



UNITEHERE Local 25
GROUP NUMBER: 18455

January 1, 2022 - December 31, 2022

Renewal Calculation	
Experience Period: July 1, 2020 - June 30, 2021	
Total Premium Adjusted to Current Total Premium Level	\$819,870
Base Period Incurred Claims	\$677,363
Loss Ratio	82.62%
Annual Trend Rate	5.00%
Trend Months	18
Total Trend Adjustment	7.59%
Trended Loss Ratio	88.89%
Permissible Loss Ratio	77.20%
<i>100% - Proposed Admin 19.80% - Margin 3.00%</i>	
Required Renewal Action	15.14%
<i>(Trended Loss Ratio/Permissible Loss Ratio) - 1</i>	
Actual Renewal Action	15.14%

The Base Period Incurred Claims are adjusted by 1.39% for COVID-19.