

Proposal For: Effective Date:

Town of Prosper 1/1/26

	IN FORCE POLICY	OPTION	OPTION	OPTION	OPTION	OPTION	OPTION	OPTION	OPTION	OPTION
		1	1	1	2	2	2	3	3	3
AM Best Rating	A+	A+	A+	A++	A+	A++	A+	A++	A+	A+
Proposal Status		Firm	Firm	Firm	Firm	Firm	Firm	Firm	Firm	Firm
Valid Through Date		11/19/2025	11/19/2025	11/19/2025	11/19/2025	11/19/2025	11/19/2025	11/19/2025	11/19/2025	11/19/2025
Incumbent		Incumbent					Incumbent			Incumbent
	QBE Insurance	QBE Insurance	ı				QBE Insurance			QBE Insurance
Carrier\Underwriter	Corporation	Corporation	Evolution Risk	Tokio Marine HCC	Evolution Risk	Tokio Marine HCC	Corporation	Tokio Marine HCC	Evolution Risk	Corporation
			1							
Administrator	UMR	UMR	UMR	UMR	UMR	UMR	UMR	UMR	UMR	UMR
Network PRM	UHC Choice Plus True Rx / Sharx	UHC Choice Plus True Rx / Sharx	UHC Choice Plus True Rx / Sharx	UHC Choice Plus True Rx / Sharx	UHC Choice Plus	UHC Choice Plus True Rx / Sharx	UHC Choice Plus	UHC Choice Plus	UHC Choice Plus True Rx / Sharx	UHC Choice Plus True Rx / Sharx
Total Enrollment	338	338	338	338	True Rx / Sharx	338	True Rx / Sharx 338	True Rx / Sharx 338	338	338
Specific Terms	330	330	330	330	330	330	330	336	336	330
Claims Accumulation	Per Individual	Per Individual	Per Individual	Per Individual	Per Individual	Per Individual	Per Individual	Per Individual	Per Individual	Per Individual
Specific Contract Basis	Paid	Paid	24/12	24/12	24/12	24/12	Paid	24/12	24/12	Paid
Specific Deductible	\$125,000	\$125,000	\$125,000	\$125,000	\$150,000	\$150,000	\$150,000	\$175,000	\$175,000	\$175,000
Aggregating Specific Deductible	\$0	\$0	\$0	\$0	\$0	\$130,000	\$130,000	\$0	\$0	\$0
Commission % Included	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Benefits Covered Under Specific	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Rate Cap %	50%	50%	49%	50%	49%	50%	50%	50%	49%	50%
No New Laser	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Terminal Liability Included	No	Yes	No	No	No	No	Yes	No	No	Yes
Terminal Liability Timeframe		3 Months	None	None	None	None	3 Months	None	None	3 Months
Laser Confirmation	Not included	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included
Additional Laser Liability	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Specific Premium Rates	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Composite	\$187.68	\$281.52	\$225.45	\$243.38	\$196.16	\$201.57	\$247.17	\$166.05	\$167.10	\$219.93
Annual Specific Premium	\$761,230.08	\$1,141,845.12	\$914,425.20	\$987,149.28	\$795,624.96	\$817,567.92	\$1,002,521.52	\$673,498.80	\$677,757.60	\$892,036.08
\$ Change	\$701,230.00	\$380,615.04	\$153,195.12	\$225,919.20	\$34,394.88	\$56,337.84	\$241,291.44	(\$87,731.28)	(\$83,472.48)	\$130,806.00
% Change		50.00%	20,12%	29.68%	4.52%	7.40%	31.70%	-11.52%	-10.97%	17.18%
		30,00%	20,12%	29,08%	4.32%	7,40%	31,70%	-11,52%	-10,97%	17,16%
Aggregate Terms Benefits Covered Under Aggregate	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card
Aggregate Contract Basis	Paid	Paid	24/12	24/12	24/12	24/12	Paid	24/12	24/12	Paid
Aggregate Conidor	125%	125%	125%	125%	125%	125%	125%	125%	125%	125%
Aggregate Run-In Limit	123/0	125%	123/0	\$0	123/0	\$0	123/0	\$0	125%	123/0
Aggregate Maximum	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000					
Min Aggregate Deductible	\$1,000,000	. , ,				\$1,000,000	S1 000 000	\$1,000,000	\$1,000,000	\$1,000,000
Terminal Liability Included		\$6 396 434				\$1,000,000 \$7,985,047	\$1,000,000 \$6,588,323	\$1,000,000 \$8,262,449	\$1,000,000 \$6,079,417	\$1,000,000 \$6,780,212
	No	\$6,396,434 Yes	\$5,832,163	\$7,543,249	\$5,970,432	\$7,985,047	\$6,588,323	\$8,262,449	\$6,079,417	\$6,780,212
Terminal Liability Timeframe	No None	Yes	\$5,832,163 No	\$7,543,249 No	\$5,970,432 No	\$7,985,047 No	\$6,588,323 Yes	\$8,262,449 No	\$6,079,417 No	\$6,780,212 Yes
Terminal Liability Timeframe Aggregate Liability Factors			\$5,832,163	\$7,543,249	\$5,970,432	\$7,985,047	\$6,588,323	\$8,262,449	\$6,079,417	\$6,780,212
Aggregate Liability Factors	None	Yes 3 Months	\$5,832,163 No None	\$7,543,249 No None	\$5,970,432 No None	\$7,985,047 No None	\$6,588,323 Yes 3 Months	\$8,262,449 No None	\$6,079,417 No None	\$6,780,212 Yes 3 Months
Aggregate Liability Factors Composite	None \$1,181.45	Yes 3 Months \$1,577.03	\$5,832,163 No None \$1,437.91	\$7,543,249 No None \$1,887.70	\$5,970,432 No None \$1,472.00	\$7,985,047 No None \$1,998.26	\$6,588,323 Yes 3 Months \$1,624.34	\$8,262,449 No None \$2,067.68	\$6,079,417 No None \$1,498.87	\$6,780,212 Yes 3 Months \$1,671.65
Aggregate Liability Factors	\$1,181.45 \$4,791,961.20	Yes 3 Months \$1,577.03 \$6,396,433.68	\$5,832,163 No None \$1,437.91 \$5,832,162.96	\$7,543,249 No None \$1,887.70 \$7,656,511.20	\$5,970,432 No None \$1,472.00 \$5,970,432.00	\$7,985,047 No None \$1,998.26 \$8,104,942.56	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04	\$8,262,449 No None \$2,067.68 \$8,386,510.08	\$6,079,417 No None \$1,498.87 \$6,079,416.72	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40
Aggregate Liability Factors Composite Annual Aggregate Liability	None \$1,181.45	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94	\$5,832,163 No None \$1,437.91	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38	\$6,780,212 Yes 3 Months \$1,671.65
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change	\$1,181.45 \$4,791,961.20	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change % Change	\$1,181.45 \$4,791,961.20	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change % Change Aggregate Premium Rates	None \$1,181.45 \$4,791,961.20 \$3,833,568.96	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48%	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71%	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 59.78%	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59%	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14%	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49%	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01%	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87%	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49%
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change % Change Aggregate Premium Rates Composite Rate	None \$1,181.45 \$4,791,961.20 \$3,833,568.96	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48%	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71%	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 59.78%	\$5,970,432 None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59%	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14%	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49%	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01%	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87%	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49%
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71%	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 59.78% \$9.30 \$0.00	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69,14% \$9,65 \$0.00	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00 \$43,115.28	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 \$9,78% \$9,30 \$0.00 \$37,720.80	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00 \$17,400.24	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69,14% \$9,65 \$0.00 \$39,140.40	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00 \$50,456.64	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change % Change Aggregate Premium Rates Composite Rate Terminal Liability Rate Annual Aggregate Premium \$ Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00 \$43,115.28 \$9,937.20	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64 (\$18,211.44)	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 \$9.30 \$0.00 \$37,720.80 \$4,542.72	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00 \$17,400.24 (\$15,777.84)	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14% \$9.65 \$0.00 \$39,140.40 \$5,962.32	\$6,588,323 Yes 3 Months \$1,624,34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37,49% \$12,44 \$0.00 \$50,456.64 \$17,278.56	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16 \$6,814.08	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36 (\$13,668.72)	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84 \$24,173.76
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change % Change Composite Rate Terminal Liability Rate Annual Aggregate Premium \$ Change % Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00 \$43,115.28	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 \$9,78% \$9,30 \$0.00 \$37,720.80	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00 \$17,400.24	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69,14% \$9,65 \$0.00 \$39,140.40	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00 \$50,456.64	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change % Change Aggregate Premium Rates Composite Rate Terminal Liability Rate Annual Aggregate Premium \$ Change % Change % Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00 \$33,178.08	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00 \$43,115.28 \$9,937.20 29.95%	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64 (\$18,211.44) -54.89%	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 \$9,78% \$9.30 \$0.00 \$37,720.80 \$4,542.72 13.69%	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00 \$17,400.24 (\$15,777.84) -47.56%	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14% \$9.65 \$0.00 \$39,140.40 \$5,962.32 17.97%	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00 \$50,456.64 \$17,278.56 52.08%	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16 \$6,814.08 20.54%	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36 (\$13,668.72) -41.20%	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84 \$24,173.76 72.86%
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change & Change Aggregate Premium Rates Composite Rate Terminal Liability Rate Annual Aggregate Premium \$ Change % Change Crand Totals Annual Specific Premium	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00 \$33,178.08	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00 \$43,115.28 \$937.20 29.95% \$1,141,845.12	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64 (\$18,211.44) -54.89%	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 \$9.78% \$9.30 \$0.00 \$37,720.80 \$4,542.72 13.69%	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00 \$17,400.24 (\$15,777.84) -47.56%	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14% \$9.65 \$0.00 \$39,140.40 \$5,962.32 17.97%	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00 \$50,456.64 \$17,278.56 52.08%	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16 \$6,614.08 20.54%	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36 (\$13,668.72) -41.20%	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84 \$24,173.76 72.86%
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00 \$33,178.08 \$761,230.08 \$33,178.08	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00 \$43,115.28 \$9,937.20 29.95% \$1,141,845.12 \$43,115.28	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64 (\$18,211.44) -54.89%	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 59.78% \$9.30 \$0.00 \$37,720.80 \$4,542.72 13.69%	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00 \$17,400.24 (\$15,777.84) -47.56%	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14% \$9.65 \$0.00 \$39,140.40 \$5,962.32 17.97% \$817,567.92 \$39,140.40	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00 \$50,456.64 \$17,278.56 52.08% \$1,002,521.52 \$50,456.64	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16 \$6,814.08 20.54% \$673,498.80 \$39,992.16	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36 (\$13,668.72) -41.20%	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84 \$24,173.76 72.86% \$892,036.08 \$57,351.84
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00 \$33,178.08 \$761,230.08 \$33,178.08 \$0.00	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00 \$43,115.28 \$9,937.20 29.95% \$1,141,845.12 \$43,115.28 \$0.00	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64 (\$18,211.44) -54.89%	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 59.78% \$9.30 \$0.00 \$37,720.80 \$4,542.72 13.69% \$987,149.28 \$37,720.80 \$0.00	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00 \$17,400.24 (\$15,777.84) -47.56% \$795,624.96 \$17,400.24 \$20,280.00	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14% \$9.65 \$0.00 \$59,140.40 \$5,962.32 17.97% \$817,567.92 \$39,140.40 \$0.00	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00 \$50,456.64 \$17,278.56 52.08% \$1,002,521.52 \$50,456.64 \$0.00	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16 \$6,814.08 \$20.54%	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36 (\$13,668.72) -41.20%	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84 \$24,173.76 72.86%
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00 \$33,178.08 \$761,230.08 \$33,178.08	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33,48% \$10.63 \$0.00 \$43,115.28 \$9,937.20 29.95% \$1,141,845.12 \$43,115.28 \$0.00 \$1,184,960.40	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64 (\$18,211.44) -54.89% \$914,425.20 \$14,966.64 \$20,280.00 \$949,671.84	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 \$9.30 \$0.00 \$37,720.80 \$4,542.72 13.69% \$987,149.28 \$37,720.80 \$0.00 \$1,024,870.08	\$5,970,432 None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4,29 \$0.00 \$17,400.24 \$15,777.84 -47.56% \$795,624.96 \$17,400.24 \$20,280.00 \$833,305.20	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14% \$9.65 \$0.00 \$39,140.40 \$5,962.32 17.97% \$817,567.92 \$39,140.40 \$0.00 \$856,708.32	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00 \$50,456.64 \$17,278.56 52.08% \$1,002,521.52 \$50,456.64 \$0.00 \$1,052,978.16	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16 \$6,814.08 20.54% \$673,498.80 \$39,992.16 \$0.00 \$713,490.96	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36 (\$13,668.72) -41.20% \$677,757.60 \$19,509.36 \$20,280.00 \$717,546.96	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84 \$24,173.76 72.86% \$892,036.08 \$57,351.84 \$0.00 \$949,387.92
Aggregate Liability Factors Composite Annual Aggregate Liability Expected Claims \$ Change	None \$1,181.45 \$4,791,961.20 \$3,833,568.96 \$8.18 \$0.00 \$33,178.08 \$761,230.08 \$33,178.08 \$0.00	Yes 3 Months \$1,577.03 \$6,396,433.68 \$5,117,146.94 \$1,604,472.48 33.48% \$10.63 \$0.00 \$43,115.28 \$9,937.20 29.95% \$1,141,845.12 \$43,115.28 \$0.00	\$5,832,163 No None \$1,437.91 \$5,832,162.96 \$4,665,730.37 \$1,040,201.76 21.71% \$3.69 \$0.00 \$14,966.64 (\$18,211.44) -54.89%	\$7,543,249 No None \$1,887.70 \$7,656,511.20 \$6,125,208.96 \$2,864,550.00 59.78% \$9.30 \$0.00 \$37,720.80 \$4,542.72 13.69% \$987,149.28 \$37,720.80 \$0.00	\$5,970,432 No None \$1,472.00 \$5,970,432.00 \$4,776,345.60 \$1,178,470.80 24.59% \$4.29 \$0.00 \$17,400.24 (\$15,777.84) -47.56% \$795,624.96 \$17,400.24 \$20,280.00	\$7,985,047 No None \$1,998.26 \$8,104,942.56 \$6,483,954.05 \$3,312,981.36 69.14% \$9.65 \$0.00 \$59,140.40 \$5,962.32 17.97% \$817,567.92 \$39,140.40 \$0.00	\$6,588,323 Yes 3 Months \$1,624.34 \$6,588,323.04 \$5,270,658.43 \$1,796,361.84 37.49% \$12.44 \$0.00 \$50,456.64 \$17,278.56 52.08% \$1,002,521.52 \$50,456.64 \$0.00	\$8,262,449 No None \$2,067.68 \$8,386,510.08 \$6,709,208.06 \$3,594,548.88 75.01% \$9.86 \$0.00 \$39,992.16 \$6,814.08 \$20.54%	\$6,079,417 No None \$1,498.87 \$6,079,416.72 \$4,863,533.38 \$1,287,455.52 26.87% \$4.81 \$0.00 \$19,509.36 (\$13,668.72) -41.20%	\$6,780,212 Yes 3 Months \$1,671.65 \$6,780,212.40 \$5,424,169.92 \$1,988,251.20 41.49% \$14.14 \$0.00 \$57,351.84 \$24,173.76 72.86%