.0879
20	0	0	0.00%	N/A	0.0000
TOTAL	**393,182**	**743,198**	**52.90%**	**45.85%**	**1.1539**

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%	7.28%	0.0000
Total			**0**	**1,752**	**0.00%**	**7.28%**	**0.0000**
2002	2002	1	0	224,495	0.00%	7.23%	0.0000
	2001	2	0	11,121	0.00%	7.62%	0.0000
Total			**0**	**235,615**	**0.00%**	**7.25%**	**0.0000**
2003	2003	1	0	405,768	0.00%	6.66%	0.0000
	2002	2	5,278	522,121	1.01%	10.15%	0.0996
	2001	3	0	11,223	0.00%	12.84%	0.0000
Total			**5,278**	**939,112**	**0.56%**	**8.67%**	**0.0648**
2004	2004	1	0	556,172	0.00%	7.21%	0.0000
	2003	2	236,077	731,495	32.27%	10.60%	3.0457
	2002	3	99,239	423,994	23.41%	17.40%	1.3452
	2001	4	0	11,387	0.00%	18.86%	0.0000
Total			**335,316**	**1,723,048**	**19.46%**	**11.23%**	**1.7325**
2005	2005	1	0	86,061	0.00%	4.31%	0.0000
	2004	2	390,991	929,797	42.05%	11.23%	3.7454
	2003	3	136,087	634,514	21.45%	17.64%	1.2156
	2002	4	5,940	378,510	1.57%	24.17%	0.0649
	2001	5	0	11,574	0.00%	27.94%	0.0000
Total			**533,019**	**2,040,456**	**26.12%**	**15.43%**	**1.6934**
2006	2006	1	0	27,219	0.00%	1.97%	0.0000
	2005	2	0	111,668	0.00%	7.79%	0.0000
	2004	3	369,320	855,872	43.15%	17.85%	2.4169
	2003	4	10,413	620,833	1.68%	23.63%	0.0710
	2002	5	430	377,591	0.11%	30.86%	0.0037
	2001	6	0	11,847	0.00%	35.99%	0.0000
Total			**380,164**	**2,005,031**	**18.96%**	**21.42%**	**0.8851**
2007	2006	2	0	39,894	0.00%	3.34%	0.0000
	2005	3	0	105,783	0.00%	10.74%	0.0000
	2004	4	2,564	844,372	0.30%	24.01%	0.0126
	2003	5	466,352	598,455	77.93%	31.00%	2.5134
	2002	6	384,500	364,318	105.54%	37.95%	2.7809
	2001	7	0	11,882	0.00%	46.49%	0.0000
Total			**853,417**	**1,964,704**	**43.44%**	**27.73%**	**1.5665**
2008	2006	3	0	37,525	0.00%	5.23%	0.0000
	2005	4	0	99,879	0.00%	13.69%	0.0000
	2004	5	30,970	829,569	3.73%	30.53%	0.1223
	2003	6	234,534	573,245	40.91%	38.34%	1.0672
	2002	7	156,048	354,734	43.99%	40.61%	1.0833
	2001	8	0	12,152	0.00%	58.01%	0.0000
Total			**421,552**	**1,907,105**	**22.10%**	**33.55%**	**0.6589**
2009	2006	4	0	38,957	0.00%	7.73%	0.0000
	2005	5	0	99,097	0.00%	17.40%	0.0000
	2004	6	506,912	794,752	63.78%	37.09%	1.7199
	2003	7	349	565,607	0.06%	42.21%	0.0015
	2002	8	215,646	332,850	64.79%	43.19%	1.5001
	2001	9	0	9,095	0.00%	57.96%	0.0000
Total			**722,907**	**1,840,358**	**39.28%**	**38.19%**	**1.0287**
2010	2006	5	0	38,242	0.00%	9.66%	0.0000
	2005	6	4,457	88,404	5.04%	21.90%	0.2302
	2004	7	32,398	733,777	4.42%	39.40%	0.1121
	2003	8	265,013	551,411	48.06%	46.68%	1.0295
	2002	9	690,374	334,145	206.61%	50.60%	4.0829
	2001	10	0	6,850	0.00%	77.74%	0.0000
Total			**992,241**	**1,752,828**	**56.61%**	**42.44%**	**1.3337**
2011	2006	6	0	28,770	0.00%	12.99%	0.0000
	2005	7	0	63,774	0.00%	26.81%	0.0000
	2004	8	89,207	667,269	13.37%	44.58%	0.2999
	2003	9	535,310	534,678	100.12%	54.35%	1.8423
	2002	10	441,861	330,874	133.54%	56.57%	2.3606
	2001	11	0	8,119	0.00%	103.85%	0.0000
Total			**1,066,377**	**1,633,484**	**65.28%**	**49.25%**	**1.3255**
2012	2006	7	494,493	20,078	2462.82%	21.77%	113.1067
	2005	8	0	63,465	0.00%	33.05%	0.0000
	2004	9	516,342	642,017	80.42%	49.47%	1.6259
	2003	10	33,557	529,556	6.34%	61.81%	0.1025
	2002	11	492,290	334,723	147.07%	65.25%	2.2540
	2001	12	0	8,658	0.00%	121.32%	0.0000
Total			**1,536,682**	**1,598,497**	**96.13%**	**56.25%**	**1.7090**
2013	2006	8	0	18,908	0.00%	21.80%	0.0000
	2005	9	0	59,562	0.00%	40.42%	0.0000
	2004	10	45,157	637,359	7.09%	57.82%	0.1225
	2003	11	433,667	524,725	82.65%	73.81%	1.1197
	2002	12	62,364	325,204	19.18%	77.53%	0.2474
	2001	13	0	9,327	0.00%	137.47%	0.0000
Total			**541,188**	**1,575,086**	**34.36%**	**66.60%**	**0.5159**

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%	2.56%	0.0000
	2001	2	0	0	0.00%	N/A	0.0000
Total			**0**	**3,811**	**0.00%**	**2.56%**	**0.0000**
2003	2003	1	0	4,707	0.00%	10.28%	0.0000
	2002	2	0	2,648	0.00%	2.62%	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
Total			**0**	**7,354**	**0.00%**	**7.52%**	**0.0000**
2004	2004	1	0	10,426	0.00%	11.06%	0.0000
	2003	2	0	12,923	0.00%	14.69%	0.0000
	2002	3	0	1,909	0.00%	4.59%	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
Total			**0**	**25,259**	**0.00%**	**12.43%**	**0.0000**
2005	2005	1	0	0	0.00%	N/A	0.0000
	2004	2	0	14,787	0.00%	18.22%	0.0000
	2003	3	0	7,525	0.00%	40.77%	0.0000
	2002	4	0	1,856	0.00%	7.09%	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
Total			**0**	**24,168**	**0.00%**	**24.38%**	**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	14,038	0.00%	27.26%	0.0000
	2003	4	0	9,261	0.00%	42.13%	0.0000
	2002	5	0	1,864	0.00%	9.34%	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
Total			**0**	**25,163**	**0.00%**	**31.41%**	**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	14,038	0.00%	36.81%	0.0000
	2003	5	0	9,770	0.00%	48.63%	0.0000
	2002	6	0	1,851	0.00%	11.66%	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
Total			**0**	**25,659**	**0.00%**	**39.50%**	**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	14,038	0.00%	47.50%	0.0000
	2003	6	0	10,044	0.00%	60.73%	0.0000
	2002	7	0	1,843	0.00%	14.46%	0.0000
	2001	8	0	0	0.00%	N/A	0.0000
Total			**0**	**25,924**	**0.00%**	**50.28%**	**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	14,038	0.00%	60.10%	0.0000
	2003	7	0	10,274	0.00%	75.35%	0.0000
	2002	8	0	1,843	0.00%	17.95%	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
Total			**0**	**26,155**	**0.00%**	**63.12%**	**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	13,265	223.62%	60.83%	3.6758
	2003	8	0	10,274	0.00%	94.36%	0.0000
	2002	9	0	1,843	0.00%	22.03%	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
Total			**29,664**	**25,383**	**116.87%**	**71.59%**	**1.6325**
2011	2006	6	0	0	0.00%	N/A	0.0000
	2005	7	0	0	0.00%	N/A	0.0000
	2004	8	0	9,857	0.00%	80.65%	0.0000
	2003	9	0	9,643	0.00%	110.40%	0.0000
	2002	10	0	1,916	0.00%	31.97%	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
Total			**0**	**21,416**	**0.00%**	**89.69%**	**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	10,448	0.00%	94.72%	0.0000
	2003	10	0	7,298	0.00%	91.51%	0.0000
	2002	11	0	2,032	0.00%	38.49%	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
Total			**0**	**19,778**	**0.00%**	**87.76%**	**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	11,075	0.00%	108.43%	0.0000
	2003	11	0	7,736	0.00%	81.14%	0.0000
	2002	12	0	1,535	0.00%	55.38%	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
Total			**0**	**20,346**	**0.00%**	**94.05%**	**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%	21.73%	0.0000
	2005	10	0	57,010	0.00%	54.78%	0.0000
	2004	11	455,484	617,223	73.80%	66.54%	1.1090
	2003	12	177,191	531,673	33.33%	81.50%	0.4089
	2002	13	318,328	327,312	97.25%	83.34%	1.1669
	2001	14	0	10,304	0.00%	150.00%	0.0000
Total			**951,003**	**1,567,273**	**60.68%**	**74.57%**	**0.8137**
2015	2006	10	0	19,634	0.00%	42.12%	0.0000
	2005	11	439,606	55,312	794.78%	64.51%	12.3200
	2004	12	481,138	624,764	77.01%	72.02%	1.0693
	2003	13	252,562	576,352	43.82%	82.98%	0.5281
	2002	14	365,135	353,393	103.32%	83.85%	1.2322
	2001	15	0	11,828	0.00%	153.94%	0.0000
Total			**1,538,441**	**1,641,283**	**93.73%**	**78.40%**	**1.1956**
2016	2006	11	0	8,996	0.00%	70.76%	0.0000
	2005	12	0	54,627	0.00%	63.99%	0.0000
	2004	13	572,244	626,397	91.35%	80.34%	1.1371
	2003	14	333,139	567,985	58.65%	90.93%	0.6451
	2002	15	352,545	354,936	99.33%	93.82%	1.0586
	2001	16	0	13,672	0.00%	153.75%	0.0000
Total			**1,257,927**	**1,626,614**	**77.33%**	**86.99%**	**0.8890**
2017	2006	12	0	8,766	0.00%	82.53%	0.0000
	2005	13	0	58,169	0.00%	70.54%	0.0000
	2004	14	423,166	612,991	69.03%	85.31%	0.8092
	2003	15	461,725	569,182	81.12%	99.05%	0.8190
	2002	16	429,132	350,628	122.39%	96.86%	1.2635
	2001	17	0	13,976	0.00%	160.35%	0.0000
Total			**1,314,023**	**1,613,713**	**81.43%**	**92.77%**	**0.8777**
2018	2006	13	0	9,136	0.00%	94.17%	0.0000
	2005	14	0	60,021	0.00%	77.97%	0.0000
	2004	15	1,038,475	633,669	163.88%	87.05%	1.8825
	2003	16	822,843	578,473	142.24%	106.04%	1.3414
	2002	17	203,074	358,812	56.60%	98.20%	0.5763
	2001	18	0	14,521	0.00%	173.04%	0.0000
Total			**2,064,392**	**1,654,632**	**124.76%**	**96.58%**	**1.2919**
2019	2006	14	0	9,166	0.00%	110.23%	0.0000
	2005	15	0	55,573	0.00%	94.44%	0.0000
	2004	16	641,400	602,647	106.43%	101.08%	1.0529
	2003	17	587,731	561,379	104.69%	117.34%	0.8922
	2002	18	763,000	338,686	225.28%	113.14%	1.9912
	2001	19	0	15,026	0.00%	188.21%	0.0000
Total			**1,992,131**	**1,582,478**	**125.89%**	**110.08%**	**1.1436**
2020	2006	15	1,047	9,166	11.42%	130.04%	0.0879
	2005	16	5,229	53,832	9.71%	110.57%	0.0879
	2004	17	62,376	568,630	10.97%	117.82%	0.0931
	2003	18	1,468,113	528,409	277.84%	131.65%	2.1104
	2002	19	159,778	331,240	48.24%	132.15%	0.3650
	2001	20	2,807	15,026	18.68%	212.66%	0.0879
Total			**1,699,350**	**1,506,303**	**112.82%**	**126.59%**	**0.8912**
GRAND TOTAL			**18,205,406**	**30,409,369**	**59.87%**	**56.02%**	**1.0687**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	1,301,466	0.00%	6.74%	0.0000
2	632,345	2,346,095	26.95%	10.47%	2.5731
3	604,647	2,068,911	29.23%	17.08%	1.7114
4	18,917	1,993,938	0.95%	23.06%	0.0411
5	497,753	1,954,528	25.47%	29.65%	0.8589
6	1,130,403	1,861,336	60.73%	36.54%	1.6621
7	683,289	1,749,853	39.05%	39.94%	0.9777
8	569,865	1,646,054	34.62%	44.40%	0.7798
9	1,742,025	1,603,249	108.66%	50.63%	2.1460
10	520,575	1,581,283	32.92%	58.68%	0.5611
11	1,821,047	1,549,097	117.56%	68.87%	1.7069
12	720,693	1,553,691	46.39%	76.47%	0.6066
13	1,143,133	1,606,694	71.15%	81.96%	0.8681
14	1,121,440	1,613,861	69.49%	87.25%	0.7964
15	1,853,791	1,634,355	113.43%	93.68%	1.2108
16	1,898,605	1,599,253	118.72%	102.72%	1.1557
17	853,182	1,502,798	56.77%	113.35%	0.5008
18	2,231,112	881,615	253.07%	125.22%	2.0210
19	159,778	346,266	46.14%	134.59%	0.3429
20	2,807	15,026	18.68%	212.66%	0.0879
TOTAL	**18,205,406**	**30,409,369**	**59.87%**	**56.02%**	**1.0687**

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	11,199	0.00%	127.81%	0.0000
	2003	12	0	8,321	0.00%	88.12%	0.0000
	2002	13	0	1,370	0.00%	71.56%	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
Total			**0**	**20,889**	**0.00%**	**108.31%**	**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	12,019	0.00%	138.87%	0.0000
	2003	13	0	9,078	0.00%	92.55%	0.0000
	2002	14	0	1,446	0.00%	80.15%	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
Total			**0**	**22,543**	**0.00%**	**116.45%**	**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	13,113	0.00%	147.69%	0.0000
	2003	14	0	9,904	0.00%	96.21%	0.0000
	2002	15	0	1,578	0.00%	87.71%	0.0000
	2001	16	0	0	0.00%	N/A	0.0000
Total			**0**	**24,595**	**0.00%**	**123.11%**	**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	14,307	0.00%	157.13%	0.0000
	2003	15	0	10,348	0.00%	104.53%	0.0000
	2002	16	0	1,722	0.00%	96.56%	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
Total			**0**	**26,376**	**0.00%**	**132.54%**	**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	130,356	16,884	772.07%	40.16%	19.2230
	2003	16	0	11,354	0.00%	108.34%	0.0000
	2002	17	0	1,997	0.00%	100.16%	0.0000
	2001	18	0	0	0.00%	N/A	0.0000
Total			**130,356**	**30,235**	**431.14%**	**69.73%**	**6.1830**
2019	2006	14	0	0	0.00%	N/A	0.0000
	2005	15	0	0	0.00%	N/A	0.0000
	2004	16	0	9,592	0.00%	67.49%	0.0000
	2003	17	0	12,961	0.00%	108.11%	0.0000
	2002	18	0	2,252	0.00%	107.05%	0.0000
	2001	19	0	0	0.00%	N/A	0.0000
Total			**0**	**24,805**	**0.00%**	**92.31%**	**0.0000**
2020	2006	15	0	0	0.00%	N/A	0.0000
	2005	16	0	0	0.00%	N/A	0.0000
	2004	17	220	4,051	5.44%	61.88%	0.0879
	2003	18	943	8,186	11.52%	110.53%	0.1042
	2002	19	121,577	2,326	5225.98%	124.77%	41.8851
	2001	20	0	0	0.00%	N/A	0.0000
Total			**122,740**	**14,563**	**842.80%**	**99.27%**	**8.4900**
GRAND TOTAL			**282,760**	**414,424**	**68.23%**	**73.28%**	**0.9311**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	18,944	0.00%	9.16%	0.0000
2	0	30,358	0.00%	15.35%	0.0000
3	0	23,472	0.00%	29.75%	0.0000
4	0	25,154	0.00%	36.58%	0.0000
5	0	25,672	0.00%	45.16%	0.0000
6	0	25,933	0.00%	56.89%	0.0000
7	29,664	25,383	116.87%	63.34%	1.8449
8	0	21,974	0.00%	81.80%	0.0000
9	0	21,935	0.00%	95.51%	0.0000
10	0	20,290	0.00%	95.12%	0.0000
11	0	20,967	0.00%	101.94%	0.0000
12	0	21,874	0.00%	113.71%	0.0000
13	0	23,561	0.00%	122.02%	0.0000
14	0	25,657	0.00%	129.28%	0.0000
15	130,356	28,810	452.47%	65.89%	6.8672
16	0	22,667	0.00%	90.16%	0.0000
17	220	19,009	1.16%	97.43%	0.0119
18	943	10,438	9.03%	109.78%	0.0823
19	121,577	2,326	5225.98%	124.77%	41.8851
20	0	0	0.00%	N/A	0.0000
TOTAL	**282,760**	**414,424**	**68.23%**	**73.28%**	**0.9311**

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	4,503	0.00%	2.71%	0.0000
Total			**0**	**4,503**	**0.00%**	**2.71%**	**0.0000**
2002	2002	1	0	248,504	0.00%	4.35%	0.0000
	2001	2	0	21,787	0.00%	3.27%	0.0000
Total			**0**	**270,292**	**0.00%**	**4.26%**	**0.0000**
2003	2003	1	0	611,206	0.00%	4.32%	0.0000
	2002	2	11,177	536,577	2.08%	6.69%	0.3116
	2001	3	0	21,847	0.00%	5.49%	0.0000
Total			**11,177**	**1,169,631**	**0.96%**	**5.43%**	**0.1761**
2004	2004	1	0	1,909,821	0.00%	2.80%	0.0000
	2003	2	120,040	1,444,253	8.31%	5.78%	1.4374
	2002	3	0	532,455	0.00%	11.00%	0.0000
	2001	4	0	21,847	0.00%	7.90%	0.0000
Total			**120,040**	**3,908,375**	**3.07%**	**5.05%**	**0.6087**
2005	2005	1	0	1,395,975	0.00%	1.82%	0.0000
	2004	2	985	3,780,250	0.03%	3.99%	0.0065
	2003	3	91,387	1,421,405	6.43%	9.35%	0.6875
	2002	4	314	527,284	0.06%	15.17%	0.0039
	2001	5	0	21,738	0.00%	11.18%	0.0000
Total			**92,686**	**7,146,652**	**1.30%**	**5.48%**	**0.2367**
2006	2006	1	0	190,091	0.00%	1.59%	0.0000
	2005	2	653	1,962,181	0.03%	3.22%	0.0103
	2004	3	176,232	3,540,402	4.98%	6.40%	0.7775
	2003	4	454,784	1,363,610	33.35%	13.13%	2.5397
	2002	5	312	503,542	0.06%	20.55%	0.0030
	2001	6	0	20,523	0.00%	14.69%	0.0000
Total			**631,981**	**7,580,349**	**8.34%**	**7.63%**	**1.0925**
2007	2006	2	0	266,389	0.00%	2.91%	0.0000
	2005	3	0	1,853,951	0.00%	4.92%	0.0000
	2004	4	41,370	3,472,743	1.19%	9.03%	0.1320
	2003	5	10,602	1,313,934	0.81%	17.18%	0.0470
	2002	6	161,869	486,995	33.24%	26.45%	1.2566
	2001	7	0	19,544	0.00%	17.35%	0.0000
Total			**213,841**	**7,413,557**	**2.88%**	**10.39%**	**0.2775**
2008	2006	3	0	256,447	0.00%	4.38%	0.0000
	2005	4	2,330	1,812,001	0.13%	7.30%	0.0176
	2004	5	678,553	3,397,777	19.97%	12.19%	1.6385
	2003	6	657	1,276,514	0.05%	21.22%	0.0024
	2002	7	0	467,728	0.00%	30.04%	0.0000
	2001	8	0	18,449	0.00%	17.45%	0.0000
Total			**681,540**	**7,228,916**	**9.43%**	**13.45%**	**0.7009**
2009	2006	4	0	248,705	0.00%	6.41%	0.0000
	2005	5	685,833	1,763,069	38.90%	9.65%	4.0330
	2004	6	226,555	3,321,014	6.82%	15.58%	0.4380
	2003	7	1,787	1,247,037	0.14%	24.83%	0.0058
	2002	8	597,799	453,682	131.77%	33.84%	3.8936
	2001	9	0	18,449	0.00%	22.53%	0.0000
Total			**1,511,974**	**7,051,956**	**21.44%**	**16.60%**	**1.2917**
2010	2006	5	325	245,386	0.13%	8.04%	0.0165
	2005	6	462,682	1,733,357	26.69%	12.04%	2.2166
	2004	7	850,966	3,362,909	25.30%	18.18%	1.3916
	2003	8	82,201	1,247,911	6.59%	29.03%	0.2269
	2002	9	77,073	455,294	16.93%	41.59%	0.4071
	2001	10	0	18,844	0.00%	31.17%	0.0000
Total			**1,473,247**	**7,063,700**	**20.86%**	**19.78%**	**1.0542**
2011	2006	6	0	258,831	0.00%	9.47%	0.0000
	2005	7	115,932	1,870,366	6.20%	13.45%	0.4609
	2004	8	165,594	3,622,164	4.57%	20.63%	0.2216
	2003	9	388,583	1,330,127	29.21%	33.16%	0.8809
	2002	10	66,321	490,621	13.52%	47.58%	0.2841
	2001	11	0	19,998	0.00%	41.98%	0.0000
Total			**736,430**	**7,592,107**	**9.70%**	**22.47%**	**0.4316**
2012	2006	7	0	262,447	0.00%	11.88%	0.0000
	2005	8	50,896	1,935,601	2.63%	16.00%	0.1643
	2004	9	612,116	3,707,225	16.51%	25.05%	0.6591
	2003	10	672,554	1,367,585	49.18%	41.63%	1.1814
	2002	11	182,518	482,966	37.79%	57.15%	0.6613
	2001	12	0	16,298	0.00%	63.61%	0.0000
Total			**1,518,084**	**7,772,122**	**19.53%**	**27.35%**	**0.7143**
2013	2006	8	0	286,025	0.00%	13.89%	0.0000
	2005	9	408,367	1,939,632	21.05%	19.81%	1.0628
	2004	10	1,282,308	3,739,255	34.29%	32.95%	1.0407
	2003	11	206,193	1,369,291	15.06%	52.76%	0.2854
	2002	12	127,013	467,488	27.17%	69.72%	0.3897
	2001	13	0	16,511	0.00%	76.94%	0.0000
Total			**2,023,880**	**7,818,201**	**25.89%**	**34.76%**	**0.7448**

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%	1.24%	0.0000
	2001	2	0	0	0.00%	N/A	0.0000
Total			**0**	**3,200**	**0.00%**	**1.24%**	**0.0000**
2003	2003	1	0	21,826	0.00%	2.44%	0.0000
	2002	2	0	3,282	0.00%	2.91%	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
Total			**0**	**25,108**	**0.00%**	**2.50%**	**0.0000**
2004	2004	1	0	38,823	0.00%	3.68%	0.0000
	2003	2	0	47,175	0.00%	4.19%	0.0000
	2002	3	0	3,282	0.00%	4.01%	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
Total			**0**	**89,279**	**0.00%**	**3.96%**	**0.0000**
2005	2005	1	0	0	0.00%	N/A	0.0000
	2004	2	0	59,131	0.00%	5.77%	0.0000
	2003	3	0	44,590	0.00%	7.01%	0.0000
	2002	4	0	3,282	0.00%	6.27%	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
Total			**0**	**107,003**	**0.00%**	**6.30%**	**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	55,399	0.00%	8.75%	0.0000
	2003	4	0	38,091	0.00%	8.00%	0.0000
	2002	5	0	3,282	0.00%	7.88%	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
Total			**0**	**96,772**	**0.00%**	**8.43%**	**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	55,457	0.00%	11.96%	0.0000
	2003	5	0	35,061	0.00%	10.24%	0.0000
	2002	6	0	3,282	0.00%	9.91%	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
Total			**0**	**93,800**	**0.00%**	**11.25%**	**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	54,942	0.00%	15.15%	0.0000
	2003	6	0	35,061	0.00%	13.06%	0.0000
	2002	7	0	3,282	0.00%	12.50%	0.0000
	2001	8	0	0	0.00%	N/A	0.0000
Total			**0**	**93,284**	**0.00%**	**14.27%**	**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	50,511	0.00%	13.25%	0.0000
	2003	7	0	35,061	0.00%	15.99%	0.0000
	2002	8	0	3,282	0.00%	16.01%	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
Total			**0**	**88,854**	**0.00%**	**14.43%**	**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	50,383	0.00%	16.36%	0.0000
	2003	8	0	34,109	0.00%	20.21%	0.0000
	2002	9	0	3,282	0.00%	20.49%	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
Total			**0**	**87,774**	**0.00%**	**18.01%**	**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	0	52,255	0.00%	19.92%	0.0000
	2003	9	0	34,675	0.00%	25.34%	0.0000
	2002	10	0	3,474	0.00%	32.31%	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
Total			**0**	**90,404**	**0.00%**	**22.47%**	**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	55,179	0.00%	23.98%	0.0000
	2003	10	0	36,608	0.00%	30.75%	0.0000
	2002	11	0	3,683	0.00%	37.20%	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
Total			**0**	**95,470**	**0.00%**	**27.09%**	**0.0000**
2013	2006	8	0	0	0.00%	N/A	0.0000
	2005	9	0	0	0.00%	N/A	0.0000
	2004	10	0	58,479	0.00%	28.68%	0.0000
	2003	11	0	38,509	0.00%	35.68%	0.0000
	2002	12	0	3,905	0.00%	42.86%	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
Total			**0**	**100,893**	**0.00%**	**31.90%**	**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	301,342	0.11%	16.36%	0.0067
	2005	10	633,639	1,922,842	32.95%	29.54%	1.1155
	2004	11	1,214,552	3,624,226	33.51%	42.52%	0.7882
	2003	12	804,086	1,342,746	59.88%	62.00%	0.9659
	2002	13	673,888	485,015	138.94%	76.02%	1.8278
	2001	14	0	17,216	0.00%	89.08%	0.0000
Total			**3,326,497**	**7,693,386**	**43.24%**	**43.87%**	**0.9857**
2015	2006	10	0	313,813	0.00%	22.32%	0.0000
	2005	11	546,394	1,755,935	31.12%	39.38%	0.7901
	2004	12	1,173,341	3,604,199	32.55%	49.55%	0.6570
	2003	13	719,815	1,391,602	51.73%	67.75%	0.7634
	2002	14	22,218	495,182	4.49%	83.99%	0.0534
	2001	15	0	17,483	0.00%	106.52%	0.0000
Total			**2,461,768**	**7,578,215**	**32.48%**	**51.79%**	**0.6272**
2016	2006	11	0	314,953	0.00%	27.55%	0.0000
	2005	12	300,987	1,668,626	18.04%	48.48%	0.3720
	2004	13	1,526,096	3,602,161	42.37%	57.02%	0.7430
	2003	14	1,064,403	1,377,801	77.25%	76.18%	1.0142
	2002	15	296,994	502,758	59.07%	94.89%	0.6226
	2001	16	0	18,423	0.00%	120.60%	0.0000
Total			**3,188,481**	**7,484,723**	**42.60%**	**60.11%**	**0.7088**
2017	2006	12	0	323,116	0.00%	32.09%	0.0000
	2005	13	256,769	1,712,100	15.00%	55.37%	0.2708
	2004	14	2,621,102	3,656,374	71.69%	62.02%	1.1558
	2003	15	884,405	1,381,021	64.04%	83.34%	0.7684
	2002	16	470,244	537,450	87.50%	95.72%	0.9141
	2001	17	0	18,456	0.00%	124.89%	0.0000
Total			**4,232,520**	**7,628,516**	**55.48%**	**65.65%**	**0.8452**
2018	2006	13	0	341,090	0.00%	36.65%	0.0000
	2005	14	721,757	1,772,911	40.71%	61.41%	0.6629
	2004	15	2,541,582	3,863,868	65.78%	64.81%	1.0150
	2003	16	1,885,108	1,455,913	129.48%	82.20%	1.5752
	2002	17	594,212	565,137	105.14%	99.85%	1.0530
	2001	18	0	19,367	0.00%	120.88%	0.0000
Total			**5,742,659**	**8,018,286**	**71.62%**	**68.62%**	**1.0437**
2019	2006	14	0	356,697	0.00%	42.09%	0.0000
	2005	15	998,227	1,805,682	55.28%	69.67%	0.7935
	2004	16	3,092,764	4,012,255	77.08%	69.60%	1.1075
	2003	17	672,889	1,492,042	45.10%	86.69%	0.5202
	2002	18	314,028	577,605	54.37%	105.38%	0.5159
	2001	19	0	16,087	0.00%	139.31%	0.0000
Total			**5,077,908**	**8,260,368**	**61.47%**	**74.15%**	**0.8290**
2020	2006	15	16,089	359,364	4.48%	49.85%	0.0898
	2005	16	1,133,746	1,776,893	63.80%	81.24%	0.7854
	2004	17	3,938,373	3,996,535	98.54%	79.36%	1.2417
	2003	18	1,103,908	1,508,872	73.16%	98.79%	0.7405
	2002	19	257,387	573,808	44.86%	116.87%	0.3838
	2001	20	1,931	15,893	12.15%	138.33%	0.0879
Total			**6,451,434**	**8,231,364**	**78.38%**	**84.77%**	**0.9246**
GRAND TOTAL			**39,496,149**	**126,915,221**	**31.12%**	**37.44%**	**0.8313**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	4,360,100	0.00%	2.73%	0.0000
2	132,856	8,011,437	1.66%	4.27%	0.3886
3	267,619	7,626,508	3.51%	6.84%	0.5128
4	498,798	7,446,191	6.70%	9.70%	0.6903
5	1,375,624	7,245,446	18.99%	12.91%	1.4704
6	851,763	7,097,233	12.00%	16.25%	0.7386
7	968,685	7,230,032	13.40%	18.64%	0.7188
8	896,491	7,563,831	11.85%	21.36%	0.5549
9	1,486,471	7,752,068	19.18%	25.76%	0.7444
10	2,654,822	7,852,959	33.81%	34.11%	0.9910
11	2,149,656	7,567,369	28.41%	43.95%	0.6463
12	2,405,426	7,422,474	32.41%	52.11%	0.6220
13	3,176,569	7,548,479	42.08%	58.97%	0.7136
14	4,429,480	7,676,180	57.70%	64.97%	0.8881
15	4,737,297	7,930,177	59.74%	70.46%	0.8478
16	6,581,863	7,800,934	84.37%	76.52%	1.1026
17	5,205,474	6,072,170	85.73%	83.21%	1.0302
18	1,417,935	2,105,843	67.33%	100.80%	0.6680
19	257,387	589,895	43.63%	117.48%	0.3714
20	1,931	15,893	12.15%	138.33%	0.0879
TOTAL	**39,496,149**	**126,915,221**	**31.12%**	**37.44%**	**0.8313**

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	58,579	0.00%	34.53%	0.0000
	2003	12	0	39,668	0.00%	42.21%	0.0000
	2002	13	0	3,911	0.00%	52.75%	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
Total			**0**	**102,157**	**0.00%**	**38.21%**	**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	60,057	156.21%	39.70%	3.9349
	2003	13	0	42,666	0.00%	47.94%	0.0000
	2002	14	0	2,772	0.00%	50.04%	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
Total			**93,818**	**105,496**	**88.93%**	**43.31%**	**2.0536**
2016	2006	11	0	0	0.00%	N/A	0.0000
	2005	12	0	0	0.00%	N/A	0.0000
	2004	13	115,456	61,324	188.27%	43.25%	4.3532
	2003	14	107,084	44,373	241.33%	50.84%	4.7466
	2002	15	366	2,986	12.25%	57.77%	0.2121
	2001	16	0	0	0.00%	N/A	0.0000
Total			**222,906**	**108,683**	**205.10%**	**46.75%**	**4.3872**
2017	2006	12	0	0	0.00%	N/A	0.0000
	2005	13	0	0	0.00%	N/A	0.0000
	2004	14	0	59,853	0.00%	46.89%	0.0000
	2003	15	0	45,152	0.00%	54.01%	0.0000
	2002	16	0	3,258	0.00%	49.51%	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
Total			**0**	**108,263**	**0.00%**	**49.94%**	**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	0	59,917	0.00%	46.33%	0.0000
	2003	16	0	46,642	0.00%	58.73%	0.0000
	2002	17	0	3,898	0.00%	69.01%	0.0000
	2001	18	0	0	0.00%	N/A	0.0000
Total			**0**	**110,456**	**0.00%**	**52.37%**	**0.0000**
2019	2006	14	0	0	0.00%	N/A	0.0000
	2005	15	0	0	0.00%	N/A	0.0000
	2004	16	694	65,586	1.06%	46.56%	0.0227
	2003	17	0	53,585	0.00%	62.63%	0.0000
	2002	18	0	4,070	0.00%	71.87%	0.0000
	2001	19	0	0	0.00%	N/A	0.0000
Total			**694**	**123,242**	**0.56%**	**54.38%**	**0.0104**
2020	2006	15	0	0	0.00%	N/A	0.0000
	2005	16	0	0	0.00%	N/A	0.0000
	2004	17	2,753	61,645	4.47%	50.84%	0.0879
	2003	18	3,513	59,806	5.87%	66.86%	0.0879
	2002	19	295	4,154	7.11%	80.92%	0.0879
	2001	20	0	0	0.00%	N/A	0.0000
Total			**6,561**	**125,605**	**5.22%**	**59.46%**	**0.0879**
GRAND TOTAL			**323,979**	**1,755,742**	**18.45%**	**30.71%**	**0.6010**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	63,849	0.00%	3.13%	0.0000
2	0	109,588	0.00%	5.00%	0.0000
3	0	103,271	0.00%	7.85%	0.0000
4	0	96,830	0.00%	10.21%	0.0000
5	0	93,284	0.00%	13.05%	0.0000
6	0	88,854	0.00%	13.05%	0.0000
7	0	88,726	0.00%	16.07%	0.0000
8	0	89,645	0.00%	19.89%	0.0000
9	0	93,136	0.00%	24.37%	0.0000
10	0	98,561	0.00%	29.58%	0.0000
11	0	100,770	0.00%	35.07%	0.0000
12	93,818	103,631	90.53%	40.78%	2.2199
13	115,456	107,901	107.00%	45.45%	2.3543
14	107,084	106,998	100.08%	48.61%	2.0588
15	366	108,056	0.34%	49.86%	0.0068
16	694	115,486	0.60%	51.56%	0.0117
17	2,753	119,128	2.31%	56.74%	0.0407
18	3,513	63,876	5.50%	67.18%	0.0819
19	295	4,154	7.11%	80.92%	0.0879
20	0	0	0.00%	N/A	0.0000
TOTAL	**323,979**	**1,755,742**	**18.45%**	**30.71%**	**0.6010**

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	5,561	0.00%	4.82%	0.0000
Total			**0**	**5,561**	**0.00%**	**4.82%**	**0.0000**
2002	2002	1	0	273,619	0.00%	5.30%	0.0000
	2001	2	0	33,117	0.00%	6.02%	0.0000
Total			**0**	**306,735**	**0.00%**	**5.38%**	**0.0000**
2003	2003	1	0	621,175	0.00%	3.29%	0.0000
	2002	2	3,886	687,530	0.57%	7.06%	0.0801
	2001	3	0	33,454	0.00%	11.18%	0.0000
Total			**3,886**	**1,342,159**	**0.29%**	**5.42%**	**0.0535**
2004	2004	1	313	1,996,999	0.02%	2.27%	0.0069
	2003	2	25,953	1,656,937	1.57%	4.54%	0.3448
	2002	3	309	674,522	0.05%	11.55%	0.0040
	2001	4	0	33,454	0.00%	15.76%	0.0000
Total			**26,574**	**4,361,913**	**0.61%**	**4.67%**	**0.1304**
2005	2005	1	0	797,921	0.00%	2.15%	0.0000
	2004	2	99,505	4,263,574	2.33%	3.32%	0.7030
	2003	3	0	1,629,355	0.00%	7.58%	0.0000
	2002	4	0	671,367	0.00%	14.95%	0.0000
	2001	5	0	33,454	0.00%	22.80%	0.0000
Total			**99,505**	**7,395,671**	**1.35%**	**5.27%**	**0.2551**
2006	2006	1	0	153,008	0.00%	1.48%	0.0000
	2005	2	0	1,039,844	0.00%	4.07%	0.0000
	2004	3	7,968	4,001,717	0.20%	5.45%	0.0366
	2003	4	180,699	1,600,597	11.29%	10.40%	1.0857
	2002	5	88,117	649,818	13.56%	18.94%	0.7159
	2001	6	0	33,454	0.00%	28.78%	0.0000
Total			**276,783**	**7,478,439**	**3.70%**	**7.51%**	**0.4928**
2007	2006	2	0	231,416	0.00%	2.85%	0.0000
	2005	3	2,218	998,183	0.22%	6.07%	0.0366
	2004	4	858,261	3,873,248	22.16%	7.68%	2.8837
	2003	5	6,125	1,566,357	0.39%	13.79%	0.0284
	2002	6	692,202	619,103	111.81%	21.01%	5.3206
	2001	7	0	33,454	0.00%	35.95%	0.0000
Total			**1,558,806**	**7,321,761**	**21.29%**	**9.87%**	**2.1564**
2008	2006	3	0	229,218	0.00%	4.35%	0.0000
	2005	4	0	971,306	0.00%	8.81%	0.0000
	2004	5	10,283	3,752,147	0.27%	10.04%	0.0273
	2003	6	13,216	1,516,750	0.87%	17.55%	0.0496
	2002	7	64,945	578,020	11.24%	22.86%	0.4916
	2001	8	0	32,251	0.00%	46.54%	0.0000
Total			**88,444**	**7,079,693**	**1.25%**	**12.51%**	**0.0999**
2009	2006	4	0	214,838	0.00%	6.54%	0.0000
	2005	5	298,124	962,086	30.99%	11.47%	2.7009
	2004	6	1,810,182	3,668,350	49.35%	12.34%	3.9982
	2003	7	398	1,482,741	0.03%	20.61%	0.0013
	2002	8	22,692	557,091	4.07%	24.83%	0.1640
	2001	9	319	29,061	1.10%	52.87%	0.0208
Total			**2,131,715**	**6,914,167**	**30.83%**	**14.99%**	**2.0566**
2010	2006	5	0	218,444	0.00%	8.33%	0.0000
	2005	6	9,486	956,295	0.99%	13.80%	0.0719
	2004	7	281,195	3,710,010	7.58%	14.14%	0.5361
	2003	8	316,257	1,490,357	21.22%	23.00%	0.9226
	2002	9	1,172,805	551,255	212.75%	30.80%	6.9076
	2001	10	0	18,787	0.00%	45.01%	0.0000
Total			**1,779,743**	**6,945,148**	**25.63%**	**17.22%**	**1.4885**
2011	2006	6	0	232,137	0.00%	9.71%	0.0000
	2005	7	0	1,037,659	0.00%	15.09%	0.0000
	2004	8	930,034	4,066,241	22.87%	15.87%	1.4414
	2003	9	837,055	1,626,891	51.45%	25.90%	1.9865
	2002	10	321	592,897	0.05%	36.84%	0.0015
	2001	11	0	20,458	0.00%	59.93%	0.0000
Total			**1,767,410**	**7,576,283**	**23.33%**	**19.49%**	**1.1971**
2012	2006	7	0	226,113	0.00%	11.88%	0.0000
	2005	8	0	1,070,262	0.00%	17.89%	0.0000
	2004	9	1,802,647	4,170,784	43.22%	18.78%	2.3018
	2003	10	5,349	1,649,080	0.32%	31.98%	0.0101
	2002	11	448,857	549,745	81.65%	50.20%	1.6265
	2001	12	567,231	14,992	3783.66%	98.67%	38.3454
Total			**2,824,084**	**7,680,976**	**36.77%**	**23.69%**	**1.5521**
2013	2006	8	0	241,654	0.00%	13.33%	0.0000
	2005	9	17,926	1,073,749	1.67%	21.68%	0.0770
	2004	10	1,279,316	4,219,809	30.32%	25.51%	1.1887
	2003	11	1,576,784	1,515,417	104.05%	43.00%	2.4198
	2002	12	0	454,252	0.00%	72.37%	0.0000
	2001	13	0	13,591	0.00%	112.14%	0.0000
Total			**2,874,026**	**7,518,473**	**38.23%**	**31.08%**	**1.2298**

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%	3.39%	0.0000
	2001	2	0	0	0.00%	N/A	0.0000
Total			**0**	**5,024**	**0.00%**	**3.39%**	**0.0000**
2003	2003	1	0	21,169	0.00%	6.36%	0.0000
	2002	2	0	18,805	0.00%	4.74%	0.0000
	2001	3	0	0	0.00%	N/A	0.0000
Total			**0**	**39,974**	**0.00%**	**5.60%**	**0.0000**
2004	2004	1	0	37,761	0.00%	7.03%	0.0000
	2003	2	0	69,890	0.00%	8.81%	0.0000
	2002	3	0	18,092	0.00%	8.26%	0.0000
	2001	4	0	0	0.00%	N/A	0.0000
Total			**0**	**125,743**	**0.00%**	**8.19%**	**0.0000**
2005	2005	1	0	0	0.00%	N/A	0.0000
	2004	2	0	52,641	0.00%	11.44%	0.0000
	2003	3	0	69,940	0.00%	14.10%	0.0000
	2002	4	0	15,866	0.00%	11.23%	0.0000
	2001	5	0	0	0.00%	N/A	0.0000
Total			**0**	**138,448**	**0.00%**	**12.76%**	**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	48,035	0.00%	17.13%	0.0000
	2003	4	0	69,940	0.00%	19.52%	0.0000
	2002	5	0	13,166	0.00%	14.10%	0.0000
	2001	6	0	0	0.00%	N/A	0.0000
Total			**0**	**131,141**	**0.00%**	**18.10%**	**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	47,349	0.00%	23.46%	0.0000
	2003	5	0	69,940	0.00%	26.73%	0.0000
	2002	6	0	13,166	0.00%	17.90%	0.0000
	2001	7	0	0	0.00%	N/A	0.0000
Total			**0**	**130,455**	**0.00%**	**24.65%**	**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	47,349	0.00%	30.27%	0.0000
	2003	6	0	69,820	0.00%	33.02%	0.0000
	2002	7	0	13,079	0.00%	19.88%	0.0000
	2001	8	0	0	0.00%	N/A	0.0000
Total			**0**	**130,247**	**0.00%**	**30.70%**	**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	47,334	0.00%	36.09%	0.0000
	2003	7	0	67,739	0.00%	41.23%	0.0000
	2002	8	0	10,742	0.00%	22.21%	0.0000
	2001	9	0	0	0.00%	N/A	0.0000
Total			**0**	**125,815**	**0.00%**	**37.67%**	**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	47,301	0.00%	44.97%	0.0000
	2003	8	0	55,969	0.00%	38.01%	0.0000
	2002	9	0	10,807	0.00%	28.27%	0.0000
	2001	10	0	0	0.00%	N/A	0.0000
Total			**0**	**114,077**	**0.00%**	**39.98%**	**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	453,858	49,348	919.71%	54.04%	17.0194
	2003	9	0	53,997	0.00%	41.55%	0.0000
	2002	10	0	11,401	0.00%	37.66%	0.0000
	2001	11	0	0	0.00%	N/A	0.0000
Total			**453,858**	**114,746**	**395.53%**	**46.54%**	**8.4994**
2012	2006	7	0	0	0.00%	N/A	0.0000
	2005	8	0	0	0.00%	N/A	0.0000
	2004	9	0	40,627	0.00%	40.84%	0.0000
	2003	10	0	56,409	0.00%	47.11%	0.0000
	2002	11	0	12,085	0.00%	45.82%	0.0000
	2001	12	0	0	0.00%	N/A	0.0000
Total			**0**	**109,121**	**0.00%**	**44.64%**	**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	42,561	0.00%	45.25%	0.0000
	2003	11	0	56,334	0.00%	54.10%	0.0000
	2002	12	0	12,800	0.00%	53.53%	0.0000
	2001	13	0	0	0.00%	N/A	0.0000
Total			**0**	**111,695**	**0.00%**	**50.66%**	**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	263,563	0.00%	15.32%	0.0000
	2005	10	300,444	1,104,402	27.20%	30.62%	0.8884
	2004	11	1,713,135	3,586,305	47.77%	38.69%	1.2347
	2003	12	408,994	1,231,632	33.21%	61.80%	0.5374
	2002	13	198,315	468,328	42.35%	84.34%	0.5021
	2001	14	0	13,899	0.00%	132.57%	0.0000
Total			**2,620,889**	**6,668,128**	**39.30%**	**44.10%**	**0.8913**
2015	2006	10	13,339	275,021	4.85%	21.23%	0.2284
	2005	11	707,585	867,664	81.55%	48.97%	1.6653
	2004	12	1,295,826	2,896,472	44.74%	56.04%	0.7983
	2003	13	300,959	1,323,181	22.75%	66.65%	0.3412
	2002	14	141,175	503,640	28.03%	92.03%	0.3046
	2001	15	0	15,202	0.00%	144.66%	0.0000
Total			**2,458,884**	**5,881,179**	**41.81%**	**59.07%**	**0.7078**
2016	2006	11	0	257,053	0.00%	29.16%	0.0000
	2005	12	346,197	798,846	43.34%	61.96%	0.6994
	2004	13	1,203,696	2,933,561	41.03%	64.87%	0.6325
	2003	14	1,489,566	1,317,235	113.08%	77.95%	1.4507
	2002	15	1,422,662	514,953	276.27%	102.21%	2.7030
	2001	16	0	16,060	0.00%	164.80%	0.0000
Total			**4,462,121**	**5,837,708**	**76.44%**	**69.42%**	**1.1011**
2017	2006	12	0	255,116	0.00%	35.02%	0.0000
	2005	13	1,460,596	800,690	182.42%	71.24%	2.5606
	2004	14	2,920,594	2,997,991	97.42%	71.98%	1.3533
	2003	15	1,198,564	1,402,162	85.48%	85.41%	1.0009
	2002	16	413,763	536,801	77.08%	103.67%	0.7435
	2001	17	0	18,571	0.00%	169.68%	0.0000
Total			**5,993,517**	**6,011,331**	**99.70%**	**76.58%**	**1.3020**
2018	2006	13	1,994	269,675	0.74%	39.42%	0.0188
	2005	14	1,817,347	874,787	207.75%	75.39%	2.7555
	2004	15	1,244,380	3,267,330	38.09%	74.72%	0.5097
	2003	16	2,086,325	1,597,284	130.62%	84.80%	1.5403
	2002	17	608,007	570,168	106.64%	103.24%	1.0329
	2001	18	0	20,434	0.00%	186.24%	0.0000
Total			**5,758,053**	**6,599,678**	**87.25%**	**78.61%**	**1.1098**
2019	2006	14	0	286,866	0.00%	44.42%	0.0000
	2005	15	727,657	944,320	77.06%	81.87%	0.9412
	2004	16	2,772,069	3,497,818	79.25%	81.54%	0.9719
	2003	17	1,859,419	1,667,805	111.49%	89.88%	1.2404
	2002	18	270,753	619,340	43.72%	106.06%	0.4122
	2001	19	0	24,837	0.00%	177.57%	0.0000
Total			**5,629,899**	**7,040,985**	**79.96%**	**84.54%**	**0.9458**
2020	2006	15	279,537	298,655	93.60%	50.56%	1.8513
	2005	16	770,658	953,593	80.82%	94.16%	0.8583
	2004	17	2,944,970	3,557,935	82.77%	93.37%	0.8865
	2003	18	1,891,631	1,687,453	112.10%	102.06%	1.0983
	2002	19	1,000,153	606,973	164.78%	121.04%	1.3614
	2001	20	4,427	25,167	17.59%	200.23%	0.0879
Total			**6,891,377**	**7,129,776**	**96.66%**	**96.47%**	**1.0019**
GRAND TOTAL			**47,245,715**	**117,095,764**	**40.35%**	**37.41%**	**1.0785**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	313	3,848,281	0.01%	2.60%	0.0031
2	129,344	7,912,418	1.63%	4.00%	0.4090
3	10,494	7,566,450	0.14%	6.52%	0.0213
4	1,038,960	7,364,811	14.11%	9.09%	1.5521
5	402,649	7,182,306	5.61%	11.86%	0.4727
6	2,525,085	7,026,088	35.94%	14.42%	2.4923
7	346,538	7,067,998	4.90%	16.38%	0.2993
8	1,268,983	7,457,857	17.02%	18.30%	0.9296
9	3,830,752	7,715,303	49.65%	21.55%	2.3037
10	1,598,769	7,859,995	20.34%	28.33%	0.7179
11	4,446,360	6,796,643	65.42%	41.60%	1.5727
12	2,618,248	5,651,309	46.33%	58.61%	0.7905
13	3,165,560	5,809,026	54.49%	66.65%	0.8176
14	6,368,682	5,994,418	106.24%	74.30%	1.4300
15	4,872,800	6,442,621	75.63%	79.33%	0.9534
16	6,042,815	6,601,556	91.54%	86.16%	1.0625
17	5,412,396	5,814,479	93.08%	93.58%	0.9947
18	2,162,385	2,327,228	92.92%	103.87%	0.8946
19	1,000,153	631,810	158.30%	123.26%	1.2843
20	4,427	25,167	17.59%	200.23%	0.0879
TOTAL	**47,245,715**	**117,095,764**	**40.35%**	**37.41%**	**1.0785**

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	44,298	0.00%	53.16%	0.0000
	2003	12	0	57,946	0.00%	63.19%	0.0000
	2002	13	0	13,043	0.00%	64.45%	0.0000
	2001	14	0	0	0.00%	N/A	0.0000
Total			**0**	**115,287**	**0.00%**	**59.48%**	**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	48,488	0.00%	57.42%	0.0000
	2003	13	0	60,113	0.00%	69.79%	0.0000
	2002	14	0	13,606	0.00%	70.48%	0.0000
	2001	15	0	0	0.00%	N/A	0.0000
Total			**0**	**122,208**	**0.00%**	**64.96%**	**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	50,363	0.00%	65.86%	0.0000
	2003	14	0	64,620	0.00%	76.78%	0.0000
	2002	15	0	14,748	0.00%	80.23%	0.0000
	2001	16	0	0	0.00%	N/A	0.0000
Total			**0**	**129,731**	**0.00%**	**72.93%**	**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	49,848	0.67%	76.14%	0.0088
	2003	15	0	69,479	0.00%	85.90%	0.0000
	2002	16	0	15,963	0.00%	91.47%	0.0000
	2001	17	0	0	0.00%	N/A	0.0000
Total			**333**	**135,290**	**0.25%**	**82.96%**	**0.0030**
2018	2006	13	0	0	0.00%	N/A	0.0000
	2005	14	0	0	0.00%	N/A	0.0000
	2004	15	274,314	53,827	509.62%	65.07%	7.8324
	2003	16	0	76,328	0.00%	93.22%	0.0000
	2002	17	0	17,791	0.00%	101.17%	0.0000
	2001	18	0	0	0.00%	N/A	0.0000
Total			**274,314**	**147,947**	**185.41%**	**83.93%**	**2.2091**
2019	2006	14	0	0	0.00%	N/A	0.0000
	2005	15	0	0	0.00%	N/A	0.0000
	2004	16	0	57,767	0.00%	62.27%	0.0000
	2003	17	477,947	87,316	547.38%	94.46%	5.7951
	2002	18	0	19,483	0.00%	112.51%	0.0000
	2001	19	0	0	0.00%	N/A	0.0000
Total			**477,947**	**164,566**	**290.43%**	**85.30%**	**3.4049**
2020	2006	15	0	0	0.00%	N/A	0.0000
	2005	16	0	0	0.00%	N/A	0.0000
	2004	17	3,542	63,157	5.61%	63.83%	0.0879
	2003	18	8,296	98,210	8.45%	96.16%	0.0879
	2002	19	2,308	20,924	11.03%	125.53%	0.0879
	2001	20	0	0	0.00%	N/A	0.0000
Total			**14,146**	**182,290**	**7.76%**	**88.33%**	**0.0879**
GRAND TOTAL			**1,220,597**	**2,273,805**	**53.68%**	**50.94%**	**1.0538**

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
1	0	63,955	0.00%	6.52%	0.0000
2	0	141,336	0.00%	9.25%	0.0000
3	0	136,067	0.00%	14.39%	0.0000
4	0	133,155	0.00%	19.94%	0.0000
5	0	130,455	0.00%	26.74%	0.0000
6	0	130,320	0.00%	32.61%	0.0000
7	0	128,118	0.00%	40.43%	0.0000
8	453,858	116,058	391.06%	43.36%	9.0179
9	0	105,431	0.00%	39.92%	0.0000
10	0	110,370	0.00%	45.42%	0.0000
11	0	112,717	0.00%	52.84%	0.0000
12	0	119,235	0.00%	59.81%	0.0000
13	0	123,519	0.00%	67.62%	0.0000
14	333	128,074	0.26%	75.86%	0.0034
15	274,314	138,054	198.70%	77.17%	2.5748
16	0	150,059	0.00%	81.12%	0.0000
17	481,489	168,264	286.15%	83.67%	3.4199
18	8,296	117,693	7.05%	98.86%	0.0713
19	2,308	20,924	11.03%	125.53%	0.0879
20	0	0	0.00%	N/A	0.0000
TOTAL	**1,220,597**	**2,273,805**	**53.68%**	**50.94%**	**1.0538**

Exhibit 2 - Total
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2020

Historical Earned Premiums and Incurred Claims

As of December 31, 2020

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	1,142,305	45,900	-	1,188,204	9%
2005	20,918,731	1,663,247	69,980	-	1,733,227	8%
2006	21,268,132	2,120,966	20,108	-	2,141,074	10%
2007	20,728,525	3,276,440	374,956	-	3,651,395	18%
2008	20,075,147	2,634,838	62,386	-	2,697,223	13%
2009	19,525,015	5,456,212	297,103	-	5,753,315	29%
2010	19,317,642	5,497,688	309,461	-	5,807,149	30%
2011	20,265,732	5,167,890	224,143	-	5,392,033	27%
2012	20,416,240	6,480,667	1,144,835	-	7,625,502	37%
2013	20,234,962	6,608,348	747,303	-	7,355,651	36%
2014	19,151,761	7,448,128	1,109,559	-	8,557,687	45%
2015	18,349,566	7,212,304	1,117,040	-	8,329,345	45%
2016	18,059,465	8,528,623	2,789,679	-	11,318,302	63%
2017	18,243,693	8,867,574	4,998,628	-	13,866,201	76%
2018	19,077,658	8,606,927	7,743,723	-	16,350,650	86%
2019	19,455,039	4,230,750	10,556,195	-	14,786,945	76%
2020	19,205,310	857,054	14,533,256	1,624,748	17,015,058	89%
Grand Total	334,643,738	86,096,398	46,144,253	1,624,748	133,865,400	40%

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	453,858	-	-	453,858	171%
2012	261,949	-	-	-	-	0%
2013	272,881	297,429	-	-	297,429	109%
2014	272,683	-	-	-	-	0%
2015	287,140	94,465	-	-	94,465	33%
2016	300,041	222,906	-	-	222,906	74%
2017	310,218	9,348	-	-	9,348	3%
2018	319,652	181,851	282,161	-	464,013	145%
2019	338,885	110,733	367,909	-	478,641	141%
2020	348,222	498	142,088	24,157	166,743	48%
Grand Total	5,187,168	1,404,203	792,158	24,157	2,220,518	43%

Exhibit 2 - Limited No Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2020

Historical Earned Premiums and Incurred Claims

As of December 31, 2020

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	432,065	-	-	-	-	0%
2003	2,025,577	276,097	-	-	276,097	14%
2004	3,621,179	689,751	16,523	-	706,274	20%
2005	4,335,952	1,008,017	-	-	1,008,017	23%
2006	4,204,314	832,038	20,108	-	852,145	20%
2007	4,028,502	1,013,577	11,754	-	1,025,331	25%
2008	3,859,433	1,505,688	-	-	1,505,688	39%
2009	3,718,534	1,386,719	-	-	1,386,719	37%
2010	3,555,966	1,561,918	-	-	1,561,918	44%
2011	3,463,858	1,821,815	-	-	1,821,815	53%
2012	3,364,645	1,701,544	45,108	-	1,746,652	52%
2013	3,323,202	1,916,557	-	-	1,916,557	58%
2014	3,222,973	1,582,229	77,069	-	1,659,298	51%
2015	3,248,888	1,870,252	-	-	1,870,252	58%
2016	3,110,421	2,229,626	180,147	-	2,409,773	77%
2017	2,990,133	2,086,732	239,410	-	2,326,142	78%
2018	2,805,061	2,054,447	731,099	-	2,785,546	99%
2019	2,571,208	1,066,001	1,021,007	-	2,087,008	81%
2020	2,337,867	245,887	1,487,056	239,954	1,972,897	84%
Grand Total	60,223,384	24,848,896	3,829,280	239,954	28,918,130	48%

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	297,429	-	-	297,429	745%
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	14,930	44,412	-	59,342	191%
2019	26,273	-	-	-	-	0%
2020	25,764	-	21,117	2,181	23,297	90%
Grand Total	743,198	325,473	65,528	2,181	393,182	53%

Exhibit 2 - Lifetime No Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2020

Historical Earned Premiums and Incurred Claims

As of December 31, 2020

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	235,615	-	-	-	-	0%
2003	939,112	5,278	-	-	5,278	1%
2004	1,723,048	305,939	29,376	-	335,316	19%
2005	2,040,456	463,038	69,980	-	533,019	26%
2006	2,005,031	380,164	-	-	380,164	19%
2007	1,964,704	853,417	-	-	853,417	43%
2008	1,907,105	421,552	-	-	421,552	22%
2009	1,840,358	722,907	-	-	722,907	39%
2010	1,752,828	883,583	108,658	-	992,241	57%
2011	1,633,484	984,423	81,955	-	1,066,377	65%
2012	1,598,497	1,479,350	57,332	-	1,536,682	96%
2013	1,575,086	493,185	48,004	-	541,188	34%
2014	1,567,273	798,665	152,337	-	951,003	61%
2015	1,641,283	1,175,500	362,941	-	1,538,441	94%
2016	1,626,614	708,313	549,615	-	1,257,927	77%
2017	1,613,713	814,676	499,347	-	1,314,023	81%
2018	1,654,632	887,991	1,176,401	-	2,064,392	125%
2019	1,582,478	376,019	1,616,112	-	1,992,131	126%
2020	1,506,303	85,243	1,446,595	167,512	1,699,350	113%
Grand Total	30,409,369	11,839,242	6,198,652	167,512	18,205,406	60%

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	25,259	-	-	-	-	0%
2005	24,168	-	-	-	-	0%
2006	25,163	-	-	-	-	0%
2007	25,659	-	-	-	-	0%
2008	25,924	-	-	-	-	0%
2009	26,155	-	-	-	-	0%
2010	25,383	29,664	-	-	29,664	117%
2011	21,416	-	-	-	-	0%
2012	19,778	-	-	-	-	0%
2013	20,346	-	-	-	-	0%
2014	20,889	-	-	-	-	0%
2015	22,543	-	-	-	-	0%
2016	24,595	-	-	-	-	0%
2017	26,376	-	-	-	-	0%
2018	30,235	21,546	108,811	-	130,356	431%
2019	24,805	-	-	-	-	0%
2020	14,563	498	120,972	1,270	122,740	843%
Grand Total	414,424	51,707	229,782	1,270	282,760	68%

Exhibit 2 - Limited Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2020

Historical Earned Premiums and Incurred Claims

As of December 31, 2020

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	4,503	-	-	-	-	0%
2002	270,292	-	-	-	-	0%
2003	1,169,631	11,177	-	-	11,177	1%
2004	3,908,375	120,040	-	-	120,040	3%
2005	7,146,652	92,686	-	-	92,686	1%
2006	7,580,349	631,981	-	-	631,981	8%
2007	7,413,557	213,841	-	-	213,841	3%
2008	7,228,916	681,540	-	-	681,540	9%
2009	7,051,956	1,467,900	44,074	-	1,511,974	21%
2010	7,063,700	1,473,247	-	-	1,473,247	21%
2011	7,592,107	736,430	-	-	736,430	10%
2012	7,772,122	1,518,084	-	-	1,518,084	20%
2013	7,818,201	1,903,688	120,192	-	2,023,880	26%
2014	7,693,386	3,045,339	281,158	-	3,326,497	43%
2015	7,578,215	2,339,860	121,908	-	2,461,768	32%
2016	7,484,723	2,882,529	305,952	-	3,188,481	43%
2017	7,628,516	3,038,594	1,193,926	-	4,232,520	55%
2018	8,018,286	3,339,154	2,403,505	-	5,742,659	72%
2019	8,260,368	1,778,311	3,299,597	-	5,077,908	61%
2020	8,231,364	346,342	5,492,089	613,004	6,451,434	78%
Grand Total	126,915,221	25,620,745	13,262,400	613,004	39,496,149	31%

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	89,279	-	-	-	-	0%
2005	107,003	-	-	-	-	0%
2006	96,772	-	-	-	-	0%
2007	93,800	-	-	-	-	0%
2008	93,284	-	-	-	-	0%
2009	88,854	-	-	-	-	0%
2010	87,774	-	-	-	-	0%
2011	90,404	-	-	-	-	0%
2012	95,470	-	-	-	-	0%
2013	100,893	-	-	-	-	0%
2014	102,157	-	-	-	-	0%
2015	105,496	93,818	-	-	93,818	89%
2016	108,683	222,906	-	-	222,906	205%
2017	108,263	-	-	-	-	0%
2018	110,456	-	-	-	-	0%
2019	123,242	694	-	-	694	1%
2020	125,605	-	-	6,561	6,561	5%
Grand Total	1,755,742	317,418	-	6,561	323,979	18%

Exhibit 2 - Lifetime Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2020

Historical Earned Premiums and Incurred Claims

As of December 31, 2020

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	5,561	-	-	-	-	0%
2002	306,735	-	-	-	-	0%
2003	1,342,159	3,886	-	-	3,886	0%
2004	4,361,913	26,574	-	-	26,574	1%
2005	7,395,671	99,505	-	-	99,505	1%
2006	7,478,439	276,783	-	-	276,783	4%
2007	7,321,761	1,195,605	363,202	-	1,558,806	21%
2008	7,079,693	26,058	62,386	-	88,444	1%
2009	6,914,167	1,878,686	253,029	-	2,131,715	31%
2010	6,945,148	1,578,940	200,803	-	1,779,743	26%
2011	7,576,283	1,625,222	142,188	-	1,767,410	23%
2012	7,680,976	1,781,688	1,042,395	-	2,824,084	37%
2013	7,518,473	2,294,918	579,108	-	2,874,026	38%
2014	6,668,128	2,021,894	598,995	-	2,620,889	39%
2015	5,881,179	1,826,693	632,192	-	2,458,884	42%
2016	5,837,708	2,708,156	1,753,965	-	4,462,121	76%
2017	6,011,331	2,927,572	3,065,945	-	5,993,517	100%
2018	6,599,678	2,325,335	3,432,718	-	5,758,053	87%
2019	7,040,985	1,010,419	4,619,479	-	5,629,899	80%
2020	7,129,776	179,581	6,107,517	604,279	6,891,377	97%
Grand Total	117,095,764	23,787,515	22,853,921	604,279	47,245,715	40%

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	125,743	-	-	-	-	0%
2005	138,448	-	-	-	-	0%
2006	131,141	-	-	-	-	0%
2007	130,455	-	-	-	-	0%
2008	130,247	-	-	-	-	0%
2009	125,815	-	-	-	-	0%
2010	114,077	-	-	-	-	0%
2011	114,746	453,858	-	-	453,858	396%
2012	109,121	-	-	-	-	0%
2013	111,695	-	-	-	-	0%
2014	115,287	-	-	-	-	0%
2015	122,208	-	-	-	-	0%
2016	129,731	-	-	-	-	0%
2017	135,290	333	-	-	333	0%
2018	147,947	145,375	128,939	-	274,314	185%
2019	164,566	110,038	367,909	-	477,947	290%
2020	182,290	-	-	14,146	14,146	8%
Grand Total	2,273,805	709,604	496,848	14,146	1,220,597	54%

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 12/31/2020

Discount Rate = **4.50%**

Cumulative Rate Increase % = 170.82%

Rate Increase Request = **35.81%**
Implementation Date = **1/1/2022**

	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	$ 431,907,660	$ 493,761,568	$ 173,562,493	**35.2%**	$ 493,761,568	$ 173,562,493	**35.2%**
Discounted Future	$ 71,387,734	$ 199,956,192	$ 735,022,633	**367.6%**	$ 256,694,725	$ 704,920,687	**274.6%**
Lifetime (with interest)	$ 503,295,394	$ 693,717,760	$ 908,585,126	**131.0%**	$ 750,456,294	$ 878,483,180	**117.1%**
Lifetime (no interest)	$ 374,074,389	$ 606,862,209	$ 1,581,648,686	**260.6%**	$ 690,412,859	$ 1,519,585,034	**220.1%**

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	1,188,204	9%	13,614,515	1,188,204	9%
2005	20,918,731	20,918,731	1,733,227	8%	20,918,731	1,733,227	8%
2006	21,268,132	21,268,132	2,141,074	10%	21,268,132	2,141,074	10%
2007	20,728,525	20,728,525	3,651,395	18%	20,728,525	3,651,395	18%
2008	20,075,147	20,075,147	2,697,223	13%	20,075,147	2,697,223	13%
2009	19,525,015	19,525,015	5,753,315	29%	19,525,015	5,753,315	29%
2010	18,872,536	18,886,133	5,807,149	31%	18,886,133	5,807,149	31%
2011	18,039,623	18,744,416	5,392,033	29%	18,744,416	5,392,033	29%
2012	17,299,845	19,054,221	7,625,502	40%	19,054,221	7,625,502	40%
2013	16,501,653	19,251,489	7,355,651	38%	19,251,489	7,355,651	38%
2014	14,901,194	18,025,736	8,557,687	47%	18,025,736	8,557,687	47%
2015	13,299,129	17,416,322	8,329,345	48%	17,416,322	8,329,345	48%
2016	12,459,762	17,802,201	11,318,302	64%	17,802,201	11,318,302	64%
2017	11,593,152	17,830,691	13,866,201	78%	17,830,691	13,866,201	78%
2018	10,572,622	18,400,788	16,350,650	89%	18,400,788	16,350,650	89%
2019	9,807,038	19,653,458	14,786,945	75%	19,653,458	14,786,945	75%
2020	9,240,406	20,915,498	17,015,058	81%	20,915,498	17,015,058	81%
2021	8,748,740	22,674,440	20,685,063	91%	22,674,440	20,685,063	91%
2022	8,246,076	22,923,852	23,335,856	102%	26,754,845	22,920,811	86%
2023	7,769,361	21,655,675	26,193,875	121%	28,726,428	25,243,404	88%
2024	7,304,130	20,418,641	29,232,485	143%	27,132,008	28,150,207	104%
2025	6,852,939	19,219,249	32,424,932	169%	25,585,807	31,201,002	122%
2026	6,398,385	18,003,268	35,713,315	198%	24,012,252	34,339,720	143%
2027	5,944,535	16,781,548	39,032,366	233%	22,425,317	37,503,113	167%
2028	5,494,496	15,562,435	42,326,671	272%	20,835,755	40,638,097	195%
2029	5,050,195	14,351,294	45,542,627	317%	19,250,589	43,694,044	227%
2030	4,613,976	13,154,683	48,598,811	369%	17,678,514	46,593,973	264%
2031	4,189,762	11,983,764	51,427,010	429%	16,134,526	49,273,481	305%
2032	3,782,232	10,851,991	53,966,320	497%	14,636,787	51,674,940	353%
2033	3,394,645	9,769,130	56,157,170	575%	13,198,728	53,742,434	407%
2034	3,028,081	8,738,960	57,984,490	664%	11,825,907	55,462,770	469%
2035	2,682,677	7,762,780	59,335,482	764%	10,520,741	56,729,242	539%
2036	2,359,448	6,844,404	60,124,431	878%	9,289,077	57,460,493	619%
2037	2,060,540	5,990,917	60,366,643	1008%	8,141,182	57,671,375	708%
2038	1,787,392	5,207,390	60,068,226	1154%	7,084,616	57,368,082	810%
2039	1,539,703	4,493,931	59,214,711	1318%	6,120,256	56,536,847	924%
2040	1,316,141	3,847,622	57,708,547	1500%	5,244,842	55,085,024	1050%
2041	1,115,536	3,265,829	55,566,352	1701%	4,455,376	53,028,384	1190%
2042	937,544	2,748,174	52,914,258	1925%	3,751,819	50,487,103	1346%
2043	781,884	2,294,359	49,893,739	2175%	3,134,172	47,596,293	1519%
2044	647,263	1,901,057	46,613,343	2452%	2,598,267	44,459,131	1711%
2045	531,672	1,562,728	43,128,076	2760%	2,136,815	41,128,095	1925%
2046	432,876	1,273,066	39,470,170	3100%	1,741,361	37,633,858	2161%
2047	349,221	1,027,420	35,693,106	3474%	1,405,687	34,027,359	2421%
2048	279,443	822,274	31,889,547	3878%	1,125,154	30,396,972	2702%
2049	222,102	653,551	28,228,844	4319%	894,338	26,903,787	3008%
2050	175,446	516,191	24,785,019	4802%	706,394	23,618,309	3344%
2051	137,607	404,731	21,574,554	5331%	553,847	20,556,132	3712%
2052	107,026	314,624	18,544,844	5894%	430,479	17,667,265	4104%
2053	82,625	242,721	15,682,634	6461%	332,017	14,939,102	4499%
2054	63,426	186,165	13,083,528	7028%	254,579	12,462,361	4895%
2055	48,489	142,191	10,786,940	7586%	194,394	10,274,263	5285%
2056	36,900	108,096	8,827,248	8166%	147,742	8,407,275	5691%
2057	27,925	81,707	7,127,765	8724%	111,632	6,788,487	6081%
2058	21,032	61,454	5,672,791	9231%	83,918	5,402,866	6438%
2059	15,792	46,072	4,475,863	9715%	62,874	4,263,129	6780%
2060	11,829	34,455	3,516,854	10207%	46,992	3,349,915	7129%
2061	8,825	25,665	2,761,148	10758%	34,980	2,630,164	7519%
2062	6,545	19,002	2,151,405	11322%	25,876	2,049,385	7920%
2063	4,824	13,980	1,658,693	11865%	19,018	1,580,115	8309%
2064	3,537	10,232	1,266,521	12378%	13,904	1,206,644	8678%
2065	2,581	7,456	956,555	12830%	10,122	911,481	9005%
2066	1,874	5,403	712,509	13186%	7,328	679,048	9266%
2067	1,349	3,883	523,124	13471%	5,261	498,648	9479%
2068	964	2,771	378,539	13658%	3,750	360,911	9625%
2069	684	1,964	270,111	13756%	2,654	257,603	9707%
2070	483	1,383	190,176	13750%	1,868	181,425	9714%

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 12/31/2020

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		84.05%	**Rate Increase Request =**		0.00%
					Implementation Date =		1/1/2022
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 83,576,019	$ 92,628,130	$ 40,483,531	**43.7%**	$ 92,628,130	$ 40,483,531	**43.7%**
Discounted Future	$ 8,124,293	$ 14,952,864	$ 34,414,777	**230.2%**	$ 14,952,864	$ 34,414,777	**230.2%**
Lifetime (with interest)	$ 91,700,312	$ 107,580,995	$ 74,898,308	**69.6%**	$ 107,580,995	$ 74,898,308	**69.6%**
Lifetime (no interest)	$ 62,209,673	$ 78,729,580	$ 79,049,250	**100.4%**	$ 78,729,580	$ 79,049,250	**100.4%**

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	432,065	432,065	-	0%	432,065	-	0%
2003	2,025,577	2,025,577	276,097	14%	2,025,577	276,097	14%
2004	3,621,179	3,621,179	706,274	20%	3,621,179	706,274	20%
2005	4,335,952	4,335,952	1,008,017	23%	4,335,952	1,008,017	23%
2006	4,204,314	4,204,314	852,145	20%	4,204,314	852,145	20%
2007	4,028,502	4,028,502	1,025,331	25%	4,028,502	1,025,331	25%
2008	3,859,433	3,859,433	1,505,688	39%	3,859,433	1,505,688	39%
2009	3,718,534	3,718,534	1,386,719	37%	3,718,534	1,386,719	37%
2010	3,480,178	3,482,763	1,561,918	45%	3,482,763	1,561,918	45%
2011	3,132,015	3,256,190	1,821,815	56%	3,256,190	1,821,815	56%
2012	2,852,128	3,143,119	1,746,652	56%	3,143,119	1,746,652	56%
2013	2,680,465	3,128,808	1,916,557	61%	3,128,808	1,916,557	61%
2014	2,454,805	2,966,007	1,659,298	56%	2,966,007	1,659,298	56%
2015	2,274,741	2,972,929	1,870,252	63%	2,972,929	1,870,252	63%
2016	2,057,349	2,933,495	2,409,773	82%	2,933,495	2,409,773	82%
2017	1,908,911	2,933,407	2,326,142	79%	2,933,407	2,326,142	79%
2018	1,708,220	2,962,486	2,785,546	94%	2,962,486	2,785,546	94%
2019	1,540,314	2,834,967	2,087,008	74%	2,834,967	2,087,008	74%
2020	1,392,283	2,562,514	1,972,897	77%	2,562,514	1,972,897	77%
2021	1,259,282	2,317,724	2,819,343	122%	2,317,724	2,819,343	122%
2022	1,151,801	2,119,904	2,943,418	139%	2,119,904	2,943,418	139%
2023	1,049,268	1,931,191	3,045,223	158%	1,931,191	3,045,223	158%
2024	949,466	1,747,503	3,120,716	179%	1,747,503	3,120,716	179%
2025	852,996	1,569,951	3,165,074	202%	1,569,951	3,165,074	202%
2026	760,697	1,400,073	3,170,165	226%	1,400,073	3,170,165	226%
2027	673,344	1,239,298	3,129,777	253%	1,239,298	3,129,777	253%
2028	591,521	1,088,702	3,041,351	279%	1,088,702	3,041,351	279%
2029	515,472	948,733	2,909,718	307%	948,733	2,909,718	307%
2030	445,452	819,861	2,740,709	334%	819,861	2,740,709	334%
2031	381,768	702,649	2,544,182	362%	702,649	2,544,182	362%
2032	324,703	597,620	2,329,009	390%	597,620	2,329,009	390%
2033	274,238	504,739	2,101,742	416%	504,739	2,101,742	416%
2034	230,016	423,347	1,875,794	443%	423,347	1,875,794	443%
2035	191,540	352,531	1,656,874	470%	352,531	1,656,874	470%
2036	158,404	291,544	1,450,538	498%	291,544	1,450,538	498%
2037	130,244	239,716	1,260,653	526%	239,716	1,260,653	526%
2038	106,605	196,208	1,088,034	555%	196,208	1,088,034	555%
2039	86,894	159,929	932,597	583%	159,929	932,597	583%
2040	70,523	129,798	792,899	611%	129,798	792,899	611%
2041	57,014	104,935	669,390	638%	104,935	669,390	638%
2042	45,965	84,599	562,101	664%	84,599	562,101	664%
2043	37,010	68,118	470,281	690%	68,118	470,281	690%
2044	29,786	54,821	392,026	715%	54,821	392,026	715%
2045	23,975	44,126	325,479	738%	44,126	325,479	738%
2046	19,308	35,537	269,590	759%	35,537	269,590	759%
2047	15,577	28,670	223,366	779%	28,670	223,366	779%
2048	12,599	23,188	185,608	800%	23,188	185,608	800%
2049	10,217	18,805	154,565	822%	18,805	154,565	822%
2050	8,306	15,287	129,146	845%	15,287	129,146	845%
2051	6,768	12,457	108,401	870%	12,457	108,401	870%
2052	5,523	10,166	90,977	895%	10,166	90,977	895%
2053	4,509	8,300	76,436	921%	8,300	76,436	921%
2054	3,680	6,774	64,168	947%	6,774	64,168	947%
2055	3,000	5,522	53,932	977%	5,522	53,932	977%
2056	2,442	4,495	45,643	1015%	4,495	45,643	1015%
2057	1,983	3,649	38,287	1049%	3,649	38,287	1049%
2058	1,603	2,950	31,898	1081%	2,950	31,898	1081%
2059	1,288	2,370	26,361	1112%	2,370	26,361	1112%
2060	1,027	1,890	21,661	1146%	1,890	21,661	1146%
2061	813	1,496	17,747	1187%	1,496	17,747	1187%
2062	638	1,174	14,217	1211%	1,174	14,217	1211%
2063	497	915	11,190	1223%	915	11,190	1223%
2064	383	705	8,697	1233%	705	8,697	1233%
2065	292	538	6,687	1242%	538	6,687	1242%
2066	221	407	5,094	1252%	407	5,094	1252%
2067	166	305	3,841	1259%	305	3,841	1259%
2068	123	227	2,861	1263%	227	2,861	1263%
2069	91	167	2,108	1265%	167	2,108	1265%
2070	66	121	1,542	1269%	121	1,542	1269%

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 12/31/2020

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		102.30%	**Rate Increase Request =**		**0.00%**
					Implementation Date =		**1/1/2022**
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 41,049,209	$ 46,159,116	$ 24,599,039	**53.3%**	$ 46,159,116	$ 24,599,039	**53.3%**
Discounted Future	$ 5,353,121	$ 10,829,456	$ 30,330,280	**280.1%**	$ 10,829,456	$ 30,330,280	**280.1%**
Lifetime (with interest)	$ 46,402,330	$ 56,988,572	$ 54,929,319	**96.4%**	$ 56,988,572	$ 54,929,319	**96.4%**
Lifetime (no interest)	$ 32,680,277	$ 44,310,943	$ 64,728,862	**146.1%**	$ 44,310,943	$ 64,728,862	**146.1%**

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	235,615	235,615	-	0%	235,615	-	0%
2003	939,112	939,112	5,278	1%	939,112	5,278	1%
2004	1,723,048	1,723,048	335,316	19%	1,723,048	335,316	19%
2005	2,040,456	2,040,456	533,019	26%	2,040,456	533,019	26%
2006	2,005,031	2,005,031	380,164	19%	2,005,031	380,164	19%
2007	1,964,704	1,964,704	853,417	43%	1,964,704	853,417	43%
2008	1,907,105	1,907,105	421,552	22%	1,907,105	421,552	22%
2009	1,840,358	1,840,358	722,907	39%	1,840,358	722,907	39%
2010	1,715,137	1,716,384	992,241	58%	1,716,384	992,241	58%
2011	1,482,739	1,539,836	1,066,377	69%	1,539,836	1,066,377	69%
2012	1,362,780	1,500,173	1,536,682	102%	1,500,173	1,536,682	102%
2013	1,293,565	1,508,298	541,188	36%	1,508,298	541,188	36%
2014	1,217,699	1,474,451	951,003	64%	1,474,451	951,003	64%
2015	1,159,531	1,521,634	1,538,441	101%	1,521,634	1,538,441	101%
2016	1,090,371	1,561,087	1,257,927	81%	1,561,087	1,257,927	81%
2017	1,008,326	1,552,588	1,314,023	85%	1,552,588	1,314,023	85%
2018	939,922	1,634,320	2,064,392	126%	1,634,320	2,064,392	126%
2019	866,157	1,689,715	1,992,131	118%	1,689,715	1,992,131	118%
2020	818,485	1,655,809	1,699,350	103%	1,655,809	1,699,350	103%
2021	763,634	1,544,845	2,063,669	134%	1,544,845	2,063,669	134%
2022	708,574	1,433,458	2,201,053	154%	1,433,458	2,201,053	154%
2023	654,741	1,324,552	2,323,788	175%	1,324,552	2,323,788	175%
2024	601,314	1,216,468	2,430,927	200%	1,216,468	2,430,927	200%
2025	548,654	1,109,937	2,518,517	227%	1,109,937	2,518,517	227%
2026	497,306	1,006,058	2,577,611	256%	1,006,058	2,577,611	256%
2027	447,804	905,915	2,596,166	287%	905,915	2,596,166	287%
2028	400,507	810,233	2,571,460	317%	810,233	2,571,460	317%
2029	355,584	719,352	2,510,592	349%	719,352	2,510,592	349%
2030	313,274	633,758	2,420,303	382%	633,758	2,420,303	382%
2031	273,959	554,225	2,304,773	416%	554,225	2,304,773	416%
2032	238,053	481,586	2,168,788	450%	481,586	2,168,788	450%
2033	205,694	416,123	2,022,692	486%	416,123	2,022,692	486%
2034	176,810	357,691	1,874,083	524%	357,691	1,874,083	524%
2035	151,131	305,740	1,727,519	565%	305,740	1,727,519	565%
2036	128,423	259,802	1,581,389	609%	259,802	1,581,389	609%
2037	108,576	219,651	1,439,101	655%	219,651	1,439,101	655%
2038	91,449	185,002	1,303,789	705%	185,002	1,303,789	705%
2039	76,743	155,253	1,173,422	756%	155,253	1,173,422	756%
2040	64,064	129,602	1,049,226	810%	129,602	1,049,226	810%
2041	53,071	107,363	929,903	866%	107,363	929,903	866%
2042	43,600	88,204	814,935	924%	88,204	814,935	924%
2043	35,544	71,905	706,035	982%	71,905	706,035	982%
2044	28,761	58,184	604,501	1039%	58,184	604,501	1039%
2045	23,084	46,700	513,744	1100%	46,700	513,744	1100%
2046	18,350	37,122	431,854	1163%	37,122	431,854	1163%
2047	14,436	29,204	357,729	1225%	29,204	357,729	1225%
2048	11,251	22,761	291,683	1281%	22,761	291,683	1281%
2049	8,699	17,597	235,053	1336%	17,597	235,053	1336%
2050	6,674	13,501	188,676	1397%	13,501	188,676	1397%
2051	5,070	10,257	149,493	1457%	10,257	149,493	1457%
2052	3,802	7,693	116,286	1512%	7,693	116,286	1512%
2053	2,815	5,694	88,720	1558%	5,694	88,720	1558%
2054	2,059	4,166	66,591	1598%	4,166	66,591	1598%
2055	1,487	3,008	49,498	1646%	3,008	49,498	1646%
2056	1,056	2,135	36,130	1692%	2,135	36,130	1692%
2057	737	1,492	25,826	1731%	1,492	25,826	1731%
2058	510	1,032	18,156	1759%	1,032	18,156	1759%
2059	353	714	12,703	1779%	714	12,703	1779%
2060	245	495	8,906	1799%	495	8,906	1799%
2061	168	341	6,195	1819%	341	6,195	1819%
2062	114	232	4,255	1838%	232	4,255	1838%
2063	77	155	2,866	1850%	155	2,866	1850%
2064	50	102	1,890	1856%	102	1,890	1856%
2065	32	65	1,216	1861%	65	1,216	1861%
2066	20	41	767	1856%	41	767	1856%
2067	13	26	473	1842%	26	473	1842%
2068	7	15	273	1813%	15	273	1813%
2069	4	8	151	1810%	8	151	1810%
2070	2	4	80	1816%	4	80	1816%

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 12/31/2020

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =		199.80%	**Rate Increase Request =**		**38.00%**
					Implementation Date =		**1/1/2022**
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	$ 157,287,109	$ 183,271,725	$ 49,028,383	**26.8%**	$ 183,271,725	$ 49,028,383	**26.8%**
Discounted Future	$ 30,543,816	$ 90,752,915	$ 288,748,180	**318.2%**	$ 115,731,424	$ 278,223,649	**240.4%**
Lifetime (with interest)	$ 187,830,925	$ 274,024,640	$ 337,776,562	**123.3%**	$ 299,003,149	$ 327,252,032	**109.4%**
Lifetime (no interest)	$ 144,742,789	$ 251,209,231	$ 600,329,535	**239.0%**	$ 287,678,144	$ 579,482,879	**201.4%**

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	4,503	4,503	-	0%	4,503	-	0%
2002	270,292	270,292	-	0%	270,292	-	0%
2003	1,169,631	1,169,631	11,177	1%	1,169,631	11,177	1%
2004	3,908,375	3,908,375	120,040	3%	3,908,375	120,040	3%
2005	7,146,652	7,146,652	92,686	1%	7,146,652	92,686	1%
2006	7,580,349	7,580,349	631,981	8%	7,580,349	631,981	8%
2007	7,413,557	7,413,557	213,841	3%	7,413,557	213,841	3%
2008	7,228,916	7,228,916	681,540	9%	7,228,916	681,540	9%
2009	7,051,956	7,051,956	1,511,974	21%	7,051,956	1,511,974	21%
2010	6,910,493	6,914,946	1,473,247	21%	6,914,946	1,473,247	21%
2011	6,720,308	6,984,546	736,430	11%	6,984,546	736,430	11%
2012	6,571,959	7,240,186	1,518,084	21%	7,240,186	1,518,084	21%
2013	6,375,708	7,440,526	2,023,880	27%	7,440,526	2,023,880	27%
2014	6,011,176	7,269,160	3,326,497	46%	7,269,160	3,326,497	46%
2015	5,558,226	7,273,632	2,461,768	34%	7,273,632	2,461,768	34%
2016	5,248,423	7,493,224	3,188,481	43%	7,493,224	3,188,481	43%
2017	4,851,267	7,456,681	4,232,520	57%	7,456,681	4,232,520	57%
2018	4,379,631	7,637,065	5,742,659	75%	7,637,065	5,742,659	75%
2019	4,063,778	8,290,080	5,077,908	61%	8,290,080	5,077,908	61%
2020	3,848,591	9,068,827	6,451,434	71%	9,068,827	6,451,434	71%
2021	3,651,158	10,111,451	7,870,422	78%	10,111,451	7,870,422	78%
2022	3,457,559	10,365,648	8,992,123	87%	12,149,551	8,816,359	73%
2023	3,268,692	9,799,430	10,216,493	104%	13,009,332	9,828,266	76%
2024	3,084,658	9,247,704	11,520,476	125%	12,276,882	11,082,698	90%
2025	2,908,512	8,719,623	12,890,735	148%	11,575,823	12,400,887	107%
2026	2,728,748	8,180,695	14,305,223	175%	10,860,363	13,761,625	127%
2027	2,547,060	7,636,002	15,732,526	206%	10,137,251	15,134,690	149%
2028	2,364,913	7,089,931	17,150,735	242%	9,412,309	16,499,007	175%
2029	2,183,390	6,545,731	18,526,604	283%	8,689,851	17,822,593	205%
2030	2,003,541	6,006,551	19,824,378	330%	7,974,056	19,071,052	239%
2031	1,826,939	5,477,102	21,007,214	384%	7,271,181	20,208,939	278%
2032	1,655,579	4,963,372	22,030,134	444%	6,589,175	21,192,989	322%
2033	1,491,131	4,470,362	22,866,622	512%	5,934,674	21,997,690	371%
2034	1,334,360	4,000,367	23,514,315	588%	5,310,727	22,620,771	426%
2035	1,185,597	3,554,381	23,944,467	674%	4,718,653	23,034,577	488%
2036	1,045,467	3,134,275	24,130,969	770%	4,160,938	23,213,992	558%
2037	915,064	2,743,330	24,071,856	877%	3,641,935	23,157,126	636%
2038	795,193	2,383,963	23,780,360	998%	3,164,854	22,876,706	723%
2039	685,968	2,056,508	23,259,783	1131%	2,730,138	22,375,911	820%
2040	587,043	1,759,935	22,493,120	1278%	2,336,420	21,638,382	926%
2041	498,108	1,493,311	21,485,750	1439%	1,982,460	20,669,291	1043%
2042	419,087	1,256,408	20,287,816	1615%	1,667,956	19,516,879	1170%
2043	349,885	1,048,944	18,971,858	1809%	1,392,535	18,250,927	1311%
2044	289,894	869,093	17,565,312	2021%	1,153,774	16,897,830	1465%
2045	238,220	714,176	16,088,538	2253%	948,111	15,477,174	1632%
2046	194,004	581,616	14,562,041	2504%	772,131	14,008,683	1814%
2047	156,601	469,483	13,012,651	2772%	623,267	12,518,171	2008%
2048	125,396	375,934	11,484,976	3055%	499,075	11,048,547	2214%
2049	99,663	298,785	10,028,130	3356%	396,655	9,647,061	2432%
2050	78,605	235,654	8,670,052	3679%	312,845	8,340,590	2666%
2051	61,503	184,385	7,424,084	4026%	244,782	7,141,969	2918%
2052	47,735	143,107	6,287,489	4394%	189,983	6,048,565	3184%
2053	36,784	110,278	5,259,619	4769%	146,401	5,059,753	3456%
2054	28,164	84,434	4,355,300	5158%	112,091	4,189,798	3738%
2055	21,437	64,268	3,569,931	5555%	85,319	3,434,274	4025%
2056	16,226	48,646	2,902,484	5967%	64,581	2,792,190	4324%
2057	12,223	36,644	2,339,726	6385%	48,647	2,250,816	4627%
2058	9,172	27,496	1,871,975	6808%	36,503	1,800,840	4933%
2059	6,860	20,567	1,494,420	7266%	27,305	1,437,632	5265%
2060	5,114	15,332	1,188,990	7755%	20,354	1,143,808	5620%
2061	3,800	11,392	939,217	8245%	15,123	903,526	5975%
2062	2,816	8,441	735,060	8708%	11,206	707,127	6310%
2063	2,082	6,241	572,543	9173%	8,286	550,786	6647%
2064	1,535	4,601	445,857	9690%	6,109	428,915	7022%
2065	1,128	3,380	346,951	10263%	4,488	333,767	7437%
2066	824	2,471	266,067	10767%	3,281	255,956	7802%
2067	598	1,794	201,401	11229%	2,381	193,747	8137%
2068	432	1,296	151,238	11671%	1,720	145,491	8457%
2069	310	928	112,541	12125%	1,232	108,265	8786%
2070	220	658	82,816	12582%	874	79,669	9117%

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 12/31/2020

Discount Rate = **4.50%**

Cumulative Rate Increase % = 207.53%

Rate Increase Request = **53.00%**

Implementation Date = **1/1/2022**

	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	$ 149,995,323	$ 171,702,596	$ 59,451,541	**34.6%**	$ 171,702,596	$ 59,451,541	**34.6%**
Discounted Future	$ 27,366,504	$ 83,420,956	$ 381,529,396	**457.4%**	$ 115,180,982	$ 361,951,980	**314.2%**
Lifetime (with interest)	$ 177,361,827	$ 255,123,553	$ 440,980,937	**172.8%**	$ 286,883,578	$ 421,403,521	**146.9%**
Lifetime (no interest)	$ 134,441,650	$ 232,612,455	$ 837,541,039	**360.1%**	$ 279,694,193	$ 796,324,043	**284.7%**

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	5,561	5,561	-	0%	5,561	-	0%
2002	306,735	306,735	-	0%	306,735	-	0%
2003	1,342,159	1,342,159	3,886	0%	1,342,159	3,886	0%
2004	4,361,913	4,361,913	26,574	1%	4,361,913	26,574	1%
2005	7,395,671	7,395,671	99,505	1%	7,395,671	99,505	1%
2006	7,478,439	7,478,439	276,783	4%	7,478,439	276,783	4%
2007	7,321,761	7,321,761	1,558,806	21%	7,321,761	1,558,806	21%
2008	7,079,693	7,079,693	88,444	1%	7,079,693	88,444	1%
2009	6,914,167	6,914,167	2,131,715	31%	6,914,167	2,131,715	31%
2010	6,766,728	6,772,041	1,779,743	26%	6,772,041	1,779,743	26%
2011	6,704,561	6,963,845	1,767,410	25%	6,963,845	1,767,410	25%
2012	6,512,979	7,170,744	2,824,084	39%	7,170,744	2,824,084	39%
2013	6,151,915	7,173,857	2,874,026	40%	7,173,857	2,874,026	40%
2014	5,217,514	6,316,117	2,620,889	41%	6,316,117	2,620,889	41%
2015	4,306,630	5,648,127	2,458,884	44%	5,648,127	2,458,884	44%
2016	4,063,618	5,814,394	4,462,121	77%	5,814,394	4,462,121	77%
2017	3,824,649	5,888,016	5,993,517	102%	5,888,016	5,993,517	102%
2018	3,544,849	6,166,917	5,758,053	93%	6,166,917	5,758,053	93%
2019	3,336,789	6,838,696	5,629,899	82%	6,838,696	5,629,899	82%
2020	3,181,048	7,628,347	6,891,377	90%	7,628,347	6,891,377	90%
2021	3,074,666	8,700,419	7,931,629	91%	8,700,419	7,931,629	91%
2022	2,928,141	9,004,842	9,199,262	102%	11,051,932	8,959,981	81%
2023	2,796,660	8,600,502	10,608,371	123%	12,461,354	10,046,127	81%
2024	2,668,693	8,206,966	12,160,366	148%	11,891,155	11,515,866	97%
2025	2,542,776	7,819,737	13,850,606	177%	11,330,096	13,116,524	116%
2026	2,411,635	7,416,442	15,660,316	211%	10,745,758	14,830,319	138%
2027	2,276,327	7,000,333	17,573,896	251%	10,142,853	16,642,479	164%
2028	2,137,555	6,573,570	19,563,125	298%	9,524,511	18,526,279	195%
2029	1,995,749	6,137,478	21,595,713	352%	8,892,654	20,451,141	230%
2030	1,851,708	5,694,514	23,613,421	415%	8,250,839	22,361,910	271%
2031	1,707,095	5,249,789	25,570,841	487%	7,606,471	24,215,587	318%
2032	1,563,897	4,809,413	27,438,389	571%	6,968,407	25,984,154	373%
2033	1,423,582	4,377,906	29,166,114	666%	6,343,192	27,620,310	435%
2034	1,286,894	3,957,555	30,720,297	776%	5,734,142	29,092,122	507%
2035	1,154,410	3,550,129	32,006,623	902%	5,143,817	30,310,272	589%
2036	1,027,155	3,158,784	32,961,536	1043%	4,576,793	31,214,575	682%
2037	906,657	2,788,220	33,595,031	1205%	4,039,880	31,814,495	788%
2038	794,146	2,442,217	33,896,042	1388%	3,538,552	32,099,552	907%
2039	690,098	2,122,241	33,848,909	1595%	3,074,936	32,054,917	1042%
2040	594,511	1,828,287	33,373,302	1825%	2,649,023	31,604,517	1193%
2041	507,343	1,560,219	32,481,310	2082%	2,260,617	30,759,800	1361%
2042	428,893	1,318,964	31,249,406	2369%	1,911,060	29,593,188	1549%
2043	359,445	1,105,392	29,745,565	2691%	1,601,613	28,169,050	1759%
2044	298,821	918,958	28,051,503	3053%	1,331,488	26,564,774	1995%
2045	246,393	757,726	26,200,315	3458%	1,097,877	24,811,699	2260%
2046	201,215	618,790	24,206,685	3912%	896,572	22,923,731	2557%
2047	162,607	500,063	22,099,360	4419%	724,546	20,928,094	2888%
2048	130,197	400,390	19,927,280	4977%	580,129	18,871,135	3253%
2049	103,524	318,364	17,811,096	5595%	461,281	16,867,108	3657%
2050	81,862	251,749	15,797,145	6275%	364,761	14,959,896	4101%
2051	64,265	197,632	13,892,576	7030%	286,350	13,156,269	4594%
2052	49,966	153,659	12,050,091	7842%	222,638	11,411,437	5126%
2053	38,517	118,449	10,257,859	8660%	171,622	9,714,192	5660%
2054	29,523	90,791	8,597,470	9469%	131,548	8,141,804	6189%
2055	22,565	69,394	7,113,579	10251%	100,545	6,736,560	6700%
2056	17,176	52,819	5,842,990	11062%	76,531	5,533,312	7230%
2057	12,982	39,922	4,723,926	11833%	57,844	4,473,558	7734%
2058	9,747	29,976	3,750,762	12512%	43,433	3,551,971	8178%
2059	7,291	22,420	2,942,380	13124%	32,485	2,786,434	8578%
2060	5,443	16,739	2,297,297	13724%	24,253	2,175,541	8970%
2061	4,044	12,438	1,797,989	14456%	18,021	1,702,696	9448%
2062	2,977	9,155	1,397,873	15270%	13,264	1,323,786	9980%
2063	2,168	6,668	1,072,093	16077%	9,662	1,015,273	10508%
2064	1,568	4,823	810,076	16795%	6,988	767,142	10977%
2065	1,129	3,472	601,701	17331%	5,030	569,810	11328%
2066	808	2,484	440,581	17735%	3,599	417,230	11592%
2067	572	1,759	317,410	18044%	2,549	300,587	11793%
2068	401	1,234	224,166	18166%	1,788	212,286	11873%
2069	280	860	155,310	18050%	1,247	147,079	11797%
2070	195	599	105,738	17652%	868	100,133	11537%

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