

Global Parameters

| | |
|------------|--------------------------------------|
| Group | 00467823 - VALEO NORTH AMERICA, INC. |
| From Date | January 01, 2019 |
| To Date | December 31, 2019 |
| Division | All |
| Location | All |
| Department | All |
| Class | All |
| Others | All |

Selected Parameters

| | |
|------------|----------------------------------|
| Division | Location |
| | 1-VALEO ENGINE COOLING MI |
| | 2-VALEO NORTH AMERICA |
| | 3-VALEO ENGINE COOLING IN |
| | 4-VALEO CLIMATE CONTROL MI |
| | 8-FRONT END MODULES MI |
| | 8-FRONT END MODULES MI |
| | |
| Department | Class |
| | 0001-Salary non-exempt employees |
| | 0002-Salary exempt employees |
| | 0003-Hourly employees |
| | 0004-Inpatriates |
| | 0010-Canadian employees |
| | |
| Others | |

Guardian Group Benefits

Claims Experience Reports Short Term Disability

Valeo

For Claims with Payment Date
January 01, 2019 To December 31, 2019

12/24/2020

The Guardian Life Insurance Company of America New York, NY



Dear Planholder,

To help you better understand how your Guardian Group STD Plan is being utilized by those enrolled in the plan, we are pleased to provide you with the enclosed package of claims experience reports. These reports offer a snapshot of your claims activity, providing helpful insight on how your claims dollars are being spent.

After reviewing these reports and better understanding how members are utilizing their coverage, you may wish to make some changes to your current plan design. Claims may have a direct impact to your plan's renewal premiums, so if you would like to make benefit design changes to potentially help reduce your premiums in the future, Guardian will gladly work with you and your benefits broker to make such changes upon your next plan renewal.

If you have any questions about the information presented in these reports, we encourage you to speak with your broker or Sales Representative.

We greatly value your business and look forward to continue meeting your benefits needs for years to come.

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Selected Case Structure (Guardian Customized-Division, Location)

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

| Division | Location |
|----------|--|
| | 1-VALEO ENGINE COOLING MI |
| | 2-VALEO NORTH AMERICA |
| | 3-VALEO ENGINE COOLING IN |
| | 4-VALEO CLIMATE CONTROL MI |
| | 8-FRONT END MODULES MI |
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| | 100-Valeo National Direction |
| | 300-Valeo Wipers Auburn Hills |
| | 400-Valeo Climate Control Auburn Hills |
| | 401-Valeo Climate Control Hamilton |
| | 500-VICA Troy |
| | 503-VICA California |
| | 551-Valeo Niles Troy |
| | 552-Valeo Wintech Kentucky |
| | 600-Valeo Service Auburn Hills |
| | 601-Valeo Service Hampton |
| | 701-Valeo Lighting Active Salary |
| | 702-Valeo Lighting MI |
| | 800-Valeo Engine Cooling Auburn Hills |
| | 801-Valeo Engine Cooling Greensburg |
| | 806-Valeo Engine Cooling Reno |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

[illegible]

Loss Ratio Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Loss Ratio Summary

| Location | Class | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
|-------------|-------|--------------|-------------|--------------|----------------|-----------------|----------------|
| Grand Total | | \$74,936.46 | 0 | 462 | \$2,682,517.25 | \$2,682,517.25 | 3579.72% |
| 1 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 2 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 3 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 4 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 8 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 9 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 13 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 19 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 22 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0010 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 23 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 30 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 92 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |

Loss Ratio Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

| Guardian Customized Case Structure | | | | | Loss Ratio Summary | | |
|------------------------------------|-------|--------------|-------------|--------------|--------------------|-----------------|----------------|
| Location | Class | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
| 92 | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 100 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 300 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 400 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 401 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 500 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 503 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 551 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 552 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 600 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 601 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |

Loss Ratio Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

| Guardian Customized Case Structure | | | | | Loss Ratio Summary | | |
|------------------------------------|-------|--------------|-------------|--------------|--------------------|-----------------|----------------|
| Location | Class | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
| 701 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 702 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 800 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 801 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 806 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 851 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 852 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 853 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 854 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 855 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 856 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |

Loss Ratio Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

| Guardian Customized Case Structure | | | | | Loss Ratio Summary | | |
|------------------------------------|-------|--------------|-------------|--------------|--------------------|-----------------|----------------|
| Location | Class | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
| 856 | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 921 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 931 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 932 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0100 | Total | NA | 0 | 4 | \$32,340.71 | \$32,340.71 | -100.00% |
| | 0001 | NA | 0 | 1 | \$4,450.36 | \$4,450.36 | -100.00% |
| | 0002 | NA | 0 | 3 | \$27,890.35 | \$27,890.35 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0107 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0300 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0400 | Total | NA | 0 | 2 | \$12,112.56 | \$12,112.56 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 2 | \$12,112.56 | \$12,112.56 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0401 | Total | NA | 0 | 17 | \$78,831.81 | \$78,831.81 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 2 | \$10,446.58 | \$10,446.58 | -100.00% |
| | 0003 | NA | 0 | 15 | \$68,385.23 | \$68,385.23 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0500 | Total | NA | 0 | 3 | \$45,332.56 | \$45,332.56 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 3 | \$45,332.56 | \$45,332.56 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0503 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0520 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |

Loss Ratio Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

| Guardian Customized Case Structure | | | | | Loss Ratio Summary | | |
|------------------------------------|-------|--------------|-------------|--------------|--------------------|-----------------|----------------|
| Location | Class | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
| 0520 | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0521 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0530 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0551 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0552 | Total | NA | 0 | 3 | \$27,958.77 | \$27,958.77 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 3 | \$27,958.77 | \$27,958.77 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0600 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0601 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0701 | Total | NA | 0 | 16 | \$195,449.68 | \$195,449.68 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 16 | \$195,449.68 | \$195,449.68 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0702 | Total | NA | 0 | 2 | \$13,684.60 | \$13,684.60 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 2 | \$13,684.60 | \$13,684.60 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0800 | Total | NA | 0 | 2 | \$5,497.32 | \$5,497.32 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 2 | \$5,497.32 | \$5,497.32 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0801 | Total | NA | 0 | 136 | \$773,644.00 | \$773,644.00 | -100.00% |
| | 0001 | NA | 0 | 4 | \$31,068.59 | \$31,068.59 | -100.00% |
| | 0002 | NA | 0 | 7 | \$63,437.44 | \$63,437.44 | -100.00% |
| | 0003 | NA | 0 | 125 | \$679,137.97 | \$679,137.97 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0806 | Total | NA | 0 | 5 | \$54,722.95 | \$54,722.95 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |

Loss Ratio Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

| Guardian Customized Case Structure | | | | | Loss Ratio Summary | | |
|------------------------------------|-------|--------------|-------------|--------------|--------------------|-----------------|----------------|
| Location | Class | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
| 0806 | 0002 | NA | 0 | 3 | \$34,772.55 | \$34,772.55 | -100.00% |
| | 0003 | NA | 0 | 2 | \$19,950.40 | \$19,950.40 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0820 | Total | NA | 0 | 7 | \$29,274.13 | \$29,274.13 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 7 | \$29,274.13 | \$29,274.13 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0851 | Total | NA | 0 | 12 | \$62,144.36 | \$62,144.36 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 1 | \$8,581.84 | \$8,581.84 | -100.00% |
| | 0003 | NA | 0 | 11 | \$53,562.52 | \$53,562.52 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0852 | Total | NA | 0 | 5 | \$26,618.45 | \$26,618.45 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 1 | \$3,392.85 | \$3,392.85 | -100.00% |
| | 0003 | NA | 0 | 4 | \$23,225.60 | \$23,225.60 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0853 | Total | NA | 0 | 1 | \$17,657.12 | \$17,657.12 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 1 | \$17,657.12 | \$17,657.12 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0854 | Total | NA | 0 | 4 | \$30,811.52 | \$30,811.52 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 1 | \$19,261.52 | \$19,261.52 | -100.00% |
| | 0003 | NA | 0 | 3 | \$11,550.00 | \$11,550.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0855 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0856 | Total | NA | 0 | 18 | \$66,590.68 | \$66,590.68 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 18 | \$66,590.68 | \$66,590.68 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0921 | Total | NA | 0 | 1 | \$40,867.30 | \$40,867.30 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 1 | \$40,867.30 | \$40,867.30 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0931 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 0932 | Total | NA | 0 | 3 | \$17,197.74 | \$17,197.74 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 1 | \$11,226.88 | \$11,226.88 | -100.00% |
| | 0003 | NA | 0 | 2 | \$5,970.86 | \$5,970.86 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 1000 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |

Loss Ratio Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

| Guardian Customized Case Structure | | | | | Loss Ratio Summary | | |
|------------------------------------|-------|--------------|-------------|--------------|--------------------|-----------------|----------------|
| Location | Class | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
| 1000 | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 1101 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 1302 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 1303 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 1901 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 2001 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 2601 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 3010 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 3300 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 5000 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 5010 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |

Loss Ratio Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

| Guardian Customized Case Structure | | | | | Loss Ratio Summary | | |
|------------------------------------|---------|--------------|-------------|--------------|--------------------|-----------------|----------------|
| Location | Class | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
| 7010 | Total | NA | 0 | 39 | \$280,049.28 | \$280,049.28 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 10 | \$140,343.06 | \$140,343.06 | -100.00% |
| | 0003 | NA | 0 | 29 | \$139,706.22 | \$139,706.22 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 7011 | Total | NA | 0 | 151 | \$634,924.42 | \$634,924.42 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 151 | \$634,924.42 | \$634,924.42 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| 9070 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| C01 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0010 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| P01 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| S01 | Total | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0001 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0002 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0003 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| | 0004 | NA | 0 | 0 | \$0.00 | \$0.00 | -100.00% |
| UNKNOWN | Total | NA | 0 | 31 | \$236,807.29 | \$236,807.29 | -100.00% |
| | UNKNOWN | NA | 0 | 31 | \$236,807.29 | \$236,807.29 | -100.00% |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|-------------|-------|-------------|------------------|----------|
| Grand Total | | 95.2 | 44.0 | 56.6 |
| 1 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 2 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 3 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 4 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 8 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 9 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 13 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 19 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 19 | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 22 | Total | 0.0 | 44.0 | 56.6 |
| | 0010 | 0.0 | 44.0 | 56.6 |
| 23 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 30 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 92 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 100 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 300 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 400 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 401 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 500 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 503 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 551 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 552 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 600 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 601 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 701 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 702 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 702 | 0004 | 0.0 | 44.0 | 56.6 |
| 800 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 801 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 806 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 851 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 852 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 853 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 854 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 855 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 855 | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 856 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| | | | | |
| 921 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 931 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 932 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0100 | Total | 0.9 | 44.0 | 56.6 |
| | 0001 | 0.2 | 44.0 | 56.6 |
| | 0002 | 0.7 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0107 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0300 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0400 | Total | 0.2 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 0400 | 0002 | 0.2 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0401 | Total | 3.2 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.2 | 44.0 | 56.6 |
| | 0003 | 3.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0500 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0503 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0520 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0521 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0530 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0551 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0552 | Total | 0.7 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 0552 | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.7 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0600 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0601 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0701 | Total | 3.7 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 3.7 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0702 | Total | 0.5 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.5 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0800 | Total | 0.5 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.5 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0801 | Total | 26.1 | 44.0 | 56.6 |
| | 0001 | 0.7 | 44.0 | 56.6 |
| | 0002 | 1.6 | 44.0 | 56.6 |
| | 0003 | 23.8 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0806 | Total | 0.9 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.5 | 44.0 | 56.6 |
| | 0003 | 0.5 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 0820 | Total | 1.6 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 1.6 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0851 | Total | 2.3 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.2 | 44.0 | 56.6 |
| | 0003 | 2.1 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0852 | Total | 1.1 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.2 | 44.0 | 56.6 |
| | 0003 | 0.9 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0853 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0854 | Total | 0.9 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.2 | 44.0 | 56.6 |
| | 0003 | 0.7 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0855 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0856 | Total | 3.7 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 3.7 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0921 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 0921 | 0004 | 0.0 | 44.0 | 56.6 |
| 0931 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 0932 | Total | 0.7 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.2 | 44.0 | 56.6 |
| | 0003 | 0.5 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 1000 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 1101 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 1302 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 1303 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 1901 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 2001 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|-------|-------------|------------------|----------|
| 2001 | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| 2601 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| | | | | |
| 3010 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| | | | | |
| 3300 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| | | | | |
| 5000 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| | | | | |
| 5010 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| | | | | |
| 7010 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| | | | | |
| 7011 | Total | 34.5 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 34.5 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| | | | | |
| 9070 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |

Annualized Number of Claims Per 1,000 Lives

Summary

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
January 1, 2019 To December 31, 2019

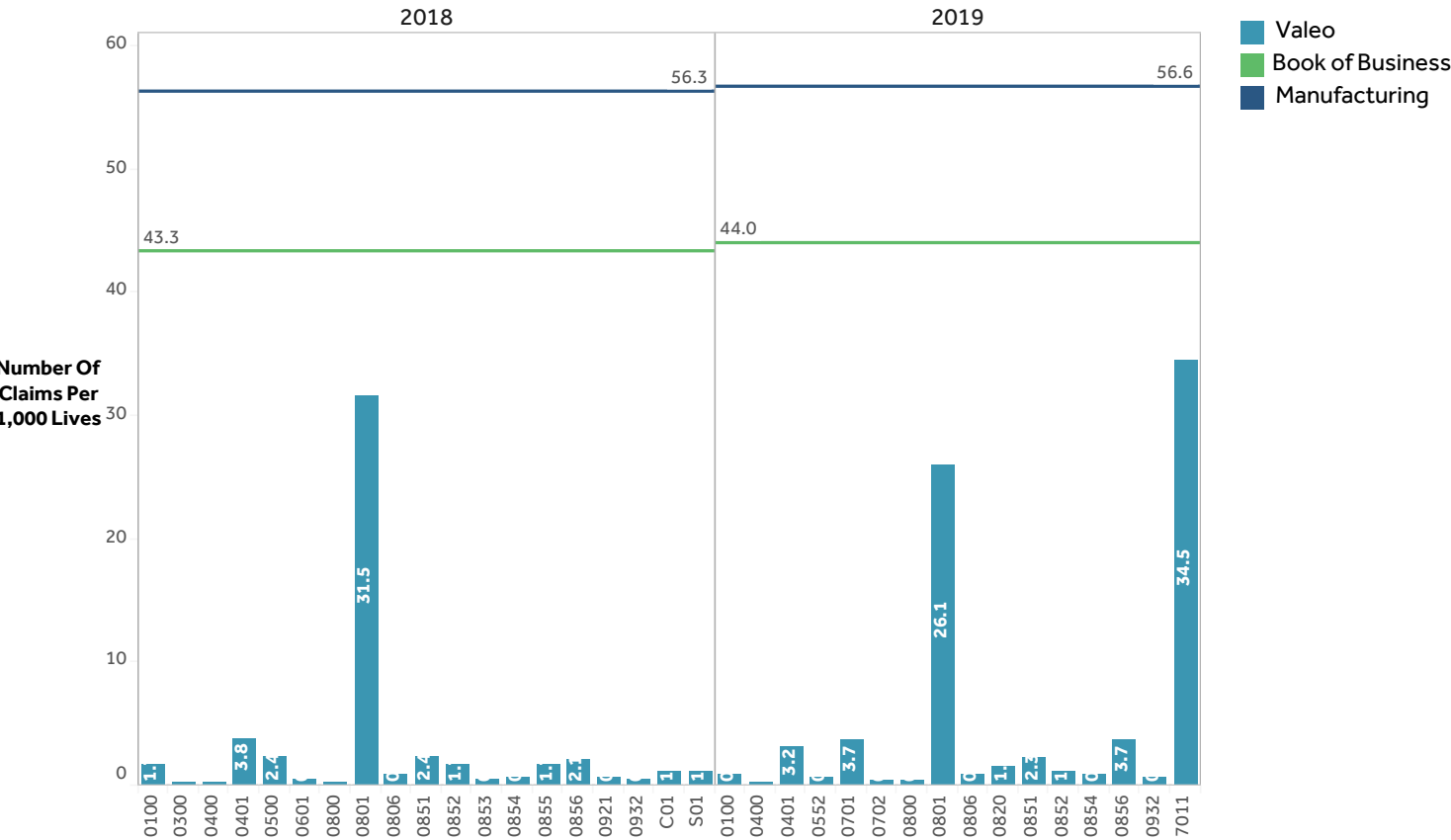
Guardian Customized Case Structure

Annualized Number of Claims per 1,000 Lives

| Location | Class | Plan Holder | Book of Business | Industry |
|----------|---------|-------------|------------------|----------|
| 9070 | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| C01 | Total | 0.0 | 44.0 | 56.6 |
| | 0010 | 0.0 | 44.0 | 56.6 |
| P01 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| S01 | Total | 0.0 | 44.0 | 56.6 |
| | 0001 | 0.0 | 44.0 | 56.6 |
| | 0002 | 0.0 | 44.0 | 56.6 |
| | 0003 | 0.0 | 44.0 | 56.6 |
| | 0004 | 0.0 | 44.0 | 56.6 |
| UNKNOWN | Total | 0.0 | 44.0 | 56.6 |
| | UNKNOWN | 0.0 | 44.0 | 56.6 |

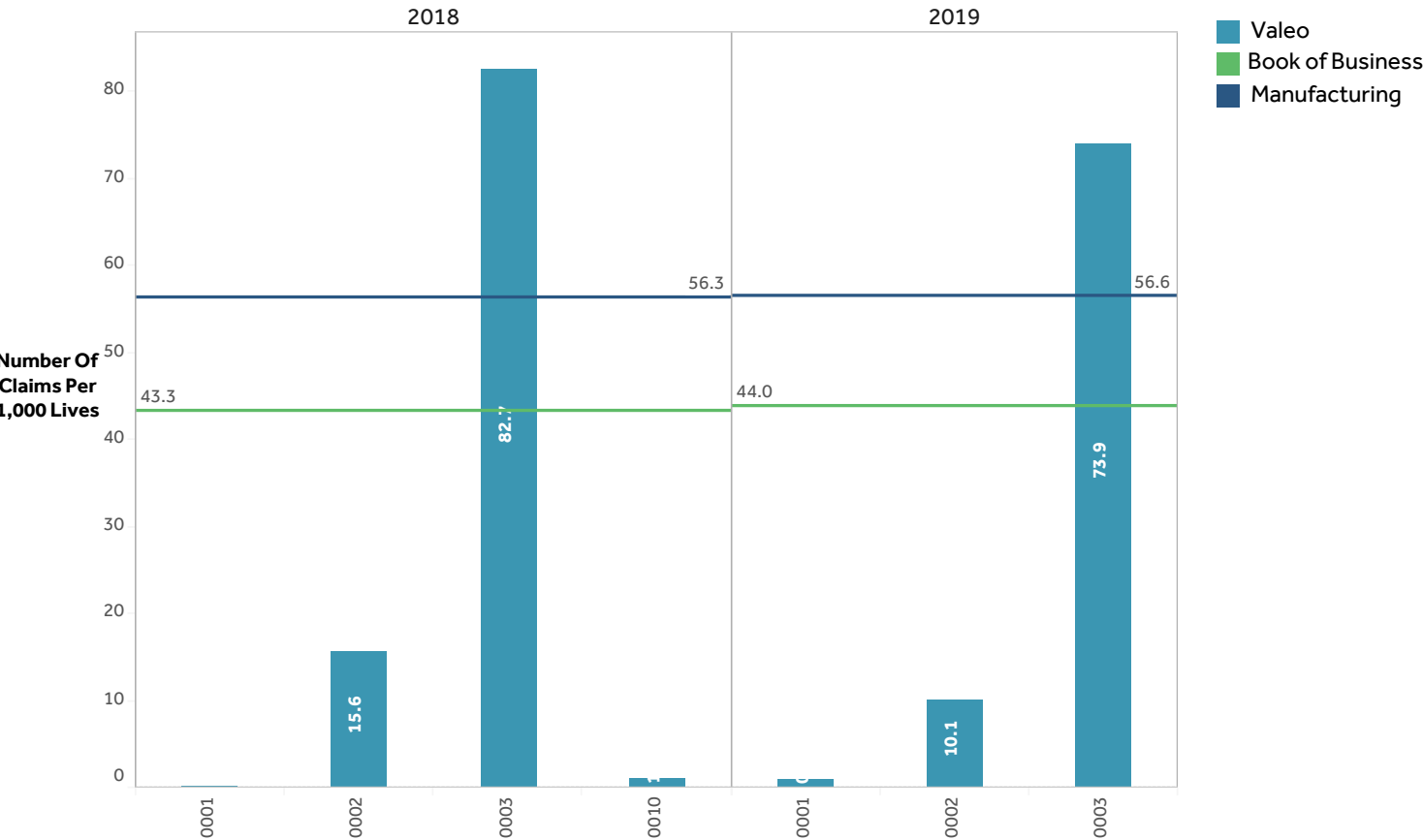
Annualized Number of Claims Per 1,000 Lives

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
January 1, 2019 To December 31, 2019
By Location



Annualized Number of Claims Per 1,000 Lives

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
January 1, 2019 To December 31, 2019
By Class



Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|-------|-------------|------------------|----------|
| ALL | | 60.5 | 59.4 | 58.8 |
| 1 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 2 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 3 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 4 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 8 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 9 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 13 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 19 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 22 | 0010 | 0.0 | 59.4 | 58.8 |
| 23 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 30 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|-------|-------------|------------------|----------|
| 30 | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 92 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 100 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 300 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 400 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 401 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 500 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 503 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 551 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 552 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 600 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|-------|-------------|------------------|----------|
| 600 | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 601 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 701 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 702 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 800 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 801 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 806 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 851 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 852 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 853 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 854 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|-------|-------------|------------------|----------|
| 854 | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 855 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 856 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 921 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 931 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 932 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0100 | 0001 | 36.0 | 59.4 | 58.8 |
| | 0002 | 46.7 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0107 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0300 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0400 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 31.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0401 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 48.0 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|-------|-------------|------------------|----------|
| 0401 | 0003 | 64.4 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0500 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 96.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0503 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0520 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0521 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0530 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0551 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0552 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 40.7 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0600 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0601 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0701 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 48.7 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|-------|-------------|------------------|----------|
| 0701 | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0702 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 16.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0800 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 17.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0801 | 0001 | 48.3 | 59.4 | 58.8 |
| | 0002 | 46.0 | 59.4 | 58.8 |
| | 0003 | 71.1 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0806 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 81.0 | 59.4 | 58.8 |
| | 0003 | 119.5 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0820 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 29.8 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0851 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 45.0 | 59.4 | 58.8 |
| | 0003 | 72.2 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0852 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 19.0 | 59.4 | 58.8 |
| | 0003 | 69.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0853 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 58.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0854 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 71.5 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0855 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|-------|-------------|------------------|----------|
| 0855 | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0856 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 43.4 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0921 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 99.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0931 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 0932 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 57.0 | 59.4 | 58.8 |
| | 0003 | 62.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 1000 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 1101 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 1302 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 1303 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 1901 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 2001 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|-------|-------------|------------------|----------|
| 2001 | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 2601 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 3010 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 3300 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 5000 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 5010 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 7010 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 69.5 | 59.4 | 58.8 |
| | 0003 | 72.7 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 7011 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 54.4 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| 9070 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| C01 | 0010 | 0.0 | 59.4 | 58.8 |
| P01 | 0001 | 0.0 | 59.4 | 58.8 |
| | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 0.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| S01 | 0001 | 0.0 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

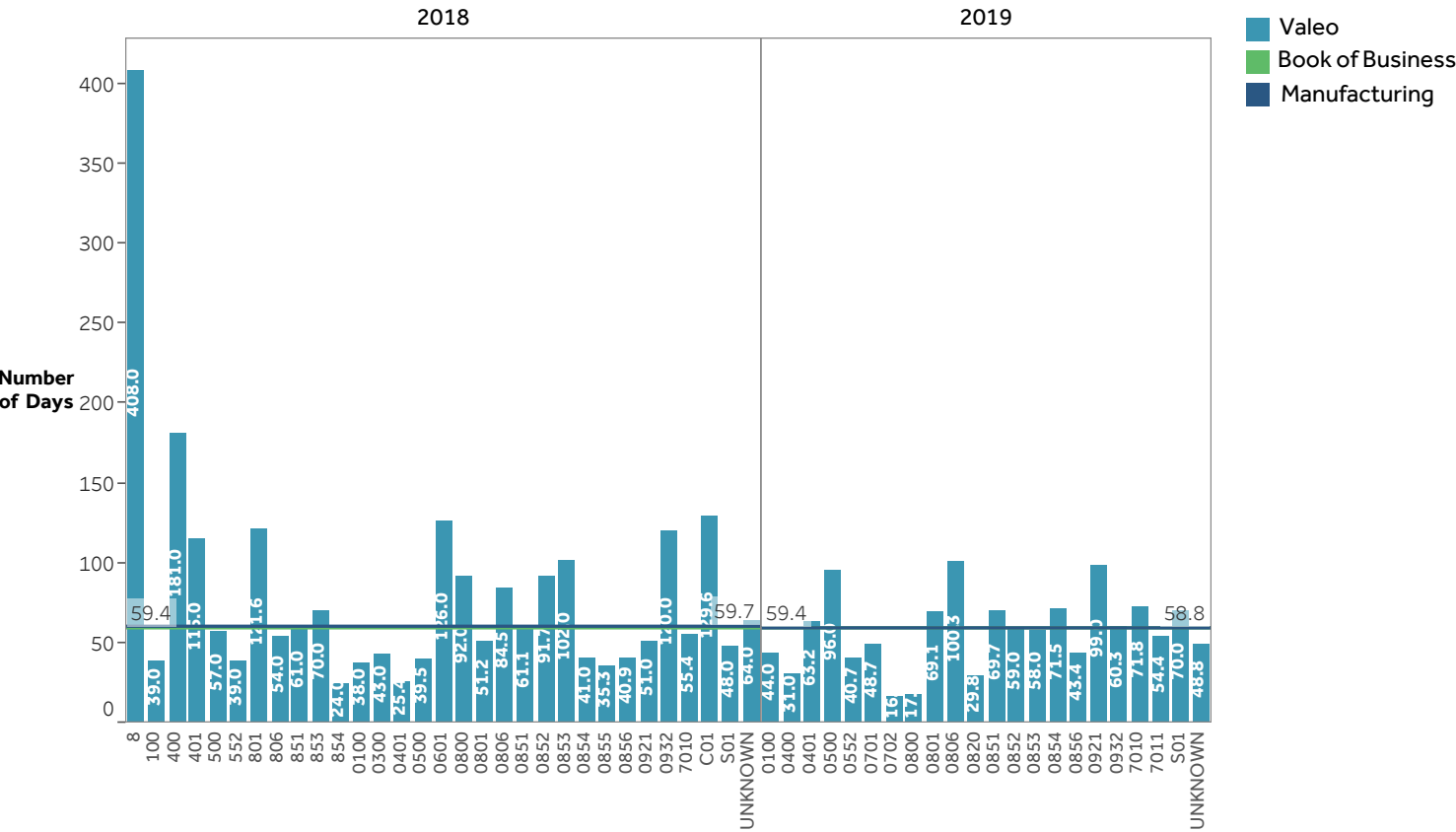
January 1, 2019 To December 31, 2019

Guardian Customized Case Structure
Average Claims Duration By Days

| Location | Class | Plan Holder | Book Of Busine.. | Industry |
|----------|---------|-------------|------------------|----------|
| S01 | 0002 | 0.0 | 59.4 | 58.8 |
| | 0003 | 70.0 | 59.4 | 58.8 |
| | 0004 | 0.0 | 59.4 | 58.8 |
| UNKNOWN | UNKNOWN | 48.8 | 59.4 | 58.8 |

Average Claims Duration By Days Summary

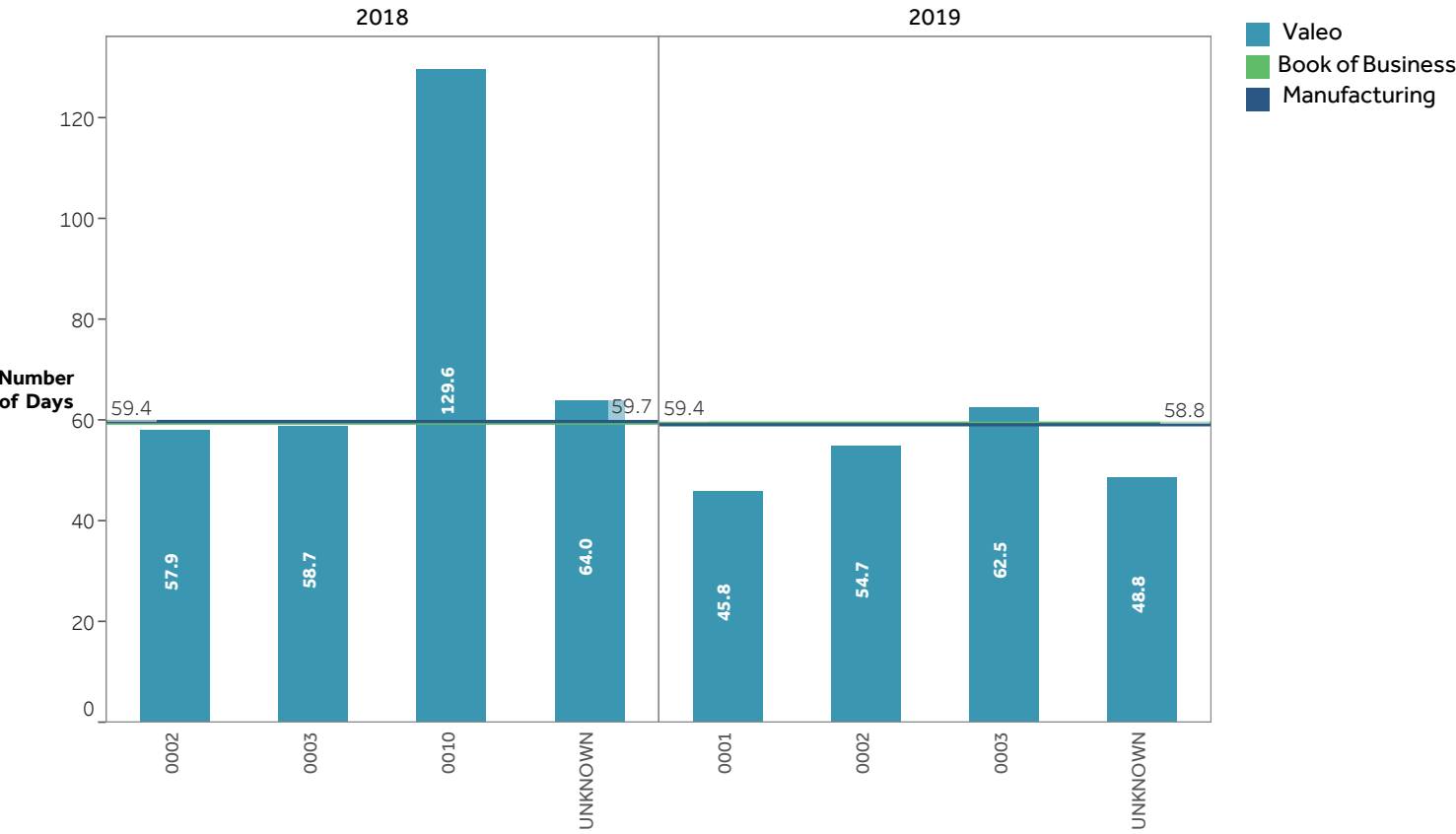
VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
January 1, 2019 To December 31, 2019
By Location



Claim duration is for closed claims only and based on the maximum paid through date

Average Claims Duration By Days Summary

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
January 1, 2019 To December 31, 2019
By Class



Claim duration is for closed claims only and based on the maximum paid through date

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| Location | | Class | Circulatory | | | Complications of Pregnancy | | | Congenital Anomalies | | | Digestive | | | Endocrine, Nutritional & Metabolic Diseases and Immunity Disorders | | |
|----------|------|-------|-------------|------------------|----------|----------------------------|------------------|----------|----------------------|------------------|----------|-------------|------------------|----------|--|------------------|----------|
| | | | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| ALL | | | 8.2% | 5.7% | 7.2% | 3.8% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 9.6% | 6.9% | 10.0% | 1.0% | 0.8% | 0.9% |
| 1 | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 2 | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 3 | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 4 | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 8 | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 9 | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 13 | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 19 | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 22 | 0010 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 23 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 30 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 92 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 100 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 300 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 400 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 401 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 500 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 503 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 551 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 552 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 600 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 601 | 0004 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0001 | | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2 | | | | | | |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| Location | | Genitourinary | | | Infectious & Parasitic Diseases | | | Injury and Poisoning | | | Maternity | | | Mental Disorders | | |
|----------|------|---------------|------------------|----------|---------------------------------|------------------|----------|----------------------|------------------|----------|-------------|------------------|----------|------------------|------------------|----------|
| | | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| ALL | | 5.3% | 3.7% | 4.1% | 1.4% | 0.6% | 0.7% | 13.5% | 11.4% | 14.3% | 6.5% | 18.5% | 7.6% | 8.9% | 5.6% | 5.1% |
| 1 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 2 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 3 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 4 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 8 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 9 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 13 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 19 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 22 | 0010 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 23 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 30 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 92 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 100 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 300 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 400 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 401 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 500 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 503 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 551 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 552 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 600 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 601 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 701 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| | | Musculoskeletal | | | Neoplasms | | | Nervous System & Sense Organs | | | Other | | | Respiratory | | |
|----------|-------|-----------------|------------------|----------|-------------|------------------|----------|-------------------------------|------------------|----------|-------------|------------------|----------|-------------|------------------|----------|
| Location | Class | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| ALL | | 20.9% | 18.7% | 23.4% | 2.6% | 7.5% | 7.2% | 4.8% | 3.9% | 4.9% | 1.9% | 3.2% | 3.2% | 7.0% | 2.1% | 3.1% |
| 1 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 2 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 3 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 4 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 8 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 9 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 13 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 19 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 22 | 0010 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 23 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 30 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 92 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 100 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 300 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 400 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 401 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 500 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 503 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 551 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 552 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 600 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 601 | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9%</ | | | | | | |

Claims By Diagnosis Category Summary

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| Location | Class | Skin & Subcutaneous Tissue | | | Symptoms, Signs & Ill-defined Conditions | | |
|----------|-------|----------------------------|------------------|----------|--|------------------|----------|
| | | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| ALL | | 1.9% | 1.1% | 1.8% | 2.6% | 2.7% | 3.2% |
| 1 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 2 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 3 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 4 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 8 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 9 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 13 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 19 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 22 | 0010 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 23 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 30 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 92 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 100 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 300 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 400 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 401 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 500 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 503 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 551 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 552 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 600 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 601 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 701 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| | | Genitourinary | | | Infectious & Parasitic Diseases | | | Injury and Poisoning | | | Maternity | | | Mental Disorders | | |
|----------|-------|---------------|------------------|----------|---------------------------------|------------------|----------|----------------------|------------------|----------|-------------|------------------|----------|------------------|------------------|----------|
| Location | Class | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| 701 | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 702 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 800 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 801 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 806 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 851 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 852 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 853 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 854 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 855 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 856 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 921 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 931 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 932 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0100 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 33.3% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0107 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0300 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0400 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0401 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 100.0% | 5.6% | 5.1% |
| | 0003 | 7.7% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 23.1% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 7.7% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0500 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0503 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0520 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0521 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | | | | | |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

Claims By Diagnosis Category Summary

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| Location | Class | Skin & Subcutaneous Tissue | | | Symptoms, Signs & Ill-defined Conditions | | |
|----------|-------|----------------------------|------------------|----------|--|------------------|----------|
| | | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| 701 | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 702 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 800 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 801 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 806 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 851 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 852 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 853 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 854 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 855 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 856 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 921 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 931 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 932 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0100 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0107 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0300 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0400 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0401 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0500 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0503 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0520 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0521 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| | | Circulatory | | | Complications of Pregnancy | | | Congenital Anomalies | | | Digestive | | | Endocrine, Nutritional & Metabolic Diseases and Immunity Disorders | | |
|----------|-------|-------------|------------------|----------|----------------------------|------------------|----------|----------------------|------------------|----------|-------------|------------------|----------|--|------------------|----------|
| Location | Class | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| 0530 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0551 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0552 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0600 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0601 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0701 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 12.5% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 6.3% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0702 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0800 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 50.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0801 | 0001 | 0.0% | 5.7% | 7.2% | 33.3% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 14.3% | 5.7% | 7.2% | 14.3% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 3.8% | 5.7% | 7.2% | 1.9% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 7.7% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0806 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0820 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 14.3% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0851 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 11.1% | 5.7% | 7.2% | 22.2% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 11.1% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0852 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0853 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0854 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0855 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0856 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 12.5% | 5.7% | 7.2% | 6.3% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0921 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0931 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 0932 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 100.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 1000 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 1101 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0002 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0003 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| | 0004 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10.0% | 0.0% | 0.8% | 0.9% |
| 1302 | 0001 | 0.0% | 5.7% | 7.2% | 0.0% | 7.4% | 3.0% | 0.0% | 0.2% | 0.2% | 0.0% | 6.9% | 10 | | | |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| | | Genitourinary | | | Infectious & Parasitic Diseases | | | Injury and Poisoning | | | Maternity | | | Mental Disorders | | |
|----------|-------|---------------|------------------|----------|---------------------------------|------------------|----------|----------------------|------------------|----------|-------------|------------------|----------|------------------|------------------|----------|
| Location | Class | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| 0530 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0551 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0552 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 33.3% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0600 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0601 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0701 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 18.8% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 12.5% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 6.3% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0702 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 50.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0800 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0801 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 14.3% | 11.4% | 14.3% | 14.3% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 4.8% | 3.7% | 4.1% | 1.0% | 0.6% | 0.7% | 9.6% | 11.4% | 14.3% | 1.0% | 18.5% | 7.6% | 10.6% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0806 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 50.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 50.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0820 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 14.3% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 42.9% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0851 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 100.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 11.1% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 11.1% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 11.1% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0852 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 25.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0853 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0854 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 100.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 33.3% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0855 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0856 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 12.5% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 6.3% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0921 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0931 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 0932 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 50.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 1000 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| 1101 | 0001 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0002 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0003 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | 11.4% | 14.3% | 0.0% | 18.5% | 7.6% | 0.0% | 5.6% | 5.1% |
| | 0004 | 0.0% | 3.7% | 4.1% | 0.0% | 0.6% | 0.7% | 0.0% | | | | | | | | |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

Guardian Customized

January 1, 2019 To December 31, 2019

| | | Musculoskeletal | | | Neoplasms | | | Nervous System & Sense Organs | | | Other | | | Respiratory | | |
|----------|-------|-----------------|------------------|----------|-------------|------------------|----------|-------------------------------|------------------|----------|-------------|------------------|----------|-------------|------------------|----------|
| Location | Class | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| 0530 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0551 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0552 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 33.3% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 33.3% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0600 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0601 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0701 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 31.3% | 18.7% | 23.4% | 6.3% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 6.3% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0702 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 50.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0800 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 50.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0801 | 0001 | 66.7% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 28.6% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 14.3% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 30.8% | 18.7% | 23.4% | 1.0% | 7.5% | 7.2% | 4.8% | 3.9% | 4.9% | 3.8% | 3.2% | 3.2% | 9.6% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0806 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 50.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 50.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0820 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 14.3% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 14.3% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0851 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 11.1% | 7.5% | 7.2% | 11.1% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0852 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 100.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 25.0% | 18.7% | 23.4% | 25.0% | 7.5% | 7.2% | 25.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0853 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0854 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 33.3% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0855 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0856 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 18.8% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 18.8% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 25.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0921 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0931 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 0932 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 50.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 1000 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 1101 | 0001 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0002 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0003 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| | 0004 | 0.0% | 18.7% | 23.4% | 0.0% | 7.5% | 7.2% | 0.0% | 3.9% | 4.9% | 0.0% | 3.2% | 3.2% | 0.0% | 2.1% | 3.1% |
| 1302 | 0001 | | | | | | | | | | | | | | | |

Claims By Diagnosis Category Summary

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

| Location | Class | Skin & Subcutaneous Tissue | | | Symptoms, Signs & Ill-defined Conditions | | |
|----------|-------|----------------------------|------------------|----------|--|------------------|----------|
| | | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| 0530 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0551 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0552 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0600 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0601 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0701 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0702 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0800 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0801 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 4.8% | 1.1% | 1.8% | 4.8% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0806 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0820 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0851 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0852 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0853 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0854 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 33.3% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0855 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0856 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0921 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0931 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 0932 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 1000 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 1101 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 1302 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

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Group Plan#: 00467823
Guardian Customized
January 1, 2019 To December 31, 2019

Claims By Diagnosis Category Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Guardian Customized

January 1, 2019 To December 31, 2019

| Location | Class | Skin & Subcutaneous Tissue | | | Symptoms, Signs & Ill-defined Conditions | | |
|----------|--------|----------------------------|------------------|----------|--|------------------|----------|
| | | Plan Holder | Book Of Business | Industry | Plan Holder | Book Of Business | Industry |
| 1302 | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 1303 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 1901 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 2001 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 2601 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 3010 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 3300 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 5000 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 5010 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 7010 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 7011 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 1.3% | 1.1% | 1.8% | 2.6% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| 9070 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| C01 | 0010 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| P01 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| S01 | 0001 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0002 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0003 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| | 0004 | 0.0% | 1.1% | 1.8% | 0.0% | 2.7% | 3.2% |
| UNKNO.. | UNKN.. | 2.2% | 1.1% | 1.8% | 2.2% | 2.7% | 3.2% |

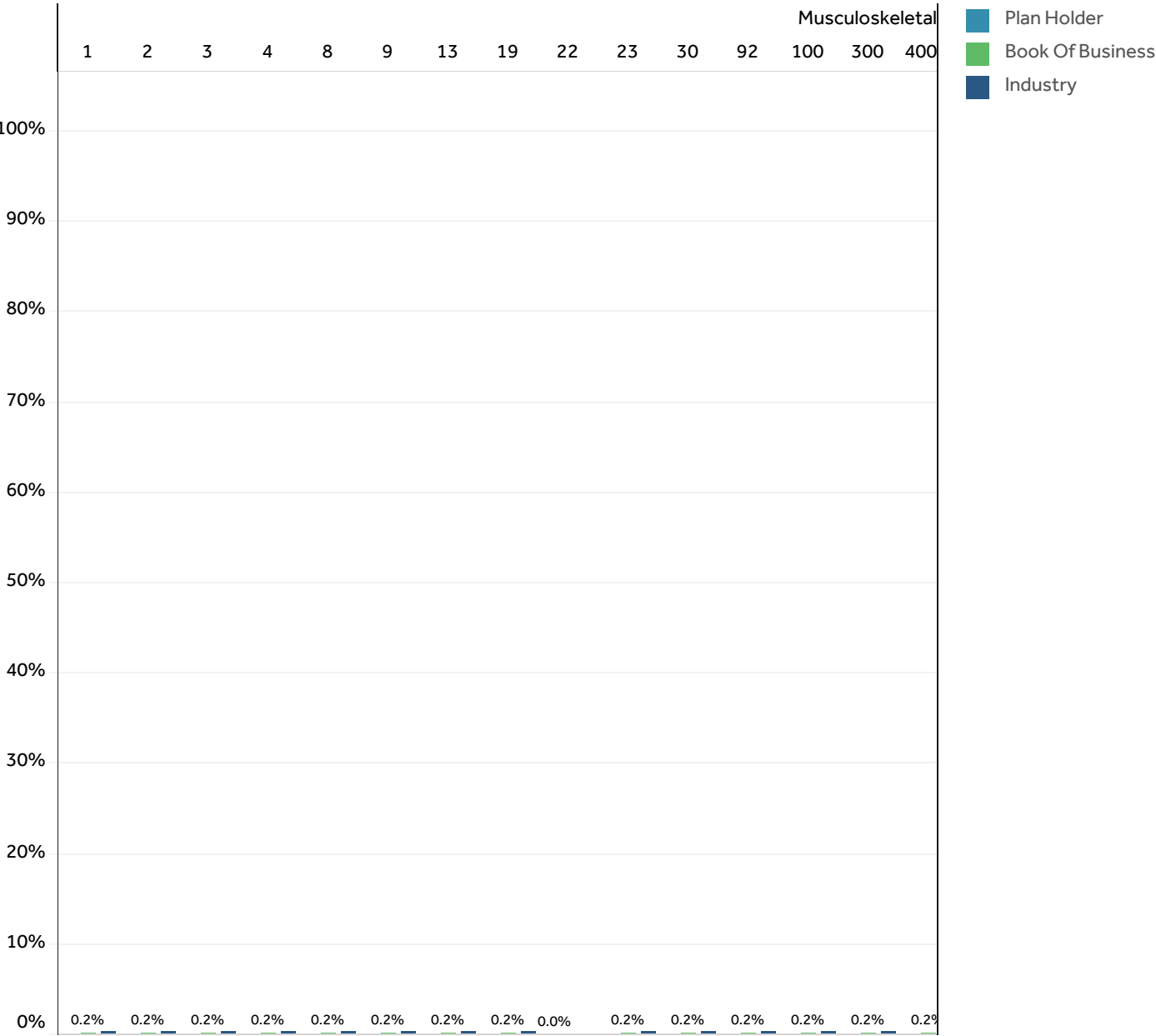
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



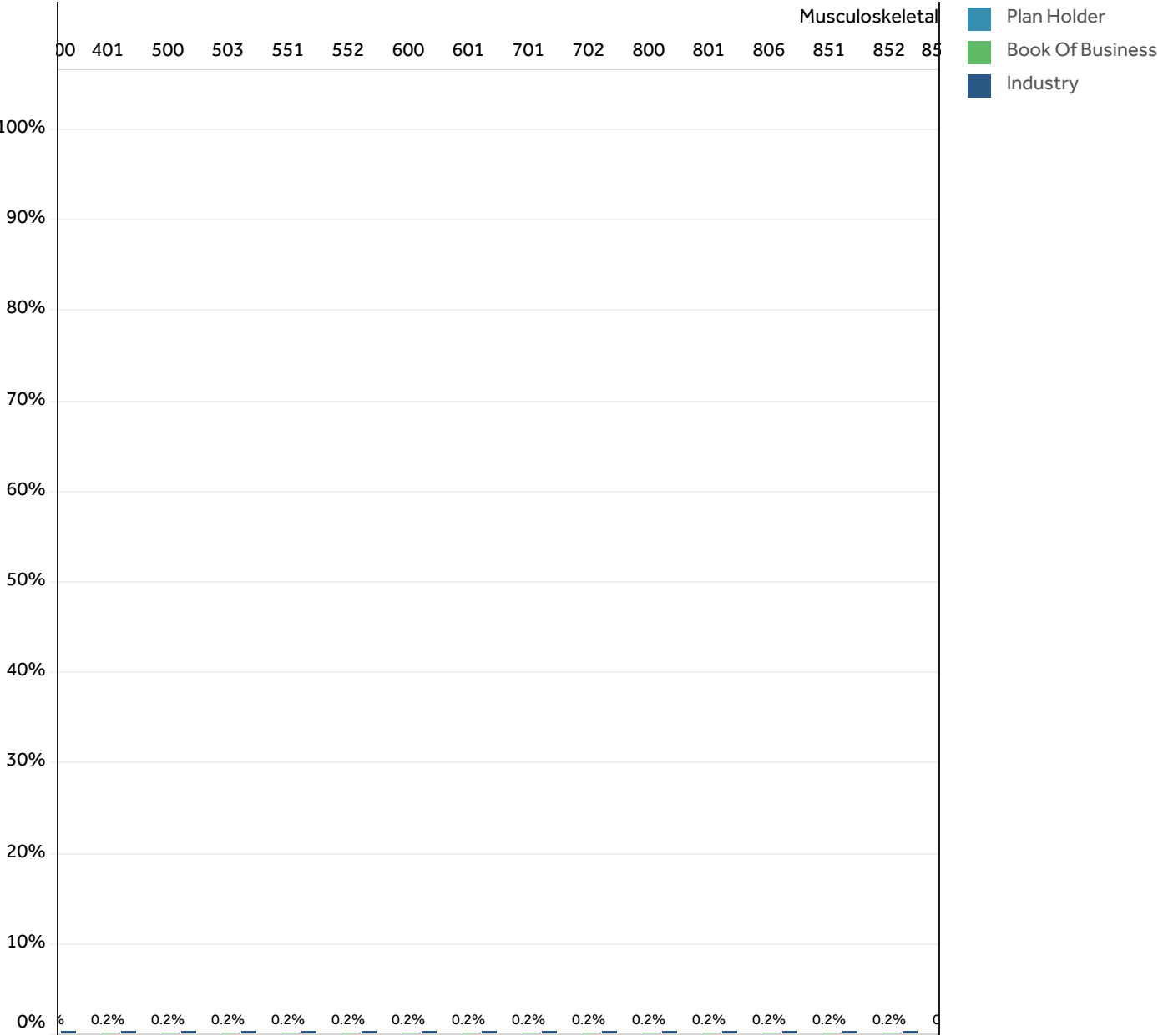
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



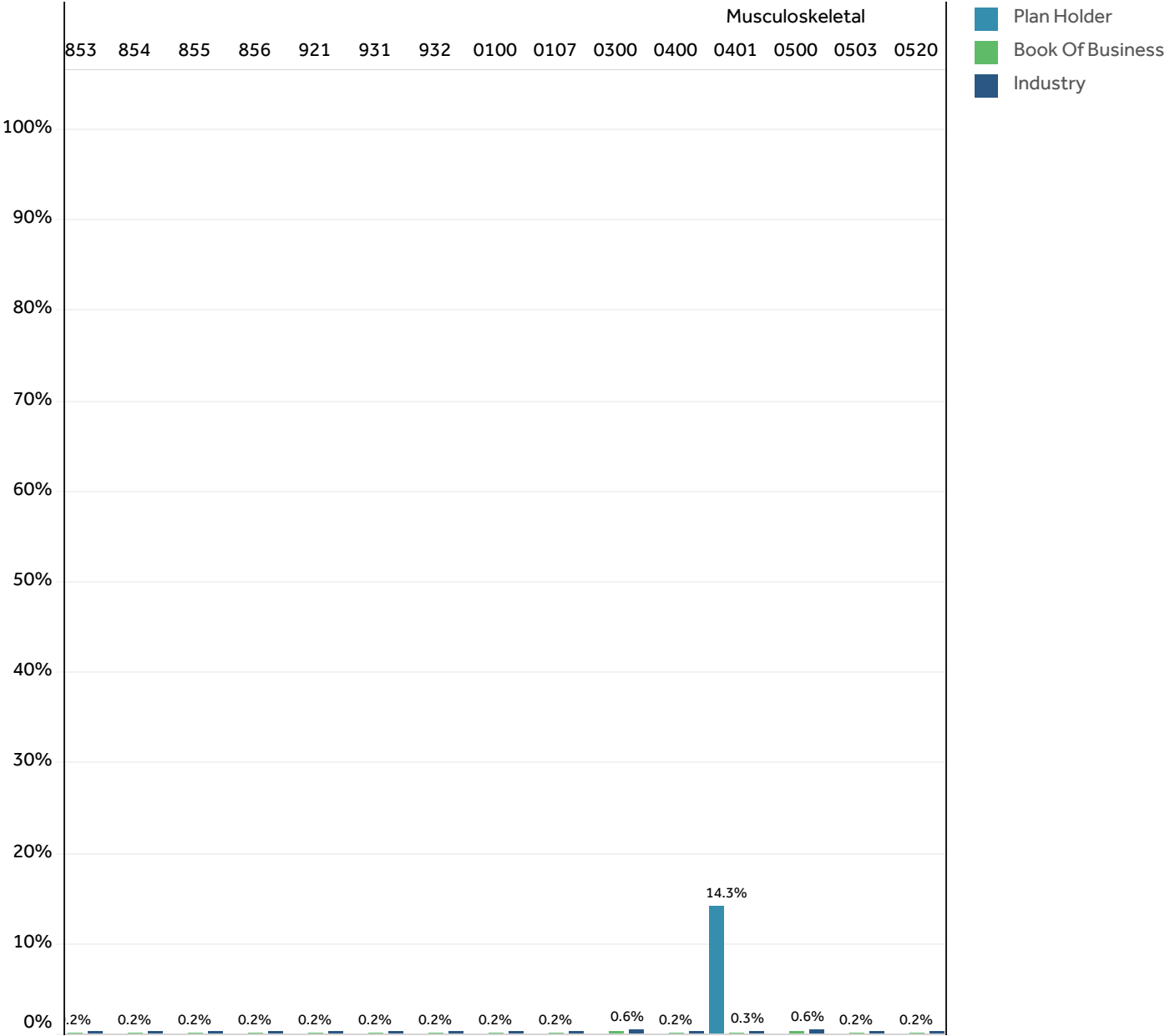
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



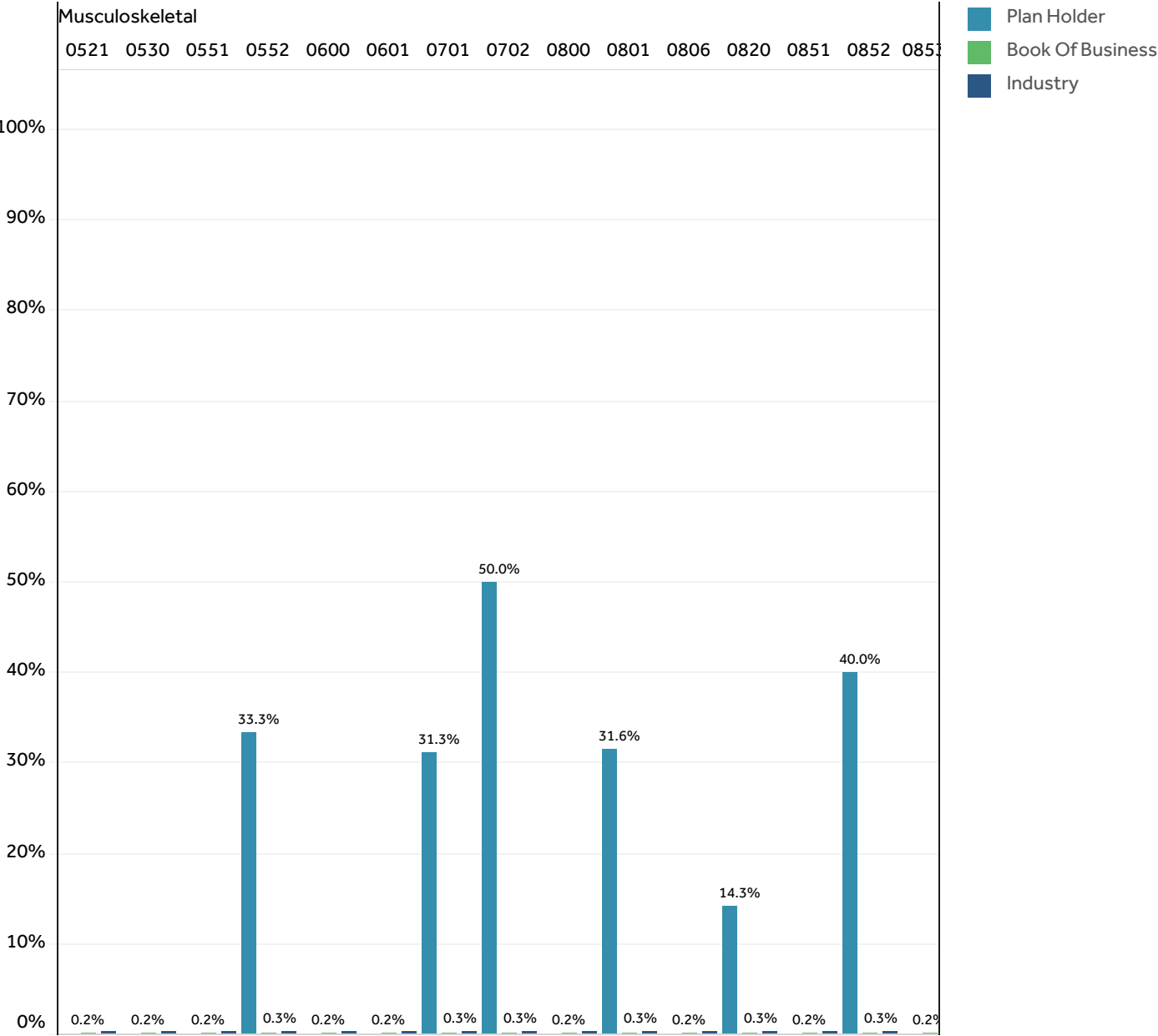
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



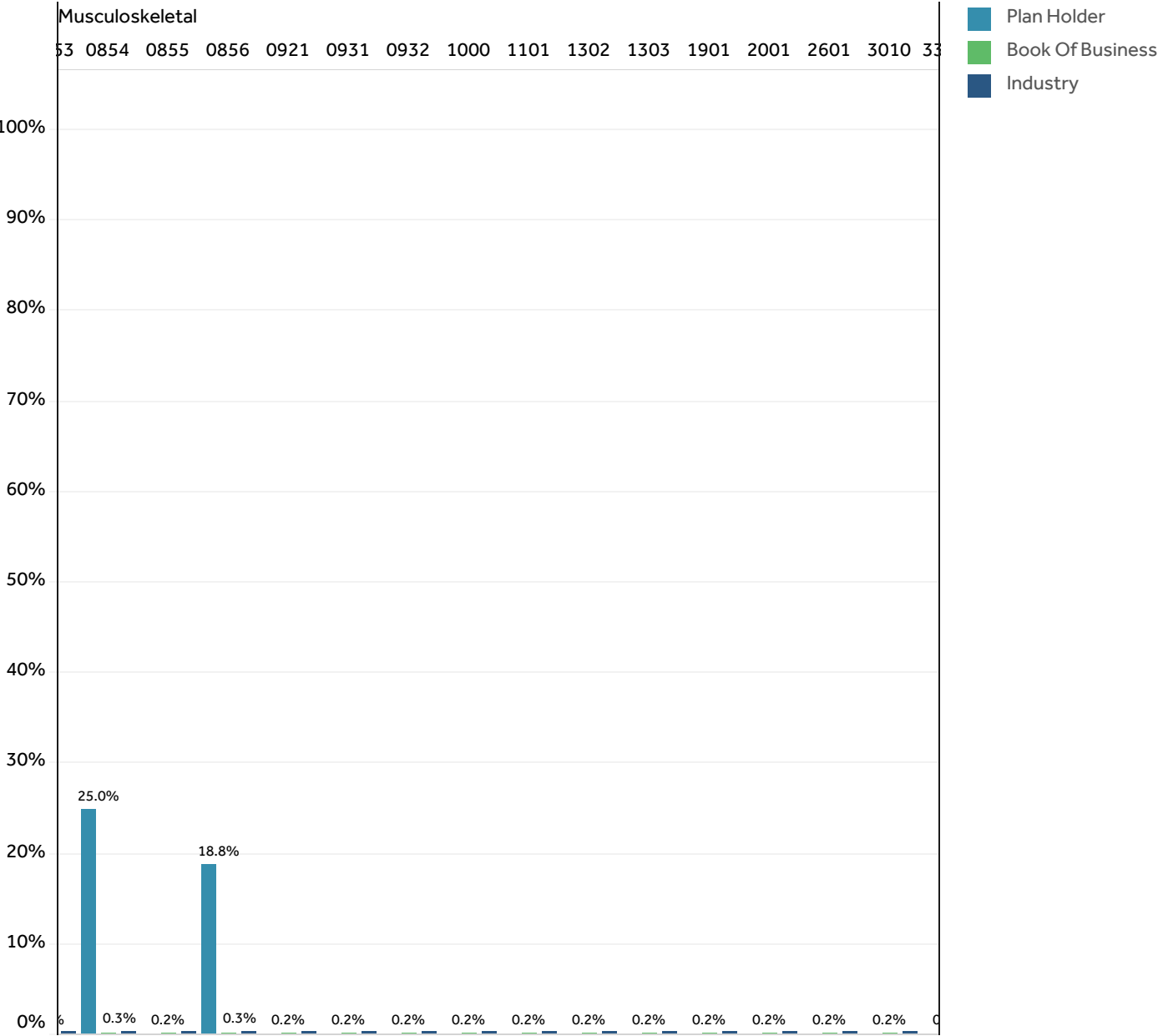
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



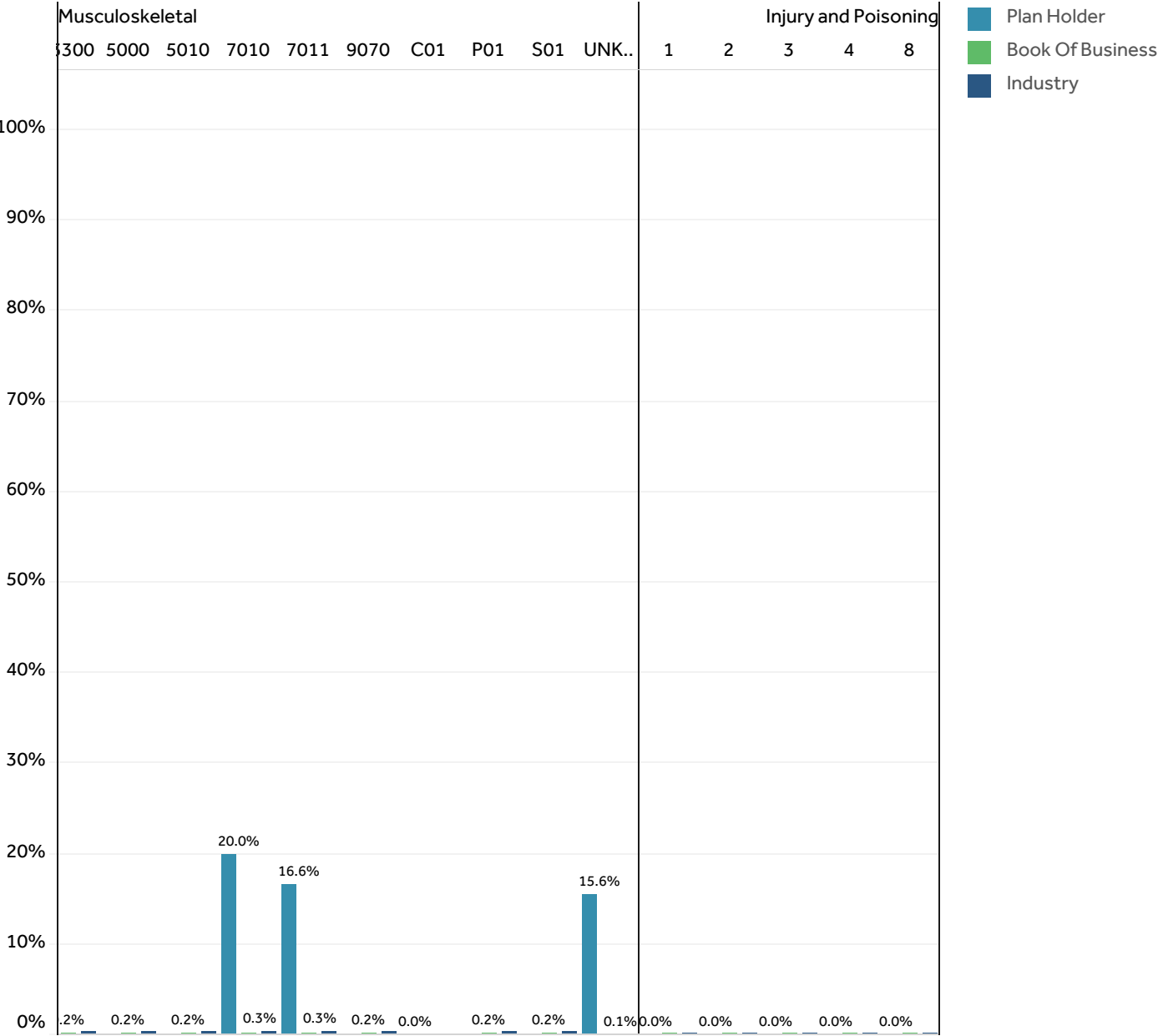
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



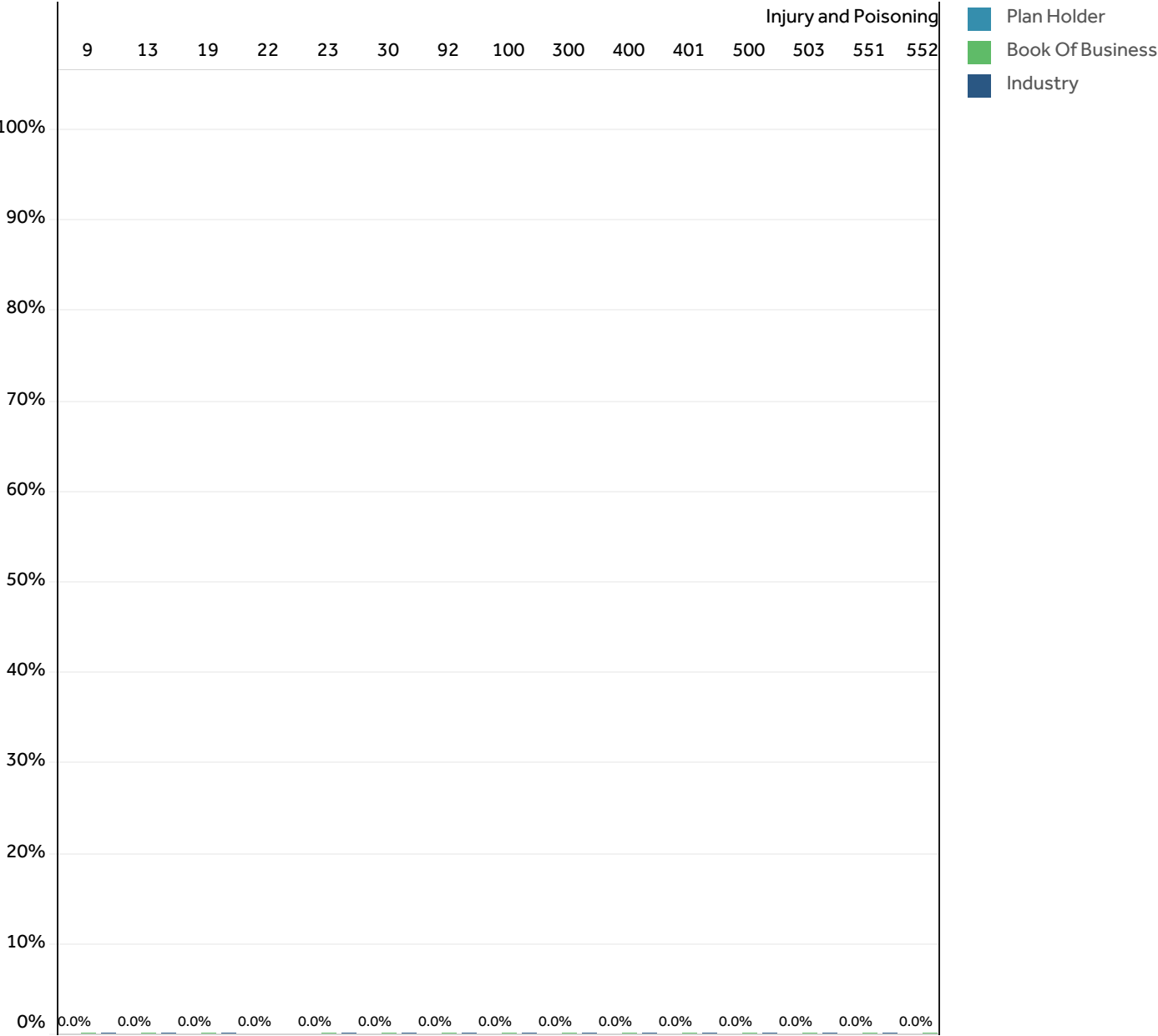
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



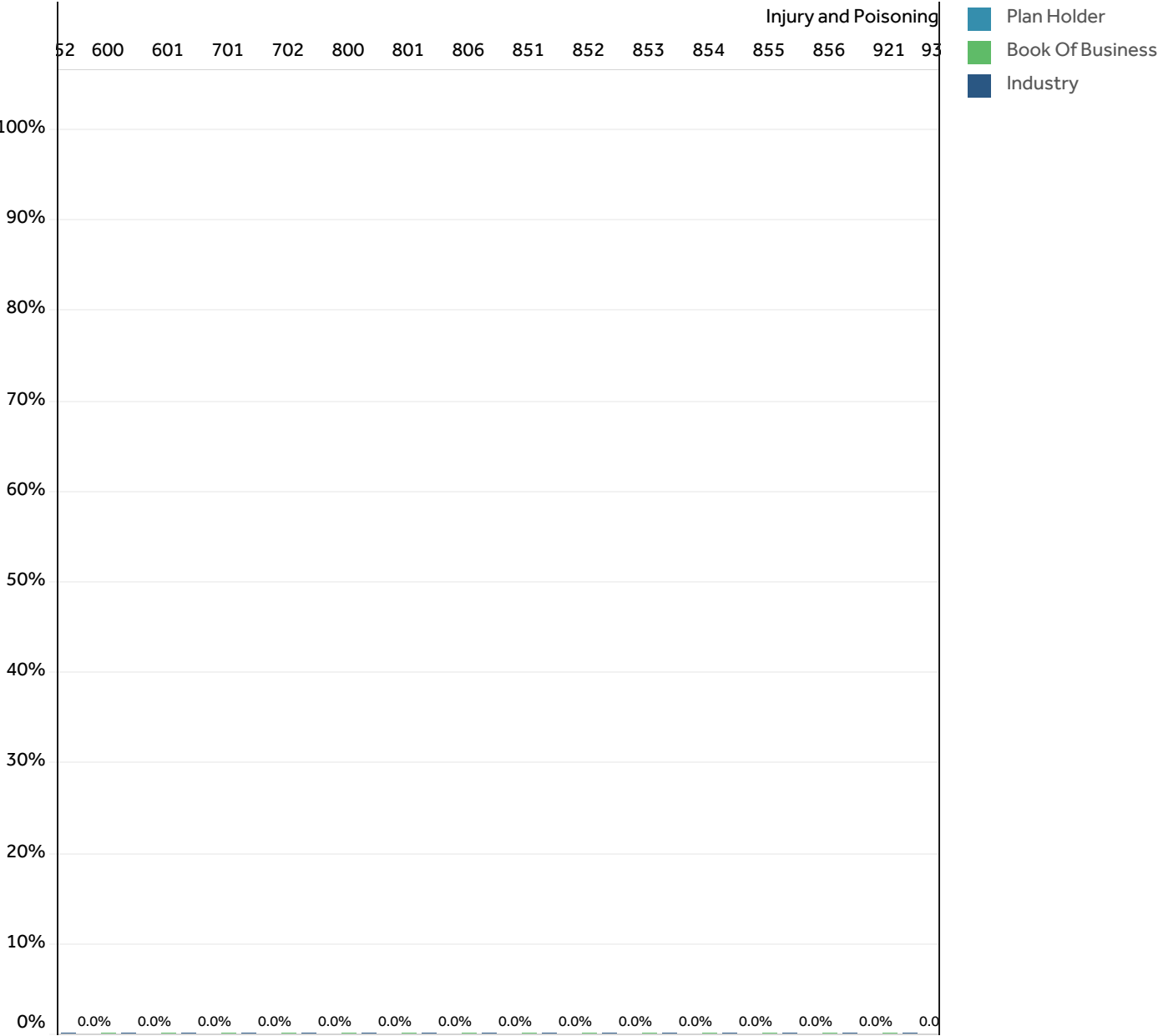
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



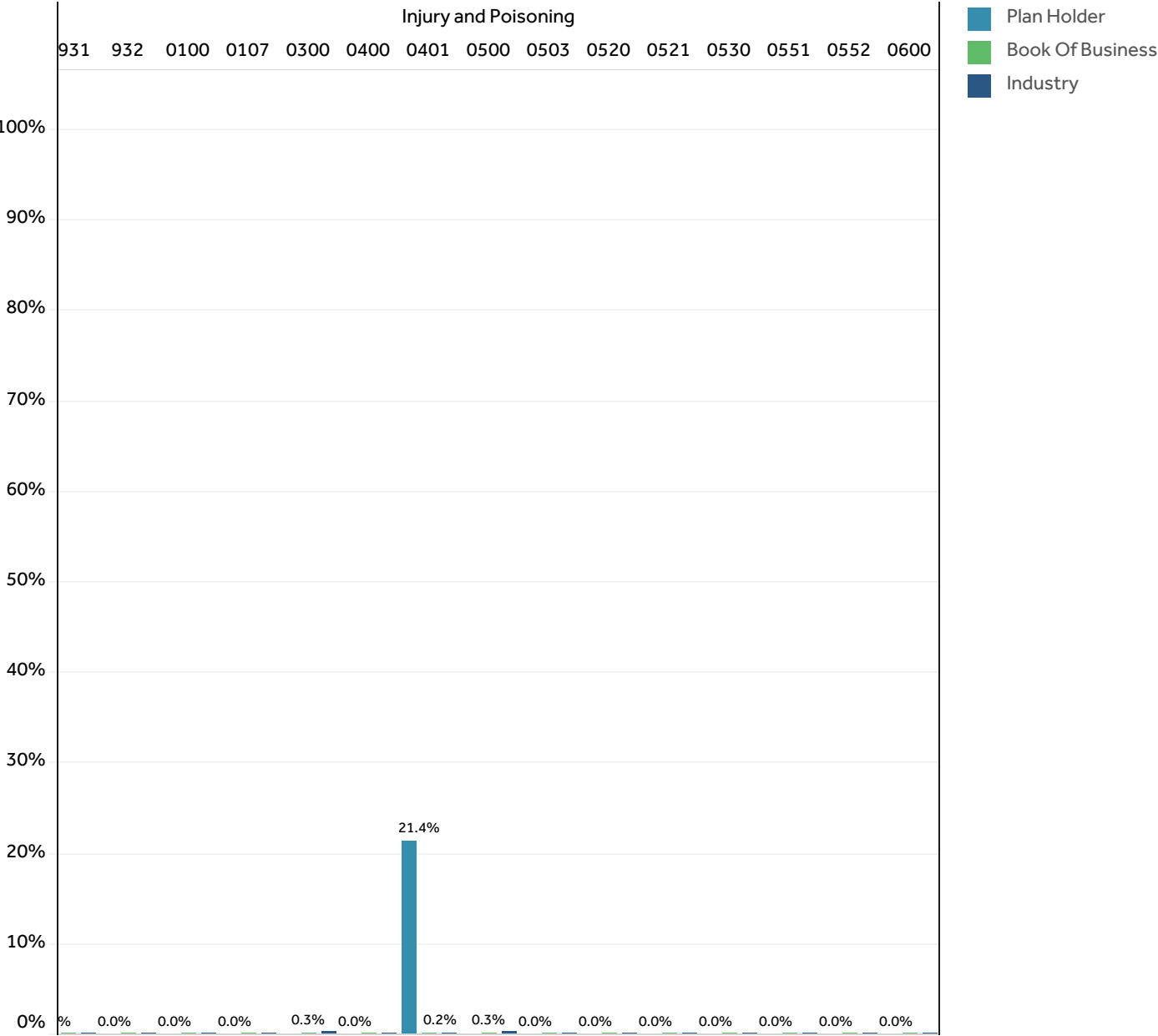
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



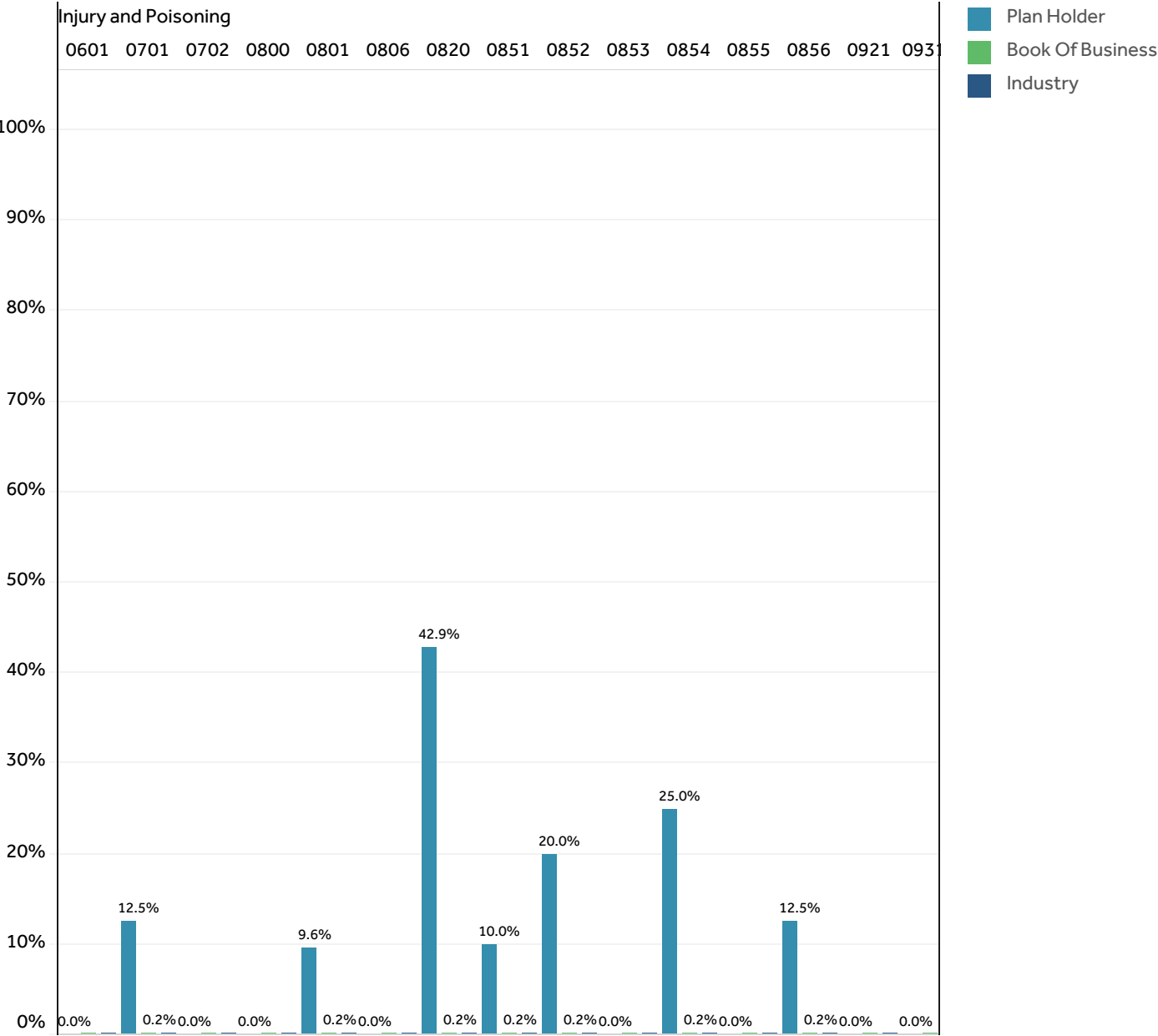
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



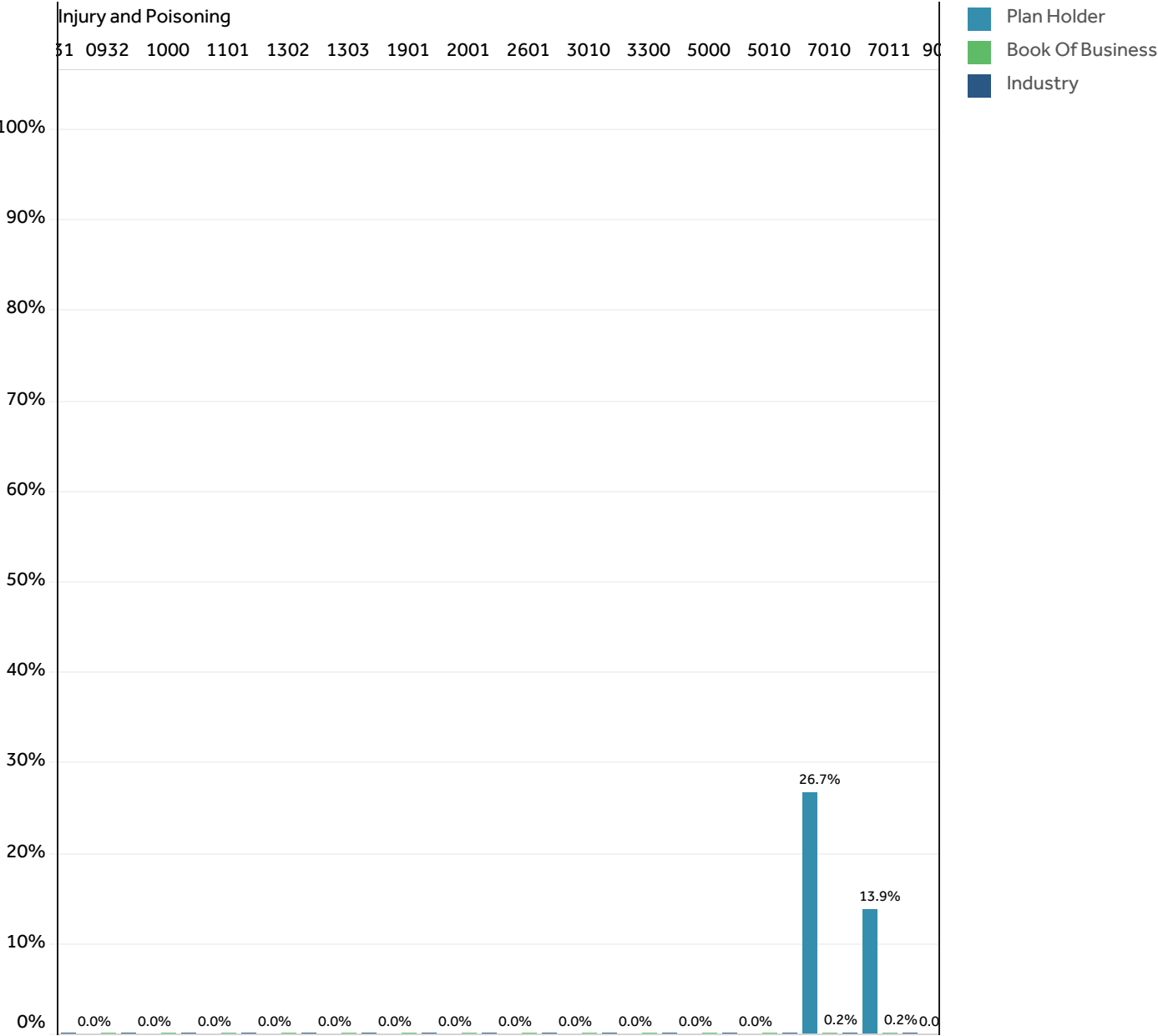
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



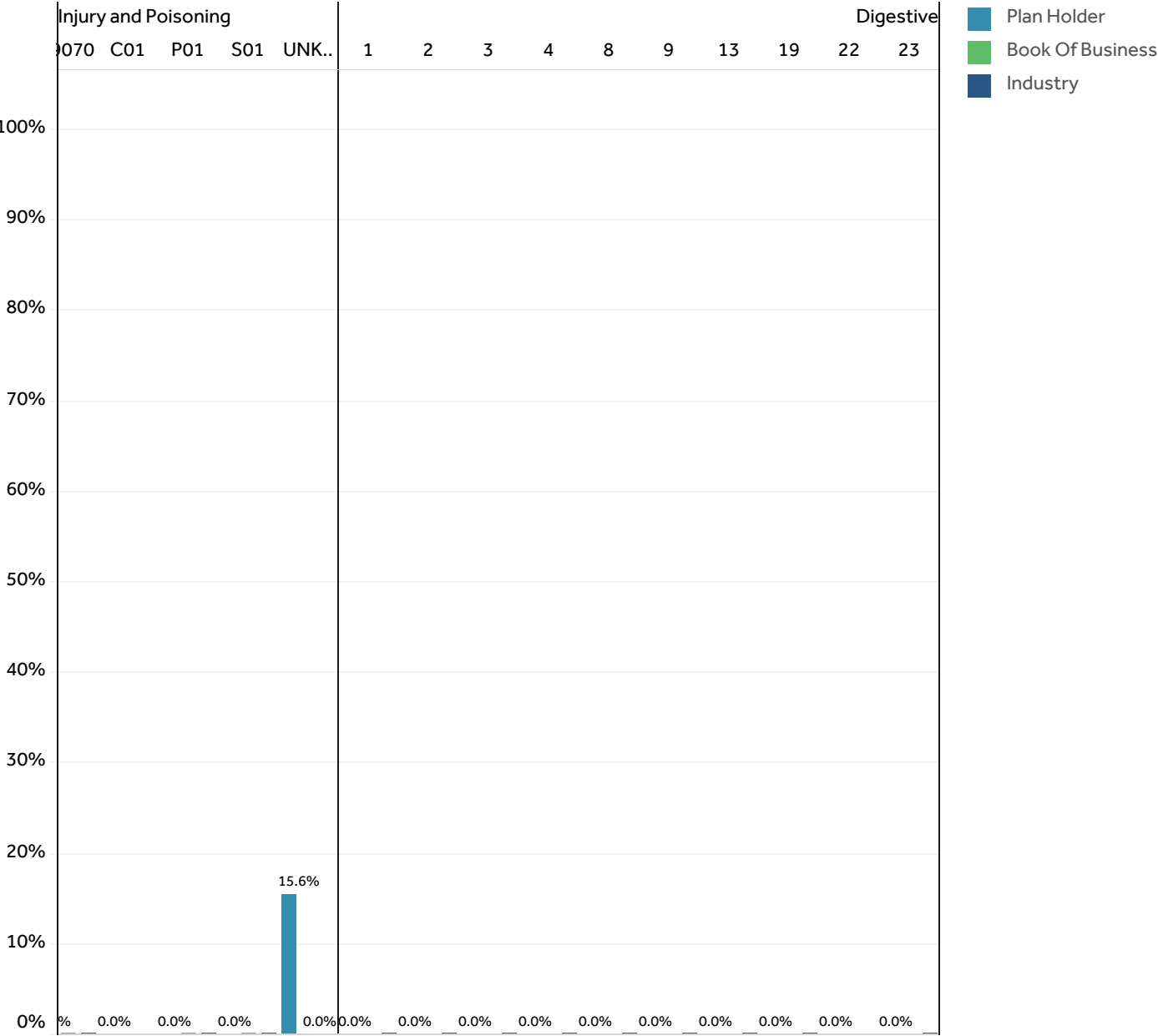
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



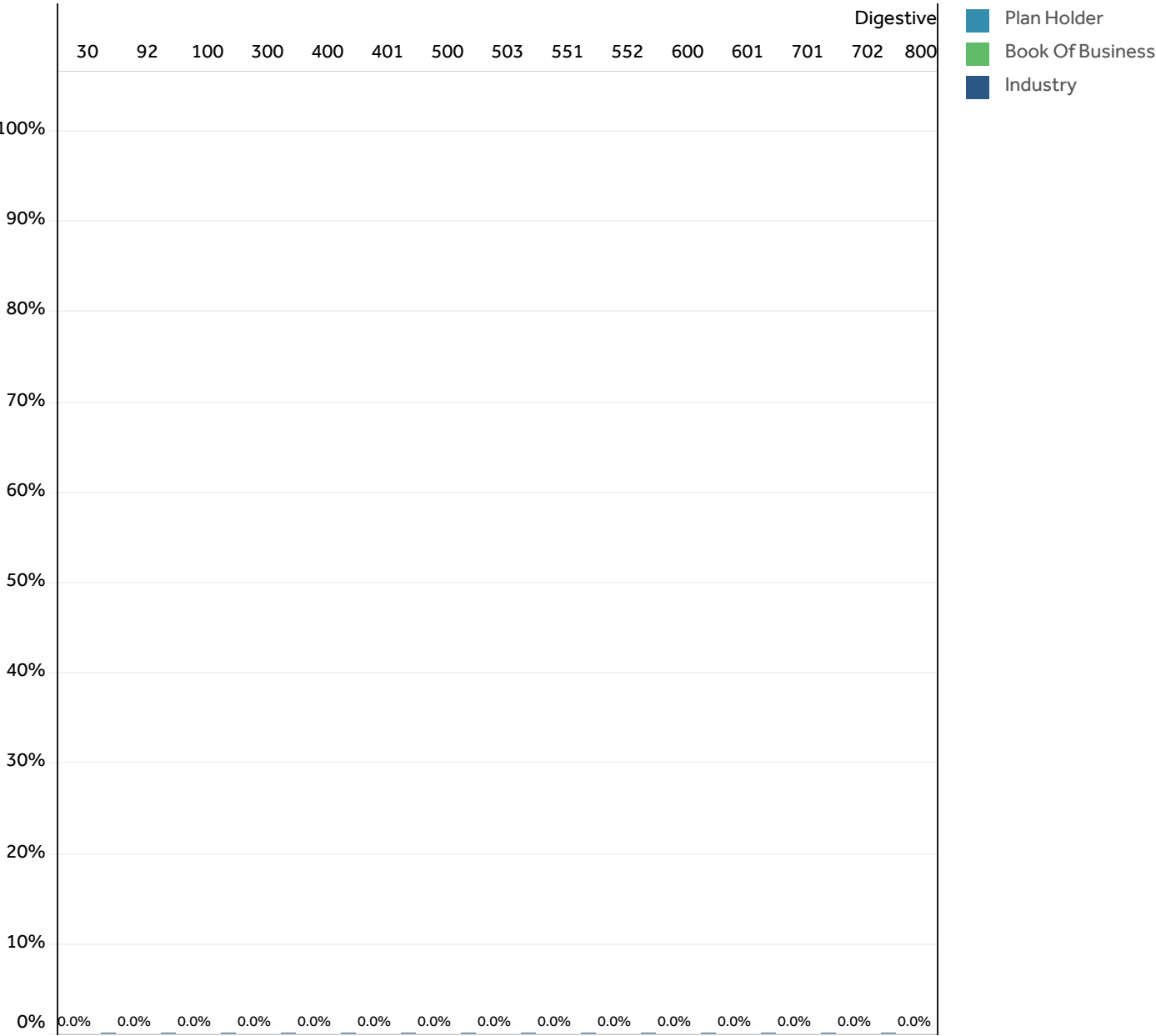
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



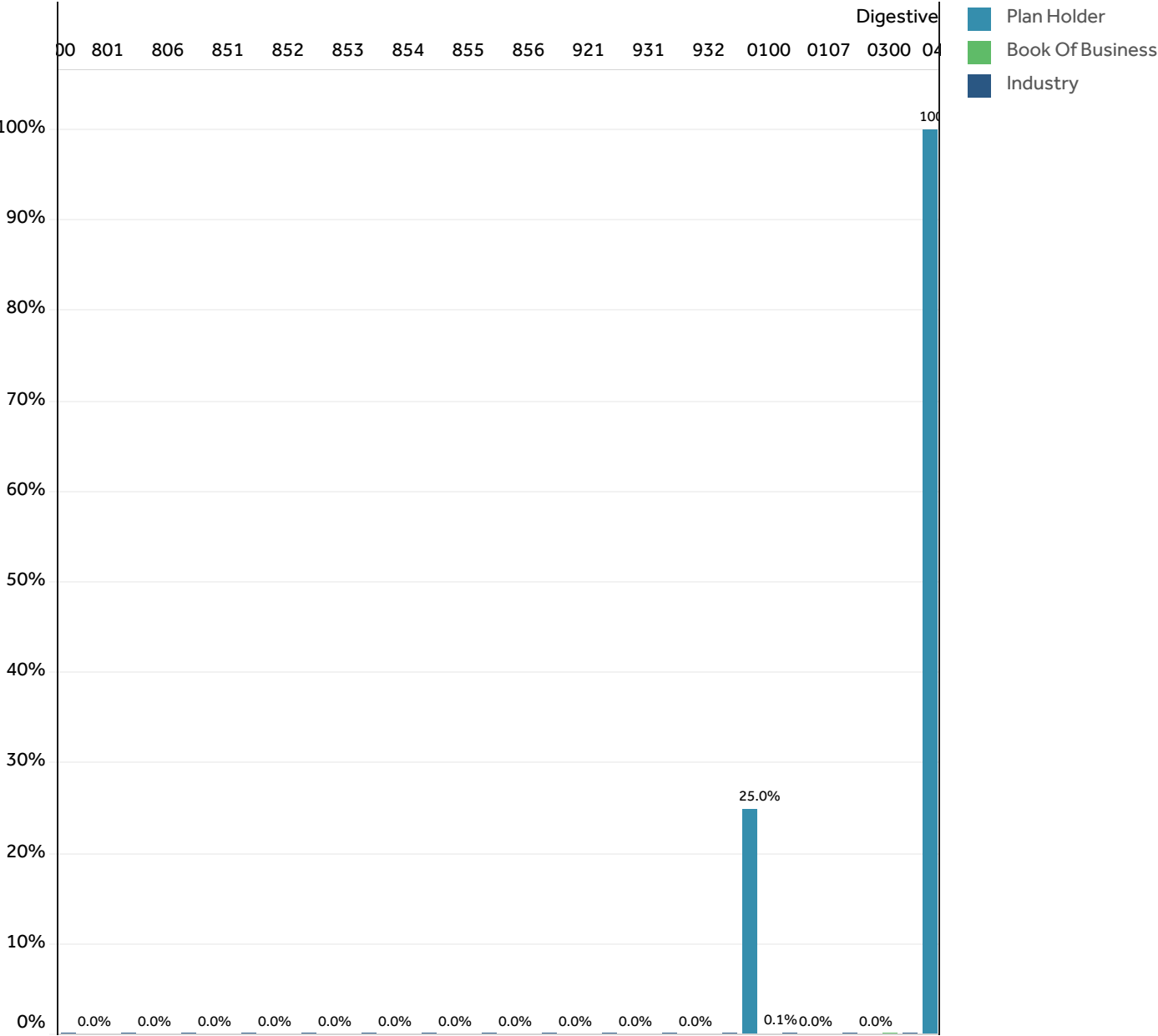
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



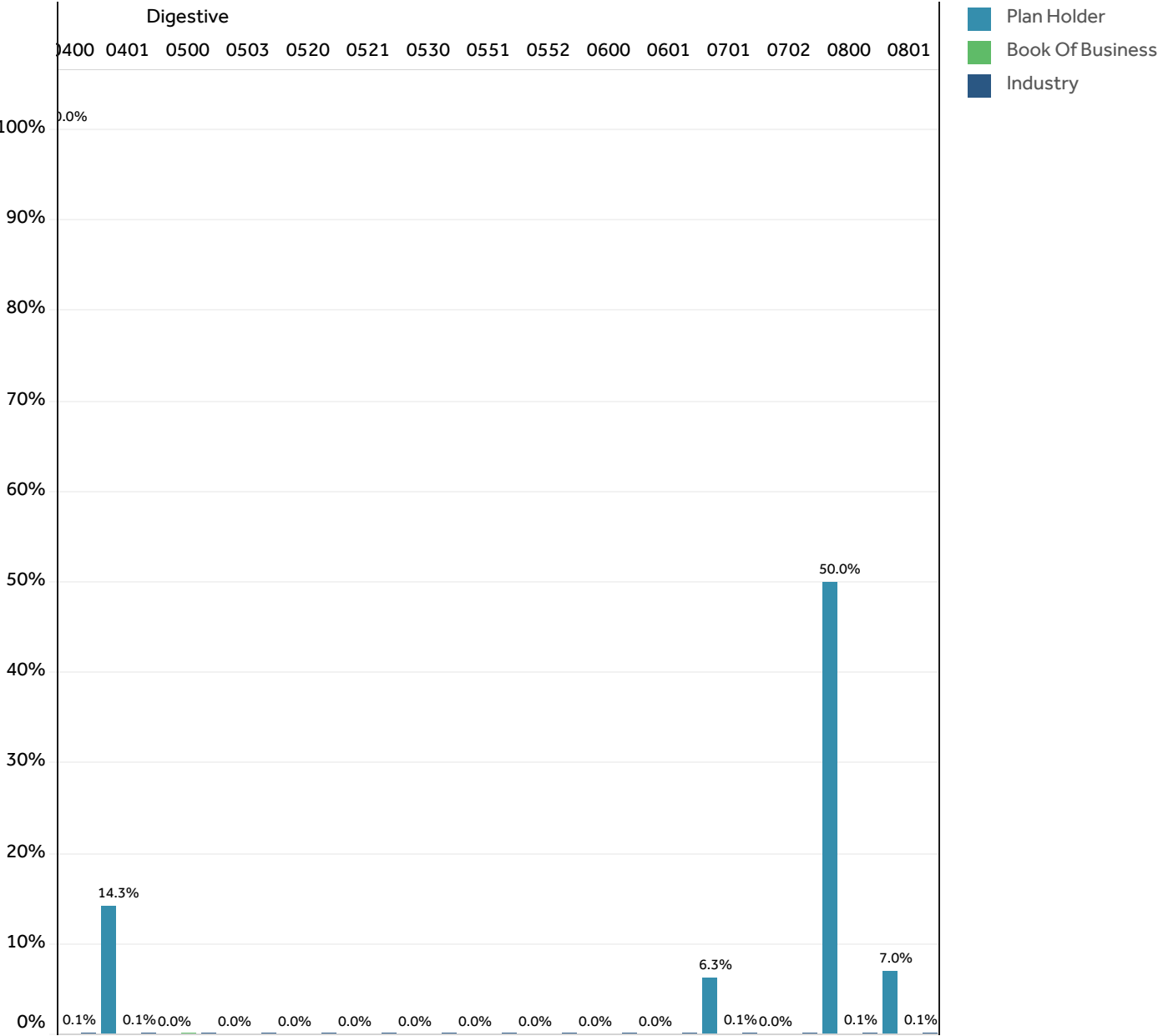
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



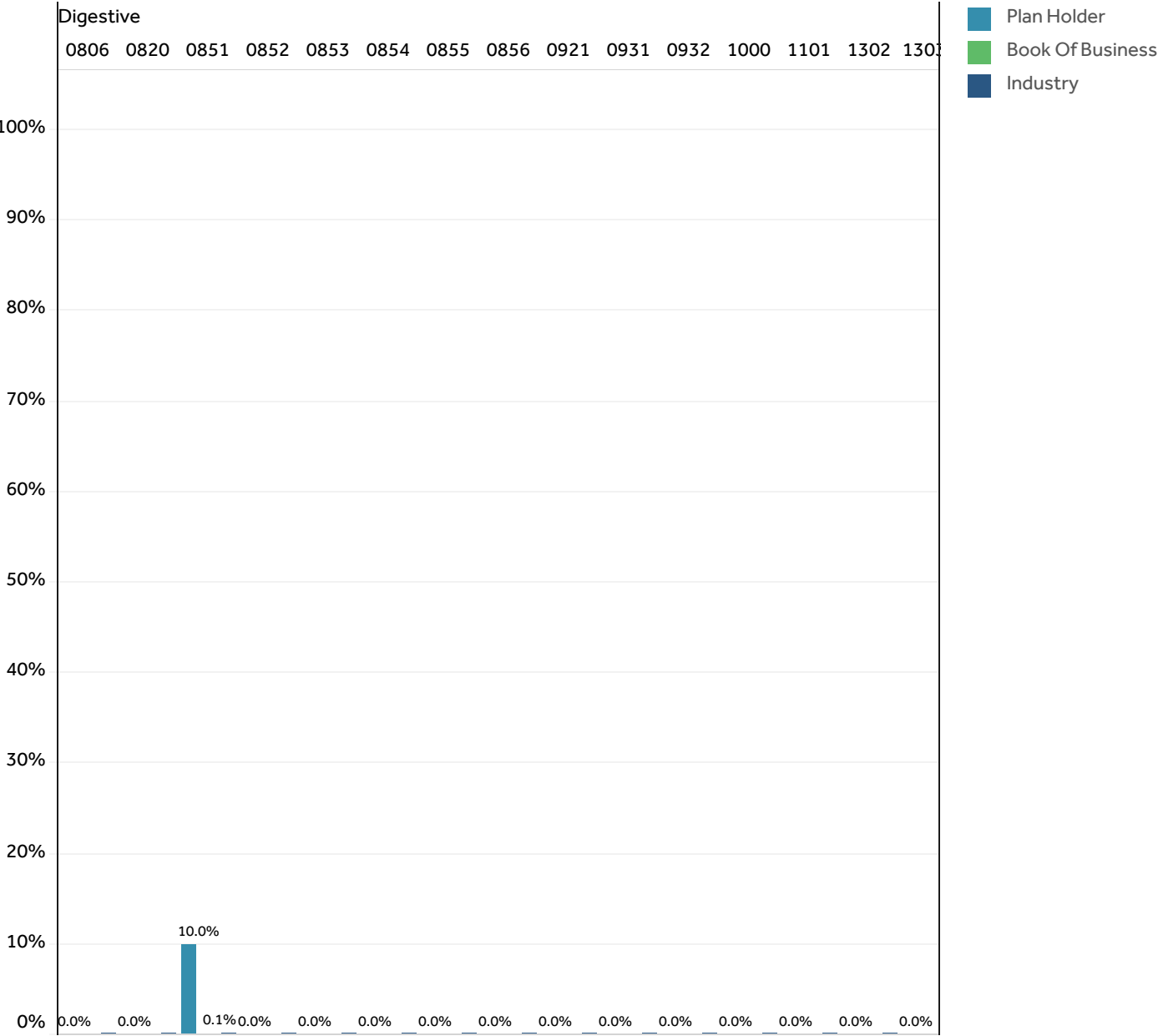
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



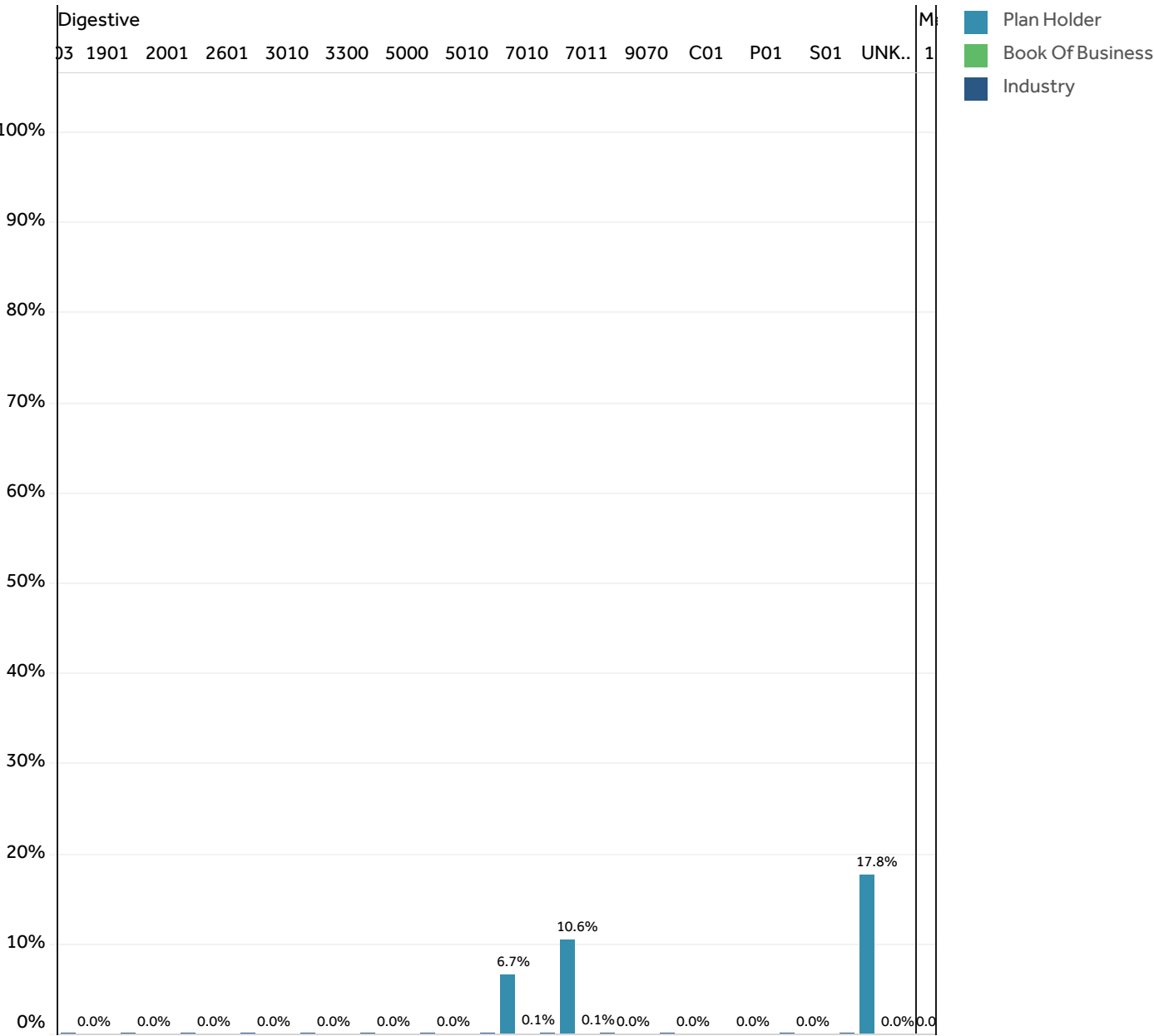
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



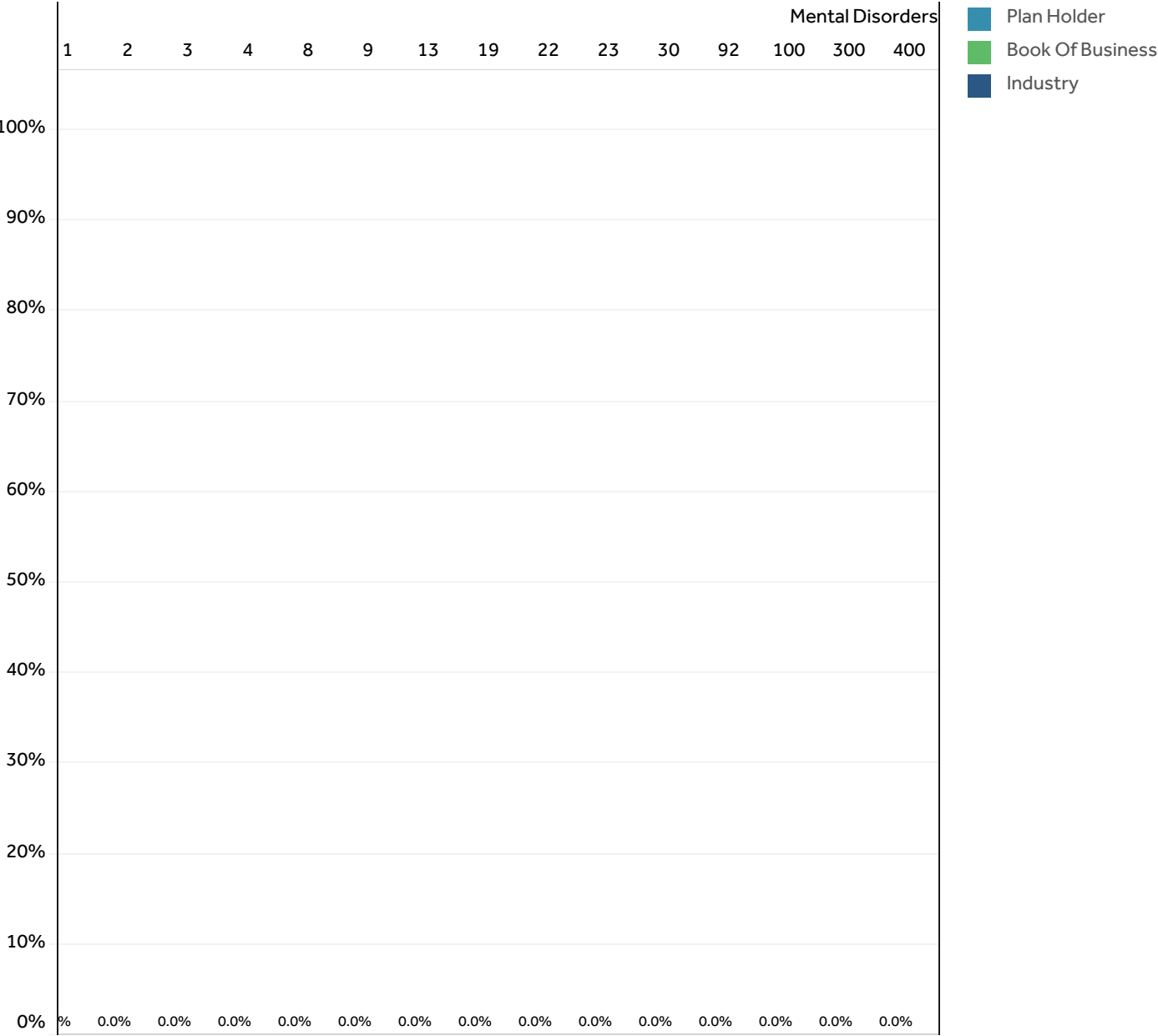
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



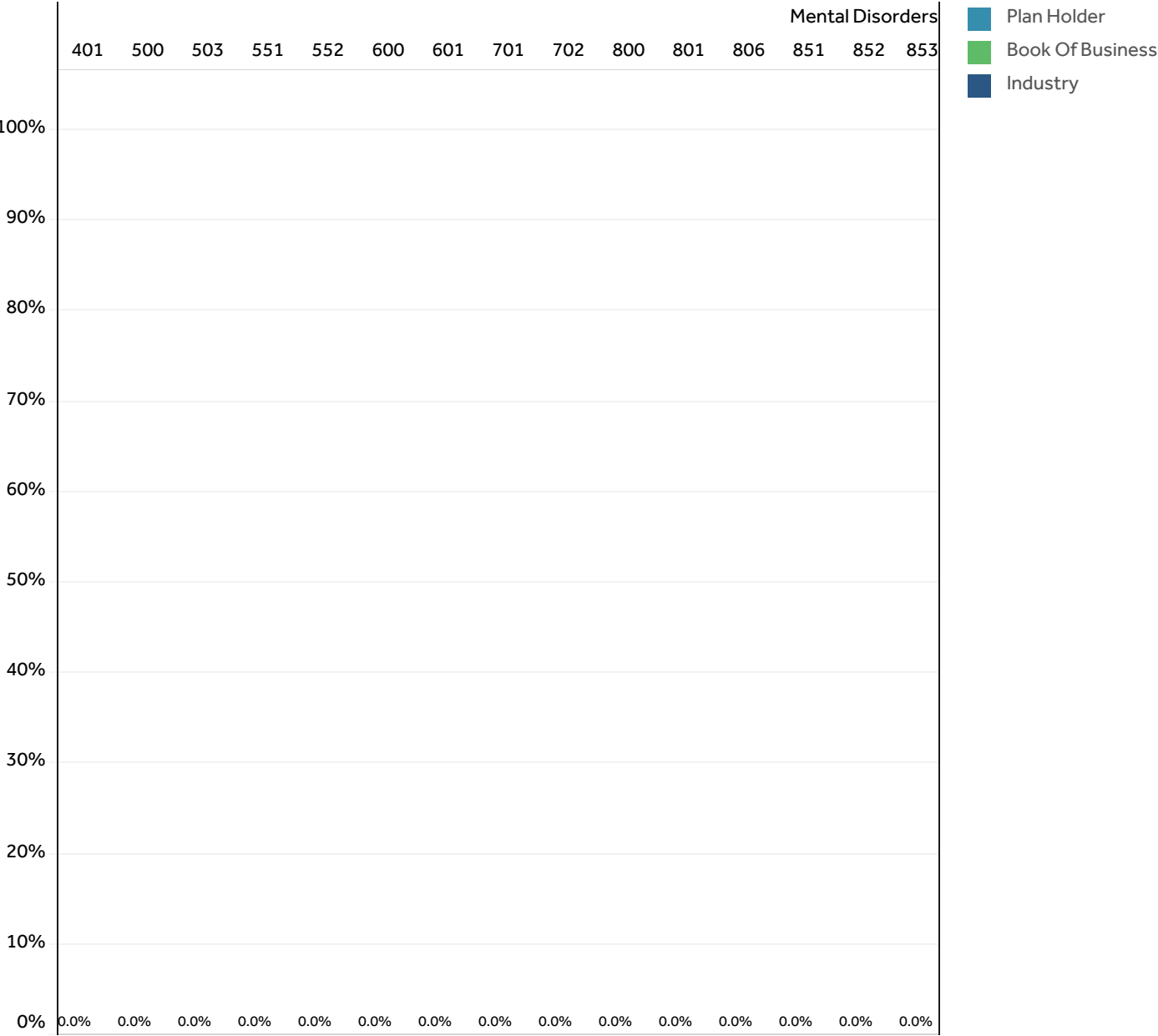
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



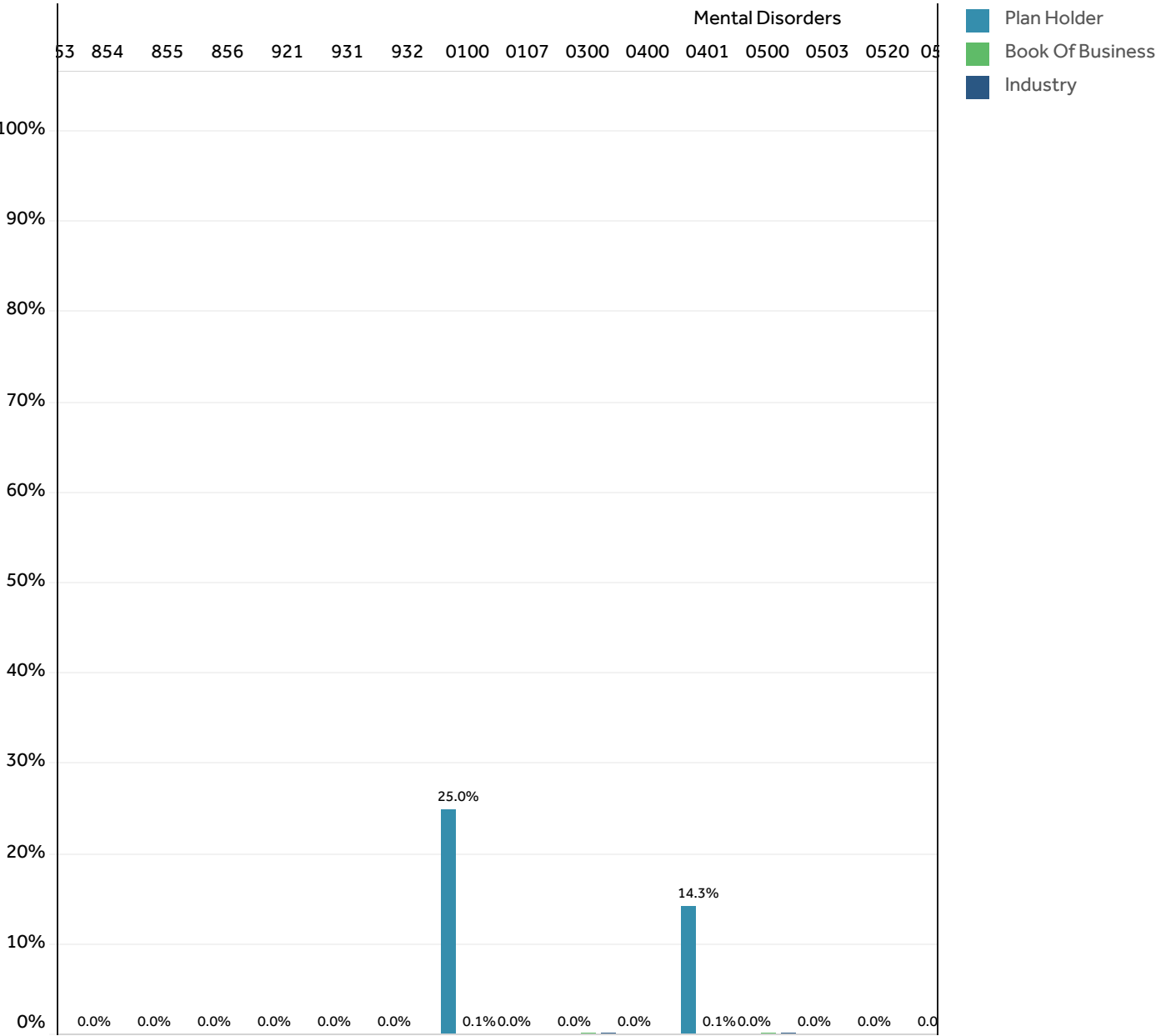
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



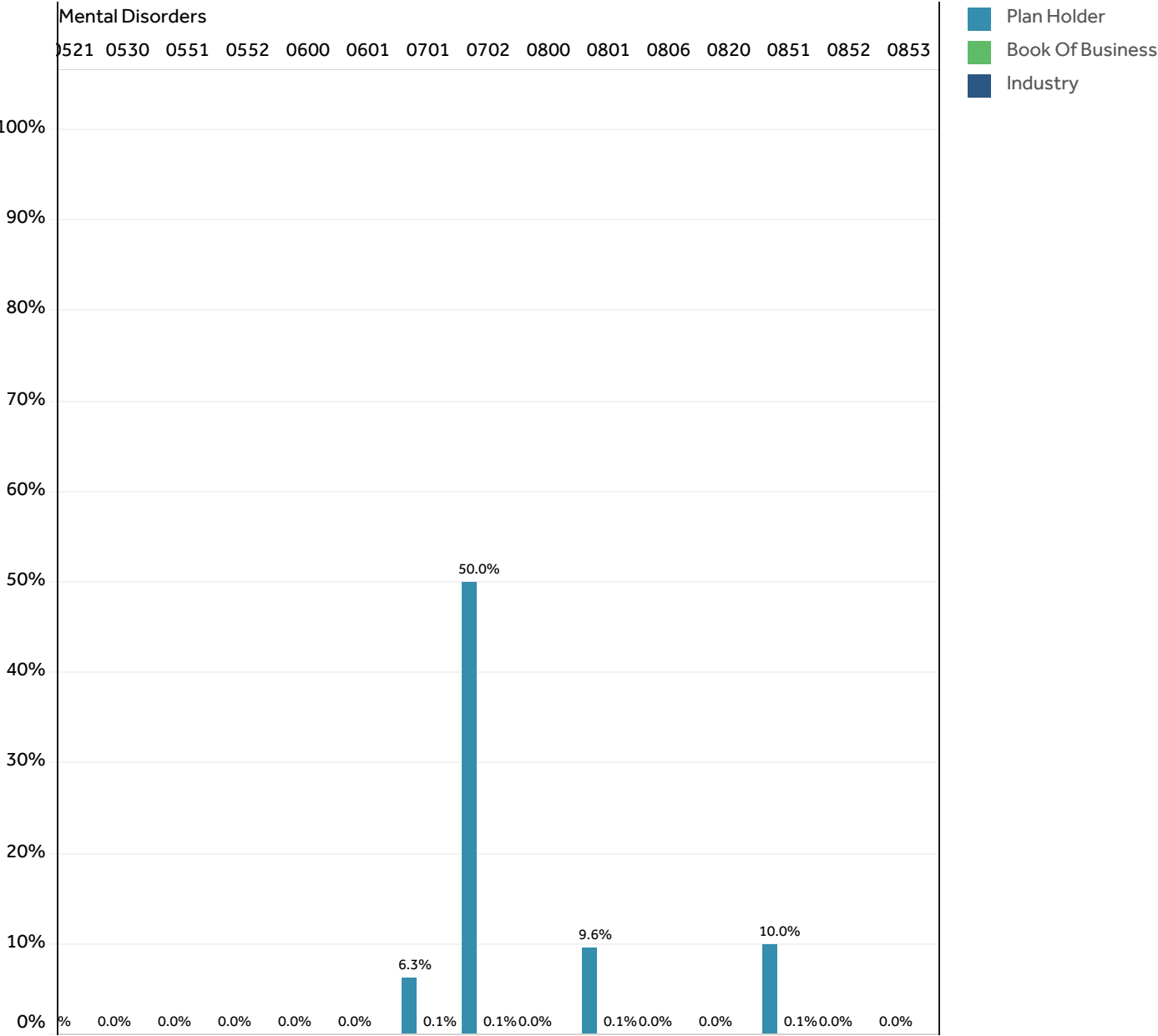
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



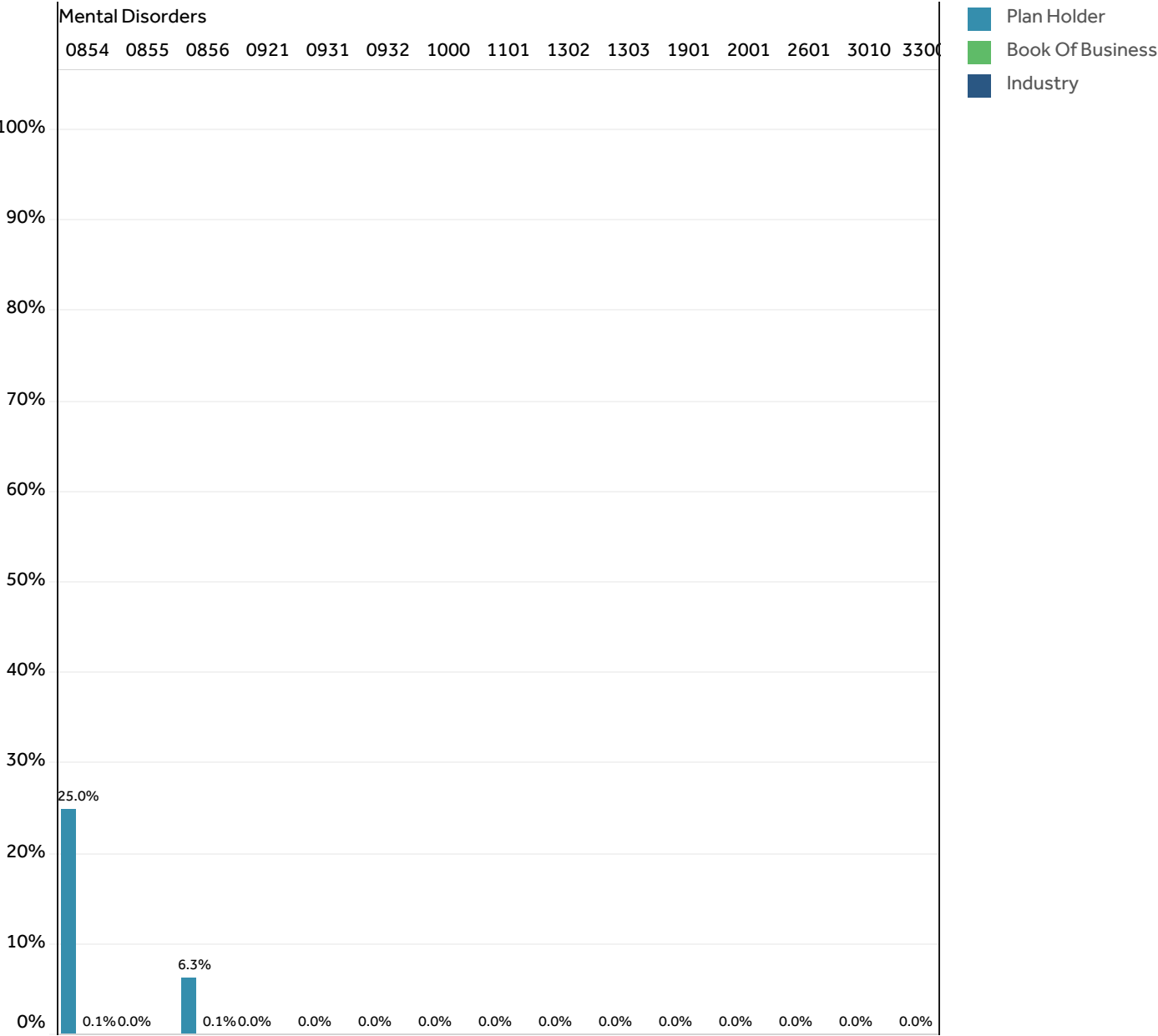
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

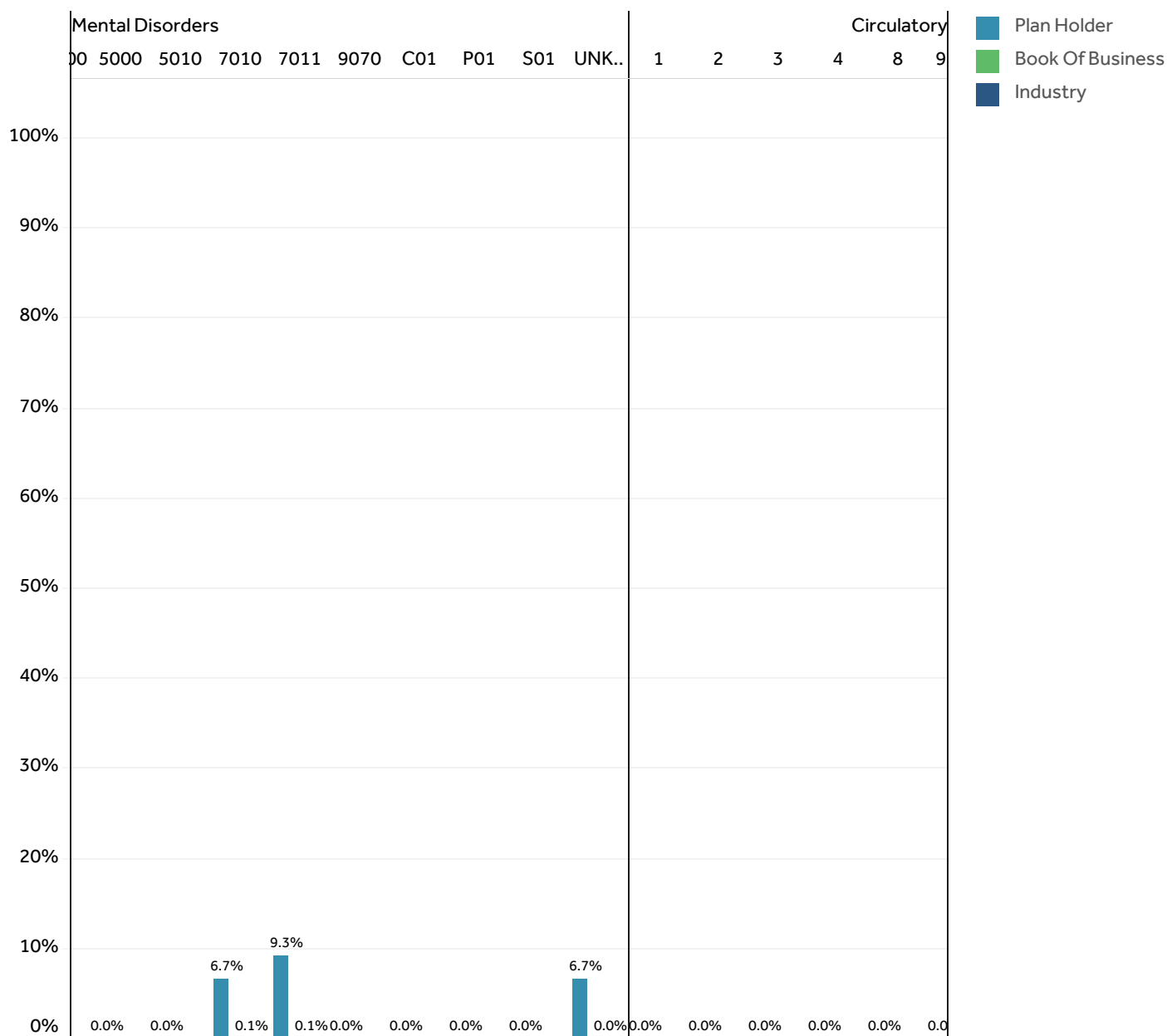
Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



By Location



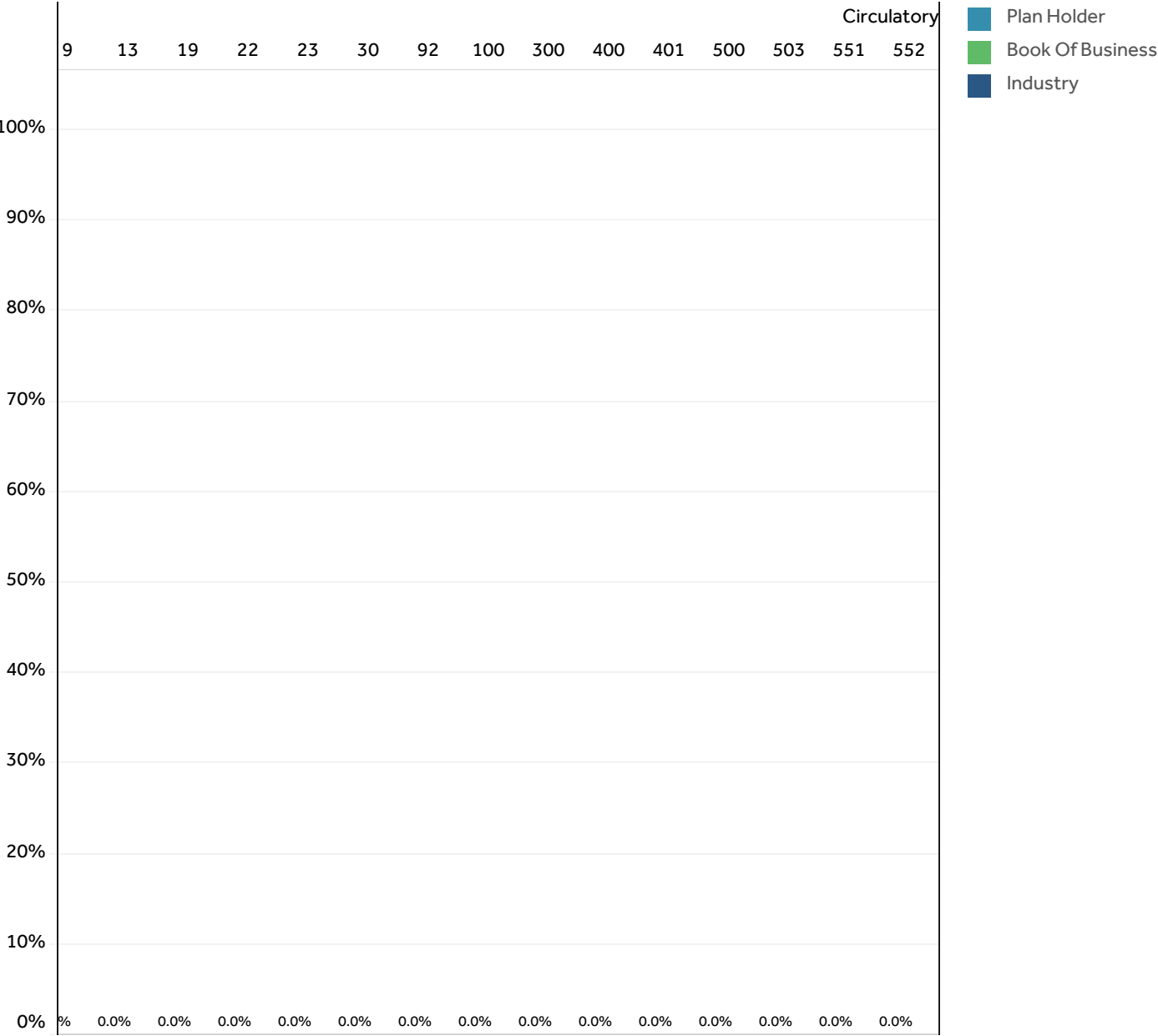
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



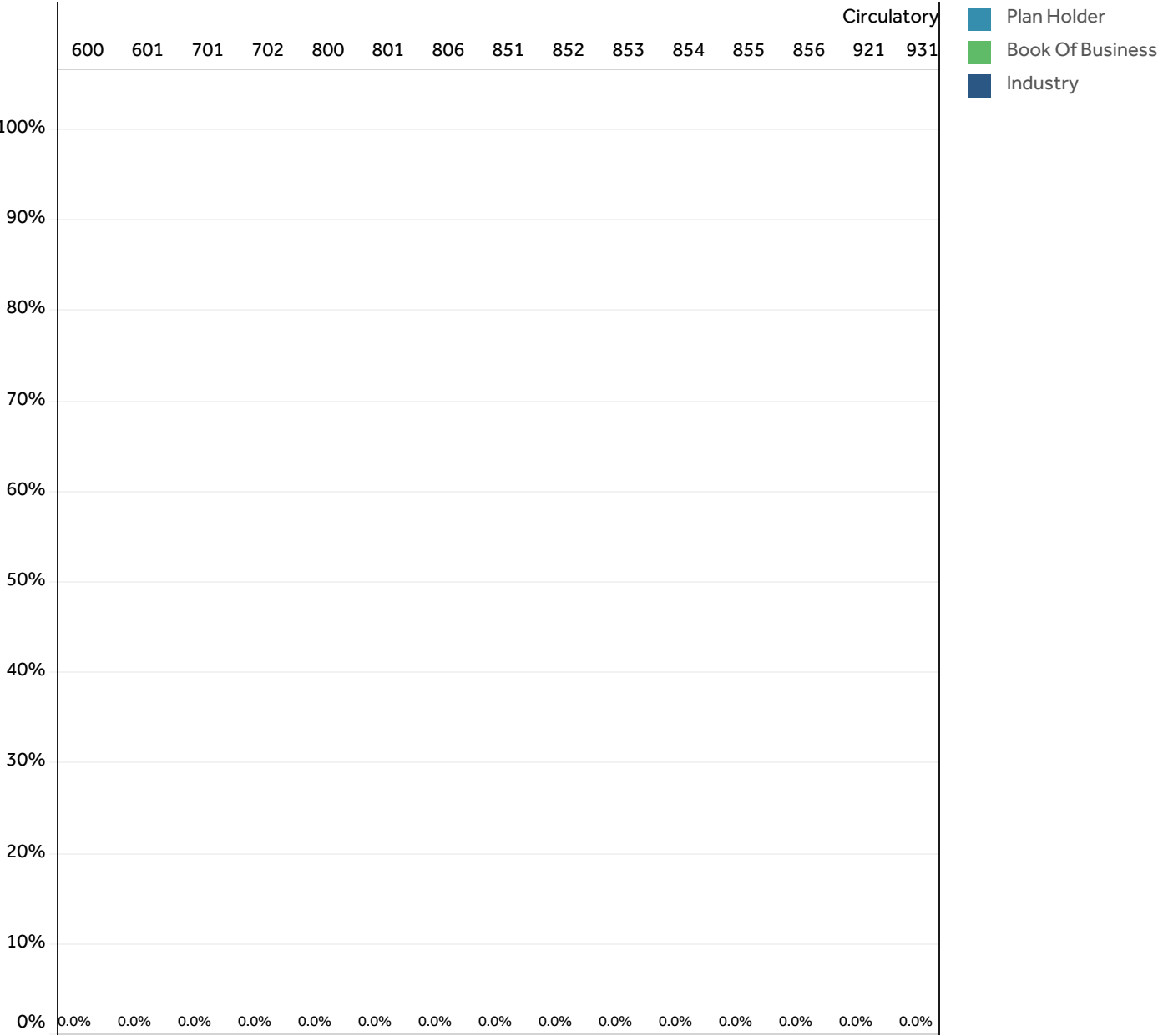
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



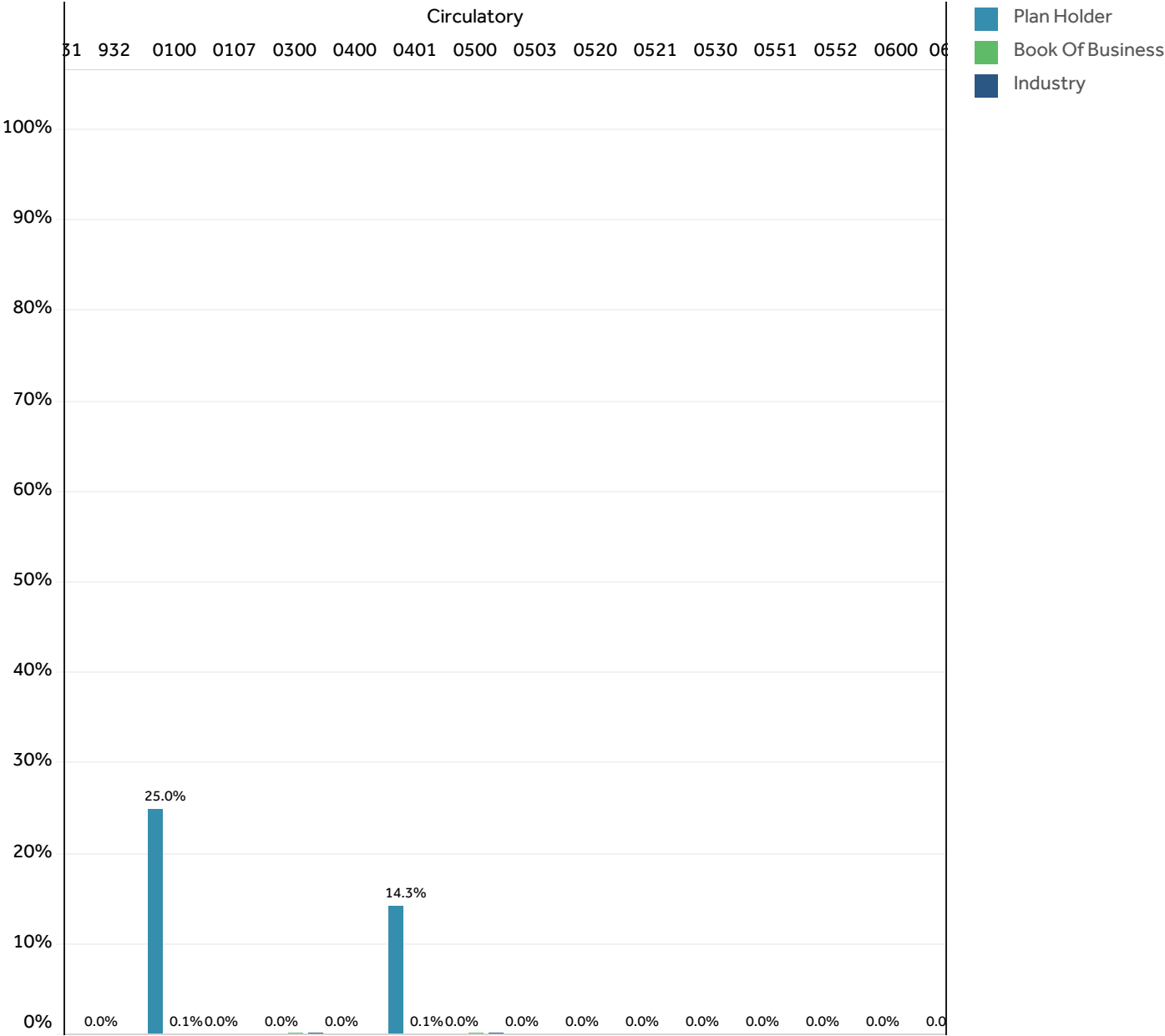
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



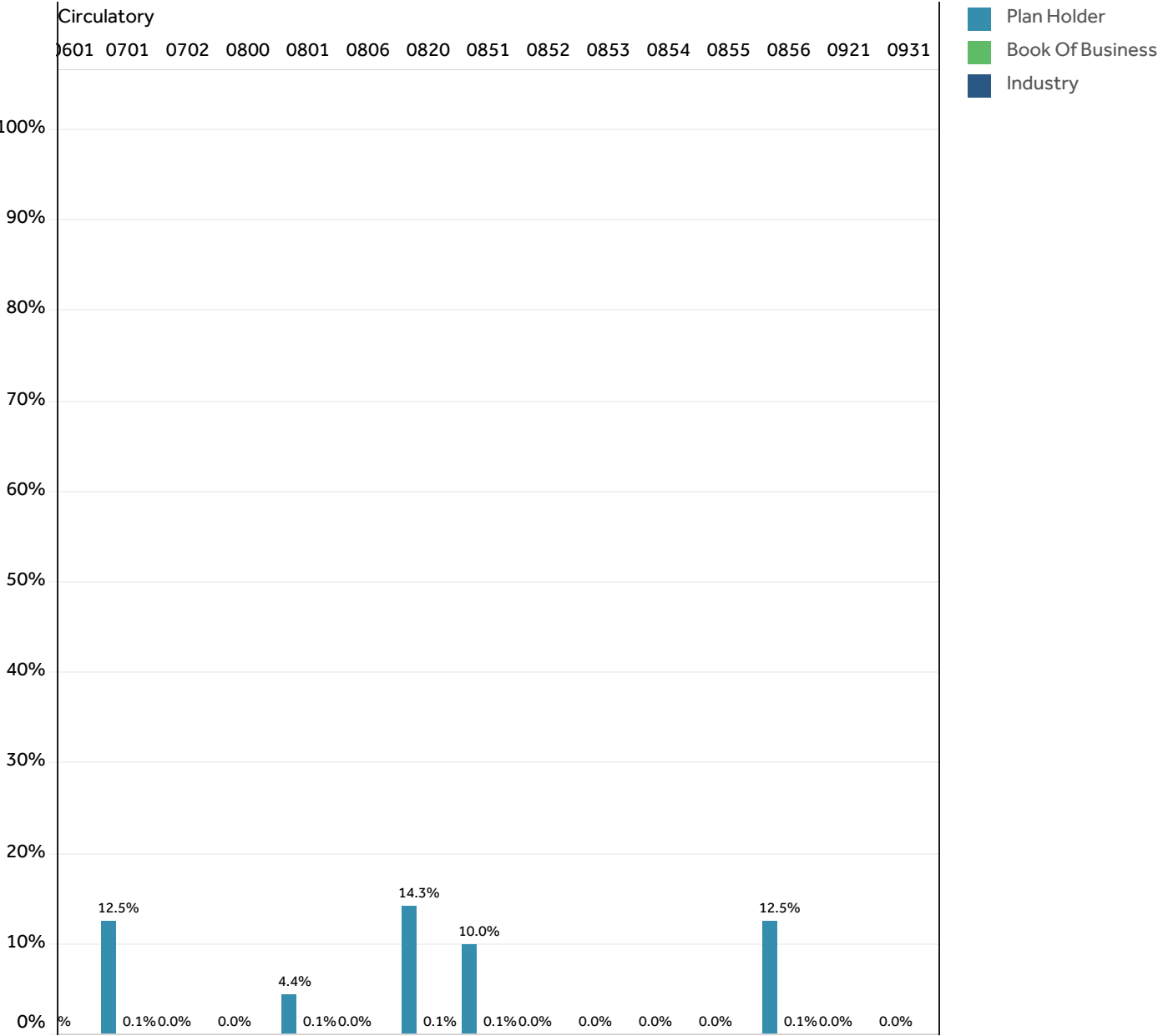
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



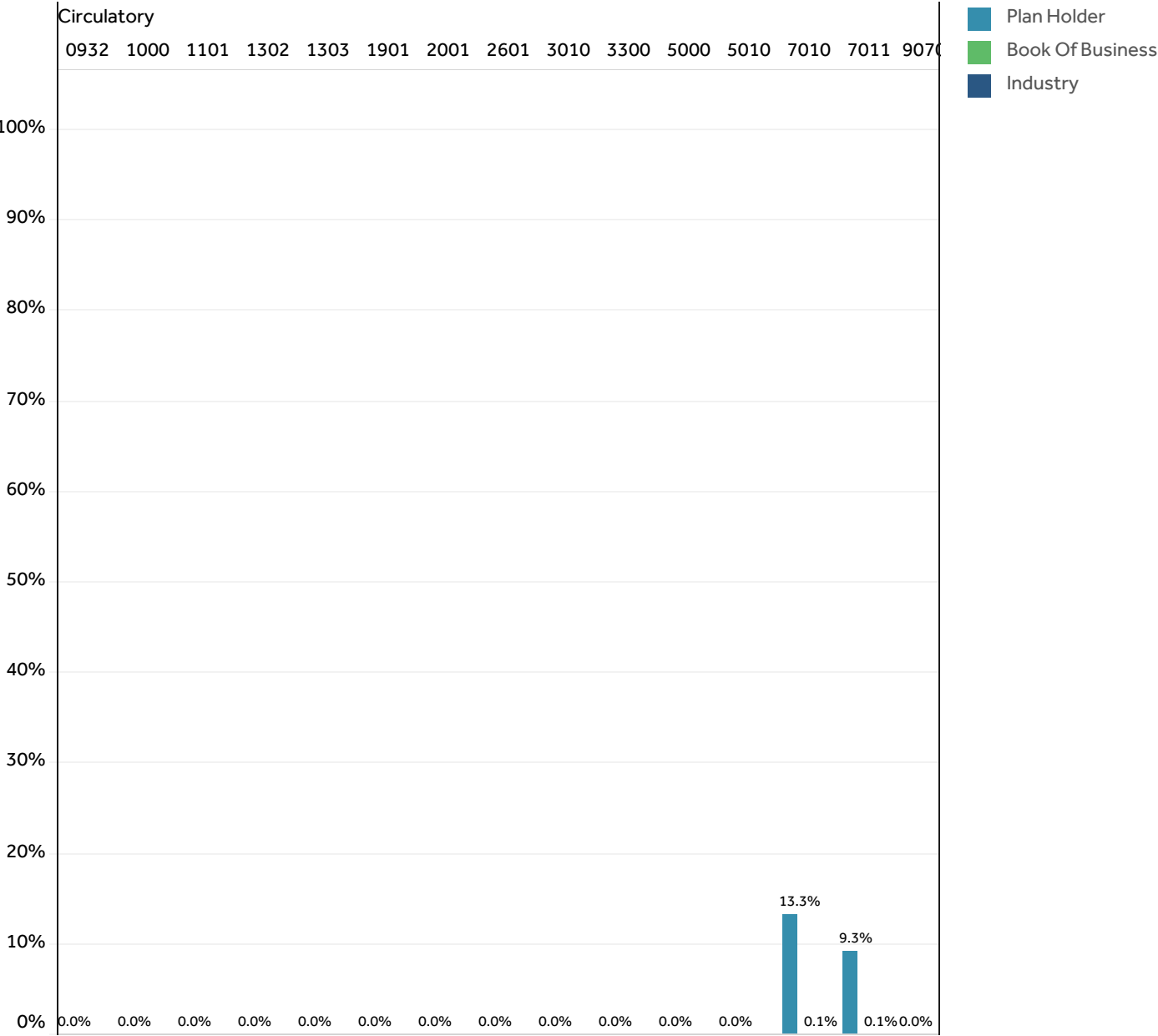
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



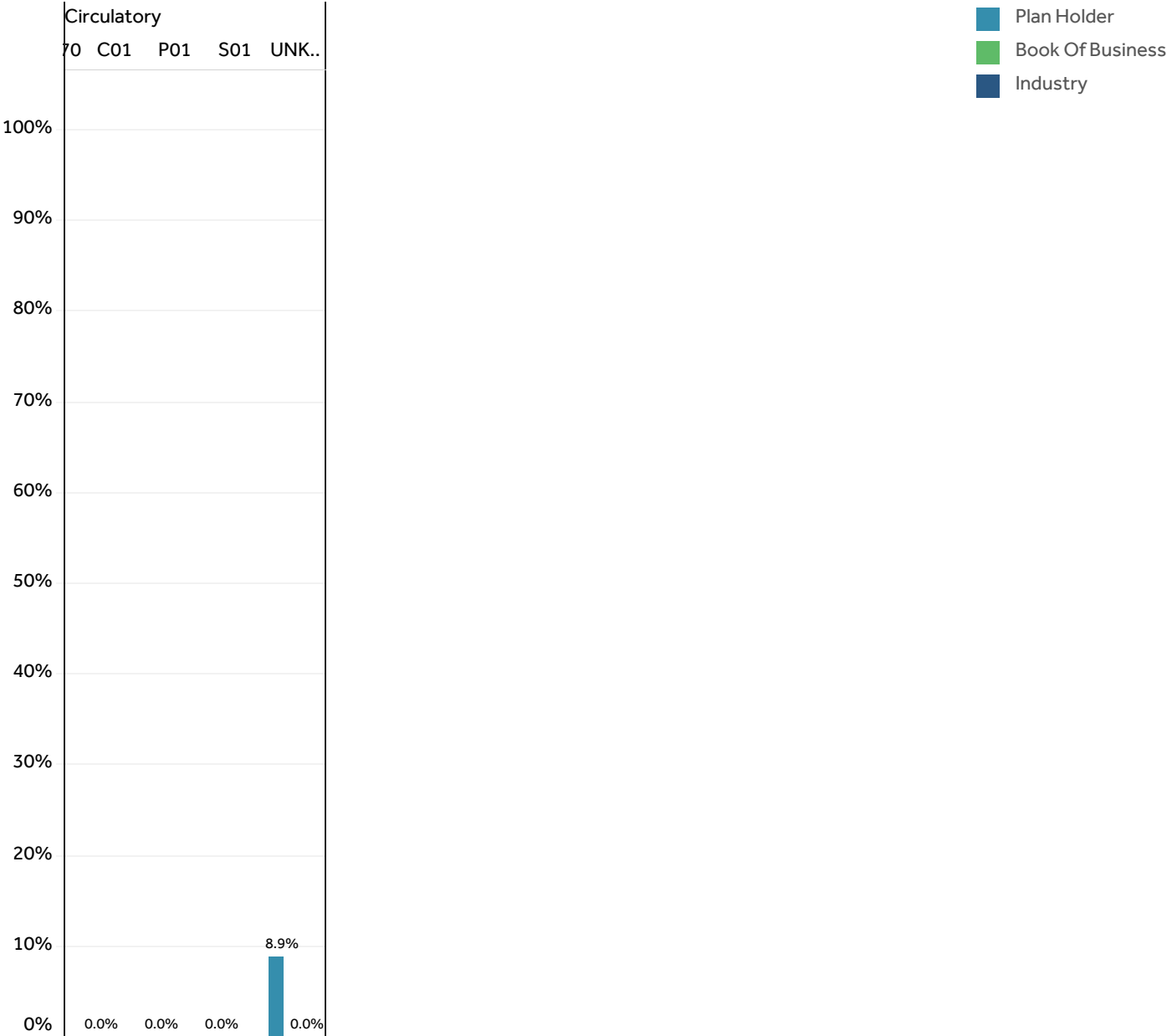
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Location



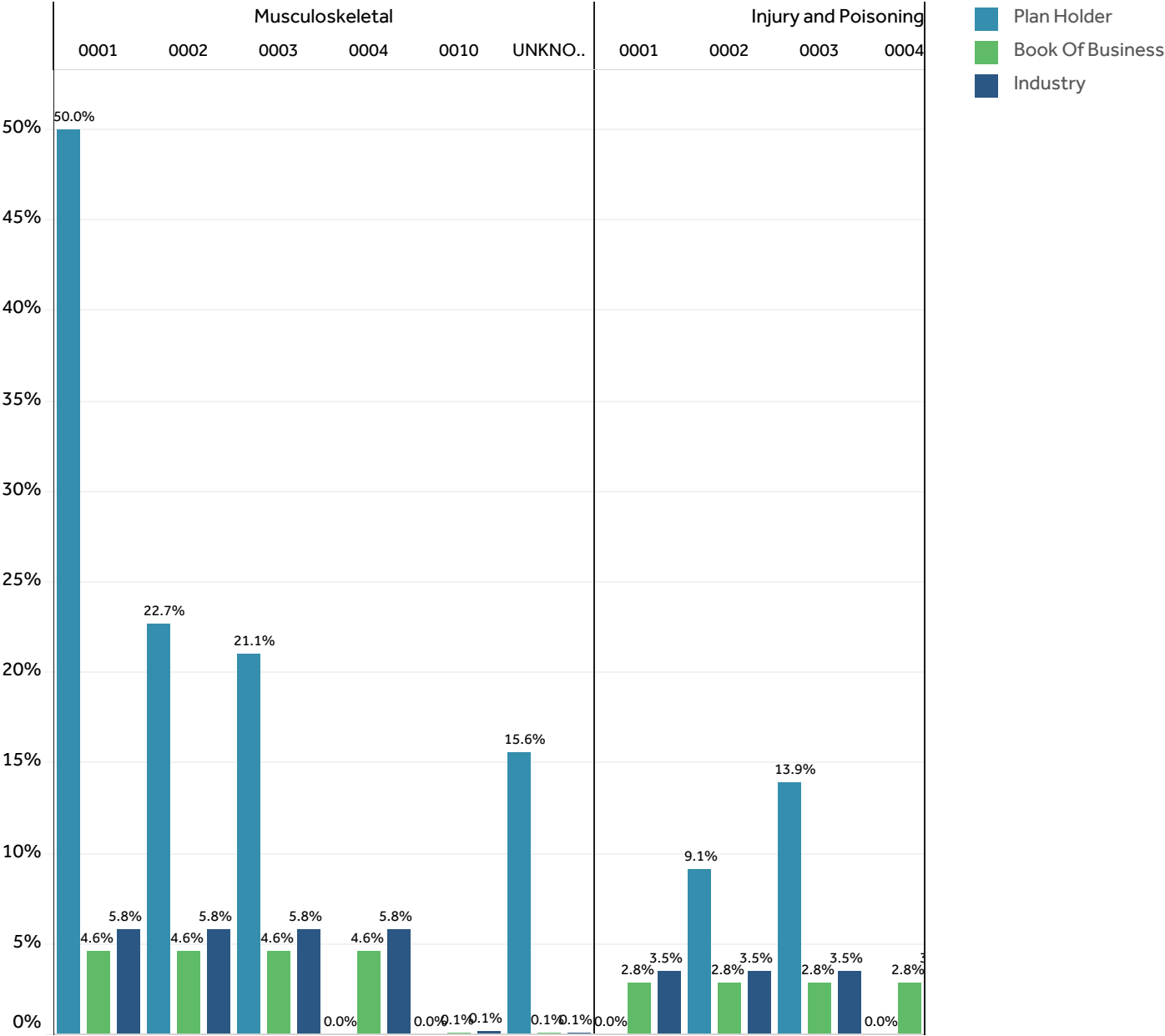
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Class



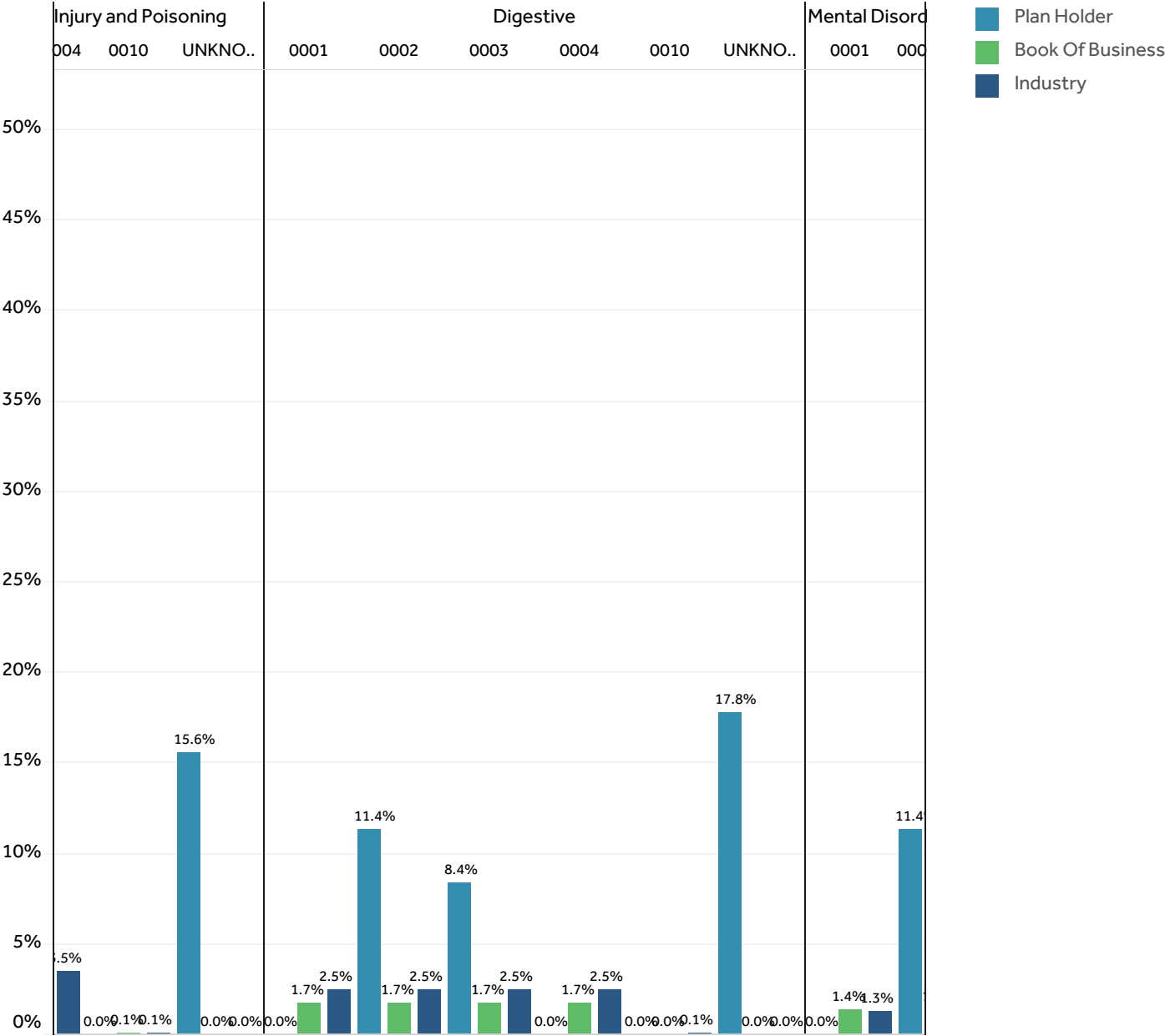
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Class



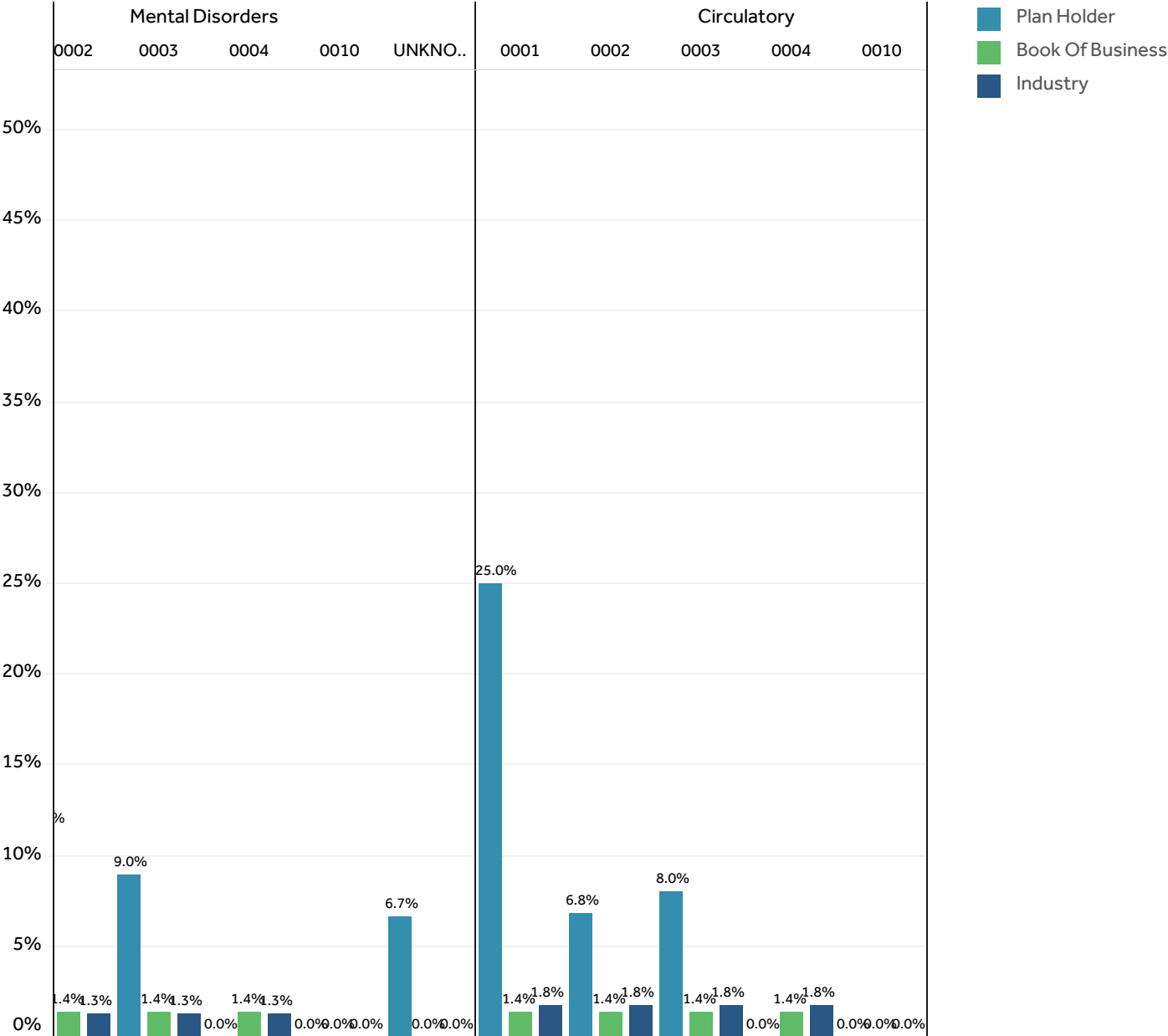
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Class



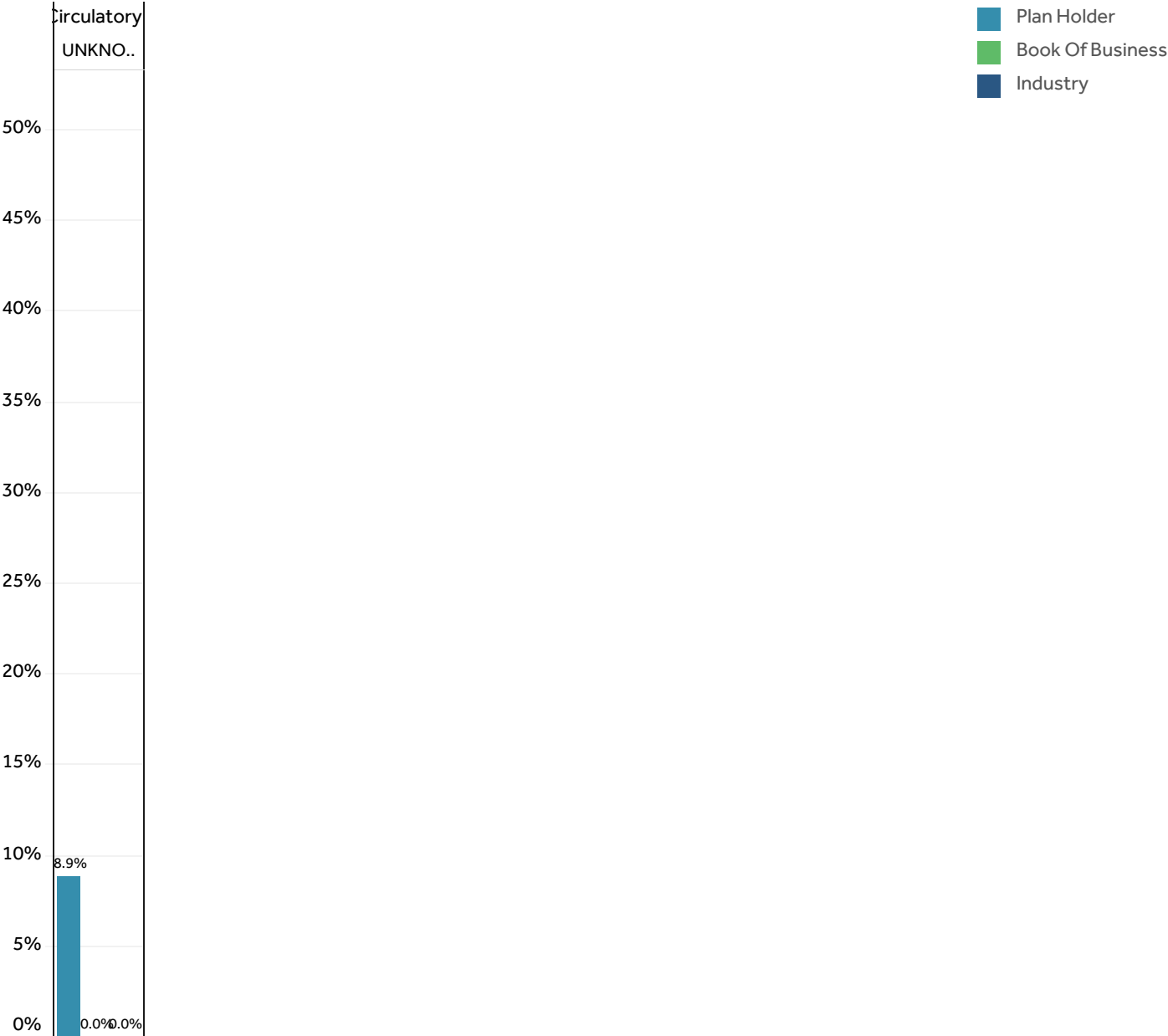
Claims By Top 5 Diagnosis Category

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

By Class



Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|-------------|-------|-------------|--------|-------------|----------------|-----------------|
| Grand Total | | 4,371 | \$0.00 | \$74,936.46 | \$2,682,517.25 | 3579.72% |
| 1 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 2 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 3 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 4 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 8 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 9 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 13 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 19 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 22 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0010 | NA | \$0.00 | NA | \$0.00 | NA |
| 23 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |

Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|----------|-------|-------------|--------|---------|-------------|-----------------|
| 23 | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 30 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 92 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 100 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 300 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 400 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 401 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 500 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 503 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 551 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 552 | Total | NA | \$0.00 | NA | \$0.00 | NA |

Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|----------|-------|-------------|--------|---------|-------------|-----------------|
| 552 | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 600 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 601 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 701 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 702 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 800 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 801 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 806 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 851 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 852 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |

Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|----------|-------|-------------|--------|---------|-------------|-----------------|
| 852 | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 853 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 854 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 855 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 856 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 921 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 931 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 932 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0100 | Total | NA | \$0.00 | NA | \$32,340.71 | NA |
| | 0001 | NA | \$0.00 | NA | \$4,450.36 | NA |
| | 0002 | NA | \$0.00 | NA | \$27,890.35 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0107 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |

Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|----------|-------|-------------|--------|---------|-------------|-----------------|
| 0300 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0400 | Total | NA | \$0.00 | NA | \$12,112.56 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$12,112.56 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0401 | Total | NA | \$0.00 | NA | \$78,831.81 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$10,446.58 | NA |
| | 0003 | NA | \$0.00 | NA | \$68,385.23 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0500 | Total | NA | \$0.00 | NA | \$45,332.56 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$45,332.56 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0503 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0520 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0521 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0530 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0551 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0552 | Total | NA | \$0.00 | NA | \$27,958.77 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |

Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|----------|-------|-------------|--------|---------|--------------|-----------------|
| 0552 | 0002 | NA | \$0.00 | NA | \$27,958.77 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0600 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0601 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0701 | Total | NA | \$0.00 | NA | \$195,449.68 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$195,449.68 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0702 | Total | NA | \$0.00 | NA | \$13,684.60 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$13,684.60 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0800 | Total | NA | \$0.00 | NA | \$5,497.32 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$5,497.32 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0801 | Total | NA | \$0.00 | NA | \$773,644.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$31,068.59 | NA |
| | 0002 | NA | \$0.00 | NA | \$63,437.44 | NA |
| | 0003 | NA | \$0.00 | NA | \$679,137.97 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0806 | Total | NA | \$0.00 | NA | \$54,722.95 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$34,772.55 | NA |
| | 0003 | NA | \$0.00 | NA | \$19,950.40 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0820 | Total | NA | \$0.00 | NA | \$29,274.13 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$29,274.13 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0851 | Total | NA | \$0.00 | NA | \$62,144.36 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$8,581.84 | NA |
| | 0003 | NA | \$0.00 | NA | \$53,562.52 | NA |

Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|----------|-------|-------------|--------|---------|-------------|-----------------|
| 0851 | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0852 | Total | NA | \$0.00 | NA | \$26,618.45 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$3,392.85 | NA |
| | 0003 | NA | \$0.00 | NA | \$23,225.60 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0853 | Total | NA | \$0.00 | NA | \$17,657.12 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$17,657.12 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0854 | Total | NA | \$0.00 | NA | \$30,811.52 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$19,261.52 | NA |
| | 0003 | NA | \$0.00 | NA | \$11,550.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0855 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0856 | Total | NA | \$0.00 | NA | \$66,590.68 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$66,590.68 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0921 | Total | NA | \$0.00 | NA | \$40,867.30 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$40,867.30 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0931 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 0932 | Total | NA | \$0.00 | NA | \$17,197.74 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$11,226.88 | NA |
| | 0003 | NA | \$0.00 | NA | \$5,970.86 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 1000 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 1101 | Total | NA | \$0.00 | NA | \$0.00 | NA |

Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|----------|-------|-------------|--------|---------|-------------|-----------------|
| 1101 | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 1302 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 1303 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 1901 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 2001 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 2601 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 3010 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 3300 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 5000 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 5010 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |

Premium and Paid Claims Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

January 1, 2019 To December 31, 2019

Guardian Customized Case Structure

Premium and Paid Claims Summary

| Location | Class | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|----------|---------|-------------|--------|---------|--------------|-----------------|
| 5010 | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 7010 | Total | NA | \$0.00 | NA | \$280,049.28 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$140,343.06 | NA |
| | 0003 | NA | \$0.00 | NA | \$139,706.22 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 7011 | Total | NA | \$0.00 | NA | \$634,924.42 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$634,924.42 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| 9070 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| C01 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0010 | NA | \$0.00 | NA | \$0.00 | NA |
| P01 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| S01 | Total | NA | \$0.00 | NA | \$0.00 | NA |
| | 0001 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0002 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0003 | NA | \$0.00 | NA | \$0.00 | NA |
| | 0004 | NA | \$0.00 | NA | \$0.00 | NA |
| UNKNOWN | Total | NA | \$0.00 | NA | \$236,807.29 | NA |
| | UNKNOWN | NA | \$0.00 | NA | \$236,807.29 | NA |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Current Year: January 01, 2019 To December 31, 2019

Guardian Customized Case Structure Duration By Diagnosis

Claims

| Diagnosis | Location | Class | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
|-------------------------------|----------|---------|---------------------------------|-----------------------------|---|---------------------------------|---------------------------------|
| CIRCULATORY | ALL | | 70.1 | 34 | 4.0 | 72.8 | 65.6 |
| | 0100 | 0001 | 36.0 | 1 | 4.0 | 72.8 | 65.6 |
| | 0401 | 0003 | 103.5 | 2 | 4.0 | 72.8 | 65.6 |
| | 0701 | 0002 | 71.5 | 2 | 4.0 | 72.8 | 65.6 |
| | 0801 | 0002 | 72.0 | 1 | 4.0 | 72.8 | 65.6 |
| | | 0003 | 134.2 | 6 | 4.0 | 72.8 | 65.6 |
| | 0820 | 0003 | 12.0 | 1 | 4.0 | 72.8 | 65.6 |
| | 0851 | 0003 | 183.0 | 1 | 4.0 | 72.8 | 65.6 |
| | 0856 | 0003 | 38.0 | 2 | 4.0 | 72.8 | 65.6 |
| | 0921 | 0002 | 99.0 | 1 | 4.0 | 72.8 | 65.6 |
| | 7010 | 0003 | 37.3 | 3 | 4.0 | 72.8 | 65.6 |
| | 7011 | 0003 | 48.4 | 13 | 4.0 | 72.8 | 65.6 |
| | UNKNOWN | UNKNOWN | 10.0 | 1 | 4.0 | 72.8 | 65.6 |
| COMPLICATIONS OF PREGNANCY | ALL | | 47.8 | 17 | 0.0 | 60.8 | 59.7 |
| | 0100 | 0002 | 57.0 | 1 | 0.0 | 60.8 | 59.7 |
| | 0500 | 0002 | 58.0 | 1 | 0.0 | 60.8 | 59.7 |
| | 0801 | 0001 | 56.0 | 1 | 0.0 | 60.8 | 59.7 |
| | | 0002 | 55.0 | 1 | 0.0 | 60.8 | 59.7 |
| | | 0003 | 27.0 | 1 | 0.0 | 60.8 | 59.7 |
| | 0851 | 0003 | 29.5 | 2 | 0.0 | 60.8 | 59.7 |
| | 0856 | 0003 | 59.0 | 1 | 0.0 | 60.8 | 59.7 |
| | 0932 | 0002 | 57.0 | 1 | 0.0 | 60.8 | 59.7 |
| | 7010 | 0003 | 50.5 | 2 | 0.0 | 60.8 | 59.7 |
| | 7011 | 0003 | 47.3 | 6 | 0.0 | 60.8 | 59.7 |
| DIGESTIVE | ALL | | 31.6 | 36 | 0.0 | 39.1 | 36.0 |
| | 0100 | 0002 | 20.0 | 1 | 0.0 | 39.1 | 36.0 |
| | 0400 | 0002 | 12.0 | 1 | 0.0 | 39.1 | 36.0 |
| | 0401 | 0003 | 24.0 | 1 | 0.0 | 39.1 | 36.0 |
| | 0701 | 0002 | 12.0 | 1 | 0.0 | 39.1 | 36.0 |
| | 0800 | 0002 | 12.0 | 1 | 0.0 | 39.1 | 36.0 |
| | 0801 | 0003 | 27.0 | 9 | 0.0 | 39.1 | 36.0 |
| | 0851 | 0003 | 43.0 | 1 | 0.0 | 39.1 | 36.0 |
| | 7010 | 0002 | 21.0 | 1 | 0.0 | 39.1 | 36.0 |
| | | 0003 | 94.0 | 2 | 0.0 | 39.1 | 36.0 |
| | 7011 | 0003 | 34.4 | 15 | 0.0 | 39.1 | 36.0 |
| | UNKNOWN | UNKNOWN | 15.3 | 3 | 0.0 | 39.1 | 36.0 |
| ENDOCRINE, | ALL | | 35.8 | 4 | 0.0 | 54.6 | 57.0 |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Current Year: January 01, 2019 To December 31, 2019

Guardian Customized Case Structure Duration By Diagnosis

Claims

| Diagnosis | Location | Class | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
|---------------------------------------|----------|---------|---------------------------------|-----------------------------|---|---------------------------------|---------------------------------|
| NUTRITIONAL & METABOLIC DISEA.. | 7011 | 0003 | 62.0 | 2 | 0.0 | 54.6 | 57.0 |
| | UNKNOWN | UNKNOWN | 9.5 | 2 | 0.0 | 54.6 | 57.0 |
| GENITOURINARY | ALL | | 30.7 | 19 | 0.0 | 42.7 | 38.9 |
| | 0401 | 0003 | 30.0 | 1 | 0.0 | 42.7 | 38.9 |
| | 0552 | 0002 | 27.0 | 1 | 0.0 | 42.7 | 38.9 |
| | 0701 | 0002 | 16.0 | 2 | 0.0 | 42.7 | 38.9 |
| | 0801 | 0003 | 23.4 | 5 | 0.0 | 42.7 | 38.9 |
| | 0820 | 0003 | 51.0 | 1 | 0.0 | 42.7 | 38.9 |
| | 0851 | 0002 | 45.0 | 1 | 0.0 | 42.7 | 38.9 |
| | | 0003 | 32.0 | 1 | 0.0 | 42.7 | 38.9 |
| | 7010 | 0003 | 13.0 | 1 | 0.0 | 42.7 | 38.9 |
| | 7011 | 0003 | 39.5 | 6 | 0.0 | 42.7 | 38.9 |
| INFECTIOUS & PARASITIC DISEASES | ALL | | 31.0 | 5 | 0.0 | 44.6 | 46.0 |
| | 0801 | 0003 | 38.0 | 1 | 0.0 | 44.6 | 46.0 |
| | 7010 | 0003 | 19.0 | 1 | 0.0 | 44.6 | 46.0 |
| | 7011 | 0003 | 32.7 | 3 | 0.0 | 44.6 | 46.0 |
| INJURY AND POISONING | ALL | | 55.1 | 51 | 1.0 | 62.6 | 61.5 |
| | 0401 | 0003 | 64.8 | 4 | 1.0 | 62.6 | 61.5 |
| | 0701 | 0002 | 25.0 | 2 | 1.0 | 62.6 | 61.5 |
| | 0801 | 0002 | 20.0 | 1 | 1.0 | 62.6 | 61.5 |
| | | 0003 | 67.4 | 10 | 1.0 | 62.6 | 61.5 |
| | 0820 | 0003 | 28.0 | 2 | 1.0 | 62.6 | 61.5 |
| | 0851 | 0003 | 102.0 | 2 | 1.0 | 62.6 | 61.5 |
| | 0852 | 0003 | 103.0 | 1 | 1.0 | 62.6 | 61.5 |
| | 0856 | 0003 | 26.5 | 2 | 1.0 | 62.6 | 61.5 |
| | 7010 | 0003 | 33.6 | 5 | 1.0 | 62.6 | 61.5 |
| | 7011 | 0003 | 64.1 | 17 | 1.0 | 62.6 | 61.5 |
| | UNKNOWN | UNKNOWN | 26.4 | 5 | 1.0 | 62.6 | 61.5 |
| | | | | | | | |
| MATERNITY | ALL | | 48.5 | 24 | 0.0 | 49.1 | 52.7 |
| | 0801 | 0002 | 42.0 | 1 | 0.0 | 49.1 | 52.7 |
| | | 0003 | 51.0 | 1 | 0.0 | 49.1 | 52.7 |
| | 0806 | 0002 | 53.0 | 1 | 0.0 | 49.1 | 52.7 |
| | | 0003 | 48.0 | 1 | 0.0 | 49.1 | 52.7 |
| | 0932 | 0003 | 66.0 | 1 | 0.0 | 49.1 | 52.7 |
| | 7010 | 0002 | 48.0 | 1 | 0.0 | 49.1 | 52.7 |
| | 7011 | 0003 | 48.2 | 16 | 0.0 | 49.1 | 52.7 |
| | UNKNOWN | UNKNOWN | 42.5 | 2 | 0.0 | 49.1 | 52.7 |
| | | | | | | | |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Current Year: January 01, 2019 To December 31, 2019

Guardian Customized Case Structure Duration By Diagnosis

Claims

| Diagnosis | Location | Class | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
|------------------|----------|---------|---------------------------------|-----------------------------|---|---------------------------------|---------------------------------|
| MENTAL DISORDERS | ALL | | 60.3 | 32 | 1.0 | 63.8 | 57.7 |
| | 0100 | 0002 | 63.0 | 1 | 1.0 | 63.8 | 57.7 |
| | 0401 | 0002 | 48.0 | 1 | 1.0 | 63.8 | 57.7 |
| | 0701 | 0002 | 185.0 | 1 | 1.0 | 63.8 | 57.7 |
| | 0801 | 0003 | 63.2 | 10 | 1.0 | 63.8 | 57.7 |
| | 0806 | 0002 | 109.0 | 1 | 1.0 | 63.8 | 57.7 |
| | 0851 | 0003 | 42.0 | 1 | 1.0 | 63.8 | 57.7 |
| | 0856 | 0003 | 50.0 | 1 | 1.0 | 63.8 | 57.7 |
| | 7010 | 0002 | 89.7 | 3 | 1.0 | 63.8 | 57.7 |
| | 7011 | 0003 | 43.6 | 12 | 1.0 | 63.8 | 57.7 |
| | UNKNOWN | UNKNOWN | 10.0 | 1 | 1.0 | 63.8 | 57.7 |
| MUSCULOSKELETAL | ALL | | 82.4 | 101 | 9.0 | 71.3 | 71.9 |
| | 0401 | 0003 | 78.0 | 3 | 9.0 | 71.3 | 71.9 |
| | 0500 | 0002 | 134.0 | 1 | 9.0 | 71.3 | 71.9 |
| | 0552 | 0002 | 68.0 | 1 | 9.0 | 71.3 | 71.9 |
| | 0701 | 0002 | 53.0 | 4 | 9.0 | 71.3 | 71.9 |
| | 0702 | 0002 | 16.0 | 1 | 9.0 | 71.3 | 71.9 |
| | 0801 | 0001 | 45.7 | 3 | 9.0 | 71.3 | 71.9 |
| | | 0002 | 43.5 | 2 | 9.0 | 71.3 | 71.9 |
| | | 0003 | 89.9 | 37 | 9.0 | 71.3 | 71.9 |
| | 0820 | 0003 | 30.0 | 1 | 9.0 | 71.3 | 71.9 |
| | 0852 | 0002 | 19.0 | 1 | 9.0 | 71.3 | 71.9 |
| | | 0003 | 35.0 | 1 | 9.0 | 71.3 | 71.9 |
| | 0853 | 0002 | 58.0 | 1 | 9.0 | 71.3 | 71.9 |
| | 0854 | 0003 | 108.0 | 1 | 9.0 | 71.3 | 71.9 |
| | 0856 | 0003 | 90.7 | 3 | 9.0 | 71.3 | 71.9 |
| | 7010 | 0002 | 71.4 | 5 | 9.0 | 71.3 | 71.9 |
| | | 0003 | 96.7 | 10 | 9.0 | 71.3 | 71.9 |
| | 7011 | 0003 | 82.8 | 20 | 9.0 | 71.3 | 71.9 |
| | S01 | 0003 | 70.0 | 1 | 9.0 | 71.3 | 71.9 |
| | UNKNOWN | UNKNOWN | 106.6 | 5 | 9.0 | 71.3 | 71.9 |
| NEOPLASMS | ALL | | 94.1 | 11 | 1.0 | 69.7 | 72.6 |
| | 0701 | 0002 | 29.0 | 1 | 1.0 | 69.7 | 72.6 |
| | 0801 | 0003 | 89.0 | 2 | 1.0 | 69.7 | 72.6 |
| | 0851 | 0003 | 44.0 | 1 | 1.0 | 69.7 | 72.6 |
| | 0852 | 0003 | 102.0 | 1 | 1.0 | 69.7 | 72.6 |
| | 7010 | 0003 | 194.0 | 1 | 1.0 | 69.7 | 72.6 |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Current Year: January 01, 2019 To December 31, 2019

Guardian Customized Case Structure Duration By Diagnosis

Claims

| Diagnosis | Location | Class | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
|--|----------|---------|---------------------------------|-----------------------------|---|---------------------------------|---------------------------------|
| NEOPLASMS | 7011 | 0003 | 97.6 | 5 | 1.0 | 69.7 | 72.6 |
| NERVOUS SYSTEM & SENSE ORGANS | ALL | | 79.7 | 20 | 1.0 | 62.4 | 56.6 |
| | 0400 | 0002 | 50.0 | 1 | 1.0 | 62.4 | 56.6 |
| | 0552 | 0002 | 27.0 | 1 | 1.0 | 62.4 | 56.6 |
| | 0801 | 0003 | 93.0 | 6 | 1.0 | 62.4 | 56.6 |
| | 0806 | 0003 | 191.0 | 1 | 1.0 | 62.4 | 56.6 |
| | 0851 | 0003 | 115.0 | 1 | 1.0 | 62.4 | 56.6 |
| | 0852 | 0003 | 36.0 | 1 | 1.0 | 62.4 | 56.6 |
| | 0856 | 0003 | 39.5 | 2 | 1.0 | 62.4 | 56.6 |
| | 7010 | 0003 | 127.0 | 2 | 1.0 | 62.4 | 56.6 |
| | 7011 | 0003 | 25.5 | 4 | 1.0 | 62.4 | 56.6 |
| | UNKNOWN | UNKNOWN | 181.0 | 1 | 1.0 | 62.4 | 56.6 |
| OTHER | ALL | | 37.0 | 4 | 0.0 | 54.8 | 52.3 |
| | 0800 | 0002 | 22.0 | 1 | 0.0 | 54.8 | 52.3 |
| | 0801 | 0003 | 28.5 | 2 | 0.0 | 54.8 | 52.3 |
| | 7011 | 0003 | 69.0 | 1 | 0.0 | 54.8 | 52.3 |
| RESPIRATORY | ALL | | 45.9 | 30 | 2.0 | 44.6 | 39.7 |
| | 0401 | 0003 | 41.5 | 2 | 2.0 | 44.6 | 39.7 |
| | 0701 | 0002 | 19.0 | 1 | 2.0 | 44.6 | 39.7 |
| | 0801 | 0003 | 56.2 | 11 | 2.0 | 44.6 | 39.7 |
| | 0856 | 0003 | 15.5 | 4 | 2.0 | 44.6 | 39.7 |
| | 0932 | 0003 | 58.0 | 1 | 2.0 | 44.6 | 39.7 |
| | 7010 | 0003 | 19.0 | 1 | 2.0 | 44.6 | 39.7 |
| | 7011 | 0003 | 56.6 | 9 | 2.0 | 44.6 | 39.7 |
| | UNKNOWN | UNKNOWN | 9.0 | 1 | 2.0 | 44.6 | 39.7 |
| SKIN & SUBCUTANEOUS TISSUE | ALL | | 73.3 | 7 | 1.0 | 49.3 | 51.1 |
| | 0801 | 0003 | 79.6 | 5 | 1.0 | 49.3 | 51.1 |
| | 7011 | 0003 | 57.5 | 2 | 1.0 | 49.3 | 51.1 |
| SYMPTOMS, SIGNS & ILL-DEFINED CONDITIONS | ALL | | 28.3 | 8 | 0.0 | 58.2 | 52.7 |
| | 0801 | 0003 | 34.2 | 5 | 0.0 | 58.2 | 52.7 |
| | 0854 | 0003 | 35.0 | 1 | 0.0 | 58.2 | 52.7 |
| | 7011 | 0003 | 10.0 | 2 | 0.0 | 58.2 | 52.7 |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Prior Year: January 01, 2018 To December 31, 2018

Guardian Customized Case Structure Duration By Diagnosis

Claims

| Diagnosis | Location | Class | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
|--|----------|---------|---------------------------------|-----------------------------|---|---------------------------------|---------------------------------|
| CIRCULATORY | ALL | | 79.7 | 29 | 3.0 | 71.5 | 66.9 |
| | 801 | 0003 | 107.5 | 2 | 3.0 | 71.5 | 66.9 |
| | 854 | 0002 | 24.0 | 1 | 3.0 | 71.5 | 66.9 |
| | 0401 | 0003 | 29.0 | 1 | 3.0 | 71.5 | 66.9 |
| | 0500 | 0002 | 56.0 | 1 | 3.0 | 71.5 | 66.9 |
| | 0801 | 0003 | 58.0 | 7 | 3.0 | 71.5 | 66.9 |
| | 0852 | 0003 | 181.0 | 1 | 3.0 | 71.5 | 66.9 |
| | 0854 | 0002 | 20.0 | 1 | 3.0 | 71.5 | 66.9 |
| | 0856 | 0003 | 8.5 | 2 | 3.0 | 71.5 | 66.9 |
| | 7010 | 0003 | 96.3 | 11 | 3.0 | 71.5 | 66.9 |
| | C01 | 0010 | 120.0 | 1 | 3.0 | 71.5 | 66.9 |
| | UNKNOWN | UNKNOWN | 183.0 | 1 | 3.0 | 71.5 | 66.9 |
| COMPLICATIONS OF PREGNANCY | ALL | | 61.3 | 16 | 1.0 | 60.6 | 60.7 |
| | 500 | 0002 | 57.0 | 1 | 1.0 | 60.6 | 60.7 |
| | 801 | 0003 | 181.0 | 1 | 1.0 | 60.6 | 60.7 |
| | 0500 | 0002 | 56.0 | 1 | 1.0 | 60.6 | 60.7 |
| | 0801 | 0003 | 50.0 | 3 | 1.0 | 60.6 | 60.7 |
| | 0851 | 0003 | 54.0 | 1 | 1.0 | 60.6 | 60.7 |
| | 0855 | 0003 | 57.0 | 1 | 1.0 | 60.6 | 60.7 |
| | 7010 | 0003 | 57.1 | 7 | 1.0 | 60.6 | 60.7 |
| | S01 | 0003 | 26.0 | 1 | 1.0 | 60.6 | 60.7 |
| DIGESTIVE | ALL | | 25.3 | 32 | 0.0 | 39.6 | 37.7 |
| | 0100 | 0002 | 22.0 | 1 | 0.0 | 39.6 | 37.7 |
| | 0401 | 0002 | 8.0 | 1 | 0.0 | 39.6 | 37.7 |
| | | 0003 | 20.0 | 1 | 0.0 | 39.6 | 37.7 |
| | 0500 | 0002 | 18.0 | 1 | 0.0 | 39.6 | 37.7 |
| | 0801 | 0002 | 13.0 | 2 | 0.0 | 39.6 | 37.7 |
| | | 0003 | 30.2 | 6 | 0.0 | 39.6 | 37.7 |
| | 0855 | 0002 | 19.0 | 1 | 0.0 | 39.6 | 37.7 |
| | 7010 | 0002 | 12.0 | 1 | 0.0 | 39.6 | 37.7 |
| | | 0003 | 28.9 | 14 | 0.0 | 39.6 | 37.7 |
| | C01 | 0010 | 27.0 | 1 | 0.0 | 39.6 | 37.7 |
| | S01 | 0003 | 15.0 | 1 | 0.0 | 39.6 | 37.7 |
| | UNKNOWN | UNKNOWN | 28.0 | 2 | 0.0 | 39.6 | 37.7 |
| | | | | | | | |
| ENDOCRINE, NUTRITIONAL & METABOLIC DISEASES AND | ALL | | 108.5 | 4 | 1.0 | 56.3 | 53.8 |
| | 801 | 0003 | 180.0 | 1 | 1.0 | 56.3 | 53.8 |
| | 0801 | 0003 | 30.0 | 1 | 1.0 | 56.3 | 53.8 |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Prior Year: January 01, 2018 To December 31, 2018

Guardian Customized Case Structure Duration By Diagnosis

Claims

| Diagnosis | Location | Class | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
|---------------------------------------|----------|---------|---------------------------------|-----------------------------|---|---------------------------------|---------------------------------|
| IMMUNITY DISORD.. | 7010 | 0003 | 112.0 | 2 | 1.0 | 56.3 | 53.8 |
| GENITOURINARY | ALL | | 47.4 | 30 | 1.0 | 42.8 | 41.3 |
| | 100 | 0002 | 26.0 | 1 | 1.0 | 42.8 | 41.3 |
| | 552 | 0002 | 39.0 | 1 | 1.0 | 42.8 | 41.3 |
| | 0601 | 0002 | 71.0 | 1 | 1.0 | 42.8 | 41.3 |
| | 0801 | 0003 | 57.2 | 9 | 1.0 | 42.8 | 41.3 |
| | 0852 | 0003 | 103.5 | 2 | 1.0 | 42.8 | 41.3 |
| | 0855 | 0003 | 13.0 | 1 | 1.0 | 42.8 | 41.3 |
| | 0856 | 0003 | 58.0 | 1 | 1.0 | 42.8 | 41.3 |
| | 7010 | 0003 | 35.1 | 14 | 1.0 | 42.8 | 41.3 |
| INFECTIOUS & PARASITIC DISEASES | ALL | | 58.8 | 5 | 1.0 | 43.3 | 47.0 |
| | 0801 | 0003 | 81.0 | 1 | 1.0 | 43.3 | 47.0 |
| | 7010 | 0003 | 53.3 | 4 | 1.0 | 43.3 | 47.0 |
| INJURY AND POISONING | ALL | | 64.3 | 43 | 1.0 | 62.4 | 62.5 |
| | 401 | 0002 | 181.0 | 1 | 1.0 | 62.4 | 62.5 |
| | 801 | 0003 | 114.3 | 3 | 1.0 | 62.4 | 62.5 |
| | 0401 | 0003 | 40.5 | 2 | 1.0 | 62.4 | 62.5 |
| | 0801 | 0002 | 48.0 | 1 | 1.0 | 62.4 | 62.5 |
| | | 0003 | 36.4 | 8 | 1.0 | 62.4 | 62.5 |
| | 0855 | 0003 | 39.0 | 2 | 1.0 | 62.4 | 62.5 |
| | 0856 | 0003 | 61.5 | 2 | 1.0 | 62.4 | 62.5 |
| | 7010 | 0002 | 76.0 | 1 | 1.0 | 62.4 | 62.5 |
| | | 0003 | 67.1 | 21 | 1.0 | 62.4 | 62.5 |
| | C01 | 0010 | 103.0 | 1 | 1.0 | 62.4 | 62.5 |
| | UNKNOWN | UNKNOWN | 33.0 | 1 | 1.0 | 62.4 | 62.5 |
| MATERNITY | ALL | | 55.5 | 33 | 0.0 | 49.0 | 51.4 |
| | 801 | 0003 | 54.0 | 2 | 0.0 | 49.0 | 51.4 |
| | 0100 | 0002 | 47.5 | 2 | 0.0 | 49.0 | 51.4 |
| | 0300 | 0002 | 43.0 | 1 | 0.0 | 49.0 | 51.4 |
| | 0500 | 0002 | 41.0 | 1 | 0.0 | 49.0 | 51.4 |
| | 0801 | 0002 | 41.0 | 1 | 0.0 | 49.0 | 51.4 |
| | | 0003 | 76.8 | 5 | 0.0 | 49.0 | 51.4 |
| | 0806 | 0003 | 53.0 | 1 | 0.0 | 49.0 | 51.4 |
| | 0851 | 0003 | 45.5 | 2 | 0.0 | 49.0 | 51.4 |
| | 0852 | 0003 | 63.0 | 1 | 0.0 | 49.0 | 51.4 |
| | 0855 | 0002 | 57.0 | 1 | 0.0 | 49.0 | 51.4 |
| | 7010 | 0003 | 53.9 | 15 | 0.0 | 49.0 | 51.4 |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Prior Year: January 01, 2018 To December 31, 2018

Guardian Customized Case Structure Duration By Diagnosis

Claims

| Diagnosis | Location | Class | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
|------------------|----------|---------|---------------------------------|-----------------------------|---|---------------------------------|---------------------------------|
| MATERNITY | UNKNOWN | UNKNOWN | 49.0 | 1 | 0.0 | 49.0 | 51.4 |
| MENTAL DISORDERS | ALL | | 60.6 | 36 | 2.0 | 65.8 | 61.4 |
| | 100 | 0002 | 52.0 | 1 | 2.0 | 65.8 | 61.4 |
| | 400 | 0002 | 181.0 | 1 | 2.0 | 65.8 | 61.4 |
| | 801 | 0003 | 84.5 | 2 | 2.0 | 65.8 | 61.4 |
| | 0401 | 0002 | 12.0 | 1 | 2.0 | 65.8 | 61.4 |
| | | 0003 | 15.0 | 1 | 2.0 | 65.8 | 61.4 |
| | 0800 | 0002 | 92.0 | 1 | 2.0 | 65.8 | 61.4 |
| | 0801 | 0003 | 46.1 | 9 | 2.0 | 65.8 | 61.4 |
| | 0806 | 0002 | 116.0 | 1 | 2.0 | 65.8 | 61.4 |
| | 0851 | 0002 | 182.0 | 1 | 2.0 | 65.8 | 61.4 |
| | 0852 | 0003 | 39.0 | 1 | 2.0 | 65.8 | 61.4 |
| | 7010 | 0002 | 43.0 | 1 | 2.0 | 65.8 | 61.4 |
| | | 0003 | 28.1 | 9 | 2.0 | 65.8 | 61.4 |
| | C01 | 0010 | 138.3 | 3 | 2.0 | 65.8 | 61.4 |
| | S01 | 0003 | 91.0 | 1 | 2.0 | 65.8 | 61.4 |
| | UNKNOWN | UNKNOWN | 35.3 | 3 | 2.0 | 65.8 | 61.4 |
| MUSCULOSKELETAL | ALL | | 71.3 | 94 | 3.0 | 71.5 | 72.6 |
| | 401 | 0003 | 124.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 801 | 0003 | 186.5 | 4 | 3.0 | 71.5 | 72.6 |
| | 806 | 0002 | 54.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 851 | 0003 | 61.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 853 | 0002 | 70.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 0100 | 0002 | 15.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 0401 | 0003 | 14.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 0500 | 0002 | 32.3 | 3 | 3.0 | 71.5 | 72.6 |
| | 0801 | 0002 | 40.5 | 4 | 3.0 | 71.5 | 72.6 |
| | | 0003 | 68.2 | 20 | 3.0 | 71.5 | 72.6 |
| | 0851 | 0002 | 13.0 | 1 | 3.0 | 71.5 | 72.6 |
| | | 0003 | 31.5 | 2 | 3.0 | 71.5 | 72.6 |
| | 0852 | 0003 | 76.0 | 2 | 3.0 | 71.5 | 72.6 |
| | 0854 | 0003 | 51.5 | 2 | 3.0 | 71.5 | 72.6 |
| | 0855 | 0003 | 23.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 0856 | 0003 | 65.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 0921 | 0002 | 77.0 | 1 | 3.0 | 71.5 | 72.6 |
| | 0932 | 0003 | 120.0 | 2 | 3.0 | 71.5 | 72.6 |
| | 7010 | 0002 | 30.0 | 1 | 3.0 | 71.5 | 72.6 |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Prior Year: January 01, 2018 To December 31, 2018

Guardian Customized Case Structure Duration By Diagnosis

Claims

| Diagnosis | Location | Class | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
|----------------------------------|----------|---------|---------------------------------|-----------------------------|---|---------------------------------|---------------------------------|
| MUSCULOSKELETAL | 7010 | 0003 | 65.5 | 35 | 3.0 | 71.5 | 72.6 |
| | C01 | 0010 | 127.7 | 3 | 3.0 | 71.5 | 72.6 |
| | S01 | 0003 | 60.0 | 1 | 3.0 | 71.5 | 72.6 |
| | UNKNOWN | UNKNOWN | 98.2 | 5 | 3.0 | 71.5 | 72.6 |
| NEOPLASMS | ALL | | 87.4 | 25 | 2.0 | 70.2 | 73.0 |
| | 401 | 0003 | 40.0 | 1 | 2.0 | 70.2 | 73.0 |
| | 0100 | 0002 | 44.5 | 2 | 2.0 | 70.2 | 73.0 |
| | 0401 | 0003 | 21.0 | 1 | 2.0 | 70.2 | 73.0 |
| | 0601 | 0002 | 181.0 | 1 | 2.0 | 70.2 | 73.0 |
| | 0801 | 0002 | 59.7 | 3 | 2.0 | 70.2 | 73.0 |
| | | 0003 | 112.3 | 4 | 2.0 | 70.2 | 73.0 |
| | 0853 | 0002 | 102.0 | 1 | 2.0 | 70.2 | 73.0 |
| | 7010 | 0002 | 52.0 | 3 | 2.0 | 70.2 | 73.0 |
| | | 0003 | 90.4 | 7 | 2.0 | 70.2 | 73.0 |
| | C01 | 0010 | 155.0 | 1 | 2.0 | 70.2 | 73.0 |
| | UNKNOWN | UNKNOWN | 181.0 | 1 | 2.0 | 70.2 | 73.0 |
| NERVOUS SYSTEM & SENSE ORGANS | ALL | | 66.0 | 34 | 3.0 | 61.1 | 55.2 |
| | 801 | 0003 | 146.5 | 4 | 3.0 | 61.1 | 55.2 |
| | 0401 | 0003 | 30.0 | 4 | 3.0 | 61.1 | 55.2 |
| | 0500 | 0002 | 48.0 | 1 | 3.0 | 61.1 | 55.2 |
| | 0801 | 0003 | 40.7 | 6 | 3.0 | 61.1 | 55.2 |
| | 0851 | 0003 | 14.0 | 1 | 3.0 | 61.1 | 55.2 |
| | 0921 | 0002 | 25.0 | 1 | 3.0 | 61.1 | 55.2 |
| | 7010 | 0002 | 61.0 | 2 | 3.0 | 61.1 | 55.2 |
| | | 0003 | 73.6 | 14 | 3.0 | 61.1 | 55.2 |
| | UNKNOWN | UNKNOWN | 55.0 | 1 | 3.0 | 61.1 | 55.2 |
| OTHER | ALL | | 12.0 | 1 | 0.0 | 56.1 | 57.0 |
| | 7010 | 0003 | 12.0 | 1 | 0.0 | 56.1 | 57.0 |
| RESPIRATORY | ALL | | 21.8 | 27 | 0.0 | 43.3 | 43.8 |
| | 0801 | 0003 | 21.4 | 11 | 0.0 | 43.3 | 43.8 |
| | 0851 | 0003 | 133.0 | 1 | 0.0 | 43.3 | 43.8 |
| | 7010 | 0002 | 20.0 | 2 | 0.0 | 43.3 | 43.8 |
| | | 0003 | 13.1 | 9 | 0.0 | 43.3 | 43.8 |
| | UNKNOWN | UNKNOWN | 15.5 | 4 | 0.0 | 43.3 | 43.8 |
| SKIN & SUBCUTANEOUS TISSUE | ALL | | 123.6 | 9 | 1.0 | 48.7 | 44.5 |
| | 8 | 0002 | 408.0 | 1 | 1.0 | 48.7 | 44.5 |
| | 801 | 0003 | 78.0 | 1 | 1.0 | 48.7 | 44.5 |

Claims Duration By Diagnosis Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

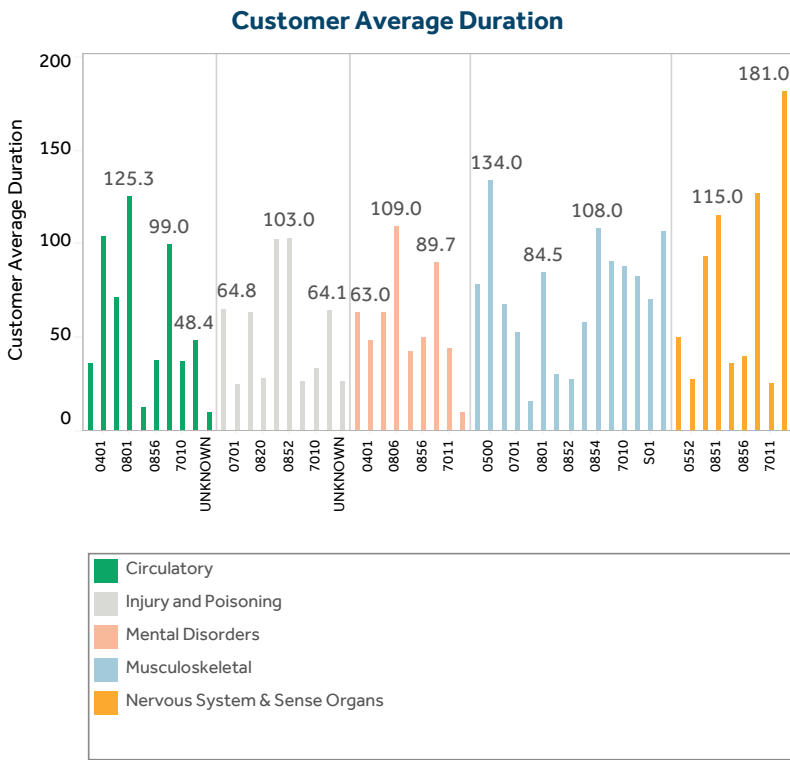
Prior Year: January 01, 2018 To December 31, 2018

| Guardian Customized Case Structure | | | | | Claims | | |
|--|----------|-------|---------------------------|-----------------------|-------------------------------------|---------------------------|---------------------------|
| Duration By Diagnosis | | | | | | | |
| Diagnosis | Location | Class | Customer Average Duartion | Customer Claims Count | Customer Claim Meeting Max Duration | Guardian BOB Avg Duration | Industry Average Duration |
| SKIN & SUBCUTANEOUS TISSUE | 0401 | 0003 | 35.0 | 1 | 1.0 | 48.7 | 44.5 |
| | 0801 | 0003 | 96.5 | 2 | 1.0 | 48.7 | 44.5 |
| | 0856 | 0003 | 23.0 | 1 | 1.0 | 48.7 | 44.5 |
| | 7010 | 0002 | 23.0 | 1 | 1.0 | 48.7 | 44.5 |
| | | 0003 | 182.0 | 1 | 1.0 | 48.7 | 44.5 |
| | C01 | 0010 | 170.0 | 1 | 1.0 | 48.7 | 44.5 |
| SYMPTOMS, SIGNS & ILL-DEFINED CONDITIONS | ALL | | 40.0 | 23 | 1.0 | 56.5 | 54.4 |
| | 801 | 0003 | 34.5 | 2 | 1.0 | 56.5 | 54.4 |
| | 0100 | 0002 | 45.0 | 1 | 1.0 | 56.5 | 54.4 |
| | 0801 | 0003 | 33.9 | 7 | 1.0 | 56.5 | 54.4 |
| | 7010 | 0003 | 32.3 | 12 | 1.0 | 56.5 | 54.4 |
| | C01 | 0010 | 182.0 | 1 | 1.0 | 56.5 | 54.4 |

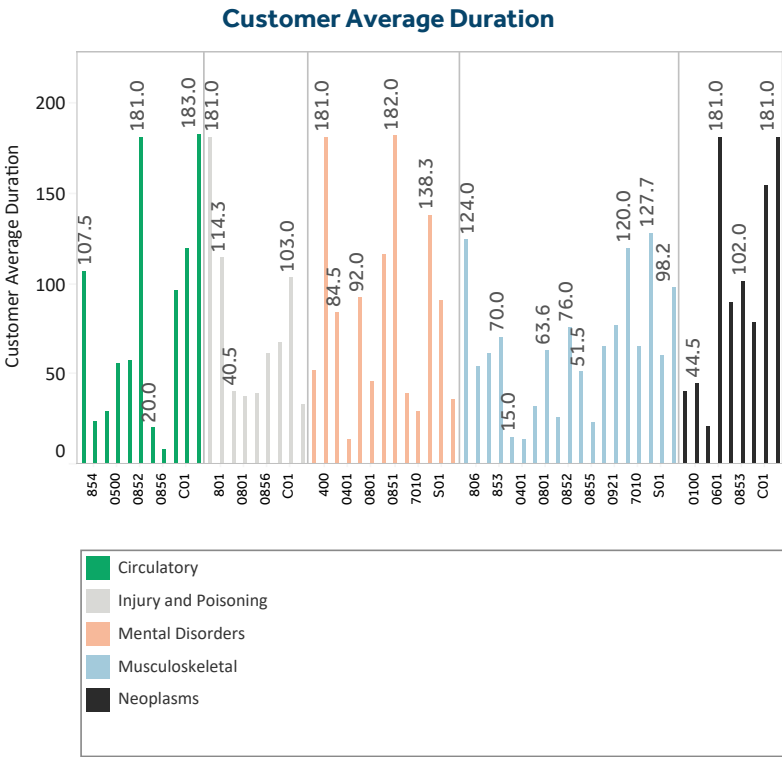
Claims Duration By Top 5 Diagnosis

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
By Location

January 01, 2019 To December 31, 2019



January 01, 2018 To December 31, 2018

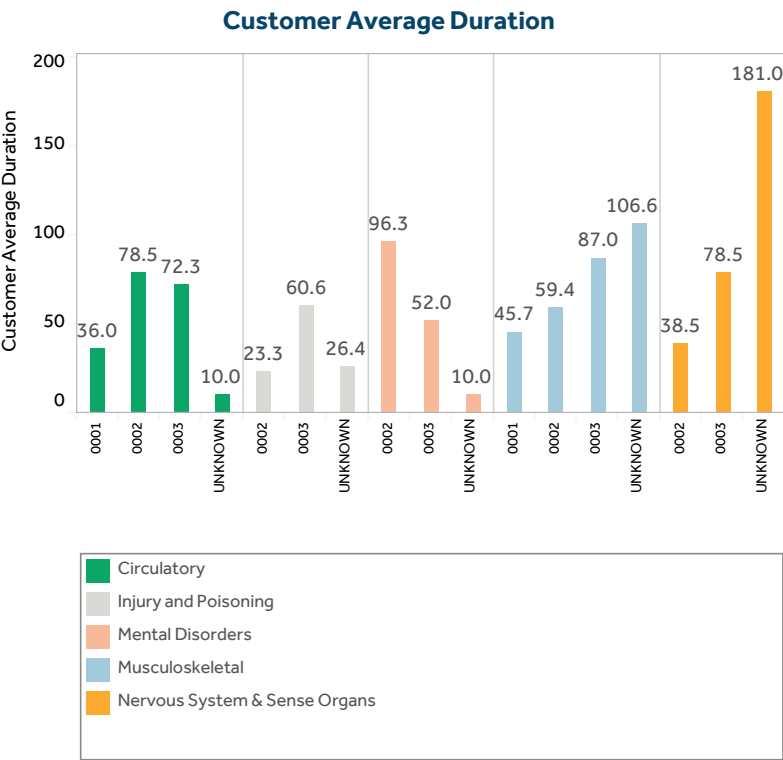


Claim duration is for closed claims only and based on the maximum paid through date.

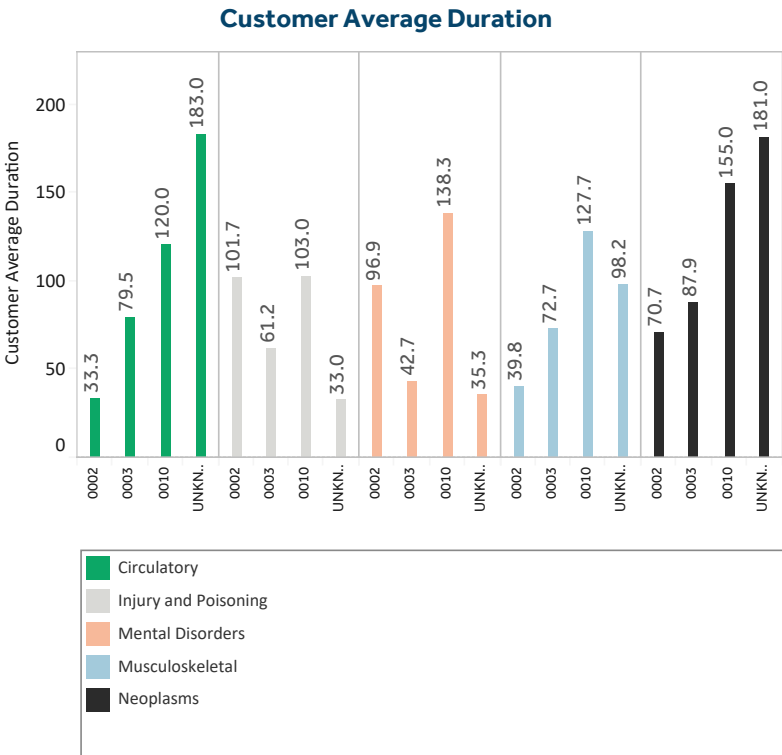
Claims Duration By Top 5 Diagnosis

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
By Class

January 01, 2019 To December 31, 2019



January 01, 2018 To December 31, 2018



Claim duration is for closed claims only and based on the maximum paid through date.

Claims By Lag Days Current Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Current Year: January 01, 2019 To December 31, 2019

Guardian Customized Case Structure days

Claims By Lag

| Location | Class | 0 - 5 Days | 6 - 10 Days | 11 - 15 Days | 15+ Days | Total | Average Days | 0 - 5 Days | 6 - 10 Days | 11 - 15 Days | 15+ Days |
|----------|---------|------------|-------------|--------------|----------|-------|--------------|------------|-------------|--------------|----------|
| ALL | | 379 | 88 | 22 | 22 | 511 | 4.7 | 74.2% | 17.2% | 4.3% | 4.3% |
| 0100 | 0001 | 0 | 0 | 1 | 0 | 1 | 11.0 | 0.0% | 0.0% | 100.0% | 0.0% |
| | 0002 | 3 | 0 | 0 | 0 | 3 | 3.3 | 100.0% | 0.0% | 0.0% | 0.0% |
| 0400 | 0002 | 0 | 1 | 0 | 0 | 1 | 6.0 | 0.0% | 100.0% | 0.0% | 0.0% |
| 0401 | 0001 | 0 | 1 | 0 | 0 | 1 | 6.0 | 0.0% | 100.0% | 0.0% | 0.0% |
| | 0002 | 0 | 1 | 0 | 0 | 1 | 10.0 | 0.0% | 100.0% | 0.0% | 0.0% |
| | 0003 | 8 | 7 | 0 | 2 | 17 | 6.2 | 47.1% | 41.2% | 0.0% | 11.8% |
| 0552 | 0002 | 3 | 0 | 0 | 0 | 3 | 1.0 | 100.0% | 0.0% | 0.0% | 0.0% |
| 0701 | 0002 | 15 | 0 | 0 | 1 | 16 | 3.1 | 93.8% | 0.0% | 0.0% | 6.3% |
| 0702 | 0002 | 2 | 0 | 0 | 0 | 2 | | 100.0% | 0.0% | 0.0% | 0.0% |
| 0800 | 0002 | 1 | 1 | 0 | 0 | 2 | 5.0 | 50.0% | 50.0% | 0.0% | 0.0% |
| 0801 | 0001 | 2 | 1 | 0 | 0 | 3 | 2.7 | 66.7% | 33.3% | 0.0% | 0.0% |
| | 0002 | 7 | 1 | 0 | 0 | 8 | 1.8 | 87.5% | 12.5% | 0.0% | 0.0% |
| | 0003 | 110 | 21 | 5 | 4 | 140 | 3.3 | 78.6% | 15.0% | 3.6% | 2.9% |
| 0806 | 0002 | 1 | 1 | 1 | 0 | 3 | 7.7 | 33.3% | 33.3% | 33.3% | 0.0% |
| | 0003 | 1 | 1 | 0 | 0 | 2 | 6.0 | 50.0% | 50.0% | 0.0% | 0.0% |
| 0820 | 0003 | 7 | 0 | 0 | 0 | 7 | 3.0 | 100.0% | 0.0% | 0.0% | 0.0% |
| 0851 | 0002 | 1 | 0 | 0 | 0 | 1 | | 100.0% | 0.0% | 0.0% | 0.0% |
| | 0003 | 6 | 2 | 1 | 0 | 9 | 3.9 | 66.7% | 22.2% | 11.1% | 0.0% |
| 0852 | 0002 | 1 | 0 | 0 | 0 | 1 | | 100.0% | 0.0% | 0.0% | 0.0% |
| | 0003 | 3 | 1 | 0 | 0 | 4 | 5.0 | 75.0% | 25.0% | 0.0% | 0.0% |
| 0854 | 0002 | 0 | 0 | 1 | 0 | 1 | 11.0 | 0.0% | 0.0% | 100.0% | 0.0% |
| | 0003 | 4 | 1 | 0 | 0 | 5 | 2.6 | 80.0% | 20.0% | 0.0% | 0.0% |
| 0856 | 0002 | 2 | 0 | 0 | 0 | 2 | 3.5 | 100.0% | 0.0% | 0.0% | 0.0% |
| | 0003 | 19 | 2 | 0 | 0 | 21 | 2.8 | 90.5% | 9.5% | 0.0% | 0.0% |
| 0932 | 0002 | 1 | 0 | 0 | 0 | 1 | 2.0 | 100.0% | 0.0% | 0.0% | 0.0% |
| | 0003 | 2 | 0 | 0 | 0 | 2 | 2.5 | 100.0% | 0.0% | 0.0% | 0.0% |
| 7010 | 0002 | 2 | 1 | 0 | 0 | 3 | 3.3 | 66.7% | 33.3% | 0.0% | 0.0% |
| | 0003 | 9 | 2 | 1 | 0 | 12 | 3.9 | 75.0% | 16.7% | 8.3% | 0.0% |
| 7011 | 0003 | 136 | 32 | 7 | 10 | 185 | 4.8 | 73.5% | 17.3% | 3.8% | 5.4% |
| UNKNOWN | UNKNO.. | 33 | 11 | 5 | 5 | 54 | 10.2 | 61.1% | 20.4% | 9.3% | 9.3% |

Claims By Lag Days Prior Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Prior Year: January 01, 2018 To December 31, 2018

Guardian Customized Case Structure days

Claims By Lag

| Location | Class | 0 - 5 Days | 6 - 10 Days | 11 - 15 Days | 15+ Days | Total | Average Days | 0 - 5 Days | 6 - 10 Days |
|--------------------------------------|---------|------------|-------------|--------------|----------|-------|--------------|------------|-------------|
| ALL | | 399 | 96 | 43 | 45 | 583 | 5.8 | 68.4% | 16.5% |
| 0100-Valeo National Direction | 0002 | 5 | 1 | 1 | 2 | 9 | 8.0 | 55.6% | 11.1% |
| 0300-Valeo Wipers Auburn H.. | 0002 | 0 | 0 | 1 | 0 | 1 | 12.0 | 0.0% | 0.0% |
| 0400-Valeo Climate Control .. | 0002 | 1 | 0 | 0 | 0 | 1 | 2.0 | 100.0% | 0.0% |
| 0401-Valeo Climate Control Hamilton | 0002 | 1 | 1 | 0 | 0 | 2 | 5.5 | 50.0% | 50.0% |
| | 0003 | 14 | 4 | 0 | 3 | 21 | 7.0 | 66.7% | 19.0% |
| 0500-VICA Troy | 0002 | 8 | 1 | 0 | 1 | 10 | 5.5 | 80.0% | 10.0% |
| 0601-Valeo Service Hampton | 0002 | 0 | 0 | 1 | 1 | 2 | 34.5 | 0.0% | 0.0% |
| 0800-Valeo Engine Cooling A.. | 0002 | 0 | 1 | 0 | 0 | 1 | 6.0 | 0.0% | 100.0% |
| 0801-Valeo Engine Cooling Greensburg | 0001 | 1 | 0 | 0 | 0 | 1 | | 100.0% | 0.0% |
| | 0002 | 4 | 2 | 2 | 3 | 11 | 10.5 | 36.4% | 18.2% |
| | 0003 | 133 | 29 | 13 | 11 | 186 | 4.9 | 71.5% | 15.6% |
| 0806-Valeo Engine Cooling Reno | 0002 | 0 | 0 | 1 | 1 | 2 | 15.5 | 0.0% | 0.0% |
| | 0003 | 0 | 0 | 1 | 0 | 1 | 12.0 | 0.0% | 0.0% |
| 0851-FEM Highland Park | 0002 | 3 | 1 | 0 | 0 | 4 | 3.8 | 75.0% | 25.0% |
| | 0003 | 4 | 1 | 3 | 2 | 10 | 14.6 | 40.0% | 10.0% |
| 0852-FEM Smyrna | 0003 | 2 | 4 | 1 | 0 | 7 | 6.4 | 28.6% | 57.1% |
| 0853-FEM Auburn Hills | 0002 | 2 | 0 | 0 | 0 | 2 | 1.0 | 100.0% | 0.0% |
| 0854-FEM Greensburg | 0002 | 1 | 0 | 0 | 0 | 1 | 3.0 | 100.0% | 0.0% |
| | 0003 | 4 | 1 | 0 | 0 | 5 | 2.2 | 80.0% | 20.0% |
| 0855-FEM Canton MS | 0002 | 2 | 0 | 1 | 0 | 3 | 4.7 | 66.7% | 0.0% |
| | 0003 | 2 | 1 | 2 | 1 | 6 | 8.7 | 33.3% | 16.7% |
| 0856-FEM East Liberty | 0003 | 7 | 2 | 0 | 3 | 12 | 6.5 | 58.3% | 16.7% |
| 0921-VRS Hudson NH | 0002 | 2 | 1 | 0 | 0 | 3 | 3.3 | 66.7% | 33.3% |
| 0932-Valeo Compressors Da.. | 0003 | 2 | 0 | 0 | 1 | 3 | 24.0 | 66.7% | 0.0% |
| 7010-VALEO LIGHTING SEYMOUR | 0002 | 10 | 6 | 2 | 2 | 20 | 7.3 | 50.0% | 30.0% |
| | 0003 | 172 | 27 | 12 | 10 | 221 | 5.0 | 77.8% | 12.2% |
| C01-Valeo Canada Inc | 0010 | 1 | 3 | 0 | 1 | 5 | 8.8 | 20.0% | 60.0% |
| S01-Spheros | 0003 | 2 | 3 | 0 | 0 | 5 | 4.4 | 40.0% | 60.0% |
| UNKNOWN | UNKNOWN | 16 | 7 | 2 | 3 | 28 | 7.3 | 57.1% | 25.0% |

Claims By Lag Days Prior Year Summary

VALEO NORTH AMERICA, INC.

Group Plan#: 00467823

Prior Year: January 01, 2018 To December 31, 2018

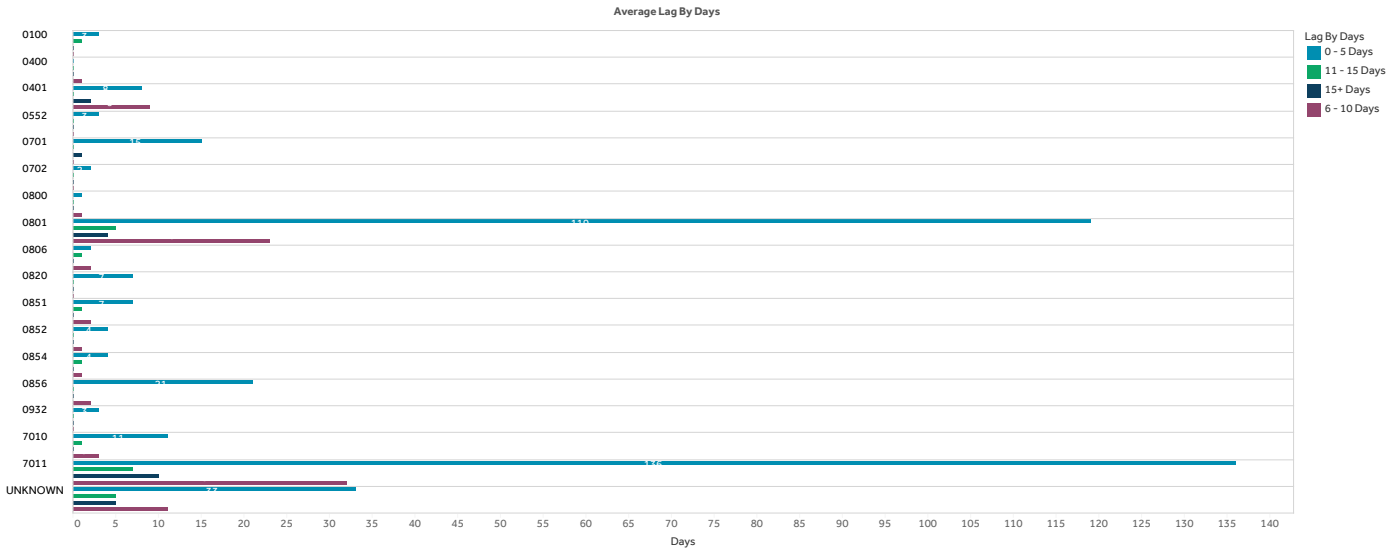
Guardian Customized Case Structure days

Claims By Lag

| Location | Class | 11 - 15 Days | 15+ Days |
|---|---------|-----------------|-------------|
| ALL | | 7.4% | 7.7% |
| 0100-Valeo National Direction | 0002 | 11.1% | 22.2% |
| 0300-Valeo Wipers Auburn H.. | 0002 | 100.0% | 0.0% |
| 0400-Valeo Climate Control .. | 0002 | 0.0% | 0.0% |
| 0401-Valeo Climate Control Hamilton | 0002 | 0.0% | 0.0% |
| | 0003 | 0.0% | 14.3% |
| 0500-VICA Troy | 0002 | 0.0% | 10.0% |
| 0601-Valeo Service Hampton | 0002 | 50.0% | 50.0% |
| 0800-Valeo Engine Cooling A.. | 0002 | 0.0% | 0.0% |
| 0801-Valeo Engine Cooling Greensburg | 0001 | 0.0% | 0.0% |
| | 0002 | 18.2% | 27.3% |
| | 0003 | 7.0% | 5.9% |
| 0806-Valeo Engine Cooling Reno | 0002 | 50.0% | 50.0% |
| | 0003 | 100.0% | 0.0% |
| 0851-FEM Highland Park | 0002 | 0.0% | 0.0% |
| | 0003 | 30.0% | 20.0% |
| 0852-FEM Smyrna | 0003 | 14.3% | 0.0% |
| 0853-FEM Auburn Hills | 0002 | 0.0% | 0.0% |
| 0854-FEM Greensburg | 0002 | 0.0% | 0.0% |
| | 0003 | 0.0% | 0.0% |
| 0855-FEM Canton MS | 0002 | 33.3% | 0.0% |
| | 0003 | 33.3% | 16.7% |
| 0856-FEM East Liberty | 0003 | 0.0% | 25.0% |
| 0921-VRS Hudson NH | 0002 | 0.0% | 0.0% |
| 0932-Valeo Compressors Da.. | 0003 | 0.0% | 33.3% |
| 7010-VALEO LIGHTING SEYMOUR | 0002 | 10.0% | 10.0% |
| | 0003 | 5.4% | 4.5% |
| C01-Valeo Canada Inc | 0010 | 0.0% | 20.0% |
| S01-Spheros | 0003 | 0.0% | 0.0% |
| UNKNOWN | UNKNOWN | 7.1% | 10.7% |

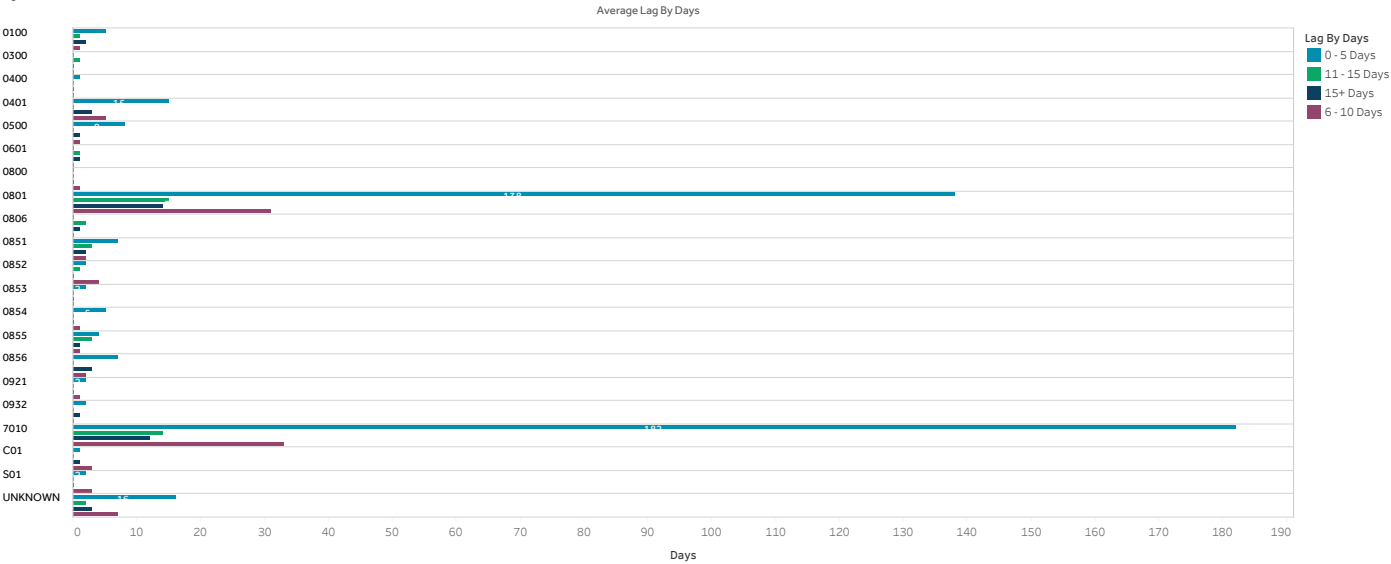
Claims By Lag Days

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Current Year: January 01, 2019 To December 31, 2019
By Location



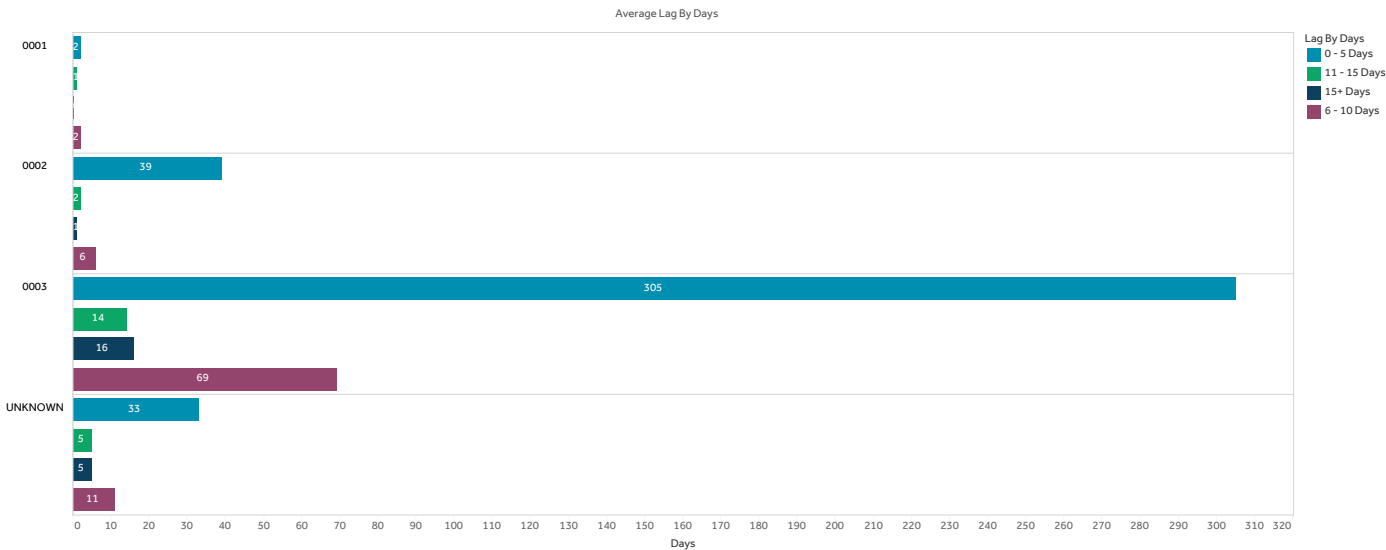
Claims By Lag Days

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Prior Year: January 01, 2018 To December 31, 2018
By Location



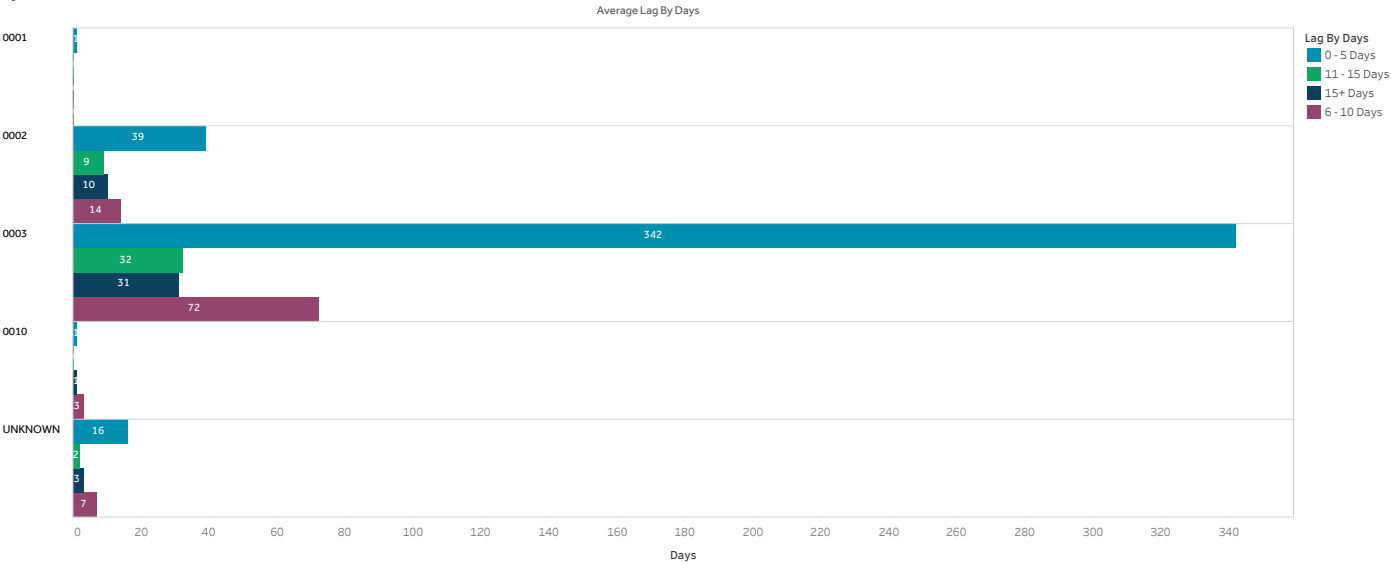
Claims By Lag Days

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Current Year: January 01, 2019 To December 31, 2019
By Class



Claims By Lag Days

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823
Prior Year: January 01, 2018 To December 31, 2018
By Class



VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

| Demographics Summary | Jan 1, 2019 To Dec 31, 2019 | Jan 1, 2018 to Dec 31, 2018 |
|--------------------------|-----------------------------|-----------------------------|
| Average No. Of Employees | 4,371 | 4,220 |
| Average Volume | \$0 | \$0 |
| Average Salary | \$0 | \$0 |
| Average Age | NA | NA |
| Percent Female | NA | NA |
| Average Benefit | NA | NA |
| High Benefit | NA | NA |
| Low Benefit | NA | NA |

Loss Ratio Detail



VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

January 1, 2019 To December 31, 2019

| From Date | | To Date | Paid Premium | Open Claims | Total Claims | Paid Claims | Incurred Claims | Incurred Ratio |
|-------------|--|------------|--------------|-------------|--------------|----------------|-----------------|----------------|
| 1/1/2019 | | 12/31/2019 | \$74,936.46 | 0 | 462 | \$2,682,517.25 | \$2,682,517.25 | 3579.72% |
| Grand Total | | | \$74,936.46 | 0 | 462 | \$2,682,517.25 | \$2,682,517.25 | 3579.72% |

Annualized Number of Claims per 1,000 Lives

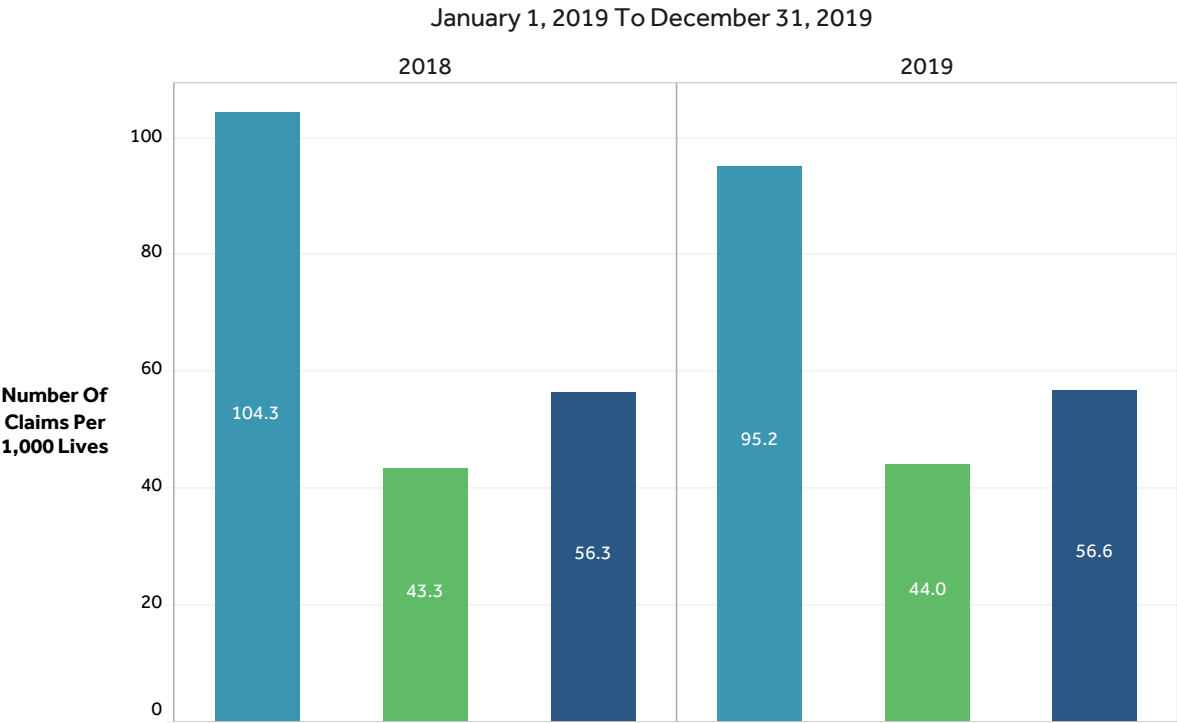


VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

- Valeo
- Book of Business
- Manufacturing



Average Claims Duration By Days Summary

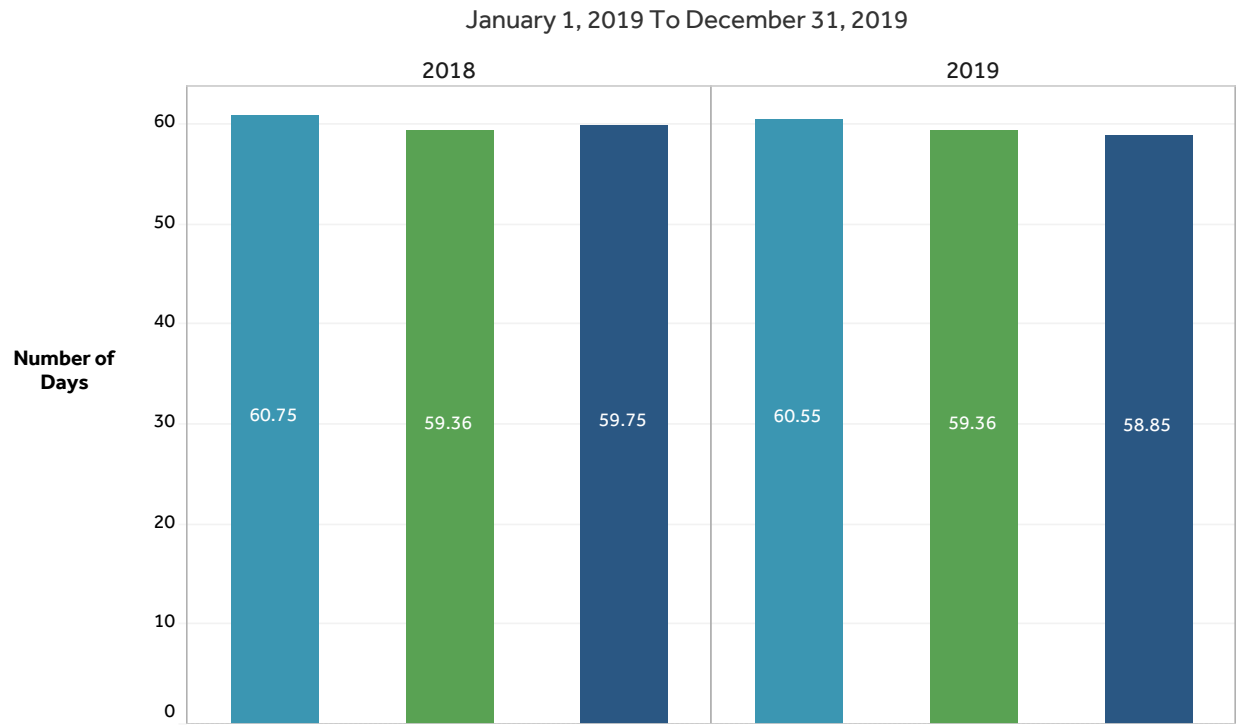


VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

- Valeo
- Book Of Business
- Manufacturing



Claim duration is for closed claims only and based on the maximum paid through date

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

January 1, 2019 To December 31, 2019

| Date | Lives Count | Volume | Premium | Paid Claims | Paid Loss Ratio |
|-------------------|-------------|--------|------------|--------------|-----------------|
| January 1, 2019 | 4,364 | \$0.00 | \$6,203.67 | \$2,203.27 | 35.52% |
| February 1, 2019 | 4,404 | \$0.00 | \$6,393.03 | \$681,265.02 | 10656.37% |
| March 1, 2019 | 4,481 | \$0.00 | \$6,490.05 | \$171,063.04 | 2635.77% |
| April 1, 2019 | 4,426 | \$0.00 | \$6,235.74 | \$172,651.55 | 2768.74% |
| May 1, 2019 | 4,447 | \$0.00 | \$6,368.04 | \$217,923.15 | 3422.14% |
| June 1, 2019 | 4,390 | \$0.00 | \$6,175.47 | \$221,089.42 | 3580.12% |
| July 1, 2019 | 4,318 | \$0.00 | \$6,118.14 | \$211,959.05 | 3464.44% |
| August 1, 2019 | 4,300 | \$0.00 | \$6,143.13 | \$222,893.03 | 3628.33% |
| September 1, 2019 | 4,274 | \$0.00 | \$6,179.88 | \$194,477.06 | 3146.94% |
| October 1, 2019 | 4,322 | \$0.00 | \$6,162.24 | \$210,099.10 | 3409.46% |
| November 1, 2019 | 4,349 | \$0.00 | \$6,215.16 | \$202,533.09 | 3258.69% |
| December 1, 2019 | 4,377 | \$0.00 | \$6,251.91 | \$174,360.47 | 2788.92% |

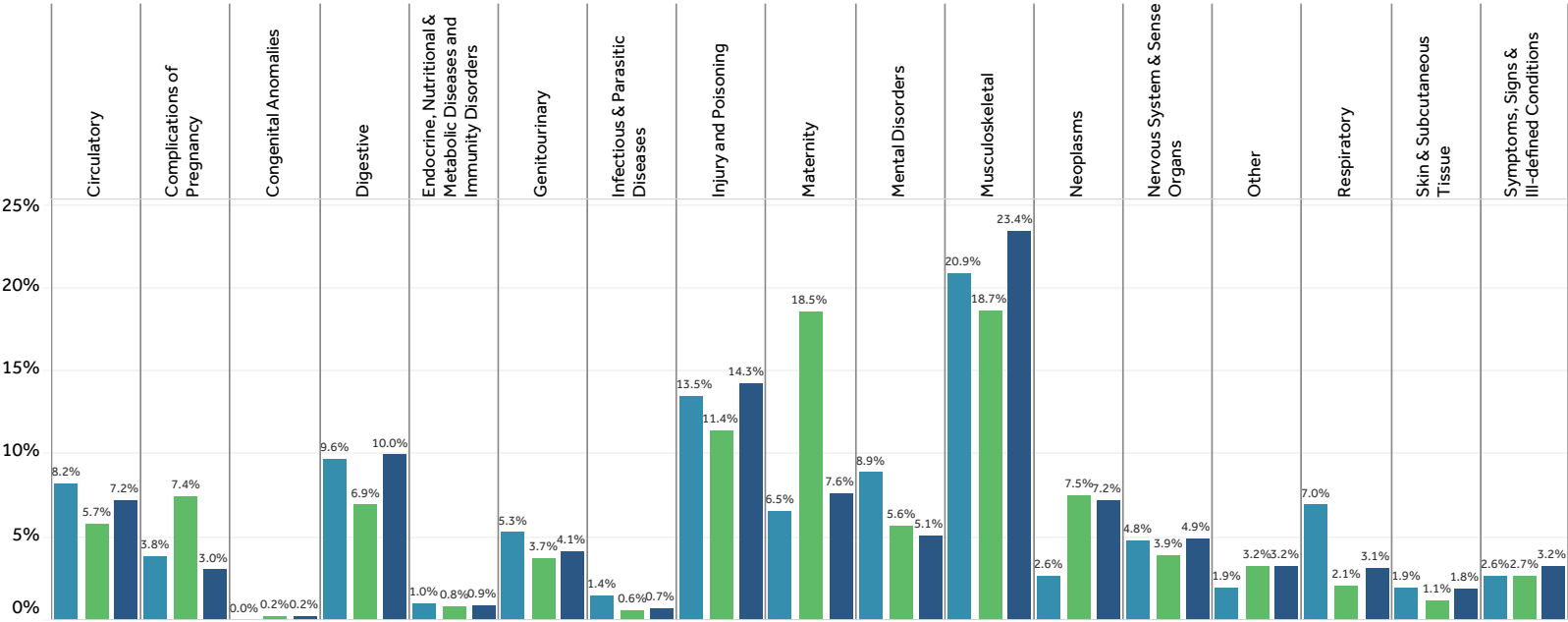
VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

- Valeo
- Book of Business
- Manufacturing

January 1, 2019 To December 31, 2019



*Values Are Represented in Percentages

Claim Duration By Diagnosis



VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

| January 01, 2019 To December 31, 2019 | | | | | | January 01, 2018 To December 31, 2018 | | | | | |
|---|---------------------------|-----------------------|-------------------------------------|---------------------------|---------------------------|---|---------------------------|-----------------------|-------------------------------------|---------------------------|---------------------------|
| Diagnosis Category | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Avg Duration | Guardian BOB Avg Duration | Industry Average Duration | Diagnosis Category | Customer Average Duration | Customer Claims Count | Customer Claim Meeting Avg Duration | Guardian BOB Avg Duration | Industry Average Duration |
| CIRCULATORY | 70.1 | 34 | 4 | 72.8 | 65.6 | CIRCULATORY | 79.7 | 29 | 3 | 71.5 | 66.9 |
| COMPLICATIONS OF PREGNANCY | 47.8 | 17 | 0 | 60.8 | 59.7 | COMPLICATIONS OF PREGNANCY | 61.3 | 16 | 1 | 60.6 | 60.7 |
| DIGESTIVE | 31.6 | 36 | 0 | 39.1 | 36.0 | DIGESTIVE | 25.3 | 32 | 0 | 39.6 | 37.7 |
| ENDOCRINE, NUTRITIONAL & METABOLIC DISEASES AND IMMUN.. | 35.8 | 4 | 0 | 54.6 | 57.0 | ENDOCRINE, NUTRITIONAL & METABOLIC DISEASES AND IMMUN.. | 108.5 | 4 | 1 | 56.3 | 53.8 |
| GENITOURINARY | 30.7 | 19 | 0 | 42.7 | 38.9 | GENITOURINARY | 47.4 | 30 | 1 | 42.8 | 41.3 |
| INFECTIOUS & PARASITIC DISEASES | 31.0 | 5 | 0 | 44.6 | 46.0 | INFECTIOUS & PARASITIC DISEASES | 58.8 | 5 | 1 | 43.3 | 47.0 |
| INJURY AND POISONING | 55.1 | 51 | 1 | 62.6 | 61.5 | INJURY AND POISONING | 64.3 | 43 | 1 | 62.4 | 62.5 |
| MATERNITY | 48.5 | 24 | 0 | 49.1 | 52.7 | MATERNITY | 55.5 | 33 | 0 | 49.0 | 51.4 |
| MENTAL DISORDERS | 60.3 | 32 | 1 | 63.8 | 57.7 | MENTAL DISORDERS | 60.6 | 36 | 2 | 65.8 | 61.4 |
| MUSCULOSKELETAL | 82.4 | 101 | 9 | 71.3 | 71.9 | MUSCULOSKELETAL | 71.3 | 94 | 3 | 71.5 | 72.6 |
| NEOPLASMS | 94.1 | 11 | 1 | 69.7 | 72.6 | NEOPLASMS | 87.4 | 25 | 2 | 70.2 | 73.0 |
| NERVOUS SYSTEM & SENSE ORGANS | 79.7 | 20 | 1 | 62.4 | 56.6 | NERVOUS SYSTEM & SENSE ORGANS | 66.0 | 34 | 3 | 61.1 | 55.2 |
| OTHER | 37.0 | 4 | 0 | 54.8 | 52.3 | OTHER | 12.0 | 1 | 0 | 56.1 | 57.0 |
| RESPIRATORY | 45.9 | 30 | 2 | 44.6 | 39.7 | RESPIRATORY | 21.8 | 27 | 0 | 43.3 | 43.8 |
| SKIN & SUBCUTANEOUS TISSUE | 73.3 | 7 | 1 | 49.3 | 51.1 | SKIN & SUBCUTANEOUS TISSUE | 123.6 | 9 | 1 | 48.7 | 44.5 |
| SYMPTOMS, SIGNS & ILL-DEFINED CONDITIONS | 28.3 | 8 | 0 | 58.2 | 52.7 | SYMPTOMS, SIGNS & ILL-DEFINED CONDITIONS | 40.0 | 23 | 1 | 56.5 | 54.4 |
| Total | 60.4 | 403 | 20 | 59.3 | 58.8 | Total | 60.7 | 441 | 20 | 59.3 | 59.8 |

Claim duration is for closed claims only and based on the maximum paid through date.

Claim Duration By Diagnosis

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

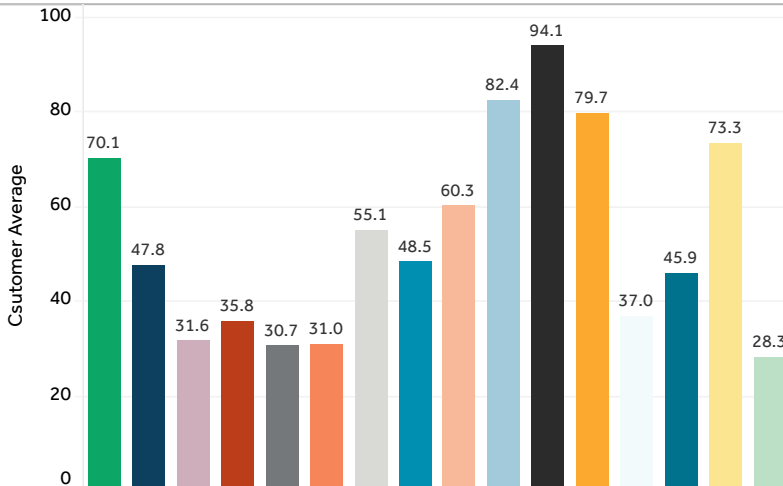
Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

January 01, 2019 To December 31, 2019

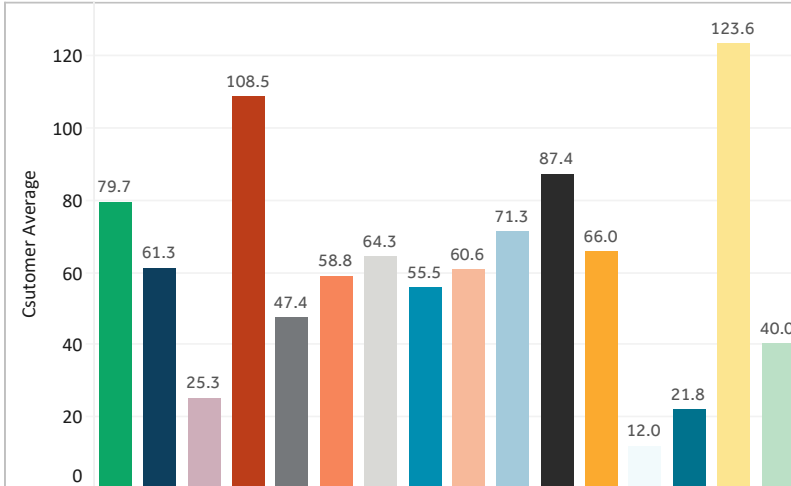
January 01, 2018 To December 31, 2018

Customer Average Duration



| | | |
|------------------------|----------------------|----------------------|
| Circulatory | Injury and Poisoning | Other |
| Complications of P.. | Maternity | Respiratory |
| Digestive | Mental Disorders | Skin & Subcutaneo.. |
| Endocrine, Nutritio.. | Musculoskeletal | Symptoms, Signs & .. |
| Genitourinary | Neoplasms | |
| Infectious & Parasit.. | Nervous System & .. | |

Customer Average Duration



| | | |
|-------------------------|----------------------|-----------------------|
| Circulatory | Injury and Poisoning | Other |
| Complications of Pre.. | Maternity | Respiratory |
| Digestive | Mental Disorders | Skin & Subcutaneou.. |
| Endocrine, Nutrition.. | Musculoskeletal | Symptoms, Signs & I.. |
| Genitourinary | Neoplasms | |
| Infectious & Parasiti.. | Nervous System & S.. | |

Claim duration is for closed claims only and based on the maximum paid through date.

Claims By Lag Days

VALEO NORTH AMERICA, INC.
Group Plan#: 00467823

Division: Multiple
Location: Multiple
Department: Multiple

Class: Multiple
Others : Multiple

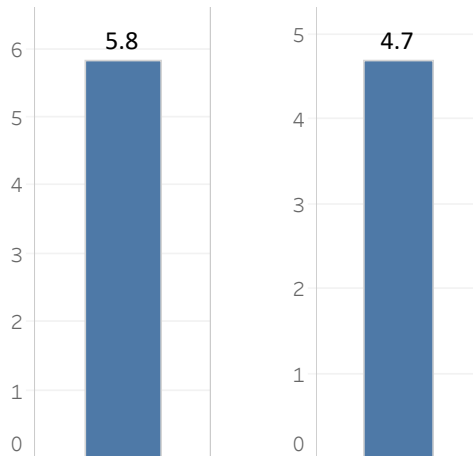
| Count Of STD Claims | | |
|---------------------|-------------|-------------|
| Lag Days | 2018 - 2018 | 2019 - 2019 |
| 0 - 5 Days | 399 | 379 |
| 6 - 10 Days | 96 | 88 |
| 11 - 15 Days | 43 | 22 |
| 15+ Days | 45 | 22 |
| Total | 583 | 511 |
| Average Days | 5.8 | 4.7 |

| Percent Of STD Claims | | |
|-----------------------|-------------|-------------|
| Lag Days | 2018 - 2018 | 2019 - 2019 |
| 0 - 5 Days | 68.4% | 74.2% |
| 6 - 10 Days | 16.5% | 17.2% |
| 11 - 15 Days | 7.4% | 4.3% |
| 15+ Days | 7.7% | 4.3% |

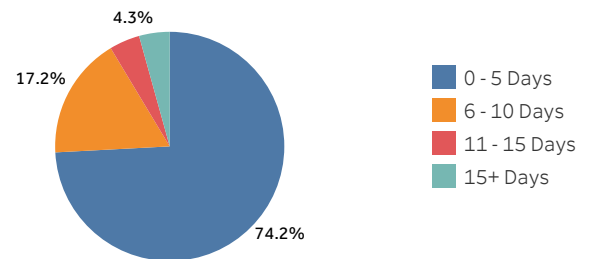
Average Lag By Days

January 01, 2018 To
December 31, 2018

January 1, 2019 To
December 31, 2019



STD Lag Days - % By Days January 01, 2019 To December 31, 2019



Lag is measured as the number of days between the claimant's date of disability and the date the claim is received by Guardian.