

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 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: 07/14/2022
SERFF Tr Num: PHYS-133317092
SERFF Status: Assigned
State Tr Num: PHYS-133317092
State Status: Received Review in Progress
Co Tr Num:

Effective: 01/01/2023
Date Requested:
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 aggregate 18% increase (ranges from 0% to 32%) on 99 policyholders of Physicians Mutual individual LTC forms P103 and 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:	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile: 11/16/2015
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 07/14/2022
	State Status Changed: 07/16/2022
Deemer Date:	Created By: Tracy Comba
Submitted 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
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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-132863495) involving the above-captioned policy forms and riders was disposed of on 09/14/2021 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 rate increases not approved in prior filings.

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	tracy.comba@physiciansmutual.com
2600 Dodge Street	402-633-5781 [Phone]
Omaha, NE 68131	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
2600 Dodge Street
Omaha, NE 68131
(402) 633-1188 ext. [Phone]

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

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

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: 01/01/2022
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: PHYS-132863495

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	18.000%	18.000%	\$85,848	99	\$476,933	32.000%	0.000%

SERFF Tracking #:

PHYS-133317092

State Tracking #:

PHYS-133317092

Company Tracking #:**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-132863495 Percent Rate Change Request: 18	PA_2022_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-132863495 Percent Rate Change Request: 18	PA_2022_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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	38.89	6.95	35.01	6.26	31.76	5.72	27.73	4.99	25.40	4.57	23.48	4.12
41	40.35	7.21	36.15	6.47	32.56	5.83	28.73	5.16	26.16	4.70	23.99	4.25
42	40.84	7.29	36.55	6.53	32.82	5.89	29.06	5.25	26.42	4.72	24.22	4.27
43	41.34	7.37	36.93	6.60	33.09	5.95	29.41	5.28	26.68	4.82	24.34	4.30
44	41.81	7.46	37.34	6.66	33.34	6.01	29.73	5.33	26.95	4.87	24.53	4.32
45	42.29	7.58	37.70	6.74	33.63	6.06	30.06	5.43	27.22	4.91	24.73	4.37
46	42.82	7.65	38.10	6.82	33.92	6.09	30.38	5.46	27.49	4.95	24.88	4.38
47	43.29	7.74	38.49	6.87	34.13	6.14	30.69	5.51	27.73	4.97	25.09	4.40
48	43.77	7.82	38.87	6.96	34.42	6.18	31.02	5.57	27.98	5.02	25.23	4.45
49	44.27	7.90	39.26	7.01	34.69	6.25	31.36	5.66	28.26	5.11	25.43	4.52
50	44.78	8.00	39.64	7.09	34.96	6.27	31.69	5.74	28.51	5.14	25.59	4.55
51	45.65	8.15	40.44	7.26	35.65	6.43	32.33	5.82	29.08	5.25	26.12	4.61
52	47.49	8.50	42.06	7.50	37.08	6.66	33.63	6.08	30.25	5.45	27.19	4.81
53	48.91	8.75	43.32	7.75	38.20	6.85	34.65	6.25	31.17	5.60	27.98	4.94
54	50.37	9.00	44.58	7.98	39.35	7.07	35.66	6.44	32.09	5.77	28.83	5.11
55	53.38	9.54	47.27	8.45	41.71	7.47	37.83	6.83	33.68	6.08	30.26	5.31
56	55.53	9.90	49.18	8.81	43.36	7.79	39.34	7.09	35.03	6.32	31.19	5.49
57	61.54	11.00	53.71	9.60	46.92	8.45	40.62	7.32	36.14	6.52	32.00	5.63
58	65.55	11.70	57.17	10.21	49.97	8.98	43.23	7.79	38.46	6.93	34.08	6.02
59	70.50	12.60	61.48	11.00	53.76	9.66	46.52	8.39	41.39	7.45	36.68	6.47
60	74.47	13.28	64.94	11.61	56.78	10.17	49.12	8.85	43.71	7.87	38.71	6.83
61	81.41	14.54	71.02	12.70	62.09	11.16	53.73	9.67	47.79	8.60	42.33	7.45
62	93.74	16.74	81.12	14.51	70.91	12.76	63.39	11.41	55.76	10.07	49.36	8.70
63	99.00	17.70	85.70	15.32	74.90	13.47	66.94	12.04	58.91	10.61	52.11	9.21
64	106.37	19.00	92.05	16.47	80.47	14.46	71.96	12.97	63.31	11.40	56.01	9.87
65	112.69	20.15	97.53	17.43	85.26	15.32	76.21	13.74	67.08	12.08	59.30	10.46
66	122.14	21.80	105.73	18.89	92.43	16.61	82.65	14.93	72.70	13.09	64.32	11.35
67	134.08	23.95	114.26	20.43	99.88	17.96	90.15	16.26	78.42	14.14	68.37	12.04
68	148.82	26.60	126.85	22.69	110.87	19.93	100.09	18.03	87.06	15.67	75.90	13.40
69	165.76	29.60	141.23	25.24	123.45	22.19	111.43	20.06	96.94	17.45	84.55	14.95
70	184.75	33.00	157.43	28.16	137.62	24.76	124.21	22.38	108.04	19.43	94.21	16.61
71	207.99	37.14	177.24	31.69	154.91	27.85	139.83	25.19	121.65	21.92	106.03	18.71
72	232.38	41.50	198.25	35.47	171.79	30.88	155.52	28.02	133.74	24.07	116.43	20.54
73	261.97	46.80	223.51	39.95	193.64	34.78	175.32	31.59	150.79	27.13	131.27	23.15
74	292.60	52.25	249.64	44.66	216.29	38.89	195.83	35.28	168.41	30.33	146.61	25.85
75	327.43	58.49	279.36	49.96	242.06	43.52	219.14	39.51	188.46	33.94	164.08	28.94
76	364.41	65.07	310.90	55.60	269.39	48.41	243.90	43.96	209.75	37.78	182.58	32.21
77	396.15	70.78	335.44	59.95	290.62	52.21	260.53	46.97	221.46	39.89	192.47	33.95
78	435.55	77.80	368.79	65.95	319.55	57.42	286.46	51.62	243.50	43.84	211.63	37.35
79	477.04	85.19	403.93	72.22	349.99	62.89	313.73	56.53	266.68	48.04	231.80	40.90
80	518.51	92.62	439.04	78.49	380.41	68.37	341.01	61.45	289.88	52.18	251.96	44.47
81	567.29	101.32	480.32	85.89	416.18	74.84	373.08	67.22	317.16	57.10	275.63	48.62
82	631.68	112.84	534.86	95.62	463.41	83.31	423.00	76.23	359.55	64.76	312.53	55.16
83	695.78	124.27	589.13	105.34	510.47	91.74	465.96	83.95	396.08	71.34	344.24	60.74
84	772.51	137.99	654.10	116.95	566.74	101.89	517.29	93.21	439.77	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	47.21	8.03	41.90	7.21	38.18	6.64	34.92	6.14	31.98	5.62	29.71	5.16
41	50.48	8.58	44.55	7.68	40.37	7.01	36.08	6.34	32.84	5.77	30.36	5.28
42	51.55	8.78	45.48	7.82	41.10	7.15	36.49	6.43	33.14	5.82	30.56	5.31
43	52.65	8.96	46.37	7.98	41.83	7.28	36.85	6.50	33.40	5.89	30.77	5.40
44	53.73	9.16	47.26	8.14	42.58	7.41	37.25	6.56	33.68	5.91	30.96	5.43
45	54.82	9.32	48.16	8.28	43.32	7.50	37.66	6.64	33.99	6.01	31.20	5.44
46	55.91	9.52	49.08	8.45	44.04	7.65	38.08	6.70	34.28	6.05	31.39	5.46
47	56.99	9.71	49.96	8.60	44.79	7.76	38.49	6.76	34.57	6.09	31.60	5.49
48	58.08	9.87	50.85	8.75	45.51	7.90	38.87	6.84	34.86	6.14	31.81	5.55
49	59.17	10.08	51.77	8.89	46.23	8.03	39.27	6.90	35.15	6.18	32.02	5.57
50	60.25	10.26	52.65	9.02	46.97	8.15	39.66	6.99	35.47	6.25	32.23	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	63.92	10.88	55.82	9.60	49.80	8.66	42.07	7.41	37.60	6.64	34.21	5.96
53	65.86	11.22	57.54	9.89	51.31	8.93	43.33	7.64	38.71	6.83	35.22	6.14
54	67.79	11.54	59.24	10.16	52.87	9.19	44.61	7.84	39.87	7.01	36.27	6.32
55	71.88	12.25	62.78	10.81	56.04	9.75	47.28	8.35	42.27	7.44	38.46	6.70
56	74.76	12.72	65.32	11.23	58.25	10.13	49.20	8.66	43.96	7.75	40.01	6.99
57	82.07	13.95	71.19	12.26	62.98	10.94	53.54	9.40	47.28	8.35	42.47	7.41
58	87.37	14.83	75.78	13.03	67.02	11.65	56.99	10.04	50.34	8.88	45.20	7.88
59	93.97	15.98	81.53	13.99	72.10	12.52	61.32	10.76	54.17	9.54	48.62	8.50
60	99.29	16.87	86.12	14.79	76.15	13.23	64.76	11.40	57.24	10.08	51.35	8.97
61	108.54	18.49	94.15	16.18	83.26	14.46	70.81	12.46	62.55	11.02	56.17	9.81
62	119.48	20.34	103.72	17.84	90.92	15.79	77.33	13.59	68.33	12.03	60.57	10.56
63	126.16	21.48	109.58	18.84	96.06	16.67	81.66	14.39	72.16	12.72	63.97	11.16
64	135.60	23.09	117.73	20.24	103.20	17.93	87.75	15.43	77.55	13.66	68.76	11.98
65	143.65	24.44	124.74	21.46	109.31	19.00	92.99	16.36	82.17	14.46	72.82	12.70
66	155.71	26.50	135.22	23.24	118.52	20.56	100.82	17.73	89.04	15.68	78.93	13.76
67	174.67	29.73	150.49	25.86	131.91	22.92	112.03	19.71	99.00	17.43	87.74	15.30
68	193.91	32.99	167.06	28.73	146.43	25.45	124.38	21.91	109.90	19.36	97.44	16.98
69	215.90	36.75	186.01	32.00	163.08	28.33	138.52	24.35	122.38	21.54	108.48	18.90
70	240.68	40.96	207.38	35.65	181.77	31.58	154.36	27.19	136.40	24.00	120.90	21.09
71	270.90	46.08	233.44	40.14	204.60	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	152.19	26.56
73	342.71	58.31	293.00	50.40	256.85	44.61	219.04	38.56	193.57	34.09	171.54	29.92
74	382.78	65.15	327.29	56.32	286.87	49.83	244.66	43.07	216.19	38.08	191.61	33.46
75	428.39	72.89	366.27	63.00	321.06	55.76	273.81	48.17	241.94	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	238.67	41.65
77	525.36	89.36	449.70	77.33	390.74	67.89	332.14	58.44	293.45	51.67	260.12	45.36
78	577.65	98.27	494.46	85.03	429.63	74.61	365.18	64.24	322.67	56.81	285.99	49.90
79	632.63	107.66	541.51	93.13	470.51	81.78	399.94	70.36	353.37	62.23	313.20	54.63
80	687.65	117.00	588.62	101.23	511.43	88.85	434.72	76.47	384.11	67.64	340.47	59.40
81	752.29	127.98	643.95	110.77	559.51	97.21	475.61	83.70	420.23	73.99	372.47	65.00
82	829.05	141.06	709.62	122.05	616.58	107.11	526.43	92.62	465.15	81.91	412.31	71.89
83	913.21	155.35	781.65	134.43	679.15	117.99	579.86	102.05	512.38	90.21	454.14	79.21
84	1013.90	172.49	867.83	149.26	754.04	131.00	643.83	113.28	568.90	100.19	504.24	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	54.16	9.28	48.26	8.28	43.76	7.59	39.34	6.84	35.44	6.16	32.23	5.60
41	56.49	9.67	49.98	8.60	45.15	7.82	40.56	7.03	36.36	6.33	32.80	5.72
42	57.26	9.82	50.60	8.70	45.65	7.90	40.92	7.13	36.64	6.39	32.99	5.74
43	58.05	9.95	51.17	8.81	46.09	8.00	41.34	7.18	36.95	6.44	33.15	5.76
44	58.80	10.08	51.78	8.89	46.59	8.09	41.75	7.28	37.24	6.50	33.34	5.80
45	59.58	10.17	52.34	9.00	47.05	8.15	42.14	7.33	37.56	6.56	33.56	5.81
46	60.38	10.36	52.93	9.13	47.52	8.22	42.55	7.41	37.85	6.58	33.75	5.83
47	61.14	10.46	53.50	9.21	47.98	8.31	42.94	7.46	38.18	6.65	33.93	5.89
48	61.93	10.61	54.10	9.29	48.45	8.41	43.34	7.56	38.49	6.70	34.11	5.90
49	62.69	10.73	54.66	9.38	48.93	8.50	43.76	7.62	38.77	6.76	34.32	5.95
50	63.49	10.88	55.24	9.52	49.40	8.56	44.17	7.69	39.07	6.82	34.46	6.01
51	64.75	11.09	56.36	9.67	50.40	8.75	45.04	7.84	39.87	6.95	35.19	6.10
52	69.15	11.85	60.19	10.38	53.81	9.32	48.09	8.38	42.60	7.43	37.56	6.53
53	72.10	12.35	62.77	10.76	56.13	9.73	50.16	8.75	44.39	7.74	39.18	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	70.45	12.10	63.00	10.92	56.32	9.81	49.83	8.68	43.96	7.64
56	83.87	14.39	73.01	12.57	65.28	11.31	58.36	10.14	51.63	9.00	45.57	7.90
57	86.85	14.90	75.08	12.90	66.55	11.54	62.21	10.83	54.47	9.51	47.96	8.35
58	92.44	15.85	79.94	13.74	70.83	12.27	66.24	11.53	57.95	10.12	51.06	8.88
59	99.46	17.03	85.99	14.78	76.18	13.21	71.22	12.40	62.33	10.86	54.94	9.54
60	105.09	18.02	90.85	15.60	80.48	13.95	75.24	13.10	65.88	11.50	58.05	10.08
61	114.86	19.68	99.32	17.10	88.00	15.26	82.28	14.30	72.03	12.54	63.45	11.02
62	128.66	22.06	111.36	19.15	97.81	16.96	89.31	15.55	78.16	13.60	68.89	11.96
63	135.89	23.28	117.57	20.22	103.29	17.89	94.34	16.40	82.55	14.39	72.72	12.61
64	145.99	25.01	126.38	21.73	111.00	19.22	101.33	17.66	88.72	15.45	78.15	13.57
65	154.65	26.50	133.85	23.03	117.56	20.37	107.37	18.68	93.97	16.36	82.78	14.39
66	167.66	28.73	145.16	24.94	127.50	22.09	116.38	20.24	101.89	17.75	89.77	15.58
67	184.44	31.59	158.40	27.23	139.15	24.11	127.43	22.19	111.57	19.42	98.27	17.09
68	204.79	35.09	175.88	30.25	154.50	26.76	141.48	24.62	123.84	21.59	109.12	18.93
69	228.00	39.07	195.83	33.65	172.02	29.82	157.54	27.41	137.91	24.00	121.46	21.09
70	254.17	43.53	218.28	37.52	191.73	33.22	175.59	30.56	153.69	26.79	135.40	23.50
71	286.10	49.04	245.72	42.25	215.84	37.40	197.66	34.40	173.04	30.13	152.43	26.44
72	323.24	55.38	277.94	47.79	241.98	41.96	220.76	38.41	193.26	33.65	170.23	29.54
73	364.39	62.46	313.32	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	277.94	48.37	243.28	42.38	214.34	37.20
75	455.45	78.04	391.62	67.33	340.98	59.10	311.05	54.12	272.26	47.46	239.88	41.66
76	506.89	86.85	435.85	74.92	379.48	65.75	346.20	60.24	303.02	52.79	266.95	46.35
77	558.92	95.77	480.61	82.65	418.44	72.52	383.32	66.72	335.52	58.46	291.79	50.65
78	614.53	105.29	528.43	90.86	460.05	79.74	421.44	73.34	368.89	64.26	320.82	55.69
79	673.03	115.32	578.75	99.48	503.88	87.33	461.57	80.34	404.02	70.40	351.36	61.01
80	731.59	125.35	629.06	108.17	547.69	94.93	501.72	87.32	439.16	76.48	381.93	66.31
81	800.36	137.14	688.19	118.32	599.15	103.85	548.86	95.51	480.43	83.72	417.82	72.57
82	886.17	151.84	756.21	130.01	658.39	114.10	603.04	104.96	527.85	91.99	459.08	79.69
83	976.12	167.27	832.95	143.23	725.21	125.68	664.28	115.60	581.42	101.30	505.68	87.79
84	1083.77	185.68	924.84	158.97	805.18	139.55	737.50	128.37	645.54	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	60.60	10.04	54.17	9.00	48.98	8.22	46.55	7.88	42.44	7.26	38.97	6.64
41	63.36	10.47	56.38	9.37	50.68	8.52	47.85	8.10	43.44	7.37	39.66	6.74
42	64.26	10.65	57.10	9.52	51.27	8.62	48.30	8.18	43.77	7.44	39.90	6.79
43	65.20	10.76	57.87	9.62	51.83	8.71	48.75	8.26	44.10	7.47	40.14	6.83
44	66.11	10.94	58.58	9.75	52.41	8.82	49.20	8.35	44.46	7.58	40.37	6.85
45	67.06	11.09	59.30	9.87	52.97	8.93	49.62	8.41	44.79	7.62	40.60	6.90
46	67.96	11.25	60.05	10.01	53.54	9.00	50.08	8.46	45.11	7.68	40.84	6.95
47	68.89	11.40	60.77	10.12	54.10	9.13	50.54	8.54	45.45	7.74	41.07	6.99
48	69.82	11.55	61.52	10.25	54.66	9.21	50.96	8.62	45.78	7.79	41.29	7.01
49	70.71	11.70	62.26	10.38	55.23	9.29	51.41	8.70	46.09	7.84	41.56	7.03
50	71.64	11.86	63.01	10.46	55.81	9.38	51.83	8.78	46.41	7.90	41.77	7.09
51	73.05	12.09	64.24	10.70	56.93	9.56	52.88	8.96	47.37	8.08	42.61	7.27
52	78.06	12.90	68.64	11.41	60.80	10.21	56.48	9.54	50.60	8.60	45.51	7.74
53	81.37	13.47	71.56	11.92	63.38	10.69	58.88	9.95	52.77	8.97	47.46	8.08
54	84.70	13.99	74.49	12.39	66.00	11.09	61.31	10.38	54.91	9.32	49.40	8.39
55	91.36	15.10	80.33	13.38	71.16	11.96	66.08	11.19	59.21	10.08	53.26	9.04
56	94.65	15.67	83.23	13.86	73.73	12.40	68.49	11.58	61.36	10.42	55.20	9.38
57	99.91	16.54	87.28	14.51	76.61	12.89	70.67	11.96	63.33	10.76	56.24	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	114.42	18.93	99.92	16.61	87.74	14.76	80.96	13.70	72.53	12.33	64.44	10.96
60	120.88	19.99	105.57	17.55	92.65	15.59	85.50	14.46	76.61	13.03	68.06	11.57
61	132.15	21.88	115.43	19.18	101.32	17.03	93.50	15.83	83.75	14.23	74.42	12.66
62	144.19	23.86	124.96	20.80	109.72	18.47	100.84	17.09	90.35	15.36	79.27	13.47
63	152.32	25.19	131.96	21.96	115.86	19.49	106.49	18.02	95.44	16.23	83.73	14.22
64	163.63	27.10	141.80	23.60	124.51	20.93	114.43	19.36	102.54	17.45	89.98	15.29
65	173.37	28.69	150.24	24.97	131.89	22.19	121.25	20.52	108.62	18.49	95.30	16.18
66	187.98	31.12	162.88	27.10	142.99	24.06	131.41	22.26	117.79	20.03	103.30	17.55
67	211.74	35.03	182.07	30.29	159.83	26.91	147.04	24.86	128.79	21.92	114.10	19.40
68	235.04	38.91	202.11	33.63	177.47	29.85	163.23	27.60	143.00	24.31	126.69	21.53
69	261.72	43.33	225.05	37.41	197.61	33.25	181.75	30.76	159.22	27.10	141.06	23.98
70	291.74	48.28	250.86	41.75	220.26	37.06	202.57	34.27	177.48	30.19	157.24	26.72
71	328.43	54.36	282.40	46.98	247.95	41.71	228.04	38.57	199.77	33.99	176.99	30.08
72	367.08	60.76	315.65	52.49	277.12	46.64	256.36	43.36	224.59	38.22	196.37	33.38
73	413.82	68.48	355.81	59.20	312.36	52.54	289.00	48.90	253.15	43.08	221.40	37.64
74	462.20	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	390.48	65.69	361.24	61.11	316.47	53.84	276.75	47.04
76	575.62	95.28	494.98	82.35	434.58	73.13	402.02	68.01	352.17	59.90	308.00	52.35
77	625.14	103.47	542.30	90.19	471.97	79.37	435.42	73.67	381.46	64.90	333.57	56.70
78	687.36	113.75	596.25	99.19	518.92	87.31	478.75	81.00	419.39	71.35	366.76	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	617.77	103.92	569.94	96.40	499.29	84.94	436.61	74.22
81	895.15	148.14	776.55	129.17	675.81	113.68	623.51	105.47	546.20	92.92	477.68	81.21
82	961.98	159.22	828.15	137.77	720.70	121.24	668.22	113.03	585.39	99.59	511.94	87.04
83	1059.62	175.38	912.18	151.76	793.85	133.53	736.02	124.51	644.80	109.72	563.87	95.84
84	1176.46	194.72	1012.79	168.47	881.37	148.25	817.19	138.25	715.90	121.81	626.06	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	72.44	10.93	68.50	10.33	62.33	9.41	57.64	8.69
41	92.41	13.93	82.59	12.48	75.07	11.34	70.67	10.67	63.97	9.66	58.81	8.89
42	93.80	14.14	83.69	12.63	75.93	11.45	71.36	10.78	64.51	9.73	59.19	8.95
43	95.14	14.38	84.82	12.81	76.79	11.58	72.10	10.87	65.03	9.82	59.59	8.98
44	96.50	14.57	85.90	12.96	77.64	11.75	72.80	11.00	65.58	9.89	60.02	9.04
45	97.88	14.76	87.03	13.13	78.53	11.83	73.52	11.10	66.15	10.00	60.39	9.10
46	99.28	14.95	88.12	13.29	79.38	11.98	74.22	11.17	66.70	10.08	60.80	9.20
47	100.65	15.19	89.25	13.47	80.25	12.11	74.94	11.33	67.22	10.15	61.19	9.24
48	102.04	15.38	90.34	13.63	81.12	12.24	75.63	11.42	67.78	10.21	61.59	9.29
49	103.40	15.59	91.43	13.81	81.99	12.36	76.37	11.50	68.34	10.29	61.99	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	94.43	14.26	84.54	12.73	78.60	11.83	70.24	10.59	63.63	9.61
52	114.19	17.22	100.83	15.23	90.30	13.61	83.99	12.68	75.07	11.34	67.99	10.25
53	119.03	17.93	105.16	15.87	94.12	14.18	87.54	13.21	78.23	11.79	70.87	10.70
54	123.88	18.68	109.45	16.49	98.00	14.77	91.09	13.74	81.44	12.28	73.76	11.13
55	133.59	20.14	118.02	17.79	105.63	15.94	98.23	14.83	87.81	13.23	79.53	12.01
56	138.45	20.88	122.32	18.46	109.49	16.54	101.83	15.36	91.01	13.73	82.43	12.43
57	148.63	22.44	129.40	19.51	114.80	17.31	106.65	16.11	94.28	14.24	84.21	12.70
58	158.19	23.88	137.75	20.75	122.22	18.44	113.60	17.13	100.40	15.17	89.65	13.54
59	170.21	25.69	148.21	22.38	131.47	19.83	122.19	18.44	107.98	16.27	96.44	14.54
60	179.77	27.10	156.56	23.63	138.90	20.93	129.10	19.48	114.07	17.21	101.87	15.37
61	196.58	29.65	171.15	25.83	151.82	22.91	141.13	21.28	124.72	18.82	111.36	16.81
62	209.99	31.71	183.04	27.61	160.95	24.27	150.58	22.74	131.56	19.83	115.78	17.46
63	221.77	33.43	193.32	29.18	170.01	25.68	159.04	24.00	138.94	20.95	122.30	18.46
64	238.32	35.97	207.72	31.34	182.69	27.59	170.86	25.81	149.28	22.54	131.40	19.82
65	252.47	38.11	220.06	33.20	193.53	29.22	181.01	27.32	158.14	23.85	139.22	20.99
66	273.69	41.28	238.61	36.01	209.80	31.68	196.24	29.63	171.47	25.88	150.89	22.78
67	315.08	47.53	272.89	41.15	237.93	35.92	224.07	33.82	195.76	29.57	172.32	26.01
68	349.84	52.80	303.00	45.73	264.12	39.84	248.78	37.52	217.34	32.79	191.28	28.89
69	389.52	58.78	337.36	50.92	294.12	44.36	277.01	41.78	242.06	36.52	213.01	32.13
70	434.19	65.51	376.04	56.75	327.81	49.46	308.78	46.58	269.76	40.72	237.43	35.80
71	488.77	73.76	423.33	63.85	369.04	55.67	347.60	52.46	303.69	45.83	267.28	40.33
72	537.71	81.12	465.70	70.25	405.99	61.27	380.60	57.38	332.48	50.17	288.81	43.57
73	606.13	91.43	524.95	79.20	457.64	69.06	429.02	64.72	374.82	56.56	325.55	49.12
74	677.00	102.13	586.34	88.46	511.18	77.15	479.19	72.29	418.65	63.19	363.62	54.88
75	757.63	114.30	656.24	99.00	572.09	86.28	536.29	80.90	468.54	70.70	406.95	61.41
76	843.19	127.19	730.32	110.18	636.67	96.06	596.81	90.03	521.41	78.67	452.88	68.34
77	919.22	138.67	790.22	119.24	688.90	103.94	640.25	96.62	559.38	84.38	485.84	73.29
78	1010.63	152.46	868.80	131.08	757.40	114.28	703.93	106.21	615.00	92.78	534.15	80.59
79	1106.90	166.99	951.54	143.55	829.53	125.13	770.96	116.34	673.57	101.61	585.04	88.27
80	1203.13	181.54	1034.33	156.04	901.67	136.02	838.02	126.42	732.13	110.46	635.91	95.96
81	1316.23	198.58	1131.53	170.74	986.43	148.81	916.78	138.33	800.97	120.82	695.67	104.95
82	1375.65	207.58	1182.59	178.43	1030.95	155.53	968.67	146.13	836.56	126.22	735.04	110.91
83	1515.29	228.63	1302.62	196.54	1135.57	171.34	1066.99	160.96	921.47	139.03	809.64	122.16
84	1682.35	253.86	1446.26	218.20	1260.81	190.23	1184.62	178.75	1023...	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	118.51	17.71	106.73	15.91	96.82	14.53	84.57	12.66	77.29	11.62	71.56	10.49
41	123.01	18.28	110.18	16.37	99.29	14.92	87.67	13.12	79.73	12.11	73.11	10.71
42	124.09	18.61	111.03	16.61	99.72	14.98	88.25	13.29	80.23	12.13	73.42	10.85
43	124.79	18.67	111.58	16.65	99.91	14.98	88.80	13.33	80.66	12.17	73.53	10.85
44	125.87	18.76	112.23	16.73	100.46	15.01	89.53	13.42	81.09	12.20	73.80	10.85
45	127.07	18.89	113.20	16.81	100.96	15.14	90.23	13.61	81.71	12.25	74.15	10.95
46	127.77	18.95	113.71	17.04	101.15	15.14	90.66	13.67	81.94	12.28	74.31	11.02
47	128.51	19.05	114.13	17.10	101.39	15.18	91.08	13.76	82.25	12.35	74.35	11.02
48	129.24	19.21	114.75	17.13	101.70	15.18	91.66	13.83	82.71	12.35	74.58	11.02
49	130.44	19.39	115.65	17.19	102.16	15.31	92.40	13.89	83.22	12.57	74.97	11.03
50	131.18	19.59	116.15	17.24	102.47	15.31	92.94	14.00	83.60	12.58	75.08	11.03
51	133.12	19.85	117.89	17.64	103.94	15.64	94.22	14.15	84.69	12.66	76.17	11.22
52	137.18	20.44	121.57	18.10	107.16	16.08	97.12	14.74	87.32	13.12	78.45	11.24
53	140.44	20.98	124.44	18.63	109.60	16.59	99.49	14.98	89.53	13.42	80.27	11.56
54	143.58	21.39	127.15	18.89	112.08	16.78	101.70	15.29	91.55	13.83	82.13	11.81
55	151.25	22.56	133.89	19.91	118.12	17.73	107.16	16.10	95.42	14.28	85.15	12.20
56	156.40	23.28	138.42	20.62	122.11	18.28	110.80	16.72	98.64	14.91	86.93	12.58
57	171.78	25.62	149.89	22.32	130.95	19.68	113.24	17.10	100.80	15.14	89.30	13.12
58	181.50	27.04	158.30	23.66	138.42	20.83	119.75	17.95	106.54	16.01	94.37	13.88
59	193.24	28.81	168.60	25.22	147.37	22.12	127.46	19.20	113.44	17.10	100.50	14.83
60	202.54	30.23	176.70	26.39	154.50	23.18	133.66	20.09	118.94	17.83	105.30	15.37
61	218.58	32.63	190.72	28.47	166.66	24.97	144.19	21.71	128.23	19.22	113.67	16.72
62	248.33	37.02	214.94	32.00	187.82	28.21	168.02	25.24	147.76	22.25	130.79	19.20
63	258.06	38.52	223.38	33.24	195.18	29.26	174.61	26.32	153.61	23.10	135.83	19.91
64	270.49	40.36	234.04	34.90	204.67	30.76	182.94	27.55	161.01	24.20	142.42	20.98
65	282.66	42.09	244.61	36.53	213.81	32.09	191.15	28.80	168.18	25.24	148.69	21.80
66	297.77	44.29	257.74	38.52	225.20	33.81	201.42	30.29	177.13	26.60	156.67	23.02
67	317.29	47.23	270.41	40.36	236.44	35.48	213.39	32.09	185.65	27.85	161.82	23.81
68	341.78	50.85	291.26	43.48	254.53	38.13	229.85	34.53	199.87	30.06	174.30	25.62
69	368.78	54.90	314.39	46.92	274.75	41.22	247.98	37.33	215.71	32.40	188.13	27.66
70	398.11	59.35	339.33	50.62	296.52	44.45	267.63	40.24	232.76	34.92	202.93	29.89
71	426.08	63.47	363.16	54.18	317.37	47.70	286.45	43.09	249.26	37.49	217.38	31.92
72	443.24	65.92	378.19	56.32	327.71	49.11	296.68	44.59	255.07	38.40	222.10	32.70
73	471.95	70.27	402.56	60.10	348.79	52.37	315.78	47.48	271.62	40.82	236.48	34.82
74	496.08	73.95	423.17	63.08	366.73	54.96	331.94	49.97	285.49	42.94	248.64	36.57
75	520.49	77.53	444.05	66.29	384.74	57.69	348.40	52.50	299.55	45.08	260.77	38.26
76	540.64	80.62	461.26	68.78	399.66	60.00	361.81	54.36	311.17	46.79	270.92	39.84
77	545.71	81.23	462.15	68.95	400.35	60.13	358.90	54.03	305.05	45.92	265.22	38.94
78	553.92	82.57	469.04	69.99	406.36	60.93	364.32	54.81	309.66	46.52	269.10	39.50
79	556.05	82.86	470.86	70.26	407.91	61.25	365.68	54.96	310.82	46.79	270.22	39.75
80	549.47	81.87	465.28	69.35	403.14	60.45	361.42	54.30	307.22	46.17	266.93	39.21
81	561.09	83.56	475.12	70.85	411.55	61.76	368.93	55.46	313.61	47.08	272.63	40.09
82	557.84	83.06	472.26	70.47	409.22	61.40	373.51	56.23	317.53	47.76	275.88	40.55
83	565.24	84.14	478.69	71.36	414.73	62.17	378.58	56.86	321.79	48.28	279.67	41.08
84	573.02	85.45	485.28	72.37	420.38	63.04	383.69	57.73	326.20	49.05	283.47	41.65

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC Current Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	143.88	20.31	127.77	18.25	116.50	16.78	106.46	15.64	97.63	14.23	90.58	13.12
41	153.76	21.71	135.91	19.39	123.08	17.78	110.03	16.10	100.19	14.77	92.52	13.35
42	156.55	22.12	138.15	19.79	124.94	18.05	110.92	16.20	100.69	14.83	92.83	13.42
43	158.99	22.48	140.01	19.98	126.26	18.25	111.38	16.23	100.92	14.83	92.94	13.42
44	161.75	22.83	142.22	20.31	128.12	18.61	112.12	16.37	101.46	14.91	93.25	13.51
45	164.61	23.21	144.58	20.62	130.02	18.81	113.12	16.61	102.04	14.98	93.56	13.61
46	166.86	23.64	146.40	20.90	131.41	18.95	113.67	16.72	102.32	15.01	93.64	13.61
47	169.07	23.82	148.19	21.16	132.81	19.20	114.10	16.73	102.59	15.01	93.87	13.61
48	171.47	24.20	150.04	21.42	134.40	19.38	114.75	16.78	102.94	15.07	93.95	13.67
49	174.34	24.68	152.49	21.74	136.18	19.74	115.65	16.88	103.56	15.14	94.37	13.76
50	176.70	24.91	154.39	21.99	137.69	19.90	116.19	17.10	103.90	15.18	94.45	13.76
51	179.02	25.24	156.48	22.32	139.67	20.13	117.93	17.24	105.30	15.32	95.81	13.89
52	184.76	26.03	161.28	23.02	143.93	20.84	121.61	17.78	108.55	15.91	98.87	14.28
53	189.06	26.64	165.16	23.66	147.37	21.26	124.48	18.25	111.11	16.23	101.15	14.77
54	193.40	27.31	168.80	24.14	150.74	21.74	127.19	18.67	113.71	16.72	103.44	15.01
55	203.63	28.80	177.86	25.44	158.72	22.86	133.97	19.68	119.75	17.64	109.02	15.84
56	210.44	29.75	183.87	26.32	163.99	23.75	138.54	20.31	123.70	18.10	112.70	16.27
57	229.00	32.32	198.63	28.36	175.69	25.38	149.47	21.88	132.03	19.38	118.47	17.18
58	241.90	34.12	209.90	29.99	185.65	26.78	157.91	23.18	139.47	20.44	125.21	18.12
59	257.59	36.39	223.46	31.92	197.58	28.59	168.06	24.68	148.53	21.74	133.23	19.22
60	270.03	38.07	234.27	33.55	207.15	29.99	176.16	25.83	155.66	22.83	139.70	20.29
61	291.37	41.14	252.71	36.12	223.54	32.24	190.07	27.85	168.02	24.68	150.82	21.88
62	316.59	44.66	274.79	39.21	240.90	34.83	204.79	30.05	181.00	26.54	160.50	23.28
63	328.88	46.44	285.64	40.75	250.42	36.14	212.89	31.19	188.13	27.55	166.78	24.20
64	344.80	48.73	299.47	42.74	262.51	37.97	223.15	32.78	197.27	28.95	174.80	25.38
65	360.26	50.78	312.80	44.66	274.21	39.66	233.11	34.12	206.11	30.23	182.59	26.49
66	379.55	53.57	329.57	47.03	288.93	41.69	245.66	35.94	217.03	31.87	192.39	27.94
67	413.41	58.27	356.19	50.85	312.18	45.15	265.15	38.87	234.35	34.33	207.69	30.21
68	445.25	62.88	383.62	54.81	336.27	48.66	285.60	41.85	252.40	37.02	223.69	32.50
69	480.47	67.86	413.99	59.18	362.82	52.50	308.27	45.20	272.24	39.97	241.43	34.99
70	518.47	73.10	446.80	63.81	391.64	56.61	332.60	48.74	293.93	43.09	260.54	37.81
71	555.01	78.35	478.26	68.26	419.22	60.46	356.11	52.09	314.58	46.11	278.82	40.41
72	580.00	81.87	495.74	70.85	434.60	62.85	370.60	54.27	327.56	48.01	290.33	42.09
73	617.38	87.13	527.93	75.33	462.69	66.83	394.66	57.79	348.67	51.17	309.04	44.97
74	649.03	91.63	554.93	79.21	486.40	70.27	414.84	60.73	366.49	53.72	324.93	47.08
75	680.96	96.13	582.17	83.16	510.34	73.78	435.26	63.81	384.63	56.32	340.92	49.37
76	707.30	99.83	604.75	86.44	530.06	76.60	452.11	66.29	399.39	58.64	354.06	51.40
77	723.73	102.17	619.55	88.56	538.31	77.86	457.57	66.95	404.27	59.27	358.32	51.91
78	734.61	103.70	628.73	89.73	546.29	78.95	464.36	68.00	410.27	60.19	363.67	52.76
79	737.44	104.02	631.25	90.18	548.43	79.16	466.26	68.26	411.86	60.35	365.14	53.00
80	728.69	102.87	623.78	89.10	541.99	78.23	460.63	67.54	407.06	59.64	360.84	52.37
81	744.03	104.95	636.91	90.98	553.38	79.94	470.36	68.95	415.62	60.93	368.35	53.54
82	732.10	103.30	626.60	89.58	544.51	78.70	464.82	68.10	410.73	60.27	364.13	52.84
83	741.94	104.66	635.09	90.71	551.83	79.72	471.10	69.03	416.24	61.00	368.93	53.57
84	752.05	106.07	643.73	92.01	559.35	80.78	477.57	69.99	422.01	61.91	374.05	54.27

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC Current Rates
Monthly Premium Rates
Four Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	165.08	23.48	147.06	21.01	133.39	19.20	119.91	17.27	108.05	15.69	98.29	14.15
41	172.21	24.40	152.49	21.74	137.69	19.85	123.55	17.83	110.84	16.08	99.91	14.34
42	173.99	24.76	153.69	21.93	138.69	19.91	124.44	17.95	111.19	16.10	100.19	14.52
43	175.26	24.91	154.58	22.12	139.28	20.07	124.79	18.05	111.62	16.17	100.19	14.52
44	176.97	25.22	155.74	22.26	140.21	20.13	125.60	18.12	112.08	16.20	100.46	14.52
45	178.91	25.45	157.14	22.48	141.21	20.31	126.53	18.28	112.81	16.27	100.73	14.53
46	180.19	25.62	158.03	22.64	141.95	20.44	126.99	18.32	112.97	16.27	100.69	14.53
47	181.46	25.83	158.72	22.66	142.42	20.49	127.34	18.44	113.20	16.37	100.69	14.53
48	182.86	26.00	159.77	22.83	143.11	20.62	128.08	18.61	113.67	16.59	100.73	14.53
49	184.76	26.33	161.05	23.02	144.12	20.83	128.86	18.67	114.25	16.61	101.00	14.74
50	186.11	26.49	162.02	23.18	144.85	20.90	129.44	18.76	114.60	16.65	101.08	14.74
51	188.63	26.87	164.23	23.48	146.87	21.16	131.18	18.95	116.15	16.81	102.47	14.83
52	199.79	28.47	173.99	24.90	155.55	22.34	138.89	20.09	123.08	17.78	108.52	15.69
53	207.11	29.37	180.22	25.71	161.13	23.21	143.97	20.84	127.46	18.61	112.47	16.20
54	213.93	30.38	186.27	26.60	166.47	23.95	148.77	21.53	131.76	18.99	116.15	16.78
55	229.27	32.63	199.63	28.53	178.44	25.71	159.46	23.10	141.17	20.44	124.56	17.95
56	236.13	33.63	205.56	29.30	183.79	26.49	164.23	23.81	145.43	21.07	128.23	18.61
57	242.37	34.45	209.59	29.99	185.69	26.73	173.60	25.10	151.94	21.99	133.85	19.22
58	256.04	36.40	221.41	31.60	196.15	28.24	183.44	26.54	160.59	23.28	141.41	20.36
59	272.63	38.80	235.63	33.74	208.89	30.06	195.25	28.24	170.89	24.78	150.67	21.71
60	285.72	40.69	247.02	35.28	218.89	31.48	204.67	29.70	179.18	26.00	157.91	22.78
61	308.38	43.86	266.62	38.03	236.28	34.00	220.94	31.95	193.40	28.02	170.35	24.68
62	340.77	48.65	294.98	42.15	259.06	37.33	236.56	34.14	207.15	30.05	182.47	26.39
63	354.29	50.35	306.60	43.73	269.29	38.87	245.86	35.61	215.21	31.19	189.60	27.39
64	371.30	52.84	321.36	45.92	282.31	40.69	257.78	37.33	225.59	32.78	198.78	28.72
65	387.84	55.20	335.70	47.96	294.86	42.55	269.29	38.94	235.63	34.12	207.65	29.99
66	408.72	58.11	353.67	50.55	310.71	44.76	283.66	41.08	248.33	35.94	218.77	31.60
67	436.50	62.07	374.90	53.57	329.38	47.47	301.60	43.67	263.94	38.20	232.64	33.63
68	470.17	66.85	403.76	57.69	354.60	51.06	324.77	47.01	284.32	41.22	250.50	36.14
69	507.40	72.10	435.76	62.17	382.73	55.15	350.57	50.72	306.87	44.45	270.38	39.00
70	547.57	77.96	470.36	67.15	413.06	59.51	378.46	54.80	331.24	48.01	291.80	42.09
71	586.12	83.31	503.40	71.90	442.15	63.71	405.04	58.65	354.48	51.31	312.26	45.08
72	616.53	87.77	530.10	75.65	461.56	66.54	421.16	60.93	368.58	53.38	324.69	46.92
73	656.39	93.33	564.42	80.65	491.47	70.80	448.28	64.89	392.49	56.83	345.69	49.84
74	690.02	98.10	593.40	84.68	516.54	74.48	471.25	68.13	412.48	59.76	363.39	52.54
75	723.96	102.98	622.50	88.88	542.03	78.07	494.45	71.56	432.78	62.79	381.29	55.11
76	752.01	106.93	646.67	92.31	562.95	81.11	513.56	74.33	449.51	65.10	396.09	57.15
77	769.95	109.54	662.13	94.58	576.47	83.02	528.08	76.49	462.19	66.95	401.90	58.00
78	781.45	111.12	671.93	95.97	584.95	84.26	535.95	77.54	469.16	67.92	407.91	58.91
79	784.59	111.61	674.53	96.27	587.28	84.63	538.04	77.96	470.94	68.24	409.61	59.18
80	775.22	110.27	666.58	95.18	580.39	83.61	531.65	76.99	465.40	67.49	404.73	58.47
81	791.60	112.70	680.61	97.17	592.59	85.45	542.84	78.56	475.17	68.81	413.22	59.62
82	782.61	111.19	667.82	95.38	581.39	83.77	532.46	77.07	466.14	67.60	405.39	58.59
83	793.00	112.86	676.70	96.69	589.22	84.81	539.67	78.07	472.30	68.46	410.86	59.35
84	803.88	114.39	686.03	97.94	597.28	86.04	547.14	79.11	478.88	69.35	416.51	60.13

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC Current Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	184.68	25.24	165.08	22.73	149.43	20.84	141.99	19.90	129.40	18.25	118.78	16.73
41	193.05	26.41	171.82	23.73	154.58	21.53	145.94	20.44	132.46	18.68	120.91	17.10
42	195.18	26.73	173.45	23.86	155.70	21.71	146.83	20.58	132.96	18.76	121.15	17.13
43	196.81	26.93	174.72	23.99	156.51	21.80	147.18	20.62	133.19	18.81	121.18	17.13
44	198.94	27.27	176.31	24.22	157.60	21.93	148.07	20.83	133.73	18.86	121.57	17.13
45	201.30	27.55	178.06	24.59	159.04	22.19	149.04	20.90	134.43	18.95	121.88	17.18
46	202.81	27.72	179.22	24.73	159.81	22.26	149.51	20.98	134.67	18.95	121.80	17.18
47	204.36	28.02	180.34	24.90	160.54	22.34	149.89	21.01	134.82	18.95	121.80	17.18
48	206.14	28.21	181.70	25.05	161.48	22.56	150.51	21.07	135.09	18.99	122.00	17.18
49	208.35	28.53	183.44	25.23	162.68	22.66	151.44	21.26	135.83	19.20	122.42	17.19
50	209.98	28.80	184.76	25.44	163.60	22.78	151.98	21.34	136.10	19.20	122.54	17.19
51	212.92	29.19	187.32	25.83	165.85	23.10	154.08	21.61	138.04	19.58	124.21	17.58
52	225.55	30.94	198.36	27.31	175.69	24.40	163.18	22.86	146.13	20.62	131.57	18.63
53	233.69	31.95	205.44	28.34	182.01	25.38	169.07	23.75	151.48	21.39	136.21	19.20
54	241.51	33.02	212.30	29.26	188.05	26.32	174.72	24.40	156.51	22.12	140.79	19.90
55	258.79	35.41	227.61	31.32	201.61	28.04	187.32	26.32	167.71	23.73	150.90	21.26
56	266.54	36.53	234.42	32.24	207.58	28.95	192.86	27.04	172.71	24.34	155.47	21.88
57	278.82	38.13	243.45	33.59	213.81	29.89	197.27	27.71	176.78	24.91	157.02	22.19
58	294.55	40.36	257.24	35.41	225.90	31.47	208.39	29.26	186.66	26.39	165.85	23.37
59	313.61	42.94	273.86	37.65	240.51	33.59	221.87	31.14	198.82	28.04	176.54	24.91
60	328.76	45.02	287.04	39.50	252.02	35.04	232.60	32.63	208.39	29.34	185.03	26.14
61	354.80	48.66	309.78	42.64	272.00	37.97	250.89	35.21	224.90	31.73	199.75	28.21
62	382.10	52.31	331.01	45.53	290.71	40.54	267.12	37.54	239.34	33.81	209.98	29.70
63	397.14	54.30	344.06	47.35	302.03	42.09	277.66	38.94	248.80	35.04	218.31	30.80
64	416.20	56.86	360.68	49.65	316.67	44.12	290.95	40.82	260.77	36.84	228.73	32.24
65	434.83	59.51	376.72	51.84	330.77	46.11	304.12	42.64	272.51	38.52	239.03	33.79
66	458.08	62.79	396.86	54.74	348.52	48.66	320.35	44.98	287.00	40.54	251.74	35.48
67	501.08	68.63	430.76	59.35	378.39	52.70	347.98	48.83	304.82	43.03	270.03	38.03
68	539.67	73.88	464.08	63.96	407.41	56.79	374.82	52.57	328.37	46.33	290.83	41.01
69	582.44	79.72	500.97	69.02	439.71	61.30	404.46	56.77	354.37	50.01	313.84	44.21
70	628.69	86.04	540.56	74.48	474.54	66.09	436.50	61.25	382.42	54.03	338.80	47.76
71	672.90	92.13	578.60	79.67	508.05	70.80	467.22	65.60	409.31	57.73	362.62	51.17
72	700.13	95.81	602.00	82.86	528.59	73.65	489.03	68.63	428.36	60.45	374.67	52.84
73	745.38	102.05	640.94	88.22	562.80	78.45	520.61	72.93	456.06	64.28	398.80	56.25
74	783.70	107.27	673.86	92.77	591.58	82.57	547.26	76.71	479.38	67.65	419.26	59.18
75	822.13	112.54	706.95	97.24	620.71	86.54	574.11	80.62	503.06	70.97	439.95	62.00
76	854.01	116.92	734.30	101.08	644.69	89.79	596.38	83.70	522.47	73.78	456.91	64.35
77	861.14	117.92	747.05	102.87	650.19	90.61	599.91	84.10	525.45	74.16	459.51	64.88
78	874.04	119.63	758.17	104.40	659.80	92.01	608.78	85.45	533.35	75.27	466.41	65.81
79	877.45	120.03	761.19	104.83	662.44	92.31	611.22	85.66	535.41	75.59	468.23	65.92
80	867.07	118.68	752.17	103.54	654.65	91.27	603.94	84.65	529.05	74.66	462.69	65.20
81	885.39	121.15	767.97	105.74	668.37	93.22	616.61	86.54	540.21	76.28	472.33	66.70
82	849.52	116.19	731.28	100.69	636.44	88.76	590.03	82.78	516.96	72.93	452.07	63.79
83	860.87	117.90	741.16	101.94	645.04	89.84	597.97	83.94	523.82	73.95	458.08	64.64
84	872.73	119.49	751.20	103.46	653.88	91.09	606.15	85.04	531.14	74.95	464.36	65.54

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC Current Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	237.74	29.36	213.47	26.41	195.04	24.09	184.58	22.79	167.76	20.71	155.19	19.14
41	248.91	30.78	222.39	27.43	202.07	24.88	190.30	23.48	172.28	21.27	158.36	19.53
42	251.66	31.05	224.61	27.79	203.80	25.15	191.58	23.58	173.18	21.39	158.92	19.56
43	253.88	31.27	226.23	27.98	204.86	25.25	192.29	23.64	173.59	21.48	159.03	19.56
44	256.70	31.66	228.52	28.21	206.51	25.55	193.57	23.96	174.50	21.58	159.56	19.70
45	259.79	32.01	230.82	28.43	208.28	25.73	195.00	24.09	175.51	21.63	160.20	19.79
46	261.78	32.31	232.40	28.60	209.33	25.84	195.75	24.15	175.85	21.66	160.31	19.79
47	263.85	32.62	233.94	28.90	210.39	25.94	196.51	24.27	176.26	21.70	160.39	19.79
48	266.18	32.89	235.75	29.12	211.59	26.12	197.45	24.37	176.79	21.82	160.73	19.79
49	269.12	33.15	238.04	29.38	213.40	26.41	198.76	24.47	177.81	21.97	161.29	19.91
50	271.45	33.45	239.77	29.49	214.68	26.50	199.63	24.66	178.45	22.01	161.59	19.91
51	275.21	33.92	243.16	30.06	217.54	26.87	202.37	24.98	180.97	22.22	163.81	20.25
52	291.50	35.97	257.49	31.83	230.48	28.42	214.26	26.50	191.61	23.58	173.55	21.39
53	301.96	37.28	266.75	32.93	238.75	29.39	222.09	27.43	198.50	24.47	179.69	22.17
54	311.97	38.53	275.59	33.99	246.73	30.39	229.54	28.33	205.16	25.25	185.75	22.98
55	334.43	41.31	295.42	36.48	264.38	32.66	245.94	30.36	219.79	27.12	199.10	24.53
56	344.32	42.46	304.22	37.48	272.35	33.68	253.31	31.26	226.34	27.98	204.97	25.25
57	366.45	45.17	319.04	39.35	283.08	34.92	263.10	32.43	232.43	28.75	207.64	25.62
58	387.10	47.74	337.10	41.54	299.03	36.90	277.96	34.28	245.57	30.27	219.38	27.04
59	412.12	50.86	358.89	44.24	318.40	39.25	295.87	36.52	261.52	32.15	233.56	28.90
60	432.06	53.31	376.19	46.46	333.75	41.19	310.20	38.22	274.16	33.84	244.81	30.17
61	466.34	57.56	405.95	50.09	360.20	44.38	334.77	41.35	295.79	36.48	264.19	32.62
62	491.47	60.63	428.45	52.80	376.83	46.52	352.34	43.49	308.02	37.99	271.04	33.35
63	510.77	63.03	445.27	54.94	391.58	48.34	366.26	45.17	320.06	39.52	281.65	34.77
64	535.41	66.03	466.75	57.60	410.50	50.60	383.94	47.37	335.52	41.39	295.27	36.47
65	559.42	69.04	487.63	60.15	428.90	52.92	401.10	49.51	350.46	43.27	308.40	38.04
66	589.40	72.67	513.78	63.40	451.85	55.73	422.66	52.15	369.27	45.58	324.95	40.05
67	658.82	81.33	570.66	70.41	497.49	61.34	468.55	57.79	409.30	50.54	360.31	44.53
68	709.64	87.55	614.68	75.81	535.90	66.08	504.71	62.22	440.94	54.34	388.08	47.82
69	765.89	94.45	663.26	81.80	578.23	71.36	544.63	67.16	475.82	58.69	418.86	51.59
70	826.46	101.93	715.85	88.38	624.16	76.94	587.78	72.49	513.59	63.32	452.04	55.84
71	884.70	109.14	766.23	94.45	668.00	82.35	629.24	77.69	549.75	67.85	483.83	59.66
72	906.15	111.80	784.81	96.85	684.17	84.42	641.40	79.23	560.36	69.21	486.73	60.06
73	964.80	119.04	835.57	103.02	728.42	89.90	682.86	84.28	596.55	73.57	518.14	63.92
74	1014.12	125.10	878.38	108.38	765.78	94.40	717.84	88.61	627.10	77.43	544.74	67.16
75	1064.05	131.24	921.54	113.68	803.32	99.10	753.21	92.96	657.91	81.22	571.53	70.50
76	1105.21	136.38	957.20	118.13	834.48	102.93	782.29	96.55	683.46	84.31	593.65	73.24
77	1118.83	138.01	961.72	118.62	838.46	103.45	779.36	96.13	680.79	84.06	591.32	72.98
78	1135.46	140.10	976.13	120.45	850.88	105.01	790.80	97.60	690.91	85.25	600.08	74.07
79	1139.94	140.67	979.89	120.95	854.34	105.38	794.03	97.90	693.73	85.59	602.46	74.37
80	1126.47	138.99	968.34	119.51	844.18	104.19	784.55	96.82	685.49	84.49	595.38	73.44
81	1150.17	141.85	988.81	121.96	862.02	106.37	801.14	98.90	699.94	86.30	607.95	75.01
82	1073.34	132.48	922.59	113.79	804.30	99.19	755.73	93.25	652.64	80.54	573.41	70.78
83	1087.68	134.28	934.97	115.36	815.06	100.57	765.89	94.45	661.37	81.65	581.12	71.74
84	1102.58	136.06	947.80	117.00	826.28	101.93	776.43	95.77	670.55	82.71	589.10	72.67

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC Current Rates
Monthly Premium Rates
Two Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	1.74	.31	1.57	.30	1.39	.27	1.26	.23	1.18	.20
41	2.02	.35	1.82	.32	1.62	.30	1.43	.27	1.31	.25	1.19	.23
42	2.04	.35	1.83	.32	1.65	.30	1.45	.27	1.33	.25	1.20	.23
43	2.06	.35	1.85	.32	1.67	.30	1.46	.27	1.35	.25	1.20	.23
44	2.09	.35	1.86	.32	1.68	.30	1.49	.29	1.35	.25	1.24	.23
45	2.12	.37	1.87	.32	1.68	.30	1.52	.29	1.37	.25	1.24	.23
46	2.14	.37	1.90	.33	1.70	.31	1.54	.29	1.39	.25	1.25	.23
47	2.17	.37	1.92	.33	1.71	.31	1.54	.29	1.39	.27	1.25	.23
48	2.19	.37	1.94	.33	1.73	.31	1.55	.29	1.40	.27	1.26	.23
49	2.20	.37	1.98	.33	1.73	.31	1.56	.29	1.42	.27	1.26	.23
50	2.24	.38	1.99	.33	1.74	.31	1.57	.30	1.42	.27	1.29	.23
51	2.27	.38	2.02	.35	1.81	.31	1.62	.30	1.45	.27	1.31	.25
52	2.38	.42	2.09	.35	1.86	.32	1.68	.31	1.52	.29	1.37	.25
53	2.44	.45	2.17	.37	1.90	.33	1.73	.31	1.56	.29	1.40	.25
54	2.52	.45	2.23	.38	1.98	.33	1.81	.32	1.60	.30	1.43	.27
55	2.68	.49	2.37	.42	2.08	.35	1.89	.33	1.70	.31	1.52	.29
56	2.77	.51	2.48	.45	2.17	.37	1.98	.33	1.74	.31	1.56	.29
57	3.08	.56	2.69	.49	2.37	.42	2.02	.35	1.82	.32	1.60	.29
58	3.27	.58	2.84	.52	2.51	.45	2.15	.37	1.92	.33	1.71	.30
59	3.55	.62	3.08	.56	2.69	.49	2.33	.42	2.06	.35	1.85	.32
60	3.73	.65	3.25	.58	2.83	.52	2.44	.45	2.19	.37	1.92	.33
61	4.06	.74	3.56	.63	3.11	.56	2.69	.49	2.39	.42	2.12	.35
62	4.69	.83	4.05	.71	3.56	.63	3.17	.57	2.80	.51	2.48	.45
63	4.95	.88	4.30	.80	3.75	.67	3.37	.61	2.95	.54	2.62	.48
64	5.30	.95	4.61	.83	4.03	.71	3.58	.63	3.17	.57	2.80	.51
65	5.62	1.00	4.88	.87	4.27	.80	3.80	.67	3.37	.61	2.96	.52
66	6.11	1.09	5.27	.92	4.62	.83	4.12	.75	3.63	.65	3.23	.57
67	6.70	1.19	5.72	1.04	4.97	.89	4.53	.82	3.92	.69	3.43	.61
68	7.44	1.33	6.34	1.14	5.55	.99	4.99	.89	4.37	.81	3.77	.65
69	8.28	1.46	7.07	1.26	6.16	1.12	5.57	1.00	4.86	.87	4.25	.75
70	9.23	1.67	7.88	1.42	6.87	1.24	6.19	1.13	5.43	.98	4.70	.83
71	10.40	1.86	8.88	1.57	7.75	1.40	7.00	1.25	6.08	1.12	5.28	.92
72	11.61	2.08	9.90	1.75	8.60	1.55	7.80	1.40	6.68	1.19	5.81	1.04
73	13.10	2.34	11.17	2.01	9.68	1.74	8.76	1.57	7.56	1.37	6.57	1.15
74	14.65	2.62	12.50	2.23	10.83	1.94	9.81	1.75	8.43	1.52	7.32	1.29
75	16.37	2.94	13.97	2.51	12.10	2.17	10.96	1.98	9.45	1.70	8.21	1.45
76	18.22	3.26	15.57	2.77	13.47	2.43	12.21	2.19	10.47	1.89	9.14	1.62
77	19.81	3.55	16.78	3.00	14.53	2.62	13.03	2.37	11.08	1.99	9.62	1.70
78	21.78	3.88	18.46	3.28	15.98	2.86	14.30	2.56	12.19	2.19	10.58	1.86
79	23.84	4.26	20.21	3.59	17.49	3.15	15.67	2.83	13.35	2.39	11.58	2.03
80	25.95	4.63	21.96	3.92	19.02	3.43	17.03	3.08	14.49	2.62	12.58	2.23
81	28.36	5.09	24.00	4.30	20.83	3.74	18.66	3.38	15.86	2.84	13.80	2.43
82	31.58	5.63	26.73	4.81	23.17	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	28.35	5.12	25.85	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	2.37	.38	2.09	.35	1.90	.32	1.74	.31	1.60	.29	1.49	.27
41	2.52	.42	2.23	.37	2.02	.33	1.82	.31	1.65	.30	1.52	.27
42	2.56	.45	2.27	.37	2.06	.33	1.83	.31	1.67	.30	1.54	.29
43	2.65	.45	2.33	.38	2.09	.35	1.85	.32	1.68	.30	1.55	.29
44	2.69	.48	2.37	.38	2.14	.35	1.86	.32	1.70	.30	1.55	.29
45	2.74	.48	2.40	.42	2.17	.35	1.87	.32	1.70	.30	1.56	.29
46	2.80	.49	2.44	.42	2.20	.37	1.89	.32	1.71	.30	1.56	.29
47	2.84	.49	2.51	.42	2.24	.37	1.92	.32	1.73	.31	1.57	.29
48	2.90	.51	2.54	.45	2.27	.37	1.94	.33	1.74	.31	1.57	.29
49	2.96	.51	2.58	.45	2.33	.38	1.98	.33	1.75	.31	1.60	.29
50	3.01	.52	2.65	.48	2.37	.38	1.99	.33	1.75	.31	1.62	.29
51	3.08	.52	2.69	.48	2.39	.42	2.02	.33	1.82	.31	1.65	.30
52	3.20	.56	2.80	.49	2.49	.45	2.09	.35	1.87	.32	1.71	.30
53	3.28	.56	2.86	.51	2.55	.45	2.17	.37	1.92	.33	1.75	.31
54	3.39	.57	2.96	.52	2.67	.48	2.23	.37	1.99	.33	1.83	.31
55	3.58	.61	3.15	.54	2.80	.49	2.38	.42	2.12	.35	1.92	.32
56	3.74	.63	3.26	.57	2.90	.52	2.48	.45	2.19	.37	2.01	.33
57	4.09	.69	3.56	.61	3.15	.56	2.68	.49	2.38	.42	2.12	.35
58	4.37	.74	3.77	.63	3.37	.58	2.84	.51	2.52	.45	2.25	.37
59	4.69	.81	4.06	.69	3.59	.62	3.08	.54	2.70	.49	2.43	.42
60	4.96	.84	4.31	.74	3.80	.65	3.25	.57	2.84	.51	2.56	.45
61	5.44	.90	4.70	.82	4.15	.71	3.55	.62	3.12	.56	2.82	.51
62	5.97	1.00	5.19	.88	4.56	.81	3.87	.67	3.43	.61	3.02	.54
63	6.32	1.06	5.47	.92	4.82	.83	4.08	.71	3.59	.63	3.20	.56
64	6.76	1.15	5.89	1.00	5.15	.89	4.38	.80	3.88	.67	3.44	.61
65	7.16	1.20	6.25	1.06	5.46	.95	4.65	.82	4.09	.71	3.63	.63
66	7.80	1.33	6.75	1.15	5.91	1.04	5.02	.88	4.45	.81	3.94	.67
67	8.75	1.49	7.53	1.29	6.58	1.14	5.58	.99	4.95	.87	4.38	.80
68	9.71	1.67	8.37	1.43	7.32	1.26	6.22	1.12	5.49	.98	4.88	.84
69	10.81	1.84	9.29	1.59	8.15	1.42	6.93	1.20	6.11	1.09	5.44	.92
70	12.03	2.03	10.38	1.81	9.09	1.57	7.71	1.37	6.83	1.19	6.05	1.05
71	13.55	2.28	11.67	2.01	10.22	1.81	8.69	1.54	7.68	1.34	6.82	1.18
72	15.23	2.58	13.01	2.23	11.39	1.99	9.73	1.71	8.58	1.52	7.60	1.33
73	17.14	2.90	14.66	2.52	12.85	2.23	10.96	1.92	9.68	1.71	8.58	1.49
74	19.14	3.26	16.36	2.82	14.36	2.49	12.25	2.15	10.81	1.89	9.58	1.68
75	21.42	3.63	18.31	3.15	16.03	2.80	13.70	2.40	12.09	2.14	10.72	1.87
76	23.82	4.05	20.37	3.49	17.86	3.11	15.26	2.69	13.47	2.38	11.94	2.08
77	26.28	4.46	22.48	3.87	19.56	3.39	16.60	2.94	14.67	2.56	13.02	2.25
78	28.88	4.91	24.73	4.26	21.48	3.74	18.27	3.22	16.15	2.83	14.29	2.51
79	31.63	5.40	27.07	4.65	23.53	4.08	19.99	3.52	17.68	3.11	15.66	2.71
80	34.38	5.83	29.43	5.09	25.56	4.41	21.74	3.81	19.21	3.39	17.01	2.96
81	37.64	6.40	32.20	5.55	27.98	4.87	23.79	4.18	21.03	3.71	18.64	3.26
82	41.44	7.03	35.50	6.10	30.83	5.33	26.31	4.63	23.25	4.09	20.59	3.58
83	45.66	7.76	39.07	6.72	33.95	5.90	28.99	5.12	25.65	4.53	22.71	3.96
84	50.68	8.65	43.40	7.45	37.70	6.56	32.20	5.66	28.43	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	1.98	.33	1.75	.31	1.62	.29
41	2.82	.49	2.51	.42	2.25	.37	2.02	.33	1.83	.31	1.65	.30
42	2.86	.51	2.52	.45	2.27	.37	2.04	.33	1.85	.31	1.67	.30
43	2.90	.51	2.55	.45	2.29	.38	2.06	.35	1.85	.32	1.67	.30
44	2.95	.51	2.58	.45	2.34	.38	2.08	.35	1.86	.32	1.68	.30
45	2.99	.52	2.62	.45	2.37	.38	2.12	.35	1.87	.32	1.68	.30
46	3.01	.52	2.67	.48	2.38	.38	2.14	.35	1.89	.32	1.70	.30
47	3.06	.52	2.68	.48	2.39	.42	2.15	.35	1.90	.32	1.70	.30
48	3.09	.54	2.70	.48	2.43	.42	2.17	.37	1.92	.32	1.71	.30
49	3.12	.54	2.74	.49	2.44	.42	2.19	.37	1.92	.32	1.71	.30
50	3.17	.56	2.76	.49	2.48	.42	2.20	.37	1.94	.33	1.73	.30
51	3.25	.56	2.82	.49	2.52	.45	2.24	.37	1.99	.33	1.75	.31
52	3.45	.58	3.01	.52	2.69	.48	2.40	.42	2.14	.35	1.87	.32
53	3.59	.62	3.15	.54	2.80	.49	2.51	.45	2.23	.37	1.94	.33
54	3.75	.63	3.26	.57	2.94	.52	2.62	.48	2.33	.38	2.04	.33
55	4.05	.69	3.52	.61	3.15	.56	2.82	.51	2.49	.45	2.19	.37
56	4.20	.71	3.63	.62	3.26	.57	2.94	.52	2.56	.45	2.27	.37
57	4.34	.74	3.75	.63	3.33	.57	3.11	.54	2.71	.49	2.39	.42
58	4.62	.81	4.01	.67	3.55	.61	3.30	.57	2.90	.51	2.55	.45
59	4.96	.84	4.31	.74	3.80	.65	3.57	.62	3.11	.56	2.74	.49
60	5.25	.89	4.56	.80	4.03	.69	3.75	.65	3.28	.57	2.90	.51
61	5.75	.99	4.96	.84	4.39	.75	4.11	.71	3.59	.62	3.17	.56
62	6.44	1.12	5.57	.95	4.89	.84	4.46	.80	3.89	.67	3.44	.61
63	6.80	1.15	5.86	1.00	5.17	.89	4.70	.83	4.11	.71	3.63	.62
64	7.31	1.25	6.32	1.09	5.56	.95	5.09	.88	4.42	.80	3.89	.67
65	7.74	1.33	6.70	1.15	5.86	1.00	5.40	.92	4.69	.82	4.12	.71
66	8.39	1.43	7.27	1.25	6.37	1.12	5.81	1.00	5.12	.88	4.52	.80
67	9.22	1.57	7.93	1.37	6.96	1.20	6.37	1.12	5.57	.98	4.92	.84
68	10.22	1.74	8.81	1.52	7.74	1.34	7.07	1.24	6.18	1.09	5.45	.92
69	11.39	1.94	9.81	1.68	8.60	1.49	7.88	1.39	6.90	1.19	6.08	1.05
70	12.70	2.17	10.92	1.87	9.58	1.67	8.78	1.54	7.69	1.34	6.76	1.18
71	14.29	2.44	12.28	2.12	10.76	1.87	9.87	1.71	8.66	1.52	7.62	1.33
72	16.16	2.76	13.89	2.39	12.09	2.09	11.03	1.90	9.66	1.68	8.51	1.46
73	18.22	3.12	15.66	2.69	13.64	2.37	12.45	2.17	10.90	1.89	9.58	1.68
74	20.36	3.46	17.49	3.00	15.26	2.65	13.89	2.40	12.17	2.12	10.71	1.86
75	22.77	3.89	19.59	3.38	17.03	2.96	15.57	2.70	13.60	2.38	12.00	2.08
76	25.36	4.34	21.79	3.75	18.99	3.28	17.29	3.01	15.13	2.65	13.35	2.33
77	27.95	4.81	24.03	4.12	20.92	3.62	19.15	3.33	16.78	2.94	14.59	2.53
78	30.71	5.26	26.43	4.56	22.99	4.01	21.08	3.68	18.46	3.22	16.03	2.77
79	33.64	5.76	28.93	4.96	25.19	4.37	23.09	4.02	20.22	3.52	17.56	3.06
80	36.56	6.27	31.45	5.43	27.38	4.72	25.10	4.37	21.96	3.81	19.10	3.30
81	40.01	6.85	34.42	5.90	29.99	5.19	27.43	4.81	24.00	4.18	20.89	3.62
82	44.29	7.60	37.81	6.50	32.94	5.72	30.13	5.25	26.39	4.61	22.94	4.01
83	48.81	8.37	41.66	7.15	36.25	6.27	33.23	5.77	29.08	5.09	25.28	4.39
84	54.18	9.28	46.23	7.95	40.25	6.99	36.87	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	2.12	.35	1.94	.32
41	3.17	.54	2.82	.48	2.54	.42	2.39	.38	2.17	.35	1.99	.32
42	3.23	.54	2.84	.49	2.55	.42	2.40	.38	2.19	.35	1.99	.32
43	3.26	.54	2.89	.49	2.58	.45	2.43	.38	2.20	.35	2.01	.33
44	3.30	.56	2.94	.49	2.62	.45	2.48	.42	2.23	.37	2.02	.33
45	3.37	.56	2.96	.51	2.67	.45	2.49	.42	2.24	.37	2.02	.33
46	3.40	.57	3.00	.51	2.68	.45	2.51	.42	2.25	.37	2.04	.33
47	3.44	.57	3.02	.51	2.70	.48	2.52	.42	2.25	.37	2.06	.33
48	3.49	.57	3.08	.52	2.74	.48	2.54	.42	2.27	.37	2.06	.33
49	3.55	.58	3.11	.52	2.76	.48	2.56	.45	2.29	.37	2.08	.33
50	3.58	.58	3.15	.52	2.80	.49	2.58	.45	2.33	.37	2.09	.33
51	3.68	.61	3.23	.54	2.84	.49	2.67	.45	2.38	.38	2.14	.35
52	3.89	.63	3.44	.57	3.02	.52	2.82	.49	2.52	.42	2.27	.37
53	4.06	.67	3.57	.58	3.17	.54	2.95	.51	2.65	.45	2.38	.38
54	4.25	.69	3.73	.62	3.28	.56	3.08	.52	2.74	.48	2.48	.42
55	4.57	.75	4.02	.65	3.56	.61	3.30	.56	2.96	.51	2.68	.48
56	4.71	.81	4.15	.69	3.69	.62	3.43	.58	3.08	.52	2.76	.49
57	4.97	.83	4.37	.71	3.81	.63	3.55	.61	3.17	.54	2.82	.49
58	5.30	.88	4.63	.80	4.08	.67	3.75	.63	3.38	.57	3.00	.52
59	5.74	.92	4.99	.83	4.38	.74	4.05	.67	3.62	.62	3.23	.56
60	6.05	.99	5.27	.88	4.63	.80	4.27	.71	3.81	.63	3.40	.57
61	6.61	1.09	5.77	.95	5.09	.84	4.67	.81	4.20	.71	3.73	.62
62	7.21	1.19	6.25	1.05	5.47	.90	5.02	.84	4.53	.80	3.96	.67
63	7.62	1.25	6.61	1.12	5.80	.98	5.30	.89	4.80	.82	4.18	.71
64	8.19	1.37	7.09	1.18	6.22	1.05	5.74	.98	5.14	.87	4.52	.80
65	8.68	1.43	7.50	1.25	6.58	1.12	6.06	1.04	5.44	.90	4.80	.82
66	9.40	1.56	8.14	1.37	7.14	1.19	6.57	1.12	5.89	.99	5.17	.88
67	10.58	1.74	9.13	1.52	7.99	1.34	7.33	1.25	6.44	1.12	5.72	.98
68	11.76	1.94	10.12	1.68	8.88	1.49	8.15	1.39	7.15	1.20	6.33	1.09
69	13.09	2.17	11.25	1.87	9.87	1.67	9.09	1.55	7.97	1.37	7.03	1.19
70	14.59	2.40	12.56	2.08	11.01	1.86	10.13	1.71	8.88	1.52	7.87	1.34
71	16.43	2.71	14.13	2.37	12.40	2.08	11.40	1.92	10.01	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	9.83	1.68
73	20.68	3.43	17.80	2.96	15.61	2.65	14.45	2.44	12.66	2.15	11.04	1.87
74	23.12	3.81	19.89	3.30	17.45	2.94	16.15	2.71	14.14	2.40	12.36	2.09
75	25.85	4.30	22.23	3.71	19.55	3.27	18.04	3.06	15.84	2.69	13.85	2.37
76	28.77	4.80	24.78	4.11	21.74	3.68	20.10	3.40	17.60	3.00	15.40	2.62
77	31.25	5.16	27.11	4.53	23.60	3.99	21.78	3.69	19.06	3.25	16.67	2.83
78	34.37	5.71	29.82	4.96	25.97	4.37	23.96	4.05	20.96	3.57	18.33	3.11
79	37.65	6.22	32.65	5.44	28.42	4.81	26.20	4.41	22.97	3.89	20.06	3.43
80	40.91	6.76	35.50	5.90	30.88	5.19	28.49	4.83	24.94	4.26	21.81	3.72
81	44.78	7.41	38.84	6.45	33.80	5.71	31.19	5.27	27.30	4.63	23.92	4.06
82	48.09	7.97	41.41	6.87	36.05	6.06	33.40	5.63	29.25	4.97	25.59	4.34
83	52.98	8.76	45.63	7.59	39.69	6.68	36.82	6.22	32.24	5.47	28.19	4.81
84	58.81	9.75	50.62	8.43	44.05	7.43	40.87	6.93	35.81	6.09	31.30	5.30

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC Current Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	2.88	.40
41	4.62	.68	4.12	.63	3.77	.58	3.55	.53	3.19	.50	2.94	.41
42	4.70	.70	4.17	.63	3.79	.58	3.57	.57	3.23	.50	2.96	.41
43	4.75	.72	4.25	.64	3.83	.59	3.60	.57	3.26	.50	2.97	.41
44	4.83	.72	4.28	.64	3.90	.59	3.62	.57	3.28	.50	2.98	.41
45	4.89	.73	4.36	.64	3.92	.59	3.70	.57	3.31	.52	3.01	.46
46	4.98	.73	4.42	.66	3.95	.61	3.72	.58	3.32	.52	3.04	.46
47	5.04	.76	4.46	.66	3.99	.61	3.74	.58	3.36	.52	3.05	.46
48	5.09	.76	4.50	.68	4.08	.61	3.78	.58	3.40	.52	3.07	.46
49	5.17	.78	4.57	.68	4.11	.63	3.81	.58	3.41	.52	3.10	.46
50	5.27	.78	4.64	.70	4.13	.63	3.83	.59	3.43	.53	3.11	.46
51	5.35	.81	4.72	.70	4.24	.64	3.92	.59	3.52	.53	3.18	.50
52	5.70	.89	5.04	.76	4.50	.68	4.19	.63	3.77	.58	3.40	.52
53	5.96	.90	5.28	.78	4.72	.70	4.38	.66	3.91	.59	3.55	.53
54	6.17	.93	5.47	.83	4.89	.73	4.53	.68	4.08	.61	3.70	.58
55	6.68	.99	5.94	.90	5.30	.78	4.91	.73	4.41	.66	3.98	.61
56	6.92	1.05	6.11	.93	5.47	.83	5.09	.76	4.53	.68	4.12	.63
57	7.42	1.10	6.48	.97	5.76	.89	5.35	.81	4.72	.70	4.19	.63
58	7.89	1.20	6.88	1.00	6.11	.93	5.68	.87	5.02	.73	4.49	.66
59	8.52	1.26	7.40	1.10	6.57	.98	6.11	.93	5.40	.81	4.81	.72
60	8.99	1.36	7.84	1.17	6.95	1.05	6.44	.97	5.70	.89	5.09	.76
61	9.85	1.48	8.57	1.30	7.59	1.16	7.06	1.07	6.23	.96	5.60	.87
62	10.49	1.57	9.13	1.37	8.04	1.23	7.52	1.13	6.57	.98	5.78	.89
63	11.09	1.69	9.68	1.46	8.50	1.26	7.98	1.20	6.95	1.05	6.11	.93
64	11.92	1.82	10.40	1.56	9.13	1.37	8.53	1.30	7.47	1.13	6.57	.98
65	12.64	1.90	11.01	1.68	9.68	1.46	9.04	1.37	7.89	1.20	6.96	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	15.79	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	12.44	1.89	10.84	1.64	9.56	1.44
69	19.48	2.94	16.87	2.56	14.72	2.22	13.85	2.08	12.10	1.83	10.63	1.59
70	21.69	3.28	18.81	2.81	16.42	2.46	15.43	2.33	13.49	2.04	11.88	1.82
71	24.43	3.71	21.18	3.19	18.47	2.79	17.40	2.63	15.20	2.29	13.38	2.03
72	26.91	4.08	23.30	3.52	20.30	3.05	19.02	2.88	16.61	2.50	14.43	2.18
73	30.29	4.57	26.29	3.95	22.89	3.47	21.44	3.25	18.72	2.81	16.27	2.44
74	33.84	5.09	29.31	4.44	25.55	3.87	23.95	3.61	20.93	3.14	18.18	2.76
75	37.88	5.71	32.81	4.98	28.59	4.31	26.80	4.05	23.41	3.54	20.35	3.07
76	42.18	6.34	36.52	5.48	31.84	4.80	29.82	4.50	26.07	3.92	22.62	3.41
77	45.95	6.94	39.52	5.97	34.45	5.18	32.02	4.83	27.98	4.24	24.29	3.66
78	50.53	7.64	43.45	6.55	37.85	5.70	35.20	5.34	30.75	4.64	26.70	4.04
79	55.33	8.36	47.59	7.18	41.45	6.28	38.53	5.81	33.68	5.08	29.27	4.43
80	60.16	9.09	51.71	7.83	45.11	6.79	41.90	6.33	36.62	5.49	31.80	4.80
81	65.82	9.92	56.60	8.52	49.30	7.43	45.85	6.92	40.08	6.03	34.77	5.28
82	68.78	10.40	59.14	8.92	51.55	7.77	48.42	7.31	41.84	6.32	36.78	5.52
83	75.76	11.43	65.14	9.85	56.78	8.57	53.35	8.04	46.08	6.95	40.48	6.10
84	84.10	12.69	72.32	10.88	63.03	9.53	59.23	8.95	51.17	7.72	44.96	6.78

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC Current Rates
Monthly Premium Rates
Two Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	84.69	14.21	76.32	12.74	69.16	11.66	60.44	10.30	55.28	9.28	51.18	8.42
41	87.83	14.78	78.84	13.23	70.86	12.01	62.53	10.57	56.87	9.62	52.19	8.68
42	88.76	14.91	79.38	13.33	71.36	12.11	63.15	10.70	57.41	9.73	52.57	8.72
43	89.65	15.01	80.16	13.42	71.83	12.17	63.77	10.71	57.88	9.78	52.84	8.74
44	90.62	15.14	80.85	13.61	72.29	12.20	64.27	10.95	58.38	9.84	53.11	8.81
45	91.55	15.31	81.63	13.67	72.80	12.25	65.01	11.03	58.81	9.98	53.39	8.83
46	92.40	15.37	82.25	13.83	73.11	12.28	65.67	11.08	59.31	10.00	53.73	8.83
47	93.33	15.69	82.98	13.89	73.69	12.35	66.21	11.22	59.78	10.13	54.05	8.90
48	94.22	15.84	83.68	14.03	74.11	12.57	66.83	11.27	60.28	10.14	54.31	9.00
49	95.15	15.91	84.42	14.15	74.58	12.58	67.49	11.38	60.71	10.30	54.70	9.03
50	96.08	16.10	85.08	14.23	75.05	12.63	67.99	11.56	61.25	10.31	54.90	9.08
51	97.09	16.23	85.93	14.34	75.78	12.74	68.77	11.62	61.87	10.40	55.63	9.21
52	99.84	16.73	88.33	14.91	77.99	13.12	70.74	12.01	63.69	10.71	57.10	9.45
53	101.70	17.10	90.08	15.07	79.38	13.35	71.98	12.20	64.74	11.02	58.11	9.62
54	103.56	17.27	91.66	15.32	80.85	13.67	73.34	12.35	65.90	11.16	59.20	9.78
55	108.52	18.12	96.08	16.10	84.69	14.23	76.82	13.06	68.46	11.59	61.45	10.57
56	111.38	18.68	98.60	16.61	86.93	14.77	78.92	13.33	70.28	11.81	62.45	10.49
57	121.76	20.36	106.27	17.78	92.90	15.69	80.27	13.61	71.48	12.13	63.22	10.49
58	127.88	21.42	111.58	18.68	97.63	16.37	84.42	14.23	75.08	12.66	66.52	11.03
59	135.75	22.73	118.36	19.90	103.48	17.35	89.57	15.14	79.69	13.42	70.55	11.66
60	141.29	23.75	123.28	20.63	107.78	18.12	93.25	15.84	82.98	14.03	73.49	12.17
61	152.37	25.51	132.88	22.26	116.11	19.59	100.54	17.04	89.49	15.07	79.15	13.10
62	172.83	28.95	149.62	25.10	130.83	22.12	117.00	19.79	102.86	17.27	91.00	15.01
63	179.88	30.21	155.70	26.14	136.10	22.89	121.69	20.58	107.08	18.10	94.68	15.69
64	190.11	31.87	164.57	27.66	143.85	24.22	128.62	21.74	113.12	19.05	100.15	16.61
65	197.58	33.04	171.05	28.72	149.51	25.23	133.70	22.64	117.58	19.90	103.98	17.19
66	209.79	35.21	181.50	30.38	158.69	26.73	141.95	23.95	124.79	21.07	110.45	18.25
67	224.85	37.65	191.62	32.11	167.52	28.24	151.05	25.51	131.57	22.25	114.64	18.89
68	242.64	40.69	206.72	34.75	180.73	30.48	163.06	27.66	141.95	23.95	123.66	20.44
69	261.85	43.86	223.04	37.49	194.99	32.95	176.00	29.84	153.07	25.87	133.58	22.12
70	281.84	47.23	240.23	40.36	209.94	35.41	189.52	32.09	164.80	27.85	143.81	23.81
71	304.70	51.06	259.72	43.60	226.99	38.26	204.91	34.75	178.32	30.21	155.47	25.71
72	327.29	54.84	279.21	46.92	241.90	40.82	219.04	37.04	188.44	31.87	163.88	27.18
73	353.17	59.19	301.33	50.55	261.00	44.11	236.36	39.97	203.32	34.33	176.93	29.26
74	376.68	63.15	321.40	53.92	278.55	47.01	252.17	42.64	216.84	36.65	188.67	31.19
75	401.79	67.46	342.90	57.56	296.99	50.14	268.94	45.50	231.29	39.06	201.38	33.36
76	425.19	71.31	362.77	60.84	314.47	53.02	284.64	48.12	244.77	41.40	213.04	35.23
77	438.36	73.48	371.22	62.30	321.67	54.25	288.28	48.74	245.08	41.40	212.92	35.23
78	455.68	76.44	385.87	64.74	334.38	56.32	299.62	50.72	254.73	43.03	221.41	36.61
79	468.73	78.56	396.79	66.56	343.79	58.00	308.27	52.09	262.01	44.26	227.72	37.65
80	474.70	79.56	401.86	67.49	348.28	58.72	312.18	52.76	265.42	44.97	230.59	38.13
81	479.34	80.26	405.89	68.08	351.69	59.35	315.32	53.32	267.94	45.24	232.88	38.58
82	487.13	81.70	412.48	69.17	357.35	60.28	326.20	55.20	277.31	46.92	241.05	39.89
83	485.31	81.29	410.89	69.02	356.11	60.13	324.96	54.96	276.30	46.76	240.08	39.75
84	481.75	80.78	407.91	68.46	353.47	59.62	322.60	54.57	274.25	46.33	238.34	39.43

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC Current Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	102.86	16.37	91.35	14.78	83.14	13.51	76.09	12.58	69.70	11.56	64.74	10.57
41	109.91	17.58	96.97	15.69	87.83	14.23	78.49	12.97	71.48	11.79	65.94	10.85
42	112.04	17.83	98.87	15.91	89.30	14.53	79.23	13.10	71.94	11.81	66.36	10.95
43	114.13	18.12	100.65	16.20	90.73	14.83	80.04	13.23	72.56	12.01	66.79	10.95
44	116.50	18.63	102.39	16.59	92.24	15.01	80.74	13.33	73.03	12.13	66.99	11.02
45	118.55	18.86	104.18	16.78	93.64	15.18	81.59	13.42	73.53	12.17	67.49	11.03
46	120.72	19.21	105.92	17.10	95.15	15.37	82.17	13.61	74.03	12.20	67.84	11.08
47	122.81	19.59	107.74	17.27	96.58	15.83	82.94	13.76	74.58	12.28	68.11	11.16
48	125.02	19.91	109.48	17.67	97.94	16.01	83.68	13.83	75.08	12.35	68.53	11.22
49	127.19	20.29	111.15	17.86	99.45	16.17	84.42	13.89	75.58	12.39	68.81	11.24
50	129.24	20.62	112.93	18.12	100.77	16.37	85.12	14.03	76.09	12.58	69.16	11.27
51	130.67	20.84	114.10	18.32	101.85	16.65	86.01	14.21	76.82	12.66	69.93	11.47
52	134.40	21.39	117.42	18.89	104.72	17.10	88.53	14.74	79.03	13.06	71.91	11.68
53	136.91	21.80	119.56	19.21	106.73	17.27	90.11	14.91	80.51	13.29	73.18	12.01
54	139.43	22.25	121.72	19.68	108.59	17.71	91.70	15.14	81.94	13.51	74.58	12.20
55	146.02	23.28	127.61	20.58	113.90	18.63	96.12	15.88	85.85	14.15	78.11	12.74
56	149.93	23.86	130.91	21.07	116.85	18.95	98.64	16.23	88.14	14.53	80.20	13.10
57	162.44	25.87	140.90	22.73	124.56	20.29	105.92	17.58	93.56	15.37	84.03	13.76
58	170.54	27.25	147.95	23.82	130.83	21.34	111.15	18.32	98.29	16.20	88.22	14.34
59	180.88	28.81	156.98	25.24	138.77	22.64	118.01	19.58	104.25	17.19	93.56	15.29
60	188.48	30.05	163.53	26.39	144.51	23.64	122.93	20.29	108.55	17.86	97.44	15.91
61	203.04	32.32	176.16	28.36	155.74	25.38	132.53	21.80	117.08	19.22	105.07	17.18
62	220.36	35.04	191.34	30.93	167.71	27.31	142.57	23.64	126.03	20.84	111.73	18.25
63	229.35	36.57	199.09	32.09	174.61	28.47	148.49	24.40	131.14	21.65	116.19	18.95
64	242.37	38.60	210.40	33.91	184.52	30.05	156.83	25.87	138.62	22.86	122.77	20.07
65	251.86	40.15	218.77	35.23	191.77	31.19	163.06	26.93	144.08	23.81	127.77	20.90
66	267.39	42.63	232.18	37.49	203.51	33.09	173.10	28.59	152.91	25.23	135.60	22.19
67	292.81	46.76	252.32	40.69	221.13	35.94	187.82	31.02	165.97	27.44	147.06	23.99
68	315.90	50.29	272.24	43.86	238.69	38.91	202.70	33.55	179.02	29.58	158.72	26.00
69	341.00	54.30	293.89	47.35	257.59	41.94	218.77	36.12	193.28	31.92	171.35	28.02
70	367.23	58.59	316.36	50.99	277.31	45.20	235.55	38.91	208.08	34.33	184.52	30.21
71	397.06	63.25	342.13	55.15	299.78	48.83	254.68	42.01	224.97	37.16	199.52	32.63
72	428.13	68.13	366.07	59.03	320.86	52.31	273.71	45.20	241.79	39.97	214.39	34.99
73	462.03	73.64	394.93	63.71	346.20	56.32	295.29	48.73	260.92	43.09	231.29	37.81
74	492.94	78.48	421.39	67.87	369.40	60.19	314.97	51.91	278.36	46.01	246.75	40.36
75	525.84	83.79	449.51	72.48	394.04	64.17	336.01	55.35	296.91	49.05	263.17	43.03
76	556.37	88.62	475.63	76.62	416.90	67.87	355.61	58.70	314.27	51.86	278.55	45.53
77	581.35	92.63	497.55	80.20	432.35	70.44	367.54	60.67	324.73	53.65	287.89	47.03
78	604.25	96.27	517.31	83.31	449.47	73.10	382.10	63.04	337.55	55.74	299.28	48.96
79	621.56	99.01	532.15	85.75	462.26	75.27	392.91	64.89	347.28	57.30	307.80	50.29
80	629.47	100.25	538.82	86.82	468.19	76.28	397.91	65.73	351.62	58.08	311.71	50.99
81	635.75	101.29	544.16	87.77	472.80	77.00	401.86	66.36	355.14	58.65	314.73	51.53
82	639.43	101.85	547.30	88.22	475.51	77.48	406.09	66.95	358.75	59.27	318.03	51.91
83	636.91	101.53	545.17	87.84	473.69	77.14	404.46	66.78	357.31	59.03	316.75	51.77
84	632.33	100.76	541.26	87.21	470.32	76.60	401.56	66.29	354.83	58.64	314.54	51.40

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC Current Rates
Monthly Premium Rates
Four Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	118.01	18.89	105.18	16.88	95.38	15.37	85.74	14.00	77.17	12.58	70.28	11.47
41	122.93	19.79	108.94	17.64	98.29	16.01	88.22	14.34	79.07	12.90	71.36	11.62
42	124.44	19.91	109.95	17.71	99.14	16.10	88.99	14.53	79.69	13.06	71.71	11.62
43	125.95	20.13	111.03	17.83	100.03	16.20	89.69	14.77	80.16	13.10	71.94	11.66
44	127.34	20.44	112.08	18.05	100.92	16.37	90.50	14.78	80.74	13.23	72.25	11.68
45	128.82	20.63	113.16	18.25	101.81	16.61	91.16	14.91	81.20	13.29	72.56	11.79
46	130.41	20.98	114.25	18.44	102.70	16.72	91.86	14.98	81.78	13.33	72.87	11.79
47	131.80	21.16	115.49	18.63	103.48	16.78	92.63	15.07	82.25	13.42	73.07	11.81
48	133.35	21.39	116.54	18.76	104.33	16.88	93.29	15.18	82.87	13.51	73.42	12.01
49	134.78	21.65	117.54	18.89	105.18	17.13	94.10	15.31	83.29	13.61	73.76	12.11
50	136.18	21.88	118.55	19.05	106.00	17.19	94.76	15.37	83.92	13.76	74.00	12.11
51	137.65	22.12	119.79	19.22	107.16	17.35	95.77	15.64	84.69	13.88	74.77	12.17
52	145.43	23.29	126.61	20.36	113.16	18.32	101.15	16.59	89.57	14.74	79.03	12.84
53	149.93	23.99	130.56	21.01	116.65	18.89	104.25	17.04	92.28	15.07	81.43	13.29
54	154.35	24.78	134.28	21.65	119.98	19.58	107.28	17.58	95.07	15.63	83.80	13.67
55	164.53	26.41	143.11	23.10	128.08	20.83	114.40	18.68	101.31	16.61	89.30	14.53
56	168.18	26.95	146.40	23.66	130.91	21.26	117.00	18.99	103.56	16.88	91.35	14.91
57	171.82	27.55	148.58	23.86	131.72	21.39	123.08	20.07	107.74	17.67	94.92	15.32
58	180.42	28.95	156.05	25.10	138.27	22.48	129.20	21.07	113.12	18.61	99.68	16.20
59	191.42	30.76	165.54	26.64	146.68	23.82	137.15	22.34	119.98	19.68	105.76	17.19
60	199.36	32.00	172.40	27.72	152.72	24.78	142.88	23.28	125.02	20.44	110.14	17.86
61	214.94	34.45	185.84	29.99	164.69	26.73	153.88	25.10	134.78	21.99	118.75	19.22
62	237.29	38.03	205.33	33.04	180.34	29.30	164.73	26.87	144.12	23.64	127.07	20.63
63	246.94	39.66	213.74	34.36	187.70	30.48	171.43	27.94	150.01	24.59	132.19	21.53
64	260.92	41.87	225.90	36.39	198.43	32.19	181.12	29.58	158.53	25.98	139.70	22.73
65	271.27	43.58	234.81	37.81	206.26	33.55	188.40	30.76	164.80	26.93	145.13	23.73
66	287.93	46.26	249.11	40.15	218.81	35.58	199.79	32.63	174.92	28.59	154.08	25.10
67	309.23	49.65	265.57	42.74	233.30	37.94	213.66	34.85	187.04	30.51	164.77	26.78
68	333.64	53.65	286.69	46.17	251.70	40.92	230.55	37.62	201.77	32.97	177.82	28.95
69	360.10	57.79	309.27	49.82	271.65	44.12	248.83	40.55	217.80	35.58	191.93	31.19
70	387.72	62.17	332.98	53.71	292.46	47.48	267.86	43.72	234.50	38.26	206.61	33.63
71	419.26	67.33	360.06	58.00	316.28	51.40	289.67	47.23	253.56	41.40	223.38	36.39
72	455.21	73.07	391.44	63.04	340.77	55.33	310.90	50.72	272.08	44.43	239.81	39.00
73	491.13	78.94	422.32	68.00	367.69	59.64	335.46	54.80	293.58	47.96	258.76	42.09
74	524.02	84.10	450.56	72.61	392.33	63.79	357.86	58.37	313.27	51.17	275.95	44.98
75	558.96	89.67	480.63	77.48	418.49	67.92	381.68	62.30	334.26	54.62	294.36	47.94
76	591.54	94.94	508.60	81.89	442.78	71.90	404.03	65.86	353.59	57.73	311.60	50.72
77	618.58	99.28	531.88	85.66	463.00	75.20	424.14	69.17	371.30	60.67	322.87	52.57
78	642.91	103.25	552.84	89.10	481.36	78.17	440.84	71.90	385.94	63.04	335.65	54.62
79	661.31	106.07	568.65	91.63	495.00	80.40	453.43	74.01	396.86	64.89	345.15	56.23
80	669.76	107.48	575.89	92.83	501.31	81.43	459.32	74.95	402.06	65.73	349.60	56.83
81	676.27	108.54	581.51	93.64	506.27	82.15	463.81	75.65	406.01	66.36	353.13	57.50
82	683.40	109.64	583.25	93.94	507.75	82.57	465.13	75.85	407.13	66.54	354.06	57.63
83	680.88	109.27	581.04	93.55	505.85	82.14	463.27	75.59	405.47	66.29	352.66	57.41
84	675.92	108.50	576.78	92.95	502.16	81.68	460.02	75.08	402.64	65.81	350.18	56.96

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC Current Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	132.07	20.44	118.01	18.32	106.77	16.78	101.54	16.10	92.52	14.78	85.00	13.51
41	137.84	21.34	122.70	19.05	110.41	17.27	104.18	16.59	94.45	15.01	86.32	13.76
42	139.70	21.65	124.09	19.22	111.38	17.64	104.95	16.65	95.15	15.14	86.74	13.83
43	141.41	21.88	125.52	19.59	112.39	17.71	105.76	16.73	95.73	15.18	87.02	13.88
44	143.19	22.25	126.96	19.79	113.47	17.83	106.62	16.81	96.23	15.31	87.48	13.89
45	144.93	22.48	128.23	19.91	114.60	18.05	107.31	17.04	96.82	15.32	87.83	14.00
46	146.83	22.73	129.71	20.13	115.60	18.12	108.17	17.13	97.40	15.63	88.22	14.03
47	148.53	23.02	131.02	20.36	116.65	18.32	108.98	17.19	97.94	15.64	88.60	14.06
48	150.16	23.28	132.46	20.62	117.70	18.63	109.64	17.27	98.52	15.83	88.87	14.15
49	151.98	23.64	133.81	20.84	118.75	18.68	110.49	17.58	99.02	15.84	89.22	14.21
50	153.73	23.81	135.13	21.07	119.75	18.86	111.15	17.67	99.68	15.88	89.65	14.23
51	155.39	23.99	136.64	21.26	120.95	18.99	112.39	17.78	100.73	16.08	90.62	14.34
52	164.07	25.44	144.35	22.48	127.85	20.09	118.75	18.81	106.46	16.88	95.73	15.18
53	169.15	26.16	148.77	23.18	131.80	20.83	122.46	19.38	109.60	17.58	98.64	15.83
54	174.10	26.95	153.07	23.82	135.63	21.34	125.99	19.91	112.89	17.95	101.58	16.17
55	185.65	28.80	163.18	25.44	144.58	22.78	134.36	21.26	120.41	19.20	108.24	17.19
56	189.83	29.34	166.90	26.00	147.84	23.28	137.42	21.74	123.08	19.68	110.65	17.67
57	197.70	30.61	172.63	26.87	151.56	23.82	139.82	22.19	125.29	19.91	111.19	17.73
58	207.58	32.11	181.23	28.24	159.19	25.05	146.87	23.28	131.61	20.98	116.92	18.67
59	220.21	34.06	192.35	29.99	168.80	26.60	155.74	24.73	139.67	22.26	124.05	19.79
60	229.39	35.58	200.29	31.19	175.93	27.71	162.21	25.71	145.43	23.18	129.16	20.58
61	247.29	38.26	215.94	33.63	189.56	29.90	174.92	27.71	156.67	24.97	139.28	22.19
62	265.88	41.22	230.47	35.86	202.38	31.92	185.92	29.37	166.66	26.54	146.13	23.28
63	276.81	42.77	239.92	37.43	210.56	33.09	193.59	30.61	173.45	27.66	152.02	24.20
64	292.46	45.24	253.41	39.43	222.49	34.99	204.55	32.40	183.36	29.20	160.78	25.62
65	304.12	47.03	263.48	41.01	231.40	36.40	212.69	33.74	190.49	30.32	167.09	26.60
66	322.68	49.97	279.64	43.58	245.51	38.73	225.67	35.76	202.23	32.19	177.40	28.24
67	354.91	54.96	305.32	47.48	268.01	42.23	246.51	39.06	215.94	34.36	191.34	30.38
68	383.11	59.35	329.45	51.26	289.24	45.53	265.96	42.15	232.99	37.11	206.38	32.84
69	413.41	64.03	355.49	55.33	312.02	49.11	287.04	45.50	251.47	40.09	222.80	35.48
70	445.10	69.02	382.73	59.58	336.01	52.94	309.16	48.96	270.76	43.16	239.92	38.13
71	481.21	74.56	413.80	64.35	363.35	57.24	334.30	53.00	292.77	46.76	259.33	41.25
72	517.01	80.04	444.48	69.17	390.24	61.44	360.95	57.15	316.28	50.35	276.62	44.11
73	557.84	86.44	479.62	74.66	421.16	66.36	389.62	61.76	341.24	54.30	298.46	47.48
74	595.18	92.18	511.77	79.67	449.32	70.80	415.62	65.86	364.13	58.00	318.42	50.72
75	634.86	98.33	545.83	85.04	479.27	75.58	443.32	70.26	388.38	61.91	339.57	54.04
76	671.78	104.00	577.63	89.84	507.12	79.86	469.16	74.33	410.97	65.54	359.37	57.15
77	691.73	107.16	600.07	93.40	522.27	82.15	481.75	76.31	422.09	67.27	369.13	58.72
78	719.12	111.39	623.81	97.12	542.88	85.57	500.97	79.27	438.82	69.93	383.69	61.20
79	739.69	114.58	641.59	99.86	558.38	87.95	515.18	81.68	451.34	71.90	394.70	62.88
80	749.07	116.00	649.77	101.14	565.43	89.10	521.77	82.70	457.07	72.87	399.74	63.66
81	756.43	117.13	656.24	102.17	571.12	90.03	526.88	83.55	461.56	73.56	403.65	64.19
82	741.94	114.88	638.77	99.45	555.86	87.59	515.38	81.70	451.49	71.94	394.78	62.88
83	738.99	114.43	636.25	99.01	553.73	87.21	513.40	81.29	449.64	71.71	393.26	62.56
84	733.80	113.67	631.72	98.33	549.66	86.59	509.64	80.75	446.50	71.22	390.36	62.15

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC Current Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	169.98	23.96	152.60	21.48	139.47	19.56	131.98	18.51	119.98	16.77	110.95	15.62
41	177.66	24.98	158.84	22.36	144.32	20.32	135.86	19.14	123.03	17.26	113.17	15.80
42	180.06	25.25	160.73	22.59	145.68	20.48	137.02	19.25	123.85	17.34	113.66	16.11
43	182.36	25.65	162.53	22.96	147.18	20.71	138.19	19.40	124.64	17.52	114.26	16.15
44	184.77	25.94	164.49	23.15	148.57	20.89	139.28	19.56	125.51	17.63	114.75	16.19
45	187.06	26.41	166.33	23.46	150.12	21.08	140.56	19.75	126.34	17.76	115.43	16.25
46	189.39	26.64	168.18	23.58	151.51	21.28	141.65	19.91	127.24	17.91	115.99	16.30
47	191.76	26.93	169.98	23.96	152.90	21.58	142.70	20.08	128.07	18.08	116.52	16.34
48	194.02	27.33	171.83	24.19	154.26	21.66	143.87	20.25	128.93	18.18	117.16	16.56
49	196.39	27.64	173.70	24.46	155.65	21.89	145.07	20.39	129.80	18.25	117.68	16.58
50	198.73	27.98	175.55	24.67	157.11	22.15	146.17	20.53	130.55	18.37	118.25	16.63
51	200.76	28.26	177.28	24.88	158.81	22.22	147.63	20.76	131.98	18.51	119.53	16.74
52	212.12	29.88	187.32	26.41	167.69	23.54	156.06	21.97	139.43	19.56	126.19	17.76
53	218.59	30.78	193.12	27.22	172.80	24.29	160.88	22.59	143.72	20.25	130.10	18.31
54	224.99	31.66	198.76	28.00	177.84	25.06	165.47	23.27	147.82	20.76	133.90	18.82
55	239.85	33.81	211.89	29.88	189.62	26.72	176.38	24.81	157.75	22.17	142.74	20.08
56	245.30	34.54	216.67	30.47	193.98	27.33	180.44	25.36	161.22	22.65	146.09	20.53
57	259.82	36.52	226.15	31.84	200.72	28.26	186.54	26.19	164.83	23.15	147.18	20.71
58	272.77	38.35	237.55	33.35	210.65	29.58	195.87	27.54	173.18	24.29	154.59	21.70
59	289.40	40.66	252.00	35.49	223.56	31.45	207.79	29.18	183.64	25.84	163.92	23.10
60	301.51	42.39	262.50	36.90	232.92	32.81	216.48	30.39	191.31	26.91	170.85	24.05
61	324.95	45.68	282.96	39.74	251.06	35.33	233.34	32.84	206.18	29.01	184.13	25.91
62	342.11	48.20	298.31	41.93	262.34	36.90	245.38	34.54	214.26	30.14	188.64	26.54
63	356.14	50.09	310.43	43.70	272.92	38.35	255.38	35.91	223.22	31.37	196.39	27.64
64	376.31	52.92	328.04	46.12	288.38	40.56	269.83	37.95	235.75	33.13	207.49	29.18
65	391.17	55.10	341.01	47.83	299.82	42.19	280.55	39.52	245.11	34.45	215.69	30.36
66	415.17	58.48	361.86	50.97	318.29	44.76	297.67	41.82	260.01	36.58	228.86	32.14
67	466.71	65.67	404.30	56.93	352.34	49.52	331.98	46.64	289.96	40.79	255.27	35.91
68	503.58	70.87	436.27	61.32	380.33	53.58	358.21	50.39	312.98	43.96	275.44	38.74
69	543.50	76.57	470.74	66.17	410.39	57.76	386.61	54.34	337.67	47.44	297.22	41.80
70	585.23	82.23	506.93	71.30	441.96	62.14	416.22	58.55	363.63	51.14	320.06	44.99
71	632.86	89.01	548.09	77.09	477.81	67.16	449.97	63.27	393.20	55.24	346.06	48.70
72	669.05	94.08	579.36	81.53	505.13	70.98	473.60	66.64	413.78	58.17	359.37	50.54
73	721.87	101.56	625.26	87.98	545.08	76.72	510.96	71.87	446.36	62.83	387.74	54.59
74	770.22	108.35	667.13	93.89	581.58	81.76	545.19	76.72	476.31	67.02	413.74	58.17
75	821.50	115.54	711.52	100.05	620.40	87.16	581.54	81.76	508.02	71.50	441.24	62.11
76	869.24	122.32	752.87	105.90	656.33	92.37	615.32	86.56	537.60	75.69	466.90	65.67
77	898.66	126.35	772.55	108.71	673.41	94.82	625.93	88.04	546.89	76.89	474.99	66.77
78	934.18	131.45	803.06	112.86	700.12	98.53	650.73	91.49	568.44	79.92	493.76	69.48
79	960.82	135.24	826.05	116.24	720.07	101.35	669.20	94.14	584.70	82.22	507.87	71.41
80	973.04	136.89	836.58	117.62	729.28	102.55	677.78	95.25	592.19	83.28	514.31	72.36
81	982.67	138.21	844.75	118.88	736.43	103.60	684.44	96.29	598.02	84.21	519.50	73.12
82	937.41	131.88	805.88	113.29	702.50	98.79	660.02	92.94	570.06	80.19	500.84	70.48
83	933.80	131.36	802.72	112.84	699.79	98.47	657.54	92.49	567.92	79.78	498.88	70.19
84	927.07	130.41	796.93	112.18	694.75	97.77	652.72	91.83	563.74	79.35	495.38	69.73

**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	.99
42	1.00
43	1.04
44	1.04
45	1.05
46	1.06
47	1.06
48	1.10
49	1.12
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.42
56	1.46
57	1.54
58	1.62
59	1.74
60	1.86
61	2.02
62	2.25
63	2.39
64	2.56
65	2.71
66	2.95
67	3.25
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.43
74	7.15
75	8.02
76	8.94
77	9.84
78	10.83
79	11.85
80	12.89
81	14.11
82	15.60
83	17.17
84	19.09

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

Issue Age	Premium
18-40	1.05
41	1.09
42	1.10
43	1.14
44	1.14
45	1.15
46	1.16
47	1.16
48	1.20
49	1.23
50	1.24
51	1.26
52	1.32
53	1.39
54	1.47
55	1.56
56	1.61
57	1.69
58	1.78
59	1.91
60	2.04
61	2.22
62	2.47
63	2.63
64	2.81
65	2.98
66	3.24
67	3.57
68	3.95
69	4.42
70	4.91
71	5.52
72	6.28
73	7.06
74	7.86
75	8.82
76	9.82
77	10.82
78	11.90
79	13.03
80	14.17
81	15.51
82	17.15
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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	38.89	6.95	35.01	6.26	31.76	5.72	27.73	4.99	25.40	4.57	23.48	4.12
41	40.35	7.21	36.15	6.47	32.56	5.83	28.73	5.16	26.16	4.70	23.99	4.25
42	40.84	7.29	36.55	6.53	32.82	5.89	29.06	5.25	26.42	4.72	24.22	4.27
43	41.34	7.37	36.93	6.60	33.09	5.95	29.41	5.28	26.68	4.82	24.34	4.30
44	41.81	7.46	37.34	6.66	33.34	6.01	29.73	5.33	26.95	4.87	24.53	4.32
45	42.29	7.58	37.70	6.74	33.63	6.06	30.06	5.43	27.22	4.91	24.73	4.37
46	42.82	7.65	38.10	6.82	33.92	6.09	30.38	5.46	27.49	4.95	24.88	4.38
47	43.29	7.74	38.49	6.87	34.13	6.14	30.69	5.51	27.73	4.97	25.09	4.40
48	43.77	7.82	38.87	6.96	34.42	6.18	31.02	5.57	27.98	5.02	25.23	4.45
49	44.27	7.90	39.26	7.01	34.69	6.25	31.36	5.66	28.26	5.11	25.43	4.52
50	44.78	8.00	39.64	7.09	34.96	6.27	31.69	5.74	28.51	5.14	25.59	4.55
51	45.65	8.15	40.44	7.26	35.65	6.43	32.33	5.82	29.08	5.25	26.12	4.61
52	47.49	8.50	42.06	7.50	37.08	6.66	33.63	6.08	30.25	5.45	27.19	4.81
53	48.91	8.75	43.32	7.75	38.20	6.85	34.65	6.25	31.17	5.60	27.98	4.94
54	50.37	9.00	44.58	7.98	39.35	7.07	35.66	6.44	32.09	5.77	28.83	5.11
55	53.38	9.54	47.27	8.45	41.71	7.47	37.83	6.83	33.68	6.08	30.26	5.31
56	55.53	9.90	49.18	8.81	43.36	7.79	39.34	7.09	35.03	6.32	31.19	5.49
57	61.54	11.00	53.71	9.60	46.92	8.45	40.62	7.32	36.14	6.52	32.00	5.63
58	65.55	11.70	57.17	10.21	49.97	8.98	43.23	7.79	38.46	6.93	34.08	6.02
59	70.50	12.60	61.48	11.00	53.76	9.66	46.52	8.39	41.39	7.45	36.68	6.47
60	74.47	13.28	64.94	11.61	56.78	10.17	49.12	8.85	43.71	7.87	38.71	6.83
61	81.41	14.54	71.02	12.70	62.09	11.16	53.73	9.67	47.79	8.60	42.33	7.45
62	93.74	16.74	81.12	14.51	70.91	12.76	63.39	11.41	55.76	10.07	49.36	8.70
63	99.00	17.70	85.70	15.32	74.90	13.47	66.94	12.04	58.91	10.61	52.11	9.21
64	106.37	19.00	92.05	16.47	80.47	14.46	71.96	12.97	63.31	11.40	56.01	9.87
65	112.69	20.15	97.53	17.43	85.26	15.32	76.21	13.74	67.08	12.08	59.30	10.46
66	122.14	21.80	105.73	18.89	92.43	16.61	82.65	14.93	72.70	13.09	64.32	11.35
67	134.08	23.95	114.26	20.43	99.88	17.96	90.15	16.26	78.42	14.14	68.37	12.04
68	148.82	26.60	126.85	22.69	110.87	19.93	100.09	18.03	87.06	15.67	75.90	13.40
69	165.76	29.60	141.23	25.24	123.45	22.19	111.43	20.06	96.94	17.45	84.55	14.95
70	184.75	33.00	157.43	28.16	137.62	24.76	124.21	22.38	108.04	19.43	94.21	16.61
71	207.99	37.14	177.24	31.69	154.91	27.85	139.83	25.19	121.65	21.92	106.03	18.71
72	232.38	41.50	198.25	35.47	171.79	30.88	155.52	28.02	133.74	24.07	116.43	20.54
73	261.97	46.80	223.51	39.95	193.64	34.78	175.32	31.59	150.79	27.13	131.27	23.15
74	292.60	52.25	249.64	44.66	216.29	38.89	195.83	35.28	168.41	30.33	146.61	25.85
75	327.43	58.49	279.36	49.96	242.06	43.52	219.14	39.51	188.46	33.94	164.08	28.94
76	364.41	65.07	310.90	55.60	269.39	48.41	243.90	43.96	209.75	37.78	182.58	32.21
77	396.15	70.78	335.44	59.95	290.62	52.21	260.53	46.97	221.46	39.89	192.47	33.95
78	435.55	77.80	368.79	65.95	319.55	57.42	286.46	51.62	243.50	43.84	211.63	37.35
79	477.04	85.19	403.93	72.22	349.99	62.89	313.73	56.53	266.68	48.04	231.80	40.90
80	518.51	92.62	439.04	78.49	380.41	68.37	341.01	61.45	289.88	52.18	251.96	44.47
81	567.29	101.32	480.32	85.89	416.18	74.84	373.08	67.22	317.16	57.10	275.63	48.62
82	631.68	112.84	534.86	95.62	463.41	83.31	423.00	76.23	359.55	64.76	312.53	55.16
83	695.78	124.27	589.13	105.34	510.47	91.74	465.96	83.95	396.08	71.34	344.24	60.74
84	772.51	137.99	654.10	116.95	566.74	101.89	517.29	93.21	439.77	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	47.21	8.03	41.90	7.21	38.18	6.64	34.92	6.14	31.98	5.62	29.71	5.16
41	50.48	8.58	44.55	7.68	40.37	7.01	36.08	6.34	32.84	5.77	30.36	5.28
42	51.55	8.78	45.48	7.82	41.10	7.15	36.49	6.43	33.14	5.82	30.56	5.31
43	52.65	8.96	46.37	7.98	41.83	7.28	36.85	6.50	33.40	5.89	30.77	5.40
44	53.73	9.16	47.26	8.14	42.58	7.41	37.25	6.56	33.68	5.91	30.96	5.43
45	54.82	9.32	48.16	8.28	43.32	7.50	37.66	6.64	33.99	6.01	31.20	5.44
46	55.91	9.52	49.08	8.45	44.04	7.65	38.08	6.70	34.28	6.05	31.39	5.46
47	56.99	9.71	49.96	8.60	44.79	7.76	38.49	6.76	34.57	6.09	31.60	5.49
48	58.08	9.87	50.85	8.75	45.51	7.90	38.87	6.84	34.86	6.14	31.81	5.55
49	59.17	10.08	51.77	8.89	46.23	8.03	39.27	6.90	35.15	6.18	32.02	5.57
50	60.25	10.26	52.65	9.02	46.97	8.15	39.66	6.99	35.47	6.25	32.23	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	63.92	10.88	55.82	9.60	49.80	8.66	42.07	7.41	37.60	6.64	34.21	5.96
53	65.86	11.22	57.54	9.89	51.31	8.93	43.33	7.64	38.71	6.83	35.22	6.14
54	67.79	11.54	59.24	10.16	52.87	9.19	44.61	7.84	39.87	7.01	36.27	6.32
55	71.88	12.25	62.78	10.81	56.04	9.75	47.28	8.35	42.27	7.44	38.46	6.70
56	74.76	12.72	65.32	11.23	58.25	10.13	49.20	8.66	43.96	7.75	40.01	6.99
57	82.07	13.95	71.19	12.26	62.98	10.94	53.54	9.40	47.28	8.35	42.47	7.41
58	87.37	14.83	75.78	13.03	67.02	11.65	56.99	10.04	50.34	8.88	45.20	7.88
59	93.97	15.98	81.53	13.99	72.10	12.52	61.32	10.76	54.17	9.54	48.62	8.50
60	99.29	16.87	86.12	14.79	76.15	13.23	64.76	11.40	57.24	10.08	51.35	8.97
61	108.54	18.49	94.15	16.18	83.26	14.46	70.81	12.46	62.55	11.02	56.17	9.81
62	119.48	20.34	103.72	17.84	90.92	15.79	77.33	13.59	68.33	12.03	60.57	10.56
63	126.16	21.48	109.58	18.84	96.06	16.67	81.66	14.39	72.16	12.72	63.97	11.16
64	135.60	23.09	117.73	20.24	103.20	17.93	87.75	15.43	77.55	13.66	68.76	11.98
65	143.65	24.44	124.74	21.46	109.31	19.00	92.99	16.36	82.17	14.46	72.82	12.70
66	155.71	26.50	135.22	23.24	118.52	20.56	100.82	17.73	89.04	15.68	78.93	13.76
67	174.67	29.73	150.49	25.86	131.91	22.92	112.03	19.71	99.00	17.43	87.74	15.30
68	193.91	32.99	167.06	28.73	146.43	25.45	124.38	21.91	109.90	19.36	97.44	16.98
69	215.90	36.75	186.01	32.00	163.08	28.33	138.52	24.35	122.38	21.54	108.48	18.90
70	240.68	40.96	207.38	35.65	181.77	31.58	154.36	27.19	136.40	24.00	120.90	21.09
71	270.90	46.08	233.44	40.14	204.60	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	152.19	26.56
73	342.71	58.31	293.00	50.40	256.85	44.61	219.04	38.56	193.57	34.09	171.54	29.92
74	382.78	65.15	327.29	56.32	286.87	49.83	244.66	43.07	216.19	38.08	191.61	33.46
75	428.39	72.89	366.27	63.00	321.06	55.76	273.81	48.17	241.94	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	238.67	41.65
77	525.36	89.36	449.70	77.33	390.74	67.89	332.14	58.44	293.45	51.67	260.12	45.36
78	577.65	98.27	494.46	85.03	429.63	74.61	365.18	64.24	322.67	56.81	285.99	49.90
79	632.63	107.66	541.51	93.13	470.51	81.78	399.94	70.36	353.37	62.23	313.20	54.63
80	687.65	117.00	588.62	101.23	511.43	88.85	434.72	76.47	384.11	67.64	340.47	59.40
81	752.29	127.98	643.95	110.77	559.51	97.21	475.61	83.70	420.23	73.99	372.47	65.00
82	829.05	141.06	709.62	122.05	616.58	107.11	526.43	92.62	465.15	81.91	412.31	71.89
83	913.21	155.35	781.65	134.43	679.15	117.99	579.86	102.05	512.38	90.21	454.14	79.21
84	1013.90	172.49	867.83	149.26	754.04	131.00	643.83	113.28	568.90	100.19	504.24	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	54.16	9.28	48.26	8.28	43.76	7.59	39.34	6.84	35.44	6.16	32.23	5.60
41	56.49	9.67	49.98	8.60	45.15	7.82	40.56	7.03	36.36	6.33	32.80	5.72
42	57.26	9.82	50.60	8.70	45.65	7.90	40.92	7.13	36.64	6.39	32.99	5.74
43	58.05	9.95	51.17	8.81	46.09	8.00	41.34	7.18	36.95	6.44	33.15	5.76
44	58.80	10.08	51.78	8.89	46.59	8.09	41.75	7.28	37.24	6.50	33.34	5.80
45	59.58	10.17	52.34	9.00	47.05	8.15	42.14	7.33	37.56	6.56	33.56	5.81
46	60.38	10.36	52.93	9.13	47.52	8.22	42.55	7.41	37.85	6.58	33.75	5.83
47	61.14	10.46	53.50	9.21	47.98	8.31	42.94	7.46	38.18	6.65	33.93	5.89
48	61.93	10.61	54.10	9.29	48.45	8.41	43.34	7.56	38.49	6.70	34.11	5.90
49	62.69	10.73	54.66	9.38	48.93	8.50	43.76	7.62	38.77	6.76	34.32	5.95
50	63.49	10.88	55.24	9.52	49.40	8.56	44.17	7.69	39.07	6.82	34.46	6.01
51	64.75	11.09	56.36	9.67	50.40	8.75	45.04	7.84	39.87	6.95	35.19	6.10
52	69.15	11.85	60.19	10.38	53.81	9.32	48.09	8.38	42.60	7.43	37.56	6.53
53	72.10	12.35	62.77	10.76	56.13	9.73	50.16	8.75	44.39	7.74	39.18	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	70.45	12.10	63.00	10.92	56.32	9.81	49.83	8.68	43.96	7.64
56	83.87	14.39	73.01	12.57	65.28	11.31	58.36	10.14	51.63	9.00	45.57	7.90
57	86.85	14.90	75.08	12.90	66.55	11.54	62.21	10.83	54.47	9.51	47.96	8.35
58	92.44	15.85	79.94	13.74	70.83	12.27	66.24	11.53	57.95	10.12	51.06	8.88
59	99.46	17.03	85.99	14.78	76.18	13.21	71.22	12.40	62.33	10.86	54.94	9.54
60	105.09	18.02	90.85	15.60	80.48	13.95	75.24	13.10	65.88	11.50	58.05	10.08
61	114.86	19.68	99.32	17.10	88.00	15.26	82.28	14.30	72.03	12.54	63.45	11.02
62	128.66	22.06	111.36	19.15	97.81	16.96	89.31	15.55	78.16	13.60	68.89	11.96
63	135.89	23.28	117.57	20.22	103.29	17.89	94.34	16.40	82.55	14.39	72.72	12.61
64	145.99	25.01	126.38	21.73	111.00	19.22	101.33	17.66	88.72	15.45	78.15	13.57
65	154.65	26.50	133.85	23.03	117.56	20.37	107.37	18.68	93.97	16.36	82.78	14.39
66	167.66	28.73	145.16	24.94	127.50	22.09	116.38	20.24	101.89	17.75	89.77	15.58
67	184.44	31.59	158.40	27.23	139.15	24.11	127.43	22.19	111.57	19.42	98.27	17.09
68	204.79	35.09	175.88	30.25	154.50	26.76	141.48	24.62	123.84	21.59	109.12	18.93
69	228.00	39.07	195.83	33.65	172.02	29.82	157.54	27.41	137.91	24.00	121.46	21.09
70	254.17	43.53	218.28	37.52	191.73	33.22	175.59	30.56	153.69	26.79	135.40	23.50
71	286.10	49.04	245.72	42.25	215.84	37.40	197.66	34.40	173.04	30.13	152.43	26.44
72	323.24	55.38	277.94	47.79	241.98	41.96	220.76	38.41	193.26	33.65	170.23	29.54
73	364.39	62.46	313.32	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	277.94	48.37	243.28	42.38	214.34	37.20
75	455.45	78.04	391.62	67.33	340.98	59.10	311.05	54.12	272.26	47.46	239.88	41.66
76	506.89	86.85	435.85	74.92	379.48	65.75	346.20	60.24	303.02	52.79	266.95	46.35
77	558.92	95.77	480.61	82.65	418.44	72.52	383.32	66.72	335.52	58.46	291.79	50.65
78	614.53	105.29	528.43	90.86	460.05	79.74	421.44	73.34	368.89	64.26	320.82	55.69
79	673.03	115.32	578.75	99.48	503.88	87.33	461.57	80.34	404.02	70.40	351.36	61.01
80	731.59	125.35	629.06	108.17	547.69	94.93	501.72	87.32	439.16	76.48	381.93	66.31
81	800.36	137.14	688.19	118.32	599.15	103.85	548.86	95.51	480.43	83.72	417.82	72.57
82	886.17	151.84	756.21	130.01	658.39	114.10	603.04	104.96	527.85	91.99	459.08	79.69
83	976.12	167.27	832.95	143.23	725.21	125.68	664.28	115.60	581.42	101.30	505.68	87.79
84	1083.77	185.68	924.84	158.97	805.18	139.55	737.50	128.37	645.54	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	60.60	10.04	54.17	9.00	48.98	8.22	46.55	7.88	42.44	7.26	38.97	6.64
41	63.36	10.47	56.38	9.37	50.68	8.52	47.85	8.10	43.44	7.37	39.66	6.74
42	64.26	10.65	57.10	9.52	51.27	8.62	48.30	8.18	43.77	7.44	39.90	6.79
43	65.20	10.76	57.87	9.62	51.83	8.71	48.75	8.26	44.10	7.47	40.14	6.83
44	66.11	10.94	58.58	9.75	52.41	8.82	49.20	8.35	44.46	7.58	40.37	6.85
45	67.06	11.09	59.30	9.87	52.97	8.93	49.62	8.41	44.79	7.62	40.60	6.90
46	67.96	11.25	60.05	10.01	53.54	9.00	50.08	8.46	45.11	7.68	40.84	6.95
47	68.89	11.40	60.77	10.12	54.10	9.13	50.54	8.54	45.45	7.74	41.07	6.99
48	69.82	11.55	61.52	10.25	54.66	9.21	50.96	8.62	45.78	7.79	41.29	7.01
49	70.71	11.70	62.26	10.38	55.23	9.29	51.41	8.70	46.09	7.84	41.56	7.03
50	71.64	11.86	63.01	10.46	55.81	9.38	51.83	8.78	46.41	7.90	41.77	7.09
51	73.05	12.09	64.24	10.70	56.93	9.56	52.88	8.96	47.37	8.08	42.61	7.27
52	78.06	12.90	68.64	11.41	60.80	10.21	56.48	9.54	50.60	8.60	45.51	7.74
53	81.37	13.47	71.56	11.92	63.38	10.69	58.88	9.95	52.77	8.97	47.46	8.08
54	84.70	13.99	74.49	12.39	66.00	11.09	61.31	10.38	54.91	9.32	49.40	8.39
55	91.36	15.10	80.33	13.38	71.16	11.96	66.08	11.19	59.21	10.08	53.26	9.04
56	94.65	15.67	83.23	13.86	73.73	12.40	68.49	11.58	61.36	10.42	55.20	9.38
57	99.91	16.54	87.28	14.51	76.61	12.89	70.67	11.96	63.33	10.76	56.24	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	114.42	18.93	99.92	16.61	87.74	14.76	80.96	13.70	72.53	12.33	64.44	10.96
60	120.88	19.99	105.57	17.55	92.65	15.59	85.50	14.46	76.61	13.03	68.06	11.57
61	132.15	21.88	115.43	19.18	101.32	17.03	93.50	15.83	83.75	14.23	74.42	12.66
62	144.19	23.86	124.96	20.80	109.72	18.47	100.84	17.09	90.35	15.36	79.27	13.47
63	152.32	25.19	131.96	21.96	115.86	19.49	106.49	18.02	95.44	16.23	83.73	14.22
64	163.63	27.10	141.80	23.60	124.51	20.93	114.43	19.36	102.54	17.45	89.98	15.29
65	173.37	28.69	150.24	24.97	131.89	22.19	121.25	20.52	108.62	18.49	95.30	16.18
66	187.98	31.12	162.88	27.10	142.99	24.06	131.41	22.26	117.79	20.03	103.30	17.55
67	211.74	35.03	182.07	30.29	159.83	26.91	147.04	24.86	128.79	21.92	114.10	19.40
68	235.04	38.91	202.11	33.63	177.47	29.85	163.23	27.60	143.00	24.31	126.69	21.53
69	261.72	43.33	225.05	37.41	197.61	33.25	181.75	30.76	159.22	27.10	141.06	23.98
70	291.74	48.28	250.86	41.75	220.26	37.06	202.57	34.27	177.48	30.19	157.24	26.72
71	328.43	54.36	282.40	46.98	247.95	41.71	228.04	38.57	199.77	33.99	176.99	30.08
72	367.08	60.76	315.65	52.49	277.12	46.64	256.36	43.36	224.59	38.22	196.37	33.38
73	413.82	68.48	355.81	59.20	312.36	52.54	289.00	48.90	253.15	43.08	221.40	37.64
74	462.20	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	390.48	65.69	361.24	61.11	316.47	53.84	276.75	47.04
76	575.62	95.28	494.98	82.35	434.58	73.13	402.02	68.01	352.17	59.90	308.00	52.35
77	625.14	103.47	542.30	90.19	471.97	79.37	435.42	73.67	381.46	64.90	333.57	56.70
78	687.36	113.75	596.25	99.19	518.92	87.31	478.75	81.00	419.39	71.35	366.76	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	617.77	103.92	569.94	96.40	499.29	84.94	436.61	74.22
81	895.15	148.14	776.55	129.17	675.81	113.68	623.51	105.47	546.20	92.92	477.68	81.21
82	961.98	159.22	828.15	137.77	720.70	121.24	668.22	113.03	585.39	99.59	511.94	87.04
83	1059.62	175.38	912.18	151.76	793.85	133.53	736.02	124.51	644.80	109.72	563.87	95.84
84	1176.46	194.72	1012.79	168.47	881.37	148.25	817.19	138.25	715.90	121.81	626.06	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	72.44	10.93	68.50	10.33	62.33	9.41	57.64	8.69
41	92.41	13.93	82.59	12.48	75.07	11.34	70.67	10.67	63.97	9.66	58.81	8.89
42	93.80	14.14	83.69	12.63	75.93	11.45	71.36	10.78	64.51	9.73	59.19	8.95
43	95.14	14.38	84.82	12.81	76.79	11.58	72.10	10.87	65.03	9.82	59.59	8.98
44	96.50	14.57	85.90	12.96	77.64	11.75	72.80	11.00	65.58	9.89	60.02	9.04
45	97.88	14.76	87.03	13.13	78.53	11.83	73.52	11.10	66.15	10.00	60.39	9.10
46	99.28	14.95	88.12	13.29	79.38	11.98	74.22	11.17	66.70	10.08	60.80	9.20
47	100.65	15.19	89.25	13.47	80.25	12.11	74.94	11.33	67.22	10.15	61.19	9.24
48	102.04	15.38	90.34	13.63	81.12	12.24	75.63	11.42	67.78	10.21	61.59	9.29
49	103.40	15.59	91.43	13.81	81.99	12.36	76.37	11.50	68.34	10.29	61.99	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	94.43	14.26	84.54	12.73	78.60	11.83	70.24	10.59	63.63	9.61
52	114.19	17.22	100.83	15.23	90.30	13.61	83.99	12.68	75.07	11.34	67.99	10.25
53	119.03	17.93	105.16	15.87	94.12	14.18	87.54	13.21	78.23	11.79	70.87	10.70
54	123.88	18.68	109.45	16.49	98.00	14.77	91.09	13.74	81.44	12.28	73.76	11.13
55	133.59	20.14	118.02	17.79	105.63	15.94	98.23	14.83	87.81	13.23	79.53	12.01
56	138.45	20.88	122.32	18.46	109.49	16.54	101.83	15.36	91.01	13.73	82.43	12.43
57	148.63	22.44	129.40	19.51	114.80	17.31	106.65	16.11	94.28	14.24	84.21	12.70
58	158.19	23.88	137.75	20.75	122.22	18.44	113.60	17.13	100.40	15.17	89.65	13.54
59	170.21	25.69	148.21	22.38	131.47	19.83	122.19	18.44	107.98	16.27	96.44	14.54
60	179.77	27.10	156.56	23.63	138.90	20.93	129.10	19.48	114.07	17.21	101.87	15.37
61	196.58	29.65	171.15	25.83	151.82	22.91	141.13	21.28	124.72	18.82	111.36	16.81
62	209.99	31.71	183.04	27.61	160.95	24.27	150.58	22.74	131.56	19.83	115.78	17.46
63	221.77	33.43	193.32	29.18	170.01	25.68	159.04	24.00	138.94	20.95	122.30	18.46
64	238.32	35.97	207.72	31.34	182.69	27.59	170.86	25.81	149.28	22.54	131.40	19.82
65	252.47	38.11	220.06	33.20	193.53	29.22	181.01	27.32	158.14	23.85	139.22	20.99
66	273.69	41.28	238.61	36.01	209.80	31.68	196.24	29.63	171.47	25.88	150.89	22.78
67	315.08	47.53	272.89	41.15	237.93	35.92	224.07	33.82	195.76	29.57	172.32	26.01
68	349.84	52.80	303.00	45.73	264.12	39.84	248.78	37.52	217.34	32.79	191.28	28.89
69	389.52	58.78	337.36	50.92	294.12	44.36	277.01	41.78	242.06	36.52	213.01	32.13
70	434.19	65.51	376.04	56.75	327.81	49.46	308.78	46.58	269.76	40.72	237.43	35.80
71	488.77	73.76	423.33	63.85	369.04	55.67	347.60	52.46	303.69	45.83	267.28	40.33
72	537.71	81.12	465.70	70.25	405.99	61.27	380.60	57.38	332.48	50.17	288.81	43.57
73	606.13	91.43	524.95	79.20	457.64	69.06	429.02	64.72	374.82	56.56	325.55	49.12
74	677.00	102.13	586.34	88.46	511.18	77.15	479.19	72.29	418.65	63.19	363.62	54.88
75	757.63	114.30	656.24	99.00	572.09	86.28	536.29	80.90	468.54	70.70	406.95	61.41
76	843.19	127.19	730.32	110.18	636.67	96.06	596.81	90.03	521.41	78.67	452.88	68.34
77	919.22	138.67	790.22	119.24	688.90	103.94	640.25	96.62	559.38	84.38	485.84	73.29
78	1010.63	152.46	868.80	131.08	757.40	114.28	703.93	106.21	615.00	92.78	534.15	80.59
79	1106.90	166.99	951.54	143.55	829.53	125.13	770.96	116.34	673.57	101.61	585.04	88.27
80	1203.13	181.54	1034.33	156.04	901.67	136.02	838.02	126.42	732.13	110.46	635.91	95.96
81	1316.23	198.58	1131.53	170.74	986.43	148.81	916.78	138.33	800.97	120.82	695.67	104.95
82	1375.65	207.58	1182.59	178.43	1030.95	155.53	968.67	146.13	836.56	126.22	735.04	110.91
83	1515.29	228.63	1302.62	196.54	1135.57	171.34	1066.99	160.96	921.47	139.03	809.64	122.16
84	1682.35	253.86	1446.26	218.20	1260.81	190.23	1184.62	178.75	1023...	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	147.55	22.05	132.88	19.81	120.54	18.09	105.29	15.76	96.23	14.47	89.09	13.06
41	153.14	22.76	137.17	20.38	123.62	18.58	109.15	16.33	99.26	15.08	91.02	13.33
42	154.49	23.17	138.24	20.68	124.15	18.65	109.88	16.55	99.89	15.10	91.40	13.51
43	155.36	23.24	138.91	20.73	124.39	18.65	110.55	16.60	100.42	15.15	91.55	13.51
44	156.71	23.36	139.73	20.83	125.07	18.69	111.47	16.71	100.95	15.19	91.89	13.51
45	158.20	23.52	140.94	20.93	125.70	18.85	112.33	16.94	101.73	15.25	92.32	13.63
46	159.07	23.59	141.57	21.21	125.93	18.85	112.87	17.02	102.02	15.29	92.51	13.72
47	159.99	23.72	142.10	21.29	126.23	18.90	113.40	17.13	102.40	15.38	92.56	13.72
48	160.91	23.92	142.87	21.33	126.61	18.90	114.12	17.22	102.98	15.38	92.85	13.72
49	162.40	24.14	143.98	21.40	127.19	19.06	115.04	17.29	103.60	15.65	93.33	13.73
50	163.32	24.39	144.60	21.46	127.58	19.06	115.71	17.43	104.09	15.66	93.48	13.73
51	165.73	24.71	146.77	21.96	129.41	19.47	117.30	17.62	105.44	15.76	94.83	13.97
52	170.79	25.45	151.36	22.53	133.41	20.02	120.92	18.35	108.72	16.33	97.67	13.99
53	174.85	26.12	154.93	23.19	136.45	20.65	123.86	18.65	111.47	16.71	99.94	14.39
54	178.75	26.63	158.30	23.52	139.54	20.89	126.61	19.04	113.97	17.22	102.25	14.70
55	188.30	28.09	166.69	24.79	147.06	22.07	133.41	20.04	118.80	17.78	106.02	15.19
56	194.72	28.98	172.34	25.67	152.03	22.76	137.95	20.82	122.80	18.56	108.23	15.66
57	213.87	31.90	186.61	27.79	163.03	24.50	140.98	21.29	125.50	18.85	111.18	16.33
58	225.97	33.66	197.08	29.46	172.34	25.93	149.09	22.35	132.64	19.93	117.50	17.28
59	240.59	35.87	209.91	31.40	183.48	27.54	158.69	23.90	141.23	21.29	125.12	18.46
60	252.16	37.64	219.99	32.86	192.36	28.86	166.40	25.01	148.08	22.20	131.10	19.14
61	272.13	40.62	237.45	35.45	207.50	31.09	179.52	27.03	159.65	23.93	141.51	20.82
62	309.17	46.09	267.60	39.84	233.83	35.12	209.19	31.42	183.96	27.70	162.84	23.90
63	321.28	47.96	278.11	41.38	243.00	36.43	217.39	32.77	191.25	28.76	169.11	24.79
64	336.76	50.25	291.38	43.45	254.82	38.30	227.76	34.30	200.46	30.13	177.31	26.12
65	351.91	52.40	304.54	45.48	266.20	39.95	237.98	35.86	209.38	31.42	185.12	27.14
66	370.72	55.14	320.89	47.96	280.38	42.09	250.76	37.71	220.52	33.12	195.05	28.66
67	395.03	58.80	336.67	50.25	294.36	44.17	265.67	39.95	231.13	34.67	201.47	29.64
68	425.51	63.31	362.62	54.13	316.89	47.47	286.16	42.99	248.83	37.42	217.00	31.90
69	459.13	68.35	391.41	58.42	342.07	51.32	308.74	46.48	268.56	40.34	234.22	34.44
70	495.64	73.89	422.47	63.02	369.17	55.34	333.19	50.10	289.78	43.48	252.65	37.21
71	530.47	79.02	452.13	67.45	395.12	59.39	356.63	53.65	310.33	46.68	270.63	39.74
72	551.83	82.07	470.85	70.12	408.00	61.14	369.37	55.51	317.57	47.81	276.52	40.71
73	587.57	87.49	501.19	74.82	434.24	65.20	393.15	59.11	338.16	50.82	294.41	43.35
74	617.63	92.07	526.85	78.53	456.58	68.43	413.26	62.21	355.43	53.46	309.56	45.53
75	648.01	96.52	552.85	82.53	479.00	71.82	433.76	65.36	372.94	56.12	324.65	47.63
76	673.09	100.37	574.26	85.63	497.57	74.70	450.45	67.68	387.41	58.25	337.29	49.60
77	679.41	101.13	575.37	85.84	498.44	74.86	446.83	67.27	379.79	57.17	330.20	48.48
78	689.63	102.80	583.96	87.14	505.92	75.86	453.58	68.24	385.52	57.92	335.03	49.18
79	692.29	103.16	586.22	87.47	507.84	76.26	455.27	68.43	386.97	58.25	336.43	49.49
80	684.09	101.93	579.28	86.34	501.91	75.26	449.97	67.60	382.49	57.48	332.33	48.82
81	698.56	104.03	591.53	88.21	512.38	76.89	459.32	69.05	390.45	58.61	339.42	49.91
82	694.51	103.41	587.96	87.74	509.48	76.44	465.01	70.01	395.32	59.46	343.47	50.48
83	703.72	104.75	595.97	88.84	516.34	77.40	471.33	70.79	400.62	60.11	348.19	51.14
84	713.41	106.39	604.17	90.10	523.38	78.48	477.70	71.87	406.12	61.07	352.92	51.85

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	179.14	25.29	159.07	22.72	145.04	20.89	132.55	19.47	121.55	17.72	112.77	16.33
41	191.44	27.03	169.20	24.14	153.24	22.14	136.98	20.04	124.73	18.39	115.18	16.62
42	194.91	27.54	172.00	24.64	155.55	22.47	138.09	20.17	125.36	18.46	115.57	16.71
43	197.95	27.99	174.31	24.88	157.19	22.72	138.67	20.21	125.65	18.46	115.71	16.71
44	201.38	28.42	177.06	25.29	159.51	23.17	139.58	20.38	126.32	18.56	116.10	16.82
45	204.94	28.90	180.00	25.67	161.87	23.42	140.84	20.68	127.04	18.65	116.48	16.94
46	207.74	29.43	182.27	26.02	163.61	23.59	141.51	20.82	127.38	18.69	116.58	16.94
47	210.49	29.66	184.49	26.34	165.34	23.90	142.05	20.83	127.72	18.69	116.87	16.94
48	213.48	30.13	186.81	26.67	167.32	24.13	142.87	20.89	128.16	18.76	116.97	17.02
49	217.05	30.73	189.85	27.07	169.54	24.58	143.98	21.02	128.93	18.85	117.50	17.13
50	219.99	31.01	192.21	27.38	171.42	24.78	144.65	21.29	129.36	18.90	117.59	17.13
51	222.89	31.42	194.82	27.79	173.88	25.06	146.82	21.46	131.10	19.07	119.28	17.29
52	230.02	32.41	200.80	28.66	179.19	25.95	151.40	22.14	135.15	19.81	123.09	17.78
53	235.38	33.17	205.62	29.46	183.48	26.47	154.97	22.72	138.33	20.21	125.93	18.39
54	240.78	34.00	210.15	30.05	187.67	27.07	158.35	23.24	141.57	20.82	128.78	18.69
55	253.51	35.86	221.44	31.67	197.61	28.46	166.79	24.50	149.09	21.96	135.73	19.72
56	262.00	37.04	228.92	32.77	204.17	29.57	172.48	25.29	154.01	22.53	140.31	20.26
57	285.10	40.24	247.29	35.31	218.74	31.60	186.09	27.24	164.38	24.13	147.50	21.39
58	301.16	42.48	261.33	37.34	231.13	33.34	196.60	28.86	173.64	25.45	155.89	22.56
59	320.70	45.31	278.21	39.74	245.99	35.59	209.24	30.73	184.92	27.07	165.88	23.93
60	336.18	47.40	291.67	41.77	257.90	37.34	219.32	32.16	193.80	28.42	173.93	25.26
61	362.76	51.22	314.62	44.97	278.31	40.14	236.63	34.67	209.19	30.73	187.77	27.24
62	394.16	55.60	342.12	48.82	299.91	43.36	254.96	37.41	225.34	33.04	199.83	28.98
63	409.45	57.82	355.62	50.73	311.78	44.99	265.04	38.83	234.22	34.30	207.65	30.13
64	429.27	60.67	372.84	53.21	326.83	47.27	277.82	40.81	245.60	36.04	217.63	31.60
65	448.52	63.22	389.43	55.60	341.39	49.38	290.22	42.48	256.60	37.64	227.32	32.98
66	472.54	66.69	410.32	58.55	359.72	51.90	305.85	44.75	270.20	39.68	239.52	34.79
67	514.69	72.55	443.45	63.31	388.66	56.21	330.11	48.39	291.76	42.74	258.58	37.61
68	554.34	78.29	477.60	68.24	418.66	60.58	355.57	52.10	314.24	46.09	278.50	40.46
69	598.19	84.49	515.42	73.68	451.71	65.36	383.79	56.27	338.93	49.76	300.59	43.56
70	645.50	91.01	556.27	79.44	487.59	70.48	414.08	60.68	365.95	53.65	324.37	47.07
71	690.99	97.55	595.44	84.98	521.93	75.27	443.35	64.85	391.65	57.41	347.13	50.31
72	722.10	101.93	617.19	88.21	541.08	78.25	461.40	67.57	407.81	59.77	361.46	52.40
73	768.64	108.48	657.27	93.79	576.05	83.20	491.35	71.95	434.10	63.71	384.76	55.99
74	808.05	114.08	690.89	98.62	605.57	87.49	516.48	75.61	456.28	66.88	404.53	58.61
75	847.79	119.68	724.80	103.53	635.37	91.86	541.90	79.44	478.86	70.12	424.45	61.47
76	880.59	124.29	752.92	107.62	659.92	95.37	562.88	82.53	497.24	73.01	440.80	63.99
77	901.04	127.20	771.34	110.26	670.20	96.94	569.68	83.35	503.31	73.79	446.11	64.63
78	914.59	129.11	782.77	111.71	680.13	98.29	578.12	84.66	510.79	74.94	452.76	65.69
79	918.12	129.50	785.91	112.27	682.79	98.55	580.49	84.98	512.76	75.14	454.60	65.99
80	907.21	128.07	776.60	110.93	674.78	97.40	573.49	84.09	506.78	74.25	449.24	65.20
81	926.32	130.66	792.95	113.27	688.96	99.53	585.59	85.84	517.45	75.86	458.60	66.66
82	911.46	128.61	780.12	111.53	677.92	97.98	578.70	84.78	511.36	75.04	453.34	65.79
83	923.71	130.30	790.68	112.93	687.03	99.25	586.52	85.94	518.21	75.95	459.32	66.69
84	936.30	132.06	801.44	114.55	696.39	100.57	594.57	87.14	525.40	77.08	465.69	67.57

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Four Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	205.52	29.23	183.09	26.16	166.07	23.90	149.29	21.50	134.52	19.53	122.37	17.62
41	214.40	30.38	189.85	27.07	171.42	24.71	153.82	22.20	137.99	20.02	124.39	17.85
42	216.61	30.83	191.34	27.30	172.67	24.79	154.93	22.35	138.43	20.04	124.73	18.08
43	218.20	31.01	192.45	27.54	173.40	24.99	155.36	22.47	138.96	20.13	124.73	18.08
44	220.33	31.40	193.90	27.71	174.56	25.06	156.37	22.56	139.54	20.17	125.07	18.08
45	222.74	31.69	195.63	27.99	175.81	25.29	157.53	22.76	140.45	20.26	125.41	18.09
46	224.33	31.90	196.74	28.19	176.72	25.45	158.11	22.81	140.65	20.26	125.36	18.09
47	225.92	32.16	197.61	28.21	177.31	25.51	158.54	22.96	140.94	20.38	125.36	18.09
48	227.66	32.37	198.91	28.42	178.17	25.67	159.46	23.17	141.51	20.65	125.41	18.09
49	230.02	32.78	200.51	28.66	179.43	25.93	160.42	23.24	142.24	20.68	125.74	18.35
50	231.71	32.98	201.71	28.86	180.34	26.02	161.15	23.36	142.67	20.73	125.84	18.35
51	234.85	33.45	204.46	29.23	182.85	26.34	163.32	23.59	144.60	20.93	127.58	18.46
52	248.74	35.45	216.61	31.00	193.66	27.81	172.92	25.01	153.24	22.14	135.10	19.53
53	257.86	36.57	224.38	32.01	200.60	28.90	179.24	25.95	158.69	23.17	140.02	20.17
54	266.34	37.82	231.91	33.12	207.26	29.82	185.22	26.80	164.04	23.64	144.60	20.89
55	285.44	40.62	248.54	35.52	222.16	32.01	198.53	28.76	175.76	25.45	155.07	22.35
56	293.98	41.87	255.93	36.48	228.82	32.98	204.46	29.64	181.06	26.23	159.65	23.17
57	301.75	42.89	260.94	37.34	231.18	33.28	216.13	31.25	189.17	27.38	166.65	23.93
58	318.77	45.32	275.65	39.34	244.20	35.16	228.39	33.04	199.93	28.98	176.05	25.35
59	339.42	48.31	293.35	42.01	260.07	37.42	243.09	35.16	212.76	30.85	187.58	27.03
60	355.72	50.66	307.54	43.92	272.52	39.19	254.82	36.98	223.08	32.37	196.60	28.36
61	383.94	54.61	331.94	47.35	294.17	42.33	275.07	39.78	240.78	34.88	212.08	30.73
62	424.26	60.57	367.25	52.48	322.53	46.48	294.51	42.50	257.90	37.41	227.18	32.86
63	441.09	62.69	381.71	54.44	335.27	48.39	306.09	44.33	267.94	38.83	236.05	34.10
64	462.26	65.79	400.10	57.17	351.47	50.66	320.94	46.48	280.86	40.81	247.48	35.76
65	482.86	68.72	417.94	59.71	367.10	52.97	335.27	48.48	293.35	42.48	258.53	37.34
66	508.86	72.35	440.32	62.93	386.83	55.73	353.16	51.14	309.17	44.75	272.37	39.34
67	543.44	77.28	466.75	66.69	410.07	59.10	375.50	54.37	328.61	47.56	289.64	41.87
68	585.36	83.23	502.68	71.82	441.48	63.57	404.34	58.53	353.98	51.32	311.88	44.99
69	631.71	89.76	542.53	77.40	476.49	68.66	436.46	63.15	382.05	55.34	336.62	48.56
70	681.73	97.06	585.59	83.60	514.26	74.09	471.19	68.23	412.39	59.77	363.29	52.40
71	729.72	103.72	626.74	89.52	550.48	79.32	504.28	73.02	441.33	63.88	388.76	56.12
72	767.58	109.27	659.97	94.18	574.65	82.84	524.34	75.86	458.89	66.46	404.24	58.42
73	817.21	116.20	702.71	100.41	611.89	88.15	558.11	80.79	488.65	70.75	430.38	62.05
74	859.08	122.13	738.79	105.43	643.09	92.73	586.70	84.82	513.54	74.40	452.42	65.41
75	901.33	128.21	775.01	110.66	674.83	97.20	615.60	89.09	538.81	78.17	474.71	68.61
76	936.25	133.13	805.10	114.93	700.87	100.98	639.38	92.54	559.64	81.05	493.13	71.15
77	958.58	136.38	824.35	117.75	717.71	103.36	657.46	95.23	575.42	83.35	500.37	72.21
78	972.91	138.34	836.55	119.48	728.27	104.90	667.25	96.54	584.10	84.56	507.84	73.34
79	976.81	138.95	839.78	119.86	731.17	105.36	669.86	97.06	586.32	84.96	509.97	73.68
80	965.14	137.29	829.90	118.50	722.58	104.09	661.90	95.85	579.42	84.03	503.89	72.80
81	985.54	140.31	847.36	120.98	737.77	106.39	675.84	97.81	591.58	85.67	514.46	74.23
82	974.35	138.43	831.44	118.75	723.83	104.29	662.91	95.95	580.34	84.16	504.71	72.94
83	987.28	140.51	842.49	120.38	733.58	105.59	671.89	97.20	588.01	85.23	511.52	73.89
84	1000.84	142.42	854.11	121.94	743.61	107.12	681.19	98.49	596.21	86.34	518.55	74.86

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	229.93	31.42	205.52	28.30	186.04	25.95	176.77	24.78	161.10	22.72	147.89	20.83
41	240.35	32.88	213.91	29.54	192.45	26.80	181.69	25.45	164.91	23.26	150.53	21.29
42	243.00	33.28	215.94	29.71	193.85	27.03	182.80	25.62	165.54	23.36	150.83	21.33
43	245.03	33.53	217.53	29.87	194.86	27.14	183.24	25.67	165.83	23.42	150.87	21.33
44	247.68	33.95	219.51	30.15	196.21	27.30	184.35	25.93	166.50	23.48	151.36	21.33
45	250.62	34.30	221.68	30.61	198.00	27.63	185.55	26.02	167.37	23.59	151.74	21.39
46	252.50	34.51	223.13	30.79	198.96	27.71	186.13	26.12	167.66	23.59	151.64	21.39
47	254.43	34.88	224.53	31.00	199.88	27.81	186.61	26.16	167.85	23.59	151.64	21.39
48	256.65	35.12	226.21	31.19	201.04	28.09	187.39	26.23	168.19	23.64	151.89	21.39
49	259.40	35.52	228.39	31.41	202.53	28.21	188.54	26.47	169.11	23.90	152.42	21.40
50	261.42	35.86	230.02	31.67	203.69	28.36	189.22	26.57	169.44	23.90	152.56	21.40
51	265.09	36.34	233.21	32.16	206.48	28.76	191.82	26.90	171.85	24.38	154.64	21.89
52	280.81	38.52	246.95	34.00	218.74	30.38	203.16	28.46	181.93	25.67	163.80	23.19
53	290.94	39.78	255.78	35.28	226.60	31.60	210.49	29.57	188.59	26.63	169.59	23.90
54	300.68	41.11	264.32	36.43	234.12	32.77	217.53	30.38	194.86	27.54	175.28	24.78
55	322.19	44.09	283.37	38.99	251.00	34.91	233.21	32.77	208.80	29.54	187.87	26.47
56	331.85	45.48	291.86	40.14	258.43	36.04	240.11	33.66	215.02	30.30	193.56	27.24
57	347.13	47.47	303.10	41.82	266.20	37.21	245.60	34.50	220.09	31.01	195.49	27.63
58	366.71	50.25	320.27	44.09	281.25	39.18	259.44	36.43	232.39	32.86	206.48	29.10
59	390.45	53.46	340.96	46.87	299.43	41.82	276.23	38.77	247.53	34.91	219.80	31.01
60	409.31	56.05	357.36	49.18	313.76	43.62	289.59	40.62	259.44	36.53	230.36	32.54
61	441.72	60.58	385.67	53.09	338.64	47.27	312.36	43.84	279.99	39.50	248.69	35.12
62	475.72	65.13	412.10	56.68	361.94	50.47	332.57	46.74	297.98	42.09	261.42	36.98
63	494.43	67.60	428.36	58.95	376.03	52.40	345.69	48.48	309.75	43.62	271.79	38.35
64	518.17	70.79	449.05	61.81	394.25	54.93	362.23	50.82	324.65	45.87	284.77	40.14
65	541.36	74.09	469.02	64.54	411.81	57.41	378.63	53.09	339.27	47.96	297.60	42.07
66	570.31	78.17	494.10	68.15	433.90	60.58	398.84	56.00	357.31	50.47	313.42	44.17
67	623.84	85.44	536.30	73.89	471.09	65.61	433.23	60.79	379.50	53.57	336.18	47.35
68	671.89	91.98	577.79	79.63	507.22	70.70	466.66	65.45	408.83	57.68	362.09	51.06
69	725.13	99.25	623.70	85.93	547.44	76.32	503.55	70.68	441.19	62.26	390.74	55.04
70	782.72	107.12	673.00	92.73	590.81	82.28	543.44	76.26	476.11	67.27	421.80	59.46
71	837.76	114.70	720.36	99.19	632.53	88.15	581.69	81.67	509.59	71.87	451.46	63.71
72	871.66	119.28	749.49	103.16	658.09	91.69	608.84	85.44	533.31	75.26	466.46	65.79
73	928.00	127.05	797.97	109.83	700.68	97.67	648.16	90.80	567.80	80.03	496.51	70.03
74	975.70	133.55	838.96	115.50	736.52	102.80	681.34	95.50	596.83	84.22	521.98	73.68
75	1023.55	140.11	880.15	121.06	772.79	107.74	714.76	100.37	626.31	88.36	547.73	77.19
76	1063.25	145.57	914.21	125.84	802.64	111.79	742.50	104.21	650.47	91.86	568.86	80.12
77	1072.12	146.81	930.08	128.07	809.49	112.81	746.89	104.70	654.18	92.33	572.09	80.78
78	1088.18	148.94	943.92	129.98	821.46	114.55	757.93	106.39	664.02	93.71	580.68	81.93
79	1092.43	149.44	947.68	130.51	824.73	114.93	760.97	106.65	666.58	94.11	582.95	82.07
80	1079.50	147.76	936.45	128.91	815.04	113.63	751.90	105.39	658.67	92.95	576.05	81.17
81	1102.32	150.83	956.12	131.65	832.12	116.06	767.68	107.74	672.56	94.97	588.05	83.04
82	1057.65	144.66	910.45	125.36	792.37	110.51	734.59	103.06	643.62	90.80	562.83	79.42
83	1071.78	146.79	922.75	126.92	803.08	111.85	744.48	104.51	652.16	92.07	570.31	80.48
84	1086.55	148.77	935.24	128.81	814.08	113.41	754.65	105.87	661.27	93.31	578.12	81.60

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R962 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	339.73	41.96	305.05	37.74	278.71	34.42	263.76	32.57	239.73	29.59	221.77	27.35
41	355.70	43.98	317.79	39.20	288.76	35.55	271.93	33.55	246.18	30.39	226.29	27.91
42	359.62	44.37	320.97	39.71	291.23	35.94	273.76	33.70	247.47	30.57	227.10	27.95
43	362.79	44.68	323.28	39.98	292.74	36.08	274.79	33.78	248.06	30.69	227.26	27.95
44	366.83	45.24	326.56	40.31	295.11	36.51	276.61	34.24	249.36	30.84	228.01	28.15
45	371.23	45.74	329.84	40.63	297.63	36.77	278.65	34.42	250.81	30.91	228.93	28.28
46	374.08	46.17	332.09	40.87	299.14	36.93	279.73	34.51	251.29	30.95	229.09	28.28
47	377.04	46.61	334.30	41.30	300.64	37.07	280.81	34.68	251.88	31.01	229.19	28.28
48	380.37	47.00	336.88	41.61	302.36	37.33	282.15	34.82	252.63	31.18	229.68	28.28
49	384.57	47.37	340.16	41.98	304.94	37.74	284.03	34.97	254.09	31.40	230.48	28.45
50	387.90	47.80	342.63	42.14	306.77	37.87	285.27	35.24	255.00	31.45	230.91	28.45
51	393.28	48.47	347.47	42.96	310.86	38.40	289.19	35.70	258.60	31.75	234.08	28.94
52	416.56	51.40	367.96	45.49	329.35	40.61	306.18	37.87	273.82	33.70	248.01	30.57
53	431.50	53.27	381.18	47.06	341.18	42.00	317.36	39.20	283.65	34.97	256.77	31.68
54	445.80	55.06	393.82	48.57	352.58	43.43	328.01	40.48	293.17	36.08	265.43	32.84
55	477.90	59.03	422.15	52.13	377.80	46.67	351.45	43.38	314.08	38.75	284.52	35.05
56	492.04	60.68	434.73	53.56	389.19	48.13	361.99	44.67	323.44	39.98	292.90	36.08
57	523.65	64.55	455.91	56.23	404.51	49.90	375.96	46.34	332.15	41.08	296.72	36.61
58	553.17	68.22	481.71	59.36	427.31	52.73	397.21	48.99	350.91	43.26	313.49	38.64
59	588.92	72.68	512.85	63.22	455.00	56.09	422.79	52.19	373.71	45.94	333.76	41.30
60	617.42	76.18	537.58	66.39	476.93	58.86	443.28	54.62	391.77	48.36	349.84	43.11
61	666.39	82.25	580.11	71.58	514.73	63.42	478.39	59.09	422.69	52.13	377.53	46.61
62	702.31	86.64	612.26	75.45	538.49	66.48	503.49	62.15	440.16	54.29	387.31	47.66
63	729.89	90.07	636.29	78.51	559.57	69.08	523.39	64.55	457.36	56.47	402.47	49.69
64	765.10	94.36	666.99	82.31	586.61	72.31	548.65	67.69	479.46	59.15	421.93	52.12
65	799.41	98.66	696.82	85.95	612.90	75.62	573.17	70.75	500.80	61.83	440.70	54.36
66	842.25	103.85	734.19	90.60	645.70	79.64	603.98	74.52	527.69	65.13	464.35	57.23
67	941.45	116.22	815.48	100.62	710.91	87.65	669.56	82.58	584.89	72.22	514.89	63.63
68	1014.08	125.11	878.38	108.33	765.80	94.43	721.23	88.91	630.11	77.65	554.57	68.33
69	1094.46	134.97	947.79	116.89	826.29	101.97	778.27	95.97	679.94	83.87	598.55	73.72
70	1181.02	145.66	1022.95	126.30	891.93	109.95	839.94	103.59	733.92	90.48	645.97	79.80
71	1264.24	155.96	1094.94	134.97	954.57	117.68	899.19	111.02	785.59	96.96	691.39	85.25
72	1294.89	159.76	1121.50	138.40	977.69	120.64	916.55	113.22	800.75	98.90	695.54	85.83
73	1378.70	170.11	1194.03	147.22	1040.91	128.47	975.80	120.44	852.47	105.13	740.43	91.34
74	1449.18	178.77	1255.21	154.88	1094.30	134.90	1025.80	126.62	896.12	110.65	778.44	95.97
75	1520.53	187.54	1316.87	162.45	1147.95	141.61	1076.34	132.84	940.16	116.06	816.72	100.74
76	1579.35	194.89	1367.84	168.81	1192.47	147.09	1117.90	137.97	976.66	120.48	848.33	104.66
77	1598.81	197.22	1374.30	169.51	1198.17	147.83	1113.70	137.37	972.85	120.12	845.00	104.29
78	1622.57	200.20	1394.88	172.12	1215.91	150.06	1130.05	139.47	987.31	121.82	857.52	105.85
79	1628.97	201.02	1400.26	172.84	1220.86	150.59	1134.67	139.90	991.34	122.31	860.91	106.27
80	1609.72	198.62	1383.76	170.78	1206.34	148.89	1121.12	138.36	979.57	120.74	850.80	104.95
81	1643.59	202.70	1413.00	174.28	1231.82	152.00	1144.83	141.33	1000...	123.32	868.76	107.19
82	1533.81	189.31	1318.38	162.61	1149.35	141.74	1079.94	133.25	932.63	115.09	819.41	101.14
83	1554.30	191.89	1336.07	164.85	1164.73	143.71	1094.46	134.97	945.10	116.68	830.43	102.52
84	1575.58	194.43	1354.40	167.19	1180.75	145.66	1109.51	136.86	958.22	118.19	841.82	103.85

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Two Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	1.74	.31	1.57	.30	1.39	.27	1.26	.23	1.18	.20
41	2.02	.35	1.82	.32	1.62	.30	1.43	.27	1.31	.25	1.19	.23
42	2.04	.35	1.83	.32	1.65	.30	1.45	.27	1.33	.25	1.20	.23
43	2.06	.35	1.85	.32	1.67	.30	1.46	.27	1.35	.25	1.20	.23
44	2.09	.35	1.86	.32	1.68	.30	1.49	.29	1.35	.25	1.24	.23
45	2.12	.37	1.87	.32	1.68	.30	1.52	.29	1.37	.25	1.24	.23
46	2.14	.37	1.90	.33	1.70	.31	1.54	.29	1.39	.25	1.25	.23
47	2.17	.37	1.92	.33	1.71	.31	1.54	.29	1.39	.27	1.25	.23
48	2.19	.37	1.94	.33	1.73	.31	1.55	.29	1.40	.27	1.26	.23
49	2.20	.37	1.98	.33	1.73	.31	1.56	.29	1.42	.27	1.26	.23
50	2.24	.38	1.99	.33	1.74	.31	1.57	.30	1.42	.27	1.29	.23
51	2.27	.38	2.02	.35	1.81	.31	1.62	.30	1.45	.27	1.31	.25
52	2.38	.42	2.09	.35	1.86	.32	1.68	.31	1.52	.29	1.37	.25
53	2.44	.45	2.17	.37	1.90	.33	1.73	.31	1.56	.29	1.40	.25
54	2.52	.45	2.23	.38	1.98	.33	1.81	.32	1.60	.30	1.43	.27
55	2.68	.49	2.37	.42	2.08	.35	1.89	.33	1.70	.31	1.52	.29
56	2.77	.51	2.48	.45	2.17	.37	1.98	.33	1.74	.31	1.56	.29
57	3.08	.56	2.69	.49	2.37	.42	2.02	.35	1.82	.32	1.60	.29
58	3.27	.58	2.84	.52	2.51	.45	2.15	.37	1.92	.33	1.71	.30
59	3.55	.62	3.08	.56	2.69	.49	2.33	.42	2.06	.35	1.85	.32
60	3.73	.65	3.25	.58	2.83	.52	2.44	.45	2.19	.37	1.92	.33
61	4.06	.74	3.56	.63	3.11	.56	2.69	.49	2.39	.42	2.12	.35
62	4.69	.83	4.05	.71	3.56	.63	3.17	.57	2.80	.51	2.48	.45
63	4.95	.88	4.30	.80	3.75	.67	3.37	.61	2.95	.54	2.62	.48
64	5.30	.95	4.61	.83	4.03	.71	3.58	.63	3.17	.57	2.80	.51
65	5.62	1.00	4.88	.87	4.27	.80	3.80	.67	3.37	.61	2.96	.52
66	6.11	1.09	5.27	.92	4.62	.83	4.12	.75	3.63	.65	3.23	.57
67	6.70	1.19	5.72	1.04	4.97	.89	4.53	.82	3.92	.69	3.43	.61
68	7.44	1.33	6.34	1.14	5.55	.99	4.99	.89	4.37	.81	3.77	.65
69	8.28	1.46	7.07	1.26	6.16	1.12	5.57	1.00	4.86	.87	4.25	.75
70	9.23	1.67	7.88	1.42	6.87	1.24	6.19	1.13	5.43	.98	4.70	.83
71	10.40	1.86	8.88	1.57	7.75	1.40	7.00	1.25	6.08	1.12	5.28	.92
72	11.61	2.08	9.90	1.75	8.60	1.55	7.80	1.40	6.68	1.19	5.81	1.04
73	13.10	2.34	11.17	2.01	9.68	1.74	8.76	1.57	7.56	1.37	6.57	1.15
74	14.65	2.62	12.50	2.23	10.83	1.94	9.81	1.75	8.43	1.52	7.32	1.29
75	16.37	2.94	13.97	2.51	12.10	2.17	10.96	1.98	9.45	1.70	8.21	1.45
76	18.22	3.26	15.57	2.77	13.47	2.43	12.21	2.19	10.47	1.89	9.14	1.62
77	19.81	3.55	16.78	3.00	14.53	2.62	13.03	2.37	11.08	1.99	9.62	1.70
78	21.78	3.88	18.46	3.28	15.98	2.86	14.30	2.56	12.19	2.19	10.58	1.86
79	23.84	4.26	20.21	3.59	17.49	3.15	15.67	2.83	13.35	2.39	11.58	2.03
80	25.95	4.63	21.96	3.92	19.02	3.43	17.03	3.08	14.49	2.62	12.58	2.23
81	28.36	5.09	24.00	4.30	20.83	3.74	18.66	3.38	15.86	2.84	13.80	2.43
82	31.58	5.63	26.73	4.81	23.17	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	28.35	5.12	25.85	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	2.37	.38	2.09	.35	1.90	.32	1.74	.31	1.60	.29	1.49	.27
41	2.52	.42	2.23	.37	2.02	.33	1.82	.31	1.65	.30	1.52	.27
42	2.56	.45	2.27	.37	2.06	.33	1.83	.31	1.67	.30	1.54	.29
43	2.65	.45	2.33	.38	2.09	.35	1.85	.32	1.68	.30	1.55	.29
44	2.69	.48	2.37	.38	2.14	.35	1.86	.32	1.70	.30	1.55	.29
45	2.74	.48	2.40	.42	2.17	.35	1.87	.32	1.70	.30	1.56	.29
46	2.80	.49	2.44	.42	2.20	.37	1.89	.32	1.71	.30	1.56	.29
47	2.84	.49	2.51	.42	2.24	.37	1.92	.32	1.73	.31	1.57	.29
48	2.90	.51	2.54	.45	2.27	.37	1.94	.33	1.74	.31	1.57	.29
49	2.96	.51	2.58	.45	2.33	.38	1.98	.33	1.75	.31	1.60	.29
50	3.01	.52	2.65	.48	2.37	.38	1.99	.33	1.75	.31	1.62	.29
51	3.08	.52	2.69	.48	2.39	.42	2.02	.33	1.82	.31	1.65	.30
52	3.20	.56	2.80	.49	2.49	.45	2.09	.35	1.87	.32	1.71	.30
53	3.28	.56	2.86	.51	2.55	.45	2.17	.37	1.92	.33	1.75	.31
54	3.39	.57	2.96	.52	2.67	.48	2.23	.37	1.99	.33	1.83	.31
55	3.58	.61	3.15	.54	2.80	.49	2.38	.42	2.12	.35	1.92	.32
56	3.74	.63	3.26	.57	2.90	.52	2.48	.45	2.19	.37	2.01	.33
57	4.09	.69	3.56	.61	3.15	.56	2.68	.49	2.38	.42	2.12	.35
58	4.37	.74	3.77	.63	3.37	.58	2.84	.51	2.52	.45	2.25	.37
59	4.69	.81	4.06	.69	3.59	.62	3.08	.54	2.70	.49	2.43	.42
60	4.96	.84	4.31	.74	3.80	.65	3.25	.57	2.84	.51	2.56	.45
61	5.44	.90	4.70	.82	4.15	.71	3.55	.62	3.12	.56	2.82	.51
62	5.97	1.00	5.19	.88	4.56	.81	3.87	.67	3.43	.61	3.02	.54
63	6.32	1.06	5.47	.92	4.82	.83	4.08	.71	3.59	.63	3.20	.56
64	6.76	1.15	5.89	1.00	5.15	.89	4.38	.80	3.88	.67	3.44	.61
65	7.16	1.20	6.25	1.06	5.46	.95	4.65	.82	4.09	.71	3.63	.63
66	7.80	1.33	6.75	1.15	5.91	1.04	5.02	.88	4.45	.81	3.94	.67
67	8.75	1.49	7.53	1.29	6.58	1.14	5.58	.99	4.95	.87	4.38	.80
68	9.71	1.67	8.37	1.43	7.32	1.26	6.22	1.12	5.49	.98	4.88	.84
69	10.81	1.84	9.29	1.59	8.15	1.42	6.93	1.20	6.11	1.09	5.44	.92
70	12.03	2.03	10.38	1.81	9.09	1.57	7.71	1.37	6.83	1.19	6.05	1.05
71	13.55	2.28	11.67	2.01	10.22	1.81	8.69	1.54	7.68	1.34	6.82	1.18
72	15.23	2.58	13.01	2.23	11.39	1.99	9.73	1.71	8.58	1.52	7.60	1.33
73	17.14	2.90	14.66	2.52	12.85	2.23	10.96	1.92	9.68	1.71	8.58	1.49
74	19.14	3.26	16.36	2.82	14.36	2.49	12.25	2.15	10.81	1.89	9.58	1.68
75	21.42	3.63	18.31	3.15	16.03	2.80	13.70	2.40	12.09	2.14	10.72	1.87
76	23.82	4.05	20.37	3.49	17.86	3.11	15.26	2.69	13.47	2.38	11.94	2.08
77	26.28	4.46	22.48	3.87	19.56	3.39	16.60	2.94	14.67	2.56	13.02	2.25
78	28.88	4.91	24.73	4.26	21.48	3.74	18.27	3.22	16.15	2.83	14.29	2.51
79	31.63	5.40	27.07	4.65	23.53	4.08	19.99	3.52	17.68	3.11	15.66	2.71
80	34.38	5.83	29.43	5.09	25.56	4.41	21.74	3.81	19.21	3.39	17.01	2.96
81	37.64	6.40	32.20	5.55	27.98	4.87	23.79	4.18	21.03	3.71	18.64	3.26
82	41.44	7.03	35.50	6.10	30.83	5.33	26.31	4.63	23.25	4.09	20.59	3.58
83	45.66	7.76	39.07	6.72	33.95	5.90	28.99	5.12	25.65	4.53	22.71	3.96
84	50.68	8.65	43.40	7.45	37.70	6.56	32.20	5.66	28.43	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	1.98	.33	1.75	.31	1.62	.29
41	2.82	.49	2.51	.42	2.25	.37	2.02	.33	1.83	.31	1.65	.30
42	2.86	.51	2.52	.45	2.27	.37	2.04	.33	1.85	.31	1.67	.30
43	2.90	.51	2.55	.45	2.29	.38	2.06	.35	1.85	.32	1.67	.30
44	2.95	.51	2.58	.45	2.34	.38	2.08	.35	1.86	.32	1.68	.30
45	2.99	.52	2.62	.45	2.37	.38	2.12	.35	1.87	.32	1.68	.30
46	3.01	.52	2.67	.48	2.38	.38	2.14	.35	1.89	.32	1.70	.30
47	3.06	.52	2.68	.48	2.39	.42	2.15	.35	1.90	.32	1.70	.30
48	3.09	.54	2.70	.48	2.43	.42	2.17	.37	1.92	.32	1.71	.30
49	3.12	.54	2.74	.49	2.44	.42	2.19	.37	1.92	.32	1.71	.30
50	3.17	.56	2.76	.49	2.48	.42	2.20	.37	1.94	.33	1.73	.30
51	3.25	.56	2.82	.49	2.52	.45	2.24	.37	1.99	.33	1.75	.31
52	3.45	.58	3.01	.52	2.69	.48	2.40	.42	2.14	.35	1.87	.32
53	3.59	.62	3.15	.54	2.80	.49	2.51	.45	2.23	.37	1.94	.33
54	3.75	.63	3.26	.57	2.94	.52	2.62	.48	2.33	.38	2.04	.33
55	4.05	.69	3.52	.61	3.15	.56	2.82	.51	2.49	.45	2.19	.37
56	4.20	.71	3.63	.62	3.26	.57	2.94	.52	2.56	.45	2.27	.37
57	4.34	.74	3.75	.63	3.33	.57	3.11	.54	2.71	.49	2.39	.42
58	4.62	.81	4.01	.67	3.55	.61	3.30	.57	2.90	.51	2.55	.45
59	4.96	.84	4.31	.74	3.80	.65	3.57	.62	3.11	.56	2.74	.49
60	5.25	.89	4.56	.80	4.03	.69	3.75	.65	3.28	.57	2.90	.51
61	5.75	.99	4.96	.84	4.39	.75	4.11	.71	3.59	.62	3.17	.56
62	6.44	1.12	5.57	.95	4.89	.84	4.46	.80	3.89	.67	3.44	.61
63	6.80	1.15	5.86	1.00	5.17	.89	4.70	.83	4.11	.71	3.63	.62
64	7.31	1.25	6.32	1.09	5.56	.95	5.09	.88	4.42	.80	3.89	.67
65	7.74	1.33	6.70	1.15	5.86	1.00	5.40	.92	4.69	.82	4.12	.71
66	8.39	1.43	7.27	1.25	6.37	1.12	5.81	1.00	5.12	.88	4.52	.80
67	9.22	1.57	7.93	1.37	6.96	1.20	6.37	1.12	5.57	.98	4.92	.84
68	10.22	1.74	8.81	1.52	7.74	1.34	7.07	1.24	6.18	1.09	5.45	.92
69	11.39	1.94	9.81	1.68	8.60	1.49	7.88	1.39	6.90	1.19	6.08	1.05
70	12.70	2.17	10.92	1.87	9.58	1.67	8.78	1.54	7.69	1.34	6.76	1.18
71	14.29	2.44	12.28	2.12	10.76	1.87	9.87	1.71	8.66	1.52	7.62	1.33
72	16.16	2.76	13.89	2.39	12.09	2.09	11.03	1.90	9.66	1.68	8.51	1.46
73	18.22	3.12	15.66	2.69	13.64	2.37	12.45	2.17	10.90	1.89	9.58	1.68
74	20.36	3.46	17.49	3.00	15.26	2.65	13.89	2.40	12.17	2.12	10.71	1.86
75	22.77	3.89	19.59	3.38	17.03	2.96	15.57	2.70	13.60	2.38	12.00	2.08
76	25.36	4.34	21.79	3.75	18.99	3.28	17.29	3.01	15.13	2.65	13.35	2.33
77	27.95	4.81	24.03	4.12	20.92	3.62	19.15	3.33	16.78	2.94	14.59	2.53
78	30.71	5.26	26.43	4.56	22.99	4.01	21.08	3.68	18.46	3.22	16.03	2.77
79	33.64	5.76	28.93	4.96	25.19	4.37	23.09	4.02	20.22	3.52	17.56	3.06
80	36.56	6.27	31.45	5.43	27.38	4.72	25.10	4.37	21.96	3.81	19.10	3.30
81	40.01	6.85	34.42	5.90	29.99	5.19	27.43	4.81	24.00	4.18	20.89	3.62
82	44.29	7.60	37.81	6.50	32.94	5.72	30.13	5.25	26.39	4.61	22.94	4.01
83	48.81	8.37	41.66	7.15	36.25	6.27	33.23	5.77	29.08	5.09	25.28	4.39
84	54.18	9.28	46.23	7.95	40.25	6.99	36.87	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	2.12	.35	1.94	.32
41	3.17	.54	2.82	.48	2.54	.42	2.39	.38	2.17	.35	1.99	.32
42	3.23	.54	2.84	.49	2.55	.42	2.40	.38	2.19	.35	1.99	.32
43	3.26	.54	2.89	.49	2.58	.45	2.43	.38	2.20	.35	2.01	.33
44	3.30	.56	2.94	.49	2.62	.45	2.48	.42	2.23	.37	2.02	.33
45	3.37	.56	2.96	.51	2.67	.45	2.49	.42	2.24	.37	2.02	.33
46	3.40	.57	3.00	.51	2.68	.45	2.51	.42	2.25	.37	2.04	.33
47	3.44	.57	3.02	.51	2.70	.48	2.52	.42	2.25	.37	2.06	.33
48	3.49	.57	3.08	.52	2.74	.48	2.54	.42	2.27	.37	2.06	.33
49	3.55	.58	3.11	.52	2.76	.48	2.56	.45	2.29	.37	2.08	.33
50	3.58	.58	3.15	.52	2.80	.49	2.58	.45	2.33	.37	2.09	.33
51	3.68	.61	3.23	.54	2.84	.49	2.67	.45	2.38	.38	2.14	.35
52	3.89	.63	3.44	.57	3.02	.52	2.82	.49	2.52	.42	2.27	.37
53	4.06	.67	3.57	.58	3.17	.54	2.95	.51	2.65	.45	2.38	.38
54	4.25	.69	3.73	.62	3.28	.56	3.08	.52	2.74	.48	2.48	.42
55	4.57	.75	4.02	.65	3.56	.61	3.30	.56	2.96	.51	2.68	.48
56	4.71	.81	4.15	.69	3.69	.62	3.43	.58	3.08	.52	2.76	.49
57	4.97	.83	4.37	.71	3.81	.63	3.55	.61	3.17	.54	2.82	.49
58	5.30	.88	4.63	.80	4.08	.67	3.75	.63	3.38	.57	3.00	.52
59	5.74	.92	4.99	.83	4.38	.74	4.05	.67	3.62	.62	3.23	.56
60	6.05	.99	5.27	.88	4.63	.80	4.27	.71	3.81	.63	3.40	.57
61	6.61	1.09	5.77	.95	5.09	.84	4.67	.81	4.20	.71	3.73	.62
62	7.21	1.19	6.25	1.05	5.47	.90	5.02	.84	4.53	.80	3.96	.67
63	7.62	1.25	6.61	1.12	5.80	.98	5.30	.89	4.80	.82	4.18	.71
64	8.19	1.37	7.09	1.18	6.22	1.05	5.74	.98	5.14	.87	4.52	.80
65	8.68	1.43	7.50	1.25	6.58	1.12	6.06	1.04	5.44	.90	4.80	.82
66	9.40	1.56	8.14	1.37	7.14	1.19	6.57	1.12	5.89	.99	5.17	.88
67	10.58	1.74	9.13	1.52	7.99	1.34	7.33	1.25	6.44	1.12	5.72	.98
68	11.76	1.94	10.12	1.68	8.88	1.49	8.15	1.39	7.15	1.20	6.33	1.09
69	13.09	2.17	11.25	1.87	9.87	1.67	9.09	1.55	7.97	1.37	7.03	1.19
70	14.59	2.40	12.56	2.08	11.01	1.86	10.13	1.71	8.88	1.52	7.87	1.34
71	16.43	2.71	14.13	2.37	12.40	2.08	11.40	1.92	10.01	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	9.83	1.68
73	20.68	3.43	17.80	2.96	15.61	2.65	14.45	2.44	12.66	2.15	11.04	1.87
74	23.12	3.81	19.89	3.30	17.45	2.94	16.15	2.71	14.14	2.40	12.36	2.09
75	25.85	4.30	22.23	3.71	19.55	3.27	18.04	3.06	15.84	2.69	13.85	2.37
76	28.77	4.80	24.78	4.11	21.74	3.68	20.10	3.40	17.60	3.00	15.40	2.62
77	31.25	5.16	27.11	4.53	23.60	3.99	21.78	3.69	19.06	3.25	16.67	2.83
78	34.37	5.71	29.82	4.96	25.97	4.37	23.96	4.05	20.96	3.57	18.33	3.11
79	37.65	6.22	32.65	5.44	28.42	4.81	26.20	4.41	22.97	3.89	20.06	3.43
80	40.91	6.76	35.50	5.90	30.88	5.19	28.49	4.83	24.94	4.26	21.81	3.72
81	44.78	7.41	38.84	6.45	33.80	5.71	31.19	5.27	27.30	4.63	23.92	4.06
82	48.09	7.97	41.41	6.87	36.05	6.06	33.40	5.63	29.25	4.97	25.59	4.34
83	52.98	8.76	45.63	7.59	39.69	6.68	36.82	6.22	32.24	5.47	28.19	4.81
84	58.81	9.75	50.62	8.43	44.05	7.43	40.87	6.93	35.81	6.09	31.30	5.30

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R963 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	2.88	.40
41	4.62	.68	4.12	.63	3.77	.58	3.55	.53	3.19	.50	2.94	.41
42	4.70	.70	4.17	.63	3.79	.58	3.57	.57	3.23	.50	2.96	.41
43	4.75	.72	4.25	.64	3.83	.59	3.60	.57	3.26	.50	2.97	.41
44	4.83	.72	4.28	.64	3.90	.59	3.62	.57	3.28	.50	2.98	.41
45	4.89	.73	4.36	.64	3.92	.59	3.70	.57	3.31	.52	3.01	.46
46	4.98	.73	4.42	.66	3.95	.61	3.72	.58	3.32	.52	3.04	.46
47	5.04	.76	4.46	.66	3.99	.61	3.74	.58	3.36	.52	3.05	.46
48	5.09	.76	4.50	.68	4.08	.61	3.78	.58	3.40	.52	3.07	.46
49	5.17	.78	4.57	.68	4.11	.63	3.81	.58	3.41	.52	3.10	.46
50	5.27	.78	4.64	.70	4.13	.63	3.83	.59	3.43	.53	3.11	.46
51	5.35	.81	4.72	.70	4.24	.64	3.92	.59	3.52	.53	3.18	.50
52	5.70	.89	5.04	.76	4.50	.68	4.19	.63	3.77	.58	3.40	.52
53	5.96	.90	5.28	.78	4.72	.70	4.38	.66	3.91	.59	3.55	.53
54	6.17	.93	5.47	.83	4.89	.73	4.53	.68	4.08	.61	3.70	.58
55	6.68	.99	5.94	.90	5.30	.78	4.91	.73	4.41	.66	3.98	.61
56	6.92	1.05	6.11	.93	5.47	.83	5.09	.76	4.53	.68	4.12	.63
57	7.42	1.10	6.48	.97	5.76	.89	5.35	.81	4.72	.70	4.19	.63
58	7.89	1.20	6.88	1.00	6.11	.93	5.68	.87	5.02	.73	4.49	.66
59	8.52	1.26	7.40	1.10	6.57	.98	6.11	.93	5.40	.81	4.81	.72
60	8.99	1.36	7.84	1.17	6.95	1.05	6.44	.97	5.70	.89	5.09	.76
61	9.85	1.48	8.57	1.30	7.59	1.16	7.06	1.07	6.23	.96	5.60	.87
62	10.49	1.57	9.13	1.37	8.04	1.23	7.52	1.13	6.57	.98	5.78	.89
63	11.09	1.69	9.68	1.46	8.50	1.26	7.98	1.20	6.95	1.05	6.11	.93
64	11.92	1.82	10.40	1.56	9.13	1.37	8.53	1.30	7.47	1.13	6.57	.98
65	12.64	1.90	11.01	1.68	9.68	1.46	9.04	1.37	7.89	1.20	6.96	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	15.79	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	12.44	1.89	10.84	1.64	9.56	1.44
69	19.48	2.94	16.87	2.56	14.72	2.22	13.85	2.08	12.10	1.83	10.63	1.59
70	21.69	3.28	18.81	2.81	16.42	2.46	15.43	2.33	13.49	2.04	11.88	1.82
71	24.43	3.71	21.18	3.19	18.47	2.79	17.40	2.63	15.20	2.29	13.38	2.03
72	26.91	4.08	23.30	3.52	20.30	3.05	19.02	2.88	16.61	2.50	14.43	2.18
73	30.29	4.57	26.29	3.95	22.89	3.47	21.44	3.25	18.72	2.81	16.27	2.44
74	33.84	5.09	29.31	4.44	25.55	3.87	23.95	3.61	20.93	3.14	18.18	2.76
75	37.88	5.71	32.81	4.98	28.59	4.31	26.80	4.05	23.41	3.54	20.35	3.07
76	42.18	6.34	36.52	5.48	31.84	4.80	29.82	4.50	26.07	3.92	22.62	3.41
77	45.95	6.94	39.52	5.97	34.45	5.18	32.02	4.83	27.98	4.24	24.29	3.66
78	50.53	7.64	43.45	6.55	37.85	5.70	35.20	5.34	30.75	4.64	26.70	4.04
79	55.33	8.36	47.59	7.18	41.45	6.28	38.53	5.81	33.68	5.08	29.27	4.43
80	60.16	9.09	51.71	7.83	45.11	6.79	41.90	6.33	36.62	5.49	31.80	4.80
81	65.82	9.92	56.60	8.52	49.30	7.43	45.85	6.92	40.08	6.03	34.77	5.28
82	68.78	10.40	59.14	8.92	51.55	7.77	48.42	7.31	41.84	6.32	36.78	5.52
83	75.76	11.43	65.14	9.85	56.78	8.57	53.35	8.04	46.08	6.95	40.48	6.10
84	84.10	12.69	72.32	10.88	63.03	9.53	59.23	8.95	51.17	7.72	44.96	6.78

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Two Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	105.44	17.69	95.02	15.86	86.10	14.52	75.24	12.82	68.83	11.55	63.71	10.48
41	109.35	18.40	98.16	16.47	88.22	14.95	77.85	13.16	70.81	11.98	64.97	10.81
42	110.50	18.56	98.83	16.60	88.84	15.08	78.62	13.32	71.48	12.11	65.45	10.86
43	111.61	18.69	99.79	16.71	89.43	15.15	79.39	13.33	72.06	12.18	65.79	10.88
44	112.82	18.85	100.66	16.94	90.00	15.19	80.02	13.63	72.69	12.25	66.13	10.97
45	113.97	19.06	101.63	17.02	90.63	15.25	80.94	13.73	73.22	12.43	66.47	10.99
46	115.04	19.14	102.40	17.22	91.02	15.29	81.76	13.79	73.84	12.45	66.90	10.99
47	116.19	19.53	103.31	17.29	91.74	15.38	82.43	13.97	74.42	12.61	67.29	11.08
48	117.30	19.72	104.18	17.47	92.27	15.65	83.21	14.03	75.05	12.62	67.62	11.21
49	118.46	19.81	105.10	17.62	92.85	15.66	84.02	14.17	75.58	12.82	68.11	11.24
50	119.62	20.04	105.92	17.72	93.43	15.72	84.65	14.39	76.26	12.84	68.35	11.30
51	120.87	20.21	106.98	17.85	94.35	15.86	85.62	14.47	77.03	12.95	69.26	11.47
52	124.30	20.83	109.97	18.56	97.09	16.33	88.08	14.95	79.29	13.33	71.09	11.77
53	126.61	21.29	112.15	18.76	98.83	16.62	89.62	15.19	80.60	13.72	72.35	11.98
54	128.93	21.50	114.12	19.07	100.66	17.02	91.31	15.38	82.04	13.89	73.70	12.18
55	135.10	22.56	119.62	20.04	105.44	17.72	95.65	16.26	85.23	14.43	76.50	13.16
56	138.67	23.26	122.76	20.68	108.23	18.39	98.25	16.60	87.49	14.70	77.75	13.06
57	151.60	25.35	132.30	22.14	115.67	19.53	99.94	16.94	88.99	15.10	78.71	13.06
58	159.22	26.67	138.91	23.26	121.55	20.38	105.10	17.72	93.48	15.76	82.82	13.73
59	169.01	28.30	147.35	24.78	128.83	21.60	111.52	18.85	99.22	16.71	87.83	14.52
60	175.91	29.57	153.48	25.68	134.18	22.56	116.10	19.72	103.31	17.47	91.50	15.15
61	189.70	31.76	165.44	27.71	144.55	24.39	125.17	21.21	111.42	18.76	98.54	16.31
62	215.17	36.04	186.27	31.25	162.88	27.54	145.66	24.64	128.06	21.50	113.30	18.69
63	223.95	37.61	193.85	32.54	169.44	28.50	151.50	25.62	133.32	22.53	117.88	19.53
64	236.68	39.68	204.89	34.44	179.09	30.15	160.13	27.07	140.84	23.72	124.68	20.68
65	245.99	41.13	212.95	35.76	186.13	31.41	166.45	28.19	146.39	24.78	129.46	21.40
66	261.18	43.84	225.97	37.82	197.56	33.28	176.72	29.82	155.36	26.23	137.51	22.72
67	279.94	46.87	238.56	39.98	208.56	35.16	188.06	31.76	163.80	27.70	142.72	23.52
68	302.08	50.66	257.37	43.26	225.01	37.95	203.02	34.44	176.72	29.82	153.96	25.45
69	326.00	54.61	277.68	46.68	242.76	41.02	219.12	37.15	190.57	32.21	166.31	27.54
70	350.90	58.80	299.09	50.25	261.38	44.09	235.96	39.95	205.18	34.67	179.04	29.64
71	379.35	63.57	323.35	54.28	282.60	47.63	255.11	43.26	222.01	37.61	193.56	32.01
72	407.47	68.28	347.62	58.42	301.16	50.82	272.71	46.11	234.60	39.68	204.03	33.84
73	439.69	73.69	375.16	62.93	324.95	54.92	294.27	49.76	253.13	42.74	220.28	36.43
74	468.97	78.62	400.14	67.13	346.80	58.53	313.95	53.09	269.96	45.63	234.89	38.83
75	500.22	83.99	426.91	71.66	369.76	62.42	334.83	56.65	287.95	48.63	250.71	41.53
76	529.36	88.78	451.65	75.75	391.51	66.01	354.37	59.91	304.74	51.54	265.24	43.86
77	545.76	91.48	462.17	77.56	400.48	67.54	358.90	60.68	305.12	51.54	265.09	43.86
78	567.32	95.17	480.40	80.60	416.30	70.12	373.03	63.15	317.13	53.57	275.65	45.58
79	583.57	97.81	494.00	82.87	428.02	72.21	383.79	64.85	326.20	55.10	283.52	46.87
80	591.00	99.05	500.32	84.03	433.61	73.11	388.66	65.69	330.44	55.99	287.08	47.47
81	596.78	99.92	505.34	84.76	437.86	73.89	392.57	66.38	333.58	56.32	289.93	48.03
82	606.48	101.72	513.54	86.12	444.90	75.05	406.12	68.72	345.25	58.42	300.11	49.66
83	604.22	101.21	511.56	85.93	443.35	74.86	404.58	68.43	344.00	58.22	298.90	49.49
84	599.78	100.57	507.84	85.23	440.08	74.23	401.64	67.94	341.44	57.68	296.73	49.09

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	128.06	20.38	113.73	18.40	103.51	16.82	94.73	15.66	86.77	14.39	80.60	13.16
41	136.84	21.89	120.73	19.53	109.35	17.72	97.72	16.15	88.99	14.68	82.09	13.51
42	139.49	22.20	123.09	19.81	111.18	18.09	98.64	16.31	89.57	14.70	82.62	13.63
43	142.10	22.56	125.31	20.17	112.96	18.46	99.65	16.47	90.34	14.95	83.15	13.63
44	145.04	23.19	127.48	20.65	114.84	18.69	100.52	16.60	90.92	15.10	83.40	13.72
45	147.59	23.48	129.70	20.89	116.58	18.90	101.58	16.71	91.55	15.15	84.02	13.73
46	150.30	23.92	131.87	21.29	118.46	19.14	102.30	16.94	92.17	15.19	84.46	13.79
47	152.90	24.39	134.14	21.50	120.25	19.71	103.26	17.13	92.85	15.29	84.80	13.89
48	155.65	24.79	136.31	22.00	121.93	19.93	104.18	17.22	93.48	15.38	85.33	13.97
49	158.35	25.26	138.38	22.24	123.82	20.13	105.10	17.29	94.10	15.43	85.66	13.99
50	160.91	25.67	140.60	22.56	125.46	20.38	105.97	17.47	94.73	15.66	86.10	14.03
51	162.69	25.95	142.05	22.81	126.81	20.73	107.08	17.69	95.65	15.76	87.06	14.28
52	167.32	26.63	146.19	23.52	130.37	21.29	110.21	18.35	98.39	16.26	89.52	14.54
53	170.46	27.14	148.85	23.92	132.88	21.50	112.19	18.56	100.23	16.55	91.11	14.95
54	173.59	27.70	151.55	24.50	135.20	22.05	114.17	18.85	102.02	16.82	92.85	15.19
55	181.79	28.98	158.88	25.62	141.81	23.19	119.66	19.77	106.89	17.62	97.24	15.86
56	186.66	29.71	162.98	26.23	145.48	23.59	122.80	20.21	109.73	18.09	99.84	16.31
57	202.24	32.21	175.42	28.30	155.07	25.26	131.87	21.89	116.48	19.14	104.62	17.13
58	212.32	33.93	184.20	29.66	162.88	26.57	138.38	22.81	122.37	20.17	109.83	17.85
59	225.20	35.87	195.44	31.42	172.77	28.19	146.92	24.38	129.80	21.40	116.48	19.04
60	234.65	37.41	203.59	32.86	179.91	29.43	153.04	25.26	135.15	22.24	121.31	19.81
61	252.79	40.24	219.32	35.31	193.90	31.60	165.01	27.14	145.76	23.93	130.81	21.39
62	274.35	43.62	238.22	38.51	208.80	34.00	177.50	29.43	156.90	25.95	139.10	22.72
63	285.54	45.53	247.87	39.95	217.39	35.45	184.87	30.38	163.27	26.95	144.65	23.59
64	301.75	48.06	261.95	42.22	229.73	37.41	195.25	32.21	172.58	28.46	152.85	24.99
65	313.56	49.99	272.37	43.86	238.75	38.83	203.02	33.53	179.38	29.64	159.07	26.02
66	332.90	53.07	289.06	46.68	253.37	41.20	215.51	35.59	190.38	31.41	168.82	27.63
67	364.54	58.22	314.14	50.66	275.31	44.75	233.83	38.62	206.63	34.16	183.09	29.87
68	393.29	62.61	338.93	54.61	297.17	48.44	252.36	41.77	222.89	36.83	197.61	32.37
69	424.55	67.60	365.90	58.95	320.70	52.22	272.37	44.97	240.63	39.74	213.33	34.88
70	457.20	72.94	393.87	63.48	345.25	56.27	293.26	48.44	259.06	42.74	229.73	37.61
71	494.34	78.75	425.95	68.66	373.23	60.79	317.08	52.30	280.09	46.26	248.40	40.62
72	533.02	84.82	455.76	73.49	399.47	65.13	340.77	56.27	301.02	49.76	266.92	43.56
73	575.23	91.68	491.69	79.32	431.01	70.12	367.63	60.67	324.85	53.65	287.95	47.07
74	613.72	97.71	524.63	84.50	459.90	74.94	392.13	64.63	346.55	57.28	307.20	50.25
75	654.67	104.32	559.64	90.24	490.58	79.89	418.33	68.91	369.66	61.07	327.65	53.57
76	692.67	110.33	592.16	95.39	519.04	84.50	442.73	73.08	391.27	64.57	346.80	56.68
77	723.78	115.32	619.46	99.85	538.28	87.70	457.59	75.53	404.29	66.79	358.42	58.55
78	752.29	119.86	644.05	103.72	559.60	91.01	475.72	78.48	420.25	69.40	372.60	60.96
79	773.85	123.27	662.53	106.76	575.52	93.71	489.18	80.79	432.36	71.34	383.21	62.61
80	783.69	124.81	670.83	108.09	582.90	94.97	495.40	81.83	437.76	72.31	388.08	63.48
81	791.50	126.11	677.48	109.27	588.63	95.87	500.32	82.62	442.15	73.02	391.84	64.15
82	796.09	126.80	681.39	109.83	592.01	96.46	505.58	83.35	446.64	73.79	395.95	64.63
83	792.95	126.40	678.73	109.36	589.75	96.04	503.55	83.14	444.85	73.49	394.35	64.45
84	787.26	125.45	673.86	108.58	585.55	95.37	499.94	82.53	441.77	73.01	391.60	63.99

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Four Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	146.92	23.52	130.95	21.02	118.75	19.14	106.74	17.43	96.08	15.66	87.49	14.28
41	153.04	24.64	135.63	21.96	122.37	19.93	109.83	17.85	98.44	16.06	88.84	14.47
42	154.93	24.79	136.89	22.05	123.43	20.04	110.79	18.09	99.22	16.26	89.28	14.47
43	156.81	25.06	138.24	22.20	124.54	20.17	111.66	18.39	99.79	16.31	89.57	14.52
44	158.54	25.45	139.54	22.47	125.65	20.38	112.67	18.40	100.52	16.47	89.96	14.54
45	160.38	25.68	140.89	22.72	126.76	20.68	113.49	18.56	101.10	16.55	90.34	14.68
46	162.36	26.12	142.24	22.96	127.87	20.82	114.36	18.65	101.82	16.60	90.73	14.68
47	164.09	26.34	143.78	23.19	128.83	20.89	115.33	18.76	102.40	16.71	90.97	14.70
48	166.02	26.63	145.09	23.36	129.89	21.02	116.15	18.90	103.17	16.82	91.40	14.95
49	167.80	26.95	146.34	23.52	130.95	21.33	117.16	19.06	103.70	16.94	91.83	15.08
50	169.54	27.24	147.59	23.72	131.97	21.40	117.98	19.14	104.48	17.13	92.13	15.08
51	171.37	27.54	149.14	23.93	133.41	21.60	119.23	19.47	105.44	17.28	93.09	15.15
52	181.06	29.00	157.63	25.35	140.89	22.81	125.93	20.65	111.52	18.35	98.39	15.99
53	186.66	29.87	162.55	26.16	145.23	23.52	129.80	21.21	114.89	18.76	101.39	16.55
54	192.16	30.85	167.18	26.95	149.38	24.38	133.56	21.89	118.36	19.46	104.33	17.02
55	204.85	32.88	178.17	28.76	159.46	25.93	142.43	23.26	126.13	20.68	111.18	18.09
56	209.38	33.55	182.27	29.46	162.98	26.47	145.66	23.64	128.93	21.02	113.73	18.56
57	213.91	34.30	184.98	29.71	163.99	26.63	153.24	24.99	134.14	22.00	118.17	19.07
58	224.62	36.04	194.28	31.25	172.15	27.99	160.86	26.23	140.84	23.17	124.10	20.17
59	238.32	38.30	206.10	33.17	182.61	29.66	170.75	27.81	149.38	24.50	131.68	21.40
60	248.21	39.84	214.64	34.51	190.13	30.85	177.88	28.98	155.65	25.45	137.12	22.24
61	267.60	42.89	231.38	37.34	205.04	33.28	191.58	31.25	167.80	27.38	147.84	23.93
62	295.43	47.35	255.63	41.13	224.53	36.48	205.09	33.45	179.43	29.43	158.20	25.68
63	307.43	49.38	266.10	42.78	233.69	37.95	213.43	34.79	186.76	30.61	164.57	26.80
64	324.85	52.13	281.25	45.31	247.05	40.08	225.49	36.83	197.37	32.35	173.93	28.30
65	337.73	54.26	292.34	47.07	256.79	41.77	234.55	38.30	205.18	33.53	180.68	29.54
66	358.47	57.59	310.14	49.99	272.42	44.30	248.74	40.62	217.77	35.59	191.82	31.25
67	385.00	61.81	330.64	53.21	290.46	47.24	266.01	43.39	232.87	37.98	205.13	33.34
68	415.38	66.79	356.92	57.48	313.37	50.95	287.04	46.84	251.20	41.05	221.39	36.04
69	448.33	71.95	385.04	62.03	338.21	54.93	309.80	50.48	271.17	44.30	238.95	38.83
70	482.72	77.40	414.57	66.87	364.11	59.11	333.48	54.43	291.96	47.63	257.23	41.87
71	521.98	83.83	448.27	72.21	393.77	63.99	360.64	58.80	315.69	51.54	278.11	45.31
72	566.74	90.97	487.35	78.48	424.26	68.89	387.07	63.15	338.74	55.32	298.56	48.56
73	611.45	98.28	525.79	84.66	457.78	74.25	417.65	68.23	365.51	59.71	322.15	52.40
74	652.40	104.70	560.95	90.40	488.46	79.42	445.53	72.67	390.02	63.71	343.56	56.00
75	695.91	111.64	598.38	96.46	521.01	84.56	475.19	77.56	416.16	68.00	366.48	59.69
76	736.47	118.20	633.20	101.95	551.26	89.52	503.02	82.00	440.22	71.87	387.94	63.15
77	770.14	123.60	662.19	106.65	576.43	93.62	528.05	86.12	462.26	75.53	401.97	65.45
78	800.43	128.55	688.28	110.93	599.30	97.32	548.84	89.52	480.50	78.48	417.89	68.00
79	823.34	132.06	707.97	114.08	616.27	100.10	564.51	92.14	494.10	80.79	429.71	70.01
80	833.85	133.81	716.98	115.57	624.13	101.38	571.85	93.31	500.56	81.83	435.25	70.75
81	841.96	135.13	723.98	116.58	630.31	102.28	577.44	94.18	505.48	82.62	439.65	71.59
82	850.83	136.50	726.15	116.96	632.14	102.80	579.09	94.43	506.88	82.84	440.80	71.75
83	847.70	136.04	723.40	116.47	629.78	102.26	576.77	94.11	504.81	82.53	439.06	71.48
84	841.52	135.08	718.09	115.72	625.19	101.69	572.72	93.47	501.28	81.93	435.98	70.92

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	164.43	25.45	146.92	22.81	132.93	20.89	126.42	20.04	115.18	18.40	105.82	16.82
41	171.61	26.57	152.76	23.72	137.46	21.50	129.70	20.65	117.59	18.69	107.46	17.13
42	173.93	26.95	154.49	23.93	138.67	21.96	130.66	20.73	118.46	18.85	108.00	17.22
43	176.05	27.24	156.28	24.39	139.92	22.05	131.68	20.83	119.18	18.90	108.33	17.28
44	178.27	27.70	158.06	24.64	141.28	22.20	132.74	20.93	119.81	19.06	108.91	17.29
45	180.44	27.99	159.65	24.79	142.67	22.47	133.61	21.21	120.54	19.07	109.35	17.43
46	182.80	28.30	161.49	25.06	143.92	22.56	134.67	21.33	121.26	19.46	109.83	17.47
47	184.92	28.66	163.12	25.35	145.23	22.81	135.68	21.40	121.93	19.47	110.31	17.50
48	186.95	28.98	164.91	25.67	146.53	23.19	136.50	21.50	122.66	19.71	110.64	17.62
49	189.22	29.43	166.60	25.95	147.84	23.26	137.56	21.89	123.28	19.72	111.08	17.69
50	191.39	29.64	168.24	26.23	149.09	23.48	138.38	22.00	124.10	19.77	111.61	17.72
51	193.46	29.87	170.12	26.47	150.58	23.64	139.92	22.14	125.41	20.02	112.82	17.85
52	204.27	31.67	179.72	27.99	159.17	25.01	147.84	23.42	132.55	21.02	119.18	18.90
53	210.59	32.57	185.22	28.86	164.09	25.93	152.47	24.13	136.45	21.89	122.80	19.71
54	216.76	33.55	190.57	29.66	168.86	26.57	156.85	24.79	140.55	22.35	126.47	20.13
55	231.13	35.86	203.16	31.67	180.00	28.36	167.27	26.47	149.91	23.90	134.76	21.40
56	236.34	36.53	207.79	32.37	184.06	28.98	171.09	27.07	153.24	24.50	137.75	22.00
57	246.13	38.11	214.93	33.45	188.69	29.66	174.07	27.63	155.99	24.79	138.43	22.07
58	258.43	39.98	225.64	35.16	198.19	31.19	182.85	28.98	163.85	26.12	145.57	23.24
59	274.16	42.40	239.48	37.34	210.15	33.12	193.90	30.79	173.88	27.71	154.44	24.64
60	285.59	44.30	249.36	38.83	219.03	34.50	201.95	32.01	181.06	28.86	160.81	25.62
61	307.87	47.63	268.85	41.87	236.00	37.23	217.77	34.50	195.05	31.09	173.40	27.63
62	331.02	51.32	286.94	44.65	251.97	39.74	231.47	36.57	207.50	33.04	181.93	28.98
63	344.63	53.25	298.70	46.60	262.15	41.20	241.02	38.11	215.94	34.44	189.26	30.13
64	364.11	56.32	315.49	49.09	277.00	43.56	254.67	40.34	228.28	36.35	200.17	31.90
65	378.63	58.55	328.03	51.06	288.09	45.32	264.80	42.01	237.16	37.75	208.03	33.12
66	401.73	62.21	348.15	54.26	305.66	48.22	280.96	44.52	251.78	40.08	220.86	35.16
67	441.86	68.43	380.13	59.11	333.68	52.58	306.91	48.63	268.85	42.78	238.22	37.82
68	476.98	73.89	410.17	63.82	360.11	56.68	331.12	52.48	290.07	46.20	256.94	40.89
69	514.69	79.72	442.59	68.89	388.47	61.14	357.36	56.65	313.08	49.91	277.39	44.17
70	554.15	85.93	476.49	74.18	418.33	65.91	384.90	60.96	337.10	53.73	298.70	47.47
71	599.10	92.83	515.18	80.12	452.38	71.26	416.21	65.99	364.50	58.22	322.87	51.36
72	643.67	99.65	553.37	86.12	485.85	76.49	449.39	71.15	393.77	62.69	344.39	54.92
73	694.51	107.62	597.12	92.95	524.34	82.62	485.08	76.89	424.84	67.60	371.58	59.11
74	741.00	114.76	637.16	99.19	559.41	88.15	517.45	82.00	453.34	72.21	396.43	63.15
75	790.40	122.42	679.56	105.87	596.69	94.10	551.93	87.47	483.54	77.08	422.76	67.28
76	836.36	129.48	719.15	111.85	631.37	99.43	584.10	92.54	511.65	81.60	447.41	71.15
77	861.20	133.41	747.08	116.28	650.23	102.28	599.78	95.01	525.50	83.75	459.56	73.11
78	895.30	138.68	776.65	120.91	675.89	106.53	623.70	98.69	546.34	87.06	477.70	76.19
79	920.91	142.65	798.79	124.33	695.18	109.50	641.40	101.69	561.91	89.52	491.40	78.29
80	932.59	144.42	808.96	125.92	703.96	110.93	649.60	102.96	569.05	90.72	497.67	79.26
81	941.75	145.83	817.02	127.20	711.05	112.09	655.97	104.02	574.65	91.58	502.54	79.92
82	923.71	143.03	795.27	123.82	692.05	109.05	641.64	101.72	562.11	89.57	491.50	78.29
83	920.05	142.47	792.13	123.27	689.39	108.58	639.18	101.21	559.80	89.28	489.61	77.89
84	913.58	141.52	786.49	122.42	684.33	107.80	634.51	100.53	555.89	88.67	486.00	77.38

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R981 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	242.90	34.24	218.07	30.69	199.30	27.95	188.60	26.45	171.45	23.96	158.55	22.32
41	253.87	35.70	226.99	31.95	206.24	29.04	194.14	27.35	175.80	24.66	161.72	22.58
42	257.31	36.08	229.68	32.28	208.17	29.27	195.81	27.51	176.99	24.78	162.42	23.02
43	260.59	36.65	232.26	32.81	210.32	29.59	197.47	27.72	178.12	25.04	163.28	23.08
44	264.03	37.07	235.05	33.08	212.31	29.85	199.03	27.95	179.35	25.19	163.98	23.14
45	267.31	37.74	237.69	33.52	214.52	30.12	200.86	28.22	180.54	25.38	164.94	23.22
46	270.64	38.07	240.33	33.70	216.51	30.41	202.42	28.45	181.83	25.59	165.75	23.29
47	274.03	38.48	242.90	34.24	218.49	30.84	203.92	28.69	183.01	25.84	166.50	23.35
48	277.26	39.05	245.54	34.57	220.43	30.95	205.59	28.94	184.24	25.98	167.42	23.66
49	280.65	39.50	248.22	34.95	222.42	31.28	207.31	29.14	185.48	26.08	168.17	23.69
50	283.98	39.98	250.86	35.25	224.51	31.65	208.87	29.34	186.56	26.25	168.98	23.76
51	286.88	40.38	253.33	35.55	226.93	31.75	210.97	29.67	188.60	26.45	170.81	23.92
52	303.12	42.70	267.69	37.74	239.62	33.64	223.01	31.40	199.25	27.95	180.32	25.38
53	312.37	43.98	275.97	38.90	246.94	34.71	229.89	32.28	205.37	28.94	185.91	26.16
54	321.51	45.24	284.03	40.01	254.14	35.81	236.45	33.25	211.23	29.67	191.35	26.89
55	342.74	48.31	302.80	42.70	270.97	38.18	252.04	35.45	225.43	31.68	203.98	28.69
56	350.53	49.36	309.62	43.54	277.20	39.05	257.85	36.24	230.38	32.37	208.76	29.34
57	371.29	52.19	323.17	45.50	286.83	40.38	266.56	37.43	235.54	33.08	210.32	29.59
58	389.78	54.80	339.46	47.66	301.02	42.27	279.89	39.35	247.47	34.71	220.91	31.01
59	413.55	58.10	360.11	50.72	319.46	44.94	296.93	41.70	262.42	36.93	234.25	33.01
60	430.86	60.58	375.11	52.73	332.85	46.89	309.35	43.43	273.39	38.45	244.14	34.37
61	464.35	65.28	404.35	56.79	358.76	50.49	333.44	46.93	294.62	41.46	263.12	37.03
62	488.87	68.88	426.29	59.92	374.89	52.73	350.65	49.36	306.18	43.07	269.57	37.93
63	508.92	71.58	443.60	62.45	390.00	54.80	364.94	51.32	318.98	44.83	280.65	39.50
64	537.74	75.62	468.76	65.91	412.10	57.96	385.59	54.23	336.88	47.34	296.50	41.70
65	558.98	78.74	487.31	68.35	428.44	60.29	400.91	56.47	350.27	49.23	308.22	43.38
66	593.28	83.57	517.09	72.84	454.84	63.96	425.38	59.76	371.56	52.27	327.04	45.93
67	666.93	93.84	577.74	81.35	503.49	70.76	474.40	66.65	414.35	58.29	364.78	51.32
68	719.62	101.27	623.44	87.63	543.49	76.57	511.88	72.01	447.25	62.82	393.60	55.36
69	776.66	109.42	672.69	94.56	586.45	82.54	552.47	77.65	482.53	67.79	424.73	59.73
70	836.29	117.51	724.41	101.89	631.56	88.80	594.78	83.67	519.62	73.08	457.36	64.29
71	904.35	127.20	783.22	110.16	682.79	95.97	643.01	90.41	561.88	78.94	494.51	69.59
72	956.07	134.44	827.90	116.51	721.83	101.43	676.77	95.23	591.29	83.12	513.54	72.22
73	1031.55	145.13	893.49	125.72	778.92	109.63	730.16	102.70	637.85	89.78	554.08	78.01
74	1100.64	154.83	953.33	134.17	831.07	116.84	779.08	109.63	680.64	95.77	591.23	83.12
75	1173.92	165.11	1016.77	142.97	886.55	124.55	831.02	116.84	725.96	102.17	630.54	88.76
76	1242.15	174.80	1075.85	151.33	937.90	132.00	879.30	123.69	768.22	108.16	667.20	93.84
77	1284.19	180.55	1103.97	155.35	962.31	135.50	894.46	125.81	781.50	109.88	678.76	95.41
78	1334.94	187.84	1147.58	161.28	1000.48	140.80	929.89	130.74	812.31	114.21	705.59	99.29
79	1373.01	193.26	1180.42	166.11	1028.97	144.83	956.29	134.53	835.53	117.49	725.75	102.04
80	1390.48	195.62	1195.48	168.08	1042.14	146.54	968.54	136.11	846.23	119.01	734.95	103.40
81	1404.24	197.50	1207.15	169.88	1052.36	148.04	978.06	137.60	854.57	120.34	742.36	104.49
82	1339.56	188.46	1151.61	161.89	1003.87	141.17	943.17	132.81	814.62	114.59	715.70	100.72
83	1334.40	187.71	1147.09	161.25	999.99	140.71	939.62	132.17	811.56	114.01	712.90	100.30
84	1324.78	186.36	1138.81	160.31	992.79	139.71	932.74	131.23	805.59	113.39	707.90	99.64

**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	.99
42	1.00
43	1.04
44	1.04
45	1.05
46	1.06
47	1.06
48	1.10
49	1.12
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.42
56	1.46
57	1.54
58	1.62
59	1.74
60	1.86
61	2.02
62	2.25
63	2.39
64	2.56
65	2.71
66	2.95
67	3.25
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.43
74	7.15
75	8.02
76	8.94
77	9.84
78	10.83
79	11.85
80	12.89
81	14.11
82	15.60
83	17.17
84	19.09

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

Issue Age	Premium
18-40	1.05
41	1.09
42	1.10
43	1.14
44	1.14
45	1.15
46	1.16
47	1.16
48	1.20
49	1.23
50	1.24
51	1.26
52	1.32
53	1.39
54	1.47
55	1.56
56	1.61
57	1.69
58	1.78
59	1.91
60	2.04
61	2.22
62	2.47
63	2.63
64	2.81
65	2.98
66	3.24
67	3.57
68	3.95
69	4.42
70	4.91
71	5.52
72	6.28
73	7.06
74	7.86
75	8.82
76	9.82
77	10.82
78	11.90
79	13.03
80	14.17
81	15.51
82	17.15
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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	37.05	6.60	33.34	5.96	30.25	5.44	26.42	4.80	24.17	4.34	22.36	3.94
41	38.43	6.85	34.43	6.16	31.01	5.57	27.37	4.94	24.92	4.52	22.87	4.03
42	38.89	6.95	34.78	6.22	31.27	5.60	27.68	4.97	25.16	4.55	23.03	4.06
43	39.37	7.02	35.19	6.30	31.51	5.66	28.00	5.02	25.42	4.58	23.21	4.08
44	39.84	7.13	35.53	6.34	31.77	5.72	28.31	5.12	25.67	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	23.54	4.15
46	40.77	7.29	36.27	6.47	32.27	5.80	28.93	5.20	26.14	4.70	23.71	4.18
47	41.22	7.35	36.64	6.56	32.51	5.83	29.24	5.26	26.42	4.72	23.86	4.22
48	41.70	7.45	37.03	6.64	32.79	5.89	29.55	5.30	26.66	4.82	24.03	4.25
49	42.15	7.53	37.38	6.68	33.05	5.95	29.86	5.41	26.93	4.86	24.24	4.27
50	42.63	7.62	37.72	6.75	33.30	5.97	30.19	5.45	27.13	4.89	24.38	4.31
51	43.47	7.76	38.51	6.87	33.95	6.10	30.79	5.56	27.69	4.97	24.86	4.38
52	45.21	8.09	40.06	7.15	35.32	6.34	32.02	5.77	28.82	5.19	25.86	4.57
53	46.59	8.31	41.25	7.37	36.38	6.53	32.99	5.95	29.69	5.31	26.66	4.69
54	47.98	8.58	42.48	7.60	37.47	6.74	33.96	6.12	30.56	5.49	27.43	4.86
55	50.85	9.09	45.04	8.03	39.70	7.14	36.00	6.50	32.11	5.77	28.83	5.11
56	52.88	9.46	46.85	8.38	41.29	7.43	37.44	6.75	33.36	6.02	29.70	5.25
57	58.63	10.46	51.16	9.16	44.71	8.03	38.70	6.99	34.42	6.19	30.48	5.40
58	62.43	11.16	54.44	9.75	47.59	8.56	41.15	7.43	36.63	6.58	32.44	5.74
59	67.14	12.00	58.57	10.46	51.22	9.21	44.29	7.98	39.39	7.12	34.93	6.16
60	70.92	12.66	61.87	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	45.51	8.19	40.29	7.12
62	89.26	15.93	77.27	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	56.09	10.12	49.62	8.76
64	101.31	18.10	87.68	15.67	76.64	13.80	68.51	12.35	60.29	10.86	53.32	9.40
65	107.33	19.17	92.89	16.60	81.19	14.59	72.60	13.09	63.87	11.52	56.49	9.98
66	116.32	20.78	100.70	18.00	88.01	15.84	78.71	14.18	69.25	12.46	61.26	10.81
67	127.69	22.81	108.83	19.43	95.12	17.11	85.88	15.46	74.66	13.44	65.09	11.50
68	141.77	25.35	120.80	21.60	105.60	18.99	95.31	17.16	82.92	14.95	72.32	12.76
69	157.88	28.19	134.53	24.06	117.57	21.12	106.15	19.12	92.32	16.61	80.49	14.21
70	175.95	31.43	149.94	26.81	131.07	23.55	118.31	21.30	102.90	18.53	89.71	15.84
71	198.08	35.37	168.78	30.19	147.55	26.51	133.17	23.99	115.84	20.86	101.01	17.81
72	221.33	39.54	188.84	33.77	163.59	29.42	148.13	26.68	127.38	22.93	110.87	19.58
73	249.48	44.54	212.88	38.07	184.44	33.14	166.97	30.08	143.61	25.85	125.01	22.06
74	278.65	49.77	237.74	42.52	206.01	37.04	186.49	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	179.48	32.31	156.25	27.56
76	347.06	61.98	296.10	52.96	256.56	46.11	232.29	41.86	199.74	35.97	173.90	30.68
77	377.30	67.40	319.44	57.10	276.78	49.75	248.13	44.72	210.93	37.98	183.31	32.33
78	414.80	74.09	351.25	62.80	304.33	54.68	272.82	49.16	231.90	41.76	201.55	35.55
79	454.32	81.15	384.67	68.78	333.33	59.90	298.76	53.85	253.99	45.74	220.76	38.95
80	493.83	88.23	418.14	74.76	362.30	65.09	324.80	58.52	276.08	49.71	239.95	42.33
81	540.26	96.49	457.45	81.81	396.35	71.25	355.30	64.03	302.03	54.37	262.51	46.33
82	601.61	107.46	509.39	91.08	441.37	79.34	402.85	72.63	342.42	61.67	297.62	52.49
83	662.65	118.37	561.09	100.33	486.16	87.39	443.74	79.98	377.21	67.93	327.85	57.87
84	735.72	131.40	622.95	111.40	539.77	97.01	492.66	88.77	418.80	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	36.36	6.32	33.25	5.83	30.45	5.33	28.30	4.94
41	48.08	8.18	42.47	7.31	38.44	6.68	34.37	6.06	31.29	5.49	28.91	5.02
42	49.10	8.37	43.32	7.45	39.15	6.82	34.75	6.10	31.57	5.56	29.11	5.11
43	50.12	8.52	44.19	7.60	39.85	6.93	35.12	6.18	31.82	5.60	29.30	5.13
44	51.17	8.70	45.03	7.75	40.56	7.03	35.51	6.25	32.11	5.63	29.51	5.15
45	52.19	8.89	45.89	7.90	41.25	7.15	35.86	6.32	32.39	5.72	29.71	5.16
46	53.25	9.04	46.71	8.03	41.96	7.29	36.25	6.39	32.65	5.75	29.92	5.20
47	54.30	9.23	47.56	8.19	42.64	7.41	36.64	6.44	32.94	5.80	30.08	5.25
48	55.32	9.40	48.41	8.31	43.34	7.53	37.03	6.52	33.21	5.83	30.30	5.27
49	56.36	9.58	49.25	8.46	44.03	7.65	37.39	6.57	33.49	5.89	30.50	5.30
50	57.38	9.79	50.12	8.62	44.72	7.76	37.76	6.65	33.77	5.95	30.69	5.33
51	58.54	9.95	51.13	8.81	45.64	7.94	38.53	6.76	34.42	6.06	31.31	5.46
52	60.87	10.38	53.18	9.16	47.46	8.26	40.07	7.03	35.81	6.32	32.57	5.71
53	62.71	10.69	54.79	9.45	48.87	8.50	41.27	7.28	36.85	6.50	33.56	5.83
54	64.59	11.00	56.41	9.71	50.33	8.75	42.51	7.46	37.97	6.68	34.55	6.02
55	68.47	11.66	59.80	10.31	53.35	9.28	45.05	7.94	40.25	7.09	36.63	6.39
56	71.20	12.10	62.20	10.70	55.50	9.64	46.87	8.26	41.86	7.37	38.10	6.65
57	78.16	13.28	67.79	11.67	59.95	10.41	50.98	8.97	45.05	7.94	40.44	7.03
58	83.22	14.15	72.16	12.40	63.83	11.08	54.30	9.54	47.96	8.45	43.07	7.50
59	89.50	15.24	77.62	13.35	68.66	11.94	58.38	10.26	51.59	9.09	46.33	8.09
60	94.55	16.09	82.00	14.11	72.53	12.60	61.67	10.86	54.50	9.58	48.91	8.54
61	103.38	17.59	89.66	15.41	79.33	13.80	67.44	11.86	59.58	10.47	53.49	9.32
62	113.79	19.36	98.81	16.98	86.60	15.04	73.66	12.95	65.07	11.47	57.68	10.08
63	120.17	20.44	104.35	17.96	91.48	15.89	77.79	13.70	68.73	12.10	60.93	10.64
64	129.13	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	88.55	15.59	78.24	13.80	69.35	12.09
66	148.29	25.23	128.78	22.13	112.87	19.60	96.01	16.87	84.80	14.96	75.18	13.10
67	166.35	28.31	143.32	24.63	125.64	21.81	106.71	18.79	94.27	16.60	83.56	14.58
68	184.65	31.42	159.12	27.37	139.48	24.25	118.45	20.85	104.66	18.46	92.77	16.17
69	205.62	34.99	177.17	30.48	155.32	26.98	131.91	23.22	116.55	20.53	103.30	18.02
70	229.22	39.01	197.48	33.95	173.10	30.07	147.04	25.86	129.91	22.88	115.14	20.06
71	258.03	43.91	222.30	38.23	194.87	33.83	165.51	29.13	146.25	25.74	129.64	22.60
72	289.52	49.24	247.54	42.58	217.00	37.69	185.06	32.56	163.53	28.82	144.93	25.28
73	326.41	55.53	279.06	47.99	244.58	42.51	208.61	36.72	184.32	32.48	163.39	28.49
74	364.55	62.01	311.69	53.61	273.22	47.48	233.00	41.03	205.88	36.25	182.49	31.86
75	407.98	69.40	348.81	59.98	305.78	53.12	260.78	45.90	230.41	40.58	204.25	35.63
76	454.06	77.24	388.20	66.77	340.28	59.12	290.21	51.06	256.42	45.15	227.30	39.64
77	500.36	85.12	428.29	73.66	372.13	64.64	316.31	55.66	279.50	49.21	247.73	43.21
78	550.13	93.58	470.90	80.99	409.16	71.09	347.79	61.18	307.31	54.11	272.38	47.50
79	602.52	102.52	515.72	88.69	448.11	77.85	380.90	67.06	336.56	59.26	298.32	52.04
80	654.92	111.42	560.56	96.40	487.07	84.61	414.04	72.85	365.82	64.43	324.28	56.54
81	716.48	121.88	613.26	105.47	532.86	92.58	452.95	79.69	400.22	70.48	354.73	61.89
82	789.55	134.34	675.83	116.25	587.22	102.04	501.35	88.23	443.01	78.02	392.66	68.48
83	869.69	147.94	744.44	128.01	646.83	112.37	552.26	97.18	487.97	85.93	432.53	75.45
84	965.61	164.32	826.50	142.13	718.17	124.77	613.17	107.89	541.80	95.41	480.23	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	45.96	7.90	41.67	7.21	37.44	6.52	33.76	5.85	30.69	5.31
41	53.80	9.22	47.61	8.19	43.01	7.45	38.60	6.72	34.63	6.05	31.24	5.44
42	54.53	9.33	48.17	8.28	43.47	7.53	39.00	6.79	34.92	6.08	31.42	5.45
43	55.25	9.50	48.74	8.38	43.92	7.62	39.37	6.84	35.20	6.12	31.58	5.47
44	56.03	9.58	49.30	8.46	44.35	7.69	39.76	6.93	35.50	6.18	31.77	5.51
45	56.75	9.73	49.83	8.58	44.82	7.76	40.14	7.00	35.80	6.25	31.94	5.55
46	57.50	9.84	50.40	8.68	45.27	7.84	40.52	7.03	36.07	6.27	32.12	5.57
47	58.23	9.98	50.96	8.76	45.70	7.93	40.90	7.13	36.36	6.33	32.29	5.60
48	58.97	10.12	51.52	8.85	46.14	8.00	41.28	7.16	36.64	6.39	32.49	5.62
49	59.73	10.22	52.09	8.96	46.60	8.09	41.67	7.27	36.93	6.44	32.68	5.66
50	60.45	10.38	52.63	9.04	47.04	8.15	42.06	7.32	37.21	6.47	32.82	5.72
51	61.65	10.56	53.67	9.22	47.99	8.31	42.90	7.46	37.97	6.60	33.50	5.81
52	65.88	11.27	57.33	9.85	51.25	8.89	45.80	7.97	40.57	7.07	35.80	6.22
53	68.66	11.76	59.79	10.26	53.46	9.27	47.77	8.31	42.28	7.35	37.33	6.47
54	71.47	12.25	62.21	10.70	55.62	9.64	49.71	8.66	43.99	7.68	38.84	6.74
55	77.06	13.22	67.09	11.54	59.98	10.40	53.61	9.32	47.48	8.27	41.86	7.28
56	79.87	13.70	69.53	11.96	62.18	10.75	55.56	9.66	49.18	8.58	43.40	7.53
57	82.72	14.16	71.51	12.28	63.37	11.00	59.25	10.32	51.85	9.02	45.67	7.94
58	88.06	15.09	76.12	13.09	67.46	11.69	63.07	10.98	55.22	9.62	48.64	8.45
59	94.74	16.23	81.90	14.10	72.58	12.57	67.82	11.83	59.41	10.36	52.34	9.09
60	100.07	17.15	86.50	14.84	76.65	13.28	71.70	12.50	62.76	10.94	55.25	9.58
61	109.41	18.74	94.58	16.28	83.84	14.51	78.35	13.64	68.60	11.95	60.43	10.47
62	122.51	21.00	106.03	18.23	93.17	16.15	85.05	14.79	74.45	12.97	65.59	11.39
63	129.40	22.19	111.98	19.27	98.38	17.03	89.83	15.61	78.62	13.70	69.28	12.02
64	139.02	23.81	120.36	20.68	105.70	18.31	96.53	16.81	84.47	14.73	74.44	12.92
65	147.29	25.23	127.51	21.92	111.97	19.40	102.26	17.80	89.50	15.59	78.85	13.70
66	159.69	27.37	138.23	23.76	121.42	21.05	110.85	19.30	97.01	16.92	85.48	14.82
67	175.64	30.08	150.86	25.95	132.51	22.97	121.38	21.12	106.24	18.52	93.58	16.26
68	195.02	33.43	167.50	28.82	147.11	25.49	134.77	23.44	117.95	20.55	103.92	18.03
69	217.14	37.21	186.49	32.07	163.83	28.39	150.05	26.12	131.32	22.88	115.69	20.06
70	242.05	41.46	207.88	35.77	182.59	31.63	167.23	29.11	146.37	25.50	128.95	22.41
71	272.49	46.68	234.03	40.22	205.55	35.63	188.29	32.76	164.78	28.70	145.19	25.19
72	307.87	52.75	264.72	45.51	230.43	39.94	210.24	36.57	184.03	32.07	162.14	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	387.60	66.44	333.28	57.30	290.18	50.28	264.72	46.06	231.71	40.36	204.12	35.44
75	433.77	74.32	372.97	64.14	324.74	56.25	296.26	51.55	259.31	45.17	228.44	39.66
76	482.75	82.72	415.07	71.38	361.40	62.62	329.69	57.37	288.59	50.28	254.24	44.15
77	532.31	91.20	457.72	78.71	398.51	69.07	365.04	63.53	319.54	55.67	277.89	48.24
78	585.25	100.29	503.25	86.54	438.13	75.93	401.34	69.85	351.31	61.23	305.54	53.04
79	641.01	109.85	551.18	94.76	479.88	83.17	439.59	76.48	384.78	67.07	334.65	58.10
80	696.75	119.39	599.09	103.02	521.60	90.40	477.82	83.16	418.23	72.88	363.75	63.15
81	762.24	130.59	655.43	112.69	570.63	98.88	522.73	90.98	457.56	79.71	397.94	69.09
82	843.97	144.62	720.21	123.84	627.06	108.66	574.34	99.96	502.72	87.61	437.22	75.90
83	929.64	159.27	793.33	136.40	690.69	119.70	632.62	110.09	553.76	96.47	481.61	83.61
84	1032.17	176.86	880.80	151.45	766.86	132.91	702.40	122.25	614.79	107.11	534.72	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	51.59	8.58	46.66	7.84	44.34	7.50	40.42	6.87	37.09	6.32
41	60.35	10.01	53.69	8.94	48.27	8.12	45.61	7.71	41.39	7.02	37.76	6.43
42	61.23	10.13	54.37	9.04	48.84	8.21	46.03	7.79	41.70	7.09	38.00	6.45
43	62.08	10.26	55.09	9.17	49.37	8.29	46.41	7.87	42.00	7.14	38.24	6.50
44	62.98	10.41	55.79	9.28	49.91	8.39	46.87	7.94	42.32	7.18	38.44	6.53
45	63.86	10.56	56.49	9.40	50.44	8.50	47.26	8.00	42.64	7.27	38.69	6.57
46	64.72	10.71	57.18	9.52	50.98	8.58	47.68	8.08	42.95	7.31	38.89	6.60
47	65.59	10.86	57.89	9.62	51.52	8.68	48.10	8.14	43.28	7.35	39.09	6.65
48	66.50	11.01	58.60	9.78	52.09	8.76	48.54	8.21	43.61	7.43	39.34	6.68
49	67.37	11.16	59.30	9.85	52.61	8.85	48.95	8.28	43.92	7.46	39.57	6.72
50	68.22	11.31	60.00	9.98	53.17	8.96	49.37	8.37	44.22	7.53	39.81	6.75
51	69.09	11.46	60.70	10.11	53.76	9.07	49.81	8.46	44.54	7.61	40.06	6.79
52	69.98	11.61	61.41	10.24	54.36	9.18	50.26	8.55	44.87	7.69	40.31	6.83
53	70.88	11.76	62.13	10.37	54.97	9.29	50.73	8.64	45.21	7.77	40.57	6.87
54	71.79	11.91	62.86	10.50	55.59	9.40	51.21	8.73	45.56	7.85	40.83	6.91
55	72.71	12.06	63.59	10.63	56.22	9.51	51.71	8.82	45.92	7.93	41.10	6.95
56	73.64	12.21	64.33	10.76	56.86	9.62	52.22	8.91	46.29	8.01	41.37	6.99
57	74.58	12.36	65.08	10.89	57.51	9.73	52.75	9.00	46.67	8.09	41.64	7.03
58	75.53	12.51	65.84	11.02	58.17	9.84	53.29	9.09	47.06	8.17	41.91	7.07
59	76.49	12.66	66.61	11.15	58.84	9.95	53.85	9.18	47.46	8.25	42.18	7.11
60	77.46	12.81	67.39	11.28	59.52	10.06	54.42	9.27	47.87	8.33	42.45	7.15
61	78.44	12.96	68.18	11.41	60.21	10.17	55.01	9.36	48.29	8.41	42.72	7.19
62	79.43	13.11	68.98	11.54	60.91	10.28	55.61	9.45	48.72	8.49	43.00	7.23
63	80.43	13.26	69.79	11.67	61.62	10.39	56.23	9.54	49.16	8.57	43.27	7.27
64	81.44	13.41	70.61	11.80	62.34	10.50	56.86	9.63	49.61	8.65	43.54	7.31
65	82.46	13.56	71.44	11.93	63.07	10.61	57.51	9.72	50.07	8.73	43.81	7.35
66	83.49	13.71	72.28	12.06	63.81	10.72	58.17	9.81	50.54	8.81	44.08	7.39
67	84.53	13.86	73.13	12.19	64.56	10.83	58.84	9.90	51.02	8.89	44.35	7.43
68	85.58	14.01	74.00	12.32	65.32	10.94	59.52	10.00	51.51	8.97	44.62	7.47
69	86.64	14.16	74.88	12.45	66.09	11.05	60.21	10.09	52.01	9.05	44.89	7.51
70	87.71	14.31	75.77	12.58	66.87	11.16	60.91	10.18	52.52	9.13	45.16	7.55
71	88.79	14.46	76.67	12.71	67.66	11.27	61.62	10.27	53.04	9.21	45.43	7.59
72	89.88	14.61	77.58	12.84	68.46	11.38	62.34	10.36	53.57	9.29	45.70	7.63
73	90.98	14.76	78.50	12.97	69.27	11.49	63.06	10.45	54.11	9.37	45.97	7.67
74	92.09	14.91	79.43	13.10	70.09	11.60	63.79	10.54	54.66	9.45	46.24	7.71
75	93.21	15.06	80.37	13.23	70.92	11.71	64.53	10.63	55.22	9.53	46.51	7.75
76	94.34	15.21	81.32	13.36	71.76	11.82	65.32	10.72	55.80	9.61	46.78	7.79
77	95.48	15.36	82.28	13.49	72.61	11.93	66.13	10.81	56.40	9.69	47.05	7.83
78	96.63	15.51	83.25	13.62	73.47	12.04	67.00	10.90	57.02	9.77	47.32	7.87
79	97.79	15.66	84.23	13.75	74.34	12.15	67.91	11.00	57.61	9.85	47.59	7.91
80	98.96	15.81	85.22	13.88	75.22	12.26	68.84	11.09	58.22	9.93	47.86	7.95
81	100.14	15.96	86.22	14.01	76.11	12.37	69.79	11.18	58.85	10.01	48.13	7.99
82	101.33	16.11	87.23	14.14	77.01	12.48	70.87	11.27	59.48	10.09	48.40	8.03
83	102.53	16.26	88.25	14.27	77.84	12.59	71.97	11.36	60.13	10.17	48.67	8.07
84	103.74	16.41	89.28	14.40	78.68	12.70	73.09	11.45	60.80	10.25	48.94	8.11
85	104.96	16.56	90.32	14.53	79.53	12.81	74.23	11.54	61.49	10.33	49.21	8.15
86	106.19	16.71	91.37	14.66	80.39	12.92	75.39	11.63	62.20	10.41	49.48	8.19
87	107.43	16.86	92.43	14.79	81.26	13.03	76.57	11.72	62.92	10.49	49.75	8.23
88	108.68	17.01	93.50	14.92	82.14	13.14	77.77	11.81	63.66	10.57	50.02	8.27
89	109.94	17.16	94.58	15.05	83.03	13.25	79.04	11.90	64.42	10.65	50.29	8.31
90	111.21	17.31	95.67	15.18	83.93	13.36	80.33	12.00	65.20	10.73	50.56	8.35
91	112.49	17.46	96.77	15.31	84.84	13.47	81.64	12.09	65.93	10.81	50.83	8.39
92	113.78	17.61	97.88	15.44	85.76	13.58	82.97	12.18	66.68	10.89	51.10	8.43
93	115.08	17.76	99.00	15.57	86.69	13.69	84.32	12.27	67.45	10.97	51.37	8.47
94	116.39	17.91	100.13	15.70	87.63	13.80	85.69	12.36	68.24	11.05	51.64	8.51
95	117.71	18.06	101.27	15.83	88.58	13.91	87.08	12.45	69.05	11.13	51.91	8.55
96	119.04	18.21	102.42	15.96	89.54	14.02	88.49	12.54	69.88	11.21	52.18	8.59
97	120.38	18.36	103.58	16.09	90.51	14.13	89.92	12.63	70.73	11.29	52.45	8.63
98	121.73	18.51	104.75	16.22	91.49	14.24	91.38	12.72	71.60	11.37	52.72	8.67
99	123.09	18.66	105.93	16.35	92.48	14.35	92.86	12.81	72.49	11.45	53.00	8.71
100	124.46	18.81	107.12	16.48	93.48	14.46	94.36	12.90	73.40	11.53	53.27	8.75

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC Current Rates
Monthly Premium Rates
Unlimited Maximum Benefit
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	69.00	10.44	65.26	9.86	59.37	8.96	54.90	8.28
41	87.99	13.28	78.65	11.88	71.48	10.79	67.31	10.15	60.91	9.20	56.01	8.45
42	89.34	13.47	79.71	12.02	72.29	10.88	67.99	10.25	61.44	9.27	56.39	8.51
43	90.62	13.68	80.77	12.18	73.14	11.04	68.67	10.39	61.95	9.35	56.75	8.57
44	91.91	13.86	81.82	12.35	73.92	11.16	69.32	10.46	62.46	9.43	57.17	8.62
45	93.26	14.06	82.89	12.50	74.78	11.27	70.00	10.55	63.01	9.53	57.53	8.69
46	94.56	14.26	83.95	12.68	75.60	11.42	70.70	10.67	63.52	9.57	57.89	8.74
47	95.85	14.44	84.98	12.83	76.43	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	72.05	10.85	64.55	9.73	58.64	8.83
49	98.49	14.86	87.09	13.15	78.09	11.77	72.74	10.98	65.09	9.82	59.03	8.91
50	99.80	15.05	88.15	13.29	78.91	11.91	73.41	11.07	65.64	9.89	59.41	8.96
51	101.78	15.36	89.95	13.58	80.48	12.12	74.86	11.27	66.89	10.09	60.60	9.13
52	108.76	16.43	96.06	14.50	85.99	12.96	79.95	12.08	71.48	10.79	64.75	9.77
53	113.34	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	127.23	19.18	112.40	16.94	100.59	15.18	93.59	14.13	83.63	12.63	75.75	11.43
56	131.86	19.89	116.48	17.58	104.26	15.72	97.00	14.61	86.69	13.07	78.52	11.82
57	141.55	21.34	123.24	18.60	109.34	16.48	101.61	15.33	89.79	13.55	80.19	12.10
58	150.68	22.74	131.19	19.79	116.40	17.57	108.20	16.30	95.63	14.41	85.35	12.87
59	162.13	24.47	141.15	21.30	125.23	18.88	116.39	17.57	102.85	15.52	91.85	13.85
60	171.23	25.83	149.11	22.52	132.27	19.95	122.97	18.53	108.64	16.42	97.03	14.64
61	187.21	28.24	162.99	24.60	144.63	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	143.40	21.64	125.29	18.88	110.28	16.61
63	211.23	31.86	184.11	27.77	161.93	24.44	151.45	22.87	132.32	19.97	116.46	17.58
64	226.96	34.26	197.84	29.82	173.98	26.29	162.74	24.58	142.19	21.44	125.12	18.86
65	240.42	36.28	209.59	31.61	184.30	27.81	172.41	26.02	150.66	22.72	132.57	20.01
66	260.66	39.35	227.21	34.29	199.82	30.13	186.90	28.21	163.28	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	164.12	24.76
68	333.15	50.28	288.57	43.53	251.56	37.94	236.94	35.73	207.00	31.24	182.19	27.49
69	370.94	55.98	321.30	48.47	280.11	42.25	263.80	39.82	230.51	34.77	202.88	30.61
70	413.50	62.39	358.13	54.03	312.22	47.10	294.05	44.36	256.92	38.77	226.15	34.10
71	465.48	70.24	403.19	60.83	351.45	53.03	331.06	49.95	289.20	43.62	254.55	38.40
72	512.11	77.26	443.50	66.90	386.68	58.33	362.47	54.69	316.67	47.79	275.07	41.46
73	577.26	87.09	499.97	75.43	435.85	65.75	408.61	61.63	357.01	53.84	310.05	46.77
74	644.77	97.29	558.44	84.25	486.85	73.46	456.39	68.84	398.74	60.16	346.31	52.24
75	721.57	108.85	624.98	94.29	544.85	82.19	510.75	77.05	446.21	67.34	387.55	58.47
76	803.05	121.16	695.53	104.92	606.32	91.48	568.40	85.75	496.60	74.94	431.31	65.08
77	875.42	132.09	752.58	113.55	656.08	98.99	609.75	92.02	532.72	80.39	462.72	69.80
78	962.53	145.23	827.42	124.84	721.32	108.84	670.42	101.15	585.70	88.37	508.71	76.76
79	1054.18	159.05	906.24	136.75	790.05	119.21	734.26	110.80	641.51	96.79	557.20	84.04
80	1145.83	172.91	985.07	148.61	858.74	129.55	798.10	120.41	697.30	105.22	605.63	91.39
81	1253.56	189.13	1077.64	162.58	939.45	141.72	873.13	131.74	762.81	115.10	662.57	99.93
82	1310.16	197.65	1126.27	169.92	981.85	148.15	922.52	139.21	796.72	120.23	700.04	105.61
83	1443.12	217.77	1240.57	187.17	1081.51	163.18	1016.16	153.32	877.60	132.39	771.09	116.35
84	1602.24	241.76	1377.38	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	112.89	16.81	101.66	15.14	92.24	13.88	80.62	12.13	73.65	11.08	68.11	10.00
41	117.11	17.35	104.95	15.69	94.57	14.21	83.49	12.57	75.90	11.47	69.70	10.30
42	118.12	17.67	105.76	15.83	94.95	14.23	84.07	12.63	76.47	11.56	69.93	10.31
43	118.90	17.73	106.27	15.84	95.19	14.23	84.57	12.66	76.71	11.59	70.05	10.31
44	119.86	17.83	106.93	15.91	95.69	14.28	85.15	12.84	77.21	11.62	70.28	10.31
45	120.95	18.05	107.82	16.08	96.16	14.38	85.93	12.97	77.87	11.66	70.63	10.32
46	121.65	18.10	108.28	16.17	96.27	14.38	86.32	13.06	78.02	11.68	70.78	10.40
47	122.42	18.14	108.75	16.20	96.58	14.52	86.78	13.10	78.37	11.79	70.86	10.40
48	123.16	18.28	109.29	16.23	96.82	14.52	87.28	13.12	78.84	11.79	70.97	10.40
49	124.21	18.61	110.10	16.37	97.24	14.74	87.98	13.23	79.23	11.95	71.36	10.49
50	125.02	18.67	110.65	16.59	97.67	14.74	88.56	13.29	79.69	12.01	71.48	10.49
51	126.76	18.86	112.20	16.73	98.94	14.91	89.73	13.42	80.74	12.13	72.52	10.68
52	130.67	19.44	115.69	17.19	102.04	15.29	92.52	13.89	83.22	12.57	74.69	10.70
53	133.73	19.91	118.47	17.71	104.49	15.72	94.76	14.23	85.15	12.84	76.52	11.02
54	136.72	20.36	121.11	18.05	106.77	16.01	96.82	14.53	87.13	13.12	78.22	11.27
55	144.04	21.42	127.61	18.95	112.55	16.88	102.04	15.31	90.85	13.67	81.12	11.62
56	148.92	22.19	131.80	19.68	116.22	17.35	105.49	15.88	93.95	14.15	82.79	12.01
57	163.60	24.34	142.72	21.26	124.75	18.68	107.90	16.20	96.08	14.38	85.08	12.57
58	172.83	25.81	150.82	22.48	131.80	19.79	113.98	17.13	101.46	15.18	89.84	13.17
59	183.98	27.44	160.54	23.95	140.36	21.01	121.49	18.25	108.05	16.20	95.73	14.06
60	192.89	28.80	168.22	25.10	147.06	21.99	127.23	19.20	113.20	17.04	100.26	14.78
61	208.12	31.02	181.62	27.04	158.72	23.81	137.42	20.63	122.15	18.32	108.24	15.88
62	236.52	35.23	204.67	30.48	178.91	26.87	159.96	24.14	140.75	21.16	124.51	18.25
63	245.82	36.61	212.73	31.73	185.88	27.85	166.24	24.97	146.29	21.96	129.40	18.95
64	257.63	38.40	222.96	33.24	194.95	29.26	174.22	26.32	153.38	23.10	135.63	19.91
65	269.21	40.09	232.95	34.82	203.59	30.51	182.01	27.39	160.16	24.14	141.60	20.83
66	283.59	42.23	245.43	36.61	214.51	32.11	191.85	28.92	168.72	25.38	149.19	21.93
67	302.22	45.02	257.52	38.40	225.09	33.81	203.24	30.51	176.82	26.54	154.11	22.66
68	325.46	48.51	277.35	41.33	242.52	36.39	218.81	32.95	190.37	28.66	165.97	24.34
69	351.23	52.31	299.43	44.64	261.62	39.21	236.24	35.58	205.44	30.93	179.18	26.33
70	379.13	56.57	323.14	48.16	282.43	42.38	254.92	38.35	221.64	33.27	193.40	28.36
71	405.82	60.45	345.73	51.62	302.33	45.35	272.78	41.01	237.33	35.68	206.96	30.32
72	422.17	62.88	360.14	53.71	312.02	46.84	282.54	42.55	242.91	36.57	211.60	31.07
73	449.47	66.91	383.46	57.15	332.29	49.82	300.79	45.21	258.72	38.91	225.12	33.04
74	472.45	70.44	403.14	60.13	349.29	52.37	316.25	47.64	271.93	40.90	236.71	34.83
75	495.70	73.80	422.94	63.08	366.46	54.90	331.74	49.84	285.29	42.94	248.37	36.53
76	514.91	76.68	439.29	65.54	380.56	57.10	344.61	51.84	296.37	44.58	257.98	37.97
77	519.76	77.46	440.14	65.66	381.37	57.18	341.85	51.40	290.56	43.67	252.56	37.09
78	527.54	78.56	446.65	66.70	387.03	58.08	346.89	52.16	294.90	44.29	256.32	37.62
79	529.56	78.95	448.47	66.85	388.50	58.27	348.32	52.37	295.98	44.58	257.32	37.81
80	523.36	77.99	443.16	66.00	383.81	57.61	344.18	51.77	292.57	44.04	254.26	37.43
81	534.40	79.56	452.42	67.49	392.02	58.72	351.46	52.84	298.66	44.97	259.65	38.13
82	531.26	79.11	449.79	67.01	389.78	58.50	355.72	53.54	302.42	45.50	262.82	38.60
83	538.35	80.13	455.91	67.92	394.93	59.27	360.57	54.25	306.45	46.07	266.43	39.12
84	545.71	81.23	462.15	68.95	400.35	60.10	365.45	54.96	310.71	46.76	269.99	39.66

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC Current Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	136.99	19.38	121.65	17.27	110.92	16.01	101.31	14.91	92.90	13.61	86.20	12.57
41	146.52	20.63	129.44	18.61	117.15	16.94	104.84	15.31	95.38	14.00	88.06	12.74
42	149.12	21.01	131.61	18.81	118.94	17.18	105.57	15.37	95.84	14.06	88.33	12.84
43	151.44	21.39	133.39	18.99	120.29	17.27	106.04	15.63	96.12	14.06	88.56	12.84
44	153.92	21.74	135.48	19.38	122.00	17.67	106.81	15.69	96.66	14.15	88.80	12.90
45	156.67	22.12	137.69	19.68	123.82	17.86	107.74	15.83	97.16	14.23	89.14	12.97
46	158.92	22.34	139.43	19.90	125.13	18.10	108.24	15.88	97.51	14.28	89.18	12.97
47	161.05	22.73	141.17	20.09	126.49	18.25	108.67	15.91	97.71	14.28	89.30	12.97
48	163.34	23.10	142.99	20.44	128.04	18.44	109.29	16.01	97.98	14.34	89.53	13.06
49	166.01	23.37	145.13	20.71	129.74	18.76	110.10	16.10	98.64	14.38	89.84	13.10
50	168.22	23.75	146.95	20.98	131.14	18.89	110.80	16.20	98.91	14.52	90.03	13.10
51	170.62	24.14	149.04	21.26	132.96	19.21	112.23	16.59	100.26	14.77	91.24	13.23
52	175.93	24.78	153.65	21.93	137.03	19.85	115.72	16.94	103.44	15.14	94.14	13.67
53	180.07	25.44	157.25	22.48	140.36	20.29	118.51	17.27	105.84	15.63	96.27	14.00
54	184.06	26.00	160.82	22.89	143.50	20.71	121.15	17.73	108.28	15.88	98.52	14.28
55	193.98	27.39	169.41	24.20	151.09	21.80	127.66	18.68	113.98	16.73	103.79	15.01
56	200.53	28.27	175.11	24.97	156.21	22.64	131.92	19.38	117.89	17.19	107.28	15.64
57	218.00	30.83	189.14	27.00	167.32	24.19	142.30	20.84	125.68	18.44	112.85	16.27
58	230.43	32.58	199.87	28.53	176.82	25.51	150.40	21.99	132.81	19.44	119.25	17.24
59	245.31	34.67	212.81	30.32	188.17	27.25	160.04	23.37	141.41	20.71	126.96	18.32
60	257.20	36.34	223.04	31.92	197.27	28.53	167.75	24.59	148.19	21.74	133.04	19.22
61	277.54	39.14	240.66	34.36	212.89	30.80	181.00	26.54	159.96	23.37	143.58	20.84
62	301.45	42.58	261.66	37.43	229.46	33.09	195.06	28.59	172.40	25.24	152.76	22.19
63	313.27	44.21	272.04	38.87	238.45	34.45	202.77	29.75	179.18	26.32	158.80	23.10
64	328.45	46.33	285.21	40.75	249.92	36.12	212.65	31.14	187.82	27.55	166.47	24.19
65	343.14	48.33	297.88	42.58	261.08	37.70	222.07	32.58	196.27	28.80	173.99	25.23
66	361.46	50.99	313.84	44.81	275.22	39.75	233.96	34.30	206.72	30.29	183.13	26.60
67	393.69	55.66	339.22	48.51	297.38	43.01	252.52	37.02	223.11	32.78	197.81	28.72
68	424.03	59.83	365.37	52.16	320.28	46.26	272.00	39.84	240.31	35.23	213.00	30.94
69	457.61	64.64	394.31	56.30	345.61	49.84	293.54	43.03	259.33	38.03	229.93	33.36
70	493.88	69.72	425.58	60.73	373.00	53.86	316.75	46.44	279.87	41.01	248.10	35.94
71	528.59	74.60	455.45	65.06	399.27	57.63	339.10	49.69	299.58	43.94	265.57	38.56
72	552.26	77.99	472.18	67.49	413.91	59.76	352.97	51.71	311.94	45.72	276.46	40.09
73	588.02	83.00	502.71	71.83	440.69	63.66	375.83	55.11	332.09	48.73	294.32	42.69
74	618.12	87.25	528.51	75.58	463.23	66.91	395.16	57.88	349.18	51.17	309.43	44.97
75	648.49	91.59	554.43	79.16	486.01	70.26	414.49	60.73	366.34	53.71	324.65	47.08
76	673.60	95.12	575.97	82.25	504.84	72.92	430.57	63.08	380.44	55.78	337.20	48.96
77	689.32	97.24	589.99	84.26	512.66	74.02	435.69	63.81	385.09	56.47	341.27	49.59
78	699.52	98.80	598.82	85.57	520.26	75.14	442.27	64.80	390.75	57.24	346.42	50.23
79	702.27	99.02	601.11	85.84	522.35	75.44	444.02	65.06	392.30	57.56	347.71	50.53
80	694.01	97.94	594.06	84.81	516.19	74.56	438.79	64.23	387.65	56.83	343.67	49.82
81	708.62	99.99	606.54	86.70	527.04	76.14	447.93	65.66	395.78	58.08	350.80	50.91
82	697.19	98.41	596.77	85.19	518.47	74.87	442.74	64.89	391.21	57.30	346.70	50.29
83	706.57	99.73	604.87	86.44	525.45	75.90	448.66	65.81	396.40	58.11	351.46	50.99
84	716.29	101.08	613.12	87.67	532.62	76.99	454.86	66.70	401.86	58.97	356.23	51.71

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC Current Rates
Monthly Premium Rates
Four Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	157.17	22.32	140.09	19.98	127.07	18.25	114.13	16.61	102.86	14.92	93.56	13.42
41	163.99	23.28	145.13	20.71	131.14	18.86	117.66	17.04	105.53	15.29	95.19	13.76
42	165.70	23.64	146.40	20.90	132.07	18.95	118.47	17.13	106.00	15.31	95.38	13.83
43	166.90	23.75	147.14	21.01	132.65	19.05	118.90	17.18	106.31	15.32	95.38	13.83
44	168.60	23.95	148.34	21.22	133.58	19.21	119.67	17.24	106.77	15.37	95.69	13.83
45	170.42	24.22	149.66	21.39	134.51	19.38	120.56	17.35	107.39	15.64	95.96	13.88
46	171.59	24.34	150.47	21.53	135.09	19.44	120.91	17.58	107.63	15.64	95.84	13.88
47	172.75	24.59	151.09	21.61	135.63	19.58	121.26	17.64	107.82	15.69	95.84	13.88
48	174.15	24.76	152.06	21.74	136.29	19.68	121.88	17.67	108.24	15.72	95.96	13.88
49	175.93	25.05	153.45	21.93	137.22	19.79	122.74	17.73	108.82	15.83	96.20	13.89
50	177.24	25.23	154.35	21.99	137.88	19.90	123.24	17.83	109.10	15.84	96.23	14.06
51	179.72	25.62	156.44	22.32	139.82	20.09	125.02	18.10	110.65	16.08	97.67	14.06
52	190.34	27.04	165.70	23.73	148.11	21.34	132.42	19.20	117.15	16.94	103.40	14.92
53	197.19	28.04	171.66	24.52	153.57	22.12	137.15	19.85	121.49	17.67	107.16	15.37
54	203.70	29.07	177.40	25.38	158.53	22.83	141.68	20.49	125.48	18.12	110.65	16.01
55	218.39	31.02	190.07	27.18	169.88	24.52	151.91	21.96	134.43	19.44	118.70	17.13
56	224.90	32.00	195.72	27.94	175.04	25.23	156.44	22.66	138.50	20.07	122.15	17.67
57	230.86	32.84	199.63	28.53	176.85	25.45	165.35	23.86	144.78	20.98	127.54	18.32
58	243.84	34.75	210.83	30.06	186.81	26.93	174.68	25.24	152.91	22.19	134.74	19.39
59	259.65	36.94	224.47	32.05	198.94	28.66	185.92	26.93	162.75	23.66	143.42	20.63
60	272.16	38.73	235.36	33.63	208.55	30.05	194.95	28.24	170.66	24.76	150.40	21.71
61	293.62	41.77	253.95	36.29	224.97	32.40	210.40	30.38	184.06	26.64	162.13	23.37
62	324.61	46.17	280.91	40.15	246.75	35.58	225.28	32.63	197.27	28.59	173.72	25.10
63	337.36	48.01	291.96	41.69	256.47	37.02	234.15	33.91	205.02	29.75	180.61	26.03
64	353.59	50.29	306.06	43.67	268.75	38.73	245.51	35.58	214.90	31.14	189.33	27.31
65	369.40	52.57	319.69	45.62	280.84	40.41	256.47	37.09	224.47	32.58	197.74	28.53
66	389.23	55.33	336.86	48.12	295.87	42.63	270.22	39.12	236.52	34.30	208.35	30.06
67	415.70	59.18	357.12	50.99	313.61	45.20	287.31	41.63	251.43	36.40	221.52	32.00
68	447.77	63.71	384.59	54.90	337.79	48.71	309.39	44.76	270.76	39.21	238.61	34.45
69	483.26	68.73	415.12	59.27	364.52	52.54	333.87	48.20	292.26	42.38	257.48	37.11
70	521.54	74.16	447.93	64.02	393.50	56.70	360.37	52.09	315.47	45.72	277.89	40.09
71	558.22	79.36	479.43	68.51	421.16	60.67	385.67	55.84	337.59	48.87	297.46	42.94
72	587.20	83.56	504.88	72.07	439.60	63.26	401.01	58.08	351.04	50.85	309.23	44.64
73	625.17	88.88	537.54	76.71	468.11	67.46	426.89	61.84	373.70	54.18	329.26	47.48
74	657.21	93.48	565.12	80.75	492.02	70.90	448.78	64.93	392.84	56.86	346.08	49.97
75	689.48	98.01	592.86	84.65	516.23	74.34	470.94	68.10	412.29	59.74	363.16	52.50
76	716.17	101.85	615.87	87.95	536.14	77.22	489.11	70.80	428.13	62.00	377.15	54.49
77	733.26	104.34	630.44	90.06	549.00	79.09	502.98	72.85	440.18	63.81	382.77	55.22
78	744.22	105.84	639.97	91.36	557.10	80.24	510.38	73.88	446.76	64.74	388.50	56.10
79	747.24	106.29	642.45	91.69	559.35	80.65	512.43	74.16	448.51	65.00	390.12	56.30
80	738.37	104.98	634.86	90.65	552.76	79.67	506.31	73.25	443.24	64.19	385.48	55.71
81	753.91	107.27	648.14	92.56	564.39	81.23	517.01	74.82	452.46	65.60	393.57	56.79
82	745.27	106.02	635.98	90.77	553.73	79.75	507.16	73.42	443.98	64.28	386.10	55.74
83	755.26	107.43	644.50	92.08	561.13	80.84	514.02	74.34	449.86	65.15	391.25	56.57
84	765.64	109.00	653.33	93.31	568.88	81.93	521.00	75.33	456.06	66.00	396.64	57.18

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC Current Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	175.89	24.14	157.17	21.65	142.22	19.85	135.13	18.89	123.20	17.27	113.12	15.91
41	183.91	25.22	163.64	22.56	147.14	20.49	138.97	19.44	126.14	17.78	115.14	16.20
42	185.88	25.45	165.19	22.78	148.30	20.63	139.78	19.59	126.61	17.83	115.49	16.23
43	187.51	25.63	166.40	22.86	149.08	20.83	140.24	19.68	126.88	17.86	115.53	16.23
44	189.48	25.98	167.87	23.18	150.12	20.90	141.02	19.79	127.34	17.95	115.69	16.23
45	191.69	26.32	169.65	23.29	151.48	21.07	141.99	19.90	128.08	18.10	116.11	16.27
46	193.13	26.41	170.73	23.48	152.18	21.22	142.42	19.91	128.20	18.10	116.07	16.27
47	194.64	26.64	171.78	23.73	152.84	21.34	142.72	19.98	128.35	18.10	116.07	16.27
48	196.30	26.87	173.10	23.82	153.73	21.42	143.34	20.07	128.74	18.12	116.15	16.27
49	198.43	27.18	174.68	23.99	154.93	21.61	144.19	20.29	129.40	18.25	116.57	16.37
50	200.02	27.39	175.93	24.20	155.74	21.71	144.82	20.31	129.71	18.25	116.65	16.37
51	202.81	27.72	178.36	24.59	157.99	21.96	146.75	20.58	131.53	18.63	118.28	16.72
52	214.86	29.37	188.87	26.00	167.32	23.28	155.47	21.80	139.28	19.68	125.21	17.71
53	222.49	30.38	195.68	26.95	173.37	24.19	161.05	22.64	144.27	20.36	129.78	18.25
54	229.97	31.47	202.15	27.85	179.02	24.97	166.40	23.28	149.08	21.01	134.12	18.89
55	246.47	33.79	216.76	29.89	191.96	26.73	178.36	24.97	159.77	22.56	143.73	20.29
56	253.79	34.82	223.15	30.80	197.70	27.55	183.63	25.81	164.57	23.24	147.99	20.84
57	265.57	36.39	231.87	31.95	203.59	28.36	187.82	26.39	168.29	23.75	149.51	21.07
58	280.60	38.40	244.96	33.79	215.05	29.99	198.47	27.85	177.82	25.10	157.99	22.26
59	298.66	40.90	260.85	35.86	229.00	31.95	211.34	29.70	189.41	26.73	168.18	23.75
60	313.07	42.77	273.48	37.62	240.04	33.41	221.49	31.02	198.47	28.02	176.31	24.90
61	337.86	46.26	295.02	40.69	258.99	36.12	239.03	33.55	214.13	30.23	190.26	26.87
62	363.78	49.81	315.32	43.35	276.81	38.58	254.42	35.76	227.95	32.11	200.02	28.24
63	378.11	51.77	327.75	45.15	287.66	40.09	264.45	37.09	236.94	33.41	207.89	29.30
64	396.36	54.25	343.44	47.23	301.52	42.01	277.20	38.91	248.37	34.99	217.84	30.80
65	414.15	56.70	358.86	49.28	315.01	43.94	289.55	40.69	259.45	36.61	227.65	32.09
66	436.27	59.74	378.04	52.08	331.90	46.26	305.13	42.74	273.32	38.58	239.81	33.81
67	477.22	65.28	410.39	56.57	360.29	50.15	331.47	46.48	290.33	40.95	257.20	36.29
68	514.02	70.31	441.92	60.84	388.11	54.06	356.92	50.01	312.72	44.13	277.00	39.06
69	554.70	75.90	477.02	65.73	418.68	58.37	385.20	54.04	337.48	47.70	298.93	42.10
70	598.79	81.93	514.72	70.90	452.04	62.98	415.70	58.27	364.24	51.40	322.68	45.50
71	640.86	87.77	551.02	75.85	483.72	67.46	444.98	62.40	389.82	54.96	345.42	48.73
72	666.85	91.27	573.33	78.95	503.40	70.12	465.67	65.28	407.98	57.61	356.73	50.29
73	709.97	97.17	610.45	84.01	536.03	74.72	495.74	69.55	434.37	61.30	379.78	53.57
74	746.31	102.17	641.75	88.31	563.41	78.56	521.15	73.07	456.61	64.35	399.31	56.30
75	783.00	107.23	673.36	92.72	591.16	82.36	546.79	76.68	479.04	67.60	418.99	59.05
76	813.30	111.28	699.36	96.24	614.09	85.58	567.99	79.72	497.55	70.26	435.18	61.31
77	820.23	112.22	711.45	97.94	619.20	86.28	571.24	80.07	500.42	70.63	437.66	61.76
78	832.47	113.88	722.06	99.45	628.42	87.67	579.77	81.23	507.98	71.71	444.17	62.56
79	835.69	114.39	724.97	99.83	630.94	87.95	582.09	81.68	509.91	71.94	445.95	62.88
80	825.85	112.95	716.37	98.64	623.42	86.86	575.12	80.69	503.87	71.08	440.69	62.15
81	843.16	115.48	731.40	100.69	636.52	88.76	587.24	82.36	514.52	72.61	449.98	63.47
82	809.03	110.81	696.45	95.88	606.11	84.53	562.02	78.89	492.36	69.55	430.53	60.71
83	819.84	112.20	705.83	97.12	614.21	85.62	569.46	79.92	498.91	70.44	436.27	61.47
84	831.08	113.84	715.44	98.53	622.73	86.76	577.32	80.92	505.77	71.36	442.27	62.34

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC Current Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	226.38	27.98	203.35	25.06	185.82	22.98	175.77	21.66	159.86	19.75	147.78	18.21
41	236.99	29.31	211.71	26.15	192.44	23.68	181.27	22.36	164.00	20.25	150.91	18.62
42	239.66	29.49	213.92	26.45	194.02	23.96	182.40	22.54	164.83	20.34	151.28	18.65
43	241.73	29.90	215.47	26.60	195.04	24.09	183.15	22.58	165.35	20.39	151.51	18.65
44	244.44	30.14	217.54	26.87	196.66	24.27	184.35	22.70	166.11	20.48	151.96	18.70
45	247.37	30.47	219.83	27.12	198.42	24.47	185.75	22.98	167.16	20.64	152.56	18.83
46	249.36	30.83	221.34	27.33	199.36	24.66	186.38	23.00	167.46	20.66	152.64	18.83
47	251.32	31.05	222.84	27.48	200.34	24.72	187.06	23.10	167.83	20.71	152.71	18.83
48	253.50	31.26	224.46	27.69	201.58	24.86	187.96	23.16	168.40	20.76	153.01	18.83
49	256.29	31.66	226.75	28.00	203.28	25.06	189.32	23.29	169.34	20.89	153.62	19.01
50	258.55	31.93	228.33	28.21	204.41	25.21	190.07	23.48	169.90	21.01	153.91	19.01
51	262.08	32.32	231.50	28.51	207.23	25.56	192.74	23.84	172.31	21.27	156.06	19.25
52	277.55	34.28	245.23	30.23	219.49	27.04	204.07	25.21	182.43	22.54	165.24	20.34
53	287.63	35.51	254.03	31.27	227.39	28.07	211.52	26.15	189.06	23.29	171.22	21.10
54	297.11	36.60	262.50	32.37	234.96	29.00	218.51	26.93	195.30	24.09	176.83	21.82
55	318.44	39.25	281.38	34.77	251.85	31.06	234.17	28.97	209.33	25.84	189.54	23.46
56	327.92	40.44	289.77	35.76	259.30	32.01	241.28	29.88	215.62	26.60	195.22	24.09
57	348.95	43.01	303.84	37.47	269.61	33.31	250.53	30.96	221.37	27.41	197.71	24.37
58	368.67	45.56	321.04	39.66	284.77	35.11	264.71	32.66	233.94	28.90	208.85	25.76
59	392.56	48.39	341.84	42.19	303.20	37.44	281.87	34.80	249.06	30.78	222.39	27.48
60	411.45	50.79	358.24	44.19	317.84	39.21	295.42	36.47	260.99	32.15	233.15	28.75
61	443.99	54.88	386.65	47.72	343.01	42.31	318.82	39.35	281.65	34.77	251.59	31.05
62	468.11	57.79	408.06	50.35	358.85	44.24	335.64	41.41	293.27	36.17	258.13	31.84
63	486.54	60.06	424.09	52.28	372.99	45.95	348.84	43.01	304.78	37.59	268.29	33.07
64	509.98	62.97	444.55	54.93	390.90	48.29	365.70	45.07	319.42	39.36	281.16	34.72
65	532.74	65.77	464.46	57.30	408.40	50.39	382.06	47.21	333.79	41.19	293.72	36.28
66	561.30	69.25	489.32	60.38	430.37	53.11	402.49	49.60	351.66	43.38	309.49	38.17
67	627.47	77.47	543.46	67.03	473.86	58.49	446.25	55.10	389.85	48.20	343.16	42.36
68	675.82	83.37	585.41	72.19	510.28	63.00	480.67	59.26	419.87	51.76	369.53	45.64
69	729.40	90.05	631.69	77.90	550.72	67.96	518.71	63.99	453.17	55.93	398.88	49.26
70	787.18	97.11	681.80	84.21	594.44	73.36	559.87	69.04	489.10	60.36	430.52	53.16
71	842.56	104.01	729.74	90.05	636.17	78.51	599.26	73.95	523.56	64.59	460.73	56.87
72	862.99	106.44	747.45	92.20	651.63	80.39	610.88	75.32	533.61	65.86	463.55	57.20
73	918.75	113.29	795.80	98.17	693.73	85.59	650.35	80.28	568.18	70.17	493.50	60.93
74	965.86	119.13	836.55	103.24	729.28	89.95	683.65	84.33	597.27	73.72	518.75	63.99
75	1013.41	125.08	877.71	108.27	765.10	94.36	717.32	88.55	626.61	77.38	544.33	67.13
76	1052.50	129.86	911.60	112.48	794.75	98.03	745.05	91.96	650.88	80.34	565.36	69.79
77	1065.52	131.45	915.93	113.09	798.51	98.53	742.11	91.58	648.47	79.97	563.25	69.48
78	1081.36	133.50	929.66	114.68	810.47	99.96	753.25	92.96	658.06	81.22	571.53	70.50
79	1085.68	133.89	933.24	115.12	813.67	100.43	756.15	93.29	660.70	81.53	573.83	70.79
80	1072.82	132.37	922.25	113.79	803.96	99.19	747.23	92.19	652.83	80.54	567.02	69.91
81	1095.35	135.24	941.70	116.24	820.90	101.35	762.99	94.14	666.60	82.22	579.02	71.46
82	1022.18	126.17	878.72	108.38	766.08	94.45	719.80	88.81	621.57	76.72	546.17	67.34
83	1035.83	127.86	890.50	109.84	776.24	95.77	729.40	90.05	629.96	77.72	553.51	68.29
84	1050.13	129.57	902.69	111.36	786.96	97.11	739.40	91.22	638.57	78.78	561.07	69.25

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC Current Rates
Monthly Premium Rates
Two Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	1.86	.32	1.68	.30	1.52	.29	1.33	.25	1.20	.23	1.13	.20
41	1.90	.33	1.73	.31	1.55	.29	1.37	.25	1.25	.23	1.14	.20
42	1.94	.33	1.74	.31	1.56	.29	1.39	.27	1.25	.23	1.15	.20
43	1.98	.33	1.75	.31	1.57	.29	1.40	.27	1.26	.23	1.15	.20
44	1.99	.33	1.81	.31	1.57	.30	1.42	.27	1.29	.25	1.15	.20
45	2.01	.35	1.82	.31	1.60	.30	1.43	.27	1.29	.25	1.18	.20
46	2.04	.35	1.83	.32	1.62	.30	1.45	.27	1.31	.25	1.18	.20
47	2.06	.35	1.85	.32	1.62	.30	1.45	.27	1.33	.25	1.19	.20
48	2.08	.35	1.86	.32	1.65	.30	1.46	.27	1.33	.25	1.19	.23
49	2.12	.35	1.87	.32	1.67	.30	1.49	.29	1.35	.25	1.20	.23
50	2.14	.37	1.89	.32	1.67	.30	1.52	.29	1.37	.25	1.20	.23
51	2.17	.37	1.92	.33	1.70	.31	1.55	.29	1.39	.27	1.25	.23
52	2.25	.38	2.01	.33	1.75	.31	1.60	.30	1.43	.27	1.29	.23
53	2.34	.42	2.06	.35	1.83	.32	1.67	.30	1.49	.29	1.33	.25
54	2.39	.42	2.12	.37	1.87	.32	1.70	.31	1.54	.29	1.39	.25
55	2.54	.48	2.24	.38	1.99	.33	1.82	.32	1.60	.30	1.43	.27
56	2.67	.49	2.34	.42	2.06	.35	1.87	.32	1.68	.30	1.49	.27
57	2.94	.52	2.55	.48	2.23	.38	1.92	.33	1.73	.31	1.54	.29
58	3.12	.56	2.71	.49	2.38	.42	2.06	.35	1.85	.32	1.62	.30
59	3.37	.61	2.94	.52	2.55	.48	2.20	.38	1.98	.33	1.74	.31
60	3.56	.62	3.09	.56	2.70	.49	2.34	.42	2.08	.35	1.85	.32
61	3.88	.69	3.39	.61	2.96	.54	2.55	.48	2.27	.38	2.02	.33
62	4.46	.81	3.87	.69	3.38	.61	3.01	.56	2.67	.49	2.37	.42
63	4.70	.84	4.08	.74	3.57	.63	3.18	.57	2.80	.51	2.49	.45
64	5.09	.89	4.38	.81	3.81	.67	3.43	.62	3.01	.56	2.68	.49
65	5.40	.95	4.63	.83	4.06	.74	3.62	.65	3.20	.57	2.82	.51
66	5.81	1.04	5.02	.89	4.39	.81	3.94	.71	3.45	.62	3.06	.54
67	6.39	1.14	5.45	.98	4.72	.84	4.30	.80	3.74	.67	3.26	.57
68	7.09	1.26	6.05	1.09	5.27	.95	4.80	.87	4.12	.75	3.59	.63
69	7.90	1.42	6.72	1.19	5.86	1.05	5.28	.95	4.62	.83	4.03	.71
70	8.81	1.56	7.47	1.34	6.56	1.18	5.90	1.06	5.15	.90	4.52	.81
71	9.89	1.75	8.45	1.52	7.37	1.33	6.66	1.19	5.80	1.05	5.02	.88
72	11.04	1.98	9.46	1.70	8.18	1.46	7.41	1.34	6.37	1.14	5.55	.98
73	12.50	2.23	10.65	1.89	9.22	1.67	8.37	1.52	7.16	1.29	6.26	1.12
74	13.92	2.49	11.89	2.14	10.32	1.86	9.32	1.68	8.02	1.43	6.99	1.24
75	15.59	2.77	13.29	2.38	11.53	2.08	10.42	1.87	8.99	1.62	7.82	1.39
76	17.37	3.09	14.79	2.67	12.83	2.28	11.61	2.09	10.01	1.82	8.69	1.54
77	18.86	3.38	15.98	2.84	13.85	2.49	12.40	2.24	10.54	1.89	9.18	1.62
78	20.74	3.71	17.55	3.15	15.24	2.74	13.64	2.48	11.58	2.08	10.09	1.81
79	22.71	4.05	19.22	3.44	16.67	3.00	14.96	2.69	12.70	2.27	11.03	1.94
80	24.69	4.40	20.91	3.74	18.11	3.26	16.23	2.94	13.82	2.49	12.00	2.12
81	27.01	4.83	22.88	4.08	19.84	3.57	17.76	3.20	15.10	2.71	13.11	2.33
82	30.07	5.40	25.48	4.56	22.08	3.99	20.15	3.62	17.12	3.09	14.90	2.65
83	33.12	5.91	28.05	5.00	24.30	4.37	22.21	4.01	18.86	3.40	16.40	2.89
84	36.80	6.57	31.14	5.57	26.98	4.87	24.62	4.41	20.93	3.76	18.21	3.20

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC Current Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	2.24	.37	1.99	.33	1.83	.31	1.67	.30	1.54	.29	1.42	.25
41	2.40	.38	2.12	.35	1.90	.32	1.71	.30	1.56	.29	1.45	.27
42	2.44	.42	2.17	.35	1.94	.33	1.73	.31	1.57	.29	1.45	.27
43	2.51	.42	2.20	.37	1.99	.33	1.74	.31	1.57	.29	1.46	.27
44	2.55	.45	2.24	.37	2.02	.33	1.75	.31	1.60	.29	1.46	.27
45	2.62	.45	2.29	.37	2.06	.33	1.81	.31	1.62	.30	1.49	.27
46	2.68	.48	2.34	.38	2.09	.35	1.83	.31	1.65	.30	1.49	.27
47	2.70	.48	2.38	.38	2.14	.35	1.85	.32	1.65	.30	1.52	.27
48	2.76	.49	2.43	.42	2.17	.35	1.86	.32	1.67	.30	1.52	.27
49	2.82	.49	2.48	.42	2.20	.37	1.87	.32	1.68	.30	1.54	.27
50	2.86	.51	2.51	.42	2.24	.37	1.89	.32	1.70	.30	1.54	.29
51	2.94	.51	2.55	.45	2.27	.38	1.92	.32	1.73	.30	1.56	.29
52	3.02	.52	2.67	.48	2.38	.38	2.01	.33	1.81	.31	1.65	.29
53	3.12	.54	2.74	.49	2.44	.42	2.06	.35	1.85	.32	1.68	.30
54	3.23	.56	2.82	.49	2.52	.45	2.12	.35	1.89	.32	1.73	.30
55	3.43	.58	2.99	.52	2.68	.48	2.24	.38	2.01	.33	1.85	.31
56	3.56	.61	3.11	.54	2.77	.49	2.34	.38	2.09	.35	1.90	.32
57	3.89	.65	3.39	.58	3.00	.52	2.55	.45	2.24	.38	2.02	.33
58	4.15	.69	3.59	.62	3.18	.56	2.70	.49	2.39	.42	2.15	.35
59	4.46	.75	3.88	.65	3.44	.58	2.94	.52	2.56	.48	2.33	.38
60	4.71	.82	4.09	.69	3.62	.62	3.09	.56	2.71	.49	2.44	.42
61	5.17	.88	4.52	.80	3.96	.67	3.38	.58	2.99	.54	2.68	.48
62	5.71	.98	4.94	.84	4.32	.75	3.69	.63	3.26	.57	2.89	.51
63	6.01	1.04	5.24	.89	4.58	.81	3.88	.67	3.44	.61	3.06	.54
64	6.45	1.12	5.61	.95	4.92	.84	4.18	.74	3.71	.63	3.27	.57
65	6.84	1.15	5.95	1.04	5.20	.89	4.42	.80	3.92	.67	3.45	.61
66	7.43	1.26	6.44	1.12	5.63	.98	4.82	.84	4.25	.75	3.75	.65
67	8.31	1.42	7.15	1.24	6.27	1.09	5.31	.92	4.70	.83	4.18	.74
68	9.23	1.56	7.95	1.37	6.99	1.20	5.91	1.05	5.24	.90	4.63	.82
69	10.31	1.74	8.85	1.54	7.76	1.34	6.58	1.15	5.82	1.04	5.17	.89
70	11.47	1.94	9.87	1.70	8.66	1.52	7.33	1.29	6.50	1.14	5.76	1.00
71	12.90	2.19	11.10	1.90	9.75	1.70	8.28	1.45	7.31	1.29	6.47	1.13
72	14.47	2.48	12.39	2.14	10.87	1.87	9.27	1.62	8.18	1.43	7.27	1.26
73	16.32	2.77	13.95	2.39	12.25	2.12	10.42	1.84	9.22	1.62	8.18	1.42
74	18.22	3.11	15.59	2.69	13.66	2.38	11.66	2.03	10.31	1.83	9.14	1.59
75	20.39	3.46	17.45	3.00	15.29	2.67	13.03	2.28	11.53	2.02	10.21	1.81
76	22.71	3.87	19.41	3.33	16.99	2.96	14.49	2.55	12.83	2.25	11.38	1.99
77	25.01	4.26	21.42	3.69	18.61	3.25	15.83	2.77	13.97	2.48	12.39	2.15
78	27.53	4.66	23.54	4.05	20.49	3.56	17.40	3.06	15.36	2.70	13.60	2.38
79	30.11	5.14	25.79	4.41	22.40	3.89	19.04	3.37	16.83	2.96	14.94	2.58
80	32.75	5.57	28.03	4.83	24.34	4.25	20.72	3.63	18.30	3.22	16.21	2.83
81	35.82	6.09	30.67	5.27	26.66	4.63	22.66	4.01	19.99	3.52	17.73	3.09
82	39.50	6.72	33.80	5.81	29.37	5.12	25.09	4.40	22.15	3.89	19.65	3.43
83	43.48	7.41	37.21	6.40	32.33	5.60	27.60	4.87	24.41	4.30	21.63	3.76
84	48.27	8.21	41.32	7.12	35.91	6.25	30.67	5.41	27.10	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	2.56	.45	2.29	.37	2.08	.35	1.87	.32	1.70	.30	1.54	.29
41	2.69	.48	2.38	.38	2.15	.35	1.92	.32	1.73	.30	1.56	.29
42	2.71	.48	2.40	.42	2.17	.35	1.94	.32	1.74	.31	1.56	.29
43	2.76	.49	2.43	.42	2.19	.37	1.98	.33	1.75	.31	1.57	.29
44	2.80	.49	2.48	.42	2.23	.37	1.99	.33	1.75	.31	1.57	.29
45	2.83	.49	2.49	.42	2.24	.37	2.01	.33	1.81	.31	1.60	.29
46	2.86	.51	2.52	.45	2.25	.37	2.02	.33	1.82	.31	1.60	.29
47	2.90	.51	2.54	.45	2.27	.38	2.04	.33	1.83	.31	1.62	.29
48	2.95	.51	2.56	.45	2.29	.38	2.06	.35	1.85	.31	1.62	.29
49	2.99	.52	2.58	.45	2.34	.38	2.08	.35	1.85	.32	1.65	.29
50	3.01	.52	2.65	.48	2.37	.38	2.09	.35	1.86	.32	1.65	.30
51	3.09	.54	2.69	.48	2.39	.42	2.15	.35	1.89	.32	1.68	.30
52	3.28	.57	2.86	.51	2.55	.45	2.27	.38	2.02	.33	1.81	.31
53	3.44	.58	2.99	.52	2.68	.48	2.39	.42	2.12	.35	1.86	.32
54	3.57	.61	3.11	.54	2.77	.49	2.49	.45	2.20	.37	1.94	.32
55	3.86	.65	3.37	.57	3.00	.52	2.69	.48	2.38	.38	2.09	.35
56	4.01	.67	3.46	.61	3.11	.54	2.77	.49	2.48	.42	2.17	.35
57	4.12	.71	3.57	.61	3.17	.56	2.96	.52	2.58	.48	2.27	.38
58	4.39	.75	3.80	.65	3.38	.58	3.15	.56	2.76	.49	2.43	.42
59	4.71	.82	4.09	.69	3.62	.62	3.39	.58	2.96	.52	2.62	.48
60	4.99	.87	4.32	.74	3.81	.65	3.58	.62	3.12	.56	2.76	.49
61	5.46	.92	4.71	.82	4.20	.71	3.92	.67	3.43	.58	3.01	.54
62	6.12	1.05	5.28	.90	4.65	.82	4.26	.74	3.73	.63	3.27	.57
63	6.47	1.12	5.58	.95	4.92	.84	4.52	.80	3.94	.67	3.45	.61
64	6.96	1.19	6.02	1.04	5.27	.90	4.83	.84	4.25	.74	3.73	.63
65	7.35	1.26	6.37	1.12	5.58	.98	5.13	.88	4.46	.80	3.94	.67
66	7.99	1.37	6.93	1.19	6.08	1.05	5.55	.95	4.87	.84	4.27	.74
67	8.78	1.52	7.56	1.29	6.64	1.14	6.08	1.05	5.30	.90	4.67	.82
68	9.78	1.68	8.38	1.43	7.35	1.26	6.74	1.18	5.89	1.04	5.19	.89
69	10.87	1.86	9.32	1.59	8.19	1.42	7.50	1.31	6.57	1.14	5.77	1.00
70	12.10	2.08	10.40	1.81	9.14	1.57	8.37	1.45	7.32	1.26	6.44	1.13
71	13.60	2.34	11.70	2.01	10.26	1.81	9.40	1.65	8.26	1.43	7.27	1.25
72	15.39	2.65	13.23	2.27	11.53	2.01	10.50	1.83	9.21	1.59	8.10	1.40
73	17.37	2.99	14.95	2.55	13.01	2.24	11.85	2.06	10.39	1.82	9.16	1.57
74	19.37	3.30	16.66	2.86	14.49	2.52	13.23	2.28	11.57	2.02	10.21	1.75
75	21.68	3.72	18.65	3.20	16.23	2.82	14.80	2.56	12.95	2.25	11.41	1.99
76	24.12	4.12	20.77	3.57	18.06	3.12	16.49	2.86	14.44	2.52	12.72	2.20
77	26.63	4.57	22.88	3.94	19.93	3.45	18.27	3.18	15.98	2.77	13.89	2.40
78	29.25	4.99	25.16	4.32	21.91	3.77	20.05	3.49	17.55	3.06	15.28	2.67
79	32.05	5.47	27.55	4.71	23.99	4.15	21.98	3.81	19.22	3.37	16.74	2.90
80	34.84	5.96	29.99	5.15	26.10	4.55	23.92	4.15	20.91	3.63	18.18	3.17
81	38.12	6.53	32.79	5.62	28.54	4.95	26.13	4.56	22.88	4.01	19.91	3.45
82	42.22	7.26	36.00	6.18	31.35	5.44	28.70	4.99	25.15	4.38	21.87	3.77
83	46.51	7.97	39.66	6.83	34.52	5.97	31.63	5.49	27.68	4.83	24.07	4.18
84	51.61	8.84	44.04	7.58	38.33	6.65	35.12	6.10	30.73	5.33	26.73	4.63

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC Current Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	2.56	.42	2.34	.37	2.20	.35	2.02	.33	1.86	.31
41	3.01	.51	2.69	.45	2.40	.38	2.27	.37	2.06	.33	1.89	.31
42	3.06	.52	2.71	.48	2.44	.38	2.29	.37	2.08	.33	1.89	.32
43	3.11	.52	2.76	.48	2.48	.42	2.33	.37	2.09	.33	1.90	.32
44	3.15	.52	2.80	.48	2.51	.42	2.34	.38	2.12	.35	1.90	.32
45	3.18	.54	2.82	.49	2.52	.42	2.37	.38	2.14	.35	1.92	.32
46	3.25	.54	2.84	.49	2.55	.42	2.39	.38	2.15	.35	1.94	.32
47	3.27	.56	2.89	.49	2.56	.45	2.40	.38	2.17	.35	1.94	.32
48	3.33	.56	2.94	.51	2.58	.45	2.43	.38	2.17	.35	1.98	.32
49	3.38	.56	2.96	.51	2.65	.45	2.44	.42	2.19	.35	1.99	.32
50	3.40	.57	3.00	.51	2.67	.45	2.48	.42	2.20	.35	1.99	.32
51	3.46	.57	3.06	.52	2.70	.48	2.52	.42	2.25	.37	2.02	.33
52	3.73	.61	3.27	.56	2.89	.49	2.69	.48	2.40	.38	2.17	.35
53	3.88	.63	3.40	.57	3.01	.52	2.80	.49	2.52	.42	2.25	.37
54	4.03	.65	3.56	.58	3.15	.54	2.94	.51	2.62	.45	2.37	.38
55	4.34	.71	3.81	.63	3.39	.57	3.15	.54	2.82	.49	2.54	.42
56	4.53	.75	3.96	.65	3.52	.58	3.26	.56	2.94	.51	2.65	.45
57	4.80	.81	4.15	.69	3.63	.61	3.38	.57	3.01	.52	2.69	.48
58	5.09	.84	4.40	.74	3.88	.65	3.58	.61	3.20	.56	2.84	.49
59	5.45	.89	4.80	.81	4.18	.69	3.86	.63	3.45	.58	3.08	.52
60	5.76	.95	5.00	.83	4.40	.74	4.06	.67	3.63	.62	3.25	.56
61	6.30	1.05	5.49	.90	4.83	.82	4.45	.75	4.01	.67	3.56	.61
62	6.85	1.14	5.95	.99	5.24	.88	4.82	.82	4.31	.74	3.76	.63
63	7.27	1.19	6.27	1.05	5.51	.90	5.11	.87	4.56	.80	4.01	.67
64	7.80	1.29	6.75	1.13	5.91	.99	5.45	.90	4.88	.83	4.30	.74
65	8.27	1.37	7.15	1.19	6.27	1.05	5.77	.98	5.17	.88	4.56	.80
66	8.96	1.49	7.75	1.29	6.82	1.14	6.26	1.06	5.61	.95	4.92	.83
67	10.09	1.68	8.68	1.43	7.62	1.29	7.00	1.18	6.12	1.05	5.44	.90
68	11.19	1.86	9.62	1.59	8.45	1.42	7.76	1.31	6.82	1.15	6.05	1.04
69	12.46	2.06	10.71	1.81	9.40	1.57	8.66	1.46	7.59	1.29	6.72	1.14
70	13.89	2.28	11.95	1.99	10.47	1.75	9.64	1.65	8.45	1.43	7.47	1.26
71	15.64	2.58	13.44	2.24	11.83	1.99	10.87	1.84	9.52	1.62	8.43	1.43
72	17.47	2.89	15.04	2.51	13.21	2.23	12.21	2.06	10.70	1.83	9.33	1.57
73	19.71	3.26	16.96	2.82	14.84	2.51	13.76	2.34	12.04	2.03	10.54	1.81
74	22.03	3.63	18.90	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	18.58	3.12	17.18	2.90	15.08	2.55	13.19	2.24
76	27.39	4.56	23.56	3.92	20.68	3.46	19.14	3.25	16.78	2.84	14.67	2.49
77	29.76	4.94	25.82	4.30	22.46	3.76	20.74	3.52	18.17	3.09	15.89	2.70
78	32.73	5.43	28.39	4.71	24.73	4.15	22.81	3.87	19.97	3.40	17.46	2.96
79	35.84	5.91	31.10	5.16	27.05	4.56	24.95	4.25	21.87	3.72	19.12	3.26
80	38.97	6.44	33.81	5.62	29.42	4.95	27.13	4.58	23.79	4.05	20.80	3.55
81	42.63	7.03	36.99	6.14	32.20	5.43	29.70	5.00	26.00	4.40	22.74	3.87
82	45.80	7.59	39.43	6.56	34.34	5.77	31.82	5.40	27.87	4.72	24.38	4.12
83	50.47	8.37	43.44	7.26	37.81	6.37	35.03	5.91	30.69	5.24	26.86	4.57
84	56.04	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	4.19	.63	3.78	.58	3.47	.53	3.26	.50	2.97	.41	2.76	.38
41	4.42	.66	3.92	.59	3.58	.57	3.36	.52	3.05	.46	2.79	.40
42	4.46	.66	3.98	.61	3.61	.57	3.40	.52	3.07	.46	2.80	.40
43	4.51	.68	4.06	.61	3.66	.57	3.43	.53	3.10	.46	2.81	.40
44	4.59	.68	4.09	.63	3.72	.58	3.47	.53	3.11	.46	2.84	.40
45	4.67	.70	4.13	.63	3.74	.58	3.49	.53	3.14	.50	2.88	.40
46	4.74	.70	4.17	.63	3.78	.58	3.55	.53	3.18	.50	2.92	.41
47	4.80	.72	4.25	.64	3.81	.59	3.57	.57	3.19	.50	2.93	.41
48	4.84	.72	4.30	.64	3.87	.59	3.60	.57	3.24	.50	2.94	.41
49	4.91	.73	4.36	.66	3.91	.59	3.62	.57	3.26	.50	2.96	.41
50	5.01	.73	4.42	.66	3.94	.59	3.66	.57	3.28	.50	2.97	.41
51	5.09	.76	4.49	.68	4.04	.61	3.74	.58	3.32	.52	3.04	.46
52	5.44	.83	4.80	.72	4.30	.64	3.99	.61	3.58	.57	3.24	.50
53	5.66	.87	5.02	.73	4.49	.66	4.15	.63	3.73	.58	3.39	.52
54	5.94	.90	5.19	.78	4.68	.70	4.33	.64	3.90	.59	3.52	.53
55	6.34	.96	5.64	.87	5.04	.76	4.68	.70	4.17	.63	3.78	.58
56	6.61	.98	5.81	.89	5.19	.78	4.84	.72	4.33	.64	3.92	.59
57	7.08	1.07	6.16	.93	5.45	.83	5.08	.76	4.49	.68	3.99	.61
58	7.52	1.13	6.55	.98	5.81	.89	5.40	.81	4.77	.72	4.26	.64
59	8.10	1.23	7.06	1.07	6.29	.96	5.81	.89	5.13	.76	4.59	.68
60	8.57	1.30	7.47	1.13	6.62	.98	6.14	.93	5.44	.83	4.84	.72
61	9.37	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	7.68	1.16	7.17	1.09	6.29	.96	5.49	.83
63	10.56	1.59	9.21	1.38	8.08	1.23	7.55	1.16	6.62	.98	5.81	.89
64	11.35	1.71	9.89	1.50	8.71	1.31	8.15	1.24	7.09	1.07	6.28	.96
65	12.02	1.83	10.48	1.57	9.22	1.38	8.62	1.30	7.52	1.13	6.65	.98
66	13.03	1.98	11.39	1.71	9.99	1.53	9.35	1.42	8.18	1.24	7.18	1.09
67	15.02	2.27	13.00	1.98	11.34	1.71	10.67	1.61	9.34	1.42	8.20	1.24
68	16.63	2.50	14.41	2.18	12.58	1.90	11.82	1.78	10.39	1.56	9.10	1.37
69	18.53	2.79	16.09	2.42	14.01	2.09	13.19	2.01	11.51	1.72	10.14	1.55
70	20.68	3.12	17.91	2.73	15.62	2.35	14.72	2.22	12.85	1.92	11.33	1.70
71	23.27	3.52	20.14	3.03	17.58	2.64	16.56	2.47	14.44	2.18	12.71	1.91
72	25.61	3.87	22.20	3.32	19.33	2.93	18.13	2.74	15.85	2.38	13.76	2.08
73	28.88	4.36	25.00	3.77	21.80	3.29	20.42	3.07	17.84	2.68	15.51	2.35
74	32.24	4.84	27.93	4.19	24.33	3.71	22.83	3.42	19.92	3.01	17.31	2.62
75	36.06	5.44	31.25	4.72	27.26	4.11	25.53	3.84	22.29	3.36	19.39	2.94
76	40.16	6.03	34.77	5.28	30.31	4.57	28.41	4.27	24.83	3.74	21.58	3.26
77	43.79	6.61	37.63	5.68	32.81	4.98	30.48	4.59	26.66	4.04	23.15	3.49
78	48.12	7.26	41.39	6.28	36.06	5.44	33.52	5.06	29.30	4.43	25.43	3.84
79	52.70	7.98	45.31	6.85	39.52	5.97	36.72	5.52	32.06	4.83	27.87	4.19
80	57.29	8.64	49.26	7.41	42.93	6.47	39.89	6.02	34.86	5.29	30.28	4.57
81	62.68	9.46	53.89	8.15	47.00	7.07	43.64	6.61	38.13	5.76	33.12	5.01
82	65.51	9.89	56.32	8.50	49.10	7.40	46.13	6.95	39.83	6.01	35.02	5.30
83	72.16	10.87	62.04	9.36	54.07	8.16	50.82	7.67	43.87	6.62	38.53	5.81
84	80.12	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	80.74	13.51	72.64	12.17	65.90	11.16	57.61	9.77	52.65	8.90	48.74	8.05
41	83.64	14.03	74.97	12.58	67.49	11.38	59.58	10.08	54.24	9.21	49.74	8.23
42	84.53	14.15	75.62	12.66	67.92	11.47	60.20	10.14	54.70	9.22	50.02	8.26
43	85.46	14.28	76.32	12.84	68.38	11.59	60.71	10.30	55.17	9.28	50.29	8.29
44	86.28	14.38	77.02	12.97	68.81	11.62	61.29	10.32	55.67	9.42	50.67	8.32
45	87.13	14.74	77.60	13.06	69.23	11.66	61.91	10.49	55.94	9.45	50.83	8.42
46	87.98	14.78	78.37	13.12	69.70	11.68	62.45	10.57	56.56	9.59	51.18	8.42
47	88.87	14.92	79.03	13.23	70.12	11.79	63.03	10.68	56.87	9.62	51.53	8.51
48	89.73	15.01	79.73	13.33	70.59	11.95	63.69	10.71	57.41	9.73	51.76	8.64
49	90.62	15.14	80.27	13.42	70.97	12.01	64.20	10.85	57.80	9.77	52.07	8.68
50	91.55	15.31	81.01	13.61	71.44	12.11	64.81	11.02	58.27	9.78	52.30	8.72
51	92.44	15.63	81.86	13.76	72.25	12.17	65.55	11.08	58.93	9.98	52.92	8.74
52	95.11	15.91	84.15	14.15	74.27	12.57	67.33	11.38	60.59	10.30	54.35	9.00
53	96.82	16.20	85.74	14.34	75.62	12.74	68.61	11.62	61.64	10.40	55.32	9.21
54	98.64	16.61	87.28	14.77	77.02	13.06	69.85	11.79	62.84	10.63	56.33	9.28
55	103.40	17.24	91.55	15.31	80.74	13.61	73.11	12.35	65.16	11.03	58.58	10.08
56	106.04	17.78	93.91	15.83	82.79	14.00	75.08	12.66	66.91	11.27	59.51	10.00
57	115.99	19.39	101.19	16.94	88.53	14.92	76.52	12.97	68.07	11.56	60.28	10.00
58	121.76	20.44	106.27	17.78	92.90	15.69	80.27	13.61	71.48	12.13	63.26	10.49
59	129.20	21.65	112.74	18.89	98.60	16.65	85.19	14.38	75.86	12.84	67.14	11.16
60	134.59	22.64	117.46	19.74	102.70	17.24	88.80	15.01	79.03	13.33	70.01	11.59
61	145.01	24.31	126.53	21.22	110.57	18.67	95.77	16.17	85.12	14.34	75.43	12.39
62	164.69	27.55	142.49	23.86	124.56	21.01	111.38	18.81	97.94	16.61	86.71	14.28
63	171.39	28.72	148.30	24.90	129.71	21.88	115.91	19.59	101.93	17.19	90.15	14.92
64	181.08	30.29	156.63	26.33	136.95	23.18	122.54	20.71	107.74	18.14	95.27	15.83
65	188.17	31.48	162.95	27.31	142.42	23.99	127.27	21.53	112.00	18.89	98.99	16.37
66	199.75	33.55	172.83	29.07	151.05	25.45	135.09	22.83	118.90	20.07	105.10	17.27
67	214.05	35.86	182.47	30.61	159.46	26.93	143.93	24.31	125.21	21.16	109.13	18.05
68	231.01	38.73	196.92	33.02	172.13	29.12	155.39	26.33	135.09	22.83	117.85	19.44
69	249.38	41.77	212.46	35.68	185.69	31.32	167.67	28.34	145.82	24.68	127.15	21.01
70	268.48	45.02	228.73	38.40	199.98	33.79	180.53	30.51	157.02	26.54	136.91	22.66
71	290.29	48.71	247.36	41.52	216.14	36.53	195.14	33.02	169.72	28.72	147.99	24.52
72	311.71	52.18	265.88	44.64	230.43	38.91	208.62	35.28	179.41	30.29	156.13	25.83
73	336.31	56.32	286.96	48.12	248.64	41.94	225.01	38.03	193.55	32.78	168.56	27.85
74	358.78	60.19	306.14	51.31	265.30	44.76	240.12	40.69	206.57	34.90	179.76	29.75
75	382.69	64.17	326.55	54.80	282.89	47.76	256.08	43.28	220.28	37.16	191.77	31.86
76	405.04	67.87	345.57	57.95	299.47	50.55	271.07	45.92	233.07	39.43	202.89	33.59
77	417.52	69.99	353.52	59.35	306.37	51.64	274.56	46.44	233.46	39.43	202.81	33.59
78	433.98	72.80	367.46	61.63	318.42	53.71	285.37	48.20	242.64	40.95	210.83	34.85
79	446.38	74.82	377.96	63.33	327.44	55.22	293.54	49.69	249.53	42.15	216.88	35.86
80	452.11	75.78	382.73	64.19	331.63	55.91	297.38	50.23	252.71	42.69	219.63	36.39
81	456.57	76.54	386.52	64.88	334.92	56.57	300.32	50.78	255.27	43.16	221.83	36.70
82	463.97	77.86	392.84	65.91	340.42	57.41	310.71	52.57	264.10	44.64	229.54	38.02
83	462.19	77.48	391.29	65.73	339.10	57.18	309.47	52.37	263.05	44.45	228.65	37.81
84	458.81	76.99	388.50	65.15	336.62	56.79	307.30	51.91	261.16	44.13	227.02	37.58

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC Current Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	97.94	15.69	86.98	14.03	79.15	12.90	72.48	12.01	66.36	11.02	61.64	10.08
41	104.60	16.72	92.40	14.92	83.64	13.61	74.77	12.28	68.07	11.24	62.88	10.31
42	106.73	17.04	94.14	15.14	85.08	13.88	75.55	12.39	68.57	11.27	63.19	10.32
43	108.75	17.24	95.81	15.37	86.47	14.06	76.21	12.58	69.07	11.38	63.65	10.32
44	110.92	17.71	97.63	15.72	87.83	14.28	76.94	12.66	69.58	11.56	63.92	10.40
45	112.93	17.95	99.22	16.01	89.18	14.52	77.56	12.84	70.05	11.59	64.20	10.49
46	114.99	18.28	100.92	16.20	90.62	14.78	78.33	12.97	70.55	11.62	64.66	10.57
47	117.04	18.67	102.59	16.61	91.89	14.98	79.00	13.10	70.97	11.68	64.89	10.63
48	119.01	18.95	104.25	16.78	93.29	15.18	79.73	13.12	71.48	11.79	65.20	10.68
49	121.15	19.22	105.92	17.10	94.68	15.32	80.27	13.23	71.94	11.81	65.59	10.70
50	123.16	19.68	107.59	17.24	96.00	15.69	81.09	13.33	72.48	12.01	65.90	10.71
51	124.48	19.85	108.67	17.58	96.97	15.84	81.90	13.51	73.11	12.13	66.56	10.95
52	128.04	20.36	111.85	18.05	99.76	16.20	84.18	13.89	75.27	12.35	68.53	11.22
53	130.41	20.83	113.86	18.28	101.66	16.61	85.82	14.15	76.63	12.63	69.74	11.38
54	132.77	21.16	115.95	18.68	103.48	16.81	87.32	14.38	78.07	12.90	70.97	11.62
55	139.20	22.19	121.57	19.59	108.48	17.71	91.58	15.07	81.78	13.42	74.46	12.17
56	142.80	22.78	124.63	20.07	111.19	18.10	93.95	15.63	83.95	13.88	76.44	12.39
57	154.65	24.68	134.16	21.65	118.70	19.22	100.92	16.72	89.14	14.78	80.00	13.10
58	162.44	25.87	140.90	22.73	124.56	20.31	105.92	17.58	93.56	15.37	84.03	13.76
59	172.32	27.44	149.47	24.14	132.19	21.53	112.39	18.63	99.29	16.37	89.14	14.53
60	179.49	28.59	155.66	25.10	137.65	22.34	117.08	19.22	103.44	17.10	92.83	15.14
61	193.47	30.83	167.75	27.00	148.34	24.19	126.18	20.83	111.50	18.32	100.03	16.27
62	209.86	33.41	182.20	29.34	159.77	26.00	135.83	22.34	119.98	19.85	106.39	17.27
63	218.43	34.83	189.60	30.51	166.24	27.04	141.37	23.28	124.98	20.62	110.80	18.10
64	230.86	36.84	200.33	32.24	175.69	28.59	149.43	24.68	132.03	21.80	117.00	19.05
65	239.92	38.20	208.35	33.59	182.59	29.75	155.39	25.63	137.18	22.66	121.65	19.90
66	254.53	40.55	221.10	35.68	193.78	31.60	164.77	27.25	145.59	23.99	129.05	21.07
67	278.82	44.45	240.27	38.73	210.68	34.30	178.91	29.52	158.06	26.14	140.09	22.86
68	300.94	47.96	259.33	41.77	227.30	37.04	193.05	31.92	170.62	28.21	151.09	24.76
69	324.73	51.77	279.79	45.15	245.31	39.97	208.35	34.36	184.02	30.32	163.14	26.64
70	349.64	55.74	301.37	48.65	264.10	43.03	224.35	37.04	198.17	32.78	175.69	28.72
71	378.08	60.28	325.78	52.54	285.60	46.48	242.56	39.98	214.28	35.41	189.99	31.02
72	407.79	64.93	348.63	56.23	305.59	49.81	260.62	43.03	230.28	38.03	204.17	33.36
73	439.99	70.07	376.14	60.67	329.73	53.71	281.18	46.33	248.53	41.01	220.28	35.94
74	469.39	74.75	401.36	64.73	351.73	57.24	300.01	49.59	265.15	43.73	234.97	38.40
75	500.69	79.86	428.13	69.02	375.29	61.20	320.04	52.76	282.81	46.76	250.66	40.95
76	529.87	84.49	453.00	72.93	397.14	64.73	338.64	55.87	299.28	49.37	265.30	43.35
77	553.65	88.22	473.89	76.44	411.78	67.00	350.11	57.73	309.27	51.05	274.10	44.81
78	575.54	91.69	492.64	79.36	428.09	69.72	363.78	60.10	321.44	53.08	284.90	46.56
79	592.01	94.28	506.74	81.70	440.26	71.71	374.28	61.84	330.70	54.62	293.12	47.96
80	599.52	95.50	513.17	82.70	445.83	72.61	379.00	62.54	334.88	55.29	296.84	48.65
81	605.41	96.52	518.24	83.56	450.37	73.35	382.73	63.15	338.21	55.84	299.74	49.05
82	608.94	96.98	521.22	84.01	452.89	73.78	386.64	63.81	341.66	56.47	302.84	49.59
83	606.54	96.69	519.21	83.63	451.15	73.48	385.20	63.65	340.39	56.23	301.64	49.25
84	602.24	95.98	515.45	83.02	447.85	72.92	382.45	63.08	337.94	55.78	299.55	48.96

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC Current Rates
Monthly Premium Rates
Four Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	112.39	18.05	100.19	16.10	90.77	14.78	81.71	13.29	73.53	12.01	66.91	10.95
41	117.08	18.81	103.71	16.73	93.56	15.18	84.03	13.76	75.31	12.25	67.92	11.08
42	118.47	18.95	104.68	16.81	94.41	15.31	84.69	13.88	75.86	12.35	68.22	11.08
43	119.91	19.21	105.76	17.04	95.23	15.37	85.50	14.00	76.32	12.39	68.57	11.16
44	121.26	19.44	106.77	17.18	96.12	15.69	86.08	14.03	76.94	12.58	68.77	11.22
45	122.70	19.74	107.78	17.27	96.93	15.83	86.82	14.15	77.37	12.63	69.07	11.24
46	124.17	19.91	108.82	17.64	97.74	15.88	87.48	14.23	77.95	12.66	69.35	11.24
47	125.52	20.09	109.95	17.71	98.60	16.01	88.22	14.34	78.37	12.84	69.62	11.27
48	126.99	20.36	110.95	17.83	99.33	16.10	88.83	14.52	78.96	12.90	69.93	11.38
49	128.31	20.62	111.92	18.05	100.19	16.23	89.61	14.74	79.38	12.97	70.24	11.47
50	129.74	20.84	112.93	18.14	100.96	16.37	90.23	14.78	79.92	13.10	70.47	11.47
51	131.06	21.01	114.05	18.32	102.04	16.65	91.20	14.91	80.74	13.17	71.24	11.59
52	138.50	22.25	120.60	19.39	107.78	17.58	96.27	15.72	85.19	13.89	75.27	12.20
53	142.80	22.86	124.28	19.98	111.07	18.05	99.29	16.17	87.87	14.34	77.52	12.63
54	146.91	23.66	127.85	20.62	114.33	18.63	102.16	16.72	90.54	14.83	79.85	13.06
55	156.59	25.22	136.29	21.96	121.88	19.79	108.98	17.78	96.51	15.83	85.08	13.88
56	160.16	25.71	139.43	22.48	124.63	20.29	111.38	18.12	98.64	16.10	86.98	14.15
57	163.64	26.32	141.48	22.78	125.44	20.36	117.15	19.05	102.59	16.78	90.50	14.77
58	171.82	27.55	148.61	23.86	131.65	21.39	123.08	20.07	107.74	17.67	94.92	15.37
59	182.39	29.26	157.60	25.44	139.70	22.73	130.63	21.34	114.33	18.68	100.73	16.37
60	189.95	30.48	164.15	26.41	145.48	23.66	135.98	22.19	119.01	19.44	104.91	17.10
61	204.67	32.84	176.97	28.53	156.79	25.45	146.64	23.86	128.31	20.98	113.01	18.32
62	225.94	36.29	195.61	31.48	171.78	27.94	156.83	25.62	137.22	22.34	120.95	19.74
63	235.16	37.70	203.55	32.82	178.79	29.12	163.30	26.60	142.96	23.29	125.95	20.49
64	248.53	39.89	215.05	34.67	188.98	30.76	172.48	28.21	150.98	24.73	133.04	21.65
65	258.33	41.47	223.58	35.94	196.42	31.92	179.34	29.26	157.02	25.63	138.31	22.56
66	274.21	44.11	237.29	38.20	208.39	33.87	190.34	31.02	166.59	27.25	146.75	23.86
67	294.51	47.23	252.87	40.75	222.14	36.08	203.51	33.14	178.06	29.19	156.98	25.51
68	317.80	51.05	273.01	44.04	239.73	38.94	219.59	35.82	192.20	31.38	169.38	27.55
69	342.94	55.11	294.55	47.47	258.76	42.01	237.02	38.60	207.42	33.87	182.82	29.75
70	369.32	59.27	317.22	51.06	278.59	45.21	255.07	41.65	223.34	36.53	196.77	32.00
71	399.31	64.05	342.90	55.22	301.29	48.96	275.84	45.02	241.51	39.43	212.73	34.67
72	433.56	69.61	372.81	60.10	324.61	52.70	296.14	48.20	259.14	42.36	228.38	37.11
73	467.76	75.08	402.29	64.80	350.18	56.83	319.46	52.09	279.67	45.62	246.43	40.09
74	499.14	80.07	429.18	69.12	373.62	60.71	340.92	55.67	298.39	48.73	262.86	42.74
75	532.38	85.50	457.77	73.78	398.50	64.74	363.63	59.35	318.26	52.03	280.37	45.54
76	563.38	90.51	484.38	78.03	421.70	68.51	384.70	62.79	336.70	54.96	296.68	48.20
77	589.10	94.58	506.54	81.68	440.95	71.62	404.03	65.91	353.59	57.73	307.49	50.01
78	612.31	98.33	526.46	84.81	458.43	74.50	419.88	68.51	367.54	60.10	319.65	52.03
79	629.86	101.08	541.57	87.25	471.41	76.60	431.85	70.47	378.04	61.84	328.80	53.54
80	637.88	102.39	548.43	88.34	477.49	77.53	437.39	71.36	382.88	62.54	332.94	54.18
81	644.12	103.46	553.85	89.16	482.22	78.35	441.73	72.07	386.60	63.15	336.27	54.75
82	650.86	104.54	555.47	89.52	483.57	78.56	442.97	72.29	387.72	63.26	337.20	54.84
83	648.34	104.02	553.27	89.14	481.71	78.23	441.23	71.94	386.29	63.08	335.93	54.74
84	643.73	103.40	549.35	88.56	478.30	77.68	438.09	71.45	383.50	62.56	333.48	54.27

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC Current Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	125.83	19.44	112.39	17.58	101.70	16.01	96.70	15.31	88.06	14.03	80.89	12.90
41	131.26	20.31	116.85	18.14	105.07	16.61	99.22	15.72	90.03	14.28	82.17	13.10
42	133.04	20.62	118.12	18.32	106.04	16.73	99.99	15.84	90.62	14.38	82.60	13.12
43	134.74	20.84	119.56	18.67	107.08	16.81	100.73	15.91	91.16	14.52	82.94	13.17
44	136.41	21.16	120.87	18.81	108.13	17.04	101.54	16.02	91.66	14.74	83.26	13.23
45	138.04	21.39	122.15	18.95	109.10	17.18	102.20	16.17	92.24	14.77	83.64	13.29
46	139.78	21.65	123.51	19.21	110.06	17.24	102.97	16.23	92.75	14.83	84.03	13.33
47	141.41	21.93	124.79	19.39	111.07	17.58	103.75	16.37	93.29	14.91	84.42	13.35
48	143.07	22.19	126.14	19.68	112.08	17.71	104.53	16.61	93.87	14.98	84.65	13.42
49	144.82	22.34	127.46	19.85	113.01	17.78	105.18	16.72	94.37	15.01	85.04	13.51
50	146.44	22.66	128.78	20.07	113.98	17.95	105.92	16.78	94.92	15.07	85.46	13.61
51	147.95	22.86	130.06	20.29	115.18	18.12	107.08	16.94	95.96	15.29	86.28	13.76
52	156.24	24.20	137.50	21.39	121.72	19.20	113.09	17.86	101.31	16.10	91.16	14.52
53	161.09	24.91	141.68	21.99	125.52	19.79	116.61	18.44	104.49	16.72	93.95	14.98
54	165.81	25.71	145.82	22.73	129.12	20.31	119.94	18.95	107.47	17.13	96.74	15.32
55	176.82	27.39	155.47	24.20	137.69	21.71	127.88	20.29	114.64	18.25	103.01	16.37
56	180.77	28.02	158.99	24.76	140.79	22.19	130.83	20.71	117.15	18.68	105.45	16.78
57	188.32	29.20	164.46	25.62	144.35	22.73	133.19	21.07	119.29	18.95	106.00	16.88
58	197.70	30.61	172.63	26.93	151.59	23.82	139.82	22.19	125.29	19.91	111.30	17.73
59	209.75	32.50	183.09	28.53	160.82	25.38	148.34	23.48	132.96	21.22	118.08	18.81
60	218.46	33.87	190.76	29.75	167.60	26.39	154.58	24.52	138.50	21.99	123.01	19.59
61	235.51	36.53	205.64	32.00	180.57	28.47	166.59	26.39	149.19	23.81	132.65	21.07
62	253.29	39.21	219.51	34.12	192.74	30.32	177.05	28.04	158.72	25.24	139.28	22.19
63	263.68	40.82	228.50	35.61	200.60	31.60	184.41	29.20	165.19	26.33	144.89	23.10
64	278.59	43.16	241.40	37.58	211.88	33.36	194.75	30.93	174.53	27.82	153.07	24.34
65	289.55	44.81	250.89	39.06	220.36	34.75	202.54	32.05	181.46	28.95	159.15	25.38
66	307.37	47.64	266.35	41.47	233.77	36.85	214.94	34.00	192.58	30.76	168.87	26.93
67	338.10	52.37	290.76	45.21	255.31	40.21	234.74	37.16	205.64	32.82	182.20	29.07
68	364.79	56.57	313.69	48.83	275.45	43.35	253.33	40.15	221.95	35.37	196.61	31.25
69	393.69	60.99	338.52	52.70	297.18	46.84	273.48	43.28	239.50	38.13	212.19	33.81
70	423.98	65.73	364.52	56.77	320.04	50.35	294.36	46.56	257.87	41.08	228.50	36.39
71	458.31	70.98	394.08	61.31	346.04	54.57	318.30	50.53	278.79	44.45	246.98	39.30
72	492.40	76.22	423.29	65.91	371.61	58.59	343.79	54.49	301.29	48.01	263.40	41.94
73	531.26	82.25	456.72	71.08	401.01	63.15	371.03	58.72	325.00	51.77	284.25	45.21
74	566.82	87.79	487.36	75.85	427.82	67.46	395.78	62.79	346.70	55.22	303.31	48.20
75	604.60	93.64	519.87	80.92	456.38	71.90	422.20	66.85	369.87	58.97	323.41	51.53
76	639.77	99.01	550.13	85.62	482.99	76.08	446.76	70.80	391.37	62.34	342.24	54.49
77	658.80	102.05	571.55	88.97	497.44	78.35	458.81	72.65	402.02	64.03	351.58	55.91
78	684.95	106.06	594.10	92.50	517.04	81.43	477.02	75.59	417.90	66.56	365.45	58.15
79	704.43	109.08	611.11	95.17	531.77	83.77	490.58	77.68	429.76	68.51	375.87	59.83
80	713.38	110.49	618.81	96.27	538.58	84.81	496.94	78.82	435.30	69.35	380.67	60.59
81	720.43	111.59	624.90	97.24	543.89	85.66	501.78	79.49	439.60	70.06	384.47	61.22
82	706.57	109.44	608.28	94.67	529.44	83.31	490.81	77.86	430.03	68.58	376.03	59.83
83	703.85	109.01	605.95	94.28	527.35	83.02	488.95	77.48	428.32	68.24	374.51	59.62
84	698.86	108.24	601.58	93.64	523.55	82.52	485.39	76.94	425.19	67.81	371.88	59.19

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC Current Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	161.93	22.70	145.34	20.39	132.81	18.65	125.70	17.65	114.26	16.15	105.68	14.81
41	169.19	23.84	151.21	21.28	137.44	19.33	129.39	18.21	117.16	16.43	107.75	15.20
42	171.45	24.09	153.01	21.58	138.83	19.51	130.52	18.31	118.02	16.58	108.24	15.27
43	173.70	24.46	154.74	21.70	140.18	19.75	131.68	18.44	118.74	16.68	108.81	15.37
44	175.96	24.72	156.55	22.07	141.58	19.91	132.70	18.65	119.60	16.74	109.41	15.38
45	178.18	25.06	158.36	22.22	142.89	20.08	133.79	18.82	120.39	16.87	109.90	15.46
46	180.40	25.36	160.12	22.54	144.28	20.32	134.84	19.01	121.18	17.13	110.46	15.56
47	182.62	25.65	161.93	22.70	145.60	20.48	135.89	19.14	121.94	17.19	111.02	15.62
48	184.84	25.99	163.70	23.09	146.95	20.66	137.02	19.25	122.80	17.26	111.55	15.68
49	187.02	26.25	165.47	23.27	148.27	20.82	138.08	19.40	123.55	17.34	112.19	15.75
50	189.17	26.60	167.20	23.53	149.63	21.08	139.20	19.53	124.38	17.52	112.64	15.77
51	191.24	26.91	168.89	23.68	151.17	21.27	140.67	19.79	125.70	17.65	113.77	16.11
52	201.96	28.42	178.45	25.06	159.79	22.52	148.54	20.89	132.77	18.65	120.17	16.87
53	208.24	29.31	183.98	25.91	164.68	23.15	153.09	21.58	136.87	19.25	123.97	17.44
54	214.22	30.14	189.32	26.64	169.45	23.89	157.53	22.17	140.78	19.79	127.58	17.91
55	228.52	32.11	201.81	28.42	180.55	25.41	167.99	23.58	150.19	21.10	135.97	19.14
56	233.64	32.89	206.40	29.01	184.77	25.99	171.83	24.15	153.54	21.60	139.06	19.53
57	247.45	34.80	215.43	30.27	191.13	26.91	177.66	24.98	157.00	22.07	140.18	19.75
58	259.82	36.52	226.23	31.84	200.72	28.26	186.54	26.23	164.83	23.15	147.22	20.71
59	275.59	38.74	240.03	33.81	212.98	30.05	197.90	27.82	174.91	24.66	156.17	22.01
60	287.14	40.41	250.01	35.11	221.83	31.15	206.18	29.00	182.17	25.62	162.76	22.96
61	309.49	43.49	269.53	37.86	239.10	33.68	222.24	31.19	196.32	27.64	175.40	24.67
62	325.85	45.84	284.05	39.93	249.82	35.11	233.68	32.89	204.07	28.66	179.65	25.24
63	339.21	47.72	295.72	41.54	259.94	36.52	243.23	34.23	212.50	29.95	187.02	26.25
64	358.43	50.39	312.42	43.89	274.69	38.68	257.00	36.08	224.46	31.63	197.63	27.82
65	372.54	52.46	324.76	45.68	285.56	40.13	267.09	37.59	233.38	32.84	205.50	28.97
66	395.38	55.62	344.63	48.40	303.13	42.67	283.45	39.84	247.67	34.82	218.03	30.69
67	444.48	62.50	385.03	54.19	335.64	47.25	316.15	44.53	276.15	38.83	243.16	34.23
68	479.77	67.53	415.43	58.48	362.23	51.01	341.13	47.94	298.05	41.92	262.34	36.90
69	517.69	72.80	448.31	63.03	390.86	54.99	368.18	51.76	321.68	45.17	283.08	39.74
70	557.42	78.40	482.78	67.91	420.89	59.18	396.36	55.73	346.36	48.70	304.78	42.88
71	602.65	84.78	521.94	73.44	455.01	63.99	428.56	60.26	374.42	52.66	329.61	46.41
72	637.18	89.61	551.82	77.66	481.12	67.70	451.06	63.40	394.10	55.42	342.33	48.20
73	687.52	96.72	595.46	83.71	519.08	73.03	486.65	68.43	425.18	59.75	369.31	51.97
74	733.54	103.20	635.26	89.43	553.85	77.88	519.20	73.03	453.66	63.83	394.03	55.42
75	782.41	109.99	677.67	95.25	590.76	83.11	553.77	77.88	483.87	68.05	420.25	59.13
76	827.89	116.44	717.09	100.87	625.11	87.98	586.05	82.53	512.01	72.00	444.70	62.50
77	855.96	120.39	735.72	103.51	641.40	90.23	596.17	83.84	520.78	73.24	452.30	63.66
78	889.67	125.13	764.87	107.64	666.83	93.88	619.69	87.13	541.36	76.20	470.29	66.16
79	915.07	128.74	786.66	110.65	685.87	96.46	637.33	89.65	556.89	78.39	483.68	68.04
80	926.80	130.34	796.74	112.14	694.56	97.77	645.54	90.74	563.93	79.35	489.78	68.90
81	935.91	131.68	804.53	113.22	701.37	98.62	651.82	91.68	569.50	80.17	494.67	69.62
82	892.76	125.51	767.40	107.94	669.05	94.08	628.60	88.44	542.90	76.32	477.06	67.11
83	889.29	125.10	764.54	107.59	666.38	93.79	626.12	88.07	540.83	76.06	475.14	66.82
84	882.86	124.15	759.04	106.81	661.67	93.06	621.68	87.47	536.92	75.63	471.83	66.28

**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	.99
42	1.00
43	1.04
44	1.04
45	1.05
46	1.06
47	1.06
48	1.10
49	1.12
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.42
56	1.46
57	1.54
58	1.62
59	1.74
60	1.86
61	2.02
62	2.25
63	2.39
64	2.56
65	2.71
66	2.95
67	3.25
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.43
74	7.15
75	8.02
76	8.94
77	9.84
78	10.83
79	11.85
80	12.89
81	14.11
82	15.60
83	17.17
84	19.09

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

Issue Age	Premium
18-40	1.05
41	1.09
42	1.10
43	1.14
44	1.14
45	1.15
46	1.16
47	1.16
48	1.20
49	1.23
50	1.24
51	1.26
52	1.32
53	1.39
54	1.47
55	1.56
56	1.61
57	1.69
58	1.78
59	1.91
60	2.04
61	2.22
62	2.47
63	2.63
64	2.81
65	2.98
66	3.24
67	3.57
68	3.95
69	4.42
70	4.91
71	5.52
72	6.28
73	7.06
74	7.86
75	8.82
76	9.82
77	10.82
78	11.90
79	13.03
80	14.17
81	15.51
82	17.15
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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	37.05	6.60	33.34	5.96	30.25	5.44	26.42	4.80	24.17	4.34	22.36	3.94
41	38.43	6.85	34.43	6.16	31.01	5.57	27.37	4.94	24.92	4.52	22.87	4.03
42	38.89	6.95	34.78	6.22	31.27	5.60	27.68	4.97	25.16	4.55	23.03	4.06
43	39.37	7.02	35.19	6.30	31.51	5.66	28.00	5.02	25.42	4.58	23.21	4.08
44	39.84	7.13	35.53	6.34	31.77	5.72	28.31	5.12	25.67	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	23.54	4.15
46	40.77	7.29	36.27	6.47	32.27	5.80	28.93	5.20	26.14	4.70	23.71	4.18
47	41.22	7.35	36.64	6.56	32.51	5.83	29.24	5.26	26.42	4.72	23.86	4.22
48	41.70	7.45	37.03	6.64	32.79	5.89	29.55	5.30	26.66	4.82	24.03	4.25
49	42.15	7.53	37.38	6.68	33.05	5.95	29.86	5.41	26.93	4.86	24.24	4.27
50	42.63	7.62	37.72	6.75	33.30	5.97	30.19	5.45	27.13	4.89	24.38	4.31
51	43.47	7.76	38.51	6.87	33.95	6.10	30.79	5.56	27.69	4.97	24.86	4.38
52	45.21	8.09	40.06	7.15	35.32	6.34	32.02	5.77	28.82	5.19	25.86	4.57
53	46.59	8.31	41.25	7.37	36.38	6.53	32.99	5.95	29.69	5.31	26.66	4.69
54	47.98	8.58	42.48	7.60	37.47	6.74	33.96	6.12	30.56	5.49	27.43	4.86
55	50.85	9.09	45.04	8.03	39.70	7.14	36.00	6.50	32.11	5.77	28.83	5.11
56	52.88	9.46	46.85	8.38	41.29	7.43	37.44	6.75	33.36	6.02	29.70	5.25
57	58.63	10.46	51.16	9.16	44.71	8.03	38.70	6.99	34.42	6.19	30.48	5.40
58	62.43	11.16	54.44	9.75	47.59	8.56	41.15	7.43	36.63	6.58	32.44	5.74
59	67.14	12.00	58.57	10.46	51.22	9.21	44.29	7.98	39.39	7.12	34.93	6.16
60	70.92	12.66	61.87	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	45.51	8.19	40.29	7.12
62	89.26	15.93	77.27	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	56.09	10.12	49.62	8.76
64	101.31	18.10	87.68	15.67	76.64	13.80	68.51	12.35	60.29	10.86	53.32	9.40
65	107.33	19.17	92.89	16.60	81.19	14.59	72.60	13.09	63.87	11.52	56.49	9.98
66	116.32	20.78	100.70	18.00	88.01	15.84	78.71	14.18	69.25	12.46	61.26	10.81
67	127.69	22.81	108.83	19.43	95.12	17.11	85.88	15.46	74.66	13.44	65.09	11.50
68	141.77	25.35	120.80	21.60	105.60	18.99	95.31	17.16	82.92	14.95	72.32	12.76
69	157.88	28.19	134.53	24.06	117.57	21.12	106.15	19.12	92.32	16.61	80.49	14.21
70	175.95	31.43	149.94	26.81	131.07	23.55	118.31	21.30	102.90	18.53	89.71	15.84
71	198.08	35.37	168.78	30.19	147.55	26.51	133.17	23.99	115.84	20.86	101.01	17.81
72	221.33	39.54	188.84	33.77	163.59	29.42	148.13	26.68	127.38	22.93	110.87	19.58
73	249.48	44.54	212.88	38.07	184.44	33.14	166.97	30.08	143.61	25.85	125.01	22.06
74	278.65	49.77	237.74	42.52	206.01	37.04	186.49	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	179.48	32.31	156.25	27.56
76	347.06	61.98	296.10	52.96	256.56	46.11	232.29	41.86	199.74	35.97	173.90	30.68
77	377.30	67.40	319.44	57.10	276.78	49.75	248.13	44.72	210.93	37.98	183.31	32.33
78	414.80	74.09	351.25	62.80	304.33	54.68	272.82	49.16	231.90	41.76	201.55	35.55
79	454.32	81.15	384.67	68.78	333.33	59.90	298.76	53.85	253.99	45.74	220.76	38.95
80	493.83	88.23	418.14	74.76	362.30	65.09	324.80	58.52	276.08	49.71	239.95	42.33
81	540.26	96.49	457.45	81.81	396.35	71.25	355.30	64.03	302.03	54.37	262.51	46.33
82	601.61	107.46	509.39	91.08	441.37	79.34	402.85	72.63	342.42	61.67	297.62	52.49
83	662.65	118.37	561.09	100.33	486.16	87.39	443.74	79.98	377.21	67.93	327.85	57.87
84	735.72	131.40	622.95	111.40	539.77	97.01	492.66	88.77	418.80	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	36.36	6.32	33.25	5.83	30.45	5.33	28.30	4.94
41	48.08	8.18	42.47	7.31	38.44	6.68	34.37	6.06	31.29	5.49	28.91	5.02
42	49.10	8.37	43.32	7.45	39.15	6.82	34.75	6.10	31.57	5.56	29.11	5.11
43	50.12	8.52	44.19	7.60	39.85	6.93	35.12	6.18	31.82	5.60	29.30	5.13
44	51.17	8.70	45.03	7.75	40.56	7.03	35.51	6.25	32.11	5.63	29.51	5.15
45	52.19	8.89	45.89	7.90	41.25	7.15	35.86	6.32	32.39	5.72	29.71	5.16
46	53.25	9.04	46.71	8.03	41.96	7.29	36.25	6.39	32.65	5.75	29.92	5.20
47	54.30	9.23	47.56	8.19	42.64	7.41	36.64	6.44	32.94	5.80	30.08	5.25
48	55.32	9.40	48.41	8.31	43.34	7.53	37.03	6.52	33.21	5.83	30.30	5.27
49	56.36	9.58	49.25	8.46	44.03	7.65	37.39	6.57	33.49	5.89	30.50	5.30
50	57.38	9.79	50.12	8.62	44.72	7.76	37.76	6.65	33.77	5.95	30.69	5.33
51	58.54	9.95	51.13	8.81	45.64	7.94	38.53	6.76	34.42	6.06	31.31	5.46
52	60.87	10.38	53.18	9.16	47.46	8.26	40.07	7.03	35.81	6.32	32.57	5.71
53	62.71	10.69	54.79	9.45	48.87	8.50	41.27	7.28	36.85	6.50	33.56	5.83
54	64.59	11.00	56.41	9.71	50.33	8.75	42.51	7.46	37.97	6.68	34.55	6.02
55	68.47	11.66	59.80	10.31	53.35	9.28	45.05	7.94	40.25	7.09	36.63	6.39
56	71.20	12.10	62.20	10.70	55.50	9.64	46.87	8.26	41.86	7.37	38.10	6.65
57	78.16	13.28	67.79	11.67	59.95	10.41	50.98	8.97	45.05	7.94	40.44	7.03
58	83.22	14.15	72.16	12.40	63.83	11.08	54.30	9.54	47.96	8.45	43.07	7.50
59	89.50	15.24	77.62	13.35	68.66	11.94	58.38	10.26	51.59	9.09	46.33	8.09
60	94.55	16.09	82.00	14.11	72.53	12.60	61.67	10.86	54.50	9.58	48.91	8.54
61	103.38	17.59	89.66	15.41	79.33	13.80	67.44	11.86	59.58	10.47	53.49	9.32
62	113.79	19.36	98.81	16.98	86.60	15.04	73.66	12.95	65.07	11.47	57.68	10.08
63	120.17	20.44	104.35	17.96	91.48	15.89	77.79	13.70	68.73	12.10	60.93	10.64
64	129.13	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	88.55	15.59	78.24	13.80	69.35	12.09
66	148.29	25.23	128.78	22.13	112.87	19.60	96.01	16.87	84.80	14.96	75.18	13.10
67	166.35	28.31	143.32	24.63	125.64	21.81	106.71	18.79	94.27	16.60	83.56	14.58
68	184.65	31.42	159.12	27.37	139.48	24.25	118.45	20.85	104.66	18.46	92.77	16.17
69	205.62	34.99	177.17	30.48	155.32	26.98	131.91	23.22	116.55	20.53	103.30	18.02
70	229.22	39.01	197.48	33.95	173.10	30.07	147.04	25.86	129.91	22.88	115.14	20.06
71	258.03	43.91	222.30	38.23	194.87	33.83	165.51	29.13	146.25	25.74	129.64	22.60
72	289.52	49.24	247.54	42.58	217.00	37.69	185.06	32.56	163.53	28.82	144.93	25.28
73	326.41	55.53	279.06	47.99	244.58	42.51	208.61	36.72	184.32	32.48	163.39	28.49
74	364.55	62.01	311.69	53.61	273.22	47.48	233.00	41.03	205.88	36.25	182.49	31.86
75	407.98	69.40	348.81	59.98	305.78	53.12	260.78	45.90	230.41	40.58	204.25	35.63
76	454.06	77.24	388.20	66.77	340.28	59.12	290.21	51.06	256.42	45.15	227.30	39.64
77	500.36	85.12	428.29	73.66	372.13	64.64	316.31	55.66	279.50	49.21	247.73	43.21
78	550.13	93.58	470.90	80.99	409.16	71.09	347.79	61.18	307.31	54.11	272.38	47.50
79	602.52	102.52	515.72	88.69	448.11	77.85	380.90	67.06	336.56	59.26	298.32	52.04
80	654.92	111.42	560.56	96.40	487.07	84.61	414.04	72.85	365.82	64.43	324.28	56.54
81	716.48	121.88	613.26	105.47	532.86	92.58	452.95	79.69	400.22	70.48	354.73	61.89
82	789.55	134.34	675.83	116.25	587.22	102.04	501.35	88.23	443.01	78.02	392.66	68.48
83	869.69	147.94	744.44	128.01	646.83	112.37	552.26	97.18	487.97	85.93	432.53	75.45
84	965.61	164.32	826.50	142.13	718.17	124.77	613.17	107.89	541.80	95.41	480.23	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	45.96	7.90	41.67	7.21	37.44	6.52	33.76	5.85	30.69	5.31
41	53.80	9.22	47.61	8.19	43.01	7.45	38.60	6.72	34.63	6.05	31.24	5.44
42	54.53	9.33	48.17	8.28	43.47	7.53	39.00	6.79	34.92	6.08	31.42	5.45
43	55.25	9.50	48.74	8.38	43.92	7.62	39.37	6.84	35.20	6.12	31.58	5.47
44	56.03	9.58	49.30	8.46	44.35	7.69	39.76	6.93	35.50	6.18	31.77	5.51
45	56.75	9.73	49.83	8.58	44.82	7.76	40.14	7.00	35.80	6.25	31.94	5.55
46	57.50	9.84	50.40	8.68	45.27	7.84	40.52	7.03	36.07	6.27	32.12	5.57
47	58.23	9.98	50.96	8.76	45.70	7.93	40.90	7.13	36.36	6.33	32.29	5.60
48	58.97	10.12	51.52	8.85	46.14	8.00	41.28	7.16	36.64	6.39	32.49	5.62
49	59.73	10.22	52.09	8.96	46.60	8.09	41.67	7.27	36.93	6.44	32.68	5.66
50	60.45	10.38	52.63	9.04	47.04	8.15	42.06	7.32	37.21	6.47	32.82	5.72
51	61.65	10.56	53.67	9.22	47.99	8.31	42.90	7.46	37.97	6.60	33.50	5.81
52	65.88	11.27	57.33	9.85	51.25	8.89	45.80	7.97	40.57	7.07	35.80	6.22
53	68.66	11.76	59.79	10.26	53.46	9.27	47.77	8.31	42.28	7.35	37.33	6.47
54	71.47	12.25	62.21	10.70	55.62	9.64	49.71	8.66	43.99	7.68	38.84	6.74
55	77.06	13.22	67.09	11.54	59.98	10.40	53.61	9.32	47.48	8.27	41.86	7.28
56	79.87	13.70	69.53	11.96	62.18	10.75	55.56	9.66	49.18	8.58	43.40	7.53
57	82.72	14.16	71.51	12.28	63.37	11.00	59.25	10.32	51.85	9.02	45.67	7.94
58	88.06	15.09	76.12	13.09	67.46	11.69	63.07	10.98	55.22	9.62	48.64	8.45
59	94.74	16.23	81.90	14.10	72.58	12.57	67.82	11.83	59.41	10.36	52.34	9.09
60	100.07	17.15	86.50	14.84	76.65	13.28	71.70	12.50	62.76	10.94	55.25	9.58
61	109.41	18.74	94.58	16.28	83.84	14.51	78.35	13.64	68.60	11.95	60.43	10.47
62	122.51	21.00	106.03	18.23	93.17	16.15	85.05	14.79	74.45	12.97	65.59	11.39
63	129.40	22.19	111.98	19.27	98.38	17.03	89.83	15.61	78.62	13.70	69.28	12.02
64	139.02	23.81	120.36	20.68	105.70	18.31	96.53	16.81	84.47	14.73	74.44	12.92
65	147.29	25.23	127.51	21.92	111.97	19.40	102.26	17.80	89.50	15.59	78.85	13.70
66	159.69	27.37	138.23	23.76	121.42	21.05	110.85	19.30	97.01	16.92	85.48	14.82
67	175.64	30.08	150.86	25.95	132.51	22.97	121.38	21.12	106.24	18.52	93.58	16.26
68	195.02	33.43	167.50	28.82	147.11	25.49	134.77	23.44	117.95	20.55	103.92	18.03
69	217.14	37.21	186.49	32.07	163.83	28.39	150.05	26.12	131.32	22.88	115.69	20.06
70	242.05	41.46	207.88	35.77	182.59	31.63	167.23	29.11	146.37	25.50	128.95	22.41
71	272.49	46.68	234.03	40.22	205.55	35.63	188.29	32.76	164.78	28.70	145.19	25.19
72	307.87	52.75	264.72	45.51	230.43	39.94	210.24	36.57	184.03	32.07	162.14	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	387.60	66.44	333.28	57.30	290.18	50.28	264.72	46.06	231.71	40.36	204.12	35.44
75	433.77	74.32	372.97	64.14	324.74	56.25	296.26	51.55	259.31	45.17	228.44	39.66
76	482.75	82.72	415.07	71.38	361.40	62.62	329.69	57.37	288.59	50.28	254.24	44.15
77	532.31	91.20	457.72	78.71	398.51	69.07	365.04	63.53	319.54	55.67	277.89	48.24
78	585.25	100.29	503.25	86.54	438.13	75.93	401.34	69.85	351.31	61.23	305.54	53.04
79	641.01	109.85	551.18	94.76	479.88	83.17	439.59	76.48	384.78	67.07	334.65	58.10
80	696.75	119.39	599.09	103.02	521.60	90.40	477.82	83.16	418.23	72.88	363.75	63.15
81	762.24	130.59	655.43	112.69	570.63	98.88	522.73	90.98	457.56	79.71	397.94	69.09
82	843.97	144.62	720.21	123.84	627.06	108.66	574.34	99.96	502.72	87.61	437.22	75.90
83	929.64	159.27	793.33	136.40	690.69	119.70	632.62	110.09	553.76	96.47	481.61	83.61
84	1032.17	176.86	880.80	151.45	766.86	132.91	702.40	122.25	614.79	107.11	534.72	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	51.59	8.58	46.66	7.84	44.34	7.50	40.42	6.87	37.09	6.32
41	60.35	10.01	53.69	8.94	48.27	8.12	45.61	7.71	41.39	7.02	37.76	6.43
42	61.23	10.13	54.37	9.04	48.84	8.21	46.03	7.79	41.70	7.09	38.00	6.45
43	62.08	10.26	55.09	9.17	49.37	8.29	46.41	7.87	42.00	7.14	38.24	6.50
44	62.98	10.41	55.79	9.28	49.91	8.39	46.87	7.94	42.32	7.18	38.44	6.53
45	63.86	10.56	56.49	9.40	50.44	8.50	47.26	8.00	42.64	7.27	38.69	6.57
46	64.72	10.71	57.18	9.52	50.98	8.58	47.68	8.08	42.95	7.31	38.89	6.60
47	65.59	10.86	57.89	9.62	51.52	8.68	48.10	8.14	43.28	7.35	39.09	6.65
48	66.50	11.01	58.60	9.78	52.09	8.76	48.54	8.21	43.61	7.43	39.34	6.68
49	67.37	11.16	59.30	9.85	52.61	8.85	48.95	8.28	43.92	7.46	39.57	6.72
50	68.22	11.31	60.00	9.98	53.17	8.96	49.37	8.37	44.22	7.53	39.81	6.75
51	69.09	11.46	60.70	10.11	53.76	9.07	49.81	8.46	44.54	7.61	40.06	6.79
52	69.98	11.61	61.41	10.24	54.36	9.18	50.26	8.55	44.87	7.69	40.31	6.83
53	70.88	11.76	62.13	10.37	54.97	9.29	50.73	8.64	45.21	7.77	40.57	6.87
54	71.79	11.91	62.86	10.50	55.59	9.40	51.21	8.73	45.56	7.85	40.84	6.91
55	72.71	12.06	63.59	10.63	56.22	9.51	51.71	8.82	45.92	7.93	41.11	6.95
56	73.64	12.21	64.33	10.76	56.86	9.62	52.22	8.91	46.29	8.01	41.39	6.99
57	74.58	12.36	65.08	10.89	57.51	9.73	52.75	9.00	46.67	8.09	41.67	7.03
58	75.53	12.51	65.84	11.02	58.17	9.84	53.29	9.09	47.06	8.17	41.96	7.07
59	76.49	12.66	66.61	11.15	58.84	9.95	53.85	9.18	47.46	8.25	42.25	7.11
60	77.46	12.81	67.39	11.28	59.52	10.06	54.42	9.27	47.87	8.33	42.55	7.15
61	78.44	12.96	68.18	11.41	60.21	10.17	55.01	9.36	48.29	8.41	42.85	7.19
62	79.43	13.11	68.98	11.54	60.91	10.28	55.61	9.45	48.72	8.49	43.16	7.23
63	80.43	13.26	69.79	11.67	61.62	10.39	56.22	9.54	49.16	8.57	43.47	7.27
64	81.44	13.41	70.61	11.80	62.34	10.50	56.84	9.63	49.61	8.65	43.79	7.31
65	82.46	13.56	71.44	11.93	63.07	10.61	57.47	9.72	50.07	8.73	44.11	7.35
66	83.49	13.71	72.28	12.06	63.81	10.72	58.12	9.81	50.54	8.81	44.44	7.39
67	84.53	13.86	73.13	12.19	64.56	10.83	58.78	9.90	51.02	8.89	44.77	7.43
68	85.58	14.01	74.00	12.32	65.32	10.94	59.45	9.99	51.51	8.97	45.11	7.47
69	86.64	14.16	74.88	12.45	66.09	11.05	60.13	10.08	52.01	9.05	45.45	7.51
70	87.71	14.31	75.77	12.58	66.87	11.16	60.82	10.17	52.52	9.13	45.80	7.55
71	88.79	14.46	76.67	12.71	67.66	11.27	61.52	10.26	53.04	9.21	46.15	7.59
72	89.88	14.61	77.58	12.84	68.46	11.38	62.23	10.35	53.57	9.29	46.51	7.63
73	90.98	14.76	78.50	12.97	69.27	11.49	62.94	10.44	54.11	9.37	46.87	7.67
74	92.09	14.91	79.43	13.10	70.09	11.60	63.66	10.53	54.66	9.45	47.24	7.71
75	93.21	15.06	80.37	13.23	70.92	11.71	64.39	10.62	55.22	9.53	47.61	7.75
76	94.34	15.21	81.32	13.36	71.76	11.82	65.13	10.71	55.79	9.61	47.99	7.79
77	95.48	15.36	82.28	13.49	72.61	11.93	65.95	10.80	56.37	9.69	48.37	7.83
78	96.63	15.51	83.25	13.62	73.47	12.04	66.78	10.89	56.96	9.77	48.76	7.87
79	97.79	15.66	84.23	13.75	74.34	12.15	67.62	10.98	57.56	9.85	49.15	7.91
80	98.96	15.81	85.22	13.88	75.22	12.26	68.47	11.07	58.17	9.93	49.55	7.95
81	100.14	15.96	86.22	14.01	76.11	12.37	69.34	11.16	58.79	10.01	49.95	7.99
82	101.33	16.11	87.23	14.14	77.01	12.48	70.52	11.25	59.42	10.09	50.36	8.03
83	102.53	16.26	88.25	14.27	77.90	12.59	71.71	11.34	60.06	10.17	50.77	8.07
84	103.74	16.41	89.28	14.40	78.80	12.70	72.91	11.43	60.72	10.25	51.19	8.11
85	104.96	16.56	90.32	14.53	79.71	12.81	74.13	11.52	61.39	10.33	51.61	8.15
86	106.19	16.71	91.37	14.66	80.63	12.92	75.36	11.61	62.07	10.41	52.04	8.19
87	107.43	16.86	92.43	14.79	81.56	13.03	76.60	11.70	62.76	10.49	52.46	8.23
88	108.68	17.01	93.50	14.92	82.50	13.14	77.85	11.79	63.46	10.57	52.88	8.27
89	109.94	17.16	94.58	15.05	83.45	13.25	79.06	11.88	64.17	10.65	53.30	8.31
90	111.21	17.31	95.67	15.18	84.41	13.36	80.28	11.97	64.89	10.73	53.72	8.35
91	112.49	17.46	96.77	15.31	85.38	13.47	81.51	12.06	65.62	10.81	54.14	8.39
92	113.78	17.61	97.88	15.44	86.36	13.58	82.75	12.15	66.36	10.89	54.56	8.43
93	115.08	17.76	99.00	15.57	87.35	13.69	84.00	12.24	67.11	10.97	54.98	8.47
94	116.39	17.91	100.13	15.70	88.35	13.80	85.26	12.33	67.87	11.05	55.40	8.51
95	117.71	18.06	101.27	15.83	89.36	13.91	86.53	12.42	68.64	11.13	55.82	8.55
96	119.04	18.21	102.42	15.96	90.37	14.02	87.81	12.51	69.42	11.21	56.24	8.59
97	120.38	18.36	103.58	16.09	91.39	14.13	89.10	12.60	70.21	11.29	56.66	8.63
98	121.73	18.51	104.75	16.22	92.42	14.24	90.40	12.69	71.01	11.37	57.08	8.67
99	123.09	18.66	105.93	16.35	93.46	14.35	91.71	12.78	71.82	11.45	57.50	8.71
100	124.46	18.81	107.12	16.48	94.51	14.46	93.03	12.87	72.64	11.53	57.92	8.75

Physicians Mutual Insurance Company
Long Term Care Policy Form P104 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Unlimited Maximum Benefit
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	69.00	10.44	65.26	9.86	59.37	8.96	54.90	8.28
41	87.99	13.28	78.65	11.88	71.48	10.79	67.31	10.15	60.91	9.20	56.01	8.45
42	89.34	13.47	79.71	12.02	72.29	10.88	67.99	10.25	61.44	9.27	56.39	8.51
43	90.62	13.68	80.77	12.18	73.14	11.04	68.67	10.39	61.95	9.35	56.75	8.57
44	91.91	13.86	81.82	12.35	73.92	11.16	69.32	10.46	62.46	9.43	57.17	8.62
45	93.26	14.06	82.89	12.50	74.78	11.27	70.00	10.55	63.01	9.53	57.53	8.69
46	94.56	14.26	83.95	12.68	75.60	11.42	70.70	10.67	63.52	9.57	57.89	8.74
47	95.85	14.44	84.98	12.83	76.43	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	72.05	10.85	64.55	9.73	58.64	8.83
49	98.49	14.86	87.09	13.15	78.09	11.77	72.74	10.98	65.09	9.82	59.03	8.91
50	99.80	15.05	88.15	13.29	78.91	11.91	73.41	11.07	65.64	9.89	59.41	8.96
51	101.78	15.36	89.95	13.58	80.48	12.12	74.86	11.27	66.89	10.09	60.60	9.13
52	108.76	16.43	96.06	14.50	85.99	12.96	79.95	12.08	71.48	10.79	64.75	9.77
53	113.34	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	127.23	19.18	112.40	16.94	100.59	15.18	93.59	14.13	83.63	12.63	75.75	11.43
56	131.86	19.89	116.48	17.58	104.26	15.72	97.00	14.61	86.69	13.07	78.52	11.82
57	141.55	21.34	123.24	18.60	109.34	16.48	101.61	15.33	89.79	13.55	80.19	12.10
58	150.68	22.74	131.19	19.79	116.40	17.57	108.20	16.30	95.63	14.41	85.35	12.87
59	162.13	24.47	141.15	21.30	125.23	18.88	116.39	17.57	102.85	15.52	91.85	13.85
60	171.23	25.83	149.11	22.52	132.27	19.95	122.97	18.53	108.64	16.42	97.03	14.64
61	187.21	28.24	162.99	24.60	144.63	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	143.40	21.64	125.29	18.88	110.28	16.61
63	211.23	31.86	184.11	27.77	161.93	24.44	151.45	22.87	132.32	19.97	116.46	17.58
64	226.96	34.26	197.84	29.82	173.98	26.29	162.74	24.58	142.19	21.44	125.12	18.86
65	240.42	36.28	209.59	31.61	184.30	27.81	172.41	26.02	150.66	22.72	132.57	20.01
66	260.66	39.35	227.21	34.29	199.82	30.13	186.90	28.21	163.28	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	164.12	24.76
68	333.15	50.28	288.57	43.53	251.56	37.94	236.94	35.73	207.00	31.24	182.19	27.49
69	370.94	55.98	321.30	48.47	280.11	42.25	263.80	39.82	230.51	34.77	202.88	30.61
70	413.50	62.39	358.13	54.03	312.22	47.10	294.05	44.36	256.92	38.77	226.15	34.10
71	465.48	70.24	403.19	60.83	351.45	53.03	331.06	49.95	289.20	43.62	254.55	38.40
72	512.11	77.26	443.50	66.90	386.68	58.33	362.47	54.69	316.67	47.79	275.07	41.46
73	577.26	87.09	499.97	75.43	435.85	65.75	408.61	61.63	357.01	53.84	310.05	46.77
74	644.77	97.29	558.44	84.25	486.85	73.46	456.39	68.84	398.74	60.16	346.31	52.24
75	721.57	108.85	624.98	94.29	544.85	82.19	510.75	77.05	446.21	67.34	387.55	58.47
76	803.05	121.16	695.53	104.92	606.32	91.48	568.40	85.75	496.60	74.94	431.31	65.08
77	875.42	132.09	752.58	113.55	656.08	98.99	609.75	92.02	532.72	80.39	462.72	69.80
78	962.53	145.23	827.42	124.84	721.32	108.84	670.42	101.15	585.70	88.37	508.71	76.76
79	1054.18	159.05	906.24	136.75	790.05	119.21	734.26	110.80	641.51	96.79	557.20	84.04
80	1145.83	172.91	985.07	148.61	858.74	129.55	798.10	120.41	697.30	105.22	605.63	91.39
81	1253.56	189.13	1077.64	162.58	939.45	141.72	873.13	131.74	762.81	115.10	662.57	99.93
82	1310.16	197.65	1126.27	169.92	981.85	148.15	922.52	139.21	796.72	120.23	700.04	105.61
83	1443.12	217.77	1240.57	187.17	1081.51	163.18	1016.16	153.32	877.60	132.39	771.09	116.35
84	1602.24	241.76	1377.38	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	140.55	20.93	126.56	18.85	114.84	17.28	100.37	15.10	91.69	13.79	84.80	12.45
41	145.81	21.60	130.66	19.53	117.74	17.69	103.94	15.65	94.49	14.28	86.77	12.82
42	147.06	22.00	131.68	19.71	118.22	17.72	104.67	15.72	95.21	14.39	87.06	12.84
43	148.03	22.07	132.30	19.72	118.51	17.72	105.29	15.76	95.50	14.43	87.21	12.84
44	149.23	22.20	133.12	19.81	119.14	17.78	106.02	15.99	96.13	14.47	87.49	12.84
45	150.58	22.47	134.23	20.02	119.71	17.90	106.98	16.15	96.95	14.52	87.93	12.85
46	151.45	22.53	134.81	20.13	119.86	17.90	107.46	16.26	97.14	14.54	88.12	12.95
47	152.42	22.58	135.39	20.17	120.25	18.08	108.04	16.31	97.57	14.68	88.22	12.95
48	153.33	22.76	136.07	20.21	120.54	18.08	108.67	16.33	98.16	14.68	88.36	12.95
49	154.64	23.17	137.08	20.38	121.06	18.35	109.54	16.47	98.64	14.88	88.84	13.06
50	155.65	23.24	137.75	20.65	121.60	18.35	110.26	16.55	99.22	14.95	88.99	13.06
51	157.82	23.48	139.68	20.83	123.19	18.56	111.71	16.71	100.52	15.10	90.29	13.30
52	162.69	24.20	144.03	21.40	127.04	19.04	115.18	17.29	103.60	15.65	92.99	13.32
53	166.50	24.79	147.50	22.05	130.09	19.57	117.98	17.72	106.02	15.99	95.26	13.72
54	170.21	25.35	150.78	22.47	132.93	19.93	120.54	18.09	108.48	16.33	97.38	14.03
55	179.33	26.67	158.88	23.59	140.12	21.02	127.04	19.06	113.11	17.02	101.00	14.47
56	185.41	27.63	164.09	24.50	144.70	21.60	131.34	19.77	116.97	17.62	103.08	14.95
57	203.69	30.30	177.69	26.47	155.31	23.26	134.33	20.17	119.62	17.90	105.92	15.65
58	215.17	32.13	187.77	27.99	164.09	24.64	141.90	21.33	126.32	18.90	111.86	16.40
59	229.06	34.16	199.88	29.82	174.75	26.16	151.26	22.72	134.52	20.17	119.18	17.50
60	240.15	35.86	209.43	31.25	183.09	27.38	158.40	23.90	140.94	21.21	124.83	18.40
61	259.11	38.62	226.12	33.66	197.61	29.64	171.09	25.68	152.08	22.81	134.76	19.77
62	294.46	43.86	254.82	37.95	222.74	33.45	199.15	30.05	175.23	26.34	155.02	22.72
63	306.04	45.58	264.85	39.50	231.42	34.67	206.97	31.09	182.13	27.34	161.10	23.59
64	320.75	47.81	277.58	41.38	242.71	36.43	216.91	32.77	190.96	28.76	168.86	24.79
65	335.17	49.91	290.02	43.35	253.47	37.98	226.60	34.10	199.40	30.05	176.29	25.93
66	353.07	52.58	305.56	45.58	267.07	39.98	238.85	36.01	210.06	31.60	185.75	27.30
67	376.27	56.05	320.61	47.81	280.23	42.09	253.03	37.98	220.14	33.04	191.87	28.21
68	405.20	60.39	345.30	51.46	301.94	45.31	272.42	41.02	237.02	35.68	206.63	30.30
69	437.28	65.13	372.80	55.58	325.72	48.82	294.12	44.30	255.78	38.51	223.08	32.78
70	472.01	70.43	402.31	59.96	351.62	52.76	317.37	47.75	275.94	41.42	240.78	35.31
71	505.24	75.26	430.43	64.27	376.41	56.46	339.61	51.06	295.48	44.42	257.66	37.75
72	525.60	78.29	448.38	66.87	388.47	58.32	351.76	52.97	302.42	45.53	263.45	38.68
73	559.60	83.30	477.41	71.15	413.70	62.03	374.48	56.29	322.10	48.44	280.28	41.13
74	588.20	87.70	501.91	74.86	434.87	65.20	393.73	59.31	338.55	50.92	294.71	43.36
75	617.14	91.88	526.56	78.53	456.24	68.35	413.02	62.05	355.19	53.46	309.22	45.48
76	641.06	95.47	546.92	81.60	473.79	71.09	429.03	64.54	368.98	55.50	321.18	47.27
77	647.10	96.44	547.98	81.75	474.80	71.19	425.61	63.99	361.75	54.37	314.43	46.18
78	656.79	97.81	556.08	83.04	481.85	72.31	431.88	64.94	367.15	55.14	319.11	46.84
79	659.30	98.29	558.35	83.23	483.68	72.55	433.66	65.20	368.50	55.50	320.36	47.07
80	651.58	97.10	551.74	82.17	477.85	71.72	428.50	64.45	364.25	54.83	316.55	46.60
81	665.32	99.05	563.27	84.03	488.07	73.11	437.57	65.79	371.83	55.99	323.26	47.47
82	661.42	98.49	559.98	83.43	485.27	72.83	442.88	66.66	376.51	56.65	327.21	48.06
83	670.25	99.76	567.61	84.56	491.69	73.79	448.90	67.54	381.53	57.36	331.70	48.70
84	679.41	101.13	575.37	85.84	498.44	74.82	454.98	68.43	386.83	58.22	336.14	49.38

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	170.55	24.13	151.45	21.50	138.09	19.93	126.13	18.56	115.67	16.94	107.32	15.65
41	182.41	25.68	161.15	23.17	145.85	21.09	130.52	19.06	118.75	17.43	109.63	15.86
42	185.65	26.16	163.85	23.42	148.08	21.39	131.44	19.14	119.33	17.50	109.97	15.99
43	188.54	26.63	166.07	23.64	149.77	21.50	132.01	19.46	119.66	17.50	110.26	15.99
44	191.63	27.07	168.67	24.13	151.89	22.00	132.98	19.53	120.34	17.62	110.55	16.06
45	195.05	27.54	171.42	24.50	154.16	22.24	134.14	19.71	120.97	17.72	110.98	16.15
46	197.85	27.81	173.59	24.78	155.79	22.53	134.76	19.77	121.40	17.78	111.03	16.15
47	200.51	28.30	175.76	25.01	157.48	22.72	135.30	19.81	121.64	17.78	111.18	16.15
48	203.35	28.76	178.03	25.45	159.41	22.96	136.07	19.93	121.98	17.85	111.47	16.26
49	206.68	29.10	180.68	25.78	161.53	23.36	137.08	20.04	122.80	17.90	111.86	16.31
50	209.43	29.57	182.95	26.12	163.27	23.52	137.95	20.17	123.14	18.08	112.09	16.31
51	212.42	30.05	185.55	26.47	165.54	23.92	139.73	20.65	124.83	18.39	113.59	16.47
52	219.03	30.85	191.29	27.30	170.60	24.71	144.08	21.09	128.78	18.85	117.20	17.02
53	224.19	31.67	195.78	27.99	174.75	25.26	147.55	21.50	131.77	19.46	119.86	17.43
54	229.16	32.37	200.22	28.50	178.65	25.78	150.83	22.07	134.81	19.77	122.66	17.78
55	241.50	34.10	210.92	30.13	188.11	27.14	158.93	23.26	141.90	20.83	129.22	18.69
56	249.66	35.20	218.01	31.09	194.48	28.19	164.24	24.13	146.77	21.40	133.56	19.47
57	271.41	38.38	235.47	33.62	208.32	30.12	177.16	25.95	156.47	22.96	140.50	20.26
58	286.89	40.56	248.83	35.52	220.14	31.76	187.24	27.38	165.34	24.20	148.46	21.46
59	305.41	43.16	264.94	37.75	234.27	33.93	199.25	29.10	176.05	25.78	158.06	22.81
60	320.22	45.24	277.68	39.74	245.60	35.52	208.85	30.61	184.49	27.07	165.63	23.93
61	345.54	48.73	299.62	42.78	265.04	38.35	225.34	33.04	199.15	29.10	178.75	25.95
62	375.30	53.01	325.76	46.60	285.68	41.20	242.86	35.59	214.64	31.42	190.18	27.63
63	390.02	55.04	338.69	48.39	296.88	42.89	252.45	37.04	223.08	32.77	197.71	28.76
64	408.92	57.68	355.09	50.73	311.15	44.97	264.75	38.77	233.83	34.30	207.26	30.12
65	427.20	60.17	370.86	53.01	325.04	46.94	276.47	40.56	244.35	35.86	216.61	31.41
66	450.02	63.48	390.74	55.79	342.65	49.49	291.28	42.70	257.37	37.71	228.00	33.12
67	490.14	69.30	422.33	60.39	370.24	53.55	314.38	46.09	277.77	40.81	246.28	35.76
68	527.91	74.49	454.89	64.94	398.74	57.59	338.64	49.60	299.19	43.86	265.19	38.52
69	569.73	80.48	490.92	70.09	430.28	62.05	365.46	53.57	322.87	47.35	286.26	41.53
70	614.87	86.80	529.84	75.61	464.39	67.06	394.35	57.82	348.43	51.06	308.88	44.75
71	658.09	92.88	567.03	81.00	497.09	71.75	422.18	61.86	372.98	54.71	330.64	48.01
72	687.56	97.10	587.87	84.03	515.32	74.40	439.45	64.38	388.37	56.92	344.19	49.91
73	732.08	103.34	625.87	89.43	548.65	79.26	467.91	68.61	413.45	60.67	366.43	53.15
74	769.56	108.63	657.99	94.10	576.73	83.30	491.98	72.06	434.72	63.71	385.24	55.99
75	807.37	114.03	690.26	98.55	605.09	87.47	516.05	75.61	456.09	66.87	404.19	58.61
76	838.63	118.42	717.08	102.40	628.53	90.79	536.06	78.53	473.65	69.45	419.82	60.96
77	858.21	121.06	734.54	104.90	638.27	92.15	542.43	79.44	479.44	70.31	424.89	61.74
78	870.90	123.01	745.54	106.53	647.72	93.55	550.63	80.68	486.48	71.26	431.30	62.54
79	874.32	123.28	748.38	106.87	650.33	93.92	552.80	81.00	488.41	71.66	432.89	62.91
80	864.04	121.94	739.60	105.59	642.65	92.83	546.29	79.97	482.62	70.75	427.87	62.03
81	882.23	124.49	755.14	107.94	656.16	94.79	557.67	81.75	492.75	72.31	436.75	63.38
82	868.00	122.52	742.98	106.06	645.50	93.21	551.21	80.79	487.06	71.34	431.64	62.61
83	879.68	124.16	753.06	107.62	654.18	94.50	558.58	81.93	493.52	72.35	437.57	63.48
84	891.78	125.84	763.34	109.15	663.11	95.85	566.30	83.04	500.32	73.42	443.51	64.38

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Four Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	195.68	27.79	174.41	24.88	158.20	22.72	142.10	20.68	128.06	18.58	116.48	16.71
41	204.17	28.98	180.68	25.78	163.27	23.48	146.49	21.21	131.39	19.04	118.51	17.13
42	206.29	29.43	182.27	26.02	164.43	23.59	147.50	21.33	131.97	19.06	118.75	17.22
43	207.79	29.57	183.19	26.16	165.15	23.72	148.03	21.39	132.35	19.07	118.75	17.22
44	209.91	29.82	184.69	26.42	166.31	23.92	148.99	21.46	132.93	19.14	119.14	17.22
45	212.18	30.15	186.32	26.63	167.47	24.13	150.10	21.60	133.70	19.47	119.48	17.28
46	213.62	30.30	187.33	26.80	168.19	24.20	150.53	21.89	133.99	19.47	119.33	17.28
47	215.07	30.61	188.11	26.90	168.86	24.38	150.97	21.96	134.23	19.53	119.33	17.28
48	216.81	30.83	189.32	27.07	169.69	24.50	151.74	22.00	134.76	19.57	119.48	17.28
49	219.03	31.19	191.05	27.30	170.84	24.64	152.81	22.07	135.49	19.71	119.76	17.29
50	220.67	31.41	192.16	27.38	171.66	24.78	153.43	22.20	135.82	19.72	119.81	17.50
51	223.75	31.90	194.77	27.79	174.07	25.01	155.65	22.53	137.75	20.02	121.60	17.50
52	236.97	33.66	206.29	29.54	184.39	26.57	164.86	23.90	145.85	21.09	128.74	18.58
53	245.51	34.91	213.72	30.53	191.19	27.54	170.75	24.71	151.26	22.00	133.41	19.14
54	253.61	36.19	220.86	31.60	197.37	28.42	176.39	25.51	156.23	22.56	137.75	19.93
55	271.89	38.62	236.63	33.84	211.50	30.53	189.12	27.34	167.37	24.20	147.78	21.33
56	279.99	39.84	243.67	34.79	217.92	31.41	194.77	28.21	172.44	24.99	152.08	22.00
57	287.42	40.89	248.54	35.52	220.18	31.69	205.86	29.71	180.25	26.12	158.78	22.81
58	303.58	43.26	262.48	37.42	232.58	33.53	217.48	31.42	190.38	27.63	167.75	24.14
59	323.26	45.99	279.46	39.90	247.68	35.68	231.47	33.53	202.63	29.46	178.56	25.68
60	338.84	48.22	293.02	41.87	259.64	37.41	242.71	35.16	212.47	30.83	187.24	27.03
61	365.56	52.00	316.17	45.18	280.09	40.34	261.95	37.82	229.16	33.17	201.86	29.10
62	404.14	57.48	349.74	49.99	307.20	44.30	280.48	40.62	245.60	35.59	216.28	31.25
63	420.01	59.77	363.48	51.90	319.30	46.09	291.52	42.22	255.25	37.04	224.86	32.41
64	440.22	62.61	381.04	54.37	334.60	48.22	305.66	44.30	267.55	38.77	235.72	34.00
65	459.90	65.45	398.02	56.80	349.64	50.31	319.30	46.18	279.46	40.56	246.18	35.52
66	484.60	68.89	419.39	59.91	368.35	53.07	336.43	48.70	294.46	42.70	259.40	37.42
67	517.54	73.68	444.61	63.48	390.45	56.27	357.70	51.83	313.03	45.32	275.80	39.84
68	557.48	79.32	478.81	68.35	420.54	60.64	385.19	55.73	337.10	48.82	297.07	42.89
69	601.66	85.57	516.82	73.79	453.82	65.41	415.67	60.01	363.87	52.76	320.56	46.20
70	649.31	92.33	557.67	79.70	489.90	70.59	448.66	64.85	392.76	56.92	345.97	49.91
71	694.99	98.80	596.89	85.29	524.34	75.53	480.16	69.52	420.30	60.84	370.33	53.46
72	731.07	104.03	628.57	89.73	547.30	78.76	499.26	72.31	437.04	63.31	385.00	55.58
73	778.34	110.66	669.24	95.50	582.80	83.99	531.48	76.99	465.26	67.45	409.93	59.11
74	818.22	116.38	703.58	100.53	612.56	88.27	558.73	80.84	489.09	70.79	430.86	62.21
75	858.40	122.02	738.11	105.39	642.71	92.55	586.32	84.78	513.30	74.38	452.13	65.36
76	891.64	126.80	766.76	109.50	667.50	96.14	608.94	88.15	533.02	77.19	469.55	67.84
77	912.91	129.90	784.90	112.12	683.51	98.47	626.21	90.70	548.02	79.44	476.54	68.75
78	926.56	131.77	796.76	113.74	693.59	99.90	635.42	91.98	556.22	80.60	483.68	69.84
79	930.32	132.33	799.85	114.15	696.39	100.41	637.98	92.33	558.40	80.93	485.70	70.09
80	919.27	130.70	790.40	112.86	688.19	99.19	630.36	91.20	551.83	79.92	479.92	69.36
81	938.61	133.55	806.94	115.24	702.66	101.13	643.67	93.15	563.32	81.67	490.00	70.70
82	927.86	131.99	791.79	113.01	689.39	99.29	631.42	91.41	552.75	80.03	480.69	69.40
83	940.30	133.75	802.40	114.64	698.61	100.65	639.96	92.55	560.08	81.11	487.11	70.43
84	953.23	135.71	813.40	116.17	708.25	102.00	648.64	93.79	567.80	82.17	493.81	71.19

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	218.98	30.05	195.68	26.95	177.06	24.71	168.24	23.52	153.38	21.50	140.84	19.81
41	228.96	31.40	203.73	28.09	183.19	25.51	173.01	24.20	157.05	22.14	143.35	20.17
42	231.42	31.69	205.67	28.36	184.64	25.68	174.03	24.39	157.63	22.20	143.78	20.21
43	233.45	31.91	207.16	28.46	185.60	25.93	174.60	24.50	157.96	22.24	143.83	20.21
44	235.91	32.35	208.99	28.86	186.90	26.02	175.57	24.64	158.54	22.35	144.03	20.21
45	238.66	32.77	211.21	29.00	188.59	26.23	176.77	24.78	159.46	22.53	144.55	20.26
46	240.45	32.88	212.56	29.23	189.46	26.42	177.31	24.79	159.60	22.53	144.51	20.26
47	242.32	33.17	213.87	29.54	190.28	26.57	177.69	24.88	159.80	22.53	144.51	20.26
48	244.40	33.45	215.51	29.66	191.39	26.67	178.46	24.99	160.28	22.56	144.60	20.26
49	247.05	33.84	217.48	29.87	192.88	26.90	179.52	25.26	161.10	22.72	145.14	20.38
50	249.03	34.10	219.03	30.13	193.90	27.03	180.30	25.29	161.49	22.72	145.23	20.38
51	252.50	34.51	222.06	30.61	196.69	27.34	182.71	25.62	163.75	23.19	147.25	20.82
52	267.50	36.57	235.14	32.37	208.32	28.98	193.56	27.14	173.40	24.50	155.89	22.05
53	277.00	37.82	243.62	33.55	215.85	30.12	200.51	28.19	179.62	25.35	161.58	22.72
54	286.31	39.18	251.68	34.67	222.89	31.09	207.16	28.98	185.60	26.16	166.98	23.52
55	306.86	42.07	269.87	37.21	239.00	33.28	222.06	31.09	198.91	28.09	178.95	25.26
56	315.97	43.35	277.82	38.35	246.13	34.30	228.62	32.13	204.89	28.93	184.25	25.95
57	330.64	45.31	288.68	39.78	253.47	35.31	233.83	32.86	209.52	29.57	186.13	26.23
58	349.35	47.81	304.98	42.07	267.74	37.34	247.10	34.67	221.39	31.25	196.69	27.71
59	371.83	50.92	324.75	44.65	285.10	39.78	263.11	36.98	235.81	33.28	209.38	29.57
60	389.77	53.25	340.48	46.84	298.86	41.60	275.75	38.62	247.10	34.88	219.51	31.00
61	420.64	57.59	367.30	50.66	322.44	44.97	297.60	41.77	266.59	37.64	236.87	33.45
62	452.91	62.01	392.57	53.97	344.63	48.03	316.75	44.52	283.80	39.98	249.03	35.16
63	470.75	64.45	408.05	56.21	358.13	49.91	329.24	46.18	295.00	41.60	258.82	36.48
64	493.47	67.54	427.59	58.80	375.40	52.30	345.11	48.44	309.22	43.56	271.21	38.35
65	515.61	70.59	446.78	61.35	392.18	54.71	360.49	50.66	323.02	45.58	283.42	39.95
66	543.15	74.38	470.66	64.84	413.21	57.59	379.88	53.21	340.29	48.03	298.56	42.09
67	594.14	81.27	510.93	70.43	448.57	62.44	412.68	57.87	361.46	50.98	320.22	45.18
68	639.96	87.54	550.19	75.75	483.20	67.30	444.37	62.26	389.34	54.94	344.87	48.63
69	690.60	94.50	593.89	81.83	521.26	72.67	479.58	67.28	420.16	59.39	372.17	52.41
70	745.49	102.00	640.83	88.27	562.78	78.41	517.54	72.55	453.48	63.99	401.73	56.65
71	797.87	109.27	686.02	94.43	602.24	83.99	554.01	77.69	485.32	68.43	430.05	60.67
72	830.23	113.63	713.80	98.29	626.74	87.30	579.76	81.27	507.94	71.72	444.13	62.61
73	883.92	120.98	760.01	104.59	667.36	93.03	617.19	86.59	540.79	76.32	472.83	66.69
74	929.16	127.20	798.98	109.95	701.45	97.81	648.83	90.97	568.48	80.12	497.14	70.09
75	974.84	133.50	838.34	115.44	735.99	102.54	680.76	95.47	596.40	84.16	521.64	73.52
76	1012.55	138.54	870.70	119.82	764.54	106.55	707.14	99.25	619.46	87.47	541.80	76.33
77	1021.19	139.71	885.75	121.94	770.91	107.42	711.20	99.69	623.03	87.93	544.89	76.89
78	1036.43	141.78	898.97	123.82	782.39	109.15	721.81	101.13	632.43	89.28	552.99	77.89
79	1040.43	142.42	902.58	124.29	785.52	109.50	724.70	101.69	634.84	89.57	555.21	78.29
80	1028.18	140.62	891.87	122.81	776.16	108.14	716.02	100.46	627.32	88.49	548.65	77.38
81	1049.74	143.77	910.59	125.36	792.47	110.51	731.12	102.54	640.58	90.40	560.23	79.02
82	1007.25	137.96	867.08	119.37	754.61	105.24	699.72	98.22	612.99	86.59	536.01	75.58
83	1020.71	139.69	878.76	120.91	764.69	106.60	708.98	99.50	621.14	87.70	543.15	76.53
84	1034.69	141.73	890.72	122.67	775.30	108.02	718.77	100.75	629.68	88.84	550.63	77.61

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R977 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	323.49	39.98	290.59	35.81	265.54	32.84	251.18	30.95	228.44	28.22	211.18	26.02
41	338.65	41.88	302.53	37.37	275.00	33.84	259.03	31.95	234.35	28.94	215.65	26.61
42	342.47	42.14	305.70	37.80	277.26	34.24	260.64	32.21	235.54	29.07	216.18	26.65
43	345.43	42.73	307.90	38.01	278.71	34.42	261.72	32.27	236.29	29.14	216.51	26.65
44	349.30	43.07	310.86	38.40	281.02	34.68	263.44	32.44	237.37	29.27	217.15	26.72
45	353.49	43.54	314.14	38.75	283.55	34.97	265.43	32.84	238.87	29.49	218.01	26.91
46	356.34	44.06	316.29	39.05	284.89	35.24	266.34	32.87	239.30	29.52	218.12	26.91
47	359.14	44.37	318.44	39.27	286.29	35.32	267.31	33.01	239.84	29.59	218.22	26.91
48	362.26	44.67	320.75	39.57	288.06	35.52	268.60	33.10	240.64	29.67	218.66	26.91
49	366.24	45.24	324.03	40.01	290.48	35.81	270.54	33.28	241.99	29.85	219.52	27.17
50	369.46	45.63	326.29	40.31	292.10	36.03	271.61	33.55	242.79	30.02	219.94	27.17
51	374.51	46.19	330.81	40.74	296.13	36.53	275.43	34.07	246.24	30.39	223.01	27.51
52	396.61	48.99	350.43	43.20	313.66	38.64	291.61	36.03	260.70	32.21	236.13	29.07
53	411.02	50.74	363.01	44.68	324.95	40.11	302.26	37.37	270.16	33.28	244.68	30.15
54	424.57	52.30	375.11	46.26	335.75	41.44	312.26	38.48	279.09	34.42	252.69	31.18
55	455.05	56.09	402.10	49.69	359.89	44.38	334.62	41.40	299.14	36.93	270.86	33.52
56	468.60	57.79	414.08	51.10	370.54	45.74	344.78	42.70	308.12	38.01	278.98	34.42
57	498.65	61.46	434.19	53.54	385.27	47.60	358.01	44.24	316.34	39.17	282.53	34.82
58	526.83	65.11	458.76	56.67	406.93	50.17	378.28	46.67	334.30	41.30	298.44	36.81
59	560.96	69.15	488.49	60.29	433.28	53.50	402.79	49.73	355.91	43.98	317.79	39.27
60	587.96	72.58	511.93	63.15	454.19	56.03	422.15	52.12	372.96	45.94	333.17	41.08
61	634.46	78.42	552.52	68.19	490.16	60.46	455.59	56.23	402.47	49.69	359.52	44.37
62	668.92	82.58	583.12	71.95	512.79	63.22	479.62	59.17	419.08	51.69	368.87	45.50
63	695.27	85.83	606.02	74.71	533.01	65.66	498.49	61.46	435.53	53.72	383.39	47.26
64	728.76	89.98	635.27	78.49	558.60	69.01	522.58	64.41	456.45	56.25	401.77	49.61
65	761.29	93.99	663.71	81.88	583.60	72.01	545.96	67.46	476.99	58.86	419.73	51.84
66	802.09	98.96	699.24	86.28	615.00	75.89	575.16	70.88	502.52	61.99	442.26	54.54
67	896.66	110.70	776.61	95.79	677.15	83.58	637.69	78.74	557.09	68.88	490.38	60.53
68	965.75	119.14	836.56	103.16	729.19	90.03	686.88	84.68	600.00	73.97	528.06	65.22
69	1042.31	128.68	902.69	111.32	786.99	97.11	741.23	91.44	647.58	79.92	570.00	70.39
70	1124.89	138.77	974.30	120.34	849.46	104.83	800.05	98.66	698.92	86.25	615.21	75.97
71	1204.02	148.63	1042.79	128.68	909.08	112.19	856.34	105.67	748.17	92.30	658.39	81.27
72	1233.22	152.10	1068.11	131.75	931.18	114.88	872.95	107.63	762.52	94.11	662.42	81.74
73	1312.90	161.89	1137.20	140.28	991.34	122.31	929.35	114.72	811.93	100.27	705.21	87.07
74	1380.21	170.24	1195.43	147.53	1042.14	128.54	976.93	120.51	853.49	105.35	741.29	91.44
75	1448.17	178.74	1254.24	154.72	1093.33	134.84	1025.05	126.54	895.42	110.58	777.85	95.93
76	1504.03	185.57	1302.68	160.73	1135.69	140.08	1064.67	131.41	930.10	114.81	807.90	99.73
77	1522.63	187.84	1308.87	161.61	1141.07	140.80	1060.48	130.87	926.66	114.28	804.89	99.29
78	1545.26	190.77	1328.49	163.88	1158.16	142.84	1076.39	132.84	940.37	116.06	816.72	100.74
79	1551.44	191.33	1333.60	164.51	1162.74	143.51	1080.53	133.31	944.14	116.51	820.00	101.16
80	1533.05	189.16	1317.90	162.61	1148.87	141.74	1067.79	131.74	932.90	115.09	810.27	99.90
81	1565.26	193.26	1345.69	166.11	1173.06	144.83	1090.31	134.53	952.57	117.49	827.42	102.12
82	1460.69	180.30	1255.69	154.88	1094.72	134.97	1028.60	126.91	888.22	109.63	780.48	96.23
83	1480.21	182.71	1272.52	156.96	1109.24	136.86	1042.31	128.68	900.21	111.06	790.96	97.59
84	1500.64	185.16	1289.94	159.13	1124.56	138.77	1056.61	130.35	912.52	112.58	801.77	98.96

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Two Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	1.86	.32	1.68	.30	1.52	.29	1.33	.25	1.20	.23	1.13	.20
41	1.90	.33	1.73	.31	1.55	.29	1.37	.25	1.25	.23	1.14	.20
42	1.94	.33	1.74	.31	1.56	.29	1.39	.27	1.25	.23	1.15	.20
43	1.98	.33	1.75	.31	1.57	.29	1.40	.27	1.26	.23	1.15	.20
44	1.99	.33	1.81	.31	1.57	.30	1.42	.27	1.29	.25	1.15	.20
45	2.01	.35	1.82	.31	1.60	.30	1.43	.27	1.29	.25	1.18	.20
46	2.04	.35	1.83	.32	1.62	.30	1.45	.27	1.31	.25	1.18	.20
47	2.06	.35	1.85	.32	1.62	.30	1.45	.27	1.33	.25	1.19	.20
48	2.08	.35	1.86	.32	1.65	.30	1.46	.27	1.33	.25	1.19	.23
49	2.12	.35	1.87	.32	1.67	.30	1.49	.29	1.35	.25	1.20	.23
50	2.14	.37	1.89	.32	1.67	.30	1.52	.29	1.37	.25	1.20	.23
51	2.17	.37	1.92	.33	1.70	.31	1.55	.29	1.39	.27	1.25	.23
52	2.25	.38	2.01	.33	1.75	.31	1.60	.30	1.43	.27	1.29	.23
53	2.34	.42	2.06	.35	1.83	.32	1.67	.30	1.49	.29	1.33	.25
54	2.39	.42	2.12	.37	1.87	.32	1.70	.31	1.54	.29	1.39	.25
55	2.54	.48	2.24	.38	1.99	.33	1.82	.32	1.60	.30	1.43	.27
56	2.67	.49	2.34	.42	2.06	.35	1.87	.32	1.68	.30	1.49	.27
57	2.94	.52	2.55	.48	2.23	.38	1.92	.33	1.73	.31	1.54	.29
58	3.12	.56	2.71	.49	2.38	.42	2.06	.35	1.85	.32	1.62	.30
59	3.37	.61	2.94	.52	2.55	.48	2.20	.38	1.98	.33	1.74	.31
60	3.56	.62	3.09	.56	2.70	.49	2.34	.42	2.08	.35	1.85	.32
61	3.88	.69	3.39	.61	2.96	.54	2.55	.48	2.27	.38	2.02	.33
62	4.46	.81	3.87	.69	3.38	.61	3.01	.56	2.67	.49	2.37	.42
63	4.70	.84	4.08	.74	3.57	.63	3.18	.57	2.80	.51	2.49	.45
64	5.09	.89	4.38	.81	3.81	.67	3.43	.62	3.01	.56	2.68	.49
65	5.40	.95	4.63	.83	4.06	.74	3.62	.65	3.20	.57	2.82	.51
66	5.81	1.04	5.02	.89	4.39	.81	3.94	.71	3.45	.62	3.06	.54
67	6.39	1.14	5.45	.98	4.72	.84	4.30	.80	3.74	.67	3.26	.57
68	7.09	1.26	6.05	1.09	5.27	.95	4.80	.87	4.12	.75	3.59	.63
69	7.90	1.42	6.72	1.19	5.86	1.05	5.28	.95	4.62	.83	4.03	.71
70	8.81	1.56	7.47	1.34	6.56	1.18	5.90	1.06	5.15	.90	4.52	.81
71	9.89	1.75	8.45	1.52	7.37	1.33	6.66	1.19	5.80	1.05	5.02	.88
72	11.04	1.98	9.46	1.70	8.18	1.46	7.41	1.34	6.37	1.14	5.55	.98
73	12.50	2.23	10.65	1.89	9.22	1.67	8.37	1.52	7.16	1.29	6.26	1.12
74	13.92	2.49	11.89	2.14	10.32	1.86	9.32	1.68	8.02	1.43	6.99	1.24
75	15.59	2.77	13.29	2.38	11.53	2.08	10.42	1.87	8.99	1.62	7.82	1.39
76	17.37	3.09	14.79	2.67	12.83	2.28	11.61	2.09	10.01	1.82	8.69	1.54
77	18.86	3.38	15.98	2.84	13.85	2.49	12.40	2.24	10.54	1.89	9.18	1.62
78	20.74	3.71	17.55	3.15	15.24	2.74	13.64	2.48	11.58	2.08	10.09	1.81
79	22.71	4.05	19.22	3.44	16.67	3.00	14.96	2.69	12.70	2.27	11.03	1.94
80	24.69	4.40	20.91	3.74	18.11	3.26	16.23	2.94	13.82	2.49	12.00	2.12
81	27.01	4.83	22.88	4.08	19.84	3.57	17.76	3.20	15.10	2.71	13.11	2.33
82	30.07	5.40	25.48	4.56	22.08	3.99	20.15	3.62	17.12	3.09	14.90	2.65
83	33.12	5.91	28.05	5.00	24.30	4.37	22.21	4.01	18.86	3.40	16.40	2.89
84	36.80	6.57	31.14	5.57	26.98	4.87	24.62	4.41	20.93	3.76	18.21	3.20

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	2.24	.37	1.99	.33	1.83	.31	1.67	.30	1.54	.29	1.42	.25
41	2.40	.38	2.12	.35	1.90	.32	1.71	.30	1.56	.29	1.45	.27
42	2.44	.42	2.17	.35	1.94	.33	1.73	.31	1.57	.29	1.45	.27
43	2.51	.42	2.20	.37	1.99	.33	1.74	.31	1.57	.29	1.46	.27
44	2.55	.45	2.24	.37	2.02	.33	1.75	.31	1.60	.29	1.46	.27
45	2.62	.45	2.29	.37	2.06	.33	1.81	.31	1.62	.30	1.49	.27
46	2.68	.48	2.34	.38	2.09	.35	1.83	.31	1.65	.30	1.49	.27
47	2.70	.48	2.38	.38	2.14	.35	1.85	.32	1.65	.30	1.52	.27
48	2.76	.49	2.43	.42	2.17	.35	1.86	.32	1.67	.30	1.52	.27
49	2.82	.49	2.48	.42	2.20	.37	1.87	.32	1.68	.30	1.54	.27
50	2.86	.51	2.51	.42	2.24	.37	1.89	.32	1.70	.30	1.54	.29
51	2.94	.51	2.55	.45	2.27	.38	1.92	.32	1.73	.30	1.56	.29
52	3.02	.52	2.67	.48	2.38	.38	2.01	.33	1.81	.31	1.65	.29
53	3.12	.54	2.74	.49	2.44	.42	2.06	.35	1.85	.32	1.68	.30
54	3.23	.56	2.82	.49	2.52	.45	2.12	.35	1.89	.32	1.73	.30
55	3.43	.58	2.99	.52	2.68	.48	2.24	.38	2.01	.33	1.85	.31
56	3.56	.61	3.11	.54	2.77	.49	2.34	.38	2.09	.35	1.90	.32
57	3.89	.65	3.39	.58	3.00	.52	2.55	.45	2.24	.38	2.02	.33
58	4.15	.69	3.59	.62	3.18	.56	2.70	.49	2.39	.42	2.15	.35
59	4.46	.75	3.88	.65	3.44	.58	2.94	.52	2.56	.48	2.33	.38
60	4.71	.82	4.09	.69	3.62	.62	3.09	.56	2.71	.49	2.44	.42
61	5.17	.88	4.52	.80	3.96	.67	3.38	.58	2.99	.54	2.68	.48
62	5.71	.98	4.94	.84	4.32	.75	3.69	.63	3.26	.57	2.89	.51
63	6.01	1.04	5.24	.89	4.58	.81	3.88	.67	3.44	.61	3.06	.54
64	6.45	1.12	5.61	.95	4.92	.84	4.18	.74	3.71	.63	3.27	.57
65	6.84	1.15	5.95	1.04	5.20	.89	4.42	.80	3.92	.67	3.45	.61
66	7.43	1.26	6.44	1.12	5.63	.98	4.82	.84	4.25	.75	3.75	.65
67	8.31	1.42	7.15	1.24	6.27	1.09	5.31	.92	4.70	.83	4.18	.74
68	9.23	1.56	7.95	1.37	6.99	1.20	5.91	1.05	5.24	.90	4.63	.82
69	10.31	1.74	8.85	1.54	7.76	1.34	6.58	1.15	5.82	1.04	5.17	.89
70	11.47	1.94	9.87	1.70	8.66	1.52	7.33	1.29	6.50	1.14	5.76	1.00
71	12.90	2.19	11.10	1.90	9.75	1.70	8.28	1.45	7.31	1.29	6.47	1.13
72	14.47	2.48	12.39	2.14	10.87	1.87	9.27	1.62	8.18	1.43	7.27	1.26
73	16.32	2.77	13.95	2.39	12.25	2.12	10.42	1.84	9.22	1.62	8.18	1.42
74	18.22	3.11	15.59	2.69	13.66	2.38	11.66	2.03	10.31	1.83	9.14	1.59
75	20.39	3.46	17.45	3.00	15.29	2.67	13.03	2.28	11.53	2.02	10.21	1.81
76	22.71	3.87	19.41	3.33	16.99	2.96	14.49	2.55	12.83	2.25	11.38	1.99
77	25.01	4.26	21.42	3.69	18.61	3.25	15.83	2.77	13.97	2.48	12.39	2.15
78	27.53	4.66	23.54	4.05	20.49	3.56	17.40	3.06	15.36	2.70	13.60	2.38
79	30.11	5.14	25.79	4.41	22.40	3.89	19.04	3.37	16.83	2.96	14.94	2.58
80	32.75	5.57	28.03	4.83	24.34	4.25	20.72	3.63	18.30	3.22	16.21	2.83
81	35.82	6.09	30.67	5.27	26.66	4.63	22.66	4.01	19.99	3.52	17.73	3.09
82	39.50	6.72	33.80	5.81	29.37	5.12	25.09	4.40	22.15	3.89	19.65	3.43
83	43.48	7.41	37.21	6.40	32.33	5.60	27.60	4.87	24.41	4.30	21.63	3.76
84	48.27	8.21	41.32	7.12	35.91	6.25	30.67	5.41	27.10	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	2.56	.45	2.29	.37	2.08	.35	1.87	.32	1.70	.30	1.54	.29
41	2.69	.48	2.38	.38	2.15	.35	1.92	.32	1.73	.30	1.56	.29
42	2.71	.48	2.40	.42	2.17	.35	1.94	.32	1.74	.31	1.56	.29
43	2.76	.49	2.43	.42	2.19	.37	1.98	.33	1.75	.31	1.57	.29
44	2.80	.49	2.48	.42	2.23	.37	1.99	.33	1.75	.31	1.57	.29
45	2.83	.49	2.49	.42	2.24	.37	2.01	.33	1.81	.31	1.60	.29
46	2.86	.51	2.52	.45	2.25	.37	2.02	.33	1.82	.31	1.60	.29
47	2.90	.51	2.54	.45	2.27	.38	2.04	.33	1.83	.31	1.62	.29
48	2.95	.51	2.56	.45	2.29	.38	2.06	.35	1.85	.31	1.62	.29
49	2.99	.52	2.58	.45	2.34	.38	2.08	.35	1.85	.32	1.65	.29
50	3.01	.52	2.65	.48	2.37	.38	2.09	.35	1.86	.32	1.65	.30
51	3.09	.54	2.69	.48	2.39	.42	2.15	.35	1.89	.32	1.68	.30
52	3.28	.57	2.86	.51	2.55	.45	2.27	.38	2.02	.33	1.81	.31
53	3.44	.58	2.99	.52	2.68	.48	2.39	.42	2.12	.35	1.86	.32
54	3.57	.61	3.11	.54	2.77	.49	2.49	.45	2.20	.37	1.94	.32
55	3.86	.65	3.37	.57	3.00	.52	2.69	.48	2.38	.38	2.09	.35
56	4.01	.67	3.46	.61	3.11	.54	2.77	.49	2.48	.42	2.17	.35
57	4.12	.71	3.57	.61	3.17	.56	2.96	.52	2.58	.48	2.27	.38
58	4.39	.75	3.80	.65	3.38	.58	3.15	.56	2.76	.49	2.43	.42
59	4.71	.82	4.09	.69	3.62	.62	3.39	.58	2.96	.52	2.62	.48
60	4.99	.87	4.32	.74	3.81	.65	3.58	.62	3.12	.56	2.76	.49
61	5.46	.92	4.71	.82	4.20	.71	3.92	.67	3.43	.58	3.01	.54
62	6.12	1.05	5.28	.90	4.65	.82	4.26	.74	3.73	.63	3.27	.57
63	6.47	1.12	5.58	.95	4.92	.84	4.52	.80	3.94	.67	3.45	.61
64	6.96	1.19	6.02	1.04	5.27	.90	4.83	.84	4.25	.74	3.73	.63
65	7.35	1.26	6.37	1.12	5.58	.98	5.13	.88	4.46	.80	3.94	.67
66	7.99	1.37	6.93	1.19	6.08	1.05	5.55	.95	4.87	.84	4.27	.74
67	8.78	1.52	7.56	1.29	6.64	1.14	6.08	1.05	5.30	.90	4.67	.82
68	9.78	1.68	8.38	1.43	7.35	1.26	6.74	1.18	5.89	1.04	5.19	.89
69	10.87	1.86	9.32	1.59	8.19	1.42	7.50	1.31	6.57	1.14	5.77	1.00
70	12.10	2.08	10.40	1.81	9.14	1.57	8.37	1.45	7.32	1.26	6.44	1.13
71	13.60	2.34	11.70	2.01	10.26	1.81	9.40	1.65	8.26	1.43	7.27	1.25
72	15.39	2.65	13.23	2.27	11.53	2.01	10.50	1.83	9.21	1.59	8.10	1.40
73	17.37	2.99	14.95	2.55	13.01	2.24	11.85	2.06	10.39	1.82	9.16	1.57
74	19.37	3.30	16.66	2.86	14.49	2.52	13.23	2.28	11.57	2.02	10.21	1.75
75	21.68	3.72	18.65	3.20	16.23	2.82	14.80	2.56	12.95	2.25	11.41	1.99
76	24.12	4.12	20.77	3.57	18.06	3.12	16.49	2.86	14.44	2.52	12.72	2.20
77	26.63	4.57	22.88	3.94	19.93	3.45	18.27	3.18	15.98	2.77	13.89	2.40
78	29.25	4.99	25.16	4.32	21.91	3.77	20.05	3.49	17.55	3.06	15.28	2.67
79	32.05	5.47	27.55	4.71	23.99	4.15	21.98	3.81	19.22	3.37	16.74	2.90
80	34.84	5.96	29.99	5.15	26.10	4.55	23.92	4.15	20.91	3.63	18.18	3.17
81	38.12	6.53	32.79	5.62	28.54	4.95	26.13	4.56	22.88	4.01	19.91	3.45
82	42.22	7.26	36.00	6.18	31.35	5.44	28.70	4.99	25.15	4.38	21.87	3.77
83	46.51	7.97	39.66	6.83	34.52	5.97	31.63	5.49	27.68	4.83	24.07	4.18
84	51.61	8.84	44.04	7.58	38.33	6.65	35.12	6.10	30.73	5.33	26.73	4.63

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R978 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	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	2.56	.42	2.34	.37	2.20	.35	2.02	.33	1.86	.31
41	3.01	.51	2.69	.45	2.40	.38	2.27	.37	2.06	.33	1.89	.31
42	3.06	.52	2.71	.48	2.44	.38	2.29	.37	2.08	.33	1.89	.32
43	3.11	.52	2.76	.48	2.48	.42	2.33	.37	2.09	.33	1.90	.32
44	3.15	.52	2.80	.48	2.51	.42	2.34	.38	2.12	.35	1.90	.32
45	3.18	.54	2.82	.49	2.52	.42	2.37	.38	2.14	.35	1.92	.32
46	3.25	.54	2.84	.49	2.55	.42	2.39	.38	2.15	.35	1.94	.32
47	3.27	.56	2.89	.49	2.56	.45	2.40	.38	2.17	.35	1.94	.32
48	3.33	.56	2.94	.51	2.58	.45	2.43	.38	2.17	.35	1.98	.32
49	3.38	.56	2.96	.51	2.65	.45	2.44	.42	2.19	.35	1.99	.32
50	3.40	.57	3.00	.51	2.67	.45	2.48	.42	2.20	.35	1.99	.32
51	3.46	.57	3.06	.52	2.70	.48	2.52	.42	2.25	.37	2.02	.33
52	3.73	.61	3.27	.56	2.89	.49	2.69	.48	2.40	.38	2.17	.35
53	3.88	.63	3.40	.57	3.01	.52	2.80	.49	2.52	.42	2.25	.37
54	4.03	.65	3.56	.58	3.15	.54	2.94	.51	2.62	.45	2.37	.38
55	4.34	.71	3.81	.63	3.39	.57	3.15	.54	2.82	.49	2.54	.42
56	4.53	.75	3.96	.65	3.52	.58	3.26	.56	2.94	.51	2.65	.45
57	4.80	.81	4.15	.69	3.63	.61	3.38	.57	3.01	.52	2.69	.48
58	5.09	.84	4.40	.74	3.88	.65	3.58	.61	3.20	.56	2.84	.49
59	5.45	.89	4.80	.81	4.18	.69	3.86	.63	3.45	.58	3.08	.52
60	5.76	.95	5.00	.83	4.40	.74	4.06	.67	3.63	.62	3.25	.56
61	6.30	1.05	5.49	.90	4.83	.82	4.45	.75	4.01	.67	3.56	.61
62	6.85	1.14	5.95	.99	5.24	.88	4.82	.82	4.31	.74	3.76	.63
63	7.27	1.19	6.27	1.05	5.51	.90	5.11	.87	4.56	.80	4.01	.67
64	7.80	1.29	6.75	1.13	5.91	.99	5.45	.90	4.88	.83	4.30	.74
65	8.27	1.37	7.15	1.19	6.27	1.05	5.77	.98	5.17	.88	4.56	.80
66	8.96	1.49	7.75	1.29	6.82	1.14	6.26	1.06	5.61	.95	4.92	.83
67	10.09	1.68	8.68	1.43	7.62	1.29	7.00	1.18	6.12	1.05	5.44	.90
68	11.19	1.86	9.62	1.59	8.45	1.42	7.76	1.31	6.82	1.15	6.05	1.04
69	12.46	2.06	10.71	1.81	9.40	1.57	8.66	1.46	7.59	1.29	6.72	1.14
70	13.89	2.28	11.95	1.99	10.47	1.75	9.64	1.65	8.45	1.43	7.47	1.26
71	15.64	2.58	13.44	2.24	11.83	1.99	10.87	1.84	9.52	1.62	8.43	1.43
72	17.47	2.89	15.04	2.51	13.21	2.23	12.21	2.06	10.70	1.83	9.33	1.57
73	19.71	3.26	16.96	2.82	14.84	2.51	13.76	2.34	12.04	2.03	10.54	1.81
74	22.03	3.63	18.90	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	18.58	3.12	17.18	2.90	15.08	2.55	13.19	2.24
76	27.39	4.56	23.56	3.92	20.68	3.46	19.14	3.25	16.78	2.84	14.67	2.49
77	29.76	4.94	25.82	4.30	22.46	3.76	20.74	3.52	18.17	3.09	15.89	2.70
78	32.73	5.43	28.39	4.71	24.73	4.15	22.81	3.87	19.97	3.40	17.46	2.96
79	35.84	5.91	31.10	5.16	27.05	4.56	24.95	4.25	21.87	3.72	19.12	3.26
80	38.97	6.44	33.81	5.62	29.42	4.95	27.13	4.58	23.79	4.05	20.80	3.55
81	42.63	7.03	36.99	6.14	32.20	5.43	29.70	5.00	26.00	4.40	22.74	3.87
82	45.80	7.59	39.43	6.56	34.34	5.77	31.82	5.40	27.87	4.72	24.38	4.12
83	50.47	8.37	43.44	7.26	37.81	6.37	35.03	5.91	30.69	5.24	26.86	4.57
84	56.04	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	4.19	.63	3.78	.58	3.47	.53	3.26	.50	2.97	.41	2.76	.38
41	4.42	.66	3.92	.59	3.58	.57	3.36	.52	3.05	.46	2.79	.40
42	4.46	.66	3.98	.61	3.61	.57	3.40	.52	3.07	.46	2.80	.40
43	4.51	.68	4.06	.61	3.66	.57	3.43	.53	3.10	.46	2.81	.40
44	4.59	.68	4.09	.63	3.72	.58	3.47	.53	3.11	.46	2.84	.40
45	4.67	.70	4.13	.63	3.74	.58	3.49	.53	3.14	.50	2.88	.40
46	4.74	.70	4.17	.63	3.78	.58	3.55	.53	3.18	.50	2.92	.41
47	4.80	.72	4.25	.64	3.81	.59	3.57	.57	3.19	.50	2.93	.41
48	4.84	.72	4.30	.64	3.87	.59	3.60	.57	3.24	.50	2.94	.41
49	4.91	.73	4.36	.66	3.91	.59	3.62	.57	3.26	.50	2.96	.41
50	5.01	.73	4.42	.66	3.94	.59	3.66	.57	3.28	.50	2.97	.41
51	5.09	.76	4.49	.68	4.04	.61	3.74	.58	3.32	.52	3.04	.46
52	5.44	.83	4.80	.72	4.30	.64	3.99	.61	3.58	.57	3.24	.50
53	5.66	.87	5.02	.73	4.49	.66	4.15	.63	3.73	.58	3.39	.52
54	5.94	.90	5.19	.78	4.68	.70	4.33	.64	3.90	.59	3.52	.53
55	6.34	.96	5.64	.87	5.04	.76	4.68	.70	4.17	.63	3.78	.58
56	6.61	.98	5.81	.89	5.19	.78	4.84	.72	4.33	.64	3.92	.59
57	7.08	1.07	6.16	.93	5.45	.83	5.08	.76	4.49	.68	3.99	.61
58	7.52	1.13	6.55	.98	5.81	.89	5.40	.81	4.77	.72	4.26	.64
59	8.10	1.23	7.06	1.07	6.29	.96	5.81	.89	5.13	.76	4.59	.68
60	8.57	1.30	7.47	1.13	6.62	.98	6.14	.93	5.44	.83	4.84	.72
61	9.37	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	7.68	1.16	7.17	1.09	6.29	.96	5.49	.83
63	10.56	1.59	9.21	1.38	8.08	1.23	7.55	1.16	6.62	.98	5.81	.89
64	11.35	1.71	9.89	1.50	8.71	1.31	8.15	1.24	7.09	1.07	6.28	.96
65	12.02	1.83	10.48	1.57	9.22	1.38	8.62	1.30	7.52	1.13	6.65	.98
66	13.03	1.98	11.39	1.71	9.99	1.53	9.35	1.42	8.18	1.24	7.18	1.09
67	15.02	2.27	13.00	1.98	11.34	1.71	10.67	1.61	9.34	1.42	8.20	1.24
68	16.63	2.50	14.41	2.18	12.58	1.90	11.82	1.78	10.39	1.56	9.10	1.37
69	18.53	2.79	16.09	2.42	14.01	2.09	13.19	2.01	11.51	1.72	10.14	1.55
70	20.68	3.12	17.91	2.73	15.62	2.35	14.72	2.22	12.85	1.92	11.33	1.70
71	23.27	3.52	20.14	3.03	17.58	2.64	16.56	2.47	14.44	2.18	12.71	1.91
72	25.61	3.87	22.20	3.32	19.33	2.93	18.13	2.74	15.85	2.38	13.76	2.08
73	28.88	4.36	25.00	3.77	21.80	3.29	20.42	3.07	17.84	2.68	15.51	2.35
74	32.24	4.84	27.93	4.19	24.33	3.71	22.83	3.42	19.92	3.01	17.31	2.62
75	36.06	5.44	31.25	4.72	27.26	4.11	25.53	3.84	22.29	3.36	19.39	2.94
76	40.16	6.03	34.77	5.28	30.31	4.57	28.41	4.27	24.83	3.74	21.58	3.26
77	43.79	6.61	37.63	5.68	32.81	4.98	30.48	4.59	26.66	4.04	23.15	3.49
78	48.12	7.26	41.39	6.28	36.06	5.44	33.52	5.06	29.30	4.43	25.43	3.84
79	52.70	7.98	45.31	6.85	39.52	5.97	36.72	5.52	32.06	4.83	27.87	4.19
80	57.29	8.64	49.26	7.41	42.93	6.47	39.89	6.02	34.86	5.29	30.28	4.57
81	62.68	9.46	53.89	8.15	47.00	7.07	43.64	6.61	38.13	5.76	33.12	5.01
82	65.51	9.89	56.32	8.50	49.10	7.40	46.13	6.95	39.83	6.01	35.02	5.30
83	72.16	10.87	62.04	9.36	54.07	8.16	50.82	7.67	43.87	6.62	38.53	5.81
84	80.12	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

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	100.52	16.82	90.44	15.15	82.04	13.89	71.73	12.16	65.55	11.08	60.68	10.02
41	104.13	17.47	93.33	15.66	84.02	14.17	74.18	12.55	67.53	11.47	61.93	10.25
42	105.24	17.62	94.15	15.76	84.55	14.28	74.95	12.62	68.11	11.48	62.27	10.28
43	106.40	17.78	95.02	15.99	85.13	14.43	75.58	12.82	68.68	11.55	62.61	10.32
44	107.42	17.90	95.89	16.15	85.66	14.47	76.30	12.85	69.31	11.73	63.09	10.36
45	108.48	18.35	96.61	16.26	86.19	14.52	77.08	13.06	69.65	11.77	63.28	10.48
46	109.54	18.40	97.57	16.33	86.77	14.54	77.75	13.16	70.42	11.94	63.71	10.48
47	110.64	18.58	98.39	16.47	87.30	14.68	78.48	13.30	70.81	11.98	64.15	10.59
48	111.71	18.69	99.26	16.60	87.88	14.88	79.29	13.33	71.48	12.11	64.44	10.76
49	112.82	18.85	99.94	16.71	88.36	14.95	79.92	13.51	71.96	12.16	64.82	10.81
50	113.97	19.06	100.86	16.94	88.94	15.08	80.69	13.72	72.54	12.18	65.11	10.86
51	115.09	19.46	101.91	17.13	89.96	15.15	81.61	13.79	73.36	12.43	65.89	10.88
52	118.41	19.81	104.76	17.62	92.46	15.65	83.83	14.17	75.44	12.82	67.67	11.21
53	120.54	20.17	106.74	17.85	94.15	15.86	85.42	14.47	76.74	12.95	68.88	11.47
54	122.80	20.68	108.67	18.39	95.89	16.26	86.96	14.68	78.24	13.23	70.13	11.55
55	128.74	21.46	113.97	19.06	100.52	16.94	91.02	15.38	81.13	13.73	72.93	12.55
56	132.01	22.14	116.91	19.71	103.08	17.43	93.48	15.76	83.30	14.03	74.09	12.45
57	144.41	24.14	125.98	21.09	110.21	18.58	95.26	16.15	84.75	14.39	75.05	12.45
58	151.60	25.45	132.30	22.14	115.67	19.53	99.94	16.94	88.99	15.10	78.76	13.06
59	160.86	26.95	140.36	23.52	122.76	20.73	106.06	17.90	94.44	15.99	83.59	13.89
60	167.56	28.19	146.24	24.58	127.87	21.46	110.55	18.69	98.39	16.60	87.16	14.43
61	180.54	30.27	157.53	26.42	137.66	23.24	119.23	20.13	105.97	17.85	93.91	15.43
62	205.04	34.30	177.40	29.71	155.07	26.16	138.67	23.42	121.93	20.68	107.95	17.78
63	213.38	35.76	184.64	31.00	161.49	27.24	144.31	24.39	126.90	21.40	112.24	18.58
64	225.44	37.71	195.00	32.78	170.50	28.86	152.56	25.78	134.14	22.58	118.61	19.71
65	234.27	39.19	202.87	34.00	177.31	29.87	158.45	26.80	139.44	23.52	123.24	20.38
66	248.69	41.77	215.17	36.19	188.06	31.69	168.19	28.42	148.03	24.99	130.85	21.50
67	266.49	44.65	227.18	38.11	198.53	33.53	179.19	30.27	155.89	26.34	135.87	22.47
68	287.61	48.22	245.17	41.11	214.30	36.25	193.46	32.78	168.19	28.42	146.72	24.20
69	310.48	52.00	264.51	44.42	231.18	38.99	208.75	35.28	181.55	30.73	158.30	26.16
70	334.26	56.05	284.77	47.81	248.98	42.07	224.76	37.98	195.49	33.04	170.46	28.21
71	361.41	60.64	307.97	51.69	269.09	45.48	242.95	41.11	211.31	35.76	184.25	30.53
72	388.08	64.96	331.02	55.58	286.89	48.44	259.74	43.92	223.36	37.71	194.38	32.16
73	418.71	70.12	357.26	59.91	309.56	52.22	280.14	47.35	240.97	40.81	209.86	34.67
74	446.69	74.94	381.14	63.88	330.30	55.73	298.95	50.66	257.18	43.45	223.80	37.04
75	476.45	79.89	406.55	68.23	352.20	59.46	318.82	53.88	274.25	46.26	238.75	39.67
76	504.28	84.50	430.24	72.15	372.84	62.93	337.49	57.17	290.17	49.09	252.60	41.82
77	519.81	87.14	440.13	73.89	381.43	64.29	341.83	57.82	290.65	49.09	252.50	41.82
78	540.30	90.64	457.49	76.73	396.43	66.87	355.29	60.01	302.08	50.98	262.48	43.39
79	555.74	93.15	470.56	78.85	407.66	68.75	365.46	61.86	310.67	52.48	270.01	44.65
80	562.88	94.35	476.49	79.92	412.87	69.61	370.24	62.54	314.62	53.15	273.43	45.31
81	568.43	95.29	481.22	80.78	416.98	70.43	373.90	63.22	317.81	53.73	276.18	45.69
82	577.64	96.94	489.09	82.06	423.82	71.48	386.83	65.45	328.81	55.58	285.78	47.33
83	575.42	96.46	487.15	81.83	422.18	71.19	385.29	65.20	327.50	55.34	284.67	47.07
84	571.22	95.85	483.68	81.11	419.10	70.70	382.59	64.63	325.14	54.94	282.64	46.79

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Three Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	121.93	19.53	108.29	17.47	98.54	16.06	90.24	14.95	82.62	13.72	76.74	12.55
41	130.23	20.82	115.04	18.58	104.13	16.94	93.09	15.29	84.75	13.99	78.28	12.84
42	132.88	21.21	117.20	18.85	105.92	17.28	94.05	15.43	85.37	14.03	78.67	12.85
43	135.39	21.46	119.28	19.14	107.66	17.50	94.88	15.66	86.00	14.17	79.25	12.85
44	138.09	22.05	121.55	19.57	109.35	17.78	95.79	15.76	86.63	14.39	79.59	12.95
45	140.60	22.35	123.53	19.93	111.03	18.08	96.56	15.99	87.21	14.43	79.92	13.06
46	143.16	22.76	125.65	20.17	112.82	18.40	97.53	16.15	87.83	14.47	80.50	13.16
47	145.71	23.24	127.72	20.68	114.41	18.65	98.35	16.31	88.36	14.54	80.79	13.23
48	148.17	23.59	129.80	20.89	116.15	18.90	99.26	16.33	88.99	14.68	81.18	13.30
49	150.83	23.93	131.87	21.29	117.88	19.07	99.94	16.47	89.57	14.70	81.66	13.32
50	153.33	24.50	133.95	21.46	119.52	19.53	100.95	16.60	90.24	14.95	82.04	13.33
51	154.97	24.71	135.30	21.89	120.73	19.72	101.96	16.82	91.02	15.10	82.87	13.63
52	159.41	25.35	139.25	22.47	124.20	20.17	104.81	17.29	93.72	15.38	85.33	13.97
53	162.36	25.93	141.76	22.76	126.56	20.68	106.84	17.62	95.40	15.72	86.82	14.17
54	165.30	26.34	144.36	23.26	128.83	20.93	108.72	17.90	97.19	16.06	88.36	14.47
55	173.30	27.63	151.36	24.39	135.05	22.05	114.02	18.76	101.82	16.71	92.70	15.15
56	177.79	28.36	155.17	24.99	138.43	22.53	116.97	19.46	104.52	17.28	95.16	15.43
57	192.54	30.73	167.03	26.95	147.78	23.93	125.65	20.82	110.98	18.40	99.60	16.31
58	202.24	32.21	175.42	28.30	155.07	25.29	131.87	21.89	116.48	19.14	104.62	17.13
59	214.54	34.16	186.09	30.05	164.57	26.80	139.92	23.19	123.62	20.38	110.98	18.09
60	223.46	35.59	193.80	31.25	171.37	27.81	145.76	23.93	128.78	21.29	115.57	18.85
61	240.87	38.38	208.85	33.62	184.69	30.12	157.10	25.93	138.82	22.81	124.54	20.26
62	261.28	41.60	226.84	36.53	198.91	32.37	169.11	27.81	149.38	24.71	132.45	21.50
63	271.94	43.36	236.05	37.98	206.97	33.66	176.00	28.98	155.60	25.67	137.95	22.53
64	287.42	45.87	249.41	40.14	218.74	35.59	186.04	30.73	164.38	27.14	145.66	23.72
65	298.70	47.56	259.40	41.82	227.32	37.04	193.46	31.91	170.79	28.21	151.45	24.78
66	316.89	50.48	275.27	44.42	241.26	39.34	205.13	33.93	181.26	29.87	160.67	26.23
67	347.13	55.34	299.14	48.22	262.29	42.70	222.74	36.75	196.79	32.54	174.41	28.46
68	374.68	59.71	322.87	52.00	282.98	46.11	240.35	39.74	212.42	35.12	188.11	30.83
69	404.29	64.45	348.34	56.21	305.41	49.76	259.40	42.78	229.11	37.75	203.11	33.17
70	435.30	69.40	375.20	60.57	328.81	53.57	279.32	46.11	246.72	40.81	218.74	35.76
71	470.70	75.05	405.59	65.41	355.57	57.87	301.99	49.78	266.77	44.09	236.53	38.62
72	507.70	80.84	434.05	70.01	380.46	62.01	324.47	53.57	286.70	47.35	254.19	41.53
73	547.78	87.24	468.29	75.53	410.51	66.87	350.07	57.68	309.42	51.06	274.25	44.75
74	584.39	93.06	499.69	80.59	437.91	71.26	373.52	61.74	330.11	54.44	292.54	47.81
75	623.36	99.43	533.02	85.93	467.24	76.19	398.45	65.69	352.10	58.22	312.07	50.98
76	659.68	105.19	563.99	90.80	494.43	80.59	421.60	69.56	372.60	61.47	330.30	53.97
77	689.30	109.83	589.99	95.17	512.67	83.42	435.88	71.87	385.04	63.56	341.25	55.79
78	716.55	114.15	613.33	98.80	532.97	86.80	452.91	74.82	400.19	66.08	354.70	57.97
79	737.05	117.38	630.89	101.72	548.12	89.28	465.98	76.99	411.72	68.00	364.93	59.71
80	746.41	118.90	638.90	102.96	555.06	90.40	471.86	77.86	416.92	68.84	369.56	60.57
81	753.74	120.17	645.21	104.03	560.71	91.32	476.49	78.62	421.08	69.52	373.18	61.07
82	758.13	120.74	648.92	104.59	563.84	91.86	481.37	79.44	425.37	70.31	377.04	61.74
83	755.14	120.38	646.42	104.12	561.68	91.48	479.58	79.24	423.78	70.01	375.54	61.32
84	749.78	119.50	641.74	103.36	557.57	90.79	476.16	78.53	420.74	69.45	372.94	60.96

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Four Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	139.92	22.47	124.73	20.04	113.01	18.40	101.73	16.55	91.55	14.95	83.30	13.63
41	145.76	23.42	129.12	20.83	116.48	18.90	104.62	17.13	93.76	15.25	84.55	13.79
42	147.50	23.59	130.33	20.93	117.54	19.06	105.44	17.28	94.44	15.38	84.94	13.79
43	149.29	23.92	131.68	21.21	118.56	19.14	106.45	17.43	95.02	15.43	85.37	13.89
44	150.97	24.20	132.93	21.39	119.66	19.53	107.17	17.47	95.79	15.66	85.62	13.97
45	152.76	24.58	134.18	21.50	120.68	19.71	108.09	17.62	96.32	15.72	86.00	13.99
46	154.59	24.79	135.49	21.96	121.69	19.77	108.91	17.72	97.04	15.76	86.34	13.99
47	156.28	25.01	136.89	22.05	122.76	19.93	109.83	17.85	97.57	15.99	86.68	14.03
48	158.11	25.35	138.14	22.20	123.67	20.04	110.60	18.08	98.30	16.06	87.06	14.17
49	159.75	25.67	139.34	22.47	124.73	20.21	111.56	18.35	98.83	16.15	87.45	14.28
50	161.53	25.95	140.60	22.58	125.70	20.38	112.33	18.40	99.50	16.31	87.74	14.28
51	163.17	26.16	142.00	22.81	127.04	20.73	113.54	18.56	100.52	16.40	88.70	14.43
52	172.44	27.70	150.15	24.14	134.18	21.89	119.86	19.57	106.06	17.29	93.72	15.19
53	177.79	28.46	154.73	24.88	138.29	22.47	123.62	20.13	109.39	17.85	96.52	15.72
54	182.90	29.46	159.17	25.67	142.34	23.19	127.19	20.82	112.72	18.46	99.41	16.26
55	194.96	31.40	169.69	27.34	151.74	24.64	135.68	22.14	120.15	19.71	105.92	17.28
56	199.40	32.01	173.59	27.99	155.17	25.26	138.67	22.56	122.80	20.04	108.29	17.62
57	203.73	32.77	176.14	28.36	156.18	25.35	145.85	23.72	127.72	20.89	112.67	18.39
58	213.91	34.30	185.02	29.71	163.90	26.63	153.24	24.99	134.14	22.00	118.17	19.14
59	227.08	36.43	196.21	31.67	173.93	28.30	162.64	26.57	142.34	23.26	125.41	20.38
60	236.49	37.95	204.37	32.88	181.12	29.46	169.30	27.63	148.17	24.20	130.61	21.29
61	254.82	40.89	220.33	35.52	195.20	31.69	182.56	29.71	159.75	26.12	140.69	22.81
62	281.29	45.18	243.53	39.19	213.87	34.79	195.25	31.90	170.84	27.81	150.58	24.58
63	292.77	46.94	253.41	40.86	222.60	36.25	203.31	33.12	177.98	29.00	156.81	25.51
64	309.42	49.66	267.74	43.16	235.28	38.30	214.73	35.12	187.96	30.79	165.63	26.95
65	321.62	51.63	278.35	44.75	244.54	39.74	223.27	36.43	195.49	31.91	172.19	28.09
66	341.39	54.92	295.43	47.56	259.44	42.17	236.97	38.62	207.40	33.93	182.71	29.71
67	366.67	58.80	314.82	50.73	276.56	44.92	253.37	41.26	221.68	36.34	195.44	31.76
68	395.66	63.56	339.90	54.83	298.47	48.48	273.39	44.60	239.28	39.07	210.87	34.30
69	426.96	68.61	366.71	59.10	322.15	52.30	295.09	48.06	258.24	42.17	227.61	37.04
70	459.81	73.79	394.93	63.57	346.84	56.29	317.57	51.85	278.06	45.48	244.98	39.84
71	497.14	79.74	426.91	68.75	375.11	60.96	343.42	56.05	300.68	49.09	264.85	43.16
72	539.78	86.66	464.15	74.82	404.14	65.61	368.69	60.01	322.63	52.74	284.33	46.20
73	582.36	93.47	500.85	80.68	435.98	70.75	397.73	64.85	348.19	56.80	306.81	49.91
74	621.43	99.69	534.33	86.05	465.16	75.58	424.45	69.31	371.49	60.67	327.26	53.21
75	662.82	106.45	569.92	91.86	496.13	80.60	452.71	73.89	396.24	64.78	349.06	56.70
76	701.40	112.68	603.06	97.15	525.02	85.29	478.96	78.17	419.19	68.43	369.37	60.01
77	733.43	117.75	630.65	101.69	548.99	89.17	503.02	82.06	440.22	71.87	382.83	62.26
78	762.33	122.42	655.44	105.59	570.74	92.75	522.75	85.29	457.59	74.82	397.97	64.78
79	784.17	125.84	674.25	108.63	586.90	95.37	537.65	87.74	470.66	76.99	409.36	66.66
80	794.16	127.48	682.79	109.98	594.47	96.52	544.55	88.84	476.69	77.86	414.51	67.45
81	801.92	128.81	689.54	111.00	600.36	97.55	549.95	89.73	481.32	78.62	418.66	68.16
82	810.32	130.15	691.57	111.45	602.04	97.81	551.49	90.00	482.72	78.76	419.82	68.28
83	807.18	129.50	688.82	110.98	599.73	97.40	549.33	89.57	480.93	78.53	418.23	68.15
84	801.44	128.73	683.94	110.26	595.49	96.71	545.42	88.96	477.46	77.89	415.19	67.57

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Five Year Minimum Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	156.66	24.20	139.92	21.89	126.61	19.93	120.39	19.06	109.63	17.47	100.71	16.06
41	163.42	25.29	145.48	22.58	130.81	20.68	123.53	19.57	112.09	17.78	102.30	16.31
42	165.63	25.67	147.06	22.81	132.01	20.83	124.49	19.72	112.82	17.90	102.83	16.33
43	167.75	25.95	148.85	23.24	133.32	20.93	125.41	19.81	113.49	18.08	103.26	16.40
44	169.83	26.34	150.49	23.42	134.62	21.21	126.42	19.94	114.12	18.35	103.65	16.47
45	171.85	26.63	152.08	23.59	135.82	21.39	127.24	20.13	114.84	18.39	104.13	16.55
46	174.03	26.95	153.77	23.92	137.03	21.46	128.20	20.21	115.47	18.46	104.62	16.60
47	176.05	27.30	155.36	24.14	138.29	21.89	129.17	20.38	116.15	18.56	105.10	16.62
48	178.12	27.63	157.05	24.50	139.54	22.05	130.13	20.68	116.87	18.65	105.39	16.71
49	180.30	27.81	158.69	24.71	140.69	22.14	130.95	20.82	117.50	18.69	105.88	16.82
50	182.32	28.21	160.33	24.99	141.90	22.35	131.87	20.89	118.17	18.76	106.40	16.94
51	184.20	28.46	161.92	25.26	143.40	22.56	133.32	21.09	119.48	19.04	107.42	17.13
52	194.52	30.13	171.18	26.63	151.55	23.90	140.79	22.24	126.13	20.04	113.49	18.08
53	200.55	31.01	176.39	27.38	156.28	24.64	145.18	22.96	130.09	20.82	116.97	18.65
54	206.44	32.01	181.55	28.30	160.76	25.29	149.33	23.59	133.80	21.33	120.44	19.07
55	220.14	34.10	193.56	30.13	171.42	27.03	159.22	25.26	142.72	22.72	128.25	20.38
56	225.06	34.88	197.95	30.83	175.28	27.63	162.88	25.78	145.85	23.26	131.29	20.89
57	234.46	36.35	204.75	31.90	179.72	28.30	165.83	26.23	148.51	23.59	131.97	21.02
58	246.13	38.11	214.93	33.53	188.74	29.66	174.07	27.63	155.99	24.79	138.57	22.07
59	261.13	40.46	227.95	35.52	200.22	31.60	184.69	29.23	165.54	26.42	147.02	23.42
60	271.98	42.17	237.50	37.04	208.66	32.86	192.45	30.53	172.44	27.38	153.14	24.39
61	293.21	45.48	256.02	39.84	224.81	35.45	207.40	32.86	185.75	29.64	165.15	26.23
62	315.35	48.82	273.29	42.48	239.96	37.75	220.43	34.91	197.61	31.42	173.40	27.63
63	328.28	50.82	284.48	44.33	249.75	39.34	229.59	36.35	205.67	32.78	180.39	28.76
64	346.84	53.73	300.54	46.79	263.79	41.53	242.47	38.51	217.29	34.64	190.57	30.30
65	360.49	55.79	312.36	48.63	274.35	43.26	252.16	39.90	225.92	36.04	198.14	31.60
66	382.68	59.31	331.60	51.63	291.04	45.88	267.60	42.33	239.77	38.30	210.25	33.53
67	420.93	65.20	361.99	56.29	317.86	50.06	292.25	46.26	256.02	40.86	226.84	36.19
68	454.16	70.43	390.54	60.79	342.94	53.97	315.40	49.99	276.33	44.04	244.78	38.91
69	490.14	75.93	421.46	65.61	369.99	58.32	340.48	53.88	298.18	47.47	264.17	42.09
70	527.86	81.83	453.82	70.68	398.45	62.69	366.48	57.97	321.04	51.14	284.48	45.31
71	570.60	88.37	490.62	76.33	430.82	67.94	396.29	62.91	347.09	55.34	307.49	48.93
72	613.04	94.89	527.00	82.06	462.65	72.94	428.02	67.84	375.11	59.77	327.94	52.22
73	661.42	102.40	568.62	88.49	499.26	78.62	461.93	73.11	404.63	64.45	353.89	56.29
74	705.70	109.30	606.77	94.43	532.64	83.99	492.75	78.17	431.64	68.75	377.62	60.01
75	752.73	116.58	647.24	100.75	568.19	89.52	525.64	83.23	460.48	73.42	402.65	64.15
76	796.52	123.27	684.91	106.60	601.32	94.72	556.22	88.15	487.25	77.61	426.09	67.84
77	820.20	127.05	711.58	110.77	619.31	97.55	571.22	90.45	500.51	79.72	437.72	69.61
78	852.76	132.04	739.66	115.16	643.72	101.38	593.89	94.11	520.29	82.87	454.98	72.40
79	877.02	135.80	760.83	118.49	662.05	104.29	610.77	96.71	535.05	85.29	467.96	74.49
80	888.16	137.56	770.42	119.86	670.54	105.59	618.69	98.13	541.95	86.34	473.94	75.43
81	896.94	138.93	778.00	121.06	677.14	106.65	624.71	98.97	547.30	87.22	478.66	76.22
82	879.68	136.25	757.31	117.86	659.15	103.72	611.06	96.94	535.39	85.38	468.15	74.49
83	876.30	135.72	754.41	117.38	656.55	103.36	608.75	96.46	533.26	84.96	466.27	74.23
84	870.08	134.76	748.96	116.58	651.82	102.74	604.31	95.79	529.36	84.42	462.99	73.69

Physicians Mutual Insurance Company
Inflation Protection Benefit Rider R982 100% HHC - Proposed 1 Rates
Monthly Premium Rates
Lifetime Benefit

Issue Age	No Elimination		30 Day Elimination		60 Day Elimination		90 Day Elimination		180 Day Elimination		365 Day Elimination	
	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300	\$1500 Base	Additional \$300
18-40	231.40	32.44	207.69	29.14	189.78	26.65	179.62	25.22	163.28	23.08	151.02	21.16
41	241.77	34.07	216.08	30.41	196.40	27.62	184.89	26.02	167.42	23.48	153.98	21.72
42	245.00	34.42	218.66	30.84	198.39	27.88	186.51	26.16	168.66	23.69	154.68	21.82
43	248.22	34.95	221.13	31.01	200.32	28.22	188.17	26.35	169.68	23.84	155.48	21.96
44	251.45	35.32	223.71	31.54	202.31	28.45	189.62	26.65	170.91	23.92	156.34	21.98
45	254.62	35.81	226.29	31.75	204.19	28.69	191.18	26.89	172.04	24.11	157.04	22.09
46	257.80	36.24	228.82	32.21	206.18	29.04	192.69	27.17	173.17	24.48	157.85	22.24
47	260.97	36.65	231.40	32.44	208.06	29.27	194.19	27.35	174.25	24.56	158.65	22.32
48	264.14	37.14	233.92	33.00	210.00	29.52	195.81	27.51	175.48	24.66	159.41	22.41
49	267.25	37.51	236.45	33.25	211.88	29.75	197.31	27.72	176.56	24.78	160.32	22.51
50	270.32	38.01	238.92	33.62	213.82	30.12	198.92	27.91	177.74	25.04	160.97	22.54
51	273.28	38.45	241.34	33.84	216.02	30.39	201.02	28.28	179.62	25.22	162.58	23.02
52	288.60	40.61	255.00	35.81	228.34	32.18	212.26	29.85	189.73	26.65	171.72	24.11
53	297.58	41.88	262.90	37.03	235.32	33.08	218.76	30.84	195.59	27.51	177.15	24.92
54	306.13	43.07	270.54	38.07	242.15	34.14	225.11	31.68	201.18	28.28	182.31	25.59
55	326.56	45.89	288.39	40.61	258.01	36.31	240.05	33.70	214.62	30.15	194.30	27.35
56	333.87	47.00	294.95	41.46	264.03	37.14	245.54	34.51	219.41	30.87	198.71	27.91
57	353.60	49.73	307.85	43.26	273.12	38.45	253.87	35.70	224.35	31.54	200.32	28.22
58	371.29	52.19	323.28	45.50	286.83	40.38	266.56	37.48	235.54	33.08	210.38	29.59
59	393.82	55.36	343.01	48.31	304.35	42.94	282.79	39.75	249.95	35.24	223.17	31.45
60	410.32	57.75	357.26	50.17	316.99	44.51	294.62	41.44	260.32	36.61	232.58	32.81
61	442.26	62.15	385.16	54.10	341.67	48.13	317.58	44.57	280.54	39.50	250.64	35.25
62	465.64	65.51	405.91	57.06	356.99	50.17	333.92	47.00	291.61	40.96	256.72	36.07
63	484.73	68.19	422.58	59.36	371.45	52.19	347.58	48.91	303.66	42.80	267.25	37.51
64	512.20	72.01	446.45	62.72	392.53	55.27	367.26	51.56	320.75	45.20	282.42	39.75
65	532.36	74.97	464.09	65.28	408.06	57.35	381.66	53.72	333.50	46.93	293.66	41.40
66	565.00	79.48	492.47	69.16	433.17	60.98	405.05	56.93	353.92	49.76	311.56	43.86
67	635.16	89.31	550.21	77.44	479.62	67.52	451.77	63.63	394.62	55.49	347.47	48.91
68	685.59	96.50	593.65	83.57	517.63	72.89	487.47	68.51	425.91	59.90	374.89	52.73
69	739.78	104.03	640.64	90.07	558.54	78.58	526.13	73.97	459.68	64.55	404.51	56.79
70	796.56	112.03	689.89	97.04	601.45	84.57	566.40	79.64	494.94	69.59	435.53	61.28
71	861.18	121.15	745.85	104.95	650.21	91.44	612.42	86.11	535.05	75.25	471.02	66.32
72	910.53	128.05	788.54	110.98	687.52	96.74	644.57	90.60	563.17	79.20	489.19	68.88
73	982.47	138.21	850.91	119.62	741.77	104.36	695.43	97.79	607.58	85.38	527.74	74.27
74	1048.22	147.47	907.79	127.80	791.45	111.29	741.93	104.36	648.28	91.21	563.06	79.20
75	1118.06	157.18	968.39	136.11	844.19	118.76	791.34	111.29	691.45	97.24	600.54	84.50
76	1183.06	166.39	1024.73	144.14	893.28	125.72	837.47	117.94	731.66	102.89	635.48	89.31
77	1223.17	172.04	1051.34	147.92	916.55	128.94	851.93	119.81	744.19	104.66	646.34	90.97
78	1271.34	178.81	1093.00	153.82	952.90	134.15	885.53	124.51	773.60	108.89	672.04	94.54
79	1307.63	183.97	1124.13	158.12	980.11	137.84	910.75	128.11	795.80	112.02	691.18	97.23
80	1324.40	186.26	1138.54	160.25	992.52	139.71	922.47	129.67	805.86	113.39	699.89	98.46
81	1337.41	188.17	1149.67	161.79	1002.25	140.93	931.45	131.01	813.81	114.56	706.88	99.49
82	1275.75	179.35	1096.61	154.25	956.07	134.44	898.28	126.38	775.80	109.06	681.72	95.90
83	1270.80	178.77	1092.52	153.75	952.25	134.03	894.73	125.85	772.85	108.69	678.97	95.49
84	1261.61	177.41	1084.67	152.63	945.53	132.98	888.38	124.99	767.25	108.08	674.24	94.71

**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	.99
42	1.00
43	1.04
44	1.04
45	1.05
46	1.06
47	1.06
48	1.10
49	1.12
50	1.13
51	1.14
52	1.20
53	1.26
54	1.33
55	1.42
56	1.46
57	1.54
58	1.62
59	1.74
60	1.86
61	2.02
62	2.25
63	2.39
64	2.56
65	2.71
66	2.95
67	3.25
68	3.59
69	4.02
70	4.46
71	5.02
72	5.71
73	6.43
74	7.15
75	8.02
76	8.94
77	9.84
78	10.83
79	11.85
80	12.89
81	14.11
82	15.60
83	17.17
84	19.09

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

Issue Age	Premium
18-40	1.05
41	1.09
42	1.10
43	1.14
44	1.14
45	1.15
46	1.16
47	1.16
48	1.20
49	1.23
50	1.24
51	1.26
52	1.32
53	1.39
54	1.47
55	1.56
56	1.61
57	1.69
58	1.78
59	1.91
60	2.04
61	2.22
62	2.47
63	2.63
64	2.81
65	2.98
66	3.24
67	3.57
68	3.95
69	4.42
70	4.91
71	5.52
72	6.28
73	7.06
74	7.86
75	8.82
76	9.82
77	10.82
78	11.90
79	13.03
80	14.17
81	15.51
82	17.15
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%
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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.

SERFF Tracking #:

PHYS-133317092

State Tracking #:

PHYS-133317092

Company Tracking #:

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_2022_Transmittal Gen 4C Pg1.pdf PA_2022_Transmittal Gen 4C Pg2.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_2022_Exh 3 Gen 4C.xlsx PA_2022_Act Memo Gen 4C - Rate Stability.pdf PA_2022_Exh 1 Gen 4C.pdf PA_2022_Exh 2 Durational Gen 4C.pdf PA_2022_Exh 2 Non-Durational Gen 4C.pdf PA_2022_Exh 3 Gen 4C.pdf
Item Status:	
Status Date:	

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

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

SERFF Tracking #:

PHYS-133317092

State Tracking #:

PHYS-133317092

Company Tracking #:**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
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SERFF Tracking #:

PHYS-133317092

State Tracking #:

PHYS-133317092

Company Tracking #:

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:	

SERFF Tracking #:

PHYS-133317092

State Tracking #:

PHYS-133317092

Company Tracking #:

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_2022_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.

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	<p>Please select from the drop down list</p> <p>If Combination or Other are selected, please explain: _____</p>
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6.	Company Tracking Number	PHYS-133317092
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise Group: <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance	Please select from the drop down list. ▼
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10.	Product Coding Matrix Filing Code
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11.	Submitted Documents	<p>FORMS</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Policy</td> <td><input type="checkbox"/> Outline of Coverage</td> <td><input type="checkbox"/> Certificate</td> </tr> <tr> <td><input type="checkbox"/> Application/Enrollment</td> <td><input type="checkbox"/> Rider/Endorsement</td> <td><input type="checkbox"/> Advertising</td> </tr> <tr> <td><input type="checkbox"/> Schedule of Benefits</td> <td><input type="checkbox"/> Other</td> <td><input type="checkbox"/> Provider Directory</td> </tr> <tr> <td><input type="checkbox"/> Network Access Plan</td> <td><input type="checkbox"/> Provider Contract/Provider Addendum/Provider Leasing Agreement</td> <td></td> </tr> </table> <p>Rates</p> <input checked="" type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate	<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate	<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising	<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other	<input type="checkbox"/> Provider Directory	<input type="checkbox"/> Network Access Plan	<input type="checkbox"/> Provider Contract/Provider Addendum/Provider Leasing Agreement	
<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate												
<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising												
<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other	<input type="checkbox"/> Provider Directory												
<input type="checkbox"/> Network Access Plan	<input type="checkbox"/> Provider Contract/Provider Addendum/Provider Leasing Agreement													
		<input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____												
		<p>SUPPORTING DOCUMENTATION</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Articles of Incorporation</td> <td><input type="checkbox"/> Third Party Authorization</td> </tr> <tr> <td><input type="checkbox"/> Association Bylaws</td> <td><input type="checkbox"/> Trust Agreements</td> </tr> <tr> <td><input type="checkbox"/> Statement of Variability</td> <td><input type="checkbox"/> Certifications</td> </tr> <tr> <td><input checked="" type="checkbox"/> Actuarial Memorandum</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other _____</td> <td></td> </tr> </table>	<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization	<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements	<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications	<input checked="" type="checkbox"/> Actuarial Memorandum		<input type="checkbox"/> Other _____			
<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization													
<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements													
<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications													
<input checked="" type="checkbox"/> Actuarial Memorandum														
<input type="checkbox"/> Other _____														

12.	Filing Submission Date	07/14/2022
13	Filing Fee (If required)	Amount _____ Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	11/16/2015
15.	Filing Description:	
	Rate Increase Filing for Long-Term Care	
	<div style="border: 1px solid black; padding: 5px; display: inline-block;">View Complete Filing Description</div>	

16.	Certification (If required)
<p>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 <u>Pennsylvania</u>.</p>	
Print Name	<u>Mark Lehman, FSA, MAAA</u> Title <u>Vice President & Appointed Actuary</u>
Signature	<u></u> Date: <u>07/14/2022</u>

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	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		PHYS-133317092		
This filing corresponds to form filing company tracking number		N/A		
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		18 %		
SERFF Tracking Number of Last Filing		PHYS-132863495		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Long-Term Care Non-Tax Qualified Policy	P103PA	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
02	5% Compound Inflation Protection Benefit Rider	R962K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
03	Guaranteed Purchase Option Inflation Protection Rider	R963K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
04	Shortened Benefit Period Nonforfeiture Rider	R964K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
05	Equipment and Transportation Rider	R965K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
06	Survivorship Benefit Rider	R967K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
07	Joint Waiver of Premium Rider	R968K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
08	5% Simple Inflation Protection Rider	R981K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
09	Long-Term Care Tax Qualified Policy	P104PA	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
10	5% Compound Inflation Protection Rider	R977K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		PHYS-133317092		
This filing corresponds to form filing company tracking number		N/A		
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		18 %		
SERFF Tracking Number of Last Filing		PHYS-132863495		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Guaranteed Purchase Option Inflation Protection Rider	R978K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
02	5% Simple Inflation Protection Rider	R982K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
03	Shortened Benefit Period Nonforfeiture Rider	R987K	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +18 % - ___ % <input type="checkbox"/> Other	PHYS-132863495
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other	

Physicians Mutual Insurance Company
2600 Dodge Street
Omaha, Nebraska 68131

Actuarial Rate Memorandum
Long-Term Care Policies
July 14, 2022
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	17%	17%
Lifetime BP, With Automatic Inflation	29%	29%

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	24.5%	24.5%
Lifetime BP Automatic Inflationary Riders	42.9%	42.9%

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	17%	17%
Limited BP, With Automatic Inflation – Minimum	11%	11%
Limited BP, With Automatic Inflation – Maximum	19%	19%
Lifetime BP, With Automatic Inflation – Average	29%	29%
Lifetime BP, With Automatic Inflation – Minimum	23%	23%
Lifetime BP, With Automatic Inflation – Maximum	32%	32%

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	64%
Lifetime BP, No Automatic Inflation	231%
Limited BP, With Automatic Inflation	172%
Lifetime BP, With Automatic Inflation	353%

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, 2021:

	Pennsylvania	Nationwide
Limited BP, No Automatic Inflation	10	1,306
Lifetime BP, No Automatic Inflation	4	607
Limited BP, With Automatic Inflation	46	3,146
Lifetime BP, With Automatic Inflation	39	2,323
P103, P104 Total	99	7,382

Annualized Premium In Force for Policy Forms P103 and P104 as of December 31, 2021:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
Limited BP, No Automatic Inflation	\$22,289	\$22,289	\$2,697,931	\$2,697,931
Lifetime BP, No Automatic Inflation	\$6,486	\$6,486	\$1,713,325	\$1,713,325
Limited BP, With Automatic Inflation	\$177,334	\$207,480	\$13,204,357	\$15,449,098
Lifetime BP, With Automatic Inflation	\$270,824	\$349,363	\$11,620,070	\$14,989,891
P103, P104 Total	\$476,933	\$585,618	\$29,235,683	\$34,850,245

Average Annualized Premium per Policy for Policy Forms P103 and P104 as of December 31, 2021:

	Pennsylvania before increase	Pennsylvania after increase	Nationwide before increase	Nationwide after increase
Limited BP, No Automatic Inflation	\$2,229	\$2,229	\$2,066	\$2,066
Lifetime BP, No Automatic Inflation	\$1,622	\$1,622	\$2,823	\$2,823
Limited BP, With Automatic Inflation	\$3,855	\$4,510	\$4,197	\$4,911
Lifetime BP, With Automatic Inflation	\$6,944	\$8,958	\$5,002	\$6,453
P103, P104 Total	\$4,818	\$5,915	\$3,960	\$4,721

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%	44.1%
2	13.4%	8.5%	157.7%	12	3.0%	6.5%	46.4%
3	3.9%	7.5%	52.4%	13	2.9%	6.6%	43.4%
4	3.1%	6.7%	46.8%	14	3.1%	6.8%	45.5%
5	2.6%	5.8%	45.6%	15	3.3%	6.9%	47.5%
6	3.0%	5.9%	50.3%	16	3.6%	7.1%	50.4%
7	3.4%	6.0%	56.5%	17	4.3%	7.2%	59.0%
8	3.0%	6.1%	49.9%	18	5.6%	7.4%	76.0%
9	3.0%	6.2%	48.0%	19		7.6%	
10	3.2%	6.3%	50.5%	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	176,902	432	466	93%
65-69	133,059	814	835	98%
70-74	143,179	1,712	1,767	97%
75-79	126,171	2,950	3,026	97%
80-84	86,018	3,902	3,955	99%
85+	56,266	5,931	5,854	101%
Total	721,595	15,741	15,903	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 table below:

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	7,400	1,411	5,551	3,570	76%	100%	100%	79%
2	6,309	1,310	5,220	3,440	138%	102%	101%	126%
3	4,717	1,218	4,924	3,260	96%	99%	100%	106%
4	4,425	1,153	4,728	3,155	97%	77%	101%	105%
5	4,201	1,122	4,600	3,060	96%	101%	99%	87%
6	4,004	1,085	4,486	2,987	86%	98%	101%	107%
7	3,811	1,045	4,326	2,885	101%	98%	99%	102%
8	3,576	1,008	4,221	2,801	68%	97%	74%	108%
9	3,411	967	4,125	2,733	89%	48%	111%	94%
10	3,245	942	4,027	2,683	144%	99%	139%	132%
11	3,037	895	3,730	2,132	96%	154%	65%	95%
12	2,875	852	3,650	2,092	92%	38%	161%	140%
13+	11,733	3,698	14,854	8,969	105%	91%	79%	95%
Total	62,744	16,706	68,442	43,767	101%	96%	100%	102%

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.
2001-2009	122,866,672	17,296,921	16,940,628	102%
2010	19,317,642	5,914,206	4,814,280	123%
2011	20,264,045	5,265,609	5,599,910	94%
2012	20,415,875	7,894,975	6,639,177	119%
2013	20,234,962	7,358,629	8,142,664	90%
2014	19,151,761	8,781,471	9,682,817	91%
2015	18,349,566	8,374,456	10,973,593	76%
2016	18,059,465	10,751,400	12,375,528	87%
2017	18,243,693	13,553,082	13,653,164	99%
2018	19,077,658	15,707,145	14,890,073	105%
2019	19,454,813	14,637,382	16,476,511	89%
2020	19,212,657	14,740,818	18,498,268	80%
2021	18,577,432	20,614,830	20,814,366	99%
Grand Total	353,226,240	150,890,924	159,500,978	95%

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 2021 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, 2021. Closed claims represent the count of policies for which the claim liability was released in 2021.

2021	
Closed	Open
124	367

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	69.1%	69.1%
Lifetime BP, No Automatic Inflation	95.5%	95.5%
Limited BP, With Automatic Inflation	116.2%	110.0%
Lifetime BP, With Automatic Inflation	164.5%	150.2%

12. Rate Justification Standard – Minimum Loss Ratios

The following table demonstrates the compliance of the premium rate increase with the rate stability regulation. These values were derived from the table in **Exhibit 3** and demonstrate that lifetime expected incurred claims meet the rate stability loss ratio standards of 58% 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)	92,158,961	103,585,775	11,426,815
Discounted Future (P103, P104)	8,127,176	14,958,170	6,830,994
Total	100,286,136		18,257,809
Loss Ratio Standard	58%		85%
Premium x LR Standard	58,165,959	+	15,519,137 = 73,685,097

Incurring Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	44,504,784
Discounted Future (P103, P104)	37,349,892
Projected Incurred Claims (must be higher than Premium x LR Standard)	81,854,676

Lifetime without Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium
Accumulated Past (P103, P104)	43,962,632	50,137,833	6,175,201
Discounted Future (P103, P104)	4,921,169	9,955,610	5,034,441
Total	48,883,801		11,209,642
Loss Ratio Standard	58%		85%
Premium x LR Standard	28,352,605	+	9,528,196 = 37,880,801

Incurring Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	26,756,995
Discounted Future (P103, P104)	30,645,849
Projected Incurred Claims (must be higher than Premium x LR Standard)	57,402,844

Limited with Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium
Accumulated Past (P103, P104)	167,049,214	200,531,210	33,481,995
Discounted Future (P103, P104)	28,547,010	112,683,791	84,136,781
Total	195,596,224		117,618,776
Loss Ratio Standard	58%		85%
Premium x LR Standard	113,445,810	+	99,975,960 = 213,421,770

Incurring Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	58,757,881
Discounted Future (P103, P104)	285,770,490
Projected Incurred Claims (must be higher than Premium x LR Standard)	344,528,371

Lifetime with Inflation

Premium	Total Earned Premium (Original Rates)	Total Earned Premium (After Increase)	Increase in Earned Premium
Accumulated Past (P103, P104)	157,253,700	184,987,953	27,734,254
Discounted Future (P103, P104)	24,711,738	107,740,369	83,028,631
Total	181,965,438		110,762,884
Loss Ratio Standard	58%		85%
Premium x LR Standard	105,539,954	+	94,148,452 = 199,688,406

Incurring Claims	Total Incurred Claims Projected
Accumulated Past (P103, P104)	68,412,863
Discounted Future (P103, P104)	371,343,971
Projected Incurred Claims (must be higher than Premium x LR Standard)	439,756,834

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 5% of the amount expected by the application of the Claim Cost Guidelines.

- E. Margins for Conservatism: Best estimate assumptions were used in the projections; no additional margins for conservatism have been included.
- F. Additional Shock Lapses, Adverse Selection and Benefit Reductions: A small percentage of benefit reductions are expected and have been modeled. On average, 10% of our policyholders reduce their benefits or lapse their policy due to rate increases. The amount of downgraded benefits depends on the amount of the increase. For example, if we were to implement a 40% rate increase on a policy form, we would assume a shock lapse of 4%. (10% policyowners x 40% rate increase requested = 4% shock lapses)
- G. Rate Increase History: There have been eleven 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), the tenth increase was 14% (0% to 20% depending on benefit attribute) and the eleventh increase was 14% (0% 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
Eleventh Increase – 14%	1/1/2022

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

H. Effective Date Assumption: For the projections, the rate increase is expected to be implemented by 1/1/2023. 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
2023	N/A	N/A	52%	49%
2024	N/A	N/A	100%	100%
2025	N/A	N/A	100%	100%
2026	N/A	N/A	100%	100%
2027	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 2021, and projected Earned Premiums and Incurred Claims are discounted with interest back to year-end 2021. 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 18%. 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, 2021
 Nationwide Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution	
	P103, P104, P106, P107	
<50	12%	
50-54	19%	
55-59	26%	
60-64	26%	
65-69	14%	
70-74	3%	
75-79	0%	
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	6%	
90 days	82%	
180 days	7%	
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	9%	

Exhibit 1 - Total

Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2021
 PA Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution	
	P103, P104, P106, P107	
<50	7%	
50-54	23%	
55-59	29%	
60-64	29%	
65-69	9%	
70-74	2%	
75-79	0%	
80+	0%	

Inflation Rider Option	Percent Distribution	
	P103, P104, P106, P107	
5% Inflation Option	86%	
No Inflation	12%	
Optional Compound Interest	2%	

Benefit Period	Percent Distribution	
	P103, P104, P106, P107	
2 Year	7%	
3 Year	20%	
4 Year	6%	
5 Year	23%	
Lifetime Benefit	43%	

Elimination Period	Percent Distribution	
	P103, P104, P106, P107	
0 days	4%	
30 days	4%	
60 days	3%	
90 days	76%	
180 days	13%	
365 days	0%	

Optional Benefit Riders	Percent Distribution	
	P103, P104, P106, P107	
Joint Waiver of Premium	19%	
Surviving Spouse Waiver of Premium	7%	
Security Rider	7%	
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, 2021
 Nationwide Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution
	P103, P104, P106, P107
<50	6%
50-54	7%
55-59	17%
60-64	35%
65-69	25%
70-74	8%
75-79	1%
80+	0%

Inflation Rider Option	Percent Distribution
	P103, P104, P106, P107
No Inflation	60%
Optional Compound Interest	40%

Benefit Period	Percent Distribution
	P103, P104, P106, P107
2 Year	25%
3 Year	32%
4 Year	16%
5 Year	27%

Elimination Period	Percent Distribution
	P103, P104, P106, P107
0 days	1%
30 days	3%
60 days	4%
90 days	86%
180 days	5%
365 days	0%

Optional Benefit Riders	Percent Distribution
	P103, P104, P106, P107
Joint Waiver of Premium	9%
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, 2021
 PA Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution
	P103, P104, P106, P107
<50	0%
50-54	0%
55-59	20%
60-64	30%
65-69	50%
70-74	0%
75-79	0%
80+	0%

Inflation Rider Option	Percent Distribution
	P103, P104, P106, P107
No Inflation	80%
Optional Compound Interest	20%

Benefit Period	Percent Distribution
	P103, P104, P106, P107
2 Year	20%
3 Year	50%
4 Year	0%
5 Year	30%

Elimination Period	Percent Distribution
	P103, P104, P106, P107
0 days	10%
30 days	0%
60 days	10%
90 days	80%
180 days	0%
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	30%
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, 2021
 Nationwide Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution
	P103, P104, P106, P107
<50	9%
50-54	14%
55-59	19%
60-64	35%
65-69	18%
70-74	4%
75-79	0%
80+	0%

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

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

Optional Benefit Riders	Percent Distribution
	P103, P104, P106, P107
Joint Waiver of Premium	6%
Surviving Spouse Waiver of Premium	2%
Security Rider	9%
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, 2021
 PA Distribution of Business as of December 31, 2021 (Based on Policy Count)

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

Inflation Rider Option	Percent Distribution
	P103, P104, P106, P107
No Inflation	100%
Optional Compound Interest	0%

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	0%
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, 2021
 Nationwide Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution	
	P103, P104, P106, P107	
<50	10%	
50-54	20%	
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	29%	
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	0%	
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, 2021
 PA Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution	
	P103, P104, P106, P107	
<50	7%	
50-54	20%	
55-59	35%	
60-64	37%	
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	11%	
3 Year	33%	
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	0%	
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, 2021
 Nationwide Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution	
	P103, P104, P106, P107	
<50	21%	
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	21%	

Exhibit 1 - Lifetime With Inflation
Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 31, 2021
 PA Distribution of Business as of December 31, 2021 (Based on Policy Count)

Issue Age	Percent Distribution	
	P103, P104, P106, P107	
<50	10%	
50-54	36%	
55-59	23%	
60-64	18%	
65-69	8%	
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	3%	
60 days	5%	
90 days	77%	
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	0%	
Shortened Benefit Period		
Nonforfeiture Rider	0%	
Ten Pay	0%	

Exhibit II-Durational LR: 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

Table with columns: Calendar Year, Issue Year, Calendar Duration, Incurred Claims, Earned Premiums, Loss Ratio, Pricing Loss Ratio, Actual to Pricing, Expected Loss Ratio, Actual to Expected. Rows for years 2001-2013.

Exhibit II-Durational LR: 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

Table with columns: Calendar Year, Issue Year, Calendar Duration, Incurred Claims, Earned Premiums, Loss Ratio, Pricing Loss Ratio, Actual to Pricing, Expected Loss Ratio, Actual to Expected. Rows for years 2001-2013.

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	648,266	1,954,303	33.17%	29.45%	1.1265
	2004	11	1,238,681	3,562,895	34.77%	42.74%	0.8134
	2003	12	759,773	1,342,728	56.58%	62.95%	0.8988
	2002	13	692,724	477,164	145.18%	76.42%	1.8996
2015	2006	10	0	313,813	0.00%	22.32%	0.0000
	2005	11	564,315	1,788,464	31.55%	39.18%	0.8054
	2004	12	1,144,063	3,543,162	32.29%	49.77%	0.6488
	2003	13	719,815	1,393,804	51.64%	68.76%	0.7511
	2002	14	22,218	487,331	4.56%	84.33%	0.0541
2016	2006	11	0	314,953	0.00%	27.55%	0.0000
	2005	12	228,915	1,701,228	13.46%	48.21%	0.2791
	2004	13	1,453,220	3,541,673	41.03%	57.21%	0.7173
	2003	14	1,070,921	1,380,002	77.60%	77.40%	1.0026
	2002	15	296,952	494,907	60.00%	95.16%	0.6306
2017	2006	12	0	323,116	0.00%	32.09%	0.0000
	2005	13	256,769	1,741,533	14.74%	55.22%	0.2670
	2004	14	2,544,192	3,595,954	70.75%	62.11%	1.1391
	2003	15	904,949	1,383,490	65.41%	84.82%	0.7712
	2002	16	493,644	529,548	93.22%	95.73%	0.9738
2018	2006	13	0	341,090	0.00%	36.65%	0.0000
	2005	14	801,319	1,812,459	44.21%	60.98%	0.7250
	2004	15	2,547,027	3,797,015	67.08%	64.86%	1.0342
	2003	16	1,858,633	1,458,023	127.48%	83.98%	1.5179
	2002	17	438,150	556,042	78.80%	99.82%	0.7894
2019	2006	14	0	356,697	0.00%	42.09%	0.0000
	2005	15	864,005	1,855,419	46.57%	68.89%	0.6760
	2004	16	2,713,814	3,946,056	68.77%	69.52%	0.9893
	2003	17	757,323	1,497,441	50.57%	88.64%	0.5705
	2002	18	315,828	568,510	55.55%	105.05%	0.5288
2020	2006	15	351	359,461	0.10%	49.84%	0.0020
	2005	16	899,877	1,830,663	49.16%	80.22%	0.6128
	2004	17	4,351,065	3,933,801	110.61%	79.23%	1.3961
	2003	18	1,131,670	1,519,656	74.47%	100.43%	0.7415
	2002	19	181,988	564,814	32.22%	116.24%	0.2772
2021	2006	16	296,263	355,594	83.31%	59.60%	1.3980
	2005	17	1,189,898	1,788,856	66.52%	94.16%	0.7064
	2004	18	3,707,480	3,797,176	97.64%	93.70%	1.0420
	2003	19	2,456,184	1,462,709	167.92%	114.42%	1.4676
	2002	20	561,096	559,959	101.84%	129.76%	0.7848
GRAND TOTAL	2006	21	2,226	16,478	13.51%	162.22%	0.0833
	2005	20	561,096	566,949	98.97%	130.00%	0.7613
	2004	19	2,438,450	7,649,658	58.02%	65.14%	0.8997
	2003	18	2,638,171	2,043,611	129.09%	115.12%	1.1214
	2002	17	1,189,898	1,189,898	98.97%	130.00%	0.7613
GRAND TOTAL			46,999,592	134,271,298	35.00%	41.21%	0.8494

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected		
1	0	4,382,244	0.00%	2.73%	0.0000		
2	132,827	7,970,035	1.67%	4.29%	0.3884		
3	267,619	7,582,009	3.53%	6.88%	0.5132		
4	498,798	7,402,986	6.74%	9.75%	0.6908		
5	1,375,624	7,201,801	19.10%	12.98%	1.4721		
6	852,454	7,053,806	12.09%	16.33%	0.7402		
7	968,685	7,188,536	13.48%	18.72%	0.7197		
8	884,528	7,517,973	11.77%	21.46%	0.5482		
9	1,486,471	7,708,377	19.28%	25.87%	0.7454		
10	2,549,257	7,813,400	32.63%	34.28%	0.9518		
11	2,193,962	7,530,105	29.14%	44.16%	0.6598		
12	2,259,765	7,386,169	30.59%	52.34%	0.5846		
13	3,122,528	7,511,774	41.57%	59.22%	0.7019		
14	4,438,450	7,649,658	58.02%	65.14%	0.8997		
15	4,613,283	7,907,774	58.34%	70.61%	0.8263		
16	6,262,231	8,138,308	76.95%	75.90%	1.0138		
17	6,736,436	7,794,597	86.42%	86.04%	1.0045		
18	5,154,977	5,904,709	87.30%	96.61%	0.9036		
19	2,638,171	2,043,611	129.09%	115.12%	1.1214		
20	561,096	566,949	98.97%	130.00%	0.7613		
21	2,226	16,478	13.51%	162.22%	0.0833		
TOTAL			46,999,592	134,271,298	35.00%	41.21%	0.8494

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	60,287	0.00%	34.46%	0.0000
	2003	12	0	39,668	0.00%	42.21%	0.0000
	2002	13	0	3,911	0.00%	52.75%	0.0000
2015	2006	10	0	0	0.00%	N/A	0.0000
	2005	11	0	0	0.00%	N/A	0.0000
	2004	12	93,818	61,889	151.59%	39.58%	3.8298
	2003	13	0	42,666	0.00%	47.94%	0.0000
	2002	14	0	2,772	0.00%	50.04%	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	115,456	63,323	182.33%	43.12%	4.2289
	2003	14	107,084	44,373	241.33%	50.84%	4.7466
	2002	15	366	2,986	12.25%	57.77%	0.2121
2017	2006	12	0	0	0.00%	N/A	0.0000
	2005	13	0	0	0.00%	N/A	0.0000
	2004	14	0	62,033	0.00%	46.74%	0.0000
	2003	15	0	45,152	0.00%	54.01%	0.0000
	2002	16	0	3,258	0.00%	49.51%	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	61,631	0.00%	46.02%	0.0000
	2003	16	0	46,642	0.00%	58.73%	0.0000
	2002	17	0	3,898	0.00%	69.01%	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	67,362	1.03%	46.34%	0.0222
	2003	17	0	53,585	0.00%	62.63%	0.0000
	2002	18	0	4,070	0.00%	71.87%	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	694	67,362	1.03%	46.34%	0.0222
	2003	18	0	53,585	0.00%	62.63%	0.0000
	2002	19	0	4,154	0.00%	80.92%	0.0000
2021	2006	16	0	0	0.00%	N/A	0.0000
	2005	17	0	0	0.00%	N/A	0.0000
	2004	18	2,959	62,748	4.72%	56.63%	0.0833
	2003	19	4,037	68,555	5.89%	70.70%	0.0833
	2002	20	348	4,854	7.17%	86.08%	0.0833
GRAND TOTAL	2006	21	0	0	0.00%	N/A	0.0000
	2005	20	0	0	0.00%	N/A	0.0000
	2004	19	7,344	136,157	5.39%	64.76%	0.0833
	2003	18	0	0	0.00%	N/A	0.0000
	2002	17	0	0	0.00%	N/A	0.0000
GRAND TOTAL			324,762	1,920,029	16.91%	33.09%	0.5111

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected		
1	0	64,985	0.00%	3.15%	0.0000		
2	0	111,023	0.00%	5.04%	0.0000		
3	0	104,706	0.00%	7.89%	0.0000		
4	0	98,265	0.00%	10.26%	0.0000		
5	0	94,720	0.00%	13.11%	0.0000		
6	0	90,289	0.00%	13.18%	0.0000		
7	0	90,161	0.00%	16.23%	0.0000		
8	0	91,149	0.00%	20.08%	0.0000		
9	0	94,729	0.00%	24.58%	0.0000		
10	0	100,250	0.00%	29.58%	0.0000		
11	0	102,479	0.00%	35.02%	0.0000		
12	93,818	105,463	88.96%	40.69%	2.1861		
13	115,456	109,899	105.06%	45.33%	2.3175		
14	107,084	109,178	98.08%	48.49%	2.0226		
15	366	109,770	0.33%	49.62%	0.0067		
16	694	117,262	0.59%	51.36%	0.0115		
17	0	121,515	0.00%	56.53%	0.0000		
18	2,959	126,625	2.34%	61.95%	0.0377		
19	4,037	72,709	5.55%	71.28%	0.0779		
20	348	4,854	7.17%	86.08%	0.0833		
21	0	0	0.00%	N/A	0.0000		
TOTAL			324,762	1,920,029	16.91%	33.09%	0.5111

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		
		2	0	33,117	0.00%	6.02%	0.0000		
			Total	0	306,735	0.00%	5.38%	0.0000	
2003	2003	1	0	613,340	0.00%	3.28%	0.0000		
		2	3,886	687,530	0.57%	7.06%	0.0801		
			0	33,454	0.00%	11.18%	0.0000		
Total	3,886	1,334,325	0.29%	5.42%	0.0537				
2004	2004	1	313	1,990,017	0.02%	2.27%	0.0069		
		2	25,953	1,613,671	1.61%	4.54%	0.2545		
		3	309	674,522	0.05%	11.55%	0.0040		
		4	0	33,454	0.00%	15.76%	0.0000		
Total	26,574		4,311,665	0.62%	4.68%	0.1318			
2005	2005	1	0	774,883	0.00%	2.18%	0.0000		
		2	99,505	4,226,857	2.35%	3.33%	0.7075		
		3	0	1,587,539	0.00%	7.54%	0.0000		
		4	0	671,367	0.00%	14.95%	0.0000		
		5	0	33,454	0.00%	22.80%	0.0000		
Total	99,505	7,294,099	1.36%	5.28%	0.2584				
2006	2006	1	0	153,008	0.00%	1.48%	0.0000		
		2	0	1,014,272	0.00%	4.11%	0.0000		
		3	7,968	3,965,017	0.20%	5.45%	0.0369		
			4	180,699	1,558,492	11.59%	10.33%	1.1225	
		5	88,117	649,818	13.56%	18.94%	0.7159		
		6	0	33,454	0.00%	28.78%	0.0000		
Total	276,783	7,374,061	3.75%	7.51%	0.4998				
2007	2007	2	0	231,416	0.00%	2.85%	0.0000		
		3	2,218	973,118	0.23%	6.13%	0.0372		
		4	628,226	3,836,573	16.37%	7.70%	2.1279		
		5	6,125	1,524,268	0.40%	13.66%	0.0294		
		6	733,721	619,103	118.51%	21.01%	5.6397		
		7	0	33,454	0.00%	35.95%	0.0000		
		Total	1,370,291	7,217,932	18.98%	9.86%	1.9249		
2008	2008	3	0	229,218	0.00%	4.35%	0.0000		
		4	0	945,909	0.00%	8.90%	0.0000		
		5	10,283	3,715,505	0.28%	10.04%	0.0276		
		6	13,216	1,474,661	0.90%	17.37%	0.0516		
		7	63,196	578,020	10.93%	22.86%	0.4784		
		8	0	32,251	0.00%	46.54%	0.0000		
		Total	86,695	6,975,564	1.24%	12.48%	0.0996		
		2009	2009	4	0	214,838	0.00%	6.54%	0.0000
5	298,124			997,083	31.81%	11.59%	2.7452		
6	1,867,160			3,631,789	51.41%	12.35%	4.1637		
7	398			1,440,652	0.03%	20.34%	0.0014		
8	22,692			557,091	4.07%	24.83%	0.1640		
9	319			29,061	1.10%	52.87%	0.0208		
Total	2,188,693			6,810,514	32.14%	14.95%	2.1503		
2010	2010			5	0	218,444	0.00%	8.33%	0.0000
				6	9,486	931,068	1.02%	13.93%	0.0731
		7	281,195	3,672,776	7.66%	14.13%	0.5417		
		8	316,257	1,447,277	21.85%	22.61%	0.9664		
		9	1,245,037	551,255	225.86%	30.80%	7.3330		
		10	0	18,787	0.00%	45.01%	0.0000		
		Total	1,851,975	6,839,607	27.08%	17.14%	1.5794		
		2011	2011	6	0	232,137	0.00%	9.71%	0.0000
				7	0	1,610,092	0.00%	15.22%	0.0000
				8	930,034	4,023,475	23.12%	15.87%	1.4566
9	787,535			1,578,431	49.89%	25.42%	1.9625		
10	321			592,897	0.05%	36.84%	0.0015		
11	0			20,458	0.00%	59.93%	0.0000		
Total	1,717,891			7,457,489	23.04%	19.40%	1.1874		
2012	2012			7	0	226,113	0.00%	11.88%	0.0000
				8	0	1,940,393	0.00%	18.07%	0.0000
				9	2,013,026	4,127,714	48.77%	18.77%	2.5966
				10	5,349	1,599,521	0.33%	31.26%	0.0107
		11	487,825	549,745	88.74%	50.20%	1.7677		
		12	567,231	14,992	3783.66%	98.67%	38.3454		
		Total	3,073,431	7,558,478	40.66%	23.55%	1.7264		
		2013	2013	8	0	241,654	0.00%	13.33%	0.0000
				9	17,926	1,042,908	1.72%	21.90%	0.0785
				10	1,366,671	4,176,404	32.72%	25.51%	1.2827
				11	1,642,941	1,464,775	112.16%	41.72%	2.6883
				12	0	454,252	0.00%	72.73%	0.0000
2001	0			13,591	0.00%	112.14%	0.0000		
	Total			3,027,539	7,393,585	40.95%	30.85%	1.3272	

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		
		2	0	0	0.00%	N/A	0.0000		
			Total	0	5,024	0.00%	3.39%	0.0000	
2003	2003	1	0	20,660	0.00%	6.43%	0.0000		
		2	0	18,805	0.00%	4.74%	0.0000		
		3	0	0	0.00%	N/A	0.0000		
Total	0	39,465	0.00%	5.63%	0.0000				
2004	2004	1	0	36,625	0.00%	7.12%	0.0000		
		2	0	68,041	0.00%	8.91%	0.0000		
		3	0	18,092	0.00%	8.26%	0.0000		
		4	0	0	0.00%	N/A	0.0000		
Total	0	122,758	0.00%	8.28%	0.0000				
2005	2005	1	0	0	0.00%	N/A	0.0000		
		2	0	51,206	0.00%	11.54%	0.0000		
		3	0	68,091	0.00%	14.23%	0.0000		
		4	0	15,866	0.00%	11.23%	0.0000		
		5	0	0	0.00%	N/A	0.0000		
Total	0	135,163	0.00%	12.86%	0.0000				
2006	2006	1	0	0	0.00%	N/A	0.0000		
		2	0	0	0.00%	N/A	0.0000		
		3	0	46,600	0.00%	17.32%	0.0000		
		4	0	68,091	0.00%	19.70%	0.0000		
		5	0	13,166	0.00%	14.10%	0.0000		
		6	0	0	0.00%	N/A	0.0000		
Total	0	127,857	0.00%	18.25%	0.0000				
2007	2007	2	0	0	0.00%	N/A	0.0000		
		3	0	0	0.00%	N/A	0.0000		
		4	0	45,914	0.00%	23.77%	0.0000		
		5	0	68,091	0.00%	26.98%	0.0000		
		6	0	13,166	0.00%	17.90%	0.0000		
		7	0	0	0.00%	N/A	0.0000		
		Total	0	127,171	0.00%	24.88%	0.0000		
2008	2008	3	0	0	0.00%	N/A	0.0000		
		4	0	0	0.00%	N/A	0.0000		
		5	0	45,914	0.00%	30.68%	0.0000		
		6	0	67,079	0.00%	33.31%	0.0000		
		7	0	13,166	0.00%	19.88%	0.0000		
		8	0	0	0.00%	N/A	0.0000		
		Total	0	126,963	0.00%	30.98%	0.0000		
		2009	2009	4	0	0	0.00%	N/A	0.0000
5	0			0	0.00%	N/A	0.0000		
6	0			45,899	0.00%	36.55%	0.0000		
7	0			65,890	0.00%	41.69%	0.0000		
8	0			10,742	0.00%	22.21%	0.0000		
9	0			0	0.00%	N/A	0.0000		
Total	0			122,531	0.00%	38.06%	0.0000		
2010	2010			5	0	0	0.00%	N/A	0.0000
				6	0	0	0.00%	N/A	0.0000
		7	0	45,866	0.00%	45.56%	0.0000		
		8	0	54,119	0.00%	38.44%	0.0000		
		9	0	10,807	0.00%	28.27%	0.0000		
		10	0	0	0.00%	N/A	0.0000		
		Total	0	110,792	0.00%	40.40%	0.0000		
		2011	2011	6	0	0	0.00%	N/A	0.0000
				7	0	0	0.00%	N/A	0.0000
				8	453,858	47,845	948.66%	54.75%	17.3271
9	0			52,117	0.00%	41.88%	0.0000		
10	0			11,401	0.00%	37.66%	0.0000		
11	0			0	0.00%	N/A	0.0000		
Total	453,858			111,363	407.55%	46.98%	8.6757		
2012	2012			7	0	0	0.00%	N/A	0.0000
				8	0	0	0.00%	N/A	0.0000
				9	0	39,034	0.00%	40.99%	0.0000
				10	0	54,416	0.00%	47.39%	0.0000
		11	0	12,085	0.00%	45.82%	0.0000		
		12	0	0	0.00%	N/A	0.0000		
		Total	0	105,536	0.00%	44.84%	0.0000		
		2013	2013	8	0	0	0.00%	N/A	0.0000
				9	0	0	0.00%	N/A	0.0000
				10	0	40,872	0.00%	45.89%	0.0000
				11	0	54,246	0.00%	54.34%	0.0000
				12	0	12,800	0.00%	53.53%	0.0000
2001	0			0	0.00%	N/A	0.0000		
	Total			0	107,916	0.00%	51.04%	0.0000	

Exhibit 2 - Total Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2021

Historical Earned Premiums and Incurred Claims

As of December 31, 2021

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	296,410	-	-	296,410	5%
2004	13,614,515	1,143,067	7,823	-	1,150,891	8%
2005	20,918,731	1,686,231	64,577	-	1,750,808	8%
2006	21,268,132	2,120,966	19,187	-	2,140,153	10%
2007	20,728,525	3,329,859	132,626	-	3,462,485	17%
2008	20,075,147	2,634,838	60,637	-	2,695,474	13%
2009	19,525,015	5,518,851	281,850	-	5,800,700	30%
2010	19,317,642	5,613,629	300,576	-	5,914,206	31%
2011	20,264,045	5,212,690	52,919	-	5,265,609	26%
2012	20,415,875	6,749,678	1,145,297	-	7,894,975	39%
2013	20,234,962	6,767,125	591,503	-	7,358,629	36%
2014	19,151,761	7,868,851	912,620	-	8,781,471	46%
2015	18,349,566	7,548,253	826,203	-	8,374,456	46%
2016	18,059,465	9,258,134	1,493,266	-	10,751,400	60%
2017	18,243,693	10,242,058	3,311,024	-	13,553,082	74%
2018	19,077,658	10,952,917	4,754,228	-	15,707,145	82%
2019	19,454,813	6,576,222	8,061,161	-	14,637,382	75%
2020	19,212,657	3,871,337	10,869,481	-	14,740,818	77%
2021	18,577,432	1,469,301	17,412,019	1,733,509	20,614,830	111%
Grand Total	353,226,240	98,860,417	50,296,998	1,733,509	150,890,924	43%

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	238,197	116,037	-	354,234	111%
2019	338,885	176,552	356,459	-	533,011	157%
2020	348,541	29,768	144,596	-	174,364	50%
2021	361,284	-	-	24,932	24,932	7%
Grand Total	5,548,771	1,555,637	617,092	24,932	2,197,662	40%

Exhibit 2 - Limited No Inflation Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2021

Historical Earned Premiums and Incurred Claims

As of December 31, 2021

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	432,854	-	-	-	-	0%
2003	2,040,989	276,097	-	-	276,097	14%
2004	3,676,497	689,814	7,823	-	697,637	19%
2005	4,463,948	1,008,017	-	-	1,008,017	23%
2006	4,335,916	832,038	19,187	-	851,225	20%
2007	4,160,197	1,013,577	11,359	-	1,024,936	25%
2008	3,990,250	1,505,688	-	-	1,505,688	38%
2009	3,849,220	1,386,719	-	-	1,386,719	36%
2010	3,687,327	1,561,918	-	-	1,561,918	42%
2011	3,617,088	1,826,688	-	-	1,826,688	51%
2012	3,517,005	1,722,349	16,219	-	1,738,568	49%
2013	3,472,725	1,917,676	-	-	1,917,676	55%
2014	3,373,269	1,621,446	35,496	-	1,656,942	49%
2015	3,395,216	1,870,252	-	-	1,870,252	55%
2016	3,263,601	2,311,698	41,542	-	2,353,240	72%
2017	3,146,548	2,265,369	114,137	-	2,379,505	76%
2018	2,980,970	2,325,004	246,474	-	2,571,477	86%
2019	2,750,391	1,512,787	487,269	-	2,000,056	73%
2020	2,517,628	755,865	792,634	-	1,548,499	62%
2021	2,300,443	375,765	2,334,533	257,699	2,967,998	129%
Grand Total	64,975,687	26,778,764	4,106,673	257,699	31,143,137	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	15,329	-	-	15,329	49%
2019	26,273	-	-	-	-	0%
2020	25,725	351	-	-	351	1%
2021	22,389	-	-	2,078	2,078	9%
Grand Total	765,549	326,223	-	2,078	328,301	43%

Exhibit 2 - Lifetime No Inflation Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2021

Historical Earned Premiums and Incurred Claims

As of December 31, 2021

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	235,300	-	-	-	-	0%
2003	937,382	5,278	-	-	5,278	1%
2004	1,727,896	306,639	-	-	306,639	18%
2005	2,058,524	486,022	64,577	-	550,599	27%
2006	2,021,545	380,164	-	-	380,164	19%
2007	1,980,366	853,417	-	-	853,417	43%
2008	1,923,592	421,552	-	-	421,552	22%
2009	1,856,976	719,714	-	-	719,714	39%
2010	1,770,820	923,156	103,909	-	1,027,065	58%
2011	1,646,858	989,473	-	-	989,473	60%
2012	1,613,465	1,509,667	55,225	-	1,564,892	97%
2013	1,589,536	507,470	-	-	507,470	32%
2014	1,581,511	842,604	158,766	-	1,001,370	63%
2015	1,660,176	1,347,019	327,065	-	1,674,084	101%
2016	1,638,978	812,489	338,990	-	1,151,479	70%
2017	1,626,615	987,390	421,810	-	1,409,201	87%
2018	1,669,033	1,135,024	520,631	-	1,655,655	99%
2019	1,598,949	637,108	1,302,912	-	1,940,021	121%
2020	1,525,385	460,509	1,191,769	-	1,652,279	108%
2021	1,417,221	169,621	1,133,264	171,145	1,474,030	104%
Grand Total	32,081,881	13,494,315	5,618,919	171,145	19,284,379	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	7,863	-	-	-	-	0%
2004	27,109	-	-	-	-	0%
2005	26,017	-	-	-	-	0%
2006	27,012	-	-	-	-	0%
2007	27,509	-	-	-	-	0%
2008	27,774	-	-	-	-	0%
2009	28,004	-	-	-	-	0%
2010	27,232	29,664	-	-	29,664	109%
2011	23,296	-	-	-	-	0%
2012	21,771	-	-	-	-	0%
2013	22,436	-	-	-	-	0%
2014	23,103	-	-	-	-	0%
2015	24,958	-	-	-	-	0%
2016	27,231	-	-	-	-	0%
2017	29,182	-	-	-	-	0%
2018	33,195	30,358	-	-	30,358	91%
2019	28,346	-	-	-	-	0%
2020	18,713	29,417	144,596	-	174,012	930%
2021	6,873	-	-	566	566	8%
Grand Total	461,431	89,439	144,596	566	234,600	51%

**Exhibit 2 - Limited Inflation
Physicians Mutual Insurance Company**

Actuarial Justification of Long-Term Care Premium Rates, December 2021

Historical Earned Premiums and Incurred Claims

As of December 31, 2021

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	269,818	-	-	-	-	0%
2003	1,163,782	11,148	-	-	11,148	1%
2004	3,898,458	120,040	-	-	120,040	3%
2005	7,102,158	92,686	-	-	92,686	1%
2006	7,536,610	631,981	-	-	631,981	8%
2007	7,370,030	213,841	-	-	213,841	3%
2008	7,185,741	681,540	-	-	681,540	9%
2009	7,008,305	1,474,642	30,933	-	1,505,575	21%
2010	7,019,889	1,473,247	-	-	1,473,247	21%
2011	7,542,610	731,558	-	-	731,558	10%
2012	7,726,927	1,518,084	-	-	1,518,084	20%
2013	7,779,116	1,905,944	-	-	1,905,944	25%
2014	7,655,647	3,239,575	100,201	-	3,339,776	44%
2015	7,544,057	2,404,805	45,606	-	2,450,411	32%
2016	7,451,186	3,021,179	28,829	-	3,050,008	41%
2017	7,592,097	3,349,163	850,391	-	4,199,554	55%
2018	7,983,997	4,480,117	1,165,012	-	5,645,129	71%
2019	8,240,210	2,637,676	2,013,294	-	4,650,970	56%
2020	8,224,385	1,893,140	4,671,810	-	6,564,950	80%
2021	7,971,773	622,715	6,935,023	655,409	8,213,148	103%
Grand Total	134,271,298	30,503,084	15,841,099	655,409	46,999,592	35%

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	90,416	-	-	-	-	0%
2005	108,438	-	-	-	-	0%
2006	98,207	-	-	-	-	0%
2007	95,235	-	-	-	-	0%
2008	94,720	-	-	-	-	0%
2009	90,289	-	-	-	-	0%
2010	89,209	-	-	-	-	0%
2011	91,907	-	-	-	-	0%
2012	97,063	-	-	-	-	0%
2013	102,582	-	-	-	-	0%
2014	103,866	-	-	-	-	0%
2015	107,327	93,818	-	-	93,818	87%
2016	110,682	222,906	-	-	222,906	201%
2017	110,444	-	-	-	-	0%
2018	112,171	-	-	-	-	0%
2019	125,017	694	-	-	694	1%
2020	127,993	-	-	-	-	0%
2021	136,157	-	-	7,344	7,344	5%
Grand Total	1,920,029	317,418	-	7,344	324,762	17%

Exhibit 2 - Lifetime Inflation Physicians Mutual Insurance Company

Actuarial Justification of Long-Term Care Premium Rates, December 2021

Historical Earned Premiums and Incurred Claims

As of December 31, 2021

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	1,334,325	3,886	-	-	3,886	0%
2004	4,311,665	26,574	-	-	26,574	1%
2005	7,294,099	99,505	-	-	99,505	1%
2006	7,374,061	276,783	-	-	276,783	4%
2007	7,217,932	1,249,024	121,267	-	1,370,291	19%
2008	6,975,564	26,058	60,637	-	86,695	1%
2009	6,810,514	1,937,776	250,917	-	2,188,693	32%
2010	6,839,607	1,655,308	196,667	-	1,851,975	27%
2011	7,457,489	1,664,972	52,919	-	1,717,891	23%
2012	7,558,478	1,999,579	1,073,852	-	3,073,431	41%
2013	7,393,585	2,436,036	591,503	-	3,027,539	41%
2014	6,541,334	2,165,225	618,158	-	2,783,383	43%
2015	5,750,117	1,926,177	453,532	-	2,379,709	41%
2016	5,705,701	3,112,768	1,083,904	-	4,196,672	74%
2017	5,878,433	3,640,136	1,924,686	-	5,564,822	95%
2018	6,443,658	3,012,772	2,822,112	-	5,834,885	91%
2019	6,865,263	1,788,650	4,257,685	-	6,046,335	88%
2020	6,945,259	761,823	4,213,267	-	4,975,091	72%
2021	6,887,994	301,201	7,009,198	649,256	7,959,655	116%
Grand Total	121,897,375	28,084,254	24,730,306	649,256	53,463,816	44%

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	39,465	-	-	-	-	0%
2004	122,758	-	-	-	-	0%
2005	135,163	-	-	-	-	0%
2006	127,857	-	-	-	-	0%
2007	127,171	-	-	-	-	0%
2008	126,963	-	-	-	-	0%
2009	122,531	-	-	-	-	0%
2010	110,792	-	-	-	-	0%
2011	111,363	453,858	-	-	453,858	408%
2012	105,536	-	-	-	-	0%
2013	107,916	-	-	-	-	0%
2014	111,365	-	-	-	-	0%
2015	117,961	-	-	-	-	0%
2016	125,097	-	-	-	-	0%
2017	130,304	333	-	-	333	0%
2018	143,273	192,510	116,037	-	308,547	215%
2019	159,250	175,858	356,459	-	532,317	334%
2020	176,110	-	-	-	-	0%
2021	195,864	-	-	14,944	14,944	8%
Grand Total	2,401,762	822,558	472,497	14,944	1,309,998	55%

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 12/31/2021

CURRENT RATES	AFTER RATE INCREASE
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Discount Rate = **4.50%** Cumulative Rate Increase % = 208.45% **Rate Increase Request = 18.37%**
Implementation Date = 1/1/2023

	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	\$ 460,424,506	\$ 539,242,771	\$ 198,432,523	36.8%	\$ 539,242,771	\$ 198,432,523	36.8%
Discounted Future	\$ 66,307,093	\$ 213,853,909	\$ 740,505,518	346.3%	\$ 245,337,940	\$ 725,110,202	295.6%
Lifetime (with interest)	\$ 526,731,599	\$ 753,096,680	\$ 938,938,042	124.7%	\$ 784,580,711	\$ 923,542,725	117.7%
Lifetime (no interest)	\$ 375,152,003	\$ 646,648,509	\$ 1,566,025,447	242.2%	\$ 692,571,901	\$ 1,535,119,547	221.7%

Calendar Year	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1994	-	-	-	N/A	-	-	N/A
1995	-	-	-	N/A	-	-	N/A
1996	-	-	-	N/A	-	-	N/A
1997	-	-	-	N/A	-	-	N/A
1998	-	-	-	N/A	-	-	N/A
1999	-	-	-	N/A	-	-	N/A
2000	-	-	-	N/A	-	-	N/A
2001	15,421	15,421	-	0%	15,421	-	0%
2002	1,244,708	1,244,708	-	0%	1,244,708	-	0%
2003	5,476,478	5,476,478	296,410	5%	5,476,478	296,410	5%
2004	13,614,515	13,614,515	1,150,891	8%	13,614,515	1,150,891	8%
2005	20,918,731	20,918,731	1,750,808	8%	20,918,731	1,750,808	8%
2006	21,268,132	21,268,132	2,140,153	10%	21,268,132	2,140,153	10%
2007	20,728,525	20,728,525	3,462,485	17%	20,728,525	3,462,485	17%
2008	20,075,147	20,075,147	2,695,474	13%	20,075,147	2,695,474	13%
2009	19,525,015	19,525,015	5,800,700	30%	19,525,015	5,800,700	30%
2010	18,870,138	18,884,753	5,914,206	31%	18,884,753	5,914,206	31%
2011	18,023,837	18,732,703	5,265,609	28%	18,732,703	5,265,609	28%
2012	17,299,627	19,058,550	7,894,975	41%	19,058,550	7,894,975	41%
2013	16,507,553	19,261,956	7,358,629	38%	19,261,956	7,358,629	38%
2014	14,909,343	18,035,896	8,781,471	49%	18,035,896	8,781,471	49%
2015	13,301,667	17,422,380	8,374,456	48%	17,422,380	8,374,456	48%
2016	12,457,958	17,802,318	10,751,400	60%	17,802,318	10,751,400	60%
2017	11,594,875	17,838,223	13,553,082	76%	17,838,223	13,553,082	76%
2018	10,602,431	18,460,885	15,707,145	85%	18,460,885	15,707,145	85%
2019	9,845,030	19,697,131	14,637,382	74%	19,697,131	14,637,382	74%
2020	9,283,970	20,932,990	14,740,818	70%	20,932,990	14,740,818	70%
2021	8,768,437	22,589,283	20,614,830	91%	22,589,283	20,614,830	91%
2022	8,279,451	24,561,074	23,080,632	94%	24,561,074	23,080,632	94%
2023	7,839,884	25,018,136	25,942,020	104%	27,169,528	25,708,465	95%
2024	7,396,007	23,692,808	28,982,897	122%	27,749,984	28,447,092	103%
2025	6,901,282	22,180,488	32,176,124	145%	26,000,481	31,569,303	121%
2026	6,449,934	20,815,242	35,454,510	170%	24,424,172	34,772,592	142%
2027	5,998,127	19,437,822	38,754,124	199%	22,830,646	37,994,030	166%
2028	5,549,027	18,057,671	42,022,112	233%	21,230,691	41,181,859	194%
2029	5,104,696	16,681,209	45,207,041	271%	19,631,697	44,286,072	226%
2030	4,667,308	15,315,241	48,225,329	315%	18,041,581	47,225,370	262%
2031	4,240,733	13,972,351	51,011,008	365%	16,475,191	49,935,606	303%
2032	3,829,971	12,669,030	53,505,598	422%	14,952,017	52,360,001	350%
2033	3,438,723	11,418,109	55,652,890	487%	13,487,346	54,444,128	404%
2034	3,068,326	10,224,990	57,441,687	562%	12,087,802	56,177,665	465%
2035	2,718,963	9,091,600	58,761,469	646%	10,756,033	57,453,238	534%
2036	2,391,588	8,022,394	59,529,890	742%	9,497,679	58,190,700	613%
2037	2,088,455	7,026,152	59,758,567	851%	8,323,479	58,401,609	702%
2038	1,811,350	6,110,186	59,459,550	973%	7,242,469	58,097,954	802%
2039	1,560,197	5,275,670	58,615,580	1111%	6,256,424	57,262,958	915%
2040	1,333,711	4,519,640	57,128,903	1264%	5,362,206	55,801,548	1041%
2041	1,130,611	3,838,907	55,015,236	1433%	4,556,318	53,728,086	1179%
2042	950,394	3,232,657	52,398,284	1621%	3,838,026	51,166,336	1333%
2043	792,811	2,700,834	49,418,715	1830%	3,207,467	48,250,857	1504%
2044	656,597	2,239,821	46,181,097	2062%	2,600,554	45,084,351	1695%
2045	539,692	1,843,156	42,741,028	2319%	2,189,771	41,721,191	1905%
2046	439,755	1,503,255	39,129,613	2603%	1,786,168	38,191,744	2138%
2047	355,048	1,214,518	35,400,321	2915%	1,443,143	34,548,189	2394%
2048	284,324	973,016	31,642,027	3252%	1,156,130	30,877,283	2671%
2049	226,163	774,151	28,022,309	3620%	919,762	27,342,267	2973%
2050	178,790	612,019	24,617,491	4022%	727,067	24,017,621	3303%
2051	140,328	480,264	21,440,813	4464%	570,465	20,916,233	3667%
2052	109,209	373,590	18,440,448	4936%	443,648	17,987,646	4054%
2053	84,374	288,435	15,605,144	5410%	342,408	15,220,918	4445%
2054	64,843	221,479	13,028,742	5883%	262,825	12,707,310	4835%
2055	49,648	169,419	10,751,080	6346%	200,979	10,485,427	5217%
2056	37,853	129,032	8,804,354	6823%	153,015	8,586,474	5612%
2057	28,699	97,699	7,113,674	7281%	115,802	6,937,520	5991%
2058	21,654	73,598	5,664,964	7697%	87,179	5,524,768	6337%
2059	16,290	55,267	4,472,276	8092%	65,416	4,361,791	6668%
2060	12,226	41,401	3,516,101	8493%	48,967	3,429,410	7004%
2061	9,143	30,900	2,762,056	8939%	36,518	2,694,021	7377%
2062	6,800	22,932	2,153,250	9390%	27,075	2,100,242	7757%
2063	5,028	16,919	1,661,005	9817%	19,954	1,620,177	8120%
2064	3,699	12,424	1,269,009	10214%	14,635	1,237,914	8459%
2065	2,710	9,086	958,952	10555%	10,691	935,573	8751%
2066	1,975	6,611	714,732	10812%	7,770	697,395	8975%
2067	1,429	4,776	525,106	10996%	5,607	512,441	9139%
2068	1,026	3,425	380,207	11102%	4,016	371,102	9240%
2069	732	2,438	271,454	11136%	2,856	265,009	9280%
2070	518	1,723	191,235	11100%	2,017	186,738	9260%
2071	364	1,208	133,888	11083%	1,413	130,768	9254%

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 12/31/2021

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =	84.05%	Rate Increase Request =	0.00%	Implementation Date =	1/1/2023
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	\$ 92,158,961	\$ 103,585,775	\$ 44,504,784	43.0%	\$ 103,585,775	\$ 44,504,784	43.0%
Discounted Future	\$ 8,127,176	\$ 14,958,170	\$ 37,349,892	249.7%	\$ 14,958,170	\$ 37,349,892	249.7%
Lifetime (with interest)	\$ 100,286,136	\$ 118,543,945	\$ 81,854,676	69.1%	\$ 118,543,945	\$ 81,854,676	69.1%
Lifetime (no interest)	\$ 65,821,511	\$ 84,143,030	\$ 85,414,673	101.5%	\$ 84,143,030	\$ 85,414,673	101.5%

Calendar Year	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
1994	-	-	-	N/A	-	-	N/A
1995	-	-	-	N/A	-	-	N/A
1996	-	-	-	N/A	-	-	N/A
1997	-	-	-	N/A	-	-	N/A
1998	-	-	-	N/A	-	-	N/A
1999	-	-	-	N/A	-	-	N/A
2000	-	-	-	N/A	-	-	N/A
2001	3,605	3,605	-	0%	3,605	-	0%
2002	432,854	432,854	-	0%	432,854	-	0%
2003	2,040,989	2,040,989	276,097	14%	2,040,989	276,097	14%
2004	3,676,497	3,676,497	697,637	19%	3,676,497	697,637	19%
2005	4,463,948	4,463,948	1,008,017	23%	4,463,948	1,008,017	23%
2006	4,335,916	4,335,916	851,225	20%	4,335,916	851,225	20%
2007	4,160,197	4,160,197	1,024,936	25%	4,160,197	1,024,936	25%
2008	3,990,250	3,990,250	1,505,688	38%	3,990,250	1,505,688	38%
2009	3,849,220	3,849,220	1,386,719	36%	3,849,220	1,386,719	36%
2010	3,610,308	3,613,823	1,561,918	43%	3,613,823	1,561,918	43%
2011	3,244,837	3,378,151	1,826,688	54%	3,378,151	1,826,688	54%
2012	2,977,413	3,285,724	1,738,568	53%	3,285,724	1,738,568	53%
2013	2,812,454	3,286,643	1,917,676	58%	3,286,643	1,917,676	58%
2014	2,592,839	3,132,293	1,656,942	53%	3,132,293	1,656,942	53%
2015	2,410,894	3,152,454	1,870,252	59%	3,152,454	1,870,252	59%
2016	2,196,341	3,133,250	2,353,240	75%	3,133,250	2,353,240	75%
2017	2,049,399	3,153,596	2,379,505	75%	3,153,596	2,379,505	75%
2018	1,859,266	3,235,589	2,571,477	79%	3,235,589	2,571,477	79%
2019	1,689,869	3,110,225	2,000,056	64%	3,110,225	2,000,056	64%
2020	1,538,399	2,831,444	1,548,499	55%	2,831,444	1,548,499	55%
2021	1,398,842	2,574,587	2,967,998	115%	2,574,587	2,967,998	115%
2022	1,266,657	2,331,297	3,107,182	133%	2,331,297	3,107,182	133%
2023	1,159,500	2,134,075	3,240,375	152%	2,134,075	3,240,375	152%
2024	1,054,456	1,940,739	3,346,040	172%	1,940,739	3,346,040	172%
2025	952,203	1,752,541	3,422,344	195%	1,752,541	3,422,344	195%
2026	853,710	1,571,263	3,455,146	220%	1,571,263	3,455,146	220%
2027	759,920	1,398,642	3,440,911	246%	1,398,642	3,440,911	246%
2028	671,534	1,235,968	3,375,630	273%	1,235,968	3,375,630	273%
2029	588,879	1,083,839	3,262,674	301%	1,083,839	3,262,674	301%
2030	512,251	942,805	3,108,121	330%	942,805	3,108,121	330%
2031	442,040	813,581	2,919,680	359%	813,581	2,919,680	359%
2032	378,643	696,898	2,709,142	389%	696,898	2,709,142	389%
2033	322,123	592,872	2,482,362	419%	592,872	2,482,362	419%
2034	272,157	500,908	2,250,911	449%	500,908	2,250,911	449%
2035	228,288	420,130	2,021,908	481%	420,130	2,021,908	481%
2036	190,081	349,847	1,800,316	515%	349,847	1,800,316	515%
2037	157,286	289,487	1,589,561	549%	289,487	1,589,561	549%
2038	129,463	238,278	1,390,992	584%	238,278	1,390,992	584%
2039	106,022	195,135	1,205,989	618%	195,135	1,205,989	618%
2040	86,361	158,948	1,035,965	652%	158,948	1,035,965	652%
2041	69,979	128,796	881,848	685%	128,796	881,848	685%
2042	56,461	103,917	743,424	715%	103,917	743,424	715%
2043	45,420	83,597	621,745	744%	83,597	621,745	744%
2044	36,464	67,113	516,334	769%	67,113	516,334	769%
2045	29,225	53,788	425,669	791%	53,788	425,669	791%
2046	23,392	43,052	349,203	811%	43,052	349,203	811%
2047	18,723	34,459	285,300	828%	34,459	285,300	828%
2048	15,001	27,610	233,221	845%	27,610	233,221	845%
2049	12,038	22,157	190,669	861%	22,157	190,669	861%
2050	9,677	17,811	156,063	876%	17,811	156,063	876%
2051	7,796	14,348	128,211	894%	14,348	128,211	894%
2052	6,290	11,577	105,320	910%	11,577	105,320	910%
2053	5,080	9,350	86,673	927%	9,350	86,673	927%
2054	4,105	7,555	71,408	945%	7,555	71,408	945%
2055	3,317	6,104	59,015	967%	6,104	59,015	967%
2056	2,679	4,931	49,232	998%	4,931	49,232	998%
2057	2,162	3,979	40,847	1027%	3,979	40,847	1027%
2058	1,739	3,200	33,741	1054%	3,200	33,741	1054%
2059	1,391	2,560	27,695	1082%	2,560	27,695	1082%
2060	1,108	2,035	22,646	1113%	2,035	22,646	1113%
2061	873	1,607	18,494	1151%	1,607	18,494	1151%
2062	685	1,260	14,786	1173%	1,260	14,786	1173%
2063	533	981	11,625	1186%	981	11,625	1186%
2064	410	755	9,027	1195%	755	9,027	1195%
2065	313	576	6,937	1204%	576	6,937	1204%
2066	236	435	5,282	1214%	435	5,282	1214%
2067	177	326	3,980	1221%	326	3,980	1221%
2068	131	242	2,962	1226%	242	2,962	1226%
2069	96	178	2,181	1228%	178	2,181	1228%
2070	70	129	1,593	1232%	129	1,593	1232%
2071	50	93	1,153	1241%	93	1,153	1241%

**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 12/31/2021

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =	102.30%	Rate Increase Request =	0.00%	Implementation Date =	1/1/2023
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	\$ 43,962,632	\$ 50,137,833	\$ 26,756,995	53.4%	\$ 50,137,833	\$ 26,756,995	53.4%
Discounted Future	\$ 4,921,169	\$ 9,955,610	\$ 30,645,849	307.8%	\$ 9,955,610	\$ 30,645,849	307.8%
Lifetime (with interest)	\$ 48,883,801	\$ 60,093,443	\$ 57,402,844	95.5%	\$ 60,093,443	\$ 57,402,844	95.5%
Lifetime (no interest)	\$ 33,019,387	\$ 44,850,496	\$ 65,611,685	146.3%	\$ 44,850,496	\$ 65,611,685	146.3%

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	235,300	235,300	-	0%	235,300	-	0%
2003	937,382	937,382	5,278	1%	937,382	5,278	1%
2004	1,727,896	1,727,896	306,639	18%	1,727,896	306,639	18%
2005	2,058,524	2,058,524	550,599	27%	2,058,524	550,599	27%
2006	2,021,545	2,021,545	380,164	19%	2,021,545	380,164	19%
2007	1,980,366	1,980,366	853,417	43%	1,980,366	853,417	43%
2008	1,923,592	1,923,592	421,552	22%	1,923,592	421,552	22%
2009	1,856,976	1,856,976	719,714	39%	1,856,976	719,714	39%
2010	1,729,883	1,731,286	1,027,065	59%	1,731,286	1,027,065	59%
2011	1,492,525	1,549,832	989,473	64%	1,549,832	989,473	64%
2012	1,373,226	1,511,510	1,564,892	104%	1,511,510	1,564,892	104%
2013	1,304,178	1,520,378	507,470	33%	1,520,378	507,470	33%
2014	1,226,254	1,485,379	1,001,370	67%	1,485,379	1,001,370	67%
2015	1,166,305	1,531,602	1,674,084	109%	1,531,602	1,674,084	109%
2016	1,090,193	1,561,931	1,151,479	74%	1,561,931	1,151,479	74%
2017	1,010,022	1,556,120	1,409,201	91%	1,556,120	1,409,201	91%
2018	945,583	1,643,136	1,655,655	101%	1,643,136	1,655,655	101%
2019	874,211	1,703,037	1,940,021	114%	1,703,037	1,940,021	114%
2020	828,248	1,675,560	1,652,279	99%	1,675,560	1,652,279	99%
2021	764,925	1,547,457	1,474,030	95%	1,547,457	1,474,030	95%
2022	712,809	1,442,025	2,200,523	153%	1,442,025	2,200,523	153%
2023	659,865	1,334,919	2,338,387	175%	1,334,919	2,338,387	175%
2024	608,353	1,230,709	2,461,514	200%	1,230,709	2,461,514	200%
2025	557,168	1,127,160	2,564,575	228%	1,127,160	2,564,575	228%
2026	506,844	1,025,354	2,637,802	257%	1,025,354	2,637,802	257%
2027	457,980	926,501	2,668,732	288%	926,501	2,668,732	288%
2028	410,983	831,427	2,655,662	319%	831,427	2,655,662	319%
2029	366,104	740,634	2,604,428	352%	740,634	2,604,428	352%
2030	323,625	654,700	2,521,036	385%	654,700	2,521,036	385%
2031	283,943	574,422	2,409,089	419%	574,422	2,409,089	419%
2032	247,531	500,760	2,275,491	454%	500,760	2,275,491	454%
2033	214,591	434,121	2,130,525	491%	434,121	2,130,525	491%
2034	185,084	374,427	1,981,690	529%	374,427	1,981,690	529%
2035	158,741	321,136	1,832,349	571%	321,136	1,832,349	571%
2036	135,321	273,757	1,681,466	614%	273,757	1,681,466	614%
2037	114,727	232,095	1,534,058	661%	232,095	1,534,058	661%
2038	96,850	195,929	1,391,755	710%	195,929	1,391,755	710%
2039	81,427	164,728	1,253,549	761%	164,728	1,253,549	761%
2040	68,085	137,737	1,119,919	813%	137,737	1,119,919	813%
2041	56,490	114,280	991,752	868%	114,280	991,752	868%
2042	46,475	94,021	869,274	925%	94,021	869,274	925%
2043	37,941	76,756	753,104	981%	76,756	753,104	981%
2044	30,747	62,201	645,003	1037%	62,201	645,003	1037%
2045	24,720	50,010	548,234	1096%	50,010	548,234	1096%
2046	19,691	39,835	461,393	1158%	39,835	461,393	1158%
2047	15,523	31,404	383,256	1220%	31,404	383,256	1220%
2048	12,123	24,525	313,499	1278%	24,525	313,499	1278%
2049	9,389	18,994	253,395	1334%	18,994	253,395	1334%
2050	7,214	14,593	203,842	1397%	14,593	203,842	1397%
2051	5,488	11,099	161,861	1458%	11,099	161,861	1458%
2052	4,117	8,328	126,186	1515%	8,328	126,186	1515%
2053	3,047	6,164	96,404	1564%	6,164	96,404	1564%
2054	2,228	4,508	72,434	1607%	4,508	72,434	1607%
2055	1,608	3,253	53,829	1655%	3,253	53,829	1655%
2056	1,142	2,309	39,326	1703%	2,309	39,326	1703%
2057	797	1,613	28,160	1746%	1,613	28,160	1746%
2058	552	1,116	19,851	1779%	1,116	19,851	1779%
2059	382	773	13,934	1803%	773	13,934	1803%
2060	265	536	9,803	1829%	536	9,803	1829%
2061	183	369	6,850	1855%	369	6,850	1855%
2062	124	251	4,723	1880%	251	4,723	1880%
2063	83	168	3,194	1896%	168	3,194	1896%
2064	55	111	2,114	1907%	111	2,114	1907%
2065	35	71	1,361	1916%	71	1,361	1916%
2066	22	45	855	1913%	45	855	1913%
2067	14	28	524	1901%	28	524	1901%
2068	8	16	302	1875%	16	302	1875%
2069	4	9	165	1871%	9	165	1871%
2070	2	5	86	1875%	5	86	1875%
2071	1	2	42	1879%	2	42	1879%

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 12/31/2021

	CURRENT RATES	AFTER RATE INCREASE
Discount Rate =	4.50%	
Cumulative Rate Increase % =	253.76%	
Rate Increase Request =		17.00%
Implementation Date =		1/1/2023

	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	\$ 167,049,214	\$ 200,531,210	\$ 58,757,881	29.3%	\$ 200,531,210	\$ 58,757,881	29.3%
Discounted Future	\$ 28,547,010	\$ 100,085,663	\$ 290,484,343	290.2%	\$ 112,683,791	\$ 285,770,490	253.6%
Lifetime (with interest)	\$ 195,596,224	\$ 300,616,872	\$ 349,242,224	116.2%	\$ 313,215,000	\$ 344,528,371	110.0%
Lifetime (no interest)	\$ 144,758,012	\$ 272,768,846	\$ 594,497,140	217.9%	\$ 291,079,141	\$ 585,422,616	201.1%

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	4,503	4,503	-	0%	4,503	-	0%
2002	269,818	269,818	-	0%	269,818	-	0%
2003	1,163,782	1,163,782	11,148	1%	1,163,782	11,148	1%
2004	3,898,458	3,898,458	120,040	3%	3,898,458	120,040	3%
2005	7,102,158	7,102,158	92,686	1%	7,102,158	92,686	1%
2006	7,536,610	7,536,610	631,981	8%	7,536,610	631,981	8%
2007	7,370,030	7,370,030	213,841	3%	7,370,030	213,841	3%
2008	7,185,741	7,185,741	681,540	9%	7,185,741	681,540	9%
2009	7,008,305	7,008,305	1,505,575	21%	7,008,305	1,505,575	21%
2010	6,867,301	6,871,585	1,473,247	21%	6,871,585	1,473,247	21%
2011	6,684,193	6,945,143	731,558	11%	6,945,143	731,558	11%
2012	6,536,564	7,199,256	1,518,084	21%	7,199,256	1,518,084	21%
2013	6,340,920	7,398,092	1,905,944	26%	7,398,092	1,905,944	26%
2014	5,974,550	7,226,762	3,339,776	46%	7,226,762	3,339,776	46%
2015	5,518,887	7,224,196	2,450,411	34%	7,224,196	2,450,411	34%
2016	5,206,953	7,436,121	3,050,008	41%	7,436,121	3,050,008	41%
2017	4,802,741	7,381,758	4,199,554	57%	7,381,758	4,199,554	57%
2018	4,337,742	7,557,826	5,645,129	75%	7,557,826	5,645,129	75%
2019	4,027,952	8,212,493	4,650,970	57%	8,212,493	4,650,970	57%
2020	3,818,212	8,999,826	6,564,950	73%	8,999,826	6,564,950	73%
2021	3,624,049	10,039,404	8,213,148	82%	10,039,404	8,213,148	82%
2022	3,432,043	11,218,857	8,838,036	79%	11,218,857	8,838,036	79%
2023	3,269,615	11,566,591	10,056,142	87%	12,471,402	9,967,875	80%
2024	3,106,790	10,990,582	11,356,621	103%	12,640,378	11,163,558	88%
2025	2,910,609	10,296,573	12,722,149	124%	11,842,191	12,505,873	106%
2026	2,738,819	9,688,847	14,130,590	146%	11,143,240	13,890,370	125%
2027	2,564,363	9,071,693	15,549,630	171%	10,433,445	15,285,286	147%
2028	2,388,647	8,450,081	16,956,714	201%	9,718,523	16,668,450	172%
2029	2,212,692	7,827,622	18,324,119	234%	9,002,627	18,012,609	200%
2030	2,037,396	7,207,496	19,610,863	272%	8,289,413	19,277,479	233%
2031	1,864,218	6,594,858	20,781,934	315%	7,584,812	20,428,641	269%
2032	1,695,201	5,996,943	21,792,551	363%	6,897,145	21,422,077	311%
2033	1,532,149	5,420,130	22,616,506	417%	6,233,746	22,232,026	357%
2034	1,375,920	4,867,456	23,253,478	478%	5,598,110	22,858,169	408%
2035	1,226,861	4,340,144	23,673,151	545%	4,991,643	23,270,707	466%
2036	1,085,626	3,840,512	23,850,431	621%	4,417,011	23,444,974	531%
2037	953,463	3,372,972	23,787,893	705%	3,879,289	23,383,499	603%
2038	831,407	2,941,185	23,502,643	799%	3,382,687	23,103,098	683%
2039	719,737	2,546,143	22,991,960	903%	2,928,345	22,601,097	772%
2040	618,177	2,186,862	22,238,499	1017%	2,515,132	21,860,444	869%
2041	526,461	1,862,409	21,246,425	1141%	2,141,976	20,885,236	975%
2042	444,571	1,572,713	20,071,168	1276%	1,808,793	19,729,958	1091%
2043	372,585	1,317,988	18,784,496	1425%	1,515,831	18,465,159	1218%
2044	309,928	1,096,403	17,402,266	1587%	1,260,984	17,106,427	1357%
2045	255,781	904,852	15,950,862	1763%	1,040,679	15,679,697	1507%
2046	209,244	740,221	14,448,492	1952%	851,336	14,202,868	1668%
2047	169,677	600,249	12,924,061	2153%	690,352	12,704,352	1840%
2048	136,515	482,935	11,418,334	2364%	555,429	11,224,222	2021%
2049	109,060	385,810	9,977,290	2586%	443,724	9,807,676	2210%
2050	86,492	305,975	8,633,261	2822%	351,905	8,486,496	2412%
2051	68,080	240,839	7,399,216	3072%	276,991	7,273,430	2626%
2052	53,179	188,125	6,271,480	3334%	216,364	6,164,865	2849%
2053	41,275	146,016	5,251,210	3596%	167,934	5,161,940	3074%
2054	31,860	112,709	4,352,484	3862%	129,627	4,278,492	3301%
2055	24,468	86,558	3,571,367	4126%	99,552	3,510,654	3526%
2056	18,703	66,162	2,906,529	4393%	76,094	2,857,118	3755%
2057	14,239	50,373	2,345,075	4655%	57,935	2,305,208	3979%
2058	10,810	38,240	1,877,867	4911%	43,981	1,845,944	4197%
2059	8,188	28,967	1,500,311	5179%	33,315	1,474,805	4427%
2060	6,184	21,878	1,194,583	5460%	25,162	1,174,275	4667%
2061	4,655	16,468	944,091	5733%	18,941	928,041	4900%
2062	3,495	12,362	739,184	5979%	14,218	726,617	5111%
2063	2,616	9,255	575,894	6223%	10,644	566,104	5318%
2064	1,953	6,911	448,621	6492%	7,948	440,994	5548%
2065	1,452	5,137	349,133	6796%	5,908	343,198	5809%
2066	1,073	3,796	267,707	7053%	4,365	263,156	6028%
2067	788	2,787	202,690	7273%	3,205	199,245	6216%
2068	575	2,032	152,219	7489%	2,338	149,631	6401%
2069	415	1,468	113,260	7713%	1,689	111,335	6593%
2070	297	1,050	83,360	7942%	1,207	81,943	6788%
2071	210	742	60,702	8182%	853	59,670	6993%

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 12/31/2021

		CURRENT RATES			AFTER RATE INCREASE		
Discount Rate =	4.50%	Cumulative Rate Increase % =	262.88%	Rate Increase Request =	29.00%	Implementation Date =	1/1/2023
	Original Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
Accumulated Past	\$ 157,253,700	\$ 184,987,953	\$ 68,412,863	37.0%	\$ 184,987,953	\$ 68,412,863	37.0%
Discounted Future	\$ 24,711,738	\$ 88,854,465	\$ 382,025,434	429.9%	\$ 107,740,369	\$ 371,343,971	344.7%
Lifetime (with interest)	\$ 181,965,438	\$ 273,842,419	\$ 450,438,297	164.5%	\$ 292,728,322	\$ 439,756,834	150.2%
Lifetime (no interest)	\$ 131,553,093	\$ 244,886,137	\$ 820,501,949	335.1%	\$ 272,499,234	\$ 798,670,573	293.1%
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	5,561	5,561	-	0%	5,561	-	0%
2002	306,735	306,735	-	0%	306,735	-	0%
2003	1,334,325	1,334,325	3,886	0%	1,334,325	3,886	0%
2004	4,311,665	4,311,665	26,574	1%	4,311,665	26,574	1%
2005	7,294,099	7,294,099	99,505	1%	7,294,099	99,505	1%
2006	7,374,061	7,374,061	276,783	4%	7,374,061	276,783	4%
2007	7,217,932	7,217,932	1,370,291	19%	7,217,932	1,370,291	19%
2008	6,975,564	6,975,564	86,695	1%	6,975,564	86,695	1%
2009	6,810,514	6,810,514	2,188,693	32%	6,810,514	2,188,693	32%
2010	6,662,647	6,668,059	1,851,975	28%	6,668,059	1,851,975	28%
2011	6,602,282	6,859,578	1,717,891	25%	6,859,578	1,717,891	25%
2012	6,412,423	7,062,060	3,073,431	44%	7,062,060	3,073,431	44%
2013	6,050,002	7,056,843	3,027,539	43%	7,056,843	3,027,539	43%
2014	5,115,700	6,191,463	2,783,383	45%	6,191,463	2,783,383	45%
2015	4,205,581	5,514,128	2,379,709	43%	5,514,128	2,379,709	43%
2016	3,964,471	5,671,015	4,196,672	74%	5,671,015	4,196,672	74%
2017	3,732,712	5,746,748	5,564,822	97%	5,746,748	5,564,822	97%
2018	3,459,839	6,024,333	5,834,885	97%	6,024,333	5,834,885	97%
2019	3,252,997	6,671,377	6,046,335	91%	6,671,377	6,046,335	91%
2020	3,099,110	7,426,160	4,975,091	67%	7,426,160	4,975,091	67%
2021	2,980,620	8,427,834	7,959,655	94%	8,427,834	7,959,655	94%
2022	2,867,942	9,568,894	8,934,891	93%	9,568,894	8,934,891	93%
2023	2,750,904	9,982,550	10,307,116	103%	11,229,132	10,161,828	90%
2024	2,626,409	9,530,779	11,818,723	124%	11,938,158	11,475,980	96%
2025	2,481,303	9,004,215	13,467,056	150%	11,278,589	13,076,512	116%
2026	2,350,582	8,529,778	15,230,972	179%	10,684,315	14,789,274	138%
2027	2,215,864	8,040,985	17,094,851	213%	10,072,058	16,599,100	165%
2028	2,077,861	7,540,196	19,034,107	252%	9,444,774	18,482,118	196%
2029	1,937,022	7,029,113	21,015,820	299%	8,804,597	20,406,361	232%
2030	1,794,036	6,510,242	22,985,308	353%	8,154,664	22,318,734	274%
2031	1,650,531	5,989,490	24,900,304	416%	7,502,376	24,178,195	322%
2032	1,508,595	5,474,429	26,728,414	488%	6,857,215	25,953,290	378%
2033	1,369,861	4,970,986	28,423,496	572%	6,226,608	27,599,215	443%
2034	1,235,165	4,482,198	29,955,607	668%	5,614,357	29,086,894	518%
2035	1,105,093	4,010,190	31,234,061	779%	5,023,124	30,328,274	604%
2036	980,559	3,558,279	32,197,677	905%	4,457,064	31,263,944	701%
2037	862,978	3,131,597	32,847,055	1049%	3,922,608	31,894,490	813%
2038	753,630	2,734,793	33,174,160	1213%	3,425,575	32,212,109	940%
2039	653,011	2,369,663	33,164,081	1400%	2,968,217	32,202,323	1085%
2040	561,089	2,036,093	32,734,521	1608%	2,550,389	31,785,220	1246%
2041	477,681	1,733,421	31,895,210	1840%	2,171,266	30,970,249	1426%
2042	402,897	1,462,006	30,714,398	2101%	1,831,294	29,823,680	1629%
2043	336,884	1,222,494	29,259,371	2393%	1,531,283	28,410,849	1855%
2044	279,458	1,014,104	27,617,495	2723%	1,270,257	26,816,587	2111%
2045	229,966	834,506	25,816,263	3094%	1,045,294	25,067,591	2398%
2046	187,429	680,147	23,870,525	3510%	851,946	23,178,280	2721%
2047	151,125	548,406	21,807,704	3977%	686,928	21,175,280	3083%
2048	120,685	437,946	19,676,972	4493%	548,566	19,106,340	3483%
2049	95,676	347,190	17,600,955	5070%	434,887	17,090,527	3930%
2050	75,407	273,639	15,624,325	5710%	342,758	15,171,220	4426%
2051	58,986	213,978	13,751,525	6427%	268,027	13,352,731	4982%
2052	45,624	165,560	11,937,461	7210%	207,379	11,591,275	5599%
2053	34,971	126,904	10,170,856	8015%	158,959	9,875,901	6213%
2054	26,650	96,707	8,532,416	8823%	121,134	8,284,976	6839%
2055	20,256	73,504	7,066,868	9614%	92,070	6,861,929	7453%
2056	15,330	55,629	5,809,267	10443%	69,680	5,640,798	8095%
2057	11,501	41,734	4,699,592	11261%	52,276	4,563,304	8729%
2058	8,554	31,041	3,733,504	12028%	38,882	3,625,232	9324%
2059	6,329	22,966	2,930,336	12759%	28,767	2,845,356	9891%
2060	4,671	16,952	2,289,070	13503%	21,234	2,222,687	10468%
2061	3,432	12,455	1,792,622	14393%	15,801	1,740,636	11157%
2062	2,496	9,058	1,394,558	15395%	11,346	1,354,116	11934%
2063	1,795	6,515	1,070,291	16428%	8,161	1,039,253	12735%
2064	1,281	4,647	809,248	17415%	5,821	785,780	13500%
2065	910	3,301	601,522	18220%	4,135	584,078	14124%
2066	643	2,335	440,887	18881%	2,925	428,102	14636%
2067	451	1,635	317,912	19444%	2,048	308,692	15073%
2068	313	1,134	224,724	19811%	1,421	218,207	15357%
2069	216	783	155,847	19908%	981	151,328	15433%
2070	149	539	106,196	19689%	676	103,116	15263%
2071	102	371	71,991	19406%	465	69,903	15043%



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-XXX¹]

Dear [Name²]:

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 [Modal³] 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 discount⁶] [Billing statement⁸] 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 [Benefits⁹] 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 [\$\$\$XX¹²] to [\$\$\$XX¹³]. 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

Coverage Change for Long-Term Care Policies

Policy No. [XXX-XXX-XXX¹]
Policyowner's Name: [Name²]

Date: [xxxxxxxxxxxxx³]

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 [Benefits⁴] 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 [\$999.99⁹] to [\$999.99¹⁰].

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