

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	4,937	41,483	.840			4,937				1	1	2
2007	6,161	68,635	1.114			6,161					3	3
2008	6,007	317,212	5.280			6,007					2	3
2009	5,424	211,798	3.904			5,424			1		2	3
2010	5,970	10,432	.174			5,970					3	3
TOTAL	28,499	649,560	2.279			28,499			2	1	11	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,804	2,915				1,276	9,856	11,632
2007					31,118					28,136	9,381
2008			134,589		1,891			117,432		3,455	59,845
2009			105,001		7,953			81,295		17,549	
2010					4,299					6,133	
TOTAL			239,590	15,804	48,176			198,727	1,276	65,129	80,858

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				27,420	6,591				5,614	41,060	14,051
2007			981	3,751	58,131			691	6,170	107,683	13,659
2008		17,351	268,490	6,623	4,867		38,163	623,985	29,829	15,617	92,520
2009		19,591	255,535	14,641	13,830		17,040	517,370	43,813	54,089	
2010		954	9,333	4,370	4,601		644	12,296	8,596	11,684	
TOTAL		37,896	534,339	56,805	88,020		55,847	1,154,342	94,022	230,133	120,230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,782,424	468,980	120,230	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-949,002	-729,030	2,011	
TOTAL LOSSES	833,422		122,241	
EXPECTED LOSSES	3,937,138	1,697,970	145,345	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.924	.000	.429	3.353
INDICATED (POST-TEST)	2.673	.000	.392	3.065
PRES. ON RATE LEVEL	19.722	8.506	.728	28.956
DERIVED BY FORMULA	19.381	8.166	.715	28.262
UNDERLYING PRES. RATE	13.815	5.958	.510	20.283
PROPOSED	19.381	8.166	.715	28.262

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	33.869
IND. RATES				33.87	MINIMUM PREMIUM	2000
MAN. RATES	19.29	20.69	24.75	+ 33.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,200	385,238	12.038			1			1	2
2007	3,308	3,220	.097							
2008	4,134	4,058	.098							
2009	4,332	187,554	4.329				1		1	2
2010	4,255	136,418	3.206						3	3
TOTAL	19,229	716,488	3.726			1	1		5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			285,247		149			96,700		402	2,740
2007											3,220
2008											4,058
2009				15,737	30,247				45,008	93,700	2,862
2010					53,618					74,588	8,212
TOTAL			285,247	15,737	84,014			96,700	45,008	168,690	21,092

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			598,448		337			498,875		1,675	3,310
2007											4,689
2008											6,274
2009		2,922	41,808	38,899	42,829		6,122	181,136	216,830	274,455	3,912
2010		11,823	116,311	54,469	57,396		7,802	149,430	104,580	142,152	11,226
TOTAL		14,745	756,567	93,368	100,562		13,924	829,441	321,410	418,282	29,411

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,614,677	933,622	29,411	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,021	-80,374	447	
TOTAL LOSSES	1,448,656	853,248	29,858	
EXPECTED LOSSES	673,783	190,559	30,766	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.534	4.437	.155	12.126
INDICATED (POST-TEST)	6.886	4.055	.142	11.083
PRES. ON RATE LEVEL	5.002	1.415	.228	6.645
DERIVED BY FORMULA	5.021	1.494	.225	6.740
UNDERLYING PRES. RATE	3.504	.991	.160	4.655
PROPOSED	5.021	1.494	.225	6.740

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.077
IND. RATES				8.08	MINIMUM PREMIUM	1300
MAN. RATES	4.66	4.85	5.68	+ 8.08	PRESENT	985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	443					443						
2007	791					791						
2008	785	3,996	.509			785				1		1
2009	988	10,283	1.040			988						
2010	905					905						
TOTAL	3,912	14,279	.365			3,912				1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				1,500					571			1,925
2009												10,283
TOTAL				1,500					571			12,208

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		107	732	2,410	76		100	556	2,168	89	2,976
2009											14,057
TOTAL		107	732	2,410	76		100	556	2,168	89	17,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,495	4,743	17,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,759	-49,115	137	
TOTAL LOSSES			17,170	
EXPECTED LOSSES	113,760	117,281	9,076	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.439	.439
INDICATED (POST-TEST)	.000	.000	.401	.401
PRES. ON RATE LEVEL	4.152	4.280	.331	8.763
DERIVED BY FORMULA	4.152	4.237	.332	8.721
UNDERLYING PRES. RATE	2.908	2.998	.232	6.138
PROPOSED	4.152	4.237	.332	8.721

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.451
IND. RATES				10.45	MINIMUM PREMIUM	2000
MAN. RATES	6.01	6.36	7.49	+ 10.45	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	34									
2007	115									
2008	8									
2009	1,036	75	.007							
2010	1,138	4,820	.423							
TOTAL	2,331	4,895	.210							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											75
2010											4,820
TOTAL											4,895

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											103
2010											6,589
TOTAL											6,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,692	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,551	-7,895	65	
TOTAL LOSSES			6,757	
EXPECTED LOSSES	42,774	21,236	2,657	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.290	.290
INDICATED (POST-TEST)	.000	.000	.265	.265
PRES. ON RATE LEVEL	2.620	1.300	.163	4.083
DERIVED BY FORMULA	2.620	1.287	.164	4.071
UNDERLYING PRES. RATE	1.835	.911	.114	2.860
PROPOSED	2.620	1.287	.164	4.071

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.878
IND. RATES				4.88	MINIMUM PREMIUM	1510
MAN. RATES	2.50	2.79	3.49	+ 4.88	PRESENT	1145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	4					4						
2007	13					13						
2008	3					3						
2009	29					29						
2010	106	63,363	59,776			106				1		1
TOTAL	155	63,363	40,879			155				1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010				12,735					50,628			
TOTAL				12,735					50,628			

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		3,332	31,641	13,209	1,836		9,441	188,974	106,164	16,379	
TOTAL		3,332	31,641	13,209	1,836		9,441	188,974	106,164	16,379	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	233,388	137,588		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,139	-3,485	9	
TOTAL LOSSES	226,249	134,103	9	
EXPECTED LOSSES	37,330	10,173	309	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	145,967	86,518	.006	232,491
INDICATED (POST-TEST)	133,414	79,077	.005	212,496
PRES. ON RATE LEVEL	34,382	9,370	.284	44,036
DERIVED BY FORMULA	34,382	9,370	.284	44,036
UNDERLYING PRES. RATE	24,084	6,563	.199	30,846
PROPOSED	34,382	9,370	.284	44,036

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	52.772
IND. RATES				52.77	MINIMUM PREMIUM	2000
MAN. RATES	30.16	31.98	37.64	+ 52.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	387					387						
2007	376					376						
2008	310					310						
2009	190					190						
2010	244	20,010	8.200			244					1	1
TOTAL	1,507	20,010	1.328			1,507					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10						20,000
TOTAL					10						20,000

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			20	9	11		2,096	40,069	28,043	38,122	
TOTAL			20	9	11		2,096	40,069	28,043	38,122	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,185	66,185		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,425	-11,904	73	
TOTAL LOSSES	34,760	54,281	73	
EXPECTED LOSSES	29,748	26,433	6,179	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.307	3.602	.005	5.914
INDICATED (POST-TEST)	2.109	3.292	.005	5.406
PRES. ON RATE LEVEL	2.818	2.504	.585	5.907
DERIVED BY FORMULA	2.818	2.512	.579	5.909
UNDERLYING PRES. RATE	1.974	1.754	.410	4.138
PROPOSED	2.817	2.511	.579	5.907

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.078
IND. RATES				7.08	MINIMUM PREMIUM	2000
MAN. RATES	3.97	4.24	5.05	+ 7.08	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	43,128	1,980,225	4.591			4	4	15	23
2007	40,749	983,044	2.412			3	7	14	24
2008	38,271	1,811,315	4.732			4	6	12	22
2009	37,962	1,373,546	3.618			3	4	14	21
2010	40,881	1,156,706	2.829			1	6	15	22
TOTAL	200,991	7,304,836	3.634			15	27	70	112

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			705,345	64,599	79,269			783,137	70,716	172,811	104,348
2007			253,226	128,750	106,118			127,193	222,139	89,015	56,603
2008			532,867	132,141	29,817			839,618	188,178	34,366	54,328
2009			311,938	102,076	170,511			228,278	167,102	280,108	113,533
2010			166,805	135,196	117,802			248,894	192,530	226,523	68,956
TOTAL			1,970,181	562,762	503,517			2,227,120	840,665	802,823	397,768

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,180,805	112,079	179,227			2,357,072	311,151	719,930	126,052
2007		15,295	498,765	242,651	201,442		19,069	650,735	809,094	356,123	82,414
2008		56,737	799,578	237,068	59,607		176,690	2,572,374	840,603	158,970	83,991
2009		75,179	996,238	266,722	251,347		68,402	2,041,348	823,648	841,524	155,200
2010		87,746	800,929	274,225	150,079		97,390	1,892,841	819,494	508,502	94,263
TOTAL		234,957	4,276,315	1,132,745	841,702		361,551	9,514,370	3,603,990	2,585,049	541,920

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,387,193	8,163,486	541,920			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,246,246	-1,877,310	5,177			
TOTAL LOSSES	13,140,947	6,286,176	547,097			
EXPECTED LOSSES	5,012,715	4,307,238	381,883			
CREDIBILITY	.06	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.538	3.128	.272	9.938		
INDICATED (POST-TEST)	5.976	2.859	.249	9.084		
PRES. ON RATE LEVEL	3.561	3.059	.271	6.891		
DERIVED BY FORMULA	3.706	3.031	.268	7.005		
UNDERLYING PRES. RATE	2.494	2.143	.190	4.827		
PROPOSED	3.706	3.031	.268	7.005		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.394
IND. RATES				8.39	MINIMUM PREMIUM	2000
MAN. RATES	4.79	5.00	5.89	+ 8.39	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	4,660	57,054	1.224			4,660				2	1	3
2007	4,133	17,256	.417			4,133					2	2
2008	3,781	75,310	1.991			3,781			1		2	3
2009	3,634	40,606	1.117			3,634					2	2
2010	3,257	663	.020			3,257						
TOTAL	19,465	190,889	.981			19,465				3	7	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				13,364	610				39,066	322	3,692
2007					9,254					7,892	110
2008				12,936	19,730				11,872	30,658	114
2009					13,419					21,008	6,179
2010											663
TOTAL				26,300	43,013				50,938	59,880	10,758

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				23,187	1,379				171,890	1,341	4,460
2007			291	1,116	17,288			195	1,731	30,204	160
2008		1,050	10,277	26,233	32,434		2,115	18,127	61,359	103,880	176
2009		543	9,269	7,902	18,378		393	15,059	18,740	59,109	8,447
2010											906
TOTAL		1,593	19,837	58,438	69,479		2,508	33,381	253,720	194,534	14,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,319	576,171	14,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,044	-203,773	525	
TOTAL LOSSES		372,398	14,674	
EXPECTED LOSSES	551,249	457,817	42,240	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.913	.075	1.988
INDICATED (POST-TEST)	.000	1.748	.069	1.817
PRES. ON RATE LEVEL	4.043	3.358	.309	7.710
DERIVED BY FORMULA	4.003	3.310	.302	7.615
UNDERLYING PRES. RATE	2.832	2.352	.217	5.401
PROPOSED	4.003	3.310	.302	7.615

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.125
IND. RATES				9.13	MINIMUM PREMIUM	2000
MAN. RATES	5.12	5.56	6.59	+ 9.13	PRESENT	1915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006										
2007										
2008										
2009										
2010	100									
TOTAL	100									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,473	-1,179	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	15,361	4,189	118	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	21.929	5.980	.169	28.078
DERIVED BY FORMULA	21.929	5.980	.169	28.078
UNDERLYING PRES. RATE	15.361	4.189	.118	19.668
PROPOSED	21.929	5.980	.169	28.078

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	33.648
IND. RATES				33.65	MINIMUM PREMIUM	2000
MAN. RATES	19.89	20.70	24.00	+ 33.65	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,894	92,969	4.908				1	2	3
2007	1,071								
2008									
2009									
2010									
TOTAL	2,965	92,969	3.136				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				40,250	4,528				42,532	5,053	606
TOTAL				40,250	4,528				42,532	5,053	606

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				69,834	10,238				187,141	21,051	732
TOTAL				69,834	10,238				187,141	21,051	732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		288,264	732	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,981	-29,629	42	
TOTAL LOSSES		258,635	774	
EXPECTED LOSSES	51,087	53,548	8,361	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.723	.026	8.749
INDICATED (POST-TEST)	.000	7.973	.024	7.997
PRES. ON RATE LEVEL	2.460	2.578	.403	5.441
DERIVED BY FORMULA	2.460	2.632	.399	5.491
UNDERLYING PRES. RATE	1.723	1.806	.282	3.811
PROPOSED	2.460	2.632	.399	5.491

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.580
IND. RATES				6.58	MINIMUM PREMIUM	1115
MAN. RATES	3.82	4.01	4.65	+ 6.58	PRESENT	855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	19,246	3,083,756	16.022			19,246			2	10	3	15
2007	22,498	145,563	.647			22,498				2	2	4
2008	22,248	4,588	.020			22,248						
2009	22,335					22,335						
2010	22,638	128,433	.567			22,638					1	1
TOTAL	108,965	3,362,340	3.086			108,965			2	12	6	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,386,551	131,951	33,237			1,159,553	147,013	21,846	203,605
2007				70,193	1,177				51,225	7,419	15,549
2008											4,588
2010					23,805					103,294	1,334
TOTAL			1,386,551	202,144	58,219			1,159,553	198,238	132,559	225,076

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			639,013	228,936	75,148			771,779	646,857	91,010	245,955
2007			10,683	122,963	3,729			15,125	181,036	31,783	22,639
2008											7,093
2010		5,251	51,634	24,185	25,480		10,810	206,936	144,826	196,877	1,824
TOTAL		5,251	701,330	376,084	104,357		10,810	993,840	972,719	319,670	277,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,711,231	1,772,830	277,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-808,090	-747,398	4,286	
TOTAL LOSSES	903,141	1,025,432	281,797	
EXPECTED LOSSES	3,319,073	1,739,081	308,371	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.829	.941	.259	2.029
INDICATED (POST-TEST)	.758	.860	.237	1.855
PRES. ON RATE LEVEL	4.349	2.278	.404	7.031
DERIVED BY FORMULA	4.205	2.150	.387	6.742
UNDERLYING PRES. RATE	3.046	1.596	.283	4.925
PROPOSED	4.205	2.150	.387	6.742

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.079
IND. RATES				8.08	MINIMUM PREMIUM	1300
MAN. RATES	5.30	5.42	6.01	+ 8.08	PRESENT	1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,188	4,334	.364						1	1
2007	1,268	11,870	.936						1	2
2008	1,341	1,106	.082							
2009	1,123	43,606	3.882						1	1
2010	791	9,155	1.157							
TOTAL	5,711	70,071	1.227						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,609					1,788	937
2007				2,842	514				5,371	1,651	1,492
2008											1,106
2009					8,248					33,192	2,166
2010											9,155
TOTAL				2,842	10,371				5,371	36,631	14,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					3,638					7,449	1,132
2007			449	5,034	1,021			1,611	19,176	6,677	2,172
2008											1,710
2009		333	5,697	4,857	11,298		617	23,797	29,603	93,388	2,961
2010											12,515
TOTAL		333	6,146	9,891	15,957		617	25,408	48,779	107,514	20,490

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,504	182,141	20,490	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,871	-67,783	324	
TOTAL LOSSES	6,633	114,358	20,814	
EXPECTED LOSSES	102,568	153,054	27,528	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.116	2.002	.364	2.482
INDICATED (POST-TEST)	.106	1.830	.333	2.269
PRES. ON RATE LEVEL	2.564	3.826	.688	7.078
DERIVED BY FORMULA	2.539	3.806	.684	7.029
UNDERLYING PRES. RATE	1.796	2.680	.482	4.958
PROPOSED	2.539	3.806	.684	7.029

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.423
IND. RATES				8.42	MINIMUM PREMIUM	1345
MAN. RATES	5.03	5.24	6.05	+ 8.42	PRESENT	1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,567	59,145	1.062			5,567				1	3	4
2007	5,076	72,261	1.423			5,076					2	2
2008	4,061	115,548	2.845			4,061				2	1	3
2009	4,288	191,454	4.464			4,288		1				1
2010	5,537	19,130	.345			5,537					1	1
TOTAL	24,529	457,538	1.865			24,529			1	3	7	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,854	5,194				11,755	16,653	15,689
2007					16,200					51,755	4,306
2008				68,262	1,719				42,467	2,275	825
2009			141,291					45,406			4,757
2010					1,264					12,916	4,950
TOTAL			141,291	78,116	24,377			45,406	54,222	83,599	30,527

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				17,097	11,744				51,722	69,377	18,952
2007			511	1,954	30,264			1,272	11,354	198,074	6,270
2008		4,865	33,673	110,110	6,186		6,963	41,984	162,654	14,077	1,275
2009		25,928	336,462	13,399	3,951		9,336	281,945	15,728	2,629	6,503
2010		279	2,743	1,287	1,355		1,345	25,878	18,116	24,617	6,767
TOTAL		31,072	373,389	143,847	53,500		17,644	351,079	259,574	308,774	39,767

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	773,184	765,695	39,767	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-206,998	-117,507	348	
TOTAL LOSSES	566,186	648,188	40,115	
EXPECTED LOSSES	839,137	269,083	24,775	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.308	2.643	.164	5.115
INDICATED (POST-TEST)	2.110	2.416	.150	4.676
PRES. ON RATE LEVEL	4.884	1.566	.144	6.594
DERIVED BY FORMULA	4.856	1.592	.144	6.592
UNDERLYING PRES. RATE	3.421	1.097	.101	4.619
PROPOSED	4.856	1.592	.144	6.592

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.034
IND. RATES				9.03	MINIMUM PREMIUM	2000
MAN. RATES	5.27	5.60	6.42	+ 9.03	PRESENT	1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	228	325	.142							
2007	162									
2008	234									
2009	207									
2010	225									
TOTAL	1,056	325	.031							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											325
TOTAL											325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											393
TOTAL											393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			393	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,101	-7,077	39	
TOTAL LOSSES			432	
EXPECTED LOSSES	31,744	16,610	2,777	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.041	.041
INDICATED (POST-TEST)	.000	.000	.037	.037
PRES. ON RATE LEVEL	4.291	2.246	.375	6.912
DERIVED BY FORMULA	4.291	2.246	.375	6.912
UNDERLYING PRES. RATE	3.006	1.573	.263	4.842
PROPOSED	4.291	2.246	.375	6.912

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.472
IND. RATES				9.47	MINIMUM PREMIUM	2000
MAN. RATES	5.09	5.65	6.73	+ 9.47	PRESENT	1950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	660	3,432	.520			660						
2007	468	488,748	104.433			468			1			1
2008	399					399						
2009	472	2,256	.477			472						
2010	366					366						
TOTAL	2,365	494,436	20.906			2,365			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,432
2007			313,451					175,022			275
2009											2,256
TOTAL			313,451					175,022			5,963

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,146
2007		15,878	494,004	4,746	409		22,004	673,610	13,333	863	400
2009											3,084
TOTAL		15,878	494,004	4,746	409		22,004	673,610	13,333	863	7,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,205,496	19,351	7,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,568	-23,406	179	
TOTAL LOSSES	1,185,928		7,809	
EXPECTED LOSSES	74,498	51,675	14,923	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	50.145	.000	.330	50.475
INDICATED (POST-TEST)	45.833	.000	.302	46.135
PRES. ON RATE LEVEL	4.497	3.119	.901	8.517
DERIVED BY FORMULA	4.497	3.088	.895	8.480
UNDERLYING PRES. RATE	3.150	2.185	.631	5.966
PROPOSED	4.517	3.101	.899	8.517

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.206
IND. RATES				10.21	MINIMUM PREMIUM	1565
MAN. RATES	6.02	6.28	7.28	+ 10.21	PRESENT	1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	8,127	586,318	7.214			1	1	5	7	
2007	8,793	159,334	1.812			1		1	2	
2008	8,850	240,728	2.720			1			1	
2009	7,924	59,237	.747				1		1	
2010	7,607	3,874	.050					1	1	
TOTAL	41,301	1,049,491	2.541			3	2	7	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			59,369	13,056	14,219			184,466	18,000	91,257	205,951
2007			106,646		7,679			11,331		22,427	11,251
2008			156,985					63,474			20,269
2009				30,259					22,085		6,893
2010					337					123	3,414
TOTAL			323,000	43,315	22,235			259,271	40,085	113,807	247,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			124,556	22,652	32,150			951,660	79,200	380,177	248,789
2007		6,443	200,664	2,853	14,511		1,698	52,555	5,947	85,899	16,381
2008		20,228	312,721	7,115	2,127		20,610	336,882	15,141	2,220	31,336
2009		3,273	40,194	40,527	2,692		2,149	55,914	65,386	5,309	9,423
2010		76	728	344	358		17	235	169	234	4,667
TOTAL		30,020	678,863	73,491	51,838		24,474	1,397,246	165,843	473,839	310,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,130,603	765,011	310,596			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-294,071	-181,456	803			
TOTAL LOSSES	1,836,532	583,555	311,399			
EXPECTED LOSSES	1,189,882	416,727	61,539			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.447	1.413	.754	6.614		
INDICATED (POST-TEST)	4.065	1.291	.689	6.045		
PRES. ON RATE LEVEL	4.113	1.440	.213	5.766		
DERIVED BY FORMULA	4.112	1.433	.237	5.782		
UNDERLYING PRES. RATE	2.881	1.009	.149	4.039		
PROPOSED	4.112	1.433	.237	5.782		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.779
IND. RATES				7.78	MINIMUM PREMIUM	2000
MAN. RATES	4.31	4.21	5.15	+ 7.78	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	28,224	299,754	1.062			1	1	5	7	
2007	29,310	675,911	2.306			1	2	6	9	
2008	28,289	809,647	2.862			2	2	13	17	
2009	34,446	245,738	.713				2	9	11	
2010	36,710	389,285	1.060				4	5	9	
TOTAL	156,979	2,420,335	1.542			4	11	38	53	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			74,394	36,124	21,884			58,962	44,528	30,046	33,816
2007			251,564	82,291	13,796			163,354	98,801	17,004	49,101
2008			167,445	21,386	30,359			256,477	109,910	202,644	21,426
2009				45,805	10,821				85,772	54,378	48,962
2010				87,222	14,375				212,778	51,671	23,239
TOTAL			493,403	272,828	91,235			478,793	551,789	355,743	176,544

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			156,079	62,675	49,481			304,185	195,923	125,171	40,850
2007		11,240	362,636	149,013	27,856		18,116	583,811	360,746	72,328	71,491
2008		19,499	291,382	49,007	51,845		69,011	965,203	561,690	696,828	33,125
2009		5,394	68,308	67,720	18,898		9,357	256,110	302,437	173,624	66,931
2010		26,015	247,881	105,082	27,955		45,090	897,737	518,634	167,323	31,767
TOTAL		62,148	1,126,286	433,497	176,035		141,574	3,007,046	1,939,430	1,235,274	244,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,337,054	3,784,236	244,164	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,097,704	-901,104	2,993	
TOTAL LOSSES	3,239,350	2,883,132	247,157	
EXPECTED LOSSES	4,492,739	2,112,938	202,503	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.064	1.837	.157	4.058
INDICATED (POST-TEST)	1.886	1.679	.143	3.708
PRES. ON RATE LEVEL	4.086	1.922	.184	6.192
DERIVED BY FORMULA	3.976	1.893	.179	6.048
UNDERLYING PRES. RATE	2.862	1.346	.129	4.337
PROPOSED	3.976	1.893	.179	6.048

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.137
IND. RATES				8.14	MINIMUM PREMIUM	2000
MAN. RATES	4.28	4.48	5.53	+ 8.14	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,051	2,267	.215			1,051						
2007	1,055					1,055						
2008	1,151					1,151						
2009	912	14,162	1.552			912				1		1
2010	980	17,666	1.802			980				1		1
TOTAL	5,149	34,095	.662			5,149				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,267
2009					4,012					6,482	3,668
2010					8,874					8,792	
TOTAL					12,886					15,274	5,935

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,739
2009		163	2,771	2,362	5,495		121	4,643	5,786	18,237	5,014
2010		1,956	19,248	9,015	9,502		923	17,610	12,331	16,759	
TOTAL		2,119	22,019	11,377	14,997		1,044	22,253	18,117	34,996	7,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,435	79,487	7,753	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,449	-35,039	74	
TOTAL LOSSES	13,986	44,448	7,827	
EXPECTED LOSSES	134,800	80,840	5,664	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.272	.863	.152	1.287
INDICATED (POST-TEST)	.249	.789	.139	1.177
PRES. ON RATE LEVEL	3.738	2.241	.157	6.136
DERIVED BY FORMULA	3.703	2.226	.157	6.086
UNDERLYING PRES. RATE	2.618	1.570	.110	4.298
PROPOSED	3.703	2.226	.157	6.086

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.188
IND. RATES				8.19	MINIMUM PREMIUM	2000
MAN. RATES	4.97	4.76	5.48	+ 8.19	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,421	13,330	.938			1,421					2	2
2007	1,574	80,285	5.100			1,574				2	2	4
2008	1,744	5,040	.288			1,744						
2009	1,710	5,757	.336			1,710						
2010	1,548	12,536	.809			1,548						
TOTAL	7,997	116,948	1.462			7,997				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,810					8,771	2,749
2007				25,392	575				52,586		1,732
2008											5,040
2009											5,757
2010											12,536
TOTAL				25,392	2,385				52,586	8,771	27,814

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,092					36,540	3,321
2007			3,868	44,500	1,628			15,340	184,176	3,479	2,522
2008											7,792
2009											7,870
2010											17,137
TOTAL			3,868	44,500	5,720			15,340	184,176	40,019	38,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,208	274,415	38,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,651	-75,707	208	
TOTAL LOSSES		198,708	38,850	
EXPECTED LOSSES	306,525	176,173	15,274	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.485	.486	2.971
INDICATED (POST-TEST)	.000	2.271	.444	2.715
PRES. ON RATE LEVEL	5.472	3.145	.273	8.890
DERIVED BY FORMULA	5.417	3.128	.276	8.821
UNDERLYING PRES. RATE	3.833	2.203	.191	6.227
PROPOSED	5.417	3.128	.276	8.821

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.868
IND. RATES				11.87	MINIMUM PREMIUM	2000
MAN. RATES	6.21	6.30	7.94	+ 11.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	718	3,414	.475						1	1
2007	586	35,531	6.063						2	2
2008	819	37,209	4.543							
2009	973	1,394	.143							
2010	1,594	433	.027							
TOTAL	4,690	77,981	1.663						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					320					2,922	172
2007					17,495					17,435	601
2008											37,209
2009											1,394
2010											433
TOTAL					17,815					20,357	39,809

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					724					12,173	208
2007			552	2,110	32,683			429	3,826	66,727	875
2008											57,525
2009											1,906
2010											592
TOTAL			552	2,110	33,407			429	3,826	78,900	61,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	981	118,243	61,106	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,804	-24,154	71	
TOTAL LOSSES		94,089	61,177	
EXPECTED LOSSES	78,887	60,313	3,893	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.006	1.304	3.310
INDICATED (POST-TEST)	.000	1.833	1.192	3.025
PRES. ON RATE LEVEL	2.401	1.836	.119	4.356
DERIVED BY FORMULA	2.401	1.836	.130	4.367
UNDERLYING PRES. RATE	1.682	1.286	.083	3.051
PROPOSED	2.395	1.831	.130	4.356

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.860
IND. RATES				5.86	MINIMUM PREMIUM	1755
MAN. RATES	3.35	3.25	3.89	+ 5.86	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	906	17,992	1.985						1	1
2007	1,145	9,258	.808						2	2
2008	1,741	37,658	2.163							
2009	1,265	11,801	.932						1	1
2010	3,023	88,783	2.936						3	3
TOTAL	8,080	165,492	2.048						7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,045					14,953	1,994
2007					529					5,774	2,955
2008											37,658
2009					199					1,016	10,586
2010					57,286					27,870	3,627
TOTAL					59,059					49,613	56,820

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,363					62,294	2,409
2007			19	64	986			140	1,268	22,098	4,302
2008											58,219
2009		10	137	119	272		20	732	910	2,862	14,471
2010		12,618	124,253	58,189	61,320		2,911	55,835	39,081	53,127	4,958
TOTAL		12,628	124,409	58,372	64,941		2,931	56,707	41,259	140,381	84,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	196,675	304,953	84,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,257	-64,341	279	
TOTAL LOSSES	151,418	240,612	84,638	
EXPECTED LOSSES	200,384	166,045	15,029	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.874	2.978	1.048	5.900
INDICATED (POST-TEST)	1.713	2.722	.958	5.393
PRES. ON RATE LEVEL	3.540	2.934	.266	6.740
DERIVED BY FORMULA	3.522	2.930	.280	6.732
UNDERLYING PRES. RATE	2.480	2.055	.186	4.721
PROPOSED	3.522	2.930	.280	6.732

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.057
IND. RATES				9.06	MINIMUM PREMIUM	2000
MAN. RATES	4.95	4.95	6.02	+ 9.06	PRESENT	1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,030	17,984	.885						4	4
2007	2,061	252,074	12.230			1			3	4
2008	2,079	2,393	.115						1	1
2009	2,164	138,529	6.401				1		3	4
2010	1,980	19,388	.979				1		2	3
TOTAL	10,314	430,368	4.173			1	2		13	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,438					12,292	3,254
2007			149,213		3,932			79,658		14,724	4,547
2008					259					688	1,446
2009				54,202	1,834				69,403	5,784	7,306
2010				5,000	639				5,000	4,499	4,250
TOTAL			149,213	59,202	9,102			79,658	74,403	37,987	20,803

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					5,512					51,208	3,931
2007		9,013	280,541	3,168	7,578		11,944	365,946	10,470	56,815	6,620
2008		3	51	71	416		8	148	364	2,291	2,236
2009		5,941	73,264	73,667	7,336		6,867	179,852	210,644	32,958	9,987
2010		1,445	13,808	5,838	1,404		1,395	27,675	16,791	10,197	5,810
TOTAL		16,402	367,664	82,744	22,246		20,214	573,621	238,269	153,469	28,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	977,901	496,728	28,584			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-76,088	-97,277	368			
TOTAL LOSSES	901,813	399,451	28,952			
EXPECTED LOSSES	305,913	224,021	27,435			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.744	3.873	.281	12.898		
INDICATED (POST-TEST)	7.992	3.540	.257	11.789		
PRES. ON RATE LEVEL	4.234	3.101	.380	7.715		
DERIVED BY FORMULA	4.272	3.110	.378	7.760		
UNDERLYING PRES. RATE	2.966	2.172	.266	5.404		
PROPOSED	4.272	3.110	.378	7.760		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.441
IND. RATES				10.44	MINIMUM PREMIUM	2000
MAN. RATES	6.04	5.84	6.89	+ 10.44	PRESENT	1990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	172	946	.550						1	1
2007	187									
2008	183									
2009	227	439	.193							
2010	211									
TOTAL	980	1,385	.141						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					314					632	
2009											439
TOTAL					314					632	439

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					710					2,633	
2009											600
TOTAL					710					2,633	600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,343	600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,299	-7,988	37	
TOTAL LOSSES			637	
EXPECTED LOSSES	17,502	18,630	2,607	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.065	.065
INDICATED (POST-TEST)	.000	.000	.059	.059
PRES. ON RATE LEVEL	2.549	2.714	.380	5.643
DERIVED BY FORMULA	2.549	2.714	.380	5.643
UNDERLYING PRES. RATE	1.786	1.901	.266	3.953
PROPOSED	2.549	2.714	.380	5.643

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.592
IND. RATES				7.59	MINIMUM PREMIUM	2000
MAN. RATES	4.32	4.22	5.04	+ 7.59	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	53					53						
2007	46					46						
2008	65					65						
2009	85					85						
2010	66					66						
TOTAL	315					315						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,179	-3,323	7	
TOTAL LOSSES			7	
EXPECTED LOSSES	4,662	7,869	488	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.113	3.566	.221	5.900
DERIVED BY FORMULA	2.113	3.566	.221	5.900
UNDERLYING PRES. RATE	1.480	2.498	.155	4.133
PROPOSED	2.113	3.566	.221	5.900

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.938
IND. RATES				7.94	MINIMUM PREMIUM	2000
MAN. RATES	4.87	4.60	5.27	+ 7.94	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,762	319,635	4,726			6,762				7	4	11
2007	7,426	855,285	11,517			7,426			2	2	8	12
2008	6,939	62,195	.896			6,939				2	3	5
2009	6,400	530,319	8,286			6,400			2	6	5	13
2010	7,425	220,949	2,975			7,425			1	1	8	10
TOTAL	34,952	1,988,383	5,689			34,952			5	18	28	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				138,582	3,410				117,666	5,281	54,696
2007			488,422	6,082	6,444			284,190	12,987	18,756	38,404
2008				14,794	2,462				23,482	1,008	20,449
2009			333,789	35,610	4,416			57,500	58,046	6,251	34,707
2010			88,539	28,934	9,947			35,100	26,850	13,210	18,369
TOTAL			910,750	224,002	26,679			376,790	239,031	44,506	166,625

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				240,439	7,709				517,731	22,001	66,073
2007		23,940	745,879	18,574	12,785		37,582	1,154,663	72,373	74,119	55,916
2008		1,066	7,718	24,443	4,706		3,844	23,161	89,805	6,954	31,614
2009		65,292	845,220	81,949	18,548		17,576	508,470	197,345	34,870	47,444
2010		36,989	309,454	54,872	19,465		16,741	324,035	101,715	37,838	25,110
TOTAL		127,287	1,908,271	420,277	63,213		75,743	2,010,329	978,969	175,782	226,157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,121,630	1,638,241	226,157	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-524,870	-694,714	2,320	
TOTAL LOSSES	3,596,760	943,527	228,477	
EXPECTED LOSSES	2,155,490	1,607,792	167,770	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.291	2.699	.654	13.644
INDICATED (POST-TEST)	9.406	2.467	.598	12.471
PRES. ON RATE LEVEL	8.804	6.567	.685	16.056
DERIVED BY FORMULA	8.816	6.403	.681	15.900
UNDERLYING PRES. RATE	6.167	4.600	.480	11.247
PROPOSED	8.816	6.403	.681	15.900

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	21.393
IND. RATES				21.39	MINIMUM PREMIUM	2000
MAN. RATES	11.39	11.32	14.34	+ 21.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	5,203	31,042	.596						3	3
2007	8,227	111,896	1.360			1			1	2
2008	5,182	518,237	10.000			1	2		3	6
2009	1,866	129	.006							
2010	5,747	68,116	1.185						2	2
TOTAL	26,225	729,420	2.781			2	2		9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,548					15,329	13,165
2007			83,292		657			13,150		2,806	11,991
2008			165,570	70,743	8,782			155,301	74,773	15,324	27,744
2009											129
2010					14,819					41,360	11,937
TOTAL			248,862	70,743	26,806			168,451	74,773	74,819	64,966

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					5,761					63,861	15,903
2007		5,030	156,552	1,583	1,358		1,968	60,420	1,810	10,817	17,459
2008		22,398	303,990	122,143	19,512		53,247	745,274	322,448	66,883	42,892
2009											176
2010		3,261	32,144	15,055	15,864		4,328	82,860	57,992	78,835	16,318
TOTAL		30,689	492,686	138,781	42,495		59,543	888,554	382,250	220,396	92,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,471,472	783,922	92,748	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,618	-134,042	800	
TOTAL LOSSES	1,378,854	649,880	93,548	
EXPECTED LOSSES	410,945	303,424	61,105	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.258	2.478	.357	8.093
INDICATED (POST-TEST)	4.806	2.265	.326	7.397
PRES. ON RATE LEVEL	2.236	1.652	.333	4.221
DERIVED BY FORMULA	2.262	1.677	.333	4.272
UNDERLYING PRES. RATE	1.567	1.157	.233	2.957
PROPOSED	2.262	1.677	.333	4.272

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.747
IND. RATES				5.75	MINIMUM PREMIUM	1730
MAN. RATES	3.35	3.23	3.77	+ 5.75	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	234									
2007	201	18,676	9,291						2	2
2008	246	226,772	92,183			1			1	2
2009	176	318	.180							
2010	105									
TOTAL	962	245,766	25,547			1			3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,597					16,649	430
2008			92,701		591			129,398		2,738	1,344
2009											318
TOTAL			92,701		2,188			129,398		19,387	2,092

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			52	191	2,983			407	3,654	63,719	626
2008		11,947	184,783	4,363	2,208		42,030	687,345	32,312	13,645	2,078
2009											435
TOTAL		11,947	184,835	4,554	5,191		42,030	687,752	35,966	77,364	3,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	926,564	123,075	3,139	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,152	-18,206	42	
TOTAL LOSSES	915,412	104,869	3,181	
EXPECTED LOSSES	42,693	40,634	3,964	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	95.157	10.901	.331	106.389
INDICATED (POST-TEST)	86.973	9.964	.303	97.240
PRES. ON RATE LEVEL	6.336	6.030	.588	12.954
DERIVED BY FORMULA	6.336	6.030	.588	12.954
UNDERLYING PRES. RATE	4.438	4.224	.412	9.074
PROPOSED	6.336	6.030	.588	12.954

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.429
IND. RATES				17.43	MINIMUM PREMIUM	2000
MAN. RATES	10.05	9.77	11.57	+ 17.43	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	111	119,768	107.899					1		1
2007	125	380,263	304.210			1				1
2008	164									
2009	153									
2010	218									
TOTAL	771	500,031	64.855			1		1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				21,268					98,500		
2007			358,214					22,049			
TOTAL			358,214	21,268				22,049	98,500		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				36,900					433,400		
2007		21,638	673,198	6,468	559		3,304	101,192	2,002	129	
TOTAL		21,638	673,198	43,368	559		3,304	101,192	435,402	129	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	799,332	479,458				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,850	-3,177	33			
TOTAL LOSSES	797,482	476,281	33			
EXPECTED LOSSES	7,787	7,780	2,090			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	103.435	61.774	.004	165.213		
INDICATED (POST-TEST)	94.540	56.461	.004	151.005		
PRES. ON RATE LEVEL	1.442	1.440	.387	3.269		
DERIVED BY FORMULA	1.442	1.440	.387	3.269		
UNDERLYING PRES. RATE	1.010	1.009	.271	2.290		
PROPOSED	1.442	1.440	.387	3.269		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.398
IND. RATES				4.40	MINIMUM PREMIUM	1390
MAN. RATES	2.45	2.43	2.92	+ 4.40	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	797	3,334	.418			797					1	1
2007	672	5,644	.839			672					1	1
2008	402					402						
2009	633	3,846	.607			633					1	1
2010	736	2,309	.313			736						
TOTAL	3,240	15,133	.467			3,240					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					617					2,717	
2007					67					3,118	2,459
2009					965					2,693	188
2010											2,309
TOTAL					1,649					8,528	4,956

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,395					11,319	
2007			2	7	125			76	686	11,934	3,580
2009		38	665	567	1,321		49	1,935	2,402	7,580	257
2010											3,156
TOTAL		38	667	574	2,841		49	2,011	3,088	30,833	6,993

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,765	37,336	6,993	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,325	-28,645	213	
TOTAL LOSSES		8,691	7,206	
EXPECTED LOSSES	101,575	64,637	14,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.268	.222	.490
INDICATED (POST-TEST)	.000	.245	.203	.448
PRES. ON RATE LEVEL	4.476	2.847	.660	7.983
DERIVED BY FORMULA	4.476	2.821	.655	7.952
UNDERLYING PRES. RATE	3.135	1.995	.462	5.592
PROPOSED	4.476	2.821	.655	7.952

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.699
IND. RATES				10.70	MINIMUM PREMIUM	2000
MAN. RATES	6.43	6.15	7.13	+ 10.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006										
2007										
2008										
2009										
2010	145	78,394	54.064						2	2
TOTAL	145	78,394	54.065						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				45,440					32,954		
TOTAL				45,440					32,954		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		11,899	112,896	47,130	6,549		6,140	123,004	69,105	10,659	
TOTAL		11,899	112,896	47,130	6,549		6,140	123,004	69,105	10,659	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	253,939	133,443		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,077	-715	3	
TOTAL LOSSES	252,862	132,728	3	
EXPECTED LOSSES	6,687	2,542	84	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	174.388	91.537	.002	265.927
INDICATED (POST-TEST)	159.391	83.665	.002	243.058
PRES. ON RATE LEVEL	6.583	2.503	.083	9.169
DERIVED BY FORMULA	6.583	2.503	.083	9.169
UNDERLYING PRES. RATE	4.612	1.753	.058	6.423
PROPOSED	6.583	2.503	.083	9.169

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.336
IND. RATES				12.34	MINIMUM PREMIUM	2000
MAN. RATES	6.70	6.72	8.19	+ 12.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	12,945	63,916	.493				2			2
2007	17,052	90								
2008	9,002	24,244	.269				1			1
2009	8,182	2,974	.036					1		1
2010	11,392									
TOTAL	58,573	91,224	.156				3	1		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				37,157					25,399		1,360
2007											90
2008				2,393					10,053		11,798
2009					1,870					787	317
TOTAL				39,550	1,870				35,452	787	13,565

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				64,467					111,755		1,643
2007											131
2008		172	1,168	3,844	119		1,652	9,824	38,216	1,535	18,240
2009		75	1,293	1,101	2,563		17	561	706	2,211	433
TOTAL		247	2,461	69,412	2,682		1,669	10,385	150,677	3,746	20,447

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,762	226,517	20,447	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-142,790	-210,220	1,106	
TOTAL LOSSES		16,297	21,553	
EXPECTED LOSSES	605,059	466,241	86,102	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.028	.037	.065
INDICATED (POST-TEST)	.000	.026	.034	.060
PRES. ON RATE LEVEL	1.475	1.136	.210	2.821
DERIVED BY FORMULA	1.431	1.069	.198	2.698
UNDERLYING PRES. RATE	1.033	.796	.147	1.976
PROPOSED	1.431	1.069	.198	2.698

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.630
IND. RATES				3.63	MINIMUM PREMIUM	1200
MAN. RATES	2.30	2.17	2.52	+ 3.63	PRESENT	905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,054	462	.043							
2007	924	669	.072							
2008	971	611	.062							
2009	939	525	.055							
2010	861	5,069	.588							
TOTAL	4,749	7,336	.154							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											462
2007											669
2008											611
2009											525
2010											5,069
TOTAL											7,336

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											558
2007											974
2008											945
2009											718
2010											6,929
TOTAL											10,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			10,124	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,092	-27,807	232	
TOTAL LOSSES			10,356	
EXPECTED LOSSES	114,831	63,494	17,951	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.218	.218
INDICATED (POST-TEST)	.000	.000	.199	.199
PRES. ON RATE LEVEL	3.452	1.909	.539	5.900
DERIVED BY FORMULA	3.452	1.890	.536	5.878
UNDERLYING PRES. RATE	2.418	1.337	.378	4.133
PROPOSED	3.452	1.890	.536	5.878

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.908
IND. RATES				7.91	MINIMUM PREMIUM	2000
MAN. RATES	4.05	4.22	5.27	+ 7.91	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	237									
2007	313									
2008	342									
2009	259									
2010	200									
TOTAL	1,351									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,966	-7,939	44	
TOTAL LOSSES			44	
EXPECTED LOSSES	20,211	18,184	3,674	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.136	1.922	.388	4.446
DERIVED BY FORMULA	2.136	1.903	.384	4.423
UNDERLYING PRES. RATE	1.496	1.346	.272	3.114
PROPOSED	2.136	1.903	.384	4.423

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.951
IND. RATES				5.95	MINIMUM PREMIUM	1780
MAN. RATES	3.23	3.27	3.97	+ 5.95	PRESENT	1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,014	136,437	6.774				2	4	6
2007	1,343	97,948	7.293				2	3	5
2008	1,062	2,497	.235						
2009	920	115	.012						
2010	847	829	.097						
TOTAL	6,186	237,826	3.845				4	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				73,323	5,717				30,247	12,167	14,983
2007				40,709	10,834				34,181	7,268	4,956
2008											2,497
2009											115
2010											829
TOTAL				114,032	16,551				64,428	19,435	23,380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				127,216	12,926				133,087	50,687	18,099
2007			6,514	72,537	21,128			10,150	121,306	30,083	7,216
2008											3,860
2009											157
2010											1,133
TOTAL			6,514	199,753	34,054			10,150	254,393	80,770	30,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,664	568,970	30,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,424	-61,218	182	
TOTAL LOSSES		507,752	30,647	
EXPECTED LOSSES	167,022	132,318	16,516	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.208	.495	8.703
INDICATED (POST-TEST)	.000	7.502	.452	7.954
PRES. ON RATE LEVEL	3.855	3.054	.380	7.289
DERIVED BY FORMULA	3.816	3.098	.381	7.295
UNDERLYING PRES. RATE	2.700	2.139	.267	5.106
PROPOSED	3.816	3.098	.381	7.295

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.815
IND. RATES				9.82	MINIMUM PREMIUM	2000
MAN. RATES	5.41	5.38	6.51	+ 9.82	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,432	253,127	2.683			9,432				3	6	9
2007	11,329	1,065,907	9.408			11,329			1	1	3	5
2008	12,152	101,881	.838			12,152				1	3	4
2009	9,948	339,697	3.414			9,948			1	2	3	6
2010	11,166	173,695	1.555			11,166				2	3	5
TOTAL	54,027	1,934,307	3.580			54,027			2	9	18	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				90,008	6,516				120,356	14,869	21,378
2007			141,211	38,124	161,693			397,469	75,243	227,752	24,415
2008				20,515	13,908				12,918	13,589	40,951
2009			200,642	23,093	8,873			53,016	25,000	11,964	17,109
2010				45,929	2,784				85,052	16,949	22,981
TOTAL			341,853	217,669	193,774			450,485	318,569	285,123	126,834

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				156,164	14,732				529,566	61,944	25,825
2007		3,681	124,228	82,763	232,644		25,717	813,516	317,550	676,455	35,548
2008		1,549	12,812	36,797	23,432		2,192	15,518	56,300	47,222	63,310
2009		39,675	514,608	55,187	19,814		13,554	401,052	103,056	42,742	23,388
2010		12,640	120,150	50,471	9,599		17,633	351,420	202,107	59,802	31,415
TOTAL		57,545	771,798	381,382	300,221		59,096	1,581,506	1,208,579	888,165	179,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,469,945	2,778,347	179,486	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-380,660	-575,468	1,667	
TOTAL LOSSES	2,089,285	2,202,879	181,153	
EXPECTED LOSSES	1,571,105	1,345,272	121,561	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.867	4.077	.335	8.279
INDICATED (POST-TEST)	3.534	3.726	.306	7.566
PRES. ON RATE LEVEL	4.151	3.555	.321	8.027
DERIVED BY FORMULA	4.139	3.565	.320	8.024
UNDERLYING PRES. RATE	2.908	2.490	.225	5.623
PROPOSED	4.139	3.565	.320	8.024

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.796
IND. RATES				10.80	MINIMUM PREMIUM	2000
MAN. RATES	5.92	5.88	7.17	+ 10.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,938	31,085	.789						3	3
2007	4,392									
2008	3,730	91,851	2.462				1			1
2009	3,769	1,299	.034					1		1
2010	3,309									
TOTAL	19,138	124,235	.649					1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,562					17,379	3,144
2008				29,589					44,344		17,918
2009					302					864	133
TOTAL				29,589	10,864				44,344	18,243	21,195

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					23,880					72,401	3,798
2008		2,101	14,450	47,523	1,480		7,264	43,330	168,590	6,798	27,701
2009		13	210	178	413		17	620	771	2,430	182
TOTAL		2,114	14,660	47,701	25,773		7,281	43,950	169,361	81,629	31,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	68,005	324,464	31,681			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-70,761	-78,428	153			
TOTAL LOSSES		246,036	31,834			
EXPECTED LOSSES	286,304	177,409	12,057			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.286	.166	1.452		
INDICATED (POST-TEST)	.000	1.175	.152	1.327		
PRES. ON RATE LEVEL	2.136	1.323	.090	3.549		
DERIVED BY FORMULA	2.115	1.319	.092	3.526		
UNDERLYING PRES. RATE	1.496	.927	.063	2.486		
PROPOSED	2.115	1.319	.092	3.526		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.744
IND. RATES				4.74	MINIMUM PREMIUM	1475
MAN. RATES	2.67	2.63	3.17	+ 4.74	PRESENT	1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2006	2,728	6,890	.252						2	2	
2007	2,854	128,381	4.498						5	5	
2008	2,599	41,971	1.614						8	8	
2009	3,160	51,788	1.638				1		2	3	
2010	2,324	11,259	.484								
TOTAL	13,665	240,289	1.758						1	17	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,936					3,169	1,785
2007					68,890					58,783	708
2008					19,503					19,910	2,558
2009				21,989	3,417				15,277	7,006	4,099
2010											11,259
TOTAL				21,989	93,746				15,277	88,868	20,409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,377					13,202	2,156
2007			2,173	8,305	128,698			1,445	12,896	224,967	1,031
2008		127	3,917	5,394	31,418			4,234	10,526	66,275	3,955
2009		2,515	31,568	31,463	6,639		123	43,688	51,478	23,386	5,603
2010							1,616				15,391
TOTAL		2,642	37,658	45,162	171,132		1,739	49,367	74,900	327,830	28,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,406	619,024	28,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,688	-72,621	190	
TOTAL LOSSES	43,718	546,403	28,326	
EXPECTED LOSSES	190,217	164,937	14,622	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.320	3.999	.207	4.526
INDICATED (POST-TEST)	.292	3.655	.189	4.136
PRES. ON RATE LEVEL	1.987	1.723	.153	3.863
DERIVED BY FORMULA	1.970	1.762	.154	3.886
UNDERLYING PRES. RATE	1.392	1.207	.107	2.706
PROPOSED	1.970	1.762	.154	3.886

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.228
IND. RATES				5.23	MINIMUM PREMIUM	1600
MAN. RATES	3.06	2.95	3.45	+ 5.23	PRESENT	1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	7,384	353,326	4.785				4	6	10	
2007	8,139	65,569	.805				1	1	2	
2008	8,359	650,894	7.786			3	3	3	9	
2009	8,479	205,127	2.419				2	4	6	
2010	9,498	102,692	1.081				1	5	6	
TOTAL	41,859	1,377,608	3.291			3	11	19	33	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				84,828	10,475				165,393	58,889	33,741
2007				17,952	760				10,089	9,966	26,802
2008			232,772	106,183	2,436			128,399	114,045	4,406	62,653
2009				75,222	14,796				83,428	18,024	13,657
2010				26,446	15,051				20,507	21,461	19,227
TOTAL			232,772	310,631	43,518			128,399	393,462	112,746	156,080

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				147,177	23,684				727,729	245,331	40,759
2007			2,747	31,502	1,812			3,189	37,523	38,812	39,023
2008		37,558	516,026	181,770	12,393		60,401	793,832	466,527	36,642	96,861
2009		8,735	110,144	109,462	26,962		8,456	224,128	263,075	70,768	18,669
2010		10,234	98,351	42,730	19,921		6,063	119,532	73,092	47,537	26,283
TOTAL		56,527	727,268	512,641	84,772		74,920	1,140,681	1,567,946	439,090	221,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,999,396	2,604,449	221,595			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-159,539	-487,920	1,712			
TOTAL LOSSES	1,839,857	2,116,529	223,307			
EXPECTED LOSSES	656,350	1,145,680	118,461			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.395	5.056	.533	9.984		
INDICATED (POST-TEST)	4.017	4.621	.487	9.125		
PRES. ON RATE LEVEL	2.239	3.907	.404	6.550		
DERIVED BY FORMULA	2.275	3.943	.408	6.626		
UNDERLYING PRES. RATE	1.568	2.737	.283	4.588		
PROPOSED	2.275	3.943	.408	6.626		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.915
IND. RATES				8.92	MINIMUM PREMIUM	2000
MAN. RATES	4.37	4.59	5.85	+ 8.92	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,100									
2007	1,697	5,245	.309						1	1
2008	1,364	741,653	54.373			1				1
2009	1,330	55,272	4.155				1		1	2
2010	1,160	7,889	.680						1	1
TOTAL	7,651	810,059	10.588			1	1		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					648					4,597	
2008			310,813					430,840			
2009				20,137	321				22,111	12,703	
2010					1,511					6,378	
TOTAL			310,813	20,137	2,480			430,840	22,111	23,678	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			20	78	1,210			114	1,008	17,592	
2008		12,892	199,331	4,535	1,355		45,039	736,162	33,084	4,859	
2009		2,192	26,968	27,157	2,229		2,389	65,092	76,794	41,062	
2010		331	3,276	1,533	1,616		674	12,781	8,946	12,155	
TOTAL		15,415	229,595	33,303	6,410		48,102	814,149	119,832	75,668	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,107,261	235,213		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,155	-94,887	288	
TOTAL LOSSES	1,058,106	140,326	288	
EXPECTED LOSSES	190,356	208,872	24,406	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.830	1.834	.004	15.668
INDICATED (POST-TEST)	12.641	1.676	.004	14.321
PRES. ON RATE LEVEL	3.552	3.897	.456	7.905
DERIVED BY FORMULA	3.643	3.853	.447	7.943
UNDERLYING PRES. RATE	2.488	2.730	.319	5.537
PROPOSED	3.643	3.853	.447	7.943

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.687
IND. RATES				10.69	MINIMUM PREMIUM	2000
MAN. RATES	5.70	5.71	7.06	+ 10.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	277	479	.172							
2007	277									
2008	347	43,040	12.403				1	1		2
2009	243	2,501	1.029							
2010	231	1,934	.837							
TOTAL	1,375	47,954	3.488				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											479
2008				17,124	6,537				10,104	9,275	
2009											2,501
2010											1,934
TOTAL				17,124	6,537				10,104	9,275	4,914

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											579
2008		1,260	9,672	29,311	11,388		1,714	11,856	43,319	32,417	
2009											3,419
2010											2,644
TOTAL		1,260	9,672	29,311	11,388		1,714	11,856	43,319	32,417	6,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,502	116,435	6,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,402	-10,117	48	
TOTAL LOSSES	19,100	106,318	6,690	
EXPECTED LOSSES	21,547	23,346	3,739	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.389	7.732	.487	9.608
INDICATED (POST-TEST)	1.270	7.067	.445	8.782
PRES. ON RATE LEVEL	2.237	2.424	.388	5.049
DERIVED BY FORMULA	2.237	2.470	.389	5.096
UNDERLYING PRES. RATE	1.567	1.698	.272	3.537
PROPOSED	2.237	2.470	.389	5.096

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.856
IND. RATES				6.86	MINIMUM PREMIUM	2000
MAN. RATES	3.70	3.71	4.51	+ 6.86	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006										
2007	5									
2008	38									
2009	5,638									
2010	619	42,331	6,838						2	2
TOTAL	6,300	42,331	.672						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,858					33,123	350
TOTAL					8,858					33,123	350

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		1,950	19,215	8,995	9,482		3,464	66,355	46,436	63,128	478
TOTAL		1,950	19,215	8,995	9,482		3,464	66,355	46,436	63,128	478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,984	128,041	478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,834	-28,443	163	
TOTAL LOSSES	35,150	99,598	641	
EXPECTED LOSSES	197,000	66,277	9,954	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.558	1.581	.010	2.149
INDICATED (POST-TEST)	.510	1.445	.009	1.964
PRES. ON RATE LEVEL	4.464	1.502	.226	6.192
DERIVED BY FORMULA	4.424	1.501	.224	6.149
UNDERLYING PRES. RATE	3.127	1.052	.158	4.337
PROPOSED	4.424	1.501	.224	6.149

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.273
IND. RATES				8.27	MINIMUM PREMIUM	2000
MAN. RATES	4.28	4.48	5.53	+ 8.27	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	197	3,291	1,670						1	1
2007	19									
2008										
2009										
2010										
TOTAL	216	3,291	1,524						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,906					1,385	
TOTAL					1,906					1,385	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,309					5,770	
TOTAL					4,309					5,770	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		10,079				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,444	-1,411				
TOTAL LOSSES		8,668				
EXPECTED LOSSES	3,942	2,536	112			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	4.013	.000	4.013		
INDICATED (POST-TEST)	.000	3.668	.000	3.668		
PRES. ON RATE LEVEL	2.606	1.676	.074	4.356		
DERIVED BY FORMULA	2.606	1.676	.074	4.356		
UNDERLYING PRES. RATE	1.825	1.174	.052	3.051		
PROPOSED	2.606	1.676	.074	4.356		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.860
IND. RATES				5.86	MINIMUM PREMIUM	1755
MAN. RATES	3.35	3.25	3.89	+ 5.86	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,673	12,358	.738						2	2
2007	5,702									
2008	20									
2009	16									
2010	304									
TOTAL	7,715	12,358	.160						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,637					10,721	
TOTAL					1,637					10,721	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					3,701					44,664	
TOTAL					3,701					44,664	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		48,365		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,300	-47,500	64	
TOTAL LOSSES		865	64	
EXPECTED LOSSES	111,174	88,414	9,181	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.011	.001	.012
INDICATED (POST-TEST)	.000	.010	.001	.011
PRES. ON RATE LEVEL	2.057	1.636	.170	3.863
DERIVED BY FORMULA	2.036	1.603	.167	3.806
UNDERLYING PRES. RATE	1.441	1.146	.119	2.706
PROPOSED	2.036	1.603	.167	3.806

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.120
IND. RATES				5.12	MINIMUM PREMIUM	1570
MAN. RATES	3.06	2.95	3.45	+ 5.12	PRESENT	1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	132									
2007	138									
2008	144									
2009	168									
2010	167									
TOTAL	749									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,156	-5,153	30			
TOTAL LOSSES			30			
EXPECTED LOSSES	8,778	12,088	2,045			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.004	.004		
INDICATED (POST-TEST)	.000	.000	.004	.004		
PRES. ON RATE LEVEL	1.673	2.304	.390	4.367		
DERIVED BY FORMULA	1.673	2.304	.390	4.367		
UNDERLYING PRES. RATE	1.172	1.614	.273	3.059		
PROPOSED	1.673	2.304	.390	4.367		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.875
IND. RATES				5.88	MINIMUM PREMIUM	1760
MAN. RATES	3.34	3.28	3.90	+ 5.88	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	192									
2007	57									
2008	59									
2009	72									
2010	75	7,086	9,448						1	1
TOTAL	455	7,086	1,557						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					132					6,954	
TOTAL					132					6,954	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		27	283	132	140		729	13,931	9,750	13,256	
TOTAL		27	283	132	140		729	13,931	9,750	13,256	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,970	23,278				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,541	-2,733	12			
TOTAL LOSSES	12,429	20,545	12			
EXPECTED LOSSES	8,814	5,888	1,038			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.732	4.515	.003	7.250		
INDICATED (POST-TEST)	2.497	4.127	.003	6.627		
PRES. ON RATE LEVEL	2.765	1.847	.326	4.938		
DERIVED BY FORMULA	2.765	1.847	.326	4.938		
UNDERLYING PRES. RATE	1.937	1.294	.228	3.459		
PROPOSED	2.765	1.847	.326	4.938		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.644
IND. RATES				6.64	MINIMUM PREMIUM	1950
MAN. RATES	3.76	3.67	4.41	+ 6.64	PRESENT	1375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	6,646	322,360	4.850				6			6
2007	6,783	44,980	.663						5	5
2008	6,055	271,343	4.481			1	2	3		6
2009	5,730	2,822	.049							
2010	7,427	62,754	.844				1			1
TOTAL	32,641	704,259	2.158			1	9	8		18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				128,901					189,905		3,554
2007					13,846					29,088	2,046
2008			68,905	33,316	4,218			56,146	65,924	32,308	10,526
2009											2,822
2010				35,000					2,500		25,254
TOTAL			68,905	197,217	18,064			56,146	258,329	61,396	44,202

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				223,644					835,582		4,293
2007			437	1,669	25,867			717	6,380	111,322	2,979
2008		11,275	154,378	57,796	9,398		29,207	369,293	281,115	119,632	16,273
2009											3,858
2010		9,163	86,959	36,305	5,043		470	9,330	5,243	806	34,522
TOTAL		20,438	241,774	319,414	40,308		29,677	379,340	1,128,320	231,760	61,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	671,229	1,719,802	61,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,568	-167,543	690	
TOTAL LOSSES	525,661	1,552,259	62,615	
EXPECTED LOSSES	597,656	388,102	48,636	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.610	4.756	.192	6.558
INDICATED (POST-TEST)	1.472	4.347	.175	5.994
PRES. ON RATE LEVEL	2.614	1.697	.213	4.524
DERIVED BY FORMULA	2.591	1.803	.211	4.605
UNDERLYING PRES. RATE	1.831	1.189	.149	3.169
PROPOSED	2.591	1.803	.211	4.605

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.196
IND. RATES				6.20	MINIMUM PREMIUM	1840
MAN. RATES	4.02	3.56	4.04	+ 6.20	PRESENT	1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	36,109	345,470	.956				3	11	14
2007	37,932	618,462	1.630			1	3	7	11
2008	35,630	314,130	.881			1	1	7	9
2009	31,001	417,040	1.345			1	2	4	7
2010	33,944	388,426	1.144				3	6	9
TOTAL	174,616	2,083,528	1.193			3	12	35	50

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				95,289	35,279				57,593	90,086	67,223
2007			100,168	63,683	34,022			237,722	61,605	35,267	85,995
2008			96,450	31,315	23,197			35,049	25,807	71,325	30,987
2009			149,826	3,564	5,018			156,032	21,915	15,452	65,233
2010				146,326	18,894				135,381	64,139	23,686
TOTAL			346,444	340,177	116,410			428,803	302,301	276,269	273,124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				165,327	79,765				253,410	375,298	81,205
2007		4,663	155,811	116,927	65,069		27,466	859,657	240,145	140,128	125,208
2008		14,803	212,088	61,084	40,243		16,025	226,429	144,222	242,631	47,906
2009		20,031	260,526	17,779	10,155		25,116	751,705	116,901	55,150	89,173
2010		42,460	404,518	170,981	41,309		31,952	633,822	373,819	166,037	32,379
TOTAL		81,957	1,032,943	532,098	236,541		100,559	2,471,613	1,128,497	979,244	375,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,687,072	2,876,380	375,871	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,300,511	-1,143,092	4,710	
TOTAL LOSSES	2,386,561	1,733,288	380,581	
EXPECTED LOSSES	5,282,134	2,619,240	356,216	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.367	.993	.218	2.578
INDICATED (POST-TEST)	1.249	.908	.199	2.356
PRES. ON RATE LEVEL	4.319	2.141	.291	6.751
DERIVED BY FORMULA	4.166	1.981	.278	6.425
UNDERLYING PRES. RATE	3.025	1.500	.204	4.729
PROPOSED	4.166	1.981	.278	6.425

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.644
IND. RATES				8.64	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.11	6.03	+ 8.64	PRESENT	1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	9,791	4,141	.042						1	1
2007	9,630	9,014	.093						1	1
2008	4,074	5,223	.128						2	2
2009	2,597	18,417	.709						2	2
2010	3,335	4,387	.131							
TOTAL	29,427	41,182	.140						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,633					943	1,565
2007					360					452	8,202
2008					837					1,232	3,154
2009					4,039					14,063	315
2010											4,387
TOTAL					6,869					16,690	17,623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					3,692					3,929	1,891
2007			11	44	673			13	99	1,732	11,942
2008		6	170	231	1,346		8	256	652	4,096	4,876
2009		161	2,793	2,379	5,532		266	10,084	12,547	39,575	431
2010											5,997
TOTAL		167	2,974	2,654	11,243		274	10,353	13,298	49,332	25,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,768	76,527	25,137	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-219,301	-106,800	389	
TOTAL LOSSES			25,526	
EXPECTED LOSSES	871,922	221,585	39,727	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.087	.087
INDICATED (POST-TEST)	.000	.000	.080	.080
PRES. ON RATE LEVEL	4.230	1.075	.193	5.498
DERIVED BY FORMULA	4.145	1.032	.188	5.365
UNDERLYING PRES. RATE	2.963	.753	.135	3.851
PROPOSED	4.145	1.032	.188	5.365

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.218
IND. RATES				7.22	MINIMUM PREMIUM	2000
MAN. RATES	4.38	4.26	4.91	+ 7.22	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	41,152	404,445	.982			2	2	3	7	
2007	42,783	30,802	.071				1	2	3	
2008	40,224	179,155	.445			1	1	1	3	
2009	74,339	296,706	.399			1	1	3	5	
2010	32,960	120,672	.366					3	3	
TOTAL	231,458	1,031,780	.446			4	5	12	21	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			230,433	43,486	951			83,054	18,468	4,716	23,337
2007				15,453	901					1,459	12,989
2008			73,479	31,264	4,709			34,782	13,220	9,644	12,057
2009			149,485	16,737	3,766			71,929	13,195	12,622	28,972
2010					18,643					95,558	6,471
TOTAL			453,397	106,940	28,970			189,765	44,883	123,999	83,826

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			483,448	75,449	2,150			428,475	81,259	19,647	28,191
2007			2,373	27,147	2,020			34	323	5,583	18,912
2008		11,720	162,581	54,846	10,145		13,516	199,574	63,656	35,350	18,640
2009		29,396	380,801	38,810	10,829		16,304	489,088	75,244	42,852	39,605
2010		4,115	40,441	18,939	19,958		9,998	191,427	133,983	182,138	8,846
TOTAL		45,231	1,069,644	215,191	45,102		39,818	1,308,598	354,465	285,570	114,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,463,291	900,328	114,194	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,449,579	-866,140	3,129	
TOTAL LOSSES	1,013,712	34,188	117,323	
EXPECTED LOSSES	5,638,318	1,960,448	243,031	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.438	.015	.051	.504
INDICATED (POST-TEST)	.400	.014	.047	.461
PRES. ON RATE LEVEL	3.478	1.209	.150	4.837
DERIVED BY FORMULA	3.293	1.018	.134	4.445
UNDERLYING PRES. RATE	2.436	.847	.105	3.388
PROPOSED	3.293	1.018	.134	4.445

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.980
IND. RATES				5.98	MINIMUM PREMIUM	1785
MAN. RATES	4.02	3.82	4.32	+ 5.98	PRESENT	1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,737	9,465	.345							
2007	2,504	17,646	.704							
2008	2,168	10,830	.499					1		1
2009	1,164	175,288	15.059			1				1
2010	1,946	157,980	8.118						3	3
TOTAL	10,519	371,209	3.529			1			4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											9,465
2007											17,646
2008					1,144					3,571	6,115
2009			103,730					67,490			4,068
2010					52,964					98,545	6,471
TOTAL			103,730		54,108			67,490		102,116	43,765

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											11,434
2007											25,693
2008		8	230	317	1,842		23	760	1,885	11,886	9,454
2009		19,035	247,019	9,835	2,898		13,877	419,070	23,384	3,911	5,561
2010		11,674	114,882	53,805	56,694		10,313	197,415	138,170	187,828	8,846
TOTAL		30,717	362,131	63,957	61,434		24,213	617,245	163,439	203,625	60,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,034,306	492,455	60,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,588	-47,501	310	
TOTAL LOSSES	980,718	444,954	61,298	
EXPECTED LOSSES	215,430	106,558	25,351	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.323	4.230	.583	14.136
INDICATED (POST-TEST)	8.521	3.866	.533	12.920
PRES. ON RATE LEVEL	2.924	1.446	.344	4.714
DERIVED BY FORMULA	2.980	1.494	.348	4.822
UNDERLYING PRES. RATE	2.048	1.013	.241	3.302
PROPOSED	2.980	1.494	.348	4.822

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.488
IND. RATES				6.49	MINIMUM PREMIUM	1915
MAN. RATES	3.93	3.65	4.21	+ 6.49	PRESENT	1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	21,272	285,128	1,340			2				2
2007	23,099	83,668	.362				3		2	5
2008	13,449	54,809	.407						2	2
2009	12,971	22,756	.175						1	1
2010	12,351	13,497	.109							
TOTAL	83,142	459,858	.553			2	3		5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			160,805					114,143			10,180
2007				36,969	2,611				22,224	4,830	17,034
2008					4,206					41,342	9,261
2009					5,452					1,464	15,840
2010											13,497
TOTAL			160,805	36,969	12,269			114,143	22,224	47,636	65,812

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			337,369					588,864			12,297
2007			5,690	65,004	5,683			6,602	78,892	19,954	24,802
2008		27	842	1,164	6,775		240	8,803	21,870	137,631	14,318
2009		220	3,767	3,211	7,465		29	1,046	1,306	4,120	21,653
2010											18,450
TOTAL		247	347,668	69,379	19,923		269	605,315	102,068	161,705	91,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	953,499	353,075	91,520	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-393,366	-249,425	1,902	
TOTAL LOSSES	560,133	103,650	93,422	
EXPECTED LOSSES	1,588,844	542,085	164,622	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.674	.125	.112	.911
INDICATED (POST-TEST)	.616	.114	.102	.832
PRES. ON RATE LEVEL	2.728	.931	.283	3.942
DERIVED BY FORMULA	2.665	.866	.269	3.800
UNDERLYING PRES. RATE	1.911	.652	.198	2.761
PROPOSED	2.665	.866	.269	3.800

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.112
IND. RATES				5.11	MINIMUM PREMIUM	1570
MAN. RATES	3.06	2.97	3.52	+ 5.11	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	113									
2007	4,811	5,674	.117							
2008	5,070	23,396	.461				1			1
2009	4,152	2,547	.061							
2010	4,306	38,279	.888						1	1
TOTAL	18,452	69,896	.379				1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											5,674
2008				13,421					2,316		7,659
2009											2,547
2010					3,600					33,440	1,239
TOTAL				13,421	3,600				2,316	33,440	17,119

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											8,261
2008		953	6,552	21,555	673		378	2,263	8,804	355	11,841
2009											3,481
2010		793	7,810	3,657	3,851		3,499	66,986	46,888	63,736	1,694
TOTAL		1,746	14,362	25,212	4,524		3,877	69,249	55,692	64,091	25,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,234	149,519	25,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,001	-89,509	482	
TOTAL LOSSES		60,010	25,759	
EXPECTED LOSSES	512,412	221,424	31,736	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.325	.140	.465
INDICATED (POST-TEST)	.000	.297	.128	.425
PRES. ON RATE LEVEL	3.964	1.713	.246	5.923
DERIVED BY FORMULA	3.924	1.671	.242	5.837
UNDERLYING PRES. RATE	2.777	1.200	.172	4.149
PROPOSED	3.924	1.671	.242	5.837

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.853
IND. RATES				7.85	MINIMUM PREMIUM	2000
MAN. RATES	5.06	4.66	5.29	+ 7.85	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	208									
2007	129									
2008	70									
2009	75	2,506	3.341							
2010	84									
TOTAL	566	2,506	.443							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,506
TOTAL											2,506

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											3,426
TOTAL											3,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,426	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,376	-2,388	18	
TOTAL LOSSES			3,444	
EXPECTED LOSSES	12,611	5,061	1,687	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.608	.608
INDICATED (POST-TEST)	.000	.000	.556	.556
PRES. ON RATE LEVEL	3.181	1.276	.425	4.882
DERIVED BY FORMULA	3.181	1.276	.425	4.882
UNDERLYING PRES. RATE	2.228	.894	.298	3.420
PROPOSED	3.181	1.276	.425	4.882

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.568
IND. RATES				6.57	MINIMUM PREMIUM	1935
MAN. RATES	3.98	3.80	4.36	+ 6.57	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	75									
2007										
2008	100									
2009	1,952	138,545	7.097					2		2
2010	2,289	57,299	2.503					1	1	2
TOTAL	4,416	195,844	4.435					3	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				60,393					73,969		4,183
2010				26,213	5,600				14,000	7,054	4,432
TOTAL				86,606	5,600				87,969	7,054	8,615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		6,541	80,226	80,882	5,375		7,201	187,265	218,998	17,788	5,718
2010		8,100	77,274	32,881	9,771		3,351	66,388	39,253	17,978	6,059
TOTAL		14,641	157,500	113,763	15,146		10,552	253,653	258,251	35,766	11,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	436,346	422,926	11,777			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,371	-19,780	219			
TOTAL LOSSES	418,975	403,146	11,996			
EXPECTED LOSSES	76,353	54,935	8,655			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.488	9.129	.272	18.889		
INDICATED (POST-TEST)	8.672	8.344	.249	17.265		
PRES. ON RATE LEVEL	2.468	1.776	.280	4.524		
DERIVED BY FORMULA	2.468	1.842	.280	4.590		
UNDERLYING PRES. RATE	1.729	1.244	.196	3.169		
PROPOSED	2.468	1.842	.280	4.590		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.175
IND. RATES				6.18	MINIMUM PREMIUM	1835
MAN. RATES	4.02	3.56	4.04	+ 6.18	PRESENT	1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	383	154,291	40.284			1				1
2007	458	842	.183							
2008	609									
2009	653									
2010	428	225	.052							
TOTAL	2,531	155,358	6.138			1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			94,881					59,047			363
2007											842
2010											225
TOTAL			94,881					59,047			1,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			199,060					304,623			439
2007											1,226
2010											308
TOTAL			199,060					304,623			1,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	503,683		1,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,647	-16,612	81	
TOTAL LOSSES	485,036		2,054	
EXPECTED LOSSES	74,639	38,927	6,125	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.164	.000	.081	19.245
INDICATED (POST-TEST)	17.516	.000	.074	17.590
PRES. ON RATE LEVEL	4.210	2.196	.345	6.751
DERIVED BY FORMULA	4.210	2.174	.342	6.726
UNDERLYING PRES. RATE	2.949	1.538	.242	4.729
PROPOSED	4.226	2.182	.343	6.751

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.083
IND. RATES				9.08	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.11	6.03	+ 9.08	PRESENT	1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,168	2,613	.082							
2007	3,734	8,893	.238						1	1
2008	3,418	4,130	.120							
2009	3,365									
2010	3,751	485	.012							
TOTAL	17,436	16,121	.092						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,613
2007					651					2,186	6,056
2008											4,130
2010											485
TOTAL					651					2,186	13,284

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,157
2007			20	78	1,216			55	480	8,365	8,818
2008											6,385
2010											663
TOTAL			20	78	1,216			55	480	8,365	19,023

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75	10,139	19,023	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,812	-75,712	296	
TOTAL LOSSES			19,319	
EXPECTED LOSSES	284,556	175,754	21,098	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.111	.111
INDICATED (POST-TEST)	.000	.000	.101	.101
PRES. ON RATE LEVEL	2.330	1.439	.173	3.942
DERIVED BY FORMULA	2.307	1.396	.171	3.874
UNDERLYING PRES. RATE	1.632	1.008	.121	2.761
PROPOSED	2.307	1.396	.171	3.874

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.212
IND. RATES				5.21	MINIMUM PREMIUM	1595
MAN. RATES	2.95	2.89	3.52	+ 5.21	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,992	249,141	8.326			1				1
2007	2,309	2,551	.110						1	1
2008	3,436	13,331	.387							
2009	2,931	37,143	1.267						3	3
2010	2,533	21,045	.830						2	2
TOTAL	14,201	323,211	2.276			1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			63,972					179,909			5,260
2007					242					899	1,410
2008											13,331
2009					3,735					18,096	15,312
2010					3,662					8,979	8,404
TOTAL			63,972		7,639			179,909		27,974	43,717

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			119,889					829,093			6,354
2007			7	29	451			21	199	3,440	2,053
2008											20,610
2009		151	2,577	2,202	5,116		340	12,981	16,138	50,911	20,932
2010		805	7,939	3,720	3,919		944	17,991	12,590	17,112	11,488
TOTAL		956	130,412	5,951	9,486		1,284	860,086	28,927	71,463	61,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	992,738	115,827	61,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,256	-160,252	631	
TOTAL LOSSES	874,482		62,068	
EXPECTED LOSSES	459,685	372,776	48,568	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.158	.000	.437	6.595
INDICATED (POST-TEST)	5.628	.000	.399	6.027
PRES. ON RATE LEVEL	4.621	3.748	.488	8.857
DERIVED BY FORMULA	4.631	3.673	.485	8.789
UNDERLYING PRES. RATE	3.237	2.625	.342	6.204
PROPOSED	4.631	3.673	.485	8.789

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.825
IND. RATES				11.83	MINIMUM PREMIUM	2000
MAN. RATES	6.17	6.27	7.91	+ 11.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	7,843	54,326	.692						6	6
2007	7,908	249,935	3.160			1			3	4
2008	7,042	45,781	.650				1			1
2009	6,148	22,404	.364						3	3
2010	4,633	1,577	.034							
TOTAL	33,574	374,023	1.114			1	1		12	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					12,466					38,089	3,771
2007			144,808		11,770			62,962		27,732	2,663
2008				3,145					40,378		2,258
2009					4,371					8,898	9,135
2010											1,577
TOTAL			144,808	3,145	28,607			62,962	40,378	74,719	19,404

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					28,186					158,679	4,555
2007		8,747	272,510	4,035	22,216		9,435	289,638	11,803	106,502	3,877
2008		224	1,535	5,051	158		6,607	39,460	153,510	6,191	3,491
2009		181	3,019	2,574	5,988		165	6,380	7,937	25,033	12,488
2010											2,156
TOTAL		9,152	277,064	11,660	56,548		16,207	335,478	173,250	296,405	26,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	637,901	537,863	26,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-158,597	-174,613	411	
TOTAL LOSSES	479,304	363,250	26,978	
EXPECTED LOSSES	626,826	388,115	35,589	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.428	1.082	.080	2.590
INDICATED (POST-TEST)	1.305	.989	.073	2.367
PRES. ON RATE LEVEL	2.665	1.650	.152	4.467
DERIVED BY FORMULA	2.638	1.624	.148	4.410
UNDERLYING PRES. RATE	1.867	1.156	.106	3.129
PROPOSED	2.638	1.624	.148	4.410

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.933
IND. RATES				5.93	MINIMUM PREMIUM	1775
MAN. RATES	3.34	3.32	3.99	+ 5.93	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	201	23,964	11.922				1			1
2007	137	123	.089							
2008	217	2,214	1.020							
2009	196									
2010	158	2,785	1.762							
TOTAL	909	29,086	3.200				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				13,585					9,639		740
2007											123
2008											2,214
2010											2,785
TOTAL				13,585					9,639		5,862

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				23,570					42,412		894
2007											179
2008											3,423
2010											3,807
TOTAL				23,570					42,412		8,303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		65,982	8,303	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,129	-4,940	14	
TOTAL LOSSES		61,042	8,317	
EXPECTED LOSSES	15,816	11,463	1,100	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.715	.915	7.630
INDICATED (POST-TEST)	.000	6.138	.836	6.974
PRES. ON RATE LEVEL	2.484	1.800	.173	4.457
DERIVED BY FORMULA	2.484	1.800	.173	4.457
UNDERLYING PRES. RATE	1.740	1.261	.121	3.122
PROPOSED	2.484	1.800	.173	4.457

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.996
IND. RATES				6.00	MINIMUM PREMIUM	1790
MAN. RATES	3.09	3.30	3.98	+ 6.00	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	196	164	.083							
2007	264									
2008	678									
2009	61									
2010	839	6,107	.727						1	1
TOTAL	2,038	6,271	.308						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											164
2010					88					3,436	2,583
TOTAL					88					3,436	2,747

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											198
2010		18	189	87	97		362	6,889	4,815	6,547	3,531
TOTAL		18	189	87	97		362	6,889	4,815	6,547	3,729

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,458	11,546	3,729	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,326	-7,152	58	
TOTAL LOSSES	132	4,394	3,787	
EXPECTED LOSSES	33,586	19,565	3,118	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.006	.216	.186	.408
INDICATED (POST-TEST)	.005	.197	.170	.372
PRES. ON RATE LEVEL	2.353	1.371	.218	3.942
DERIVED BY FORMULA	2.353	1.359	.218	3.930
UNDERLYING PRES. RATE	1.648	.960	.153	2.761
PROPOSED	2.353	1.359	.218	3.930

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.287
IND. RATES				5.29	MINIMUM PREMIUM	1615
MAN. RATES	2.95	2.89	3.52	+ 5.29	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	218											
2007	52											
2008												
2009												
2010	12											
TOTAL	282											

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,143	-4,895	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	9,503	9,004	514	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	4.811	4.558	.260	9.629
DERIVED BY FORMULA	4.811	4.558	.260	9.629
UNDERLYING PRES. RATE	3.370	3.193	.182	6.745
PROPOSED	4.811	4.558	.260	9.629

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.955
IND. RATES				12.96	MINIMUM PREMIUM	2000
MAN. RATES	7.37	7.20	8.60	+ 12.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	9,511	278,585	2.929				4	11	15	
2007	8,284	432,836	5.224			1	2	6	9	
2008	7,581	182,310	2.404				3	1	4	
2009	7,239	20,840	.287					3	3	
2010	7,291	248,758	3.411				2	4	6	
TOTAL	39,906	1,163,329	2.915			1	11	25	37	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				37,835	41,036				129,102	59,706	10,906
2007			73,739	52,336	8,036			75,444	111,785	91,871	19,625
2008				60,238	18,745				58,934	35,000	9,393
2009					4,290					3,028	13,522
2010				60,055	9,560				131,894	37,466	9,783
TOTAL			73,739	210,464	81,667			75,444	431,715	227,071	63,229

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				65,643	92,783				568,049	248,733	13,174
2007		4,453	146,771	93,877	16,267		11,311	381,108	418,527	359,445	28,574
2008		4,407	33,177	101,935	33,211		9,857	65,046	242,571	125,561	14,522
2009		175	2,967	2,527	5,877		61	2,168	2,705	8,517	18,485
2010		17,828	169,937	71,995	18,881		28,515	567,358	329,102	114,065	13,373
TOTAL		26,863	352,852	335,977	167,019		49,744	1,015,680	1,560,954	856,321	88,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,445,139	2,920,271	88,128	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-424,115	-644,265	1,838	
TOTAL LOSSES	1,021,024	2,276,006	89,966	
EXPECTED LOSSES	1,677,648	1,456,170	143,263	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.559	5.703	.225	8.487
INDICATED (POST-TEST)	2.339	5.213	.206	7.758
PRES. ON RATE LEVEL	6.002	5.209	.512	11.723
DERIVED BY FORMULA	5.929	5.209	.497	11.635
UNDERLYING PRES. RATE	4.204	3.649	.359	8.212
PROPOSED	5.929	5.209	.497	11.635

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.654
IND. RATES				15.65	MINIMUM PREMIUM	2000
MAN. RATES	8.67	8.64	10.47	+ 15.65	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	9,466	125,265	1.323			1	1	4	6	
2007	10,021	253,388	2.528				1	6	7	
2008	8,864	462,876	5.221			1	1	3	5	
2009	4,952	10,675	.215					2	2	
2010	4,331	48,562	1.121					4	4	
TOTAL	37,634	900,766	2.393			2	3	19	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			82,348	244	10,900			7,897	6,063	8,579	9,234
2007				55,755	53,309				12,594	122,495	9,235
2008			164,646	17,537	29,371			169,376	6,139	30,389	45,418
2009					2,684					4,852	3,139
2010					10,730					34,478	3,354
TOTAL			246,994	73,536	106,994			177,273	24,796	200,793	70,380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			172,766	423	24,645			40,741	26,677	35,741	11,155
2007			10,137	103,986	100,804			6,687	70,984	469,635	13,446
2008		17,628	264,765	41,985	49,900		43,152	698,508	70,247	106,635	70,216
2009		111	1,858	1,583	3,677		93	3,485	4,326	13,649	4,291
2010		2,360	23,269	10,901	11,484		3,603	69,071	48,339	65,716	4,585
TOTAL		20,099	472,795	158,878	190,510		46,848	818,492	220,573	691,376	103,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,358,234	1,261,337	103,693			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-259,840	-359,121	564			
TOTAL LOSSES	1,098,394	902,216	104,257			
EXPECTED LOSSES	1,032,300	787,680	54,193			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.919	2.397	.277	5.593		
INDICATED (POST-TEST)	2.668	2.191	.253	5.112		
PRES. ON RATE LEVEL	3.916	2.988	.205	7.109		
DERIVED BY FORMULA	3.891	2.948	.207	7.046		
UNDERLYING PRES. RATE	2.743	2.093	.144	4.980		
PROPOSED	3.891	2.948	.207	7.046		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.480
IND. RATES				9.48	MINIMUM PREMIUM	2000
MAN. RATES	5.08	5.19	6.35	+ 9.48	PRESENT	1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,500	814,846	12.536			2	4	3	9
2007	4,522	50,615	1.119					2	2
2008	2,442	2,187	.089						
2009									
2010									
TOTAL	13,464	867,648	6.444			2	4	5	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			264,484	160,070	4,506			191,880	84,158	19,107	90,641
2007					16,377					13,101	21,137
2008											2,187
TOTAL			264,484	160,070	20,883			191,880	84,158	32,208	113,965

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			554,888	277,722	10,188			989,909	370,296	79,600	109,494
2007			516	1,974	30,595			322	2,873	50,139	30,775
2008											3,381
TOTAL			555,404	279,696	40,783			990,231	373,169	129,739	143,650

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,545,635	823,387	143,650	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,558	-198,923	438	
TOTAL LOSSES	1,472,077	624,464	144,088	
EXPECTED LOSSES	264,433	387,359	81,053	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.933	4.638	1.070	16.641
INDICATED (POST-TEST)	9.993	4.239	.978	15.210
PRES. ON RATE LEVEL	2.804	4.107	.859	7.770
DERIVED BY FORMULA	2.876	4.110	.861	7.847
UNDERLYING PRES. RATE	1.964	2.877	.602	5.443
PROPOSED	2.876	4.110	.861	7.847

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.558
IND. RATES				10.56	MINIMUM PREMIUM	2000
MAN. RATES	6.93	6.17	6.94	+ 10.56	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,163	18,717	1.609				1			1
2007	956	197,819	20.692			1		1		2
2008	232									
2009	167									
2010	226									
TOTAL	2,744	216,536	7.891			1	1	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,024					2,447		1,246
2007			115,571		1,546			75,256		279	5,167
TOTAL			115,571	15,024	1,546			75,256	2,447	279	6,413

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				26,067					10,767		1,505
2007		6,982	217,243	2,273	3,067		11,283	345,386	6,897	1,513	7,523
TOTAL		6,982	217,243	28,340	3,067		11,283	345,386	17,664	1,513	9,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	580,894	50,584	9,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,883	-21,696	34	
TOTAL LOSSES	569,011	28,888	9,062	
EXPECTED LOSSES	45,359	42,944	4,033	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.737	1.053	.330	22.120
INDICATED (POST-TEST)	18.954	.962	.302	20.218
PRES. ON RATE LEVEL	2.360	2.234	.210	4.804
DERIVED BY FORMULA	2.360	2.221	.211	4.792
UNDERLYING PRES. RATE	1.653	1.565	.147	3.365
PROPOSED	2.366	2.227	.211	4.804

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.463
IND. RATES				6.46	MINIMUM PREMIUM	1905
MAN. RATES	3.34	3.40	4.29	+ 6.46	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	472	16,255	3.443			472						
2007	503	63,358	12.596			503			1			1
2008	495	202,911	40.992			495				1		1
2009	401					401						
2010	361					361						
TOTAL	2,232	282,524	12.658			2,232			1	1		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											16,255
2007				18,153					45,205		
2008					90,749					111,951	
TOTAL				18,153	90,749				45,205	111,951	16,466

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											19,636
2007			2,753	31,763	395			13,186	158,326	2,993	
2008		590	18,228	25,108	146,205		656	23,839	59,241	372,692	326
TOTAL		590	20,981	56,871	146,600		656	37,025	217,567	375,685	19,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,252	796,723	19,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,154	-22,540	107	
TOTAL LOSSES	51,098	774,183	20,069	
EXPECTED LOSSES	32,722	51,091	8,794	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.289	34.686	.899	37.874
INDICATED (POST-TEST)	2.092	31.703	.822	34.617
PRES. ON RATE LEVEL	2.093	3.268	.562	5.923
DERIVED BY FORMULA	2.093	3.552	.565	6.210
UNDERLYING PRES. RATE	1.466	2.289	.394	4.149
PROPOSED	2.093	3.552	.565	6.210

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.355
IND. RATES				8.36	MINIMUM PREMIUM	2000
MAN. RATES	4.32	4.32	5.29	+ 8.36	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	69									
2007	72									
2008	78									
2009	453									
2010	645									
TOTAL	1,317									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,268	-11,496	82	
TOTAL LOSSES			82	
EXPECTED LOSSES	45,820	31,055	3,490	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	4.967	3.366	.378	8.711
DERIVED BY FORMULA	4.967	3.366	.374	8.707
UNDERLYING PRES. RATE	3.479	2.358	.265	6.102
PROPOSED	4.967	3.366	.374	8.707

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.715
IND. RATES				11.72	MINIMUM PREMIUM	2000
MAN. RATES	6.74	6.56	7.78	+ 11.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006										
2007										
2008	199									
2009	186									
2010	145									
TOTAL	530									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,331	-2,753	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	9,343	7,648	1,341	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	2.517	2.060	.361	4.938
DERIVED BY FORMULA	2.517	2.060	.361	4.938
UNDERLYING PRES. RATE	1.763	1.443	.253	3.459
PROPOSED	2.517	2.060	.361	4.938

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.644
IND. RATES				6.64	MINIMUM PREMIUM	1950
MAN. RATES	3.71	3.69	4.41	+ 6.64	PRESENT	1375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	25,037	592,390	2,366			1	4	4	9
2007	28,712	1,361,908	4,743			5	7	7	19
2008	25,388	2,087,818	8,223			6	5	1	12
2009	17,157	360,229	2,099			2	2		4
2010									
TOTAL	96,294	4,402,345	4,572			14	18	12	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			174,815	132,153	12,388			108,925	71,955	76,037	16,117
2007			541,779	105,160	6,787			517,591	130,546	22,211	37,834
2008			1,234,780	132,114	86			621,457	76,199	1,069	22,113
2009			157,675	11,576				159,869	26,144		4,965
TOTAL			2,109,049	381,003	19,261			1,407,842	304,844	99,317	81,029

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			366,762	229,285	28,009			561,944	316,602	316,770	19,469
2007		32,573	1,029,577	194,560	15,809		76,786	2,389,159	508,622	96,659	55,086
2008		119,170	1,761,927	250,843	18,292		170,949	2,664,672	406,646	32,345	34,186
2009		30,184	390,856	30,461	5,437		35,413	1,058,849	132,798	15,551	6,788
TOTAL		181,927	3,549,122	705,149	67,547		283,148	6,674,624	1,364,668	461,325	115,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,688,821	2,598,689	115,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,061,100	-709,873	991	
TOTAL LOSSES	9,627,721	1,888,816	116,520	
EXPECTED LOSSES	4,053,014	1,491,594	134,812	
CREDIBILITY	.04	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.998	1.962	.121	12.081
INDICATED (POST-TEST)	9.138	1.793	.111	11.042
PRES. ON RATE LEVEL	6.009	2.211	.200	8.420
DERIVED BY FORMULA	6.134	2.173	.192	8.499
UNDERLYING PRES. RATE	4.209	1.549	.140	5.898
PROPOSED	6.134	2.173	.192	8.499

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.435
IND. RATES				11.44	MINIMUM PREMIUM	2000
MAN. RATES	5.99	6.05	7.52	+ 11.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	6,371	45,378	.712				1			1
2007	6,296	162,274	2.577			1				1
2008	5,826	66,499	1.141						2	2
2009	6,202	12,384	.199						1	1
2010	13,815	81,636	.590						2	2
TOTAL	38,510	368,171	.956			1	1		5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				19,188					17,006		9,184
2007			80,580					68,152			13,542
2008					6,396					48,482	11,621
2009					3,321					5,243	3,820
2010					7,744					35,565	38,327
TOTAL			80,580	19,188	17,461			68,152	17,006	89,290	76,494

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				33,291					74,826		11,094
2007		4,868	151,436	1,456	125		10,217	312,776	6,191	400	19,717
2008		41	1,285	1,771	10,302		278	10,319	25,651	161,397	17,966
2009		135	2,294	1,956	4,548		98	3,763	4,676	14,751	5,222
2010		1,706	16,801	7,866	8,291		3,721	71,258	49,864	67,787	52,393
TOTAL		6,750	171,816	46,340	23,266		14,314	398,116	161,208	244,335	106,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	590,996	475,149	106,392	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,741	-359,022	1,591	
TOTAL LOSSES	414,255	116,127	107,983	
EXPECTED LOSSES	765,578	886,115	88,189	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.076	.302	.280	1.658
INDICATED (POST-TEST)	.983	.276	.256	1.515
PRES. ON RATE LEVEL	2.838	3.285	.327	6.450
DERIVED BY FORMULA	2.801	3.135	.323	6.259
UNDERLYING PRES. RATE	1.988	2.301	.229	4.518
PROPOSED	2.801	3.135	.323	6.259

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.421
IND. RATES				8.42	MINIMUM PREMIUM	2000
MAN. RATES	4.96	4.82	5.76	+ 8.42	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,435	1,435,497	19,307		1	1	5	3	10
2007	8,091	53,925	.666					6	6
2008	7,328	714,177	9,745			2	2		4
2009	7,823	141,589	1,809				3		3
2010	7,542	189,764	2,516				2	3	5
TOTAL	38,219	2,534,952	6,633		1	3	12	12	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		359,022	122,115	90,698	5,595		619,710	151,106	67,164	6,923	13,164
2007					7,340					18,161	28,424
2008			264,267	24,154				395,406	23,154		7,196
2009				92,749					42,990		5,850
2010				57,489	7,619				112,329	8,371	3,956
TOTAL		359,022	386,382	265,090	20,554		619,710	546,512	245,637	33,455	58,590

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		231,486	256,197	157,362	12,650		993,364	779,556	295,522	28,842	15,902
2007			231	885	13,713			444	3,986	69,504	41,385
2008		22,851	338,576	46,229	3,433		74,982	1,186,274	140,322	11,231	11,125
2009		10,032	123,203	124,220	8,251		4,180	108,824	127,288	10,335	7,997
2010		16,731	159,350	67,369	16,438		21,828	436,051	247,284	52,281	5,408
TOTAL		281,100	877,557	396,065	54,485		1,094,354	2,511,149	814,402	172,193	81,817

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,764,160	1,437,145	81,817	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-641,153	-623,300	1,496	
TOTAL LOSSES	4,123,007	813,845	83,313	
EXPECTED LOSSES	2,606,536	1,431,684	110,452	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10,788	2,129	.218	13,135
INDICATED (POST-TEST)	9,860	1,946	.199	12,005
PRES. ON RATE LEVEL	9,736	5,348	.413	15,497
DERIVED BY FORMULA	9,738	5,178	.402	15,318
UNDERLYING PRES. RATE	6,820	3,746	.289	10,855
PROPOSED	9,738	5,178	.402	15,318

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	20,610
IND. RATES				20.61	MINIMUM PREMIUM	2000
MAN. RATES	11.49	11.45	13.84	+ 20.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	15,201	889,278	5.850			1	6	11	18	
2007	15,798	273,494	1.731			1	3	5	9	
2008	13,230	391,323	2.957			2	1	2	5	
2009	11,347	498,948	4.397			2		1	3	
2010	10,214	486,224	4.760				1	3	4	
TOTAL	65,790	2,539,267	3.860			6	11	22	39	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			207,784	133,576	19,033			269,123	203,502	44,751	11,509
2007			122,389	84,420	5,666			23,469	10,947	21,134	5,469
2008			243,252	14,071	2,784			30,848	71,810	3,976	24,582
2009			252,989		2,355			237,419		1,675	4,510
2010				56,497	122,212				115,284	145,340	46,891
TOTAL			826,414	288,564	152,050			560,859	401,543	216,876	92,961

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			292,681	231,755	43,034			932,169	895,410	186,435	13,903
2007		7,393	242,986	150,610	12,615		3,517	111,419	45,105	81,745	7,963
2008		32,363	491,999	34,397	8,482		21,790	234,739	282,473	25,330	38,004
2009		44,797	581,717	24,489	10,038		45,314	1,368,641	77,795	17,472	6,165
2010		41,734	405,456	182,753	138,958		36,699	721,477	445,529	314,309	64,100
TOTAL		126,287	2,014,839	624,004	213,127		107,320	3,368,445	1,746,312	625,291	130,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,616,891	3,208,734	130,135			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-839,198	-703,234	1,975			
TOTAL LOSSES	4,777,693	2,505,500	132,110			
EXPECTED LOSSES	3,358,580	1,569,092	165,133			
CREDIBILITY	.03	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.262	3.808	.201	11.271		
INDICATED (POST-TEST)	6.637	3.481	.184	10.302		
PRES. ON RATE LEVEL	7.288	3.405	.358	11.051		
DERIVED BY FORMULA	7.268	3.410	.346	11.024		
UNDERLYING PRES. RATE	5.105	2.385	.251	7.741		
PROPOSED	7.268	3.410	.346	11.024		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.832
IND. RATES				14.83	MINIMUM PREMIUM	2000
MAN. RATES	8.29	8.17	9.87	+ 14.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,285	48,616	3.783				1	1	2
2007	2,083	6,519	.312					1	1
2008	1,873	14,497	.773				2	1	3
2009	2,049	54,338	2.651				1		1
2010	1,664	4,780,741	287.304			1	1		2
TOTAL	8,954	4,904,711	54.777			1	5	3	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				32,221	3,520				6,542	6,158	175
2007					962					370	5,187
2008				7,212	5,000				2,285		
2009				22,553					24,093		7,692
2010		298,909		51,729			4,361,616		64,246		4,241
TOTAL		298,909		113,715	9,482		4,361,616		97,166	6,528	17,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				55,903	7,959				28,785	25,654	211
2007			30	117	1,798			8	82	1,414	7,552
2008		544	4,525	12,966	8,417		378	2,232	8,687	351	
2009		2,439	29,957	30,204	2,009		2,346	60,997	71,332	5,793	10,515
2010	3,462	47,607	136,287	53,879	7,519	51,388	637,670	538,630	148,271	23,004	5,797
TOTAL	3,462	50,590	170,799	153,069	27,702	51,388	640,394	601,867	257,157	56,216	24,075

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,518,500	494,144	24,075	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,674	-43,181	270	
TOTAL LOSSES	1,461,826	450,963	24,345	
EXPECTED LOSSES	237,459	100,015	19,968	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.326	5.036	.272	21.634
INDICATED (POST-TEST)	14.922	4.603	.249	19.774
PRES. ON RATE LEVEL	3.786	1.595	.318	5.699
DERIVED BY FORMULA	3.897	1.655	.317	5.869
UNDERLYING PRES. RATE	2.652	1.117	.223	3.992
PROPOSED	3.897	1.655	.317	5.869

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.896
IND. RATES				7.90	MINIMUM PREMIUM	2000
MAN. RATES	4.43	4.28	5.09	+ 7.90	PRESENT	1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,396	29,565	1.233						1	1
2007	1,992	18,055	.906						3	3
2008	2,000	80,142	4.007					1	1	2
2009	1,714									
2010	1,643									
TOTAL	9,745	127,762	1.311						1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					7,893					7,900	13,772
2007					3,379					13,428	1,248
2008				25,112	1,583				47,919	5,528	
TOTAL				25,112	12,855				47,919	26,856	15,020

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					17,846					32,911	16,637
2007			105	407	6,312			326	2,945	51,388	1,817
2008		1,795	12,578	40,769	3,810		7,874	47,999	185,102	25,747	
TOTAL		1,795	12,683	41,176	27,968		7,874	48,325	188,047	110,046	18,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,677	367,237	18,454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-93,788	-87,023	163	
TOTAL LOSSES		280,214	18,617	
EXPECTED LOSSES	366,996	196,167	13,156	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.875	.191	3.066
INDICATED (POST-TEST)	.000	2.628	.175	2.803
PRES. ON RATE LEVEL	5.376	2.874	.193	8.443
DERIVED BY FORMULA	5.322	2.869	.193	8.384
UNDERLYING PRES. RATE	3.766	2.013	.135	5.914
PROPOSED	5.322	2.869	.193	8.384

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.280
IND. RATES				11.28	MINIMUM PREMIUM	2000
MAN. RATES	7.96	7.22	7.54	+ 11.28	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	537									
2007	596									
2008	579									
2009	355	42,871	12.076						1	1
2010	211									
TOTAL	2,278	42,871	1.882						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,566					39,305	
TOTAL					3,566					39,305	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		145	2,466	2,101	4,886		727	28,179	35,062	110,589	
TOTAL		145	2,466	2,101	4,886		727	28,179	35,062	110,589	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,517	152,638				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,958	-15,165	40			
TOTAL LOSSES	17,559	137,473	40			
EXPECTED LOSSES	55,037	33,305	4,031			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.771	6.035	.002	6.808		
INDICATED (POST-TEST)	.705	5.516	.002	6.223		
PRES. ON RATE LEVEL	3.449	2.087	.253	5.789		
DERIVED BY FORMULA	3.449	2.121	.250	5.820		
UNDERLYING PRES. RATE	2.416	1.462	.177	4.055		
PROPOSED	3.449	2.121	.250	5.820		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.830
IND. RATES				7.83	MINIMUM PREMIUM	2000
MAN. RATES	4.53	4.39	5.17	+ 7.83	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006										
2007										
2008	35									
2009	18									
2010	329									
TOTAL	382									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-595	-806	15			
TOTAL LOSSES			15			
EXPECTED LOSSES	3,354	2,739	470			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.004	.004		
INDICATED (POST-TEST)	.000	.000	.004	.004		
PRES. ON RATE LEVEL	1.253	1.024	.176	2.453		
DERIVED BY FORMULA	1.253	1.024	.176	2.453		
UNDERLYING PRES. RATE	.878	.717	.123	1.718		
PROPOSED	1.253	1.024	.176	2.453		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.300
IND. RATES				3.30	MINIMUM PREMIUM	1115
MAN. RATES	1.82	1.81	2.19	+ 3.30	PRESENT	820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,008	121,812	2.432				1	2	3
2007	5,177	55,507	1.072				1	2	3
2008	4,290	7,799	.181						
2009	3,394	128,750	3.793			1	1		2
2010	3,262	33,981	1.041					1	1
TOTAL	21,131	347,849	1.646			1	3	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,138	22,191				29,957	47,891	12,635
2007				3,514	930				4,347	37,406	9,310
2008			67,386	10,736				9,894	27,056		7,799
2009					3,840					27,058	13,678
2010											3,083
TOTAL			67,386	23,388	26,961			9,894	61,360	112,355	46,505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,854	50,174				131,811	199,514	15,263
2007			562	6,263	1,814			2,188	23,430	143,446	13,555
2008											12,057
2009		13,530	174,723	20,770	2,838		4,668	129,922	83,541	7,078	18,698
2010		847	8,332	3,899	4,108		2,834	54,206	37,939	51,569	4,214
TOTAL		14,377	183,617	46,786	58,934		7,502	186,316	276,721	401,607	63,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	391,812	784,048	63,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-150,022	-189,964	770	
TOTAL LOSSES	241,790	594,084	64,557	
EXPECTED LOSSES	600,966	422,832	65,084	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.144	2.811	.306	4.261
INDICATED (POST-TEST)	1.046	2.569	.280	3.895
PRES. ON RATE LEVEL	4.059	2.857	.440	7.356
DERIVED BY FORMULA	4.029	2.848	.435	7.312
UNDERLYING PRES. RATE	2.844	2.001	.308	5.153
PROPOSED	4.029	2.848	.435	7.312

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.838
IND. RATES				9.84	MINIMUM PREMIUM	2000
MAN. RATES	7.66	6.29	6.57	+ 9.84	PRESENT	1910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,268	826	.036							
2007	2,196	401	.018							
2008	2,073	24,445	1.179						2	2
2009	2,441									
2010	2,572	399	.015							
TOTAL	11,550	26,071	.226						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											826
2007											401
2008					18,323					4,085	2,037
2010											399
TOTAL					18,323					4,085	3,663

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											998
2007											584
2008		120	3,680	5,068	29,519		23	873	2,164	13,599	3,149
2010											545
TOTAL		120	3,680	5,068	29,519		23	873	2,164	13,599	5,276

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,696	50,350	5,276	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,582	-45,306	263	
TOTAL LOSSES		5,044	5,539	
EXPECTED LOSSES	132,016	105,221	18,249	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.044	.048	.092
INDICATED (POST-TEST)	.000	.040	.044	.084
PRES. ON RATE LEVEL	1.632	1.301	.225	3.158
DERIVED BY FORMULA	1.616	1.276	.221	3.113
UNDERLYING PRES. RATE	1.143	.911	.158	2.212
PROPOSED	1.616	1.276	.221	3.113

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.188
IND. RATES				4.19	MINIMUM PREMIUM	1340
MAN. RATES	2.35	2.35	2.82	+ 4.19	PRESENT	980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	193											
2007												
2008												
2009												
2010												
TOTAL	193											

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,251	-2,697	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	5,773	4,839	575	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	4.270	3.579	.425	8.274
DERIVED BY FORMULA	4.270	3.579	.425	8.274
UNDERLYING PRES. RATE	2.991	2.507	.298	5.796
PROPOSED	4.270	3.579	.425	8.274

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.132
IND. RATES				11.13	MINIMUM PREMIUM	2000
MAN. RATES	6.00	6.03	7.39	+ 11.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,189	3,256	.273						1	1
2007	1,116	28,218	2.528						1	2
2008	1,069	6,224	.582						1	1
2009	1,456									
2010	1,234									
TOTAL	6,064	37,698	.622						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					91					645	2,520
2007				9,688	4,931				8,013	5,586	
2008					1,496					3,593	1,135
TOTAL				9,688	6,518				8,013	9,824	3,655

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					206					2,687	3,044
2007			1,624	17,547	9,424			2,472	29,292	21,906	
2008		11	300	414	2,409		23	769	1,901	11,961	1,755
TOTAL		11	1,924	17,961	12,039		23	3,241	31,193	36,554	4,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,199	97,747	4,799	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,733	-33,198	149	
TOTAL LOSSES		64,549	4,948	
EXPECTED LOSSES	118,672	76,587	10,673	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1,064	.082	1.146
INDICATED (POST-TEST)	.000	.972	.075	1.047
PRES. ON RATE LEVEL	2.794	1.803	.251	4.848
DERIVED BY FORMULA	2.766	1.795	.249	4.810
UNDERLYING PRES. RATE	1.957	1.263	.176	3.396
PROPOSED	2.766	1.795	.249	4.810

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.471
IND. RATES				6.47	MINIMUM PREMIUM	1910
MAN. RATES	3.94	3.75	4.33	+ 6.47	PRESENT	1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	582	1,444	.248							
2007	873	399	.045							
2008	667	1,600	.239					1		1
2009	610	736	.120							
2010	617	1,010	.163							
TOTAL	3,349	5,189	.155					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,444
2007											399
2008					394						1,206
2009											736
2010											1,010
TOTAL					394						4,795

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,744
2007											581
2008		3	79	110	634						1,864
2009											1,006
2010											1,381
TOTAL		3	79	110	634						6,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	82	744	6,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,094	-23,245	112	
TOTAL LOSSES			6,688	
EXPECTED LOSSES	88,984	52,915	8,608	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.200	.200
INDICATED (POST-TEST)	.000	.000	.183	.183
PRES. ON RATE LEVEL	3.793	2.256	.367	6.416
DERIVED BY FORMULA	3.793	2.233	.365	6.391
UNDERLYING PRES. RATE	2.657	1.580	.257	4.494
PROPOSED	3.793	2.233	.365	6.391

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.599
IND. RATES				8.60	MINIMUM PREMIUM	2000
MAN. RATES	4.89	4.79	5.73	+ 8.60	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	20,150	317,868	1,577				4	8	12	
2007	26,551	2,119,178	7,981			4	5	9	18	
2008	15,881	159,619	1,005				2	3	5	
2009	15,980	380,141	2,378				3	8	11	
2010	15,665	125,737	.802					6	6	
TOTAL	94,227	3,102,543	3,293			4	14	34	52	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				99,067	10,835				64,905	51,415	91,646
2007			726,592	132,162	27,003			871,403	145,163	88,507	128,348
2008				52,400	5,915				25,891	21,243	54,170
2009				69,506	59,300				13,250	206,470	31,615
2010					9,414					83,720	32,603
TOTAL			726,592	353,135	112,467			871,403	249,209	451,355	338,382

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				171,882	24,498				285,582	214,195	110,708
2007		26,910	858,070	242,553	54,021		70,801	2,211,751	570,732	351,104	186,875
2008		3,768	26,774	85,799	12,153		4,362	29,828	109,677	74,689	83,747
2009		9,915	133,310	128,021	87,397		5,120	181,597	223,390	584,108	43,218
2010		2,064	20,415	9,564	10,074		8,752	167,712	117,392	159,576	44,568
TOTAL		42,657	1,038,569	637,819	188,143		89,035	2,590,888	1,306,773	1,383,672	469,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,761,149	3,516,407	469,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-864,844	-1,160,614	5,436	
TOTAL LOSSES	2,896,305	2,355,793	474,552	
EXPECTED LOSSES	3,597,587	2,566,743	442,868	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.074	2.500	.504	6.078
INDICATED (POST-TEST)	2.810	2.285	.461	5.556
PRES. ON RATE LEVEL	5.450	3.889	.671	10.010
DERIVED BY FORMULA	5.371	3.745	.652	9.768
UNDERLYING PRES. RATE	3.818	2.724	.470	7.012
PROPOSED	5.371	3.745	.652	9.768

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.142
IND. RATES				13.14	MINIMUM PREMIUM	2000
MAN. RATES	7.48	7.42	8.94	+ 13.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	16,472	445,220	2.702			1	2	1	4
2007	17,970	730,909	4.067			1	5	1	7
2008	17,348	451,533	2.602				5	3	8
2009	17,041	625,300	3.669			2	1	3	6
2010	16,459	296,789	1.803				3	2	5
TOTAL	85,290	2,549,751	2.990			4	16	10	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			120,713	39,619	729			155,296	73,094	19,515	36,254
2007			112,198	65,645	234			312,233	200,066	268	40,265
2008				108,577	4,434				257,329	51,164	30,029
2009			246,176	2,950	9,347			242,107	7,471	73,039	44,210
2010				63,402	6,425				77,632	58,690	90,640
TOTAL			479,087	280,193	21,169			709,636	615,592	202,676	241,398

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			253,256	68,739	1,648			801,172	321,614	81,299	43,795
2007		4,410	147,163	116,206	1,983		30,456	990,763	719,220	15,466	58,626
2008		7,752	53,909	175,615	12,577		42,400	262,358	1,005,387	209,767	46,425
2009		43,578	566,844	31,615	19,601		49,783	1,511,514	167,636	220,742	60,435
2010		18,011	171,451	72,293	16,009		20,615	407,343	245,091	136,985	123,905
TOTAL		73,751	1,192,623	464,468	51,818		143,254	3,973,150	2,458,948	664,259	333,186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,382,778	3,639,493	333,186			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-416,138	-677,872	6,015			
TOTAL LOSSES	4,966,640	2,961,621	339,201			
EXPECTED LOSSES	1,689,595	1,559,954	449,478			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.823	3.472	.398	9.693		
INDICATED (POST-TEST)	5.322	3.173	.364	8.859		
PRES. ON RATE LEVEL	2.828	2.611	.753	6.192		
DERIVED BY FORMULA	2.903	2.656	.722	6.281		
UNDERLYING PRES. RATE	1.981	1.829	.527	4.337		
PROPOSED	2.903	2.656	.722	6.281		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.451
IND. RATES				8.45	MINIMUM PREMIUM	2000
MAN. RATES	4.53	4.51	5.53	+ 8.45	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,245	785,116	14,968			2	1	1	4
2007	7,158	81,119	1,133				1	1	2
2008	4,354	92,897	2,133				1	2	3
2009	4,326	4,806	.111						
2010	4,728	94,830	2,005					1	1
TOTAL	25,811	1,058,768	4,102			2	3	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			448,451	35,484	170			253,747	30,070	8,307	8,887
2007				41,357	2,816				30,189	6,166	591
2008				64,524	1,455				26,112	806	
2009											4,806
2010					18,406					53,534	22,890
TOTAL			448,451	141,365	22,847			253,747	86,371	68,813	37,174

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			739,936	61,565	384			920,899	132,308	34,607	10,735
2007			6,362	72,704	6,161			8,959	107,087	25,596	860
2008		4,600	31,797	104,038	5,575		4,277	25,688	99,697	6,687	
2009											6,570
2010		4,054	39,924	18,696	19,700		5,601	107,252	75,062	102,032	31,291
TOTAL		8,654	818,019	257,003	31,820		9,878	1,062,798	414,154	168,922	49,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,899,349	871,899	49,456	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-234,175	-181,323	407	
TOTAL LOSSES	1,665,174	690,576	49,863	
EXPECTED LOSSES	984,432	404,974	31,746	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.451	2.676	.193	9.320
INDICATED (POST-TEST)	5.896	2.446	.176	8.518
PRES. ON RATE LEVEL	5.445	2.240	.175	7.860
DERIVED BY FORMULA	5.450	2.248	.175	7.873
UNDERLYING PRES. RATE	3.814	1.569	.123	5.506
PROPOSED	5.450	2.248	.175	7.873

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.593
IND. RATES				10.59	MINIMUM PREMIUM	2000
MAN. RATES	7.40	6.44	7.02	+ 10.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	439									
2007	370									
2008	326									
2009	407									
2010	409									
TOTAL	1,951									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,714	-9,835	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	30,650	22,496	1,483	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.243	1.646	.108	3.997
DERIVED BY FORMULA	2.243	1.630	.107	3.980
UNDERLYING PRES. RATE	1.571	1.153	.076	2.800
PROPOSED	2.243	1.630	.107	3.980

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.355
IND. RATES				5.36	MINIMUM PREMIUM	1630
MAN. RATES	3.00	2.97	3.57	+ 5.36	PRESENT	1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,343	618	.046							
2007	1,712	1,009	.058						1	1
2008	1,845	7,248	.392						1	1
2009	2,037	39,952	1.961						2	2
2010	1,937	2,642	.136							
TOTAL	8,874	51,469	.580						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											618
2007					356					653	
2008					777					1,633	4,838
2009				25,258					7,705		6,989
2010											2,642
TOTAL				25,258	1,133				7,705	2,286	15,087

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											747
2007			11	44	666			17	144	2,500	
2008		5	157	214	1,252		8	347	861	5,440	7,480
2009		2,730	33,550	33,828	2,249		750	19,505	22,813	1,856	9,554
2010											3,612
TOTAL		2,735	33,718	34,086	4,167		758	19,869	23,818	9,796	21,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,080	71,867	21,393	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,628	-25,064	123	
TOTAL LOSSES	39,452	46,803	21,516	
EXPECTED LOSSES	72,856	59,190	8,520	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.445	.527	.242	1.214
INDICATED (POST-TEST)	.407	.482	.221	1.110
PRES. ON RATE LEVEL	1.172	.952	.137	2.261
DERIVED BY FORMULA	1.164	.943	.139	2.246
UNDERLYING PRES. RATE	.821	.667	.096	1.584
PROPOSED	1.164	.943	.139	2.246

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.021
IND. RATES				3.02	MINIMUM PREMIUM	1045
MAN. RATES	1.71	1.68	2.02	+ 3.02	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	15,801	477,779	3.023			2	1	4	7	
2007	16,586	94,953	.572				2	2	4	
2008	16,574	256,927	1.550					7	8	
2009	13,773	329,229	2.390			1	2	2	5	
2010	15,350	156,815	1.021				1	5	6	
TOTAL	78,084	1,315,703	1.685			4	6	20	30	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			209,742	16,400	11,730			96,875	83,507	32,942	26,583
2007				28,341	3,321				17,979	13,512	31,800
2008			154,907		7,566			48,324		33,623	12,507
2009			119,144	10,306	13,173			144,910	3,146	21,971	16,579
2010				10,000	26,421				43,257	48,156	28,981
TOTAL			483,793	65,047	62,211			290,109	147,889	150,204	116,450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			440,039	28,454	26,522			499,778	367,431	137,237	32,112
2007			4,404	49,990	6,821			5,580	65,935	52,901	46,301
2008		20,010	310,098	9,116	14,286		15,886	263,636	29,312	113,621	19,336
2009		17,502	228,568	29,758	21,376		22,322	676,317	65,317	68,668	22,663
2010		8,445	82,153	37,209	37,722		13,103	257,927	158,231	105,769	39,617
TOTAL		45,957	1,065,262	154,527	98,727		51,311	1,703,238	686,226	478,196	160,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,865,768	1,417,676	160,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-499,851	-481,084	2,149	
TOTAL LOSSES	2,365,917	936,592	162,178	
EXPECTED LOSSES	2,030,966	1,108,012	161,634	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.030	1.199	.208	4.437
INDICATED (POST-TEST)	2.769	1.096	.190	4.055
PRES. ON RATE LEVEL	3.712	2.026	.296	6.034
DERIVED BY FORMULA	3.684	1.952	.288	5.924
UNDERLYING PRES. RATE	2.601	1.419	.207	4.227
PROPOSED	3.684	1.952	.288	5.924

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.970
IND. RATES				7.97	MINIMUM PREMIUM	2000
MAN. RATES	4.58	4.49	5.39	+ 7.97	PRESENT	1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	163									
2007	172									
2008	156									
2009										
2010										
TOTAL	491									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,446	-3,429	5			
TOTAL LOSSES			5			
EXPECTED LOSSES	5,607	7,094	1,045			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.630	2.063	.304	3.997		
DERIVED BY FORMULA	1.630	2.063	.304	3.997		
UNDERLYING PRES. RATE	1.142	1.445	.213	2.800		
PROPOSED	1.630	2.063	.304	3.997		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.377
IND. RATES				5.38	MINIMUM PREMIUM	1635
MAN. RATES	2.81	2.87	3.57	+ 5.38	PRESENT	1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	981	2,170	.221							
2007	1,044	843	.080							
2008	1,032									
2009	847									
2010	1,149									
TOTAL	5,053	3,013	.060							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,170
2007											843
TOTAL											3,013

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,621
2007											1,227
TOTAL											3,848

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,848	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,747	-25,398	152	
TOTAL LOSSES			4,000	
EXPECTED LOSSES	118,594	59,271	10,763	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.079	.079
INDICATED (POST-TEST)	.000	.000	.072	.072
PRES. ON RATE LEVEL	3.351	1.675	.303	5.329
DERIVED BY FORMULA	3.351	1.658	.301	5.310
UNDERLYING PRES. RATE	2.347	1.173	.213	3.733
PROPOSED	3.351	1.658	.301	5.310

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.144
IND. RATES				7.14	MINIMUM PREMIUM	2000
MAN. RATES	4.08	3.99	4.76	+ 7.14	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	27												
2007													
2008													
2009													
2010													
TOTAL	27												

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-249	-191		
TOTAL LOSSES				
EXPECTED LOSSES	639	342	63	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.381	1.807	.333	5.521
DERIVED BY FORMULA	3.381	1.807	.333	5.521
UNDERLYING PRES. RATE	2.368	1.266	.233	3.867
PROPOSED	3.381	1.807	.333	5.521

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.428
IND. RATES				7.43	MINIMUM PREMIUM	2000
MAN. RATES	3.82	3.92	4.93	+ 7.43	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,212	38,018	1.718						1	1
2007	1,845	5,264	.285							
2008	1,540	4,899	.318							
2009	1,898	14,167	.746						1	1
2010	3,236	274,203	8.473			1	1			2
TOTAL	10,731	336,551	3.136			1	1		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					547					5,483	31,988
2007											5,264
2008											4,899
2009					4,238					9,357	572
2010			109,095	38,042				41,550	76,391		9,125
TOTAL			109,095	38,042	4,785			41,550	76,391	14,840	51,848

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,237					22,842	38,642
2007											7,664
2008											7,574
2009		173	2,928	2,495	5,803		176	6,708	8,348	26,328	782
2010		43,483	360,655	57,640	11,205		26,504	518,740	192,016	29,400	12,474
TOTAL		43,656	363,583	60,135	18,245		26,680	525,448	200,364	78,570	67,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	959,367	357,314	67,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,211	-22,488	205	
TOTAL LOSSES	939,156	334,826	67,341	
EXPECTED LOSSES	83,808	53,440	12,556	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.752	3.120	.628	12.500
INDICATED (POST-TEST)	7.999	2.852	.574	11.425
PRES. ON RATE LEVEL	1.115	.711	.167	1.993
DERIVED BY FORMULA	1.184	.754	.175	2.113
UNDERLYING PRES. RATE	.781	.498	.117	1.396
PROPOSED	1.184	.754	.175	2.113

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.84	MINIMUM PREMIUM	1000
MAN. RATES	1.69	1.55	1.78	+ 2.84	PRESENT	720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	9,099	70,069	.770				2	1	3	
2007	6,945	1,661	.023					1	1	
2008	6,076	5,954	.097					1	1	
2009	5,197	185,510	3.569			1			1	
2010	3,639	2,051	.056					1	1	
TOTAL	30,956	265,245	.857			1	2	4	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				33,251	545				28,477	2,200	5,596
2007					338					1,011	312
2008					2,211					3,464	279
2009			130,631					40,000			14,879
2010					964					255	832
TOTAL			130,631	33,251	4,058			40,000	28,477	6,930	21,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				57,691	1,232				125,298	9,165	6,760
2007			11	40	631			25	223	3,871	454
2008		14	444	613	3,563		23	734	1,832	11,532	431
2009		23,972	311,074	12,388	3,651		8,225	248,369	13,854	2,317	20,340
2010		210	2,093	977	1,033		28	507	358	484	1,137
TOTAL		24,196	313,622	71,709	10,110		8,276	249,635	141,565	27,369	29,122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	595,729	250,753	29,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,761	-111,439	518	
TOTAL LOSSES	503,968	139,314	29,640	
EXPECTED LOSSES	347,945	242,076	48,600	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.628	.450	.096	2.174
INDICATED (POST-TEST)	1.488	.411	.088	1.987
PRES. ON RATE LEVEL	1.605	1.116	.224	2.945
DERIVED BY FORMULA	1.603	1.088	.219	2.910
UNDERLYING PRES. RATE	1.124	.782	.157	2.063
PROPOSED	1.603	1.088	.219	2.910

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.915
IND. RATES				3.92	MINIMUM PREMIUM	1270
MAN. RATES	2.61	2.60	2.63	+ 3.92	PRESENT	935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	6,566	28,686	.436							
2007	7,456	18,827	.252						3	3
2008	10,271	22,904	.222						2	2
2009	5,976	38,578	.645				1			1
2010	6,519	9,677	.148						1	1
TOTAL	36,788	118,672	.323						1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											28,686
2007					2,193					11,358	5,276
2008					3,659					10,386	8,859
2009				16,671					13,465		8,442
2010					1,554					6,992	1,131
TOTAL				16,671	7,406				13,465	28,736	52,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											34,653
2007			69	264	4,096			280	2,492	43,471	7,682
2008		22	737	1,012	5,895		62	2,206	5,492	34,577	13,696
2009		1,804	22,142	22,326	1,483		1,310	34,088	39,865	3,237	11,540
2010		343	3,371	1,578	1,664		735	14,007	9,805	13,326	1,546
TOTAL		2,169	26,319	25,180	13,138		2,107	50,581	57,654	94,611	69,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	81,176	190,583	69,117	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,525	-149,656	699	
TOTAL LOSSES		40,927	69,816	
EXPECTED LOSSES	525,701	350,957	55,183	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.111	.190	.301
INDICATED (POST-TEST)	.000	.101	.174	.275
PRES. ON RATE LEVEL	2.040	1.362	.214	3.616
DERIVED BY FORMULA	1.999	1.299	.212	3.510
UNDERLYING PRES. RATE	1.429	.954	.150	2.533
PROPOSED	1.999	1.299	.212	3.510

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE
IND. RATES				4.72	MINIMUM PREMIUM
MAN. RATES	2.67	2.65	3.23	+ 4.72	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	14,716	296,391	2.014			1	1	1	3
2007	13,894	37,198	.267					1	1
2008	11,443	279,420	2.441			2		1	3
2009	14,032	112,402	.801				1	3	4
2010	18,517	11,628	.062						
TOTAL	72,602	737,039	1.015			3	2	6	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			173,795	58,286	3,525			28,900	27,380	1,399	3,106
2007					6,243					24,849	6,106
2008			169,749		4,236			50,345		46,236	8,854
2009				20,262	18,549				23,500	24,087	26,004
2010											11,628
TOTAL			343,544	78,548	32,553			79,245	50,880	96,571	55,698

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			364,622	101,126	7,970			149,095	120,472	5,828	3,752
2007			197	753	11,662			611	5,451	95,102	8,890
2008		21,899	338,997	8,865	9,124		16,611	277,049	36,473	155,677	13,688
2009		2,943	39,731	38,064	27,209		2,735	76,783	91,051	73,421	35,547
2010											15,895
TOTAL		24,842	743,547	148,808	55,965		19,346	503,538	253,447	330,028	77,772

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,291,273	788,248	77,772			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-446,165	-261,930	1,703			
TOTAL LOSSES	845,108	526,318	79,475			
EXPECTED LOSSES	1,833,201	611,308	112,534			
CREDIBILITY	.03	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.164	.725	.109	1.998		
INDICATED (POST-TEST)	1.064	.663	.100	1.827		
PRES. ON RATE LEVEL	3.605	1.202	.221	5.028		
DERIVED BY FORMULA	3.529	1.164	.211	4.904		
UNDERLYING PRES. RATE	2.525	.842	.155	3.522		
PROPOSED	3.529	1.164	.211	4.904		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.598
IND. RATES				6.60	MINIMUM PREMIUM	1940
MAN. RATES	3.84	3.76	4.49	+ 6.60	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,523	445	.029							
2007	1,750	6,044	.345						2	2
2008	2,147	375	.017							
2009	917	6,759	.737							
2010	747	388	.051							
TOTAL	7,084	14,011	.198						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											445
2007					3,307					2,737	
2008											375
2009											6,759
2010											388
TOTAL					3,307					2,737	7,967

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											538
2007			103	398	6,179			67	600	10,477	
2008											580
2009											9,240
2010											530
TOTAL			103	398	6,179			67	600	10,477	10,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	170	17,654	10,888	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,864	-16,391	61	
TOTAL LOSSES		1,263	10,949	
EXPECTED LOSSES	67,157	36,909	5,949	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.018	.155	.173
INDICATED (POST-TEST)	.000	.016	.142	.158
PRES. ON RATE LEVEL	1.353	.744	.120	2.217
DERIVED BY FORMULA	1.339	.729	.120	2.188
UNDERLYING PRES. RATE	.948	.521	.084	1.553
PROPOSED	1.339	.729	.120	2.188

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.943
IND. RATES				2.94	MINIMUM PREMIUM	1025
MAN. RATES	1.68	1.65	1.98	+ 2.94	PRESENT	770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	456	295	.064							
2007	551									
2008	428									
2009	417									
2010	576									
TOTAL	2,428	295	.012							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											295
TOTAL											295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											356
TOTAL											356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			356			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,893	-12,261	52			
TOTAL LOSSES			408			
EXPECTED LOSSES	37,415	28,432	3,667			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.017	.017		
INDICATED (POST-TEST)	.000	.000	.016	.016		
PRES. ON RATE LEVEL	2.200	1.672	.215	4.087		
DERIVED BY FORMULA	2.200	1.655	.213	4.068		
UNDERLYING PRES. RATE	1.541	1.171	.151	2.863		
PROPOSED	2.200	1.655	.213	4.068		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.473
IND. RATES				5.47	MINIMUM PREMIUM	1660
MAN. RATES	3.16	3.08	3.65	+ 5.47	PRESENT	1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	444									
2007	696									
2008	1,238	16,645	1.344						1	1
2009	1,237	593	.047							
2010	414									
TOTAL	4,029	17,238	.428						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					5,762					10,883	
2009											593
TOTAL					5,762					10,883	593

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		38	1,159	1,596	9,282		62	2,319	5,759	36,233	
2009											811
TOTAL		38	1,159	1,596	9,282		62	2,319	5,759	36,233	811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,578	52,870	811	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,976	-12,893	56	
TOTAL LOSSES		39,977	867	
EXPECTED LOSSES	27,397	30,338	4,835	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.992	.022	1.014
INDICATED (POST-TEST)	.000	.907	.020	.927
PRES. ON RATE LEVEL	.971	1.075	.171	2.217
DERIVED BY FORMULA	.971	1.073	.169	2.213
UNDERLYING PRES. RATE	.680	.753	.120	1.553
PROPOSED	.971	1.073	.169	2.213

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	1035
MAN. RATES	1.58	1.59	1.98	+ 2.98	PRESENT	770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	235									
2007	274									
2008	285									
2009	109									
2010	361	1,648	.456						1	1
TOTAL	1,264	1,648	.130						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					664					984	
TOTAL					664					984	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		146	1,443	676	711		105	1,974	1,381	1,876	
TOTAL		146	1,443	676	711		105	1,974	1,381	1,876	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,668	4,644				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,922	-2,649	18			
TOTAL LOSSES	746	1,995	18			
EXPECTED LOSSES	12,627	6,358	1,139			
CREDIBILITY	.00	.00	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.059	.158	.001	.218		
INDICATED (POST-TEST)	.054	.144	.001	.199		
PRES. ON RATE LEVEL	1.426	.718	.129	2.273		
DERIVED BY FORMULA	1.426	.718	.128	2.272		
UNDERLYING PRES. RATE	.999	.503	.090	1.592		
PROPOSED	1.426	.718	.128	2.272		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.056
IND. RATES				3.06	MINIMUM PREMIUM	1055
MAN. RATES	1.83	1.73	2.03	+ 3.06	PRESENT	785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	38,228	424,658	1.110			1	3	2	6
2007	98,814	94,971	.096				3	2	5
2008	56,465	55,015	.097				1		1
2009	2,552								
2010	3,053								
TOTAL	199,112	574,644	.289			1	7	4	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			76,175	115,574	2,563			78,009	130,097	16,186	6,054
2007				30,267	6,695				23,260	20,199	14,550
2008				23,940					31,013		62
TOTAL			76,175	169,781	9,258			78,009	184,370	36,385	20,666

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			159,815	200,520	5,794			402,448	572,427	67,431	7,313
2007			4,802	53,766	13,168			7,279	85,895	78,841	21,185
2008		1,702	11,689	38,449	1,199		5,071	30,301	117,903	4,755	96
TOTAL		1,702	176,306	292,735	20,161		5,071	440,028	776,225	151,027	28,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	623,107	1,240,148	28,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-397,582	-351,340	906	
TOTAL LOSSES	225,525	888,808	29,500	
EXPECTED LOSSES	1,821,875	726,758	137,388	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.113	.446	.015	.574
INDICATED (POST-TEST)	.103	.408	.014	.525
PRES. ON RATE LEVEL	1.306	.521	.099	1.926
DERIVED BY FORMULA	1.234	.505	.086	1.825
UNDERLYING PRES. RATE	.915	.365	.069	1.349
PROPOSED	1.234	.505	.086	1.825

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.455
IND. RATES				2.46	MINIMUM PREMIUM	905
MAN. RATES	1.51	1.45	1.72	+ 2.46	PRESENT	705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	23,756	624	.002							
2007	24,505	2,838	.011							
2008	21,400	27,323	.127				1			1
2009	21,295	12,352	.058				1			1
2010	21,111	25,756	.122						2	2
TOTAL	112,067	68,893	.061				2		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											624
2007											2,838
2008				3,408					17,087		6,828
2009				1,220					4,618		6,514
2010					1,198					5,176	19,382
TOTAL				4,628	1,198				21,705	5,176	36,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											754
2007											4,132
2008		243	1,664	5,473	169		2,794	16,703	64,963	2,620	10,556
2009		133	1,623	1,635	110		450	11,696	13,675	1,112	8,905
2010		261	2,602	1,215	1,281		539	10,365	7,259	9,865	26,495
TOTAL		637	5,889	8,323	1,560		3,783	38,764	85,897	13,597	50,842

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,073	109,377	50,842	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,501	-147,288	1,308	
TOTAL LOSSES			52,150	
EXPECTED LOSSES	672,402	335,080	99,740	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.047	.047
INDICATED (POST-TEST)	.000	.000	.043	.043
PRES. ON RATE LEVEL	.857	.427	.126	1.410
DERIVED BY FORMULA	.823	.384	.118	1.325
UNDERLYING PRES. RATE	.600	.299	.089	.988
PROPOSED	.823	.384	.118	1.325

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.782
IND. RATES				1.78	MINIMUM PREMIUM	735
MAN. RATES	1.16	1.10	1.26	+ 1.78	PRESENT	590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,603	111,031	3.081			1				1
2007	3,484	40,464	1.161				1		1	2
2008	3,269	824	.025						1	1
2009	3,159	341	.010							
2010	2,916	127,594	4.375					1		3
TOTAL	16,431	280,254	1.706				1	1	1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			77,678					33,058			295
2007				2,125	638				37,305	396	
2008					138					313	373
2009											341
2010		4,658			5,590		75,478			41,683	185
TOTAL		4,658	77,678	2,125	6,366		75,478	33,058	37,305	42,392	1,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			162,968					170,546			356
2007			343	3,796	1,238			10,892	130,744	3,984	
2008			26	39	223			65	162	1,039	577
2009											466
2010	1,192	12,965	14,796	5,757	6,008	19,651	243,631	197,777	63,625	80,296	253
TOTAL	1,192	12,965	178,133	9,592	7,469	19,651	243,631	379,280	194,531	85,319	1,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	834,852	296,911	1,652	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,076	-62,482	186	
TOTAL LOSSES	786,776	234,429	1,838	
EXPECTED LOSSES	191,750	141,799	14,460	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.788	1.427	.011	6.226
INDICATED (POST-TEST)	4.376	1.304	.010	5.690
PRES. ON RATE LEVEL	1.666	1.232	.126	3.024
DERIVED BY FORMULA	1.693	1.234	.123	3.050
UNDERLYING PRES. RATE	1.167	.863	.088	2.118
PROPOSED	1.693	1.234	.123	3.050

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.103
IND. RATES				4.10	MINIMUM PREMIUM	1315
MAN. RATES	2.08	2.17	2.70	+ 4.10	PRESENT	950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	16												
2007													
2008													
2009	75												
2010	6												
TOTAL	97												

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-789	-696	4			
TOTAL LOSSES			4			
EXPECTED LOSSES	2,593	1,531	236			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.004	.004		
INDICATED (POST-TEST)	.000	.000	.004	.004		
PRES. ON RATE LEVEL	3.816	2.253	.347	6.416		
DERIVED BY FORMULA	3.816	2.253	.347	6.416		
UNDERLYING PRES. RATE	2.673	1.578	.243	4.494		
PROPOSED	3.816	2.253	.347	6.416		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.632
IND. RATES				8.63	MINIMUM PREMIUM	2000
MAN. RATES	4.89	4.79	5.73	+ 8.63	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,169	61,773	1,949				1	2	3
2007	457	2,057	.450					1	1
2008	700	565	.080						
2009	705	9,571	1,357					1	1
2010	1,012	6,484	.640					1	1
TOTAL	6,043	80,450	1,331				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,120	16,022				7,112	29,519	
2007					214					1,843	
2008											565
2009					5,000					4,184	387
2010					213					1,296	4,975
TOTAL				9,120	21,449				7,112	36,842	5,927

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,823	36,226				31,293	122,976	
2007			7	26	399			47	405	7,052	
2008											873
2009		200	3,456	2,944	6,848		81	2,995	3,734	11,773	529
2010		46	459	216	227		133	2,595	1,815	2,466	6,801
TOTAL		246	3,922	19,009	43,700		214	5,637	37,247	144,267	8,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,019	244,223	8,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,860	-20,270	80	
TOTAL LOSSES		223,953	8,283	
EXPECTED LOSSES	74,570	42,966	7,130	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3,706	.137	3,843
INDICATED (POST-TEST)	.000	3,387	.125	3,512
PRES. ON RATE LEVEL	1,762	1,015	.168	2,945
DERIVED BY FORMULA	1,744	1,039	.168	2,951
UNDERLYING PRES. RATE	1,234	.711	.118	2,063
PROPOSED	1,744	1,039	.168	2,951

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.970
IND. RATES				3.97	MINIMUM PREMIUM	1285
MAN. RATES	2.61	2.60	2.63	+ 3.97	PRESENT	935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	233									
2007	67									
2008	29									
2009	33									
2010	33									
TOTAL	395									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,417	-2,731	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	7,832	5,384	505	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.831	1.946	.182	4.959
DERIVED BY FORMULA	2.831	1.946	.182	4.959
UNDERLYING PRES. RATE	1.983	1.363	.128	3.474
PROPOSED	2.831	1.946	.182	4.959

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.672
IND. RATES				6.67	MINIMUM PREMIUM	1960
MAN. RATES	3.82	3.72	4.43	+ 6.67	PRESENT	1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	82									
2007	43									
2008										
2009										
2010										
TOTAL	125									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-944	-1,082		
TOTAL LOSSES				
EXPECTED LOSSES	3,172	1,956	155	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.623	2.234	.177	6.034
DERIVED BY FORMULA	3.623	2.234	.177	6.034
UNDERLYING PRES. RATE	2.538	1.565	.124	4.227
PROPOSED	3.623	2.234	.177	6.034

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.118
IND. RATES				8.12	MINIMUM PREMIUM	2000
MAN. RATES	4.53	4.48	5.39	+ 8.12	PRESENT	1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	12,062	1,420,091	11.773			3	5	8	16
2007	12,868	529,602	4.115			1		3	4
2008	9,447	11,253	.119						
2009	6,110	24,359	.398				1		1
2010	6,593	488,500	7.409			2			2
TOTAL	47,080	2,473,805	5.254			6	6	11	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			312,411	213,811	8,328			361,188	444,501	37,057	42,795
2007			279,624		2,624			187,614		11,270	48,470
2008											11,253
2009				3,531					11,757		9,071
2010			231,353					218,273			38,874
TOTAL			823,388	217,342	10,952			767,075	456,258	48,327	150,463

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			609,504	367,800	18,830			1,680,403	1,917,132	154,379	51,696
2007		14,217	442,406	4,564	5,268		23,676	725,023	16,818	44,056	70,572
2008											17,397
2009		383	4,689	4,730	314		1,145	29,764	34,807	2,825	12,400
2010		65,585	520,581	35,557	11,198		54,969	1,047,635	142,756	21,055	53,141
TOTAL		80,185	1,577,180	412,651	35,610		79,790	3,482,825	2,111,513	222,315	205,206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,219,980	2,782,089	205,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-173,021	-329,085	1,118	
TOTAL LOSSES	5,046,959	2,453,004	206,324	
EXPECTED LOSSES	696,313	720,324	100,752	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.720	5.210	.438	16.368
INDICATED (POST-TEST)	9.798	4.762	.400	14.960
PRES. ON RATE LEVEL	2.111	2.184	.306	4.601
DERIVED BY FORMULA	2.265	2.313	.312	4.890
UNDERLYING PRES. RATE	1.479	1.530	.214	3.223
PROPOSED	2.265	2.313	.312	4.890

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.579
IND. RATES				6.58	MINIMUM PREMIUM	1935
MAN. RATES	3.04	3.17	4.11	+ 6.58	PRESENT	1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006										
2007										
2008	268	420,581	156.933			1				1
2009										
2010										
TOTAL	268	420,581	156.933			1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			312,848					97,423			10,310
TOTAL			312,848					97,423			10,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		39,268	607,134	13,813	4,125		30,823	503,720	22,637	3,326	15,939
TOTAL		39,268	607,134	13,813	4,125		30,823	503,720	22,637	3,326	15,939

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,180,945	43,901	15,939	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,528	-995	3	
TOTAL LOSSES	1,179,417	42,906	15,942	
EXPECTED LOSSES	5,674	2,956	493	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	440.081	16.010	5.949	462.040
INDICATED (POST-TEST)	402.234	14.633	5.437	422.304
PRES. ON RATE LEVEL	3.022	1.575	.263	4.860
DERIVED BY FORMULA	3.022	1.575	.263	4.860
UNDERLYING PRES. RATE	2.117	1.103	.184	3.404
PROPOSED	3.022	1.575	.263	4.860

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.539
IND. RATES				6.54	MINIMUM PREMIUM	1925
MAN. RATES	4.05	3.81	4.34	+ 6.54	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	6,071	346,022	5,699			1	4		2	7
2007	5,266	11,588	.220						1	1
2008	4,723	493,419	10.447			1			3	4
2009	4,067	711,777	17.501		1		1		2	4
2010	4,787	301,486	6.298				1		5	6
TOTAL	24,914	1,864,292	7.483				1		2	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			135,708	49,899	2,155			95,647	31,225	11,286	20,102
2007					164						11,424
2008			205,132		1,867			262,308		15,182	8,930
2009	600,418			37,647	6,150	31,162			12,109	19,854	4,437
2010				49,347	77,081				84,018	81,073	9,967
TOTAL	600,418		340,840	136,893	87,417	31,162		357,955	127,352	127,395	54,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			284,715	86,575	4,873			493,443	137,390	47,018	24,283
2007			6	20	306						16,633
2008		16,229	251,104	6,221	4,714		52,344	857,443	46,418	56,175	13,806
2009	682,619	4,324	54,258	54,048	11,776	105,406	1,547	44,881	53,558	58,768	6,065
2010		29,903	289,798	129,487	89,621		24,155	476,011	289,849	181,705	13,625
TOTAL	682,619	50,456	879,881	276,351	111,290	105,406	78,046	1,871,778	527,215	343,666	74,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,668,186	1,258,522	74,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-281,061	-269,515	903	
TOTAL LOSSES	3,387,125	989,007	75,315	
EXPECTED LOSSES	1,118,140	609,895	69,760	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.595	3.970	.302	17.867
INDICATED (POST-TEST)	12.426	3.629	.276	16.331
PRES. ON RATE LEVEL	6.407	3.495	.400	10.302
DERIVED BY FORMULA	6.467	3.500	.395	10.362
UNDERLYING PRES. RATE	4.488	2.448	.280	7.216
PROPOSED	6.467	3.500	.395	10.362

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.942
IND. RATES				13.94	MINIMUM PREMIUM	2000
MAN. RATES	8.34	7.87	9.20	+ 13.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	34									
2007	104									
2008	7									
2009	84									
2010										
TOTAL	229									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-894	-1,959	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	3,878	3,885	627	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.417	2.421	.391	5.229
DERIVED BY FORMULA	2.417	2.421	.391	5.229
UNDERLYING PRES. RATE	1.693	1.696	.274	3.663
PROPOSED	2.417	2.421	.391	5.229

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.035
IND. RATES				7.04	MINIMUM PREMIUM	2000
MAN. RATES	3.85	3.85	4.67	+ 7.04	PRESENT	1440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	976	3,542	.362						1	1
2007	878	1,017	.115							
2008	502	1,766	.351							
2009	413									
2010	460	5,908	1.284							
TOTAL	3,229	12,233	.379						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					400					328	2,814
2007											1,017
2008											1,766
2010											5,908
TOTAL					400					328	11,505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					904					1,366	3,399
2007											1,481
2008											2,730
2010											8,076
TOTAL					904					1,366	15,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		2,270	15,686	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,515	-46,280	136	
TOTAL LOSSES			15,822	
EXPECTED LOSSES	84,728	99,226	12,304	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.490	.490
INDICATED (POST-TEST)	.000	.000	.448	.448
PRES. ON RATE LEVEL	3.746	4.387	.544	8.677
DERIVED BY FORMULA	3.746	4.343	.543	8.632
UNDERLYING PRES. RATE	2.624	3.073	.381	6.078
PROPOSED	3.746	4.343	.543	8.632

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.614
IND. RATES				11.61	MINIMUM PREMIUM	2000
MAN. RATES	6.54	6.44	7.75	+ 11.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	16,231	667,811	4.114			1	3	8	12
2007	13,787	391,781	2.841				6	20	26
2008	16,431	395,613	2.407			1	2	6	9
2009	6,514	332,953	5.111			1	4	2	7
2010	5,802	73,765	1.271				1	7	8
TOTAL	58,765	1,861,923	3.168			3	16	43	62

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			188,313	74,037	22,421			249,624	19,868	94,746	18,802
2007				79,065	92,214				117,505	74,148	28,849
2008			198,802	12,772	7,315			110,263	20,398	15,039	31,024
2009			89,993	90,313	4,320			64,297	63,474	14,552	6,004
2010				17,176	4,392				18,948	20,843	12,406
TOTAL			477,108	273,363	130,662			424,184	240,193	219,328	97,085

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			287,550	128,455	50,694			937,300	87,419	394,712	22,713
2007			14,902	149,461	173,988			36,090	427,816	291,558	42,005
2008		26,571	403,730	31,547	15,113		39,221	608,329	111,800	57,048	47,963
2009		26,458	337,244	132,034	16,470		19,664	570,336	223,184	59,936	8,207
2010		5,469	52,201	22,282	7,175		5,705	112,486	68,952	45,850	16,959
TOTAL		58,498	1,095,627	463,779	263,440		64,590	2,264,541	919,171	849,104	137,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,483,256	2,495,494	137,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-597,418	-866,964	2,179	
TOTAL LOSSES	2,885,838	1,628,530	140,026	
EXPECTED LOSSES	2,293,011	1,912,214	223,894	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.911	2.771	.238	7.920
INDICATED (POST-TEST)	4.489	2.533	.218	7.240
PRES. ON RATE LEVEL	5.571	4.645	.544	10.760
DERIVED BY FORMULA	5.539	4.518	.521	10.578
UNDERLYING PRES. RATE	3.902	3.254	.381	7.537
PROPOSED	5.539	4.518	.521	10.578

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.232
IND. RATES				14.23	MINIMUM PREMIUM	2000
MAN. RATES	8.11	7.98	9.61	+ 14.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	37,249	387,406	1.040			1		5	6
2007	27,975	62,932	.224					3	3
2008	27,859	249,058	.893				3	2	5
2009	27,317	434,407	1.590			1	1	2	4
2010	28,718	82,925	.288				1	1	2
TOTAL	149,118	1,216,728	.816			2	5	13	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			191,341		26,893			80,183		30,384	58,605
2007					8,341					37,178	17,413
2008				87,416	17,900				57,332	59,041	27,369
2009			299,130	31,007	1,343			73,920	10,978	2,835	15,194
2010				23,639	4,792				14,534	20,368	19,592
TOTAL			490,471	142,062	59,269			154,103	82,844	149,806	138,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			401,433		60,805			413,664		126,580	70,795
2007			262	1,004	15,582			916	8,158	142,285	25,353
2008		6,326	46,273	145,352	33,211		9,734	68,602	249,211	205,338	42,312
2009		58,297	754,450	70,686	12,962		16,317	488,823	60,651	14,894	20,770
2010		7,243	69,129	29,393	8,535		4,839	95,054	59,032	43,522	26,782
TOTAL		71,866	1,271,547	246,435	131,095		30,890	1,067,059	377,052	532,619	186,012

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,441,362	1,287,201	186,012	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-454,073	-403,257	2,015	
TOTAL LOSSES	1,987,289	883,944	188,027	
EXPECTED LOSSES	1,773,014	915,585	153,592	
CREDIBILITY	.05	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.333	.593	.126	2.052
INDICATED (POST-TEST)	1.218	.542	.115	1.875
PRES. ON RATE LEVEL	1.697	.877	.147	2.721
DERIVED BY FORMULA	1.673	.837	.143	2.653
UNDERLYING PRES. RATE	1.189	.614	.103	1.906
PROPOSED	1.673	.837	.143	2.653

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.569
IND. RATES				3.57	MINIMUM PREMIUM	1185
MAN. RATES	1.99	2.00	2.43	+ 3.57	PRESENT	880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	13,541	47,630	.351						1	1
2007	13,283	9,605	.072							
2008	18,000	611,678	3.398	1					1	2
2009	16,295	16,367	.100						1	1
2010	17,425	190,414	1.092			1			1	2
TOTAL	78,544	875,694	1.115	1		1			4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					7,184					30,626	9,820
2007											9,605
2008	573,079				3,384	15,865				10,164	9,186
2009					5,000						11,367
2010			149,630		4,617			27,347		2,116	6,704
TOTAL	573,079		149,630		20,185	15,865		27,347		42,906	46,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					16,243					127,588	11,863
2007											13,985
2008	1,043,552	22	678	938	5,451	15,041	62	2,167	5,379	33,839	14,202
2009		200	3,456	2,944	6,848						15,539
2010		47,006	375,045	29,622	12,791		8,289	157,987	23,918	7,128	9,164
TOTAL	1,043,552	47,228	379,179	33,504	41,333	15,041	8,351	160,154	29,297	168,555	64,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,653,505	272,689	64,753	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-739,529	-238,467	1,050	
TOTAL LOSSES	913,976	34,222	65,803	
EXPECTED LOSSES	2,994,097	567,088	73,045	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.164	.044	.084	1.292
INDICATED (POST-TEST)	1.064	.040	.077	1.181
PRES. ON RATE LEVEL	5.442	1.031	.133	6.606
DERIVED BY FORMULA	5.311	.952	.129	6.392
UNDERLYING PRES. RATE	3.812	.722	.093	4.627
PROPOSED	5.311	.952	.129	6.392

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.600
IND. RATES				8.60	MINIMUM PREMIUM	2000
MAN. RATES	5.02	4.95	5.90	+ 8.60	PRESENT	1745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	46,668	77,068	.165						9	9
2007	49,218	203,663	.413						3	18
2008	53,812	911,109	1.693						2	3
2009	45,164	603,577	1.336			1			1	3
2010	57,911	74,140	.128			3				2
TOTAL	252,773	1,869,557	.740			4			6	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,869					35,595	36,604
2007				42,435	10,949				49,009	45,540	55,730
2008			69,879	18,333	21,062			664,967	38,874	57,863	40,131
2009			250,728	2,000	3,138			234,250	18,973	53,909	40,579
2010					1,893					23,120	49,127
TOTAL			320,607	62,768	41,911			899,217	106,856	216,027	222,171

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					11,010					148,289	44,217
2007			6,784	75,565	21,375			15,413	181,636	177,533	81,143
2008		3,534	45,566	36,008	35,067		56,930	871,315	215,292	204,001	62,043
2009		40,920	531,354	25,491	10,654		39,035	1,179,780	165,252	166,447	55,471
2010		414	4,104	1,919	2,028		2,423	46,318	32,422	44,070	67,157
TOTAL		44,868	587,808	138,983	80,134		98,388	2,112,826	594,602	740,340	310,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,843,890	1,554,059	310,031	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-348,444	-477,004	2,859	
TOTAL LOSSES	2,495,446	1,077,055	312,890	
EXPECTED LOSSES	1,433,223	1,122,312	199,691	
CREDIBILITY	.07	.17	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.987	.426	.124	1.537
INDICATED (POST-TEST)	.902	.389	.113	1.404
PRES. ON RATE LEVEL	.809	.634	.113	1.556
DERIVED BY FORMULA	.816	.592	.113	1.521
UNDERLYING PRES. RATE	.567	.444	.079	1.090
PROPOSED	.816	.592	.113	1.521

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.05	MINIMUM PREMIUM	805
MAN. RATES	1.12	1.11	1.39	+ 2.05	PRESENT	625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	27,013	7,556	.027				1			1
2007	34,887	408,770	1.171			1			1	2
2008	34,288	8,932	.026						1	1
2009	30,816	4,672	.015							
2010	12,443	57,874	.465				1		1	1
TOTAL	139,447	487,804	.350			1	2		2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				4,000							3,556
2007			179,422		1,185			184,257		37,008	6,898
2008					1,037					1,306	6,589
2009											4,672
2010				19,520					28,800		9,554
TOTAL			179,422	23,520	2,222			184,257	28,800	38,314	31,269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				6,940							4,296
2007		9,046	281,502	2,845	2,448		23,058	706,789	22,093	142,534	10,043
2008		5	208	285	1,670		8	278	692	4,347	10,187
2009											6,387
2010		5,111	48,498	20,245	2,814		5,375	107,499	60,389	9,315	13,060
TOTAL		14,162	330,208	30,315	6,932		28,441	814,566	83,174	156,196	43,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,187,377	276,617	43,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-508,568	-203,758	1,316	
TOTAL LOSSES	678,809	72,859	45,289	
EXPECTED LOSSES	2,015,009	451,808	125,502	
CREDIBILITY	.05	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.487	.052	.032	.571
INDICATED (POST-TEST)	.445	.048	.029	.522
PRES. ON RATE LEVEL	2.063	.463	.128	2.654
DERIVED BY FORMULA	1.982	.417	.116	2.515
UNDERLYING PRES. RATE	1.445	.324	.090	1.859
PROPOSED	1.982	.417	.116	2.515

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.383
IND. RATES				3.38	MINIMUM PREMIUM	1135
MAN. RATES	2.16	2.07	2.37	+ 3.38	PRESENT	870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	11,226	145,188	1.293				1	3	4
2007	14,860	34,922	.235					1	1
2008	15,847	513,975	3.243			1		2	3
2009	15,848	20,063	.126					1	1
2010	18,161	518,564	2.855				2	1	3
TOTAL	75,942	1,232,712	1.623			1	3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				47,972	4,169				64,036	5,276	23,735
2007					931					8,908	25,083
2008			237,726		1,817			258,029		4,688	11,715
2009					9,161					6,492	4,410
2010				81,383	1,396				400,665	31,387	3,733
TOTAL			237,726	129,355	17,474			258,029	464,701	56,751	68,676

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				83,231	9,426				281,758	21,980	28,672
2007			30	113	1,740			220	1,954	34,091	36,521
2008		15,568	240,915	5,978	4,560		42,589	696,628	33,742	20,197	18,111
2009		370	6,328	5,395	12,546		121	4,656	5,793	18,267	6,028
2010		17,726	168,340	70,434	11,081		60,491	1,208,105	687,388	159,064	5,103
TOTAL		33,664	415,613	165,151	39,353		103,201	1,909,609	1,010,635	253,599	94,435

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,462,087	1,468,738	94,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-327,899	-349,743	2,494	
TOTAL LOSSES	2,134,188	1,118,995	96,929	
EXPECTED LOSSES	1,376,069	833,084	167,072	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.810	1.473	.128	4.411
INDICATED (POST-TEST)	2.568	1.346	.117	4.031
PRES. ON RATE LEVEL	2.587	1.566	.314	4.467
DERIVED BY FORMULA	2.586	1.551	.298	4.435
UNDERLYING PRES. RATE	1.812	1.097	.220	3.129
PROPOSED	2.586	1.551	.298	4.435

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.967
IND. RATES				5.97	MINIMUM PREMIUM	1785
MAN. RATES	3.48	3.38	3.99	+ 5.97	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	640									
2007	620	508	.081							
2008	514									
2009	265									
2010	423									
TOTAL	2,462	508	.021							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											508
TOTAL											508

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											740
TOTAL											740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,637	-15,333	63	
TOTAL LOSSES			803	
EXPECTED LOSSES	71,102	34,148	5,392	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.033	.033
INDICATED (POST-TEST)	.000	.000	.030	.030
PRES. ON RATE LEVEL	4.123	1.980	.313	6.416
DERIVED BY FORMULA	4.123	1.960	.310	6.393
UNDERLYING PRES. RATE	2.888	1.387	.219	4.494
PROPOSED	4.123	1.960	.310	6.393

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.601
IND. RATES				8.60	MINIMUM PREMIUM	2000
MAN. RATES	4.72	4.75	5.73	+ 8.60	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	71,912	579,192	.805			2	4	3	9	
2007	97,021	234,088	.241					4	4	
2008	94,487	570,395	.603			1	5	4	10	
2009	85,046	481,419	.566			2	1	5	8	
2010	25,492	42,370	.166					3	3	
TOTAL	373,958	1,907,464	.510			5	10	19	34	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			199,952	122,841	11,786			76,388	80,488	37,842	49,895
2007					72,009					138,076	24,003
2008			145,395	132,901	13,199			13,382	188,998	34,304	42,216
2009			246,674	17,685	32,148			106,533	36,468	35,554	6,357
2010					7,057					11,291	24,022
TOTAL			592,021	273,427	136,199			196,303	305,954	257,067	146,493

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			419,500	213,130	26,648			394,085	354,147	157,649	60,273
2007			2,273	8,683	134,526			3,401	30,294	528,428	34,948
2008		28,266	357,178	223,694	29,885		35,478	263,028	739,887	143,648	65,266
2009		48,477	633,123	66,016	52,501		26,119	779,284	176,591	114,985	8,690
2010		1,552	15,303	7,168	7,554		1,179	22,611	15,832	21,525	32,838
TOTAL		78,295	1,427,377	518,691	251,114		62,776	1,462,409	1,316,751	966,235	202,015

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,030,857	3,052,791	202,015	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,302,542	-1,177,785	2,114	
TOTAL LOSSES	1,728,315	1,875,006	204,129	
EXPECTED LOSSES	5,141,923	2,591,530	213,156	
CREDIBILITY	.09	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.462	.501	.055	1.018
INDICATED (POST-TEST)	.422	.458	.050	.930
PRES. ON RATE LEVEL	1.963	.989	.082	3.034
DERIVED BY FORMULA	1.824	.877	.075	2.776
UNDERLYING PRES. RATE	1.375	.693	.057	2.125
PROPOSED	1.824	.877	.075	2.776

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.735
IND. RATES				3.74	MINIMUM PREMIUM	1225
MAN. RATES	2.70	2.46	2.71	+ 3.74	PRESENT	950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	278									
2007	399									
2008	328									
2009	293									
2010	2,074	5,357	.258							
TOTAL	3,372	5,357	.159							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,357
TOTAL											5,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,323
TOTAL											7,323

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,323	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,631	-5,580	82	
TOTAL LOSSES			7,405	
EXPECTED LOSSES	43,667	15,712	3,304	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.220	.220
INDICATED (POST-TEST)	.000	.000	.201	.201
PRES. ON RATE LEVEL	1.849	.665	.140	2.654
DERIVED BY FORMULA	1.849	.658	.141	2.648
UNDERLYING PRES. RATE	1.295	.466	.098	1.859
PROPOSED	1.849	.658	.141	2.648

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.562
IND. RATES				3.56	MINIMUM PREMIUM	1180
MAN. RATES	2.16	2.07	2.37	+ 3.56	PRESENT	870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,297	1,545,544	6.634			3	7	11	21
2007	20,071	1,126,747	5.613			4	7	5	16
2008	18,183	2,022,866	11.125			4	7	4	15
2009	15,476	196,814	1.271				1	6	7
2010	15,428	358,073	2.320				4	5	9
TOTAL	92,455	5,250,044	5.678			11	26	31	68

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			377,964	181,751	117,945			584,333	118,265	85,051	80,235
2007			347,866	165,042	19,753			349,741	138,212	50,316	55,817
2008			719,068	186,925	12,672			773,765	269,190	36,489	24,757
2009				49,877	15,826				49,045	20,474	61,592
2010				101,454	34,081				71,874	104,129	46,535
TOTAL			1,444,898	685,049	200,277			1,707,839	646,586	296,459	268,936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			697,237	315,338	266,674			2,516,706	520,366	354,322	96,924
2007		21,014	679,404	297,447	41,040		52,434	1,646,640	526,883	203,772	81,270
2008		77,834	1,090,439	326,402	36,544		193,720	2,713,386	1,152,487	178,858	38,274
2009		6,038	77,190	76,124	26,112		5,160	138,853	163,460	69,399	84,196
2010		34,082	325,986	139,854	51,090		24,298	476,886	296,724	221,722	63,613
TOTAL		138,968	2,870,256	1,155,165	421,460		275,612	7,492,471	2,659,920	1,028,073	364,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,777,307	5,264,618	364,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,523,294	-1,225,591	3,209	
TOTAL LOSSES	9,254,013	4,039,027	367,486	
EXPECTED LOSSES	5,988,312	2,743,141	262,573	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.009	4.369	.397	14.775
INDICATED (POST-TEST)	9.148	3.993	.363	13.504
PRES. ON RATE LEVEL	9.247	4.236	.405	13.888
DERIVED BY FORMULA	9.244	4.217	.401	13.862
UNDERLYING PRES. RATE	6.477	2.967	.284	9.728
PROPOSED	9.244	4.217	.401	13.862

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	18.997
IND. RATES				19.00	MINIMUM PREMIUM	2000
MAN. RATES	10.39	11.49	13.52	+ 19.00	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	8,548	43,815	.512				1	3	4
2007	8,781	12,443	.141					1	1
2008	6,087	125,602	2.063					4	4
2009	6,966	122,231	1.754				1	4	5
2010	11,493	222,711	1.937				3	5	8
TOTAL	41,875	526,802	1.258				5	17	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				5,679	4,264				8,553	21,642	3,677
2007					928					1,484	10,031
2008					36,138					85,325	4,139
2009				16,109	39,212				22,260	38,980	5,670
2010				68,871	16,783				59,919	61,151	15,987
TOTAL				90,659	97,325				90,732	208,582	39,504

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,853	9,642				37,633	90,161	4,442
2007			30	111	1,734			38	326	5,681	14,605
2008		235	7,260	10,001	58,218		494	18,172	45,147	284,046	6,399
2009		3,324	48,506	44,674	55,142		2,899	84,299	100,670	115,034	7,751
2010		21,717	207,512	88,480	27,886		17,569	346,162	211,394	135,925	21,854
TOTAL		25,276	263,308	153,119	152,622		20,962	448,671	395,170	630,847	55,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	758,217	1,331,758	55,051	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-417,202	-336,889	901	
TOTAL LOSSES	341,015	994,869	55,952	
EXPECTED LOSSES	1,752,888	785,994	58,207	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.814	2.376	.134	3.324
INDICATED (POST-TEST)	.744	2.172	.122	3.038
PRES. ON RATE LEVEL	5.976	2.680	.198	8.854
DERIVED BY FORMULA	5.871	2.655	.194	8.720
UNDERLYING PRES. RATE	4.186	1.877	.139	6.202
PROPOSED	5.871	2.655	.194	8.720

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.950
IND. RATES				11.95	MINIMUM PREMIUM	2000
MAN. RATES	6.86	7.43	8.62	+ 11.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	8,608	444,380	5.162			1			4	5
2007	7,281	236,534	3.248					1	4	5
2008	7,775	38,909	.500					1	1	2
2009	7,893	8,033,054	101.774		1	1			1	3
2010	10,955	89,066	.813						4	4
TOTAL	42,512	8,841,943	20.799		1	2		2	14	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			246,989		3,819			176,926		6,511	10,135
2007				32,697	29,741				29,181	129,665	15,250
2008				25,194	698				5,276	2,978	4,763
2009		1,576,164	164,056		7,146		6,214,441	65,713		3,484	2,050
2010					24,563					54,011	10,492
TOTAL		1,576,164	411,045	57,891	65,967		6,214,441	242,639	34,457	196,649	42,690

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			483,510		8,634			851,686		27,125	12,243
2007			5,896	60,798	56,275			11,698	130,651	498,174	22,204
2008		1,797	12,442	40,660	2,387		887	5,797	21,639	10,727	7,364
2009		185,345	415,138	19,921	14,386		913,741	665,761	30,778	13,872	2,802
2010		5,408	53,278	24,948	26,291		5,651	108,190	75,718	102,948	14,343
TOTAL		192,550	970,264	146,327	107,973		920,279	1,643,132	258,786	652,846	58,956

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,726,225	1,165,932	58,956			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-828,065	-401,783	1,039			
TOTAL LOSSES	2,898,160	764,149	59,995			
EXPECTED LOSSES	3,368,650	949,294	68,445			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.817	1.797	.141	8.755		
INDICATED (POST-TEST)	6.231	1.642	.129	8.002		
PRES. ON RATE LEVEL	11.312	3.188	.230	14.730		
DERIVED BY FORMULA	11.210	3.111	.225	14.546		
UNDERLYING PRES. RATE	7.924	2.233	.161	10.318		
PROPOSED	11.210	3.111	.225	14.546		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	19.935
IND. RATES				19.94	MINIMUM PREMIUM	2000
MAN. RATES	11.43	12.35	14.34	+ 19.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	233									
2007	280									
2008	279	7,425	2.661							
2009	358									
2010	366	1,087	.296						1	1
TOTAL	1,516	8,512	.561						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											7,425
2010					1,087						
TOTAL					1,087						7,425

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											11,479
2010		243	2,359	1,104	1,164						
TOTAL		243	2,359	1,104	1,164						11,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,602	2,268	11,479	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,769	-18,474	48	
TOTAL LOSSES			11,527	
EXPECTED LOSSES	65,400	43,812	3,139	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.760	.760
INDICATED (POST-TEST)	.000	.000	.695	.695
PRES. ON RATE LEVEL	6.159	4.126	.295	10.580
DERIVED BY FORMULA	6.159	4.085	.299	10.543
UNDERLYING PRES. RATE	4.314	2.890	.207	7.411
PROPOSED	6.159	4.085	.299	10.543

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.449
IND. RATES				14.45	MINIMUM PREMIUM	2000
MAN. RATES	8.01	8.74	10.30	+ 14.45	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,726	346,353	20.066			1			1	2
2007	2,414	27,390	1.134						1	1
2008	3,623	3,350	.092							
2009	3,174	2,991	.094							
2010	1,868	189,773	10.159						3	3
TOTAL	12,805	569,857	4.450			1			5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			114,371		1,642			225,155		4,023	1,162
2007					8,640					4,469	14,281
2008											3,350
2009											2,991
2010					89,742					90,734	9,297
TOTAL			114,371		100,024			225,155		99,226	31,081

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			228,594		3,713			1,106,602		16,760	1,404
2007			273	1,042	16,140			110	980	17,102	20,793
2008											5,179
2009											4,089
2010		19,780	194,658	91,167	96,062		9,501	181,777	127,222	172,939	12,709
TOTAL		19,780	423,525	92,209	115,915		9,501	1,288,489	128,202	206,801	44,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,741,295	543,127	44,174			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-160,164	-153,912	250			
TOTAL LOSSES	1,581,131	389,215	44,424			
EXPECTED LOSSES	643,323	362,254	19,848			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	12.348	3.040	.347	15.735		
INDICATED (POST-TEST)	11.286	2.779	.317	14.382		
PRES. ON RATE LEVEL	7.172	4.039	.221	11.432		
DERIVED BY FORMULA	7.213	4.014	.223	11.450		
UNDERLYING PRES. RATE	5.024	2.829	.155	8.008		
PROPOSED	7.213	4.014	.223	11.450		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.692
IND. RATES				15.69	MINIMUM PREMIUM	2000
MAN. RATES	9.10	9.69	11.13	+ 15.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	54,539	2,575,116	4.721		1	1	12	27	41
2007	52,234	1,733,675	3.319			5	5	9	19
2008	45,816	1,491,530	3.255			2	4	19	25
2009	41,494	945,445	2.278			1	4	10	15
2010	37,611	3,238,521	8.610			3	2	14	19
TOTAL	231,694	9,984,287	4.309		1	12	27	79	119

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		616,061	141,953	383,123	101,766		367,540	228,568	377,086	295,861	63,158
2007			698,980	157,015	27,007			641,248	92,938	63,078	53,409
2008			229,296	116,902	187,468			196,101	594,789	120,243	46,731
2009			69,554	69,052	87,944			37,022	480,198	178,979	22,696
2010			601,918	88,431	89,214			2,163,032	72,441	198,732	24,753
TOTAL		616,061	1,741,701	814,523	493,399		367,540	3,265,971	1,617,452	856,893	210,747

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		537,694	269,224	664,719	230,092		797,502	1,065,972	1,659,179	1,232,555	76,295
2007		38,619	1,226,230	289,543	54,871		89,757	2,776,294	393,739	251,086	77,764
2008		37,918	543,610	224,050	310,177		120,739	1,403,048	1,420,263	459,971	72,246
2009		22,655	304,208	136,848	127,615		47,077	1,298,064	1,271,594	594,996	31,025
2010		112,996	970,321	220,405	120,210		176,492	3,378,944	799,890	456,658	33,837
TOTAL		749,882	3,313,593	1,535,565	842,965		1,231,567	9,922,322	5,544,665	2,995,266	291,167

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,217,364	10,918,461	291,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,119,160	-1,858,594	2,802	
TOTAL LOSSES	13,098,204	9,059,867	293,969	
EXPECTED LOSSES	8,410,492	4,163,542	229,378	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.653	3.910	.127	9.690
INDICATED (POST-TEST)	5.167	3.574	.116	8.857
PRES. ON RATE LEVEL	5.182	2.566	.141	7.889
DERIVED BY FORMULA	5.181	2.727	.137	8.045
UNDERLYING PRES. RATE	3.630	1.797	.099	5.526
PROPOSED	5.181	2.727	.137	8.045

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.025
IND. RATES				11.03	MINIMUM PREMIUM	2000
MAN. RATES	5.80	6.41	7.68	+ 11.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	70,692	1,810,897	2.561			4	10	14	28
2007	62,405	4,208,694	6.744		1	6	9	18	34
2008	45,689	874,788	1.914			2	5	12	19
2009	39,315	1,254,523	3.190			4	3	10	17
2010	39,369	778,132	1.976			1	5	18	24
TOTAL	257,470	8,927,034	3.467		1	17	32	72	122

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			580,378	245,009	109,337			480,273	250,572	71,911	73,417
2007		707,049	1,163,928	154,541	107,068		463,837	1,279,167	171,069	116,391	45,644
2008			256,288	116,767	58,532			189,114	146,488	74,587	33,012
2009			505,413	46,373	27,767			552,855	22,658	50,806	48,651
2010			66,397	143,165	122,372			21,237	155,682	212,350	56,929
TOTAL		707,049	2,572,404	705,855	425,076		463,837	2,522,646	746,469	526,045	257,653

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			993,424	425,091	247,213			1,876,508	1,102,517	299,581	88,688
2007		416,876	1,775,906	300,068	204,828		1,094,451	4,035,515	703,450	461,867	66,458
2008		41,696	579,305	215,352	103,608		85,781	1,162,745	641,499	277,388	51,037
2009		87,571	1,137,612	120,554	54,559		100,273	3,026,678	276,052	175,778	66,506
2010		84,847	783,099	283,884	155,091		57,509	1,125,913	640,476	457,465	77,822
TOTAL		630,990	5,269,346	1,344,949	765,299		1,338,014	11,227,359	3,363,994	1,672,079	350,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,465,709	7,146,321	350,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,297,873	-1,671,536	2,963	
TOTAL LOSSES	16,167,836	5,474,785	353,474	
EXPECTED LOSSES	9,029,472	3,663,797	254,895	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.280	2.126	.137	8.543
INDICATED (POST-TEST)	5.740	1.943	.125	7.808
PRES. ON RATE LEVEL	5.007	2.031	.141	7.179
DERIVED BY FORMULA	5.058	2.016	.138	7.212
UNDERLYING PRES. RATE	3.507	1.423	.099	5.029
PROPOSED	5.058	2.016	.138	7.212

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.884
IND. RATES				9.88	MINIMUM PREMIUM	2000
MAN. RATES	5.48	6.00	6.99	+ 9.88	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	421	3,552	.843						1	1
2007	794	3,396	.427						1	1
2008	1,295	6,053	.467						1	1
2009	1,099	657	.059							
2010	685	12,441	1,816						2	2
TOTAL	4,294	26,099	.608						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,255					1,297	
2007					1,275					1,006	1,115
2008					635					2,004	3,414
2009											657
2010					4,530					7,911	
TOTAL					8,695					12,218	5,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					5,099					5,403	
2007			41	153	2,382			25	219	3,851	1,623
2008		5	127	177	1,024		15	426	1,060	6,670	5,278
2009											898
2010		996	9,821	4,601	4,849		824	15,848	11,099	15,074	
TOTAL		1,001	9,989	4,931	13,354		839	16,299	12,378	30,998	7,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,128	61,661	7,799	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-74,500	-44,349	97	
TOTAL LOSSES		17,312	7,896	
EXPECTED LOSSES	305,561	106,577	7,428	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.403	.184	.587
INDICATED (POST-TEST)	.000	.368	.168	.536
PRES. ON RATE LEVEL	10.159	3.543	.247	13.949
DERIVED BY FORMULA	10.159	3.511	.246	13.916
UNDERLYING PRES. RATE	7.116	2.482	.173	9.771
PROPOSED	10.159	3.511	.246	13.916

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	19.071
IND. RATES				19.07	MINIMUM PREMIUM	2000
MAN. RATES	10.91	11.75	13.58	+ 19.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006										
2007										
2008										
2009	75									
2010	197	221	.112							
TOTAL	272	221	.081							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											
TOTAL											221

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											
TOTAL											302

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			302	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,901	-3,599	30	
TOTAL LOSSES			332	
EXPECTED LOSSES	19,649	11,014	982	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.122	.122
INDICATED (POST-TEST)	.000	.000	.112	.112
PRES. ON RATE LEVEL	10.313	5.780	.516	16.609
DERIVED BY FORMULA	10.313	5.780	.516	16.609
UNDERLYING PRES. RATE	7.224	4.049	.361	11.634
PROPOSED	10.313	5.780	.516	16.609

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	22.762
IND. RATES				22.76	MINIMUM PREMIUM	2000
MAN. RATES	13.11	14.06	16.17	+ 22.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	12,094	38,131	.315						4	4
2007	10,170	43,009	.422					1	3	4
2008	7,921	144,212	1.820					1	3	4
2009	7,498	1,020,283	13.607			3			2	5
2010	7,111	225,074	3.165					1	2	3
TOTAL	44,794	1,470,709	3.283			3		3	14	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					11,524					13,418	13,189
2007				13,230	3,246				6,618	6,111	13,804
2008				8,334	13,018				35,666	78,131	9,063
2009			409,700		5,793			593,917		4,460	6,413
2010				61,364	74,646				15,485	60,530	13,049
TOTAL			409,700	82,928	108,227			593,917	57,769	162,650	55,518

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					26,055					55,900	15,932
2007			2,111	23,542	6,349			2,077	24,523	23,826	20,099
2008		675	6,684	16,984	21,392		6,299	51,500	176,929	265,571	14,011
2009		58,237	756,687	33,387	16,768		85,443	2,581,034	147,814	36,618	8,767
2010		32,530	314,373	139,478	88,746		9,219	179,062	117,336	120,378	17,838
TOTAL		91,442	1,079,855	213,391	159,310		100,961	2,813,673	466,602	502,293	76,647

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,085,931	1,341,596	76,647	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-503,457	-365,080	1,030	
TOTAL LOSSES	3,582,474	976,516	77,677	
EXPECTED LOSSES	1,966,905	805,397	86,452	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.998	2.180	.173	10.351
INDICATED (POST-TEST)	7.310	1.993	.158	9.461
PRES. ON RATE LEVEL	6.269	2.567	.275	9.111
DERIVED BY FORMULA	6.290	2.538	.269	9.097
UNDERLYING PRES. RATE	4.391	1.798	.193	6.382
PROPOSED	6.300	2.542	.269	9.111

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.486
IND. RATES				12.49	MINIMUM PREMIUM	2000
MAN. RATES	7.01	7.60	8.87	+ 12.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,873	4,695	.163						1	1
2007	4,012	445	.011							
2008	2,697	42,213	1.565					1	1	2
2009	2,926	27,352	.934						1	1
2010	2,973	20,467	.688						1	1
TOTAL	15,481	95,172	.615					1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					3,718						977
2007											445
2008				10,682	389				27,000	2,936	1,206
2009					9,151					4,479	13,722
2010					4,976					14,960	531
TOTAL				10,682	18,234				27,000	22,375	16,881

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					8,406						1,180
2007											648
2008		762	5,294	17,262	1,161		4,438	27,013	104,206	13,908	1,864
2009		370	6,324	5,391	12,536		84	3,206	3,999	12,603	18,758
2010		1,096	10,790	5,054	5,327		1,563	29,966	20,974	28,509	726
TOTAL		2,228	22,408	27,707	27,430		6,085	60,185	129,179	55,020	23,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,906	239,336	23,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-153,938	-120,333	429	
TOTAL LOSSES		119,003	23,605	
EXPECTED LOSSES	646,641	272,310	32,356	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.769	.152	.921
INDICATED (POST-TEST)	.000	.703	.139	.842
PRES. ON RATE LEVEL	5.963	2.511	.299	8.773
DERIVED BY FORMULA	5.903	2.457	.294	8.654
UNDERLYING PRES. RATE	4.177	1.759	.209	6.145
PROPOSED	5.903	2.457	.294	8.654

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.860
IND. RATES				11.86	MINIMUM PREMIUM	2000
MAN. RATES	6.61	7.25	8.54	+ 11.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,200	30,448	.951					1		1
2007	2,930									
2008	2,661	51,061	1.918					2		2
2009	2,571									
2010	1,948	697	.035							
TOTAL	13,310	82,206	.618					3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				23,076					7,372		
2008				28,000					23,061		
2010											697
TOTAL				51,076					30,433		697

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				40,037					32,437		
2008		1,989	13,671	44,970	1,401		3,774	22,531	87,674	3,539	
2010											953
TOTAL		1,989	13,671	85,007	1,401		3,774	22,531	120,111	3,539	953

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,965	210,058	953	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-262,576	-189,428	578	
TOTAL LOSSES		20,630	1,531	
EXPECTED LOSSES	1,027,799	422,059	48,848	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.155	.012	.167
INDICATED (POST-TEST)	.000	.142	.011	.153
PRES. ON RATE LEVEL	11.024	4.527	.524	16.075
DERIVED BY FORMULA	10.914	4.439	.514	15.867
UNDERLYING PRES. RATE	7.722	3.171	.367	11.260
PROPOSED	10.914	4.439	.514	15.867

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	21.745
IND. RATES				21.75	MINIMUM PREMIUM	2000
MAN. RATES	11.96	13.14	15.65	+ 21.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	18,953	826,521	4.360			3	3	9	15
2007	21,988	540,094	2.456			1	4	4	9
2008	16,677	861,991	5.168			3	3	2	8
2009	13,842	457,728	3.306			2	1	7	10
2010	10,555	589,813	5.587				3	1	4
TOTAL	82,015	3,276,147	3.995			9	14	23	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			312,044	34,332	26,880			338,712	26,001	79,932	8,620
2007			177,564	80,696	31,471			61,349	128,404	56,148	4,462
2008			303,912	92,088	13,101			337,586	80,718	24,134	10,452
2009			148,218	10,571	37,172			147,011	9,187	92,467	13,102
2010				115,963	23,543				365,238	34,443	50,626
TOTAL			941,738	333,650	132,167			884,658	609,548	287,124	87,262

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			654,669	59,566	60,776			1,747,415	114,405	332,996	10,413
2007		10,725	346,930	148,199	60,828		9,194	320,395	467,610	223,744	6,497
2008		45,786	653,007	165,305	29,835		122,964	1,875,718	400,161	104,540	16,159
2009		29,849	392,686	50,106	55,997		32,837	1,002,393	160,618	270,895	17,910
2010		35,108	334,948	142,441	41,662		70,676	1,411,612	802,552	181,991	69,206
TOTAL		121,468	2,382,240	565,617	249,098		235,671	6,357,533	1,945,346	1,114,166	120,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,096,912	3,874,227	120,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-810,856	-786,818	1,589	
TOTAL LOSSES	8,286,056	3,087,409	121,774	
EXPECTED LOSSES	3,262,557	1,728,875	142,706	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.103	3.764	.148	14.015
INDICATED (POST-TEST)	9.234	3.440	.135	12.809
PRES. ON RATE LEVEL	5.679	3.009	.249	8.937
DERIVED BY FORMULA	5.786	3.043	.240	9.069
UNDERLYING PRES. RATE	3.978	2.108	.174	6.260
PROPOSED	5.786	3.043	.240	9.069

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.429
IND. RATES				12.43	MINIMUM PREMIUM	2000
MAN. RATES	6.60	7.32	8.70	+ 12.43	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	5,258	118,317	2.250				2	1		3
2007	5,340	180,433	3.378			1	3	2		6
2008	5,559	56,276	1.012				1	3		4
2009	4,590	795,612	17.333			3	2	4		9
2010	5,350	704,183	13.162			1	1	3		5
TOTAL	26,097	1,854,821	7.107			5	9	13		27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				55,563	571				56,572	3,664	1,947
2007			72,459	13,479	9,134			47,966	21,553	5,886	9,956
2008				4,725	11,511				525	36,658	2,857
2009			412,288	51,915	14,553			148,774	96,795	43,884	27,403
2010			131,499	24,997	44,642			422,260	21,130	55,715	3,940
TOTAL			616,246	150,679	80,411			619,000	196,575	145,807	46,103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				96,402	1,291				248,917	15,264	2,352
2007		4,376	138,506	25,994	17,471		7,190	226,564	81,137	24,234	14,496
2008		412	4,620	10,774	18,777		310	8,312	21,389	122,121	4,417
2009		81,864	1,060,811	117,200	36,085		40,827	1,200,304	377,262	155,366	37,460
2010		31,576	279,480	79,512	53,980		56,575	1,082,518	243,981	130,953	5,386
TOTAL		118,228	1,483,417	329,882	127,604		104,902	2,517,698	972,686	447,938	64,111

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,224,245	1,878,110	64,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-227,796	-190,798	637	
TOTAL LOSSES	3,996,449	1,687,312	64,748	
EXPECTED LOSSES	925,140	441,823	46,974	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.314	6.466	.248	22.028
INDICATED (POST-TEST)	13.997	5.910	.227	20.134
PRES. ON RATE LEVEL	5.061	2.417	.257	7.735
DERIVED BY FORMULA	5.150	2.557	.256	7.963
UNDERLYING PRES. RATE	3.545	1.693	.180	5.418
PROPOSED	5.150	2.557	.256	7.963

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.913
IND. RATES				10.91	MINIMUM PREMIUM	2000
MAN. RATES	5.68	6.33	7.53	+ 10.91	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,928	366,201	9,322			1	2	6	9
2007	3,416	13,678	.400					2	2
2008	2,473	8,836	.357					4	4
2009	3,096	131,825	4.257			1	1	2	4
2010	4,222	113,107	2.678				1	1	2
TOTAL	17,135	633,647	3.698			2	4	15	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			78,084	28,181	12,155			206,065	15,648	24,119	1,949
2007					5,920					7,611	147
2008					3,923					4,618	295
2009			72,966	4,041	18,126			8,103	64	16,539	11,986
2010				16,054	4,896				65,674	14,886	11,597
TOTAL			151,050	48,276	45,020			214,168	81,386	67,773	25,974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			150,284	48,894	27,483			975,253	68,852	100,480	2,354
2007			186	715	11,060			186	1,669	29,126	214
2008		27	787	1,085	6,323		32	986	2,438	15,372	456
2009		14,562	191,648	23,001	27,228		1,983	62,322	17,744	47,018	16,385
2010		5,275	50,505	21,626	7,552		13,802	274,962	158,587	49,614	15,853
TOTAL		19,864	393,410	95,321	79,646		15,817	1,313,709	249,290	241,610	35,262

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,742,800	665,867	35,262	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-180,871	-224,191	520	
TOTAL LOSSES	1,561,929	441,676	35,782	
EXPECTED LOSSES	735,262	515,250	35,298	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.115	2.578	.209	11.902
INDICATED (POST-TEST)	8.331	2.356	.191	10.878
PRES. ON RATE LEVEL	6.126	4.293	.294	10.713
DERIVED BY FORMULA	6.148	4.235	.291	10.674
UNDERLYING PRES. RATE	4.291	3.007	.206	7.504
PROPOSED	6.170	4.250	.293	10.713

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.682
IND. RATES				14.68	MINIMUM PREMIUM	2000
MAN. RATES	7.97	8.76	10.43	+ 14.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	21,199	625,506	2.950			2	4	10	16
2007	19,265	469,392	2.436				3	9	12
2008	15,308	1,227,275	8.017			2	3	11	16
2009	10,658	808,794	7.588			2	2	2	6
2010	11,276	307,264	2.724			1	1	2	4
TOTAL	77,706	3,438,231	4.425			7	13	34	54

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			234,601	51,054	50,741			147,710	14,431	75,493	51,476
2007				87,166	103,630				113,006	120,634	44,956
2008			211,084	97,766	189,562			269,366	72,301	350,192	37,004
2009			291,405	72,387	2,721			199,203	221,323	11,388	10,367
2010			98,889	38,557	9,860			85,015	25,582	42,228	7,133
TOTAL			835,979	346,930	356,514			701,294	446,643	599,935	150,936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			492,193	88,579	114,726			762,036	63,497	314,505	62,183
2007			16,491	165,013	195,498			35,934	422,254	469,160	65,456
2008		35,391	506,298	219,040	313,145		101,343	1,574,858	524,398	1,186,331	57,208
2009		51,544	664,010	117,719	16,613		52,708	1,508,623	678,519	91,021	14,172
2010		42,670	358,421	66,488	21,299		34,266	658,058	177,990	98,358	9,751
TOTAL		129,605	2,037,413	656,839	661,281		188,317	4,539,509	1,866,658	2,159,375	208,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,894,844	5,344,153	208,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-572,097	-627,525	1,807	
TOTAL LOSSES	6,322,747	4,716,628	210,577	
EXPECTED LOSSES	2,253,474	1,376,951	160,074	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.137	6.070	.271	14.478
INDICATED (POST-TEST)	7.437	5.548	.248	13.233
PRES. ON RATE LEVEL	4.140	2.530	.294	6.964
DERIVED BY FORMULA	4.239	2.771	.290	7.300
UNDERLYING PRES. RATE	2.900	1.772	.206	4.878
PROPOSED	4.239	2.771	.290	7.300

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.004
IND. RATES				10.00	MINIMUM PREMIUM	2000
MAN. RATES	5.11	5.66	6.78	+ 10.00	PRESENT	1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	8,114	1,518,379	18.713			2	1	3	6
2007	6,943	413,579	5.956			1		3	4
2008	6,352	18,390	.289					2	2
2009	4,783	11,019	.230						
2010	5,336	325,443	6.099			1		1	2
TOTAL	31,528	2,286,810	7.253			4	1	9	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			677,590	26,935	24,410			719,110	34,235	32,743	3,356
2007			270,227		7,605			70,902		58,638	6,207
2008					3,066					12,190	3,134
2009											11,019
2010			157,936		26,279			103,100		35,000	3,128
TOTAL			1,105,753	26,935	61,360			893,112	34,235	138,571	26,844

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			670,590	46,732	55,191			1,779,110	150,634	136,407	4,054
2007		16,324	508,082	5,795	14,628		10,629	326,836	19,305	224,830	9,037
2008		21	616	848	4,940		77	2,597	6,454	40,584	4,845
2009											15,063
2010		54,332	442,289	53,015	36,418		34,072	649,765	128,067	78,360	4,276
TOTAL		70,677	1,621,577	106,390	111,177		44,778	2,758,308	304,460	480,181	37,275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,495,340	1,002,208	37,275	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-180,093	-183,119	291	
TOTAL LOSSES	4,315,247	819,089	37,566	
EXPECTED LOSSES	709,381	409,864	23,962	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.687	2.598	.119	16.404
INDICATED (POST-TEST)	12.510	2.375	.109	14.994
PRES. ON RATE LEVEL	3.212	1.856	.108	5.176
DERIVED BY FORMULA	3.398	1.877	.108	5.383
UNDERLYING PRES. RATE	2.250	1.300	.076	3.626
PROPOSED	3.398	1.877	.108	5.383

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.377
IND. RATES				7.38	MINIMUM PREMIUM	2000
MAN. RATES	4.26	4.78	5.04	+ 7.38	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	40,375	1,162,383	2.878			1	9	24	34
2007	43,849	771,123	1.758			2	9	8	19
2008	34,945	971,822	2.781			2	4	10	16
2009	36,059	980,937	2.720			1	3	11	15
2010	28,773	1,036,221	3.601			2	5	11	18
TOTAL	184,001	4,922,486	2.675			8	30	64	102

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			263,572	68,066	203,356			137,415	86,120	324,543	79,311
2007			185,592	152,233	32,673			59,774	156,587	125,476	58,788
2008			194,271	109,566	36,968			319,519	119,518	158,328	33,652
2009			224,022	79,576	133,283			132,500	96,396	255,297	59,863
2010			267,113	101,577	123,732			128,512	210,634	172,356	32,297
TOTAL			1,134,570	511,018	530,012			777,720	669,255	1,036,000	263,911

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			552,974	118,095	459,787			708,924	378,928	1,352,047	95,808
2007		11,210	372,906	273,665	64,645		8,959	323,086	581,390	490,931	85,595
2008		32,425	438,116	194,784	67,607		120,874	1,791,075	611,883	556,230	52,026
2009		50,447	670,876	203,926	195,187		38,285	1,156,690	553,812	748,295	81,833
2010		135,949	1,172,380	275,561	161,093		95,208	1,854,034	781,811	411,150	44,150
TOTAL		230,031	3,207,252	1,066,031	948,319		263,326	5,833,809	2,907,824	3,558,653	359,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,534,418	8,480,827	359,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,802,942	-1,865,178	3,882	
TOTAL LOSSES	7,731,476	6,615,649	363,294	
EXPECTED LOSSES	7,233,079	4,165,783	318,322	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.202	3.595	.197	7.994
INDICATED (POST-TEST)	3.841	3.286	.180	7.307
PRES. ON RATE LEVEL	5.612	3.232	.247	9.091
DERIVED BY FORMULA	5.523	3.239	.238	9.000
UNDERLYING PRES. RATE	3.931	2.264	.173	6.368
PROPOSED	5.523	3.239	.238	9.000

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.334
IND. RATES				12.33	MINIMUM PREMIUM	2000
MAN. RATES	6.92	7.58	8.85	+ 12.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	58,177	2,444,329	4.201			5	5	31	41
2007	46,755	2,404,020	5.141			3	7	33	43
2008	37,801	2,898,045	7.666			8	7	17	32
2009	30,967	860,174	2.777			1	5	21	27
2010	32,189	1,855,706	5.765			2	3	26	31
TOTAL	205,889	10,462,274	5.082			19	27	128	174

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,089,677	99,908	111,075			708,831	119,812	201,118	113,908
2007			626,332	236,366	187,898			644,596	321,960	314,457	72,411
2008			1,122,346	208,980	78,362			1,130,305	134,439	153,916	69,697
2009			88,959	74,180	201,393			52,293	121,108	259,972	62,269
2010			584,202	55,843	112,543			639,054	98,850	314,079	51,135
TOTAL			3,511,516	675,277	691,271			3,175,079	796,169	1,243,542	369,420

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,726,783	173,341	251,142			2,533,094	527,172	837,855	137,601
2007		28,581	930,979	444,789	356,908		64,436	2,074,272	1,235,664	1,227,299	105,430
2008		149,943	2,198,573	404,661	150,857		341,767	5,376,135	826,798	567,402	107,752
2009		32,483	449,549	226,431	284,924		27,374	817,735	608,551	763,600	85,122
2010		103,324	890,241	206,908	139,429		110,878	2,134,143	802,442	653,429	69,902
TOTAL		314,331	6,196,125	1,456,130	1,183,260		544,455	12,935,379	4,000,627	4,049,585	505,807

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,990,290	10,689,602	505,807			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,942,883	-2,525,775	4,769			
TOTAL LOSSES	17,047,407	8,163,827	510,576			
EXPECTED LOSSES	11,439,194	5,559,003	407,660			
CREDIBILITY	.06	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.280	3.965	.248	12.493		
INDICATED (POST-TEST)	7.568	3.624	.227	11.419		
PRES. ON RATE LEVEL	7.932	3.855	.282	12.069		
DERIVED BY FORMULA	7.910	3.823	.274	12.007		
UNDERLYING PRES. RATE	5.556	2.700	.198	8.454		
PROPOSED	7.910	3.823	.274	12.007		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	16.455
IND. RATES				16.46	MINIMUM PREMIUM	2000
MAN. RATES	9.36	10.16	11.75	+ 16.46	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	27,589	1,723,989	6,248			6	5	10	21
2007	31,479	1,648,951	5,238			4	10	12	26
2008	25,739	1,438,824	5,590			2	5	11	18
2009	19,759	740,863	3,749			3	2	9	14
2010	19,981	446,162	2,232			1		8	9
TOTAL	124,547	5,998,789	4,816			16	22	50	88

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			760,538	160,980	18,967			488,032	237,110	30,841	27,521
2007			614,149	184,519	76,979			604,284	90,673	57,790	20,557
2008			358,057	133,860	90,406			657,234	125,386	63,544	10,337
2009			295,058	48,244	44,299			262,086	26,571	44,337	20,268
2010			185,900		106,059			66,000		77,406	10,797
TOTAL			2,213,702	527,603	336,710			2,077,636	479,740	273,918	89,480

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,575,209	279,299	42,884			2,454,698	1,043,283	128,485	33,245
2007		32,484	1,041,128	341,851	148,669		77,427	2,398,019	377,163	230,206	29,931
2008		43,274	596,231	251,678	155,831		110,127	1,594,819	575,862	240,383	15,981
2009		61,149	797,324	118,687	73,219		57,300	1,726,436	209,015	146,313	27,706
2010		80,508	683,562	138,726	123,278		27,573	526,124	159,090	154,987	14,759
TOTAL		217,415	4,693,454	1,130,241	543,881		272,427	8,700,096	2,364,413	900,374	121,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,883,392	4,938,909	121,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,595,119	-1,242,936	1,812	
TOTAL LOSSES	12,288,273	3,695,973	123,434	
EXPECTED LOSSES	6,486,407	2,781,134	150,702	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.866	2.968	.099	12.933
INDICATED (POST-TEST)	9.018	2.713	.090	11.821
PRES. ON RATE LEVEL	7.435	3.188	.173	10.796
DERIVED BY FORMULA	7.498	3.141	.164	10.803
UNDERLYING PRES. RATE	5.208	2.233	.121	7.562
PROPOSED	7.498	3.141	.164	10.803

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.805
IND. RATES				14.81	MINIMUM PREMIUM	2000
MAN. RATES	8.20	8.99	10.51	+ 14.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	16,616	1,055,398	6.351			2	3	6	11
2007	17,644	751,675	4.260			2	4	1	7
2008	12,012	594,928	4.952			2	1	2	5
2009	26,675	335,460	1.257			1	1	4	6
2010	19,995	90,686	.453				1	1	2
TOTAL	92,942	2,828,147	3.043			7	10	14	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			395,249	78,189	76,410			245,265	166,482	47,683	46,120
2007			182,730	151,348	131			158,072	242,736		16,658
2008			326,821	51,852	18,872			140,448		16,800	40,135
2009			106,541	4,875	62,491			70,916	14,228	31,301	45,108
2010				35,903	2,842				36,732	4,462	10,747
TOTAL			1,011,341	322,167	160,746			614,701	460,178	100,246	158,768

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			760,582	135,659	172,762			1,138,839	732,520	198,647	55,713
2007		11,038	366,363	268,138	3,829		23,702	796,259	864,514	17,000	24,254
2008		45,919	680,151	103,312	37,429		45,719	748,994	42,389	60,850	62,049
2009		22,606	303,363	53,440	89,001		16,546	498,797	94,607	95,602	61,663
2010		10,029	95,363	40,125	8,212		7,317	146,044	83,280	20,387	14,691
TOTAL		89,592	2,205,822	600,674	311,233		93,284	3,328,933	1,817,310	392,486	218,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,717,631	3,121,703	218,370	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,103,195	-694,285	2,110	
TOTAL LOSSES	4,614,436	2,427,418	220,480	
EXPECTED LOSSES	4,454,710	1,594,885	143,131	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.965	2.612	.237	7.814
INDICATED (POST-TEST)	4.538	2.387	.217	7.142
PRES. ON RATE LEVEL	6.842	2.450	.220	9.512
DERIVED BY FORMULA	6.773	2.445	.220	9.438
UNDERLYING PRES. RATE	4.793	1.716	.154	6.663
PROPOSED	6.773	2.445	.220	9.438

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.934
IND. RATES				12.93	MINIMUM PREMIUM	2000
MAN. RATES	7.08	7.85	9.26	+ 12.93	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	5,729	453,514	7.916			1			6	7
2007	6,046	2,374,749	39.278			3	3		6	12
2008	5,712	1,037,780	18.168			2	2			4
2009	11,325	534,930	4.723			1	1		1	3
2010	6,458	51,661	.799						1	1
TOTAL	35,270	4,452,634	12.624			7	6		14	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			133,214		49,810			86,191		179,887	4,412
2007			752,323	119,216	84,000			1,191,917	134,160	74,184	18,949
2008			565,773	77,112				333,381	61,143		371
2009			193,414	28,843	4,187			275,128	17,981	9,411	5,966
2010					15,855					33,250	2,556
TOTAL			1,644,724	225,171	153,852			1,886,617	213,284	296,732	32,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			279,483		112,621			444,659		749,409	5,330
2007		27,275	869,330	226,879	160,225		94,421	2,931,444	543,369	296,488	27,590
2008		72,004	1,066,193	147,253	10,853		108,295	1,666,341	304,658	19,977	574
2009		24,863	321,202	52,243	11,587		36,316	1,090,797	119,573	40,501	8,156
2010		3,496	34,392	16,107	16,972		3,477	66,609	46,623	63,371	3,494
TOTAL		127,638	2,570,600	442,482	312,258		242,509	6,199,850	1,014,223	1,169,746	45,144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,140,597	2,938,709	45,144	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,106,522	-386,537	1,099	
TOTAL LOSSES	8,034,075	2,552,172	46,243	
EXPECTED LOSSES	4,377,008	891,977	77,947	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.779	7.236	.131	30.146
INDICATED (POST-TEST)	20.820	6.614	.120	27.554
PRES. ON RATE LEVEL	17.717	3.610	.315	21.642
DERIVED BY FORMULA	17.779	3.730	.305	21.814
UNDERLYING PRES. RATE	12.410	2.529	.221	15.160
PROPOSED	17.779	3.730	.305	21.814

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	29.896
IND. RATES				29.90	MINIMUM PREMIUM	2000
MAN. RATES	16.79	18.51	21.07	+ 29.90	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,962	855,224	28,873			2	1	2	5
2007	4,925	58,432	1,186				1	1	2
2008	5,082	220,830	4,345			1	1	2	4
2009	6,484	45,287	.698					2	2
2010	8,167	129,250	1,582					3	3
TOTAL	27,620	1,309,023	4,739			3	3	10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			262,037	11,222	33,948			468,119	13,028	52,579	14,291
2007				21,034	7,627				22,232	3,373	4,166
2008			73,516	30,957	6,238			40,713	32,266	20,355	16,785
2009					641					6,193	38,453
2010					17,020					73,130	39,100
TOTAL			335,553	63,213	65,474			508,832	67,526	155,630	112,795

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			405,291	19,470	76,757			1,491,680	57,323	219,044	17,264
2007			3,430	37,724	14,708			6,572	78,604	14,383	6,066
2008		11,712	162,814	54,779	12,595		18,627	251,942	143,150	74,140	25,950
2009		25	442	379	877		115	4,432	5,528	17,423	52,565
2010		3,748	36,914	17,290	18,225		7,650	146,518	102,529	139,387	53,450
TOTAL		15,485	608,891	129,642	123,162		26,392	1,901,144	387,134	464,377	155,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,551,912	1,104,315	155,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-382,183	-160,955	700	
TOTAL LOSSES	2,169,729	943,360	155,995	
EXPECTED LOSSES	1,657,753	395,518	41,431	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.856	3.415	.565	11.836
INDICATED (POST-TEST)	7.180	3.121	.516	10.817
PRES. ON RATE LEVEL	8.569	2.044	.214	10.827
DERIVED BY FORMULA	8.541	2.087	.226	10.854
UNDERLYING PRES. RATE	6.002	1.432	.150	7.584
PROPOSED	8.520	2.082	.225	10.827

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.838
IND. RATES				14.84	MINIMUM PREMIUM	2000
MAN. RATES	8.21	8.97	10.54	+ 14.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	12					12						
2007	9					9						
2008	69					69						
2009	761	530	.069			761						
2010	135					135						
TOTAL	986	530	.054			986						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											530
TOTAL											530

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											725
TOTAL											725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			725	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,336	-9,962	20	
TOTAL LOSSES			745	
EXPECTED LOSSES	62,798	23,832	1,193	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.076	.076
INDICATED (POST-TEST)	.000	.000	.069	.069
PRES. ON RATE LEVEL	9.092	3.451	.173	12.716
DERIVED BY FORMULA	9.092	3.451	.173	12.716
UNDERLYING PRES. RATE	6.369	2.417	.121	8.907
PROPOSED	9.092	3.451	.173	12.716

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.427
IND. RATES				17.43	MINIMUM PREMIUM	2000
MAN. RATES	9.98	10.71	12.38	+ 17.43	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,304	59,016	.807				1	1	2
2007	4,782	47,452	.992					1	1
2008	5,980	64,472	1.078				1	1	2
2009	5,254	21,317	.405						
2010	4,626	54,923	1.187				1		1
TOTAL	27,946	247,180	.884				3	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				16,195	694				28,202	2,595	11,330
2007					10,372					35,330	1,750
2008				22,589	2,438				33,297	1,033	5,115
2009											21,317
2010				42,983					11,940		
TOTAL				81,767	13,504				73,439	38,958	39,512

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				28,098	1,569				124,089	10,811	13,687
2007			327	1,251	19,376			869	7,751	135,210	2,548
2008		1,622	11,520	36,954	5,055		5,458	32,754	127,131	8,543	7,908
2009											29,140
2010		11,255	106,792	44,586	6,193		2,229	44,572	25,043	3,862	
TOTAL		12,877	118,639	110,889	32,193		7,687	78,195	284,014	158,426	53,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	217,398	585,522	53,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-428,471	-315,038	767	
TOTAL LOSSES		270,484	54,050	
EXPECTED LOSSES	1,629,252	713,461	62,041	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.968	.193	1.161
INDICATED (POST-TEST)	.000	.885	.176	1.061
PRES. ON RATE LEVEL	8.323	3.644	.317	12.284
DERIVED BY FORMULA	8.157	3.534	.311	12.002
UNDERLYING PRES. RATE	5.830	2.553	.222	8.605
PROPOSED	8.157	3.534	.311	12.002

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	16.448
IND. RATES				16.45	MINIMUM PREMIUM	2000
MAN. RATES	8.67	9.88	11.96	+ 16.45	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,927	1,164,634	19,649			3	2	3	8
2007	5,723	125,444	2,191				3	2	5
2008	6,720	314,537	4,680			1	2		3
2009	5,353	260,583	4,867			1		1	2
2010	5,887	526,378	8,941			1	2	4	7
TOTAL	29,610	2,391,576	8,077			6	9	10	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			467,537	86,889	8,673			474,301	111,807	15,001	426
2007				26,240	1,291				74,384	21,142	2,387
2008			129,271	69,000				107,376	5,315		3,575
2009			129,042		1,600			127,239		1,693	1,009
2010			68,431	46,927	21,932			193,313	140,342	53,239	2,194
TOTAL			794,281	229,056	33,496			902,229	331,848	91,075	9,591

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			942,888	150,753	19,610			2,234,344	491,951	62,493	515
2007			4,021	46,068	2,982			22,222	265,163	85,840	3,476
2008		21,555	291,206	116,681	5,205		35,753	575,066	45,819	4,574	5,527
2009		23,746	308,396	13,178	5,797		26,193	791,272	45,600	12,135	1,379
2010		37,313	324,464	81,902	33,685		86,494	1,674,218	511,147	167,841	2,999
TOTAL		82,614	1,870,975	408,582	67,279		148,440	5,297,122	1,359,680	332,883	13,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,399,151	2,168,424	13,896	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-783,337	-862,725	973	
TOTAL LOSSES	6,615,814	1,305,699	14,869	
EXPECTED LOSSES	3,151,688	2,006,077	72,544	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.343	4.410	.050	26.803
INDICATED (POST-TEST)	20.422	4.031	.046	24.499
PRES. ON RATE LEVEL	15.195	9.672	.350	25.217
DERIVED BY FORMULA	15.300	9.446	.338	25.084
UNDERLYING PRES. RATE	10.644	6.775	.245	17.664
PROPOSED	15.300	9.446	.338	25.084

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	34.377
IND. RATES				34.38	MINIMUM PREMIUM	2000
MAN. RATES	17.83	20.32	24.55	+ 34.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	26,720	647,627	2.423			2	2	9	13
2007	28,194	237,444	.842			1			1
2008	26,736	306,323	1.145			1	3	6	10
2009	26,931	309,397	1.148			1		4	5
2010	27,910	91,729	.328					5	5
TOTAL	136,491	1,592,520	1.167			5	5	24	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			336,875	58,682	14,382			120,253	77,372	17,841	22,222
2007			137,135					78,774			21,535
2008			69,180	11,993	8,204			101,923	30,224	59,415	25,384
2009			117,875		29,261			84,231		54,252	23,778
2010					13,250					35,162	43,317
TOTAL			661,065	70,675	65,097			385,181	107,596	166,670	136,236

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			706,764	101,814	32,518			620,385	340,437	74,325	26,844
2007		8,284	257,721	2,477	214		11,809	361,524	7,158	462	31,355
2008		9,820	145,316	24,667	14,752		38,379	583,144	170,662	205,986	39,244
2009		22,813	300,921	28,413	43,372		18,317	561,902	77,565	157,531	32,505
2010		2,922	28,735	13,457	14,179		3,694	70,444	49,303	67,030	59,214
TOTAL		43,839	1,439,457	170,828	105,035		72,199	2,197,399	645,125	505,334	189,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,752,894	1,426,322	189,162	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-583,672	-518,738	1,813	
TOTAL LOSSES	3,169,222	907,584	190,975	
EXPECTED LOSSES	2,373,579	1,197,026	132,396	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.322	.665	.140	3.127
INDICATED (POST-TEST)	2.122	.608	.128	2.858
PRES. ON RATE LEVEL	2.483	1.252	.138	3.873
DERIVED BY FORMULA	2.469	1.181	.137	3.787
UNDERLYING PRES. RATE	1.739	.877	.097	2.713
PROPOSED	2.469	1.181	.137	3.787

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.190
IND. RATES				5.19	MINIMUM PREMIUM	1590
MAN. RATES	2.93	3.25	3.77	+ 5.19	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	108,782	1,874,769	1.723			3	10	17	30	
2007	109,699	1,803,295	1.643			4	5	23	32	
2008	98,225	4,637,465	4.721	1		4	6	10	21	
2009	80,291	1,106,858	1.378			3	4	9	16	
2010	96,902	1,301,535	1.343			3	3	14	20	
TOTAL	493,899	10,723,922	2.171	1		17	28	73	119	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			464,058	237,097	44,187			699,396	198,029	93,224	138,778
2007			732,640	132,204	105,444			396,372	166,871	153,744	116,020
2008	200,000		1,373,023	181,842	37,422	7,750		2,588,951	100,234	73,773	74,470
2009			333,537	75,068	28,611			431,069	111,579	59,237	67,757
2010			362,675	120,404	128,497			266,803	188,467	163,898	70,791
TOTAL	200,000		3,265,933	746,615	344,161	7,750		4,382,591	765,180	543,876	467,816

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			896,824	411,363	99,906			2,164,995	871,329	388,370	167,644
2007		43,853	1,387,654	257,148	200,995		57,987	1,827,511	653,309	601,709	168,925
2008	364,191	86,727	1,233,607	328,282	77,126	7,347	189,718	2,939,752	547,108	279,600	115,131
2009		61,850	801,768	144,559	53,883		86,427	2,574,276	508,694	214,498	92,624
2010		157,122	1,349,997	308,156	171,505		116,637	2,258,628	792,182	398,004	96,771
TOTAL	364,191	349,552	5,669,850	1,449,508	603,415	7,347	450,769	11,765,162	3,372,622	1,882,181	641,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,606,871	7,307,726	641,095			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,185,373	-1,960,801	5,962			
TOTAL LOSSES	16,421,498	5,346,925	647,057			
EXPECTED LOSSES	8,865,487	4,469,786	454,387			
CREDIBILITY	.10	.26	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.325	1.083	.131	4.539		
INDICATED (POST-TEST)	3.039	.990	.120	4.149		
PRES. ON RATE LEVEL	2.563	1.292	.131	3.986		
DERIVED BY FORMULA	2.611	1.213	.128	3.952		
UNDERLYING PRES. RATE	1.795	.905	.092	2.792		
PROPOSED	2.634	1.223	.129	3.986		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.462
IND. RATES				5.46	MINIMUM PREMIUM	1655
MAN. RATES	3.08	3.31	3.88	+ 5.46	PRESENT	1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	7,195	322,001	4.475						4	4
2007	6,317	410,183	6.493			1	1		3	5
2008	5,792	657,997	11.360			2			3	5
2009	4,422	690,991	15.626			1	1		2	4
2010	6,017	524,276	8.713			1	3		3	7
TOTAL	29,743	2,605,448	8.760			5	5		15	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					66,440					242,538	13,023
2007			146,923	23,171	17,940			147,301	30,898	22,031	21,919
2008			231,288		2,425			398,888		6,494	18,902
2009			79,703	38,297	21,787			434,636	61,063	46,548	8,957
2010			95,368	96,052	12,394			207,324	68,926	39,736	4,476
TOTAL			553,282	157,520	120,986			1,188,149	160,887	357,347	67,277

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					150,221					1,010,414	15,732
2007		8,876	280,196	45,359	34,252		22,082	685,578	126,424	87,222	31,914
2008		26,358	407,786	9,934	6,680		102,630	1,678,249	78,793	32,682	29,222
2009		10,661	139,075	67,035	34,110		41,247	1,228,059	280,339	155,356	12,244
2010		49,102	433,952	123,728	30,724		61,281	1,180,748	315,241	114,985	6,119
TOTAL		94,997	1,261,009	246,056	255,987		227,240	4,772,634	800,797	1,400,659	95,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,355,880	2,703,499	95,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-186,632	-237,950	774	
TOTAL LOSSES	6,169,248	2,465,549	96,005	
EXPECTED LOSSES	748,037	541,321	58,892	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.742	8.290	.323	29.355
INDICATED (POST-TEST)	18.958	7.577	.295	26.830
PRES. ON RATE LEVEL	3.590	2.598	.283	6.471
DERIVED BY FORMULA	3.897	2.797	.283	6.977
UNDERLYING PRES. RATE	2.515	1.820	.198	4.533
PROPOSED	3.897	2.797	.283	6.977

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.561
IND. RATES				9.56	MINIMUM PREMIUM	2000
MAN. RATES	4.26	5.11	6.30	+ 9.56	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	111,474	3,799,728	3.408			11	6	23	40
2007	119,552	2,490,582	2.083			6	10	26	42
2008	114,359	1,852,355	1.619			4	7	21	32
2009	76,586	1,737,992	2.269			1	5	30	36
2010	130,927	2,552,026	1.949			2	7	31	40
TOTAL	552,898	12,432,683	2.249			24	35	131	190

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,836,907	107,990	132,096			1,323,644	60,653	230,146	108,292
2007			764,817	265,860	135,518			650,385	274,406	291,706	107,890
2008			592,412	197,578	79,483			430,280	231,280	191,803	129,519
2009			180,595	210,837	284,477			210,833	356,392	411,307	83,551
2010			405,023	209,352	383,870			537,518	209,506	587,748	219,009
TOTAL			3,779,754	991,617	1,015,444			3,152,660	1,132,237	1,712,710	648,261

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			3,272,136	187,364	298,669			5,429,649	266,874	958,788	130,817
2007		46,199	1,481,931	495,330	260,150		97,502	3,072,077	1,084,155	1,138,374	157,088
2008		87,708	1,243,435	365,052	145,627		167,429	2,366,359	1,075,127	687,804	200,236
2009		55,422	750,553	460,853	411,623		69,913	2,030,970	1,468,538	1,250,739	114,214
2010		195,525	1,798,162	637,507	450,657		155,371	3,004,222	1,405,761	1,209,011	299,385
TOTAL		384,854	8,546,217	2,146,106	1,566,726		490,215	15,903,277	5,300,455	5,244,716	901,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,324,563	14,258,003	901,740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,912,767	-2,880,655	9,171	
TOTAL LOSSES	21,411,796	11,377,348	910,911	
EXPECTED LOSSES	16,299,433	6,723,239	646,892	
CREDIBILITY	.11	.28	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.873	2.058	.165	6.096
INDICATED (POST-TEST)	3.540	1.881	.151	5.572
PRES. ON RATE LEVEL	4.209	1.736	.167	6.112
DERIVED BY FORMULA	4.135	1.777	.162	6.074
UNDERLYING PRES. RATE	2.948	1.216	.117	4.281
PROPOSED	4.135	1.777	.162	6.074

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.324
IND. RATES				8.32	MINIMUM PREMIUM	2000
MAN. RATES	4.77	5.13	5.95	+ 8.32	PRESENT	1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	87,278	1,551,161	1.777			3	7	36	46
2007	84,329	3,344,921	3.966			5	10	30	45
2008	85,568	1,616,865	1.889			4	6	20	30
2009	75,713	2,530,614	3.342			6	12	30	48
2010	69,637	1,971,654	2.831			2	5	28	35
TOTAL	402,525	11,015,215	2.737			20	40	144	204

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			400,877	167,474	90,206			391,820	161,530	216,320	122,934
2007			1,336,118	329,928	72,017			792,799	394,725	284,258	135,076
2008			485,508	132,441	63,943			401,055	109,230	260,649	164,039
2009			559,716	312,604	192,661			407,193	375,552	549,017	133,871
2010			307,314	205,451	263,932			392,505	285,008	399,691	117,753
TOTAL			3,089,533	1,147,898	682,759			2,385,372	1,326,045	1,709,935	673,673

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			783,583	290,567	203,952			1,791,643	710,732	901,190	148,504
2007		60,430	1,932,400	604,044	143,287		78,208	2,516,171	1,492,225	1,117,079	196,670
2008		71,766	1,035,182	252,203	116,159		147,371	2,253,807	647,188	898,263	253,604
2009		144,325	1,881,218	585,232	307,338		130,459	3,872,781	1,742,631	1,658,635	183,002
2010		168,451	1,525,556	499,181	320,370		149,629	2,898,156	1,222,419	862,775	160,968
TOTAL		444,972	7,157,939	2,231,227	1,091,106		505,667	13,332,558	5,815,195	5,437,942	942,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,441,136	14,575,470	942,748			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,292,971	-3,330,107	8,810			
TOTAL LOSSES	19,148,165	11,245,363	951,558			
EXPECTED LOSSES	9,129,267	7,579,546	696,368			
CREDIBILITY	.09	.23	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.757	2.794	.236	7.787		
INDICATED (POST-TEST)	4.348	2.554	.216	7.118		
PRES. ON RATE LEVEL	3.238	2.688	.247	6.173		
DERIVED BY FORMULA	3.338	2.657	.240	6.235		
UNDERLYING PRES. RATE	2.268	1.883	.173	4.324		
PROPOSED	3.338	2.657	.240	6.235		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.545
IND. RATES				8.55	MINIMUM PREMIUM	2000
MAN. RATES	4.30	4.81	6.01	+ 8.55	PRESENT	1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	13,808	509,881	3.692			2	4	6	12	
2007	14,614	977,916	6.691			2	1	2	5	
2008	10,412	399,956	3.841			2		3	5	
2009	9,918	427,048	4.305			1	1	4	6	
2010	8,390	212,388	2.531				1	3	4	
TOTAL	57,142	2,527,189	4.423			7	7	18	32	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			146,033	90,463	19,558			100,637	112,950	31,002	9,238
2007			302,581	60,736	4,290			551,323	49,030	3,928	6,028
2008			157,660		61,973			99,768		74,139	6,416
2009			157,313	6,110	38,712			77,023	8,227	74,276	65,387
2010				48,320	19,991				59,787	78,349	5,941
TOTAL			763,587	205,629	144,524			828,751	229,994	261,694	93,010

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			306,377	156,954	44,221			519,186	496,980	129,154	11,160
2007		14,848	471,356	111,231	9,721		67,848	2,091,480	213,695	20,940	8,777
2008		20,713	326,512	24,292	101,980		32,828	545,285	63,022	250,309	9,919
2009		31,090	409,483	45,909	57,967		18,012	552,355	117,282	215,415	89,384
2010		17,056	163,407	70,431	28,363		19,339	380,125	235,222	168,666	8,121
TOTAL		83,707	1,677,135	408,817	242,252		138,027	4,088,431	1,126,201	784,484	127,361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,987,300	2,561,754	127,361	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-951,325	-554,327	621	
TOTAL LOSSES	5,035,975	2,007,427	127,982	
EXPECTED LOSSES	3,808,515	1,219,982	53,142	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.813	3.513	.224	12.550
INDICATED (POST-TEST)	8.055	3.211	.205	11.471
PRES. ON RATE LEVEL	9.515	3.048	.133	12.696
DERIVED BY FORMULA	9.486	3.058	.137	12.681
UNDERLYING PRES. RATE	6.665	2.135	.093	8.893
PROPOSED	9.486	3.058	.137	12.681

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.379
IND. RATES				17.38	MINIMUM PREMIUM	2000
MAN. RATES	9.60	10.49	12.36	+ 17.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,337	3,411	.102							
2007	2,562	128,944	5.032				3	2		5
2008	2,727	39,911	1.463					1		1
2009	5,723	126,889	2.217				1	1		2
2010	3,092	2,718	.087							
TOTAL	17,441	301,873	1.731				4	4		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,411
2007				76,523	12,254				3,355	20,502	16,310
2008					6,230					4,741	28,940
2009				61,118	2,334				43,901	10,967	8,569
2010											2,718
TOTAL				137,641	20,818				47,256	36,210	59,948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,120
2007				11,988	135,375	24,561		1,483	16,249	78,685	23,747
2008		41	1,252	1,724	10,036		31	1,008	2,511	15,780	44,741
2009		6,708	82,799	83,228	8,636		4,481	119,002	139,756	41,414	11,714
2010											3,716
TOTAL		6,749	96,039	220,327	43,233		4,512	121,493	158,516	135,879	88,038

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	228,793	557,955	88,038	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-192,664	-148,253	505	
TOTAL LOSSES	36,129	409,702	88,543	
EXPECTED LOSSES	738,976	340,275	36,277	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.207	2.349	.508	3.064
INDICATED (POST-TEST)	.189	2.147	.464	2.800
PRES. ON RATE LEVEL	6.049	2.785	.297	9.131
DERIVED BY FORMULA	5.990	2.766	.302	9.058
UNDERLYING PRES. RATE	4.237	1.951	.208	6.396
PROPOSED	5.990	2.766	.302	9.058

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.413
IND. RATES				12.41	MINIMUM PREMIUM	2000
MAN. RATES	6.80	7.52	8.89	+ 12.41	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,201	862	.026							
2007	2,858	409,465	14.326			1				1
2008	2,176	89,809	4.127				1			1
2009	2,080									
2010	1,944	1,106	.056							
TOTAL	12,259	501,242	4.089			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											862
2007			241,974					161,424			6,067
2008				42,262					46,985		562
2010											1,106
TOTAL			241,974	42,262				161,424	46,985		8,597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,041
2007		14,267	443,907	4,265	368		23,623	723,176	14,315	925	8,834
2008		3,005	20,635	67,878	2,116		7,680	45,914	178,628	7,202	869
2010											1,512
TOTAL		17,272	464,542	72,143	2,484		31,303	769,090	192,943	8,127	12,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,282,207	275,697	12,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,536	-39,750	79	
TOTAL LOSSES	1,245,671	235,947	12,335	
EXPECTED LOSSES	143,797	87,774	6,620	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.161	1.925	.101	12.187
INDICATED (POST-TEST)	9.287	1.759	.092	11.138
PRES. ON RATE LEVEL	1.675	1.022	.077	2.774
DERIVED BY FORMULA	1.751	1.037	.077	2.865
UNDERLYING PRES. RATE	1.173	.716	.054	1.943
PROPOSED	1.751	1.037	.077	2.865

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.926
IND. RATES				3.93	MINIMUM PREMIUM	1275
MAN. RATES	2.15	2.32	2.70	+ 3.93	PRESENT	950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	4,788	74,196	1,549				1			1
2007	4,440	11,851	.266						1	1
2008	3,578	11,790	.329							
2009	3,180	144,228	4,535				1			1
2010	2,757	385,555	13,984						2	3
TOTAL	18,743	627,620	3,349				1	2	3	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,145					26,005		33,046
2007					1,223					10,628	
2008											11,790
2009				63,074					79,649		1,505
2010			95,507		33,210			194,357		62,481	
TOTAL			95,507	78,219	34,433			194,357	105,654	73,109	46,341

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				26,277					114,422		39,920
2007			39	148	2,285			263	2,331	40,673	
2008											18,227
2009		6,825	83,783	84,474	5,611		7,749	201,646	235,818	19,153	2,057
2010		29,731	249,945	45,887	39,375		50,312	959,502	201,289	135,853	
TOTAL		36,556	333,767	156,786	47,271		58,061	1,161,411	553,860	195,679	60,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,589,795	953,596	60,204	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,920	-184,005	292	
TOTAL LOSSES	1,448,875	769,591	60,496	
EXPECTED LOSSES	554,606	406,161	25,116	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.730	4.106	.323	12.159
INDICATED (POST-TEST)	7.065	3.753	.295	11.113
PRES. ON RATE LEVEL	4.224	3.094	.191	7.509
DERIVED BY FORMULA	4.252	3.114	.194	7.560
UNDERLYING PRES. RATE	2.959	2.167	.134	5.260
PROPOSED	4.252	3.114	.194	7.560

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.360
IND. RATES				10.36	MINIMUM PREMIUM	2000
MAN. RATES	5.56	6.12	7.31	+ 10.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,598	22,687	1.419						1	1
2007	1,276	78,773	6.173						2	2
2008	1,060	13,935	1.314						1	1
2009	910									
2010	614									
TOTAL	5,458	115,395	2.114						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					7,431					13,737	1,519
2007					29,907					48,866	
2008					7,848					6,087	
TOTAL					45,186					68,690	1,519

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					16,801					57,228	1,835
2007			944	3,606	55,872			1,200	10,720	187,014	
2008		52	1,576	2,170	12,645		39	1,299	3,223	20,262	
TOTAL		52	2,520	5,776	85,318		39	2,499	13,943	264,504	1,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,110	369,541	1,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,903	-44,023	83	
TOTAL LOSSES		325,518	1,918	
EXPECTED LOSSES	281,305	95,242	7,914	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	5.964	.035	5.999
INDICATED (POST-TEST)	.000	5.451	.032	5.483
PRES. ON RATE LEVEL	7.358	2.491	.207	10.056
DERIVED BY FORMULA	7.284	2.521	.205	10.010
UNDERLYING PRES. RATE	5.154	1.745	.145	7.044
PROPOSED	7.284	2.521	.205	10.010

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.718
IND. RATES				13.72	MINIMUM PREMIUM	2000
MAN. RATES	7.78	8.42	9.79	+ 13.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,488	161,374	2.155				3	3	6
2007	7,219	421,020	5.832			1	1	2	4
2008	6,842	874,519	12.781			1	3	2	6
2009	5,991	243,559	4.065				3	2	5
2010	5,701	21,918	.384					1	1
TOTAL	33,241	1,722,390	5.182			2	10	10	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				79,146	4,765				56,891	11,338	9,234
2007			143,615	1,185	10,283			246,762	1,634	12,831	4,710
2008			245,740	102,323	10,217			370,268	94,961	46,218	4,792
2009				48,506	12,784				154,983	18,378	8,908
2010					12,073					8,101	1,744
TOTAL			389,355	231,160	50,122			617,030	308,469	96,866	29,388

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				137,318	10,773				250,321	47,234	11,155
2007		7,205	224,669	5,468	19,420		30,727	941,383	27,152	50,418	6,858
2008		21,586	272,264	172,181	23,079		69,903	986,811	425,210	174,246	7,408
2009		5,757	73,268	72,494	21,826		15,427	405,541	475,243	88,973	12,177
2010		2,663	26,187	12,264	12,922		848	16,228	11,358	15,439	2,384
TOTAL		37,211	596,388	399,725	88,020		116,905	2,349,963	1,189,284	376,310	39,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,100,467	2,053,339	39,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-221,602	-373,965	603	
TOTAL LOSSES	2,878,865	1,679,374	40,585	
EXPECTED LOSSES	882,882	845,984	48,200	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.661	5.052	.122	13.835
INDICATED (POST-TEST)	7.916	4.618	.112	12.646
PRES. ON RATE LEVEL	3.792	3.633	.207	7.632
DERIVED BY FORMULA	3.874	3.672	.203	7.749
UNDERLYING PRES. RATE	2.656	2.545	.145	5.346
PROPOSED	3.874	3.672	.203	7.749

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.620
IND. RATES				10.62	MINIMUM PREMIUM	2000
MAN. RATES	5.48	6.11	7.43	+ 10.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,077	47,300	2.277						3	3
2007	2,478	17,319	.698						1	1
2008	2,539	70,493	2.776						1	1
2009	2,171	1,642	.075							
2010	1,716	6,782	.395							
TOTAL	10,981	143,536	1.307						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					6,179					35,748	5,373
2007					7,238					9,289	792
2008					48,040					21,558	895
2009											1,642
2010											6,782
TOTAL					61,457					66,595	15,484

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					13,970					148,926	6,491
2007			229	872	13,521			229	2,036	35,548	1,153
2008		314	9,648	13,290	77,396		124	4,591	11,404	71,767	1,384
2009											2,245
2010											9,271
TOTAL		314	9,877	14,162	104,887		124	4,820	13,440	256,241	20,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,135	388,730	20,544	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,479	-88,378	227	
TOTAL LOSSES		300,352	20,771	
EXPECTED LOSSES	397,842	201,502	18,448	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.735	.189	2.924
INDICATED (POST-TEST)	.000	2.500	.173	2.673
PRES. ON RATE LEVEL	5.172	2.620	.240	8.032
DERIVED BY FORMULA	5.120	2.618	.239	7.977
UNDERLYING PRES. RATE	3.623	1.835	.168	5.626
PROPOSED	5.120	2.618	.239	7.977

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.932
IND. RATES				10.93	MINIMUM PREMIUM	2000
MAN. RATES	6.03	6.63	7.82	+ 10.93	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,714	7,915	.291						1	1
2007	2,361	366,983	15.543			1				1
2008	1,883	10,401	.552							
2009	1,581	18,177	1.149						1	1
2010	1,712	752	.043							
TOTAL	10,251	404,228	3.943			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,741						3,174
2007			294,105					72,710			168
2008											10,401
2009					3,660					1,430	13,087
2010											752
TOTAL			294,105		8,401			72,710		1,430	27,582

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,719						3,834
2007		17,766	552,716	5,311	457		10,899	333,692	6,606	427	245
2008											16,080
2009		148	2,530	2,156	5,014		29	1,024	1,277	4,021	17,890
2010											1,028
TOTAL		17,914	555,246	7,467	16,190		10,928	334,716	7,883	4,448	39,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	918,804	35,988	39,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,654	-94,714	322	
TOTAL LOSSES	850,150		39,399	
EXPECTED LOSSES	270,729	210,044	26,653	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.293	.000	.384	8.677
INDICATED (POST-TEST)	7.580	.000	.351	7.931
PRES. ON RATE LEVEL	3.771	2.925	.371	7.067
DERIVED BY FORMULA	3.809	2.867	.371	7.047
UNDERLYING PRES. RATE	2.641	2.049	.260	4.950
PROPOSED	3.820	2.875	.372	7.067

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.685
IND. RATES				9.69	MINIMUM PREMIUM	2000
MAN. RATES	5.43	5.88	6.88	+ 9.69	PRESENT	1985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	78,389	3,620,908	4.619			5	8	11	24
2007	52,692	1,431,424	2.716			4	13	10	27
2008	52,017	2,060,002	3.960			6	7	10	23
2009	41,348	956,442	2.313			3	3	3	9
2010	52,388	548,732	1.047			1	3	10	14
TOTAL	276,834	8,617,508	3.113			19	34	44	97

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,093,234	241,847	15,439			1,894,209	210,133	68,170	97,876
2007			477,579	281,964	44,131			200,517	306,425	71,199	49,609
2008			932,061	183,675	83,476			557,878	113,051	135,851	54,010
2009			405,382	30,597	6,179			400,487	25,069	20,345	68,383
2010			100,000	72,645	46,353			38,960	66,155	72,970	151,649
TOTAL			3,008,256	810,728	195,578			3,092,051	720,833	368,535	421,527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,220,911	419,605	34,909			4,180,827	924,586	283,997	118,234
2007		28,849	941,676	507,316	89,331		30,061	1,011,382	1,107,057	293,962	72,230
2008		116,924	1,704,005	354,446	154,544		163,909	2,503,007	607,929	485,199	83,499
2009		64,789	839,500	76,258	20,509		55,592	1,671,559	181,293	78,150	93,480
2010		59,962	524,985	139,096	65,322		31,461	612,181	270,886	164,865	207,304
TOTAL		270,524	5,231,077	1,496,721	364,615		281,023	9,978,956	3,091,751	1,306,173	574,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,761,580	6,259,260	574,747			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,115,626	-1,413,812	5,438			
TOTAL LOSSES	13,645,954	4,845,448	580,185			
EXPECTED LOSSES	8,163,835	3,178,054	429,092			
CREDIBILITY	.07	.18	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.929	1.750	.210	6.889		
INDICATED (POST-TEST)	4.505	1.600	.192	6.297		
PRES. ON RATE LEVEL	4.210	1.639	.221	6.070		
DERIVED BY FORMULA	4.231	1.632	.216	6.079		
UNDERLYING PRES. RATE	2.949	1.148	.155	4.252		
PROPOSED	4.231	1.632	.216	6.079		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.331
IND. RATES				8.33	MINIMUM PREMIUM	2000
MAN. RATES	4.44	4.94	5.91	+ 8.33	PRESENT	1745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	7,172	13,732	.191						1	1
2007	7,561	21,987	.290						4	4
2008	5,832	31,935	.547						4	4
2009	5,344	247,574	4.632			1			3	4
2010	7,489	240,938	3.217				1		6	7
TOTAL	33,398	556,166	1.665			1	1		18	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					6,000					3,556	4,176
2007					4,083					10,122	7,782
2008					10,845					18,930	2,160
2009			120,927		8,863			98,700		6,171	12,913
2010				39,825	56,852				42,285	90,089	11,887
TOTAL			120,927	39,825	86,643			98,700	42,285	128,868	38,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					13,566					14,814	5,045
2007			126	492	7,626			246	2,222	38,741	11,331
2008		72	2,180	3,001	17,470		108	4,030	10,025	63,019	3,339
2009		22,547	294,087	16,690	15,517		20,405	617,280	39,698	23,087	17,652
2010		22,960	222,267	99,061	66,596		17,307	338,298	214,976	185,397	16,250
TOTAL		45,579	518,660	119,244	120,775		37,820	959,854	266,921	325,058	53,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,561,913	831,998	53,617	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-290,355	-210,962	697	
TOTAL LOSSES	1,271,558	621,036	54,314	
EXPECTED LOSSES	1,199,323	483,270	50,098	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.807	1.860	.163	5.830
INDICATED (POST-TEST)	3.480	1.700	.149	5.329
PRES. ON RATE LEVEL	5.127	2.066	.213	7.406
DERIVED BY FORMULA	5.094	2.051	.210	7.355
UNDERLYING PRES. RATE	3.591	1.447	.150	5.188
PROPOSED	5.094	2.051	.210	7.355

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.080
IND. RATES				10.08	MINIMUM PREMIUM	2000
MAN. RATES	6.05	6.56	7.21	+ 10.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	15,563	313,793	2.016			1			1	2
2007	13,652	30,021	.219							
2008	24,698	549,062	2.223			2	2		1	5
2009	9,219	3,486	.037							
2010	27,207	72,150	.265						2	2
TOTAL	90,339	968,512	1.072			3	2		4	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			246,035		1,402			66,356			
2007											30,021
2008			346,584	58,180	7,002			58,980	45,954	2,712	29,650
2009											3,486
2010					29,514					25,416	17,220
TOTAL			592,619	58,180	37,918			125,336	45,954	28,128	80,377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			516,181		3,170			342,331			
2007											43,710
2008		48,834	720,230	111,095	18,888		26,684	358,514	190,214	18,138	45,839
2009											4,765
2010		6,502	64,016	29,983	31,595		2,659	50,917	35,635	48,443	23,540
TOTAL		55,336	1,300,427	141,078	53,653		29,343	751,762	225,849	66,581	117,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,136,868	487,161	117,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-691,780	-258,533	1,637	
TOTAL LOSSES	1,445,088	228,628	119,491	
EXPECTED LOSSES	2,905,302	645,021	102,987	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.600	.253	.132	1.985
INDICATED (POST-TEST)	1.462	.231	.121	1.814
PRES. ON RATE LEVEL	4.591	1.019	.163	5.773
DERIVED BY FORMULA	4.497	.956	.159	5.612
UNDERLYING PRES. RATE	3.216	.714	.114	4.044
PROPOSED	4.497	.956	.159	5.612

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.691
IND. RATES				7.69	MINIMUM PREMIUM	2000
MAN. RATES	4.57	4.92	5.62	+ 7.69	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	406									
2007	401	1,403	.349						1	1
2008	400									
2009	339	944	.278							
2010	264	4,411	1,670							
TOTAL	1,810	6,758	.373						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					181					1,222	
2009											944
2010											4,411
TOTAL					181					1,222	5,355

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			6	22	339			30	267	4,678	
2009											1,290
2010											6,030
TOTAL			6	22	339			30	267	4,678	7,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36	5,306	7,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,922	-18,289	52	
TOTAL LOSSES			7,372	
EXPECTED LOSSES	110,266	41,105	4,380	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.407	.407
INDICATED (POST-TEST)	.000	.000	.372	.372
PRES. ON RATE LEVEL	8.697	3.242	.345	12.284
DERIVED BY FORMULA	8.697	3.210	.345	12.252
UNDERLYING PRES. RATE	6.092	2.271	.242	8.605
PROPOSED	8.697	3.210	.345	12.252

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	16.791
IND. RATES				16.79	MINIMUM PREMIUM	2000
MAN. RATES	9.76	10.38	11.96	+ 16.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	770	94,356	12.254						1	1
2007	743	14,048	1.890						1	1
2008	694	27,263	3.928						2	2
2009	866	43,669	5.042						1	1
2010	416									
TOTAL	3,489	179,336	5.140						3	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					41,777					52,579	
2007				516					13,532		
2008				13,583					13,528		152
2009					17,257					26,412	
TOTAL				14,099	59,034				27,060	78,991	152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					94,458					219,044	
2007			77	903	12			3,947	47,396	897	
2008		964	6,633	21,818	679		2,215	13,216	51,436	2,074	235
2009		698	11,926	10,165	23,637		488	18,943	23,559	74,312	
TOTAL		1,662	18,636	32,886	118,786		2,703	36,106	122,391	296,327	235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,107	570,390	235	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,212	-34,593	96	
TOTAL LOSSES	32,895	535,797	331	
EXPECTED LOSSES	101,356	76,793	8,373	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.943	15.357	.009	16.309
INDICATED (POST-TEST)	.862	14.036	.008	14.906
PRES. ON RATE LEVEL	4.147	3.142	.343	7.632
DERIVED BY FORMULA	4.147	3.251	.340	7.738
UNDERLYING PRES. RATE	2.905	2.201	.240	5.346
PROPOSED	4.147	3.251	.340	7.738

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.604
IND. RATES				10.60	MINIMUM PREMIUM	2000
MAN. RATES	5.48	6.11	7.43	+ 10.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,334	112,820	8.457				3	1	4
2007	1,026								
2008	807	275,427	34.129			1			1
2009	1,324	22,587	1.705					2	2
2010	1,147	810	.070						
TOTAL	5,638	411,644	7.301			1	3	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				62,610	1,371				38,598	9,470	771
2008			93,161					179,898			2,368
2009					14,696					6,754	1,137
2010											810
TOTAL			93,161	62,610	16,067			179,898	38,598	16,224	5,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				108,628	3,100				169,831	39,452	931
2008		12,002	185,579	4,224	1,263		58,410	954,787	42,907	6,301	3,661
2009		595	10,153	8,659	20,128		127	4,845	6,019	18,997	1,554
2010											1,107
TOTAL		12,597	195,732	121,511	24,491		58,537	959,632	218,757	64,750	7,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,226,498	429,509	7,253	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,644	-204,113	239	
TOTAL LOSSES	1,133,854	225,396	7,492	
EXPECTED LOSSES	362,468	462,429	17,252	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.111	3.998	.133	24.242
INDICATED (POST-TEST)	18.381	3.654	.122	22.157
PRES. ON RATE LEVEL	9.178	11.709	.437	21.324
DERIVED BY FORMULA	9.270	11.628	.434	21.332
UNDERLYING PRES. RATE	6.429	8.202	.306	14.937
PROPOSED	9.270	11.628	.434	21.332

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	29.235
IND. RATES				29.24	MINIMUM PREMIUM	2000
MAN. RATES	15.64	16.78	20.76	+ 29.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	585									
2007	332	196	.059							
2008	159									
2009	275									
2010	434									
TOTAL	1,785	196	.011							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											196
TOTAL											196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											285
TOTAL											285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,690	-8,935	26	
TOTAL LOSSES			311	
EXPECTED LOSSES	68,187	19,796	1,785	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	5.453	1.583	.143	7.179
DERIVED BY FORMULA	5.453	1.567	.142	7.162
UNDERLYING PRES. RATE	3.820	1.109	.100	5.029
PROPOSED	5.453	1.567	.142	7.162

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.815
IND. RATES				9.82	MINIMUM PREMIUM	2000
MAN. RATES	5.48	6.00	6.99	+ 9.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,208	146	.012							
2007	1,164									
2008	605									
2009	402									
2010	649									
TOTAL	4,028	146	.004							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											146
TOTAL											146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											176
TOTAL											176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,110	-44,480	85	
TOTAL LOSSES			261	
EXPECTED LOSSES	153,467	95,585	7,452	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	5.439	3.388	.264	9.091
DERIVED BY FORMULA	5.439	3.354	.261	9.054
UNDERLYING PRES. RATE	3.810	2.373	.185	6.368
PROPOSED	5.439	3.354	.261	9.054

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.408
IND. RATES				12.41	MINIMUM PREMIUM	2000
MAN. RATES	6.92	7.58	8.85	+ 12.41	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	764	70,514	9,229				1			1
2007	361									
2008	262									
2009	129									
2010	835	48,760	5,839				1			1
TOTAL	2,351	119,274	5,073				2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				56,681					8,217		5,616
2010				27,310					21,450		
TOTAL				83,991					29,667		5,616

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				98,342					36,155		6,784
2010		7,155	67,850	28,325	3,934		3,997	80,065	44,985	6,937	
TOTAL		7,155	67,850	126,667	3,934		3,997	80,065	81,140	6,937	6,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	159,067	218,678	6,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,763	-11,613	55	
TOTAL LOSSES	150,304	207,065	6,839	
EXPECTED LOSSES	35,194	27,201	3,244	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.393	8.808	.291	15.492
INDICATED (POST-TEST)	5.843	8.051	.266	14.160
PRES. ON RATE LEVEL	2.137	1.652	.197	3.986
DERIVED BY FORMULA	2.137	1.716	.198	4.051
UNDERLYING PRES. RATE	1.497	1.157	.138	2.792
PROPOSED	2.137	1.716	.198	4.051

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.551
IND. RATES				5.55	MINIMUM PREMIUM	1680
MAN. RATES	3.08	3.31	3.88	+ 5.55	PRESENT	1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006										
2007										
2008										
2009										
2010	30									
TOTAL	30									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-55	-69	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	344	245	42			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.007	.007		
INDICATED (POST-TEST)	.000	.000	.006	.006		
PRES. ON RATE LEVEL	1.637	1.164	.198	2.999		
DERIVED BY FORMULA	1.637	1.164	.198	2.999		
UNDERLYING PRES. RATE	1.147	.815	.139	2.101		
PROPOSED	1.637	1.164	.198	2.999		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.110
IND. RATES				4.11	MINIMUM PREMIUM	1320
MAN. RATES	2.35	2.53	2.92	+ 4.11	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,343	2,197	.163							
2007	1,826	2,196	.120							
2008	1,289	146	.011							
2009	1,052	12,701	1.207							
2010	887									
TOTAL	6,397	17,240	.270							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,197
2007											2,196
2008											146
2009											12,701
TOTAL											17,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,654
2007											3,197
2008											226
2009											17,362
TOTAL											23,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			23,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,899	-51,123	127	
TOTAL LOSSES			23,566	
EXPECTED LOSSES	65,634	112,844	11,130	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.368	.368
INDICATED (POST-TEST)	.000	.000	.336	.336
PRES. ON RATE LEVEL	1.465	2.518	.248	4.231
DERIVED BY FORMULA	1.450	2.493	.249	4.192
UNDERLYING PRES. RATE	1.026	1.764	.174	2.964
PROPOSED	1.450	2.493	.249	4.192

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.745
IND. RATES				5.75	MINIMUM PREMIUM	1730
MAN. RATES	3.37	3.59	4.12	+ 5.75	PRESENT	1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	575									
2007	838									
2008	993									
2009	1,178									
2010	1,032									
TOTAL	4,616									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,595	-18,315	101			
TOTAL LOSSES			101			
EXPECTED LOSSES	93,935	43,853	6,693			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	2.905	1.356	.207	4.468		
DERIVED BY FORMULA	2.905	1.342	.205	4.452		
UNDERLYING PRES. RATE	2.035	.950	.145	3.130		
PROPOSED	2.905	1.342	.205	4.452		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.101
IND. RATES				6.10	MINIMUM PREMIUM	1815
MAN. RATES	3.50	3.77	4.35	+ 6.10	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2006	68					68					
2007	71					71					
2008	71					71					
2009	64					64					
2010	41					41					
TOTAL	315					315					

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,576	-9,672	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	14,091	21,663	2,072	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	6.386	9.818	.939	17.143
DERIVED BY FORMULA	6.386	9.818	.939	17.143
UNDERLYING PRES. RATE	4.473	6.877	.658	12.008
PROPOSED	6.386	9.818	.939	17.143

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	23.065
IND. RATES				23.07	MINIMUM PREMIUM	2000
MAN. RATES	12.95	12.75	15.31	+ 23.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,413	939	.038			2,413						
2007	2,324	2,833	.121			2,324						
2008	2,730	5,438	.199			2,730						
2009	1,884	21,052	1.117			1,884				1	2	3
2010	1,987	5,036	.253			1,987						
TOTAL	11,338	35,298	.311			11,338				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											939
2007											2,833
2008											5,438
2009				1,043	5,317				3,259	11,004	429
2010											5,036
TOTAL				1,043	5,317				3,259	11,004	14,675

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,134
2007											4,125
2008											8,407
2009		329	5,060	4,529	7,372		517	16,146	19,469	31,739	586
2010											6,884
TOTAL		329	5,060	4,529	7,372		517	16,146	19,469	31,739	21,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,052	63,109	21,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,947	-46,312	303	
TOTAL LOSSES		16,797	21,439	
EXPECTED LOSSES	207,372	106,464	24,037	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.148	.189	.337
INDICATED (POST-TEST)	.000	.135	.173	.308
PRES. ON RATE LEVEL	2.610	1.341	.303	4.254
DERIVED BY FORMULA	2.584	1.317	.300	4.201
UNDERLYING PRES. RATE	1.829	.939	.212	2.980
PROPOSED	2.584	1.317	.300	4.201

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.652
IND. RATES				5.65	MINIMUM PREMIUM	1705
MAN. RATES	2.91	3.05	3.80	+ 5.65	PRESENT	1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,140	921	.080							
2007	1,570	3,968	.252							
2008	2,115	22,364	1.057				1			1
2009	2,281									
2010	2,339									
TOTAL	9,445	27,253	.289				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											921
2007											3,968
2008				10,060					12,224		80
TOTAL				10,060					12,224		4,969

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,113
2007											5,777
2008		713	4,910	16,159	502		2,007	11,943	46,474	1,876	124
TOTAL		713	4,910	16,159	502		2,007	11,943	46,474	1,876	7,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,573	65,011	7,014	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,857	-21,765	84	
TOTAL LOSSES	5,716	43,246	7,098	
EXPECTED LOSSES	57,898	52,986	5,384	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.061	.458	.075	.594
INDICATED (POST-TEST)	.056	.419	.069	.544
PRES. ON RATE LEVEL	.875	.801	.081	1.757
DERIVED BY FORMULA	.867	.793	.081	1.741
UNDERLYING PRES. RATE	.613	.561	.057	1.231
PROPOSED	.867	.793	.081	1.741

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.34	MINIMUM PREMIUM	875
MAN. RATES	1.17	1.22	1.57	+ 2.34	PRESENT	670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	13,260	370,004	2.790			13,260			1	1	3	5
2007	14,130	290,048	2.052			14,130				1	6	7
2008	15,424	120,620	.782			15,424				2	4	6
2009	15,751	146,195	.928			15,751				2	4	6
2010	16,682	63,360	.379			16,682				1	1	2
TOTAL	75,247	990,227	1.316			75,247			1	7	18	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			122,388	43,390	28,321			85,500	54,401	10,591	25,413
2007				16,076	12,617				119,990	98,361	43,004
2008				43,998	3,444				39,919	6,646	26,613
2009				59,250	3,826				47,771	20,728	14,620
2010				16,228	1,515				14,743	12,405	18,469
TOTAL			122,388	178,942	49,723			85,500	276,824	148,731	128,119

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			256,770	75,282	64,033			441,095	239,364	44,122	30,699
2007			2,831	29,652	23,923			37,417	441,831	384,383	62,613
2008		3,146	22,175	71,619	7,747		6,569	40,429	155,281	28,233	41,144
2009		6,572	81,351	81,602	10,514		5,037	135,796	159,920	69,807	19,986
2010		4,583	43,605	18,375	3,959		4,052	79,881	48,301	28,412	25,248
TOTAL		14,301	406,732	276,530	110,176		15,658	734,618	1,044,697	554,957	179,690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,171,309	1,986,360	179,690	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-527,883	-447,256	2,830	
TOTAL LOSSES	643,426	1,539,104	182,520	
EXPECTED LOSSES	2,156,580	1,051,200	197,148	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.855	2.045	.243	3.143
INDICATED (POST-TEST)	.781	1.869	.222	2.872
PRES. ON RATE LEVEL	4.092	1.994	.374	6.460
DERIVED BY FORMULA	3.993	1.985	.362	6.340
UNDERLYING PRES. RATE	2.866	1.397	.262	4.525
PROPOSED	3.993	1.985	.362	6.340

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.530
IND. RATES				8.53	MINIMUM PREMIUM	2000
MAN. RATES	4.91	4.82	5.77	+ 8.53	PRESENT	1715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	20,721	218,809	1.055			1			2	3
2007	22,761	787,149	3.458	1						1
2008	18,875	308,760	1.635						2	2
2009	36,144	158,116	.437				1		2	3
2010	35,513	194,719	.548						6	6
TOTAL	134,014	1,667,553	1.244					1	1	12
										15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			69,644		13,350			97,700		33,962	4,153
2007	750,000					21,500					15,649
2008					4,048					300,391	4,321
2009				21,986	9,806				57,350	25,550	43,424
2010					51,463					127,493	15,763
TOTAL	750,000		69,644	21,986	78,667	21,500		97,700	57,350	487,396	83,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			146,113		30,185			504,034		141,486	5,017
2007	1,112,106					112,744					22,785
2008		25	813	1,118	6,520		1,760	63,973	158,938	1,000,011	6,680
2009		2,773	35,975	35,221	15,391		6,058	163,513	192,579	85,679	59,361
2010		11,352	111,635	52,284	55,091		13,329	255,418	178,755	242,993	21,548
TOTAL	1,112,106	14,150	294,536	88,623	107,187	112,744	21,147	986,938	530,272	1,470,169	115,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,541,621	2,196,251	115,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-548,271	-357,269	1,623	
TOTAL LOSSES	1,993,350	1,838,982	117,014	
EXPECTED LOSSES	2,267,516	848,309	100,511	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.487	1.372	.087	2.946
INDICATED (POST-TEST)	1.359	1.254	.080	2.693
PRES. ON RATE LEVEL	2.415	.904	.107	3.426
DERIVED BY FORMULA	2.373	.943	.104	3.420
UNDERLYING PRES. RATE	1.692	.633	.075	2.400
PROPOSED	2.373	.943	.104	3.420

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.601
IND. RATES				4.60	MINIMUM PREMIUM	1440
MAN. RATES	2.56	2.53	3.06	+ 4.60	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	6,078	31,823	.523						3	3
2007	9,021	233,991	2.593			1	3		4	8
2008	7,449	393,315	5.280			1	3		3	7
2009	63,358	1,165,746	1.839			2	14		3	19
2010	40,716	518,787	1.274			2			9	11
TOTAL	126,622	2,343,662	1.851			6	20		22	48

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			73,362	30,520	8,676			27,350	39,517	14,977	8,170
2007			185,508	86,800	4,581			67,479	36,880	18,337	17,494
2008			283,976	309,054	5,120			85,300	421,905	10,908	1,159
2009			211,318		40,055			179,057		12,389	48,002
2010			754,164	426,374	85,843			359,186	498,302	66,908	21,449
TOTAL										123,519	96,274

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					19,616					62,394	9,869
2007		4,431	143,363	58,032	51,990		4,100	137,499	144,916	72,954	25,471
2008		30,103	412,840	149,086	14,242		27,996	396,494	162,079	44,333	1,792
2009		85,767	1,090,295	443,858	42,462		58,826	1,606,658	1,289,727	141,248	65,619
2010		68,753	562,506	73,175	53,106		53,262	1,015,905	213,974	145,252	29,321
TOTAL		189,054	2,209,004	724,151	181,416		144,184	3,156,556	1,810,696	466,181	132,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,698,798	3,182,444	132,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-306,119	-419,392	1,912	
TOTAL LOSSES	5,392,679	2,763,052	133,984	
EXPECTED LOSSES	1,256,090	1,050,962	96,232	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.259	2.182	.106	6.547
INDICATED (POST-TEST)	3.893	1.994	.097	5.984
PRES. ON RATE LEVEL	1.416	1.185	.109	2.710
DERIVED BY FORMULA	1.515	1.266	.108	2.889
UNDERLYING PRES. RATE	.992	.830	.076	1.898
PROPOSED	1.515	1.266	.108	2.889

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.887
IND. RATES				3.89	MINIMUM PREMIUM	1265
MAN. RATES	1.68	1.87	2.42	+ 3.89	PRESENT	880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	22,680	262,862	1.159				4		4	8
2007	20,960	584,750	2.789			1	4		15	20
2008	19,331	543,906	2.813			1	3		8	12
2009	12,127	454,511	3.747				2		11	13
2010	12,507	289,863	2.317				3		8	11
TOTAL	87,605	2,135,892	2.438			2	16		46	64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				79,552	33,541				39,724	76,750	33,295
2007			112,824	86,294	43,052			87,298	102,877	92,264	60,141
2008			73,367	103,636	33,497			129,342	84,588	71,583	47,893
2009				68,820	159,168				124,618	84,869	17,036
2010				70,868	15,137				165,468	16,093	22,297
TOTAL			186,191	409,170	284,395			216,640	517,275	341,559	180,662

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				138,023	75,836				174,786	319,740	40,221
2007		6,816	226,482	158,218	82,487		13,087	432,917	388,486	360,431	87,566
2008		17,034	203,478	179,047	60,147		56,264	784,376	390,303	255,797	74,043
2009		13,878	201,393	185,928	224,135		13,707	376,338	444,667	268,756	23,288
2010		21,889	208,915	88,889	26,418		32,552	649,854	369,531	84,187	30,480
TOTAL		59,617	840,268	750,105	469,023		115,610	2,243,485	1,767,773	1,288,911	255,598

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,258,980	4,275,812	255,598			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-537,982	-607,815	1,964			
TOTAL LOSSES	2,720,998	3,667,997	257,562			
EXPECTED LOSSES	2,120,040	1,347,365	174,334			
CREDIBILITY	.03	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.106	4.187	.294	7.587		
INDICATED (POST-TEST)	2.839	3.827	.269	6.935		
PRES. ON RATE LEVEL	3.455	2.196	.284	5.935		
DERIVED BY FORMULA	3.437	2.326	.283	6.046		
UNDERLYING PRES. RATE	2.420	1.538	.199	4.157		
PROPOSED	3.437	2.326	.283	6.046		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.134
IND. RATES				8.13	MINIMUM PREMIUM	2000
MAN. RATES	4.41	4.35	5.30	+ 8.13	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,246	418,754	5.779				7	3	10
2007	11,538	1,527,792	13.241		1		6	12	19
2008	11,076	1,172,867	10.589			4	1	9	14
2009	10,162	735,312	7.235			1	6	6	13
2010	10,559	622,773	5.898			1	2	11	14
TOTAL	50,581	4,477,498	8.852		1	6	22	41	70

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				107,675	31,169				168,578	72,449	38,883
2007		827,162		73,974	42,689		280,785		150,385	143,178	9,619
2008			533,297	46,256	51,941			337,637	50,223	83,273	70,240
2009			168,270	105,072	24,041			199,735	91,409	80,699	66,086
2010			65,434	66,825	174,368			40,735	51,277	220,719	3,415
TOTAL		827,162	767,001	399,802	324,208		280,785	578,107	511,872	600,318	188,243

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				186,815	70,473				741,743	301,822	46,971
2007		509,114	21,805	134,581	81,365		704,072	49,819	558,112	557,911	14,005
2008		72,334	1,095,373	112,831	93,210		118,326	1,858,775	315,551	296,745	108,591
2009		33,187	426,699	165,653	45,464		38,122	1,126,569	389,335	256,858	90,340
2010		76,024	703,867	257,354	199,709		44,675	862,584	448,204	441,866	4,668
TOTAL		690,659	2,247,744	857,234	490,221		905,195	3,897,747	2,452,945	1,855,202	264,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,741,345	5,655,602	264,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-437,337	-847,876	2,274	
TOTAL LOSSES	7,304,008	4,807,726	266,849	
EXPECTED LOSSES	1,852,782	1,988,339	162,871	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.440	9.505	.528	24.473
INDICATED (POST-TEST)	13.198	8.688	.483	22.369
PRES. ON RATE LEVEL	5.229	5.612	.460	11.301
DERIVED BY FORMULA	5.388	5.797	.461	11.646
UNDERLYING PRES. RATE	3.663	3.931	.322	7.916
PROPOSED	5.388	5.797	.461	11.646

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.956
IND. RATES				13.96	MINIMUM PREMIUM	2000
MAN. RATES	7.56	8.09	9.66	+ 13.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,793	13,661	.761				1			1
2007	2,083									
2008	1,715	1,457	.084					1		1
2009	1,676									
2010	1,785	68,503	3.837				1			1
TOTAL	9,052	83,621	.924				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				11,865					1,796		
2008					1,037					420	
2010				46,652					21,851		
TOTAL				58,517	1,037				23,647	420	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				20,586					7,902		
2008		5	208	285	1,670			87	222	1,397	
2010		12,215	115,904	48,389	6,718		4,071	81,564	45,821	7,067	
TOTAL		12,220	116,112	69,260	8,388		4,071	81,651	53,945	8,464	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	214,054	140,057		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,781	-104,202	120	
TOTAL LOSSES	77,273	35,855	120	
EXPECTED LOSSES	562,492	237,977	8,870	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.854	.396	.001	1.251
INDICATED (POST-TEST)	.781	.362	.001	1.144
PRES. ON RATE LEVEL	8.871	3.753	.140	12.764
DERIVED BY FORMULA	8.790	3.685	.137	12.612
UNDERLYING PRES. RATE	6.214	2.629	.098	8.941
PROPOSED	8.790	3.685	.137	12.612

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.114
IND. RATES				15.11	MINIMUM PREMIUM	2000
MAN. RATES	8.89	9.35	10.91	+ 15.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	18					18						
2007	8					8						
2008	18					18						
2009	39					39						
2010												
TOTAL	83					83						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,074	-2,882	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	10,443	6,321	1,161	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.014	.014
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	17.961	10.871	1.996	30.828
DERIVED BY FORMULA	17.961	10.871	1.996	30.828
UNDERLYING PRES. RATE	12.581	7.615	1.398	21.594
PROPOSED	17.961	10.871	1.996	30.828

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	36.944
IND. RATES				36.94	MINIMUM PREMIUM	2000
MAN. RATES	20.71	22.19	26.35	+ 36.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	15,397	311,501	2.023			15,397				5	4	9
2007	17,177	717,153	4.175			17,177			1	10	3	14
2008	17,698	470,129	2.656			17,698				4	6	10
2009	17,274	286,437	1.658			17,274				3	10	13
2010	19,450	696,436	3.580			19,450			1	2	7	10
TOTAL	86,996	2,481,656	2.853			86,996			2	24	30	56

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				54,750	6,908				221,619	14,757	13,467
2007			121,420	120,226	7,325			236,412	176,801	20,853	34,116
2008				75,145	68,504				235,589	77,756	13,135
2009				53,258	46,672				49,351	79,033	58,123
2010			129,571	41,732	73,036			218,765	56,750	143,835	32,747
TOTAL			250,991	345,111	202,445			455,177	740,110	336,234	151,588

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				94,991	15,619				975,123	61,478	16,268
2007		6,503	220,823	213,191	16,469		31,428	1,014,251	642,850	92,741	49,673
2008		5,790	50,451	139,644	114,127		39,004	246,759	936,813	294,971	20,307
2009		7,649	103,000	98,822	68,665		6,266	181,628	216,595	234,229	79,454
2010		53,091	469,032	131,606	88,644		67,874	1,305,124	430,388	308,680	44,765
TOTAL		73,033	843,306	678,254	303,524		144,572	2,747,762	3,201,769	992,099	210,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,808,673	5,175,646	210,467	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-300,124	-694,763	2,055	
TOTAL LOSSES	3,508,549	4,480,883	212,522	
EXPECTED LOSSES	1,235,343	1,629,436	143,544	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.033	5.151	.244	9.428
INDICATED (POST-TEST)	3.686	4.708	.223	8.617
PRES. ON RATE LEVEL	2.027	2.674	.236	4.937
DERIVED BY FORMULA	2.077	2.837	.235	5.149
UNDERLYING PRES. RATE	1.420	1.873	.165	3.458
PROPOSED	2.077	2.837	.235	5.149

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.170
IND. RATES				6.17	MINIMUM PREMIUM	1835
MAN. RATES	3.34	3.56	4.22	+ 6.17	PRESENT	1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,315									
2007	1,059	37,157	3.508				1			1
2008	1,079									
2009	595									
2010	638									
TOTAL	4,686	37,157	.793				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				26,652					10,505		
TOTAL				26,652					10,505		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			4,042	46,634	582			3,066	36,793	697	
TOTAL			4,042	46,634	582			3,066	36,793	697	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,108	84,706		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,120	-50,291	154	
TOTAL LOSSES		34,415	154	
EXPECTED LOSSES	170,524	111,199	13,964	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.734	.003	.737
INDICATED (POST-TEST)	.000	.671	.003	.674
PRES. ON RATE LEVEL	5.195	3.388	.425	9.008
DERIVED BY FORMULA	5.195	3.361	.421	8.977
UNDERLYING PRES. RATE	3.639	2.373	.298	6.310
PROPOSED	5.195	3.361	.421	8.977

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.758
IND. RATES				10.76	MINIMUM PREMIUM	2000
MAN. RATES	5.78	6.34	7.70	+ 10.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,026	203,125	3.370			6,026				3	4	7
2007	6,374	410,678	6.443			6,374				1	7	8
2008	5,468	358,643	6.558			5,468				1	6	7
2009	4,496	154,254	3.430			4,496				1	11	12
2010	4,914	368,346	7.495			4,914				2	13	15
TOTAL	27,278	1,495,046	5.481			27,278				2	41	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				48,742	6,364				95,394	14,535	38,090
2007				50,128	77,977				182,129	68,300	32,144
2008			197,431		39,849			52,688		52,654	16,021
2009			75,077		12,060			9,159		49,743	8,215
2010				44,588	39,514				55,601	212,891	15,752
TOTAL			272,508	143,458	175,764			61,847	333,124	398,123	110,222

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				84,568	14,389				419,733	60,552	46,013
2007			10,061	97,112	146,765			54,798	652,869	273,449	46,802
2008		25,694	401,300	19,979	66,873		17,407	290,848	40,428	177,134	24,768
2009		14,266	187,111	14,228	18,617		2,804	92,538	47,528	140,465	11,230
2010		20,375	196,478	86,381	48,728		32,648	634,027	415,083	423,746	21,533
TOTAL		60,335	794,950	302,268	295,372		52,859	1,072,211	1,575,641	1,075,346	150,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,980,355	3,248,627	150,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-327,370	-631,717	1,572	
TOTAL LOSSES	1,652,985	2,616,910	151,918	
EXPECTED LOSSES	1,327,074	1,428,004	124,115	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.060	9.593	.557	16.210
INDICATED (POST-TEST)	5.539	8.768	.509	14.816
PRES. ON RATE LEVEL	6.945	7.473	.650	15.068
DERIVED BY FORMULA	6.917	7.525	.644	15.086
UNDERLYING PRES. RATE	4.865	5.235	.455	10.555
PROPOSED	6.909	7.516	.643	15.068

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	18.057
IND. RATES				18.06	MINIMUM PREMIUM	2000
MAN. RATES	8.88	10.37	12.88	+ 18.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,251	1,495,935	23.931			5	4	23	32
2007	6,151	281,481	4.576				5	20	25
2008	7,386	782,043	10.588			2	6	27	35
2009	6,711	1,324,597	19.737			1	6	17	24
2010	7,560	494,017	6.534				2	27	29
TOTAL	34,059	4,378,073	12.854			8	23	114	145

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			581,134	117,107	76,162			434,243	118,723	143,781	24,785
2007				54,266	25,776				83,121	41,637	76,681
2008			208,590	122,911	52,387			96,729	160,631	95,711	45,084
2009			233,174	205,806	198,431			138,816	311,638	190,473	46,259
2010				55,514	119,812				28,199	207,270	83,222
TOTAL			1,022,898	555,604	472,568			669,788	702,312	678,872	276,031

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,146,931	203,181	172,205			1,960,984	522,382	598,992	29,940
2007			9,045	98,059	49,331			25,280	300,261	164,853	111,648
2008		35,950	486,053	221,353	93,379		58,278	690,751	684,403	346,632	69,700
2009		63,602	842,781	409,736	295,188		56,079	1,596,543	1,129,978	617,135	63,236
2010		40,933	397,818	179,296	136,255		26,931	520,509	349,719	404,147	113,764
TOTAL		140,485	2,882,628	1,111,625	746,358		141,288	4,794,067	2,986,743	2,131,759	388,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,958,468	6,976,485	388,288	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-284,516	-451,956	1,054	
TOTAL LOSSES	7,673,952	6,524,529	389,342	
EXPECTED LOSSES	1,154,940	1,065,365	73,909	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.531	19.157	1.143	42.831
INDICATED (POST-TEST)	20.593	17.509	1.045	39.147
PRES. ON RATE LEVEL	4.841	4.466	.309	9.616
DERIVED BY FORMULA	5.156	4.988	.346	10.490
UNDERLYING PRES. RATE	3.391	3.128	.217	6.736
PROPOSED	5.156	4.988	.346	10.490

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.571
IND. RATES				12.57	MINIMUM PREMIUM	2000
MAN. RATES	6.27	6.77	8.22	+ 12.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	34,490	2,403,005	6.967			7	5	45	57
2007	36,451	2,522,469	6.920			7	13	31	51
2008	37,577	1,951,299	5.192			5	16	16	37
2009	40,697	1,048,634	2.576			3	8	19	30
2010	44,423	520,782	1.172				5	19	24
TOTAL	193,638	8,446,189	4.362			22	47	130	199

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			992,626	109,256	148,323			645,192	130,144	281,533	95,931
2007			1,183,085	261,998	85,631			571,835	209,778	146,010	64,132
2008			844,037	363,948	46,105			342,104	270,640	57,272	27,193
2009			309,011	162,246	58,626			150,078	217,490	113,782	37,401
2010				59,641	117,242				132,761	172,736	38,402
TOTAL			3,328,759	957,089	455,927			1,709,209	960,813	771,333	263,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			2,015,090	189,559	335,358			3,123,723	572,634	1,172,865	115,885
2007		71,469	2,265,832	490,120	167,520		85,729	2,689,142	818,700	576,060	93,377
2008		133,819	1,851,363	635,166	103,815		154,143	2,066,761	1,139,663	243,936	42,040
2009		76,638	991,895	281,126	103,381		54,143	1,564,081	797,428	381,151	51,127
2010		41,439	402,470	180,971	134,088		42,815	841,543	520,588	372,182	52,496
TOTAL		323,365	7,526,650	1,776,942	844,162		336,830	10,285,250	3,849,013	2,746,194	354,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,472,095	9,216,311	354,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,817,412	-2,888,913	5,110	
TOTAL LOSSES	15,654,683	6,327,398	360,035	
EXPECTED LOSSES	11,540,825	6,787,013	350,485	
CREDIBILITY	.06	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.085	3.268	.186	11.539
INDICATED (POST-TEST)	7.390	2.987	.170	10.547
PRES. ON RATE LEVEL	8.509	5.004	.258	13.771
DERIVED BY FORMULA	8.442	4.722	.246	13.410
UNDERLYING PRES. RATE	5.960	3.505	.181	9.646
PROPOSED	8.442	4.722	.246	13.410

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	16.070
IND. RATES				16.07	MINIMUM PREMIUM	2000
MAN. RATES	9.67	10.24	11.77	+ 16.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	19,959	791,630	3,966			1	3	6	10
2007	18,203	571,788	3,141			2	1	11	14
2008	20,009	251,479	1,256				1	7	8
2009	12,990	461,602	3,553			2	2	4	8
2010	12,638	99,290	.785				2	4	6
TOTAL	83,799	2,175,789	2,596			5	9	32	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			115,553	77,986	10,843			202,831	69,072	42,048	273,297
2007			196,670	3,900	29,424			203,658	14,988	87,332	35,816
2008				4,779	78,922				28,387	119,440	19,951
2009			263,251	27,044	1,888			108,017	30,210	7,308	23,884
2010				31,511	3,566				37,523	4,865	21,825
TOTAL			575,474	145,220	124,643			514,506	180,180	260,993	374,773

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			242,430	135,305	24,516			1,046,405	303,916	175,172	330,143
2007		11,879	371,125	13,925	55,358		30,530	941,177	90,157	336,418	52,148
2008		856	18,183	29,509	127,384		5,358	53,171	171,124	401,972	30,844
2009		51,307	664,116	62,294	12,352		25,293	752,443	133,389	34,098	32,649
2010		9,031	86,026	36,310	8,353		7,506	149,802	85,505	21,421	29,835
TOTAL		73,073	1,381,880	277,343	227,963		68,687	2,942,998	784,091	969,081	475,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,466,638	2,258,478	475,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-628,135	-624,082	1,852	
TOTAL LOSSES	3,838,503	1,634,396	477,471	
EXPECTED LOSSES	2,472,072	1,407,822	158,381	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.581	1.950	.570	7.101
INDICATED (POST-TEST)	4.187	1.782	.521	6.490
PRES. ON RATE LEVEL	4.212	2.398	.270	6.880
DERIVED BY FORMULA	4.211	2.349	.290	6.850
UNDERLYING PRES. RATE	2.950	1.680	.189	4.819
PROPOSED	4.211	2.349	.290	6.850

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.209
IND. RATES				8.21	MINIMUM PREMIUM	2000
MAN. RATES	4.79	5.01	5.88	+ 8.21	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	41,460	1,865,479	4.499			41,460			6	7	25	38
2007	40,764	3,307,356	8.113			40,764			5	8	28	41
2008	39,149	1,258,617	3.214			39,149	1		1	9	27	38
2009	37,734	1,218,899	3.230			37,734			2	9	15	26
2010	39,924	1,700,886	4.260			39,924			3	7	28	38
TOTAL	199,031	9,351,237	4.698			199,031	1		17	40	123	181

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			642,796	241,776	152,173			392,414	157,478	234,823	44,019
2007			1,410,525	130,510	133,273			1,275,472	142,395	185,627	29,554
2008	374,114		90,043	224,472	179,325	216		3,945	230,195	133,779	22,528
2009			344,734	241,400	52,382			201,957	285,629	32,397	60,400
2010			496,171	210,875	206,939			298,086	196,322	244,755	47,738
TOTAL	374,114		2,984,269	1,049,033	724,092	216		2,171,874	1,012,019	831,381	204,239

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,330,148	419,482	344,065			1,949,447	692,903	978,274	53,175
2007		48,066	1,519,369	258,796	253,058		100,135	3,111,664	600,127	723,765	43,031
2008	681,246	28,723	324,999	414,217	301,359	205	39,738	274,356	946,878	480,762	34,828
2009		87,376	1,124,193	384,722	102,237		65,307	1,861,120	936,706	170,220	82,567
2010		227,224	1,976,156	497,493	273,473		136,565	2,640,085	947,931	558,480	65,258
TOTAL	681,246	391,389	6,274,865	1,974,710	1,274,192	205	341,745	9,836,672	4,124,545	2,911,501	278,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,526,122	10,284,948	278,859	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,022,321	-2,242,198	2,551	
TOTAL LOSSES	14,503,801	8,042,750	281,410	
EXPECTED LOSSES	12,192,640	5,152,912	189,080	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.287	4.041	.141	11.469
INDICATED (POST-TEST)	6.660	3.693	.129	10.482
PRES. ON RATE LEVEL	8.745	3.696	.136	12.577
DERIVED BY FORMULA	8.620	3.696	.135	12.451
UNDERLYING PRES. RATE	6.126	2.589	.095	8.810
PROPOSED	8.620	3.696	.135	12.451

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.921
IND. RATES				14.92	MINIMUM PREMIUM	2000
MAN. RATES	8.89	9.35	10.75	+ 14.92	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,485	5,185	.208						2	2
2007	1,254	19,567	1.560						2	2
2008	2,039									
2009	2,035	603	.029							
2010	1,955	11,092	.567						1	1
TOTAL	9,768	36,447	.373						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,971					1,423	791
2007					7,392					12,175	
2009											603
2010					5,253					5,839	
TOTAL					15,616					19,437	1,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					6,718					5,928	956
2007			232	892	13,808			297	2,674	46,596	
2009											824
2010		1,160	11,388	5,336	5,621		610	11,694	8,188	11,127	
TOTAL		1,160	11,620	6,228	26,147		610	11,991	10,862	63,651	1,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,381	106,888	1,780	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-133,304	-92,494	167	
TOTAL LOSSES		14,394	1,947	
EXPECTED LOSSES	502,564	214,407	12,307	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.147	.020	.167
INDICATED (POST-TEST)	.000	.134	.018	.152
PRES. ON RATE LEVEL	7.344	3.134	.180	10.658
DERIVED BY FORMULA	7.271	3.074	.177	10.522
UNDERLYING PRES. RATE	5.145	2.195	.126	7.466
PROPOSED	7.271	3.074	.177	10.522

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.609
IND. RATES				12.61	MINIMUM PREMIUM	2000
MAN. RATES	6.94	7.49	9.11	+ 12.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,533	896,661	3.810			23,533			1	5	8	14
2007	18,622	1,032,864	5.546			18,622			1	6	15	22
2008	14,411	488,741	3.391			14,411			1	3	13	17
2009	12,719	249,366	1.960			12,719				2	4	6
2010	13,399	258,971	1.932			13,399				1	4	5
TOTAL	82,684	2,926,603	3.540			82,684			3	17	44	64

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			118,329	118,109	62,496			310,676	188,612	62,805	35,634
2007			187,144	149,703	83,496			314,950	183,032	81,705	32,834
2008			71,768	36,896	83,912			126,613	39,468	83,201	46,883
2009				25,759	15,099				99,888	48,773	59,847
2010				11,686	101,225				1,500	101,470	43,090
TOTAL			377,241	342,153	346,228			752,239	512,500	377,954	218,288

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			150,953	204,919	141,305			974,584	829,894	261,646	43,046
2007		6,732	234,816	274,022	159,416		28,119	916,281	676,012	325,915	47,806
2008		12,416	177,839	85,730	138,003		48,066	728,300	224,288	287,459	72,481
2009		3,395	44,646	43,397	22,980		10,638	287,849	339,232	161,245	81,811
2010		25,376	248,603	114,949	110,039		10,896	208,882	145,414	193,885	58,904
TOTAL		47,919	856,857	723,017	571,743		97,719	3,115,896	2,214,840	1,230,150	304,048

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,118,391	4,739,750	304,048			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-710,039	-753,064	1,867			
TOTAL LOSSES	3,408,352	3,986,686	305,915			
EXPECTED LOSSES	2,759,992	1,656,987	157,100			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.122	4.822	.370	9.314		
INDICATED (POST-TEST)	3.768	4.407	.338	8.513		
PRES. ON RATE LEVEL	4.765	2.861	.271	7.897		
DERIVED BY FORMULA	4.735	2.985	.276	7.996		
UNDERLYING PRES. RATE	3.338	2.004	.190	5.532		
PROPOSED	4.735	2.985	.276	7.996		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.582
IND. RATES				9.58	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.69	6.75	+ 9.58	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,029	592,868	2.574			23,029			2	3	7	12
2007	22,132	148,069	.669			22,132					9	9
2008	22,662	907,776	4.005			22,662			1	4	5	10
2009	20,389	461,147	2.261			20,389				4	12	16
2010	21,176	378,920	1.789			21,176				2	9	11
TOTAL	109,388	2,488,780	2.275			109,388			3	13	42	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			211,468	32,658	13,410			105,942	73,996	64,812	90,582
2007					35,715					81,476	30,878
2008			395,914	42,210	25,808			322,988	87,609	19,515	13,732
2009				57,352	36,471				212,858	105,565	48,901
2010				80,719	41,692				73,139	171,101	12,269
TOTAL			607,382	212,939	153,096			428,930	447,602	442,469	196,362

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			443,660	56,662	30,320			546,555	325,582	270,007	109,423
2007			1,126	4,306	66,722			2,005	17,874	311,813	44,958
2008		22,263	321,075	81,653	45,701		53,732	731,572	372,243	82,631	21,230
2009		7,688	101,386	98,288	55,054		22,677	614,548	724,362	348,201	66,848
2010		30,337	290,979	126,078	56,260		31,549	615,770	393,272	349,776	16,772
TOTAL		60,288	1,158,226	366,987	254,057		107,958	2,510,450	1,833,333	1,362,428	259,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,836,922	3,816,805	259,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-875,793	-673,525	2,886	
TOTAL LOSSES	2,961,129	3,143,280	262,117	
EXPECTED LOSSES	3,514,637	1,547,839	217,682	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.707	2.874	.240	5.821
INDICATED (POST-TEST)	2.474	2.627	.219	5.320
PRES. ON RATE LEVEL	4.587	2.020	.284	6.891
DERIVED BY FORMULA	4.502	2.075	.278	6.855
UNDERLYING PRES. RATE	3.213	1.415	.199	4.827
PROPOSED	4.502	2.075	.278	6.855

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.215
IND. RATES				8.22	MINIMUM PREMIUM	2000
MAN. RATES	4.83	5.11	5.89	+ 8.22	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	86,967	1,134,904	1.304			86,967			1	6	31	38
2007	91,036	1,956,713	2.149			91,036			3	9	29	41
2008	84,050	1,794,092	2.134			84,050			4	6	27	37
2009	85,626	2,006,137	2.342			85,626	1		1	17	27	46
2010	90,341	999,102	1.105			90,341				7	28	35
TOTAL	438,020	7,890,948	1.802			438,020	1		9	45	142	197

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			177,232	151,875	115,852			130,065	173,770	276,150	109,960
2007			447,872	191,104	251,355			349,441	220,978	300,669	195,294
2008			570,761	138,905	98,716			554,290	194,769	162,505	74,146
2009	626,155		96,880	304,826	69,033	47		72,552	567,569	189,359	79,716
2010				142,699	186,681				227,098	335,531	107,093
TOTAL	626,155		1,292,745	929,409	721,637	47		1,106,348	1,384,184	1,264,214	566,209

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			371,833	263,504	261,940			671,005	764,588	1,150,438	132,832
2007		24,341	794,220	371,967	474,364		46,482	1,494,686	868,075	1,167,145	284,348
2008		65,406	936,367	269,717	171,759		120,249	1,653,713	890,657	580,248	114,630
2009	711,879	51,687	660,460	435,098	122,852	159	65,769	1,817,200	1,633,569	653,911	108,972
2010		78,495	759,453	337,657	220,397		77,437	1,519,864	946,663	712,972	146,396
TOTAL	711,879	219,929	3,522,333	1,677,943	1,251,312	159	309,937	7,156,468	5,103,552	4,264,714	787,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,920,705	12,297,521	787,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,064,027	-2,326,512	5,773	
TOTAL LOSSES	9,856,678	9,971,009	792,951	
EXPECTED LOSSES	8,396,843	5,361,365	420,499	
CREDIBILITY	.10	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.250	2.276	.181	4.707
INDICATED (POST-TEST)	2.057	2.080	.165	4.302
PRES. ON RATE LEVEL	2.737	1.747	.137	4.621
DERIVED BY FORMULA	2.669	1.827	.144	4.640
UNDERLYING PRES. RATE	1.917	1.224	.096	3.237
PROPOSED	2.658	1.820	.143	4.621

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.537
IND. RATES				5.54	MINIMUM PREMIUM	1675
MAN. RATES	3.22	3.41	3.95	+ 5.54	PRESENT	1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	7,673	131,567	1.714						3	3
2007	8,166	453,811	5.557				1		2	3
2008	7,532	13,483	.179						1	1
2009	6,693	11,151	.166				1		2	3
2010	6,275	1,036,847	16.523			1	1		1	3
TOTAL	36,339	1,646,859	4.532			1	3		9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					43,795					87,438	334
2007				35,644	74,768				64,396	253,507	25,496
2008					865					9,881	2,737
2009				2,050	1,197				1,180	4,458	2,266
2010			148,000	15,652	158			844,000	26,733	541	1,763
TOTAL			148,000	53,346	120,783			844,000	92,309	355,825	32,596

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					99,020					364,266	403
2007			7,683	71,064	135,540			24,797	279,202	940,412	37,122
2008		5	172	240	1,394			2,106	5,225	32,896	4,231
2009		269	3,556	3,453	1,819		54	6,173	7,474	12,826	3,098
2010		12,421	105,036	20,890	3,839		189	965,778	174,671	27,053	2,410
TOTAL		12,695	116,447	95,647	241,612		50,663	998,854	466,572	1,377,453	47,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,178,659	2,181,284	47,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-130,043	-177,673	325	
TOTAL LOSSES	1,048,616	2,003,611	47,589	
EXPECTED LOSSES	524,009	403,000	25,801	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.886	5.514	.131	8.531
INDICATED (POST-TEST)	2.638	5.040	.120	7.798
PRES. ON RATE LEVEL	2.059	1.583	.101	3.743
DERIVED BY FORMULA	2.071	1.756	.102	3.929
UNDERLYING PRES. RATE	1.442	1.109	.071	2.622
PROPOSED	2.071	1.756	.102	3.929

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				4.71	MINIMUM PREMIUM	1470
MAN. RATES	2.56	2.76	3.20	+ 4.71	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,805	113,919	1.962				1	6	7
2007	6,319	246,677	3.903				4	4	8
2008	5,181	69,362	1.338					4	4
2009	3,937	3,748	.095						
2010	5,045	403,624	8.000			1	2	4	7
TOTAL	26,287	837,330	3.185			1	7	18	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				28,507	7,089				53,438	19,993	4,892
2007				48,868	8,370				147,238	17,178	25,023
2008					32,480					35,171	1,711
2009											3,748
2010			72,937	63,195	59,320			44,149	28,703	128,412	6,908
TOTAL			72,937	140,570	107,259			44,149	229,379	200,754	42,282

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				49,460	16,027				235,127	83,292	5,910
2007			7,675	86,515	16,700			43,375	519,456	75,492	36,433
2008		211	6,522	8,989	52,327		208	7,491	18,614	117,082	2,645
2009											5,124
2010		52,033	463,602	137,967	76,429		31,808	612,599	274,052	259,029	9,443
TOTAL		52,244	477,799	282,931	161,483		32,016	663,465	1,047,249	534,895	59,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,225,524	2,026,558	59,555	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-262,776	-441,103	589	
TOTAL LOSSES	962,748	1,585,455	60,144	
EXPECTED LOSSES	1,076,979	999,168	45,739	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.662	6.031	.229	9.922
INDICATED (POST-TEST)	3.347	5.512	.209	9.068
PRES. ON RATE LEVEL	5.849	5.426	.249	11.524
DERIVED BY FORMULA	5.824	5.429	.247	11.500
UNDERLYING PRES. RATE	4.097	3.801	.174	8.072
PROPOSED	5.824	5.429	.247	11.500

YEAR	8-1-11	12-1-11	12-1-12	12-1-13	IND. RATE	13.781
IND. RATES				13.78	MINIMUM PREMIUM	2000
MAN. RATES	7.70	8.35	9.85	+ 13.78	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	258,425	3,558,148	1.376	1		9	8	58	76	
2007	258,118	3,053,460	1.182			5	16	47	68	
2008	223,853	3,051,662	1.363			4	17	32	53	
2009	195,343	1,992,706	1.020			3	19	37	59	
2010	210,111	1,654,723	.787			1	4	48	53	
TOTAL	1,145,850	13,310,699	1.162	1		22	64	222	309	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	513,583		980,781	118,091	303,551			769,165	167,049	473,744	232,184
2007			693,906	268,522	140,869			983,701	374,291	374,663	217,508
2008			663,286	313,291	155,976			380,512	968,911	329,784	239,902
2009			329,961	357,544	240,961			292,253	392,598	249,174	130,215
2010			141,482	52,909	368,444			53,968	63,097	750,093	224,730
TOTAL	513,583		2,809,416	1,110,357	1,209,801			2,479,599	1,965,946	2,177,458	1,044,539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	764,725		1,846,741	204,887	686,329			3,580,891	735,016	1,973,619	280,479
2007		30,144	982,976	495,849	269,799		102,851	3,266,998	1,455,430	1,462,704	316,692
2008		102,968	1,427,058	546,883	274,600		239,688	2,689,807	3,096,832	1,224,710	370,888
2009		101,332	1,327,929	648,143	369,906		86,835	2,501,404	1,458,732	807,861	178,004
2010		138,539	1,275,788	452,740	409,456		106,142	2,041,679	1,225,369	1,456,183	307,206
TOTAL	764,725	372,983	6,860,492	2,348,502	2,010,090		535,516	14,080,779	7,971,379	6,925,077	1,453,269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,614,495	19,255,048	1,453,269			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,061,200	-3,556,023	10,844			
TOTAL LOSSES	19,553,295	15,699,025	1,464,113			
EXPECTED LOSSES	12,329,346	8,043,867	847,929			
CREDIBILITY	.18	.45	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.706	1.370	.128	3.204		
INDICATED (POST-TEST)	1.559	1.252	.117	2.928		
PRES. ON RATE LEVEL	1.536	1.002	.106	2.644		
DERIVED BY FORMULA	1.540	1.115	.111	2.766		
UNDERLYING PRES. RATE	1.076	.702	.074	1.852		
PROPOSED	1.540	1.115	.111	2.766		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.314
IND. RATES				3.31	MINIMUM PREMIUM	1120
MAN. RATES	1.80	1.93	2.26	+ 3.31	PRESENT	840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	7,010	6,870	.098							
2007	6,727	13,308	.197						1	1
2008	6,251	24,388	.390						1	1
2009	6,678	1,079	.016							
2010	6,226	12,414	.199							
TOTAL	32,892	58,059	.177						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											6,870
2007					1,777					11,531	
2008					1,557					19,410	3,421
2009											1,079
2010											12,414
TOTAL					3,334					30,941	23,784

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											8,299
2007			55	213	3,320			284	2,530	44,128	
2008		11	311	429	2,509		116	4,130	10,264	64,619	5,289
2009											1,475
2010											16,970
TOTAL		11	366	642	5,829		116	4,414	12,794	108,747	32,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,907	128,012	32,033			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-52,073	-36,900	196			
TOTAL LOSSES		91,112	32,229			
EXPECTED LOSSES	208,207	84,205	14,802			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.277	.098	.375		
INDICATED (POST-TEST)	.000	.253	.090	.343		
PRES. ON RATE LEVEL	.904	.365	.064	1.333		
DERIVED BY FORMULA	.886	.361	.065	1.312		
UNDERLYING PRES. RATE	.633	.256	.045	.934		
PROPOSED	.886	.361	.065	1.312		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.572
IND. RATES				1.57	MINIMUM PREMIUM	685
MAN. RATES	.88	.94	1.14	+ 1.57	PRESENT	565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	467	13,000	2.783						1	1
2007	533									
2008	300									
2009	178									
2010	365									
TOTAL	1,843	13,000	.705						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					13,000						
TOTAL					13,000						

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					29,393						
TOTAL					29,393						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		29,393		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,393	-15,862	35	
TOTAL LOSSES		13,531	35	
EXPECTED LOSSES	26,797	35,036	2,802	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.734	.002	.736
INDICATED (POST-TEST)	.000	.671	.002	.673
PRES. ON RATE LEVEL	2.076	2.714	.217	5.007
DERIVED BY FORMULA	2.076	2.694	.215	4.985
UNDERLYING PRES. RATE	1.454	1.901	.152	3.507
PROPOSED	2.076	2.694	.215	4.985

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.974
IND. RATES				5.97	MINIMUM PREMIUM	1785
MAN. RATES	3.30	3.61	4.28	+ 5.97	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	10,766	803,821	7.466			10,766			1	3	17	21
2007	11,297	988,814	8.752			11,297			2	1	11	14
2008	12,295	888,707	7.228			12,295			3	3	14	20
2009	11,994	785,384	6.548			11,994			2	9	11	22
2010	12,340	362,892	2.940			12,340			1		14	15
TOTAL	58,692	3,829,618	6.525			58,692			9	16	67	92

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			61,379	47,765	33,512			190,705	35,760	64,444	370,256
2007			400,147	13,789	35,324			489,404	12,302	14,787	23,061
2008			339,832	51,583	27,040			368,973	48,138	30,246	22,895
2009			243,673	96,194	122,633			105,596	69,122	129,852	18,314
2010			65,816		44,987			116,573		99,965	35,551
TOTAL			1,110,847	209,331	263,496			1,271,251	165,322	339,294	470,077

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			120,051	82,872	75,768			917,209	157,344	268,472	447,269
2007		13,185	413,397	32,332	66,628		33,942	1,042,930	66,898	58,732	33,577
2008		44,710	662,490	104,700	50,435		103,739	1,617,573	269,281	118,380	35,396
2009		60,088	792,782	224,164	183,337		30,857	923,732	357,033	388,100	25,035
2010		30,134	258,144	56,671	51,618		44,830	855,639	229,478	203,719	48,598
TOTAL		148,117	2,246,864	500,739	427,786		213,368	5,357,083	1,080,034	1,037,403	589,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,965,432	3,045,962	589,875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-535,787	-837,522	2,122	
TOTAL LOSSES	7,429,645	2,208,440	591,997	
EXPECTED LOSSES	2,177,474	1,956,204	152,012	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.659	3.763	1.009	17.431
INDICATED (POST-TEST)	11.570	3.439	.922	15.931
PRES. ON RATE LEVEL	5.296	4.758	.370	10.424
DERIVED BY FORMULA	5.484	4.679	.409	10.572
UNDERLYING PRES. RATE	3.710	3.333	.259	7.302
PROPOSED	5.484	4.679	.409	10.572

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.669
IND. RATES				12.67	MINIMUM PREMIUM	2000
MAN. RATES	6.99	7.49	8.91	+ 12.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,923	154,643	2.610			5,923					3	3
2007	7,024	281,682	4.010			7,024			1		5	6
2008	5,965	527,197	8.838			5,965		1			5	6
2009	5,118	592,008	11.567			5,118			1		4	5
2010	4,611	416,153	9.025			4,611		1			2	3
TOTAL	28,641	1,971,683	6.884			28,641		2	2		19	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					49,157					96,896	8,590
2007				8,017	160,298				11,830	95,718	5,819
2008			235,000		22,746			208,536		59,670	1,245
2009				110	219,546				11,860	359,789	703
2010			208,573		347			204,113		2,617	503
TOTAL			443,573	8,127	452,094			412,649	23,690	614,690	16,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					111,143					403,670	10,377
2007			6,273	33,354	299,637			5,809	62,431	367,110	8,472
2008		18,159	283,031	12,631	38,536		40,636	671,058	61,158	202,987	1,925
2009		8,878	151,854	129,474	300,714		7,833	288,020	356,014	1,015,157	961
2010		33,224	263,871	18,321	6,027		31,404	598,670	84,543	16,910	688
TOTAL		60,261	705,029	193,780	756,057		79,873	1,563,557	564,146	2,005,834	22,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,408,720	3,519,817	22,423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-143,441	-195,058	410	
TOTAL LOSSES	2,265,279	3,324,759	22,833	
EXPECTED LOSSES	583,704	439,067	33,510	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.909	11.608	.080	19.597
INDICATED (POST-TEST)	7.229	10.610	.073	17.912
PRES. ON RATE LEVEL	2.909	2.189	.167	5.265
DERIVED BY FORMULA	2.995	2.526	.163	5.684
UNDERLYING PRES. RATE	2.038	1.533	.117	3.688
PROPOSED	2.995	2.526	.163	5.684

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.811
IND. RATES				6.81	MINIMUM PREMIUM	1995
MAN. RATES	3.68	3.82	4.50	+ 6.81	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2006	442	4,128	.933								
2007	390	19,249	4.935				1	3		4	
2008	701	4,754	.678					2		2	
2009	832	48,992	5.888				1	4		5	
2010	980	116,478	11.885				1			1	
TOTAL	3,345	193,601	5.788				3	9		12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,128
2007				8,119	3,210				3,957	3,963	
2008					636					3,362	756
2009				17,145	802				23,724	5,991	1,330
2010				38,013					75,820		2,645
TOTAL				63,277	4,648				103,501	13,316	8,859

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,987
2007			1,333	14,594	6,174			1,246	14,730	15,429	
2008		3	125	176	1,026		16	717	1,780	11,191	1,169
2009		1,887	23,324	23,435	2,628		2,422	64,346	75,582	22,559	1,818
2010		9,949	94,439	39,429	5,475		14,139	283,001	158,989	24,523	3,616
TOTAL		11,839	119,221	77,634	15,303		16,577	349,310	251,081	73,702	11,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	496,947	417,720	11,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,079	-57,587	109	
TOTAL LOSSES	459,868	360,133	11,699	
EXPECTED LOSSES	152,399	143,534	6,423	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.748	10.766	.350	24.864
INDICATED (POST-TEST)	12.566	9.840	.320	22.726
PRES. ON RATE LEVEL	6.504	6.126	.274	12.904
DERIVED BY FORMULA	6.504	6.163	.274	12.941
UNDERLYING PRES. RATE	4.556	4.291	.192	9.039
PROPOSED	6.504	6.163	.274	12.941

YEAR	8-1-11	12-1-11	12-1-12	12-1-13	IND. RATE	15.508
IND. RATES				15.51	MINIMUM PREMIUM	2000
MAN. RATES	7.73	8.82	11.03	+ 15.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	56,376	1,515,729	2.688			4	1	37	42
2007	51,063	4,096,771	8.022			3	5	18	26
2008	39,754	1,585,178	3.987			1	4	15	20
2009	35,803	1,259,746	3.518			2	6	12	20
2010	36,592	2,886,877	7.889		1	2	4	10	17
TOTAL	219,588	11,344,301	5.166		1	12	20	92	125

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			498,152	41,479	104,768			451,305	17,833	279,973	122,219
2007			1,035,683	130,497	65,533			2,560,531	115,309	133,323	55,895
2008			421,594	61,552	135,443			611,323	56,382	246,875	52,009
2009			403,814	233,953	44,037			186,345	265,251	51,913	74,433
2010		372,900	254,928	116,848	68,926		1,270,000	461,666	161,548	127,324	52,737
TOTAL		372,900	2,614,171	584,329	418,707		1,270,000	4,271,170	616,323	839,408	357,293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			940,171	71,966	236,878			1,868,132	78,465	1,166,370	147,641
2007		21,315	685,007	242,612	125,820		95,899	2,972,662	491,210	521,635	81,383
2008		19,942	284,374	141,496	222,828		64,357	985,078	384,401	836,294	80,406
2009		85,803	1,102,925	369,605	90,074		58,424	1,664,058	884,922	218,763	101,750
2010	15,308	251,944	914,964	222,299	100,394	53,027	772,176	2,749,594	747,001	329,035	72,091
TOTAL	15,308	379,004	3,927,441	1,047,978	775,994	53,027	990,856	10,239,524	2,585,999	3,072,097	483,271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,605,160	7,482,068	483,271	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,313,409	-2,165,963	6,114	
TOTAL LOSSES	13,291,751	5,316,105	489,385	
EXPECTED LOSSES	9,159,015	4,806,782	502,857	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.053	2.421	.223	8.697
INDICATED (POST-TEST)	5.532	2.213	.204	7.949
PRES. ON RATE LEVEL	5.955	3.124	.327	9.406
DERIVED BY FORMULA	5.930	2.987	.307	9.224
UNDERLYING PRES. RATE	4.171	2.189	.229	6.589
PROPOSED	5.930	2.987	.307	9.224

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.054
IND. RATES				11.05	MINIMUM PREMIUM	2000
MAN. RATES	6.84	7.08	8.04	+ 11.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,751	334,157	8.908			3,751			1		1	2
2007	2,844	344	.012			2,844						
2008	2,082					2,082						
2009	2,569	51,519	2.005			2,569				1	1	2
2010	3,143	19,010	.604			3,143					2	2
TOTAL	14,389	405,030	2.815			14,389			1	1	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			117,366		1,143			207,475		1,926	6,247
2007											344
2009				17,000	1,287					10,409	22,823
2010					6,197					8,656	4,157
TOTAL			117,366	17,000	8,627			207,475		20,991	33,571

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			246,234		2,584			1,070,364		8,024	7,546
2007											501
2009		1,894	23,474	23,525	3,278		193	7,467	9,287	29,286	31,199
2010		1,366	13,444	6,297	6,633		903	17,350	12,139	16,501	5,683
TOTAL		3,260	283,152	29,822	12,495		1,096	1,095,181	21,426	53,811	44,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,382,689	117,554	44,929	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-178,275	-170,325	853	
TOTAL LOSSES	1,204,414		45,782	
EXPECTED LOSSES	704,630	384,475	61,729	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.370	.000	.318	8.688
INDICATED (POST-TEST)	7.650	.000	.291	7.941
PRES. ON RATE LEVEL	6.991	3.815	.612	11.418
DERIVED BY FORMULA	6.998	3.739	.602	11.339
UNDERLYING PRES. RATE	4.897	2.672	.429	7.998
PROPOSED	6.998	3.739	.602	11.339

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.588
IND. RATES				13.59	MINIMUM PREMIUM	2000
MAN. RATES	8.26	8.53	9.76	+ 13.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,463	192,126	5,547				2	4	6
2007	3,355	256,451	7,643				1		1
2008	2,869	16,548	.576					1	1
2009	3,104	23,755	.765					3	3
2010	3,171	152,046	4,794				1	2	3
TOTAL	15,962	640,926	4,015				4	10	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				50,909	17,837				31,863	86,425	5,092
2007				41,664					212,120		2,667
2008					4,207					4,099	8,242
2009					16,164					7,591	
2010				8,233	71,529				13,514	57,152	1,618
TOTAL				100,806	109,737				257,497	155,267	17,619

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				88,327	40,330				140,198	360,046	6,151
2007			6,319	72,902	909			61,879	742,926	14,046	3,883
2008		27	844	1,163	6,776		23	873	2,172	13,649	12,742
2009		654	11,166	9,525	22,140		139	5,447	6,769	21,357	
2010		17,930	175,617	81,209	77,753		8,502	164,931	108,472	113,305	2,212
TOTAL		18,611	193,946	253,126	147,908		8,664	233,130	1,000,537	522,403	24,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	454,351	1,923,974	24,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-230,990	-213,348	697	
TOTAL LOSSES	223,361	1,710,626	25,685	
EXPECTED LOSSES	929,627	486,203	51,877	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.399	10.717	.161	12.277
INDICATED (POST-TEST)	1.279	9.795	.147	11.221
PRES. ON RATE LEVEL	8.314	4.349	.464	13.127
DERIVED BY FORMULA	8.244	4.512	.454	13.210
UNDERLYING PRES. RATE	5.824	3.046	.325	9.195
PROPOSED	8.192	4.484	.451	13.127

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.731
IND. RATES				15.73	MINIMUM PREMIUM	2000
MAN. RATES	8.87	9.51	11.22	+ 15.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	835	8,218	.984						1	1
2007	1,337	78,978	5.907						1	2
2008	1,202	3,745	.311						1	1
2009	1,321	1,373,460	103.971			1				1
2010	1,311	337	.025							
TOTAL	6,006	1,464,738	24.388			1		1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,034					3,630	554
2007				35,734	3,257				29,558	5,325	5,104
2008					1,813					1,932	
2009			252,960					1,120,500			
2010											337
TOTAL			252,960	35,734	9,104			1,120,500	29,558	10,887	5,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					9,121					15,123	669
2007			5,522	62,919	6,863			8,755	104,691	22,337	7,431
2008		11	365	500	2,922		8	413	1,023	6,432	
2009		5,786	75,091	2,990	881		28,719	867,299	48,395	8,097	
2010											461
TOTAL		5,797	80,978	66,409	19,787		28,727	876,467	154,109	51,989	8,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	991,969	292,294	8,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,639	-72,235	358	
TOTAL LOSSES	896,330	220,059	8,919	
EXPECTED LOSSES	405,525	169,609	24,865	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.924	3.664	.149	18.737
INDICATED (POST-TEST)	13.641	3.349	.136	17.126
PRES. ON RATE LEVEL	9.639	4.032	.591	14.262
DERIVED BY FORMULA	9.679	4.025	.586	14.290
UNDERLYING PRES. RATE	6.752	2.824	.414	9.990
PROPOSED	9.679	4.025	.586	14.290

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.125
IND. RATES				17.13	MINIMUM PREMIUM	2000
MAN. RATES	9.81	10.39	12.19	+ 17.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006												
2007	106					106						
2008	343					343						
2009	744	7,384	.992			744						
2010	1,492	100,342	6.725			1,492				2		2
TOTAL	2,685	107,726	4.012			2,685				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,384
2010					12,414						3,409
TOTAL					12,414					84,519	10,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											10,094
2010		2,736	26,932	12,611	13,288		8,836	169,319	118,501	161,094	4,660
TOTAL		2,736	26,932	12,611	13,288		8,836	169,319	118,501	161,094	14,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	207,823	305,494	14,754	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,657	-25,538	278	
TOTAL LOSSES	168,166	279,956	15,032	
EXPECTED LOSSES	187,924	74,133	11,008	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.263	10.427	.560	17.250
INDICATED (POST-TEST)	5.724	9.530	.512	15.766
PRES. ON RATE LEVEL	9.992	3.942	.585	14.519
DERIVED BY FORMULA	9.992	3.998	.584	14.574
UNDERLYING PRES. RATE	6.999	2.761	.410	10.170
PROPOSED	9.992	3.998	.584	14.574

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.465
IND. RATES				17.47	MINIMUM PREMIUM	2000
MAN. RATES	9.50	10.34	12.41	+ 17.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	831									
2007	674									
2008	859	387	.045							
2009	866									
2010	1,123	148,569	13,229						3	3
TOTAL	4,353	148,956	3,422						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											387
2010					63,666					84,207	696
TOTAL					63,666					84,207	1,083

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											598
2010		14,033	138,097	64,679	68,150		8,810	168,704	118,073	160,497	951
TOTAL		14,033	138,097	64,679	68,150		8,810	168,704	118,073	160,497	1,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	329,644	411,399	1,549			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-56,035	-69,110	256			
TOTAL LOSSES	273,609	342,289	1,805			
EXPECTED LOSSES	226,704	165,066	16,672			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.286	7.863	.041	14.190		
INDICATED (POST-TEST)	5.745	7.187	.037	12.969		
PRES. ON RATE LEVEL	7.435	5.413	.547	13.395		
DERIVED BY FORMULA	7.435	5.431	.542	13.408		
UNDERLYING PRES. RATE	5.208	3.792	.383	9.383		
PROPOSED	7.428	5.426	.541	13.395		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	16.052
IND. RATES				16.05	MINIMUM PREMIUM	2000
MAN. RATES	9.09	9.69	11.45	+ 16.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	179,347	1,122,082	.625			1	6	11	18	
2007	204,565	4,305,241	2.104	1	1	6	21	22	51	
2008	188,362	3,860,214	2.049	1		4	15	50	70	
2009	188,707	6,868,740	3.639			10	44	53	107	
2010	184,683	2,449,987	1.326				14	54	68	
TOTAL	945,664	18,606,264	1.968	2	1	21	100	190	314	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			305,239	186,821	23,705			358,323	124,793	87,040	36,161
2007	540,153	492,654	586,229	405,870	117,234		736,450	351,263	456,772	231,350	387,266
2008	602,876		650,922	300,784	371,179	450		417,182	487,250	442,140	587,431
2009			1,134,937	1,287,951	305,413			1,340,250	1,668,362	530,019	601,808
2010			438,078	238,828					715,158	565,133	492,790
TOTAL	1,143,029	492,654	2,677,327	2,619,504	1,056,359	450	736,450	2,467,018	3,452,335	1,855,682	2,105,456

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			266,877	324,134	53,597			770,383	549,089	362,610	43,682
2007	1,037,261	180,908	1,169,602	734,895	228,769		938,732	1,754,071	1,682,457	917,717	563,859
2008	1,036,857	106,235	1,496,075	614,790	621,710	403	208,961	2,639,884	2,179,395	1,560,230	908,169
2009		327,520	4,203,322	1,994,024	559,636		356,137	10,159,249	5,702,372	1,942,798	822,672
2010		159,887	1,536,082	667,655	314,678		175,490	3,460,958	2,100,632	1,278,925	673,644
TOTAL	2,074,118	774,550	8,671,958	4,335,498	1,778,390	403	1,679,320	18,784,545	12,213,945	6,062,280	3,012,026

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,984,894	24,390,113	3,012,026			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,842,687	-4,078,855	23,029			
TOTAL LOSSES	29,142,207	20,311,258	3,035,055			
EXPECTED LOSSES	11,612,753	9,380,986	1,711,652			
CREDIBILITY	.16	.40	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.082	2.148	.321	5.551		
INDICATED (POST-TEST)	2.817	1.963	.293	5.073		
PRES. ON RATE LEVEL	1.753	1.416	.259	3.428		
DERIVED BY FORMULA	1.923	1.635	.273	3.831		
UNDERLYING PRES. RATE	1.228	.992	.181	2.401		
PROPOSED	1.923	1.635	.273	3.831		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.591
IND. RATES				4.59	MINIMUM PREMIUM	1440
MAN. RATES	2.26	2.36	2.93	+ 4.59	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,643	28,097	.771				1	2	3
2007	2,814	131,077	4.658				2	3	5
2008	2,197	116,134	5.286				2	2	4
2009	1,627								
2010	2,707	46,902	1.732					3	3
TOTAL	12,988	322,210	2.481				5	10	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				7,500	7,416				7,758	3,436	1,987
2007				53,785	13,710				54,593	7,811	1,178
2008				26,699	19,657				55,051	10,350	4,377
2010					15,274					28,189	3,439
TOTAL				87,984	56,057				117,402	49,786	10,981

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				13,013	16,768				34,135	14,314	2,400
2007			8,589	95,764	26,787			16,121	192,922	33,506	1,715
2008		2,022	16,986	48,320	33,007		9,069	55,994	214,769	42,886	6,767
2010		3,362	33,125	15,513	16,344		2,945	56,469	39,521	53,728	4,701
TOTAL		5,384	58,700	172,610	92,906		12,014	128,584	481,347	144,434	15,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	204,682	891,297	15,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,373	-112,460	426	
TOTAL LOSSES	95,309	778,837	16,009	
EXPECTED LOSSES	433,670	252,098	32,729	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.734	5.997	.123	6.854
INDICATED (POST-TEST)	.671	5.481	.112	6.264
PRES. ON RATE LEVEL	4.766	2.771	.360	7.897
DERIVED BY FORMULA	4.725	2.825	.355	7.905
UNDERLYING PRES. RATE	3.339	1.941	.252	5.532
PROPOSED	4.720	2.822	.355	7.897

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.463
IND. RATES				9.46	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.69	6.75	+ 9.46	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006														
2007	1													
2008														
2009														
2010														
TOTAL	1													

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2	-8		
TOTAL LOSSES				
EXPECTED LOSSES	17	14	2	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.446	1.994	.263	4.703
DERIVED BY FORMULA	2.446	1.994	.263	4.703
UNDERLYING PRES. RATE	1.713	1.397	.184	3.294
PROPOSED	2.446	1.994	.263	4.703

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.636
IND. RATES				5.64	MINIMUM PREMIUM	1700
MAN. RATES	3.15	3.37	4.02	+ 5.64	PRESENT	1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	954	152,133	15,946				3			3
2007	2,349	52,017	2,214				1	4		5
2008	2,027	95,645	4,718				2	2		4
2009	2,405	5,587	.232					1		1
2010	1,507	14,494	.961					3		3
TOTAL	9,242	319,876	3,461				6	10		16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				82,371					69,762		
2007				9,271	7,236				11,469	16,240	7,801
2008				65,239	3,631				21,030	2,577	3,168
2009					58					714	4,815
2010					1,103					10,196	3,195
TOTAL				156,881	12,028				102,261	29,727	18,979

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				142,914					306,953		
2007			1,633	17,095	13,718			3,743	43,731	62,915	11,358
2008		4,661	32,582	105,784	9,114		3,459	21,098	81,321	11,805	4,898
2009			36	32	79		12	512	633	2,009	6,582
2010		243	2,390	1,120	1,176		1,060	20,430	14,297	19,432	4,368
TOTAL		4,904	36,641	266,945	24,087		4,531	45,783	446,935	96,161	27,206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,859	834,128	27,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,859	-56,660	156	
TOTAL LOSSES	53,000	777,468	27,362	
EXPECTED LOSSES	166,079	131,143	11,830	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.573	8,412	.296	9.281
INDICATED (POST-TEST)	.524	7,689	.271	8.484
PRES. ON RATE LEVEL	2.565	2,026	.183	4.774
DERIVED BY FORMULA	2.545	2,139	.185	4.869
UNDERLYING PRES. RATE	1.797	1,419	.128	3.344
PROPOSED	2.545	2,139	.185	4.869

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.835
IND. RATES				5.84	MINIMUM PREMIUM	1750
MAN. RATES	3.49	3.58	4.08	+ 5.84	PRESENT	1295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	26,165	2,729,177	10.430		2	1	3	13	19
2007	24,081	2,090,377	8.680			3	3	16	22
2008	23,749	1,892,972	7.970			3	9	15	27
2009	25,874	1,355,811	5.240			3	8	17	28
2010	26,273	1,779,511	6.773			2	4	23	29
TOTAL	126,142	9,847,848	7.807		2	12	27	84	125

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		1,105,229	147,401	88,544	31,446		783,293	386,720	72,686	61,345	52,513
2007			721,489	58,736	233,740			679,942	57,666	276,491	62,313
2008			404,490	256,339	149,794			662,281	169,166	185,288	65,614
2009			311,306	140,858	97,913			280,647	216,114	214,562	94,411
2010			211,471	73,275	311,628			107,895	42,461	915,728	117,053
TOTAL		1,105,229	1,796,157	617,752	824,521		783,293	2,117,485	558,093	1,653,414	391,904

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		751,119	139,202	153,624	71,100		1,323,401	898,058	319,819	255,564	63,436
2007		31,982	1,011,319	140,516	438,768		60,245	1,867,900	299,131	1,064,336	90,728
2008		57,025	740,025	466,444	258,138		162,321	2,387,772	839,263	657,157	101,439
2009		72,138	941,858	273,692	154,707		76,814	2,265,289	918,485	670,261	129,060
2010		145,976	1,306,157	396,100	321,795		98,737	1,895,255	962,694	1,101,188	160,012
TOTAL		1,058,240	4,138,561	1,430,376	1,244,508		1,721,518	9,314,274	3,339,392	3,748,506	544,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,232,593	9,762,782	544,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-875,586	-1,393,757	3,475	
TOTAL LOSSES	15,357,007	8,369,025	548,150	
EXPECTED LOSSES	3,510,532	3,216,623	251,022	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.174	6.635	.435	19.244
INDICATED (POST-TEST)	11.127	6.064	.398	17.589
PRES. ON RATE LEVEL	3.973	3.640	.284	7.897
DERIVED BY FORMULA	4.259	3.882	.297	8.438
UNDERLYING PRES. RATE	2.783	2.550	.199	5.532
PROPOSED	4.259	3.882	.297	8.438

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.112
IND. RATES				10.11	MINIMUM PREMIUM	2000
MAN. RATES	5.20	5.64	6.75	+ 10.11	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	68									
2007	75									
2008	206									
2009	135									
2010	161									
TOTAL	645									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,124	-3,271	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	12,823	8,314	1,219	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.838	1.840	.270	4.948
DERIVED BY FORMULA	2.838	1.840	.270	4.948
UNDERLYING PRES. RATE	1.988	1.289	.189	3.466
PROPOSED	2.838	1.840	.270	4.948

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.929
IND. RATES				5.93	MINIMUM PREMIUM	1775
MAN. RATES	3.26	3.53	4.23	+ 5.93	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,628	62,410	2,374						1	1
2007	2,530	88,331	3,491					3	2	5
2008	2,274	19,430	.854					1		1
2009	2,195	201,480	9,179					2	1	3
2010	1,862	89	.004							
TOTAL	11,489	371,740	3,236					6	4	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					11,493					43,505	7,412
2007				37,338	82				45,497	834	4,580
2008				13,605					5,194		631
2009				52,328	19,705				116,981	5,166	7,300
2010											89
TOTAL				103,271	31,280				167,672	49,505	20,012

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					25,986					181,242	8,954
2007			5,665	65,343	967			13,296	159,529	6,202	6,668
2008		967	6,642	21,850	681		841	5,081	19,747	794	976
2009		6,463	83,125	81,685	31,645		11,482	299,860	350,946	42,663	9,979
2010											122
TOTAL		7,430	95,432	168,878	59,279		12,323	318,237	530,222	230,901	26,699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	433,422	989,280	26,699	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,423	-193,477	483	
TOTAL LOSSES	313,999	795,803	27,182	
EXPECTED LOSSES	473,347	434,628	39,176	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.733	6.927	.237	9.897
INDICATED (POST-TEST)	2.498	6.331	.217	9.046
PRES. ON RATE LEVEL	5.882	5.400	.487	11.769
DERIVED BY FORMULA	5.848	5.419	.482	11.749
UNDERLYING PRES. RATE	4.120	3.783	.341	8.244
PROPOSED	5.848	5.419	.482	11.749

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.080
IND. RATES				14.08	MINIMUM PREMIUM	2000
MAN. RATES	8.06	8.59	10.06	+ 14.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,118	21,071	.994				1	1	2
2007	1,190								
2008	2,977	640	.021				1		1
2009	464	2,393	.515						
2010	306	409	.133						
TOTAL	7,055	24,513	.347				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				10,765	118				4,157	458	5,573
2008				74					566		
2009											2,393
2010											409
TOTAL				10,839	118				4,723	458	8,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				18,677	267				18,291	1,908	6,732
2008		5	36	117	4		100	556	2,151	89	
2009											3,271
2010											559
TOTAL		5	36	18,794	271		100	556	20,442	1,997	10,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	697	41,504	10,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,543	-32,348	89	
TOTAL LOSSES		9,156	10,651	
EXPECTED LOSSES	124,310	73,019	11,359	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.130	.151	.281
INDICATED (POST-TEST)	.000	.119	.138	.257
PRES. ON RATE LEVEL	2.515	1.478	.230	4.223
DERIVED BY FORMULA	2.490	1.451	.228	4.169
UNDERLYING PRES. RATE	1.762	1.035	.161	2.958
PROPOSED	2.490	1.451	.228	4.169

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.996
IND. RATES				5.00	MINIMUM PREMIUM	1540
MAN. RATES	2.57	2.91	3.61	+ 5.00	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	7,068	3,229	.045							
2007	10,897	62,381	.572						2	2
2008	10,416	386	.003							
2009	10,383	78,993	.760						2	2
2010	10,282	1,636	.015							
TOTAL	49,046	146,625	.299						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,229
2007					26,619					30,681	5,081
2008											386
2009					21,151					50,231	7,611
2010											1,636
TOTAL					47,770					80,912	17,943

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,901
2007			839	3,210	49,730			755	6,732	117,418	7,398
2008											597
2009		853	14,614	12,461	28,967		932	36,024	44,803	141,329	10,404
2010											2,236
TOTAL		853	15,453	15,671	78,697		932	36,779	51,535	258,747	24,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,017	404,650	24,536	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-63,991	-78,653	338	
TOTAL LOSSES		325,997	24,874	
EXPECTED LOSSES	269,754	184,413	24,033	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.665	.051	.716
INDICATED (POST-TEST)	.000	.608	.047	.655
PRES. ON RATE LEVEL	.785	.537	.070	1.392
DERIVED BY FORMULA	.769	.541	.069	1.379
UNDERLYING PRES. RATE	.550	.376	.049	.975
PROPOSED	.769	.541	.069	1.379

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.652
IND. RATES				1.65	MINIMUM PREMIUM	705
MAN. RATES	1.00	1.04	1.19	+ 1.65	PRESENT	575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	9,115	47,547	.521						3	3
2007	8,416	154,375	1.834				2		2	4
2008	7,212	72,389	1.003				2		2	4
2009	7,238	75,194	1.038				1		2	3
2010	7,382	63,117	.855						3	3
TOTAL	39,363	412,622	1.048						5	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,547					32,931	10,069
2007				63,705	1,302				65,557	12,978	10,833
2008				19,163	926				47,133	1,987	3,180
2009				42,401	2,172				17,318	1,212	12,091
2010					28,293					18,630	16,194
TOTAL				125,269	37,240				130,008	67,738	52,367

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,281					137,190	12,163
2007			9,700	111,625	3,821			19,445	232,453	54,011	15,773
2008		1,369	9,538	31,030	2,453		7,711	46,483	180,245	13,840	4,916
2009		4,677	57,823	58,063	6,750		1,708	44,707	52,351	7,577	16,528
2010		6,238	61,372	28,741	30,285		1,956	37,334	26,120	35,513	22,137
TOTAL		12,284	138,433	229,459	53,590		11,375	147,969	491,169	248,131	71,517

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	310,061	1,022,349	71,517			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-214,862	-209,942	717			
TOTAL LOSSES	95,199	812,407	72,234			
EXPECTED LOSSES	857,326	474,718	55,108			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.242	2.064	.184	2.490		
INDICATED (POST-TEST)	.221	1.886	.168	2.275		
PRES. ON RATE LEVEL	3.109	1.722	.200	5.031		
DERIVED BY FORMULA	3.051	1.730	.198	4.979		
UNDERLYING PRES. RATE	2.178	1.206	.140	3.524		
PROPOSED	3.051	1.730	.198	4.979		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.966
IND. RATES				5.97	MINIMUM PREMIUM	1785
MAN. RATES	3.57	3.74	4.30	+ 5.97	PRESENT	1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	5,018	6,032	.120						1	1
2007	5,119	7,240	.141						1	1
2008	4,839	135,058	2.791					2		2
2009	4,704	22,098	.469						2	2
2010	4,790	29,219	.610						2	2
TOTAL	24,470	199,647	.816						2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,803					1,880	2,349
2007					1,529					5,711	
2008				47,646					86,709		703
2009					3,935					17,348	815
2010					1,666					26,303	1,250
TOTAL				47,646	8,933				86,709	51,242	5,117

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,077					7,832	2,838
2007			48	184	2,857			140	1,255	21,859	
2008		3,385	23,263	76,523	2,384		14,195	84,728	329,647	13,287	1,087
2009		160	2,716	2,316	5,390		320	12,438	15,477	48,811	1,114
2010		364	3,613	1,690	1,784		2,753	52,691	36,879	50,130	1,709
TOTAL		3,909	29,640	80,713	16,492		17,268	149,997	383,258	141,919	6,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	200,814	622,382	6,748	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,391	-109,329	498	
TOTAL LOSSES	100,423	513,053	7,246	
EXPECTED LOSSES	405,712	250,819	37,194	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.410	2.097	.030	2.537
INDICATED (POST-TEST)	.375	1.917	.027	2.319
PRES. ON RATE LEVEL	2.367	1.463	.217	4.047
DERIVED BY FORMULA	2.347	1.477	.209	4.033
UNDERLYING PRES. RATE	1.658	1.025	.152	2.835
PROPOSED	2.347	1.477	.209	4.033

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.833
IND. RATES				4.83	MINIMUM PREMIUM	1500
MAN. RATES	2.82	2.96	3.46	+ 4.83	PRESENT	1140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	22,584	563,783	2.496			2			4	6
2007	20,810	166,483	.800					1	6	7
2008	21,368	22,241	.104							
2009	19,096	110,147	.576					1	1	2
2010	19,192	65,914	.343						3	3
TOTAL	103,050	928,568	.901			2		2	14	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			181,899		15,210			304,820		35,902	25,952
2007				6,048	11,838				75,057	54,684	18,856
2008											22,241
2009				33,245	6,632				29,070	31,160	10,040
2010					20,780					32,337	12,797
TOTAL			181,899	39,293	54,460			304,820	104,127	154,083	89,886

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			323,316		34,390			1,202,297		149,567	31,350
2007			1,291	12,010	22,246			23,243	274,878	214,249	27,454
2008											34,385
2009		3,868	48,743	48,432	12,043		3,407	95,938	113,857	94,663	13,725
2010		4,574	45,076	21,108	22,245		3,383	64,778	45,338	61,638	17,493
TOTAL		8,442	418,426	81,550	90,924		6,790	1,386,256	434,073	520,117	124,407

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,819,914	1,126,664	124,407	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-214,207	-253,682	1,020	
TOTAL LOSSES	1,605,707	872,982	125,427	
EXPECTED LOSSES	853,255	580,171	78,319	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.558	.847	.122	2.527
INDICATED (POST-TEST)	1.424	.774	.112	2.310
PRES. ON RATE LEVEL	1.182	.804	.108	2.094
DERIVED BY FORMULA	1.192	.801	.108	2.101
UNDERLYING PRES. RATE	.828	.563	.076	1.467
PROPOSED	1.192	.801	.108	2.101

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.52	MINIMUM PREMIUM	920
MAN. RATES	1.43	1.54	1.79	+ 2.52	PRESENT	725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	103,782	263,497	.253				3	6	9
2007	125,206	85,150	.068				1	4	5
2008	116,972	179,226	.153				3	3	6
2009	105,743	586,883	.555				10	4	14
2010	122,907	301,652	.245			1		2	3
TOTAL	574,610	1,416,408	.246			1	17	19	37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				95,102	24,316				83,011	30,383	30,685
2007				34,237	14,504					16,088	20,321
2008				85,507	37,481				25,670	16,016	14,552
2009				190,621	5,756				361,138	6,772	22,596
2010			112,019		1,995			167,268		9,097	11,273
TOTAL			112,019	405,467	84,052			167,268	469,819	78,356	99,427

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				165,002	54,978				365,249	126,576	37,067
2007			5,651	61,657	27,840			398	3,530	61,572	29,588
2008		6,322	49,277	147,701	64,664		4,299	28,503	106,082	57,253	22,497
2009		20,860	257,179	258,686	24,849		35,278	919,143	1,075,241	105,897	30,888
2010		22,677	180,865	14,085	5,928		32,826	625,713	95,535	29,539	15,410
TOTAL		49,859	492,972	647,131	178,259		72,403	1,573,757	1,645,637	380,837	135,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,188,991	2,851,864	135,450	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-173,117	-358,612	719	
TOTAL LOSSES	2,015,874	2,493,252	136,169	
EXPECTED LOSSES	718,264	833,184	51,715	
CREDIBILITY	.12	.29	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.351	.434	.024	.809
INDICATED (POST-TEST)	.321	.397	.022	.740
PRES. ON RATE LEVEL	.178	.207	.013	.398
DERIVED BY FORMULA	.195	.262	.016	.473
UNDERLYING PRES. RATE	.125	.145	.009	.279
PROPOSED	.195	.262	.016	.473

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				.56	MINIMUM PREMIUM	430
MAN. RATES	.30	.28	.34	+ .56	PRESENT	365

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	4,983	4,348	.087							
2007	5,266	1,696	.032							
2008	4,928	47,076	.955					1		1
2009	5,229	1,259	.024							
2010	5,569									
TOTAL	25,975	54,379	.209					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,348
2007											1,696
2008					8,287					38,789	
2009											1,259
TOTAL					8,287					38,789	7,303

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											5,252
2007											2,469
2008		55	1,664	2,293	13,353		224	8,265	20,523	129,131	
2009											1,721
TOTAL		55	1,664	2,293	13,353		224	8,265	20,523	129,131	9,442

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,208	165,300	9,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,594	-43,944	219	
TOTAL LOSSES		121,356	9,661	
EXPECTED LOSSES	63,639	101,822	15,585	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.467	.037	.504
INDICATED (POST-TEST)	.000	.427	.034	.461
PRES. ON RATE LEVEL	.350	.560	.085	.995
DERIVED BY FORMULA	.347	.555	.083	.985
UNDERLYING PRES. RATE	.245	.392	.060	.697
PROPOSED	.347	.555	.083	.985

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.180
IND. RATES				1.18	MINIMUM PREMIUM	585
MAN. RATES	.66	.72	.85	+ 1.18	PRESENT	490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	57,730	1,295,247	2.243			2	5	10	17
2007	59,399	242,817	.408				2	14	16
2008	60,476	415,245	.686				5	18	23
2009	64,914	448,885	.691				4	21	25
2010	67,166	562,910	.838				2	27	29
TOTAL	309,685	2,965,104	.957			2	18	90	110

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			222,434	54,929	25,424			752,227	146,239	51,443	42,551
2007				36,782	42,669				58,718	40,369	64,279
2008				61,251	86,595				68,503	168,736	30,160
2009				22,680	65,017				58,228	209,591	93,369
2010				25,783	100,485				40,995	318,117	77,530
TOTAL			222,434	201,425	320,190			752,227	372,683	788,256	307,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			212,544	95,302	57,483			1,685,420	643,452	214,313	51,402
2007			6,928	69,501	80,511			18,120	214,513	158,381	93,590
2008		4,920	47,302	122,329	142,576		12,190	102,877	349,721	572,234	46,627
2009		5,084	75,044	68,670	91,065		9,567	297,687	359,321	603,712	127,636
2010		28,893	282,027	128,842	111,261		40,928	790,314	531,996	619,598	105,984
TOTAL		38,897	623,845	484,644	482,896		62,685	2,894,418	2,099,003	2,168,238	425,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,619,845	5,234,781	425,239	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-367,117	-1,061,170	3,471	
TOTAL LOSSES	3,252,728	4,173,611	428,710	
EXPECTED LOSSES	1,492,681	2,474,383	244,651	
CREDIBILITY	.08	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.050	1.348	.138	2.536
INDICATED (POST-TEST)	.960	1.232	.126	2.318
PRES. ON RATE LEVEL	.688	1.141	.113	1.942
DERIVED BY FORMULA	.710	1.158	.116	1.984
UNDERLYING PRES. RATE	.482	.799	.079	1.360
PROPOSED	.710	1.158	.116	1.984

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.38	MINIMUM PREMIUM	885
MAN. RATES	1.34	1.42	1.66	+ 2.38	PRESENT	695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,524	3,549	.140							
2007	2,423	24,354	1.005						1	1
2008	1,072	23,432	2.185						1	1
2009	1,439	1,296	.090							
2010	2,079	837	.040							
TOTAL	9,537	53,468	.561						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,549
2007				18,300					5,826		228
2008				15,000					8,180		252
2009											1,296
2010											837
TOTAL				33,300					14,006		6,162

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,287
2007			2,775	32,020	399			1,700	20,403	384	332
2008		1,068	7,325	24,092	752		1,343	7,995	31,098	1,255	390
2009											1,772
2010											1,144
TOTAL		1,068	10,100	56,112	1,151		1,343	9,695	51,501	1,639	7,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,206	110,403	7,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,455	-10,664	55	
TOTAL LOSSES	16,751	99,739	7,980	
EXPECTED LOSSES	22,316	23,556	4,101	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.176	1.046	.084	1.306
INDICATED (POST-TEST)	.161	.956	.077	1.194
PRES. ON RATE LEVEL	.334	.353	.061	.748
DERIVED BY FORMULA	.332	.365	.061	.758
UNDERLYING PRES. RATE	.234	.247	.043	.524
PROPOSED	.332	.365	.061	.758

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				.91	MINIMUM PREMIUM	520
MAN. RATES	.53	.53	.64	+ .91	PRESENT	440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,479	145,902	2.662				2	4	6
2007	6,061	5,995	.098					1	1
2008	6,575	53,101	.807					2	2
2009	6,314	13,445	.212					1	1
2010	6,544	54,591	.834					1	1
TOTAL	30,973	273,034	.882				2	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				34,755	12,508				40,348	53,709	4,582
2007					592					966	4,437
2008					4,322					35,193	13,586
2009					2,154					2,431	8,860
2010					8,001					41,479	5,111
TOTAL				34,755	27,577				40,348	133,778	36,576

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				60,300	28,280				177,531	223,753	5,535
2007			18	71	1,105			25	213	3,699	6,460
2008		28	868	1,195	6,963		208	7,496	18,623	117,160	21,004
2009		88	1,487	1,266	2,952		49	1,742	2,169	6,839	12,112
2010		1,761	17,359	8,129	8,564		4,339	83,088	58,155	79,054	6,987
TOTAL		1,877	19,732	70,961	47,864		4,596	92,351	256,691	430,505	52,098

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	118,556	806,021	52,098	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,471	-150,595	633	
TOTAL LOSSES	27,085	655,426	52,731	
EXPECTED LOSSES	373,844	352,473	45,220	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.087	2.116	.170	2.373
INDICATED (POST-TEST)	.080	1.934	.155	2.169
PRES. ON RATE LEVEL	1.723	1.625	.208	3.556
DERIVED BY FORMULA	1.690	1.637	.206	3.533
UNDERLYING PRES. RATE	1.207	1.138	.146	2.491
PROPOSED	1.690	1.637	.206	3.533

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.233
IND. RATES				4.23	MINIMUM PREMIUM	1350
MAN. RATES	2.56	2.64	3.04	+ 4.23	PRESENT	1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	101,236	1,619,789	1.600				11	46	57
2007	106,510	1,558,528	1.463			1	11	34	46
2008	114,781	1,978,179	1.723			3	13	35	51
2009	111,015	1,524,680	1.373				9	47	56
2010	116,371	1,283,355	1.102				4	47	51
TOTAL	549,913	7,964,531	1.448			4	48	209	261

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			78,647	185,997	402,014			299,741	153,004	735,511	143,263
2007			314,213	208,011	101,899			896,133	498,541	226,930	144,759
2008				175,979	63,695				208,728	144,283	175,148
2009				183,129	187,743				420,239	519,147	214,422
2010				88,922	307,886				131,355	578,393	176,799
TOTAL			392,860	842,038	1,063,237			1,195,874	1,411,867	2,204,264	854,391

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				322,705	908,955				673,218	3,064,137	173,062
2007		2,582	115,115	377,020	194,960		24,428	898,787	1,810,676	902,447	210,769
2008		45,605	604,101	311,760	114,859		131,714	1,815,323	940,910	522,752	270,779
2009		25,791	353,194	335,883	272,111		44,144	1,270,293	1,513,258	1,545,955	293,115
2010		91,129	888,773	405,007	342,394		85,004	1,649,017	1,086,410	1,144,894	241,685
TOTAL		165,107	1,961,183	1,752,375	1,833,279		285,290	5,633,420	6,024,472	7,180,185	1,189,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,045,000	16,790,311	1,189,410	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,481,117	-3,044,582	9,763	
TOTAL LOSSES	6,563,883	13,745,729	1,199,173	
EXPECTED LOSSES	6,027,047	7,110,374	698,390	
CREDIBILITY	.11	.28	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.194	2.500	.218	3.912
INDICATED (POST-TEST)	1.091	2.285	.199	3.575
PRES. ON RATE LEVEL	1.565	1.846	.181	3.592
DERIVED BY FORMULA	1.513	1.969	.186	3.668
UNDERLYING PRES. RATE	1.096	1.293	.127	2.516
PROPOSED	1.482	1.928	.182	3.592

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.304
IND. RATES				4.30	MINIMUM PREMIUM	1365
MAN. RATES	2.33	2.53	3.07	+ 4.30	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	33,715	863,135	2,560				10	18	28
2007	32,913	961,849	2,922			1	8	19	28
2008	33,143	996,049	3,005			2	9	11	22
2009	32,105	1,965,315	6,121			2	12	7	21
2010	32,401	479,139	1,478				1	10	11
TOTAL	164,277	5,265,487	3,205			5	40	65	110

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				284,955	64,369				303,905	78,690	131,216
2007			195,601	113,060	68,096			147,190	186,169	185,954	65,779
2008			189,878	234,367	51,490			91,744	201,714	147,706	79,150
2009			439,442	358,385	39,998			515,203	480,173	55,785	76,329
2010				20,856	98,935				87,818	181,927	89,603
TOTAL			824,921	1,011,623	322,888			754,137	1,259,779	650,062	442,077

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				494,396	145,538				1,337,182	327,824	158,509
2007		11,191	367,484	209,379	129,965		20,903	698,740	705,504	724,808	95,774
2008		41,461	503,017	399,266	97,254		63,689	715,512	866,919	525,852	122,366
2009		78,109	993,046	523,028	92,420		82,244	2,296,987	1,529,478	282,146	104,342
2010		27,281	266,422	122,139	108,900		35,400	692,256	439,250	375,143	122,487
TOTAL		158,042	2,129,969	1,748,208	574,077		202,236	4,403,495	4,878,333	2,235,773	603,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,893,742	9,436,391	603,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-795,027	-1,650,383	4,752	
TOTAL LOSSES	6,098,715	7,786,008	608,230	
EXPECTED LOSSES	3,196,830	3,799,728	353,195	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.712	4.740	.370	8.822
INDICATED (POST-TEST)	3.393	4.332	.338	8.063
PRES. ON RATE LEVEL	2.778	3.302	.307	6.387
DERIVED BY FORMULA	2.809	3.426	.311	6.546
UNDERLYING PRES. RATE	1.946	2.313	.215	4.474
PROPOSED	2.809	3.426	.311	6.546

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.844
IND. RATES				7.84	MINIMUM PREMIUM	2000
MAN. RATES	4.19	4.59	5.46	+ 7.84	PRESENT	1635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,697	162,454	4.394				1	2	3
2007	4,059	49,791	1.226					3	3
2008	6,381	113,560	1.779				1	3	4
2009	6,333	139,166	2.197				2	1	3
2010	6,464	93,312	1.443				1	1	2
TOTAL	26,934	558,283	2.073				5	10	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				37,561	7,006				89,587	22,502	5,798
2007					19,451					29,528	812
2008				30,000	4,630				50,916	8,351	19,663
2009				48,822	654				79,438	3,858	6,394
2010				20,900	7,482				6,000	37,547	21,383
TOTAL				137,283	39,223				225,941	101,786	54,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				65,168	15,841				394,183	93,743	7,004
2007			615	2,346	36,339			725	6,475	113,007	1,182
2008		2,164	15,579	49,461	8,960		8,383	51,530	197,998	35,602	30,399
2009		5,312	65,297	65,769	5,244		7,803	203,872	238,631	29,950	8,741
2010		7,122	68,153	29,280	11,021		5,046	97,614	65,228	73,504	29,231
TOTAL		14,598	149,644	212,024	77,405		21,232	353,741	902,515	345,806	76,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	539,215	1,537,750	76,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,527	-91,530	582	
TOTAL LOSSES	488,688	1,446,220	77,139	
EXPECTED LOSSES	206,853	222,744	38,247	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.814	5.369	.286	7.469
INDICATED (POST-TEST)	1.658	4.907	.261	6.826
PRES. ON RATE LEVEL	1.096	1.181	.203	2.480
DERIVED BY FORMULA	1.107	1.330	.205	2.642
UNDERLYING PRES. RATE	.768	.827	.142	1.737
PROPOSED	1.107	1.330	.205	2.642

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.166
IND. RATES				3.17	MINIMUM PREMIUM	1085
MAN. RATES	1.79	1.84	2.12	+ 3.17	PRESENT	805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	8,040									
2007	8,069									
2008	8,853									
2009	8,193	1,253	.015							
2010	8,187									
TOTAL	41,342	1,253	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,253
TOTAL											1,253

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,713
TOTAL											1,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,713	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,162	-30,122	134	
TOTAL LOSSES			1,847	
EXPECTED LOSSES	153,793	69,869	9,923	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	.531	.241	.035	.807
DERIVED BY FORMULA	.520	.229	.033	.782
UNDERLYING PRES. RATE	.372	.169	.024	.565
PROPOSED	.520	.229	.033	.782

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				.94	MINIMUM PREMIUM	525
MAN. RATES	.57	.61	.69	+ .94	PRESENT	450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	484									
2007	823									
2008	766									
2009	813									
2010	873									
TOTAL	3,759									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,479	-11,762	30	
TOTAL LOSSES			30	
EXPECTED LOSSES	36,312	27,892	2,029	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.379	1.059	.077	2.515
DERIVED BY FORMULA	1.379	1.048	.076	2.503
UNDERLYING PRES. RATE	.966	.742	.054	1.762
PROPOSED	1.379	1.048	.076	2.503

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.999
IND. RATES				3.00	MINIMUM PREMIUM	1040
MAN. RATES	1.91	1.92	2.15	+ 3.00	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	10,118									
2007	11,691	21,610	.184							
2008	9,048									
2009	6,857									
2010	7,798									
TOTAL	45,512	21,610	.047							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											21,610
TOTAL											21,610

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											31,464
TOTAL											31,464

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			31,464	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,091	-31,090	168	
TOTAL LOSSES			31,632	
EXPECTED LOSSES	147,915	69,633	13,652	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.070	.070
INDICATED (POST-TEST)	.000	.000	.064	.064
PRES. ON RATE LEVEL	.464	.218	.043	.725
DERIVED BY FORMULA	.455	.207	.044	.706
UNDERLYING PRES. RATE	.325	.153	.030	.508
PROPOSED	.455	.207	.044	.706

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				.85	MINIMUM PREMIUM	505
MAN. RATES	.59	.56	.62	+ .85	PRESENT	427

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES						
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,751	37,206	1.352			2,751				1			1
2007	2,804	5,103	.181			2,804						1	1
2008	2,638	4,951	.187			2,638						1	1
2009	2,323	75,273	3.240			2,323				1			1
2010	1,577					1,577							
TOTAL	12,093	122,533	1.013			12,093				2		2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				12,669					12,736		11,801
2007					692					777	3,634
2008					1,179					3,772	
2009				55,710					19,563		
TOTAL				68,379	1,871				32,299	4,549	15,435

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				21,981					56,038		14,256
2007			22	84	1,292			21	171	2,974	5,291
2008		8	238	326	1,898		23	799	1,998	12,556	
2009		6,030	74,001	74,611	4,958		1,904	49,529	57,918	4,704	
TOTAL		6,038	74,261	97,002	8,148		1,927	50,349	116,125	20,234	19,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	132,575	241,509	19,547	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,631	-116,569	298	
TOTAL LOSSES	25,944	124,940	19,845	
EXPECTED LOSSES	419,990	259,515	26,121	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.215	1.033	.164	1.412
INDICATED (POST-TEST)	.197	.944	.150	1.291
PRES. ON RATE LEVEL	4.958	3.064	.308	8.330
DERIVED BY FORMULA	4.910	3.022	.305	8.237
UNDERLYING PRES. RATE	3.473	2.146	.216	5.835
PROPOSED	4.910	3.022	.305	8.237

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE
IND. RATES				9.87	MINIMUM PREMIUM 2000
MAN. RATES	5.86	6.14	7.12	+ 9.87	PRESENT 2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	198									
2007	232									
2008	261									
2009	225	7,848	34.880						1	1
2010	184	2,146	11.663							
TOTAL	1,100	9,994	9.085						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,154					5,694	
2010											2,146
TOTAL					2,154					5,694	2,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		88	1,487	1,266	2,952		104	4,081	5,080	16,019	
2010											2,934
TOTAL		88	1,487	1,266	2,952		104	4,081	5,080	16,019	2,934

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,760	25,317	2,934	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,744	-52,797	212	
TOTAL LOSSES			3,146	
EXPECTED LOSSES	108,015	121,758	16,728	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	2.860	2.860
INDICATED (POST-TEST)	.000	.000	2.614	2.614
PRES. ON RATE LEVEL	140.185	158.018	21.711	319.914
DERIVED BY FORMULA	138.783	154.858	21.138	314.779
UNDERLYING PRES. RATE	98.196	110.688	15.208	224.092
PROPOSED	138.783	154.858	21.138	314.779

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	377.231
IND. RATES				377.23	MINIMUM PREMIUM	667
MAN. RATES	161.76	197.88	273.45	+377.23	PRESENT	563

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	52	3,468	66,692						1	1
2007	40									
2008	49	695	14,183							
2009	35	78,155	2233,000						1	1
2010	26									
TOTAL	202	82,318	407,515						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					226					2,992	250
2008											695
2009				10,397					67,758		
TOTAL				10,397	226				67,758	2,992	945

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					511					12,465	302
2008											1,074
2009		1,126	13,809	13,924	926		6,592	171,540	200,607	16,295	
TOTAL		1,126	13,809	13,924	1,437		6,592	171,540	200,607	28,760	1,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	193,067	244,728	1,376	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,441	-4,703	33	
TOTAL LOSSES	191,626	240,025	1,409	
EXPECTED LOSSES	5,496	10,528	2,910	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	948,644	1188,243	6,975	2143,862
INDICATED (POST-TEST)	867,061	1086,054	6,375	1959,490
PRES. ON RATE LEVEL	38,848	74,411	20,569	133,828
DERIVED BY FORMULA	38,848	74,411	20,427	133,686
UNDERLYING PRES. RATE	27,212	52,123	14,408	93,743
PROPOSED	38,889	74,490	20,449	133,828

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	160.379
IND. RATES				160.38	MINIMUM PREMIUM	450
MAN. RATES	83.29	92.81	114.39	+160.38	PRESENT	398

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	610	1,345	.220			610						
2007	638	793	.124			638						
2008	640	1,822	.284			640						
2009	645	8,861	1.373			645					1	1
2010	685	80,105	11.694			685					2	2
TOTAL	3,218	92,926	2.888			3,218					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,345
2007											793
2008											1,822
2009					812					8,049	
2010					37,863					36,845	5,397
TOTAL					38,675					44,894	9,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,625
2007											1,155
2008											2,817
2009		33	564	478	1,112		150	5,765	7,176	22,649	
2010		8,352	82,132	38,464	40,530		3,856	73,819	51,659	70,223	7,378
TOTAL		8,385	82,696	38,942	41,642		4,006	79,584	58,835	92,872	12,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	174,671	232,291	12,975	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,685	-38,050	127	
TOTAL LOSSES	134,986	194,241	13,102	
EXPECTED LOSSES	161,608	88,464	9,171	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.195	6.036	.407	10.638
INDICATED (POST-TEST)	3.834	5.517	.372	9.723
PRES. ON RATE LEVEL	7.169	3.925	.407	11.501
DERIVED BY FORMULA	7.169	3.941	.407	11.517
UNDERLYING PRES. RATE	5.022	2.749	.285	8.056
PROPOSED	7.159	3.936	.406	11.501

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.782
IND. RATES				13.78	MINIMUM PREMIUM	2000
MAN. RATES	8.83	8.81	9.83	+ 13.78	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	14,834	228,475	1,540			14,834				3	3	6
2007	11,035	995,442	9,020			11,035			2	1	7	10
2008	11,188	486,235	4,346			11,188			2	2	2	6
2009	12,550	113,427	.903			12,550				1	2	3
2010	11,817	268,071	2,268			11,817			1	1	2	4
TOTAL	61,424	2,091,650	3,405			61,424			5	8	16	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				65,135	16,661				89,432	37,617	19,630
2007			513,310	15,388	10,527			429,526	13,049	11,539	2,103
2008			297,266	7,236	4,397			158,613	1,586	13,806	3,331
2009				39,904	1,545				37,744	1,153	33,081
2010			133,200	26,829	9,593			44,500	23,604	10,861	19,484
TOTAL			943,776	154,492	42,723			632,639	165,415	74,976	77,629

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				113,009	37,671				393,501	156,712	23,713
2007		14,321	448,183	32,476	20,372		24,163	743,849	62,877	45,976	3,062
2008		38,662	593,784	26,245	11,449		51,142	834,771	50,646	51,691	5,150
2009		4,384	54,066	54,354	5,666		3,698	96,378	112,780	12,320	45,222
2010		50,077	412,409	59,767	21,116		18,663	360,048	98,822	33,366	26,635
TOTAL		107,444	1,508,442	285,851	96,274		97,666	2,035,046	718,626	300,065	103,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,748,598	1,400,816	103,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-442,273	-659,690	2,115	
TOTAL LOSSES	3,306,325	741,126	105,897	
EXPECTED LOSSES	1,721,716	1,501,818	159,089	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.383	1.207	.172	6.762
INDICATED (POST-TEST)	4.920	1.103	.157	6.180
PRES. ON RATE LEVEL	4.002	3.490	.370	7.862
DERIVED BY FORMULA	4.030	3.347	.355	7.732
UNDERLYING PRES. RATE	2.803	2.445	.259	5.507
PROPOSED	4.030	3.347	.355	7.732

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.266
IND. RATES				9.27	MINIMUM PREMIUM	2000
MAN. RATES	5.50	5.85	6.72	+ 9.27	PRESENT	1950

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	105	5,206	49,580							
2007	116	34,124	294,172				1	1		2
2008	100	72,849	728,490				1	1		2
2009	81	84	1,037							
2010	91									
TOTAL	493	112,263	227,714				2	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											5,206
2007				10,651	2,289				11,169	5,422	4,593
2008				10,090	3,672				57,179	1,908	
2009											84
TOTAL				20,741	5,961				68,348	7,330	9,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											6,289
2007			1,688	18,913	4,507			3,387	40,307	21,491	6,687
2008		744	5,662	17,224	6,420		9,356	56,281	218,396	15,117	
2009											115
TOTAL		744	7,350	36,137	10,927		9,356	59,668	258,703	36,608	13,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	77,118	342,375	13,091			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,964	-34,718	137			
TOTAL LOSSES	60,154	307,657	13,228			
EXPECTED LOSSES	69,241	78,790	10,659			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	122,016	624,051	26,832	772,899		
INDICATED (POST-TEST)	111,523	570,383	24,524	706,430		
PRES. ON RATE LEVEL	200,502	228,152	30,866	459,520		
DERIVED BY FORMULA	199,612	234,997	30,739	465,348		
UNDERLYING PRES. RATE	140,447	159,815	21,621	321,883		
PROPOSED	199,612	234,997	30,739	465,348		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	557.673
IND. RATES				557.67	MINIMUM PREMIUM	847
MAN. RATES	285.41	315.69	392.78	+557.67	PRESENT	686

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	137	20,227	147.642						1	1
2007	155	41,393	267.051						2	2
2008	174	4,998	28.724				1			1
2009	162	7,514	46.382						1	1
2010	159	1,556	9.786							
TOTAL	787	75,688	96.173						1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					572					3,155	16,500
2007					20,336					18,320	2,737
2008				315					1,155		3,528
2009					548					3,779	3,187
2010											1,556
TOTAL				315	21,456				1,155	25,254	27,508

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,293					13,144	19,932
2007			642	2,453	37,990			449	4,018	70,113	3,985
2008		25	154	507	16		185	1,129	4,392	177	5,454
2009		23	376	323	751		69	2,707	3,370	10,634	4,357
2010											2,127
TOTAL		48	1,172	3,283	40,050		254	4,285	11,780	94,068	35,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,759	149,181	35,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,963	-80,814	330	
TOTAL LOSSES		68,367	36,185	
EXPECTED LOSSES	224,147	188,988	24,010	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	86.870	45.978	132.848
INDICATED (POST-TEST)	.000	79.399	42.024	121.423
PRES. ON RATE LEVEL	406.598	342.820	43.552	792.970
DERIVED BY FORMULA	402.532	334.917	43.491	780.940
UNDERLYING PRES. RATE	284.812	240.137	30.508	555.457
PROPOSED	402.532	334.916	43.492	780.940

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	935.878
IND. RATES				935.88	MINIMUM PREMIUM	1225
MAN. RATES	439.29	525.21	677.80	+935.88	PRESENT	981

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	51,182	1,577,075	3.081			3	12	22	37	
2007	48,996	755,432	1.541				9	12	21	
2008	36,938	1,504,681	4.073			3	7	14	24	
2009	41,593	492,117	1.183				9	8	17	
2010	38,722	422,322	1.090				5	15	20	
TOTAL	217,431	4,751,627	2.185			6	42	71	119	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			371,762	220,480	49,884			310,766	394,701	116,142	113,340
2007				208,397	32,021				302,119	102,511	110,384
2008			666,938	100,069	38,770			354,831	211,396	91,608	41,069
2009				119,919	25,383				249,482	34,041	63,292
2010				97,982	24,017				93,759	154,701	51,863
TOTAL			1,038,700	746,847	170,075			665,597	1,251,457	499,003	379,948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			719,390	381,004	112,786			1,457,194	1,723,052	483,848	136,915
2007			32,612	368,502	64,364			90,650	1,080,623	412,327	160,719
2008		67,059	979,703	192,450	73,733		113,452	1,506,020	909,671	345,808	63,493
2009		13,992	176,725	175,446	45,428		24,897	655,306	768,190	155,695	86,520
2010		30,934	295,517	126,026	39,825		33,676	659,913	413,540	325,190	70,896
TOTAL		111,985	2,203,947	1,243,428	336,136		172,025	4,369,083	4,895,076	1,722,868	518,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,857,040	8,197,508	518,543			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-823,354	-1,582,686	4,275			
TOTAL LOSSES	6,033,686	6,614,822	522,818			
EXPECTED LOSSES	3,285,382	3,541,951	334,844			
CREDIBILITY	.06	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.775	3.042	.240	6.057		
INDICATED (POST-TEST)	2.536	2.780	.219	5.535		
PRES. ON RATE LEVEL	2.157	2.326	.220	4.703		
DERIVED BY FORMULA	2.180	2.394	.220	4.794		
UNDERLYING PRES. RATE	1.511	1.629	.154	3.294		
PROPOSED	2.180	2.394	.220	4.794		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.745
IND. RATES				5.75	MINIMUM PREMIUM	1730
MAN. RATES	3.15	3.37	4.02	+ 5.75	PRESENT	1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,794	18,941	.677			2,794				1	1	2
2007	3,320	224,027	6.747			3,320			1		1	2
2008	2,782					2,782						
2009	2,546	93,881	3.687			2,546				1	2	3
2010	2,622	13,700	.522			2,622						
TOTAL	14,064	350,549	2.493			14,064			1	2	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,893	1,334				4,352	2,668	694
2007			71,058		3,237			145,391		4,051	290
2009				8,926	3,750				35,526	2,927	42,752
2010											13,700
TOTAL			71,058	18,819	8,321			145,391	39,878	9,646	57,436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				17,164	3,016				19,149	11,115	838
2007		4,293	133,642	1,672	6,159		21,798	667,351	14,096	16,358	422
2009		1,116	14,448	14,165	5,926		3,514	92,041	107,792	16,777	58,442
2010											18,728
TOTAL		5,409	148,090	33,001	15,101		25,312	759,392	141,037	44,250	78,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	938,203	233,389	78,430			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-62,820	-102,581	354			
TOTAL LOSSES	875,383	130,808	78,784			
EXPECTED LOSSES	258,075	233,462	27,143			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.224	.930	.560	7.714		
INDICATED (POST-TEST)	5.689	.850	.512	7.051		
PRES. ON RATE LEVEL	2.620	2.370	.275	5.265		
DERIVED BY FORMULA	2.651	2.340	.282	5.273		
UNDERLYING PRES. RATE	1.835	1.660	.193	3.688		
PROPOSED	2.651	2.340	.282	5.273		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.319
IND. RATES				6.32	MINIMUM PREMIUM	1870
MAN. RATES	3.84	3.94	4.50	+ 6.32	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	70,882	1,175,496	1.658			70,882			2	4	24	30
2007	76,211	1,416,838	1.859			76,211		1	3	8	27	39
2008	74,544	1,762,322	2.364			74,544		1	1	9	19	30
2009	73,061	888,717	1.216			73,061			1	8	12	21
2010	76,630	1,006,636	1.313			76,630				4	24	28
TOTAL	371,328	6,250,009	1.683			371,328		2	7	33	106	148

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			315,771	51,091	35,728			482,996	67,875	149,163	72,872
2007		41,174	248,405	112,700	113,853		57,356	391,417	96,023	226,615	129,295
2008		109,127	80,417	193,400	150,818		144,708	145,688	435,531	435,437	67,196
2009			68,219	137,099	65,101			122,827	286,560	122,290	86,621
2010				149,760	183,821				316,376	255,426	101,253
TOTAL		150,301	712,812	644,050	549,321		202,064	1,142,928	1,202,365	1,188,931	457,237

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			385,803	88,643	80,782			1,421,228	298,649	621,413	88,029
2007		98,872	428,375	214,821	215,489		525,041	1,199,261	409,057	875,130	188,254
2008		171,923	276,333	326,223	224,031		811,965	1,193,405	1,536,498	1,176,373	103,885
2009		29,102	378,084	227,989	103,142		53,641	1,522,067	997,033	419,598	118,411
2010		79,740	770,819	342,087	218,349		85,738	1,692,600	1,021,558	589,162	138,413
TOTAL		379,637	2,239,414	1,199,763	841,793		1,476,385	7,028,561	4,262,795	3,681,676	636,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,123,997	9,986,027	636,992			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-818,841	-1,542,599	5,416			
TOTAL LOSSES	10,305,156	8,443,428	642,408			
EXPECTED LOSSES	3,338,239	3,572,176	393,609			
CREDIBILITY	.09	.21	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.775	2.274	.173	5.222		
INDICATED (POST-TEST)	2.536	2.078	.158	4.772		
PRES. ON RATE LEVEL	1.284	1.373	.151	2.808		
DERIVED BY FORMULA	1.397	1.521	.153	3.071		
UNDERLYING PRES. RATE	.899	.962	.106	1.967		
PROPOSED	1.397	1.521	.153	3.071		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.680
IND. RATES				3.68	MINIMUM PREMIUM	1210
MAN. RATES	1.71	1.91	2.40	+ 3.68	PRESENT	875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	76,271	1,459,250	1.913			76,271			3	6	54	63
2007	81,432	1,831,499	2.249			81,432	1		1	5	42	49
2008	88,033	1,742,769	1.979			88,033			5	5	36	46
2009	91,025	1,985,003	2.180			91,025			3	7	49	59
2010	93,299	1,542,973	1.653			93,299				11	52	63
TOTAL	430,060	8,561,494	1.991			430,060	1		12	34	233	280

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			354,084	94,716	150,480			308,805	114,568	306,266	130,331
2007	3,500		73,350	128,543	252,952			348,475	301,444	571,271	151,964
2008			396,353	112,134	162,070			408,093	184,826	386,190	93,103
2009			365,216	94,519	327,611			296,419	193,216	572,705	135,317
2010			261,188	259,415					372,654	514,956	134,760
TOTAL	3,500		1,189,003	691,100	1,152,528			1,361,792	1,166,708	2,351,388	645,475

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			632,134	164,333	340,236			1,355,102	504,099	1,275,902	157,440
2007	6,762	2,512	105,654	256,171	475,420		29,628	1,008,987	1,199,059	2,207,437	221,260
2008		60,094	876,855	242,884	272,085		164,994	2,428,746	1,004,341	1,328,252	143,937
2009		86,782	1,173,910	352,298	466,746		80,266	2,435,090	1,168,512	1,672,166	184,978
2010		125,544	1,211,609	534,449	315,314		123,385	2,422,630	1,503,483	1,102,039	184,217
TOTAL	6,762	274,932	4,000,162	1,550,135	1,869,801		398,273	9,650,555	5,379,494	7,585,796	891,832

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,330,684	16,385,226	891,832			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,220,311	-3,340,608	8,995			
TOTAL LOSSES	12,110,373	13,044,618	900,827			
EXPECTED LOSSES	9,052,764	7,831,393	632,189			
CREDIBILITY	.10	.24	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.816	3.033	.209	6.058		
INDICATED (POST-TEST)	2.574	2.772	.191	5.537		
PRES. ON RATE LEVEL	3.005	2.600	.210	5.815		
DERIVED BY FORMULA	2.962	2.641	.205	5.808		
UNDERLYING PRES. RATE	2.105	1.821	.147	4.073		
PROPOSED	2.962	2.641	.205	5.808		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.960
IND. RATES				6.96	MINIMUM PREMIUM	2000
MAN. RATES	3.84	4.12	4.97	+ 6.96	PRESENT	1515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	4,354	91,438	2.100			4,354			1			1
2007	4,640	1,438	.030			4,640						
2008	4,030	56,142	1.393			4,030				1		1
2009	3,271	86,674	2.649			3,271				1		1
2010	4,043	1,449	.035			4,043						
TOTAL	20,338	237,141	1.166			20,338			1	1	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			64,892					23,618			2,928
2007											1,438
2008					1,668					52,958	1,516
2009				47,085					37,223		2,366
2010											1,449
TOTAL			64,892	47,085	1,668			23,618	37,223	52,958	9,697

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			136,143					121,845			3,537
2007											2,094
2008		11	335	460	2,687		309	11,279	28,017	176,300	2,344
2009		5,097	62,542	63,060	4,191		3,624	94,232	110,200	8,947	3,234
2010											1,981
TOTAL		5,108	199,020	63,520	6,878		3,933	227,356	138,217	185,247	13,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	435,417	393,862	13,190	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,359	-151,790	421	
TOTAL LOSSES	362,058	242,072	13,611	
EXPECTED LOSSES	299,986	346,356	31,931	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.780	1.190	.067	3.037
INDICATED (POST-TEST)	1.627	1.088	.061	2.776
PRES. ON RATE LEVEL	2.106	2.431	.224	4.761
DERIVED BY FORMULA	2.101	2.391	.219	4.711
UNDERLYING PRES. RATE	1.475	1.703	.157	3.335
PROPOSED	2.101	2.391	.219	4.711

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.645
IND. RATES				5.65	MINIMUM PREMIUM	1705
MAN. RATES	3.20	3.42	4.07	+ 5.65	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,372	7,746	.121			6,372					1	1
2007	6,022	81,945	1.360			6,022				1	1	2
2008	5,353	5,172	.096			5,353					2	2
2009	5,329	63,336	1.188			5,329				2	1	3
2010	5,053	57,456	1.137			5,053					4	4
TOTAL	28,129	215,655	.767			28,129				3	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					680					2,853	4,213
2007				7,387	561				44,078	27,218	2,701
2008					726					1,503	2,943
2009				10,231	575				41,387	7,364	3,779
2010					14,923					34,752	7,781
TOTAL				17,618	17,465				85,465	73,690	21,417

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,537					11,886	5,089
2007			1,138	12,992	1,211			13,530	160,349	107,087	3,933
2008		6	146	201	1,168			317	792	5,003	4,550
2009		1,129	13,987	14,041	1,700		8	110,059	129,093	30,663	5,166
2010		3,287	32,376	15,160	15,969		4,155	69,616	48,726	66,239	10,637
TOTAL		4,422	47,647	42,394	21,585		7,798	193,522	338,960	220,878	29,375

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	253,389	623,817	29,375	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,414	-142,436	480	
TOTAL LOSSES	154,975	481,381	29,855	
EXPECTED LOSSES	392,119	322,077	37,411	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.551	1.711	.106	2.368
INDICATED (POST-TEST)	.504	1.564	.097	2.165
PRES. ON RATE LEVEL	1.990	1.635	.190	3.815
DERIVED BY FORMULA	1.960	1.632	.186	3.778
UNDERLYING PRES. RATE	1.394	1.145	.133	2.672
PROPOSED	1.960	1.632	.186	3.778

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.527
IND. RATES				4.53	MINIMUM PREMIUM	1425
MAN. RATES	2.63	2.75	3.26	+ 4.53	PRESENT	1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	19,703	3,209	.016			19,703						
2007	19,503	344,928	1.768			19,503			1	1		2
2008	18,448	250,440	1.357			18,448			1			1
2009	17,250	56,627	.328			17,250				1		1
2010	17,967	47,294	.263			17,967				1		1
TOTAL	92,871	702,498	.756			92,871			2	3		5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,209
2007			208,254	17,976				82,500	31,957		4,241
2008			76,508					155,397			18,535
2009				33,300					18,000		5,327
2010				23,863					20,009		3,422
TOTAL			284,762	75,139				237,897	69,966		34,734

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,876
2007		12,579	394,103	35,214	716		12,370	387,948	119,418	2,602	6,175
2008		9,857	152,407	3,467	1,038		50,467	824,744	37,063	5,450	28,655
2009		3,603	44,234	44,602	2,964		1,754	45,565	53,293	4,329	7,282
2010		6,250	59,284	24,754	3,438		3,734	74,690	41,953	6,471	4,678
TOTAL		32,289	650,028	108,037	8,156		68,325	1,332,947	251,727	18,852	50,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,083,589	386,772	50,666			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-100,290	-114,460	258			
TOTAL LOSSES	1,983,299	272,312	50,924			
EXPECTED LOSSES	403,989	261,895	19,504			
CREDIBILITY	.03	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.136	.293	.055	2.484		
INDICATED (POST-TEST)	1.952	.268	.050	2.270		
PRES. ON RATE LEVEL	.621	.403	.030	1.054		
DERIVED BY FORMULA	.661	.392	.032	1.085		
UNDERLYING PRES. RATE	.435	.282	.021	.738		
PROPOSED	.661	.392	.032	1.085		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.300
IND. RATES				1.30	MINIMUM PREMIUM	615
MAN. RATES	.66	.75	.90	+ 1.30	PRESENT	505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,550	10,685	.300						1	1
2007	3,794	88,641	2.336					2	2	4
2008	3,255	280,055	8.603			1			2	3
2009	2,873	40,112	1.396					1		1
2010	2,751	3,688	.134						1	1
TOTAL	16,223	423,181	2.609			1		3	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,887					1,102	7,696
2007				37,792	8,386				25,360	3,869	13,234
2008			144,565		7,767			95,946		16,906	14,871
2009				18,588					6,534		14,990
2010					597					728	2,363
TOTAL			144,565	56,380	18,637			95,946	31,894	22,605	53,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,267					4,591	9,297
2007				67,137	16,491			7,491	89,669	16,483	19,269
2008		18,673	289,542	8,699	14,472		31,254	512,821	31,830	59,637	22,991
2009		2,012	24,695	24,894	1,657		635	16,537	19,349	1,574	20,491
2010		128	1,293	605	642		77	1,461	1,022	1,387	3,230
TOTAL		20,813	321,527	101,335	37,529		31,966	538,310	141,870	83,672	75,278

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	912,616	364,406	75,278	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,604	-217,905	556	
TOTAL LOSSES	785,012	146,501	75,834	
EXPECTED LOSSES	514,756	490,907	44,614	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.839	.903	.467	6.209
INDICATED (POST-TEST)	4.423	.825	.427	5.675
PRES. ON RATE LEVEL	4.530	4.320	.392	9.242
DERIVED BY FORMULA	4.529	4.215	.393	9.137
UNDERLYING PRES. RATE	3.173	3.026	.275	6.474
PROPOSED	4.529	4.215	.393	9.137

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.949
IND. RATES				10.95	MINIMUM PREMIUM	2000
MAN. RATES	6.08	6.57	7.90	+ 10.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	54,202	2,459,992	4.538			54,202			6	8	24	38
2007	52,696	1,169,000	2.218			52,696			1	11	24	36
2008	45,264	569,264	1.257			45,264	1			8	22	31
2009	43,417	895,318	2.062			43,417			1	6	13	20
2010	45,912	276,900	.603			45,912				1	15	16
TOTAL	241,491	5,370,474	2.224			241,491	1		8	34	98	141

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			754,774	233,987	40,214			809,076	306,501	229,074	86,366
2007			85,791	197,757	241,723			85,608	236,161	243,944	78,016
2008	3,403			245,590	47,276				132,388	100,333	40,274
2009			101,798	119,993	213,340			48,684	122,167	230,316	59,020
2010				25,481	48,455				30,000	133,444	39,520
TOTAL	3,403		942,363	822,808	591,008			943,368	827,217	937,111	303,196

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,253,368	405,967	90,923			3,044,209	1,348,603	954,322	104,330
2007		5,183	198,843	376,723	456,025		12,832	467,787	888,424	949,731	113,591
2008	6,195	17,757	129,418	407,524	88,457		22,222	150,729	556,415	354,285	62,264
2009		40,282	549,228	296,022	305,718		26,170	776,671	583,990	680,210	80,680
2010		17,333	168,413	75,661	55,541		19,547	379,293	250,027	264,033	54,024
TOTAL	6,195	80,555	2,299,270	1,561,897	996,664		80,771	4,818,689	3,627,459	3,202,581	414,889

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,285,480	9,388,601	414,889			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,231,296	-1,813,687	3,881			
TOTAL LOSSES	6,054,184	7,574,914	418,770			
EXPECTED LOSSES	4,950,566	4,112,592	297,034			
CREDIBILITY	.07	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.507	3.137	.173	5.817		
INDICATED (POST-TEST)	2.291	2.867	.158	5.316		
PRES. ON RATE LEVEL	2.927	2.430	.176	5.533		
DERIVED BY FORMULA	2.882	2.500	.173	5.555		
UNDERLYING PRES. RATE	2.050	1.703	.123	3.876		
PROPOSED	2.871	2.490	.172	5.533		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.630
IND. RATES				6.63	MINIMUM PREMIUM	1950
MAN. RATES	3.69	3.96	4.73	+ 6.63	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	844	800	.094							
2007	830									
2008	720	5,402	.750							
2009	788	675	.085							
2010	622									
TOTAL	3,804	6,877	.181							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											800
2008											5,402
2009											675
TOTAL											6,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											966
2008											8,351
2009											923
TOTAL											10,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			10,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,713	-19,531	64	
TOTAL LOSSES			10,304	
EXPECTED LOSSES	78,210	43,899	5,097	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.271	.271
INDICATED (POST-TEST)	.000	.000	.248	.248
PRES. ON RATE LEVEL	2.935	1.648	.191	4.774
DERIVED BY FORMULA	2.935	1.632	.192	4.759
UNDERLYING PRES. RATE	2.056	1.154	.134	3.344
PROPOSED	2.935	1.632	.192	4.759

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.703
IND. RATES				5.70	MINIMUM PREMIUM	1715
MAN. RATES	3.49	3.58	4.08	+ 5.70	PRESENT	1295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	79,912	1,224,187	1.531			79,912			4	4	20	28
2007	82,571	2,460,749	2.980			82,571			4	19	27	50
2008	80,328	1,680,126	2.091			80,328			5	15	29	49
2009	67,080	2,134,064	3.181			67,080			4	20	24	48
2010	65,792	1,085,553	1.649			65,792			1	3	21	25
TOTAL	375,683	8,584,679	2.285			375,683			18	61	121	200

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			427,335	42,801	64,077			393,352	25,991	141,975	128,656
2007			561,747	239,624	115,605			730,480	512,650	168,685	131,958
2008			500,963	208,264	104,685			301,624	248,287	215,043	101,260
2009			392,812	396,979	114,549			388,686	535,351	245,771	59,916
2010			142,681	92,499	88,241			143,012	363,792	157,441	97,887
TOTAL			2,025,538	980,167	487,157			1,957,154	1,686,071	928,915	519,677

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			697,490	74,260	144,878			1,529,402	114,360	591,467	155,416
2007		26,787	872,610	432,407	221,771		84,805	2,725,543	1,591,568	677,303	192,130
2008		79,001	1,105,097	385,828	185,765		135,259	1,814,676	1,126,298	764,008	156,548
2009		111,711	1,438,609	632,301	201,984		118,952	3,411,849	1,909,098	837,778	81,905
2010		67,734	603,214	178,898	109,712		85,867	1,677,234	753,072	381,685	133,812
TOTAL		285,233	4,717,020	1,703,694	864,110		424,883	11,158,704	5,494,396	3,252,241	719,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,585,840	11,314,441	719,811			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,710,492	-2,136,260	6,508			
TOTAL LOSSES	14,875,348	9,178,181	726,319			
EXPECTED LOSSES	6,878,757	4,861,337	514,685			
CREDIBILITY	.09	.22	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.960	2.443	.193	6.596		
INDICATED (POST-TEST)	3.619	2.233	.176	6.028		
PRES. ON RATE LEVEL	2.614	1.847	.196	4.657		
DERIVED BY FORMULA	2.704	1.932	.191	4.827		
UNDERLYING PRES. RATE	1.831	1.294	.137	3.262		
PROPOSED	2.704	1.932	.191	4.827		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.784
IND. RATES				5.78	MINIMUM PREMIUM	1735
MAN. RATES	3.09	3.30	3.98	+ 5.78	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	63,032	652,063	1.034			63,032			1	4	21	26
2007	62,309	1,204,187	1.932			62,309			3	4	5	12
2008	56,123	1,761,867	3.139			56,123			5	7	12	24
2009	56,130	665,732	1.186			56,130			1	10	8	19
2010	55,509	1,076,266	1.938			55,509				7	15	22
TOTAL	293,103	5,360,115	1.829			293,103			10	32	61	103

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			72,593	124,760	67,556			14,865	149,476	137,654	85,159
2007			372,355	122,596	3,940			492,289	114,381	35,432	63,194
2008			672,206	104,671	34,656			635,954	160,316	55,002	99,062
2009			80,266	115,575	21,543			91,358	293,540	21,451	41,999
2010				139,291	163,847				393,292	298,634	81,202
TOTAL			1,197,420	606,893	291,542			1,234,466	1,111,005	548,173	370,616

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			152,300	216,459	152,743			76,689	657,695	573,467	102,872
2007		15,958	515,229	219,760	10,443		49,289	1,543,059	438,247	145,109	92,010
2008		79,175	1,163,665	202,853	68,588		167,302	2,468,862	742,002	222,851	153,150
2009		28,117	359,539	175,090	42,031		47,735	1,325,783	919,836	136,228	57,413
2010		70,228	679,023	301,552	194,145		100,428	1,983,088	1,196,671	689,197	111,003
TOTAL		193,478	2,869,756	1,115,714	467,950		364,754	7,397,481	3,954,451	1,766,852	516,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,825,469	7,304,967	516,448			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-847,438	-1,500,577	5,052			
TOTAL LOSSES	9,978,031	5,804,390	521,500			
EXPECTED LOSSES	3,405,858	3,417,581	383,965			
CREDIBILITY	.07	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.404	1.980	.178	5.562		
INDICATED (POST-TEST)	3.111	1.810	.163	5.084		
PRES. ON RATE LEVEL	1.659	1.665	.186	3.510		
DERIVED BY FORMULA	1.761	1.691	.182	3.634		
UNDERLYING PRES. RATE	1.162	1.166	.131	2.459		
PROPOSED	1.761	1.691	.182	3.634		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.354
IND. RATES				4.35	MINIMUM PREMIUM	1380
MAN. RATES	2.34	2.51	3.00	+ 4.35	PRESENT	1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,338	768,742	3.293			23,338			3	4	10	17
2007	22,893	803,460	3.509			22,893			3		6	9
2008	19,517	792,859	4.062			19,517			2	2	5	9
2009	17,056	440,802	2.584			17,056				3	2	5
2010	17,458	30,710	.175			17,458					3	3
TOTAL	100,262	2,836,573	2.829			100,262			8	9	26	43

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			254,881	155,964	11,043			88,252	172,006	50,398	36,198
2007			276,840		11,583			441,925		48,094	25,018
2008			199,408	51,432	44,513			349,987	114,824	19,792	12,903
2009				58,061	65,455				117,647	184,589	15,050
2010					5,796					17,423	7,491
TOTAL			731,129	265,457	138,390			880,164	404,477	320,296	96,660

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			534,740	270,597	24,969			455,292	756,826	209,958	43,727
2007		15,396	479,375	6,004	22,037		56,328	1,725,694	44,685	186,272	36,426
2008		24,227	347,611	102,053	76,415		98,395	1,415,829	505,403	92,071	19,948
2009		8,882	121,633	115,706	93,399		14,828	428,009	510,245	539,138	20,573
2010		1,276	12,577	5,891	6,204		1,818	34,901	24,423	33,202	10,240
TOTAL		49,781	1,495,936	500,251	223,024		171,369	4,059,725	1,841,582	1,060,641	130,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,776,811	3,625,498	130,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-441,874	-692,570	1,854	
TOTAL LOSSES	5,334,937	2,932,928	132,768	
EXPECTED LOSSES	1,769,624	1,557,069	148,388	
CREDIBILITY	.04	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.321	2.925	.132	8.378
INDICATED (POST-TEST)	4.863	2.673	.121	7.657
PRES. ON RATE LEVEL	2.520	2.217	.211	4.948
DERIVED BY FORMULA	2.614	2.258	.203	5.075
UNDERLYING PRES. RATE	1.765	1.553	.148	3.466
PROPOSED	2.614	2.258	.203	5.075

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.081
IND. RATES				6.08	MINIMUM PREMIUM	1810
MAN. RATES	3.26	3.53	4.23	+ 6.08	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	61,695	923,432	1.496			2	2	7	11
2007	90,753	676,456	.745				2	18	20
2008	97,271	1,258,385	1.293			3	2	11	16
2009	99,232	120,004	.120					6	6
2010	96,681	272,773	.282					20	20
TOTAL	445,632	3,251,050	.730			5	6	62	73

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			287,986	43,062	33,138			459,787	37,648	38,443	23,368
2007				30,727	285,606				15,994	280,847	63,282
2008			329,846	34,562	129,986			508,199	40,190	157,547	58,055
2009					9,945					44,678	65,381
2010					70,932					132,931	68,910
TOTAL			617,832	108,351	529,607			967,986	93,832	654,446	278,996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			364,366	74,712	74,925			1,325,998	165,651	160,153	28,229
2007			13,674	88,197	534,228			11,583	117,630	1,075,887	92,139
2008		36,094	549,989	103,014	214,594		133,538	2,132,785	328,708	544,236	89,753
2009		403	6,872	5,855	13,617		828	32,027	39,854	125,712	89,376
2010		15,631	153,842	72,047	75,934		13,892	266,301	186,386	253,369	94,200
TOTAL		52,128	1,088,743	343,825	913,298		148,258	3,768,694	838,229	2,159,357	393,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,057,823	4,254,709	393,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-675,680	-1,032,844	3,402	
TOTAL LOSSES	4,382,143	3,221,865	397,099	
EXPECTED LOSSES	2,829,763	2,446,521	236,185	
CREDIBILITY	.10	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.983	.723	.089	1.795
INDICATED (POST-TEST)	.898	.661	.081	1.640
PRES. ON RATE LEVEL	.906	.784	.076	1.766
DERIVED BY FORMULA	.905	.754	.077	1.736
UNDERLYING PRES. RATE	.635	.549	.053	1.237
PROPOSED	.905	.754	.077	1.736

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.08	MINIMUM PREMIUM	810
MAN. RATES	1.17	1.27	1.51	+ 2.08	PRESENT	655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	216,395	5,150,112	2.379			216,395			8	23	81	112
2007	262,285	7,159,550	2.729			262,285			10	45	99	154
2008	234,316	3,860,408	1.647			234,316	1		5	40	56	102
2009	230,068	3,405,798	1.480			230,068			2	43	58	103
2010	242,796	2,436,107	1.003			242,796				9	83	92
TOTAL	1,185,860	22,011,975	1.856			1,185,860	1		25	160	377	563

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			920,263	553,139	301,795			1,046,322	1,158,660	646,718	523,215
2007			1,567,674	973,512	364,161			1,692,274	1,298,329	704,723	558,877
2008	133,919		555,595	569,987	146,495	162,848		704,899	872,543	291,320	422,802
2009			198,798	723,210	200,675			157,963	1,227,239	488,333	409,580
2010				142,398	398,394				252,896	1,201,982	440,437
TOTAL	133,919		3,242,330	2,962,246	1,411,520	162,848		3,601,458	4,809,667	3,333,076	2,354,911

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,706,555	929,322	682,359			3,951,011	4,297,862	2,694,229	632,044
2007		75,739	2,515,502	1,769,959	703,474		193,268	6,312,555	4,818,940	2,790,567	813,725
2008	243,862	103,626	1,268,850	977,848	271,068	154,397	331,464	3,970,412	3,608,704	1,123,688	653,652
2009		121,469	1,555,074	1,104,944	344,568		159,365	4,387,531	4,120,890	1,677,776	559,895
2010		125,072	1,217,947	552,427	446,955		172,892	3,352,019	2,215,633	2,372,794	602,077
TOTAL	243,862	425,906	8,263,928	5,334,500	2,448,424	154,397	856,989	21,973,528	19,062,029	10,659,054	3,261,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,918,610	37,504,007	3,261,393			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,564,763	-7,883,797	29,414			
TOTAL LOSSES	28,353,847	29,620,210	3,290,807			
EXPECTED LOSSES	14,728,382	18,202,952	2,146,407			
CREDIBILITY	.19	.46	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.391	2.498	.278	5.167		
INDICATED (POST-TEST)	2.185	2.283	.254	4.722		
PRES. ON RATE LEVEL	1.773	2.191	.259	4.223		
DERIVED BY FORMULA	1.851	2.233	.257	4.341		
UNDERLYING PRES. RATE	1.242	1.535	.181	2.958		
PROPOSED	1.851	2.233	.257	4.341		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.202
IND. RATES				5.20	MINIMUM PREMIUM	1590
MAN. RATES	2.57	2.91	3.61	+ 5.20	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	19,765	62,124	.314						6	6
2007	1,805	563	.031							
2008	1,630	1,143	.070						1	1
2009	943	11,994	1.271						1	1
2010	928	160	.017							
TOTAL	25,071	75,984	.303						8	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					38,461					14,134	9,529
2007											563
2008					366					777	
2009					8,750					2,050	1,194
2010											160
TOTAL					47,577					16,961	11,446

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					86,961					58,881	11,511
2007											820
2008		3	75	101	588		8	165	412	2,589	
2009		355	6,047	5,154	11,984		38	1,468	1,827	5,767	1,632
2010											219
TOTAL		358	6,122	5,255	99,533		46	1,633	2,239	67,237	14,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,159	174,264	14,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,007	-150,741	224	
TOTAL LOSSES		23,523	14,406	
EXPECTED LOSSES	686,945	285,559	36,353	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.094	.057	.151
INDICATED (POST-TEST)	.000	.086	.052	.138
PRES. ON RATE LEVEL	3.912	1.626	.207	5.745
DERIVED BY FORMULA	3.873	1.564	.201	5.638
UNDERLYING PRES. RATE	2.740	1.139	.145	4.024
PROPOSED	3.873	1.564	.201	5.638

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.756
IND. RATES				6.76	MINIMUM PREMIUM	1980
MAN. RATES	4.27	4.36	4.91	+ 6.76	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	13,488	9,507	.070						3	3
2007	12,328	40,543	.328					1	1	2
2008	12,657	38,624	.305						1	1
2009	11,170	77,420	.693					1	1	2
2010	14,749	72,613	.492						3	3
TOTAL	64,392	238,707	.371					2	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,934					615	6,958
2007				17,335	225				13,677	395	8,911
2008					6,959					30,040	1,625
2009				38,731	1,040				29,819	7,118	712
2010					11,416					51,972	9,225
TOTAL				56,066	21,574				43,496	90,140	27,431

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,373					2,562	8,405
2007			2,636	30,358	798			3,998	47,989	2,417	12,974
2008		46	1,398	1,926	11,210		178	6,393	15,897	100,004	2,512
2009		4,234	52,164	52,485	4,872		3,035	80,595	94,632	27,198	973
2010		2,514	24,763	11,598	12,222		5,436	104,118	72,868	99,055	12,611
TOTAL		6,794	80,961	96,367	33,475		8,649	195,104	231,386	231,236	37,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	291,508	592,464	37,475			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-74,111	-108,076	394			
TOTAL LOSSES	217,397	484,388	37,869			
EXPECTED LOSSES	300,711	251,773	27,689			
CREDIBILITY	.03	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.338	.752	.059	1.149		
INDICATED (POST-TEST)	.309	.687	.054	1.050		
PRES. ON RATE LEVEL	.667	.558	.061	1.286		
DERIVED BY FORMULA	.656	.567	.061	1.284		
UNDERLYING PRES. RATE	.467	.391	.043	.901		
PROPOSED	.656	.567	.061	1.284		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.538
IND. RATES				1.54	MINIMUM PREMIUM	675
MAN. RATES	.95	.97	1.10	+ 1.54	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,615	96,909	1.272			7,615					3	3
2007	6,951	256,944	3.696			6,951			1	1	2	4
2008	7,067	246,371	3.486			7,067		1	1	1	1	3
2009	6,572	50,827	.773			6,572					4	4
2010	6,963	5,574	.080			6,963					2	2
TOTAL	35,168	656,625	1.867			35,168			2	2	12	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			84,909	60,929	13,681			25,882	68,612	61,369	21,859
2007			182,796	758	4,819			29,831	1,320	6,617	5,176
2008					3,268					19,175	9,223
2009					14,412					26,966	9,449
2010					249					1,852	3,473
TOTAL			267,705	61,687	36,429			55,713	69,932	115,979	49,180

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					30,933					255,663	26,406
2007		5,128	168,963	108,727	10,464		3,879	138,966	244,108	30,024	7,536
2008		23,630	365,168	10,404	7,779		10,012	163,692	22,274	65,080	14,259
2009		584	9,956	8,493	19,738		502	19,339	24,047	75,865	12,917
2010		51	537	255	267		191	3,707	2,599	3,531	4,748
TOTAL		29,393	544,624	127,879	69,181		14,584	325,704	293,028	430,163	65,866

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	914,305	920,251	65,866	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-288,705	-298,517	833	
TOTAL LOSSES	625,600	621,734	66,699	
EXPECTED LOSSES	1,154,214	685,778	62,248	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.779	1.768	.190	3.737
INDICATED (POST-TEST)	1.626	1.616	.174	3.416
PRES. ON RATE LEVEL	4.685	2.784	.253	7.722
DERIVED BY FORMULA	4.624	2.737	.249	7.610
UNDERLYING PRES. RATE	3.282	1.950	.177	5.409
PROPOSED	4.624	2.737	.249	7.610

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.119
IND. RATES				9.12	MINIMUM PREMIUM	2000
MAN. RATES	4.02	5.14	6.60	+ 9.12	PRESENT	1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	21,709	1,233,120	5,680			21,709			4	4	18	26
2007	21,453	96,385	.449			21,453				1	8	9
2008	21,758	595,080	2.734			21,758			1		4	5
2009	23,581	505,709	2.144			23,581			1	3	6	10
2010	26,183	298,257	1.139			26,183				2	11	13
TOTAL	114,684	2,728,551	2.379			114,684			6	10	47	63

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			499,052	63,648	41,730			446,860	33,422	113,637	34,771
2007				4,818	16,979				8,743	22,146	43,699
2008			176,564		35,890			316,558		35,767	30,301
2009			117,502	28,025	12,615			121,471	87,376	54,030	84,690
2010				61,912	41,179				89,672	66,325	39,169
TOTAL			793,118	158,403	148,393			884,889	219,213	291,905	232,630

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			972,556	110,429	94,350			1,529,543	147,057	473,412	42,003
2007			1,264	10,480	31,824			3,095	35,482	85,337	63,626
2008		10,701	169,044	13,610	58,922		47,500	780,665	53,663	124,174	46,845
2009		23,086	299,614	55,065	22,749		32,147	943,714	345,044	179,411	115,771
2010		25,288	243,143	106,055	53,006		23,657	467,571	281,036	155,433	53,544
TOTAL		59,075	1,685,621	295,639	260,851		103,304	3,724,588	862,282	1,017,767	321,789

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,572,588	2,436,539	321,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-465,949	-688,245	2,974	
TOTAL LOSSES	5,106,639	1,748,294	324,763	
EXPECTED LOSSES	1,896,874	1,610,162	205,285	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.453	1.524	.283	6.260
INDICATED (POST-TEST)	4.070	1.393	.259	5.722
PRES. ON RATE LEVEL	2.361	2.004	.256	4.621
DERIVED BY FORMULA	2.429	1.943	.256	4.628
UNDERLYING PRES. RATE	1.654	1.404	.179	3.237
PROPOSED	2.429	1.943	.256	4.628

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.546
IND. RATES				5.55	MINIMUM PREMIUM	1680
MAN. RATES	3.13	3.37	3.95	+ 5.55	PRESENT	1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,459	42,758	.783			5,459				1		1
2007	5,599	486	.008			5,599					1	1
2008	4,263	275,771	6.468			4,263			1	1	1	3
2009	3,875	1,157	.029			3,875						
2010	4,131	50,101	1.212			4,131					2	2
TOTAL	23,327	370,273	1.587			23,327			1	2	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,871					23,453		9,434
2007					453					33	
2008			128,498	8,070	328			127,527	8,557	2,500	291
2009											1,157
2010					7,253					38,848	4,000
TOTAL			128,498	17,941	8,034			127,527	32,010	41,381	14,882

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				17,126					103,193		11,396
2007			15	55	847				7	125	
2008		17,133	259,981	18,876	2,669		42,824	685,725	64,271	14,098	450
2009											1,582
2010		1,597	15,737	7,372	7,762		4,063	77,824	54,461	74,045	5,468
TOTAL		18,730	275,733	43,429	11,278		46,887	763,549	221,932	88,268	18,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,104,899	364,907	18,896	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,095	-92,054	371	
TOTAL LOSSES	1,054,804	272,853	19,267	
EXPECTED LOSSES	202,245	205,977	29,625	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.522	1.170	.083	5.775
INDICATED (POST-TEST)	4.133	1.069	.076	5.278
PRES. ON RATE LEVEL	1.238	1.261	.181	2.680
DERIVED BY FORMULA	1.267	1.255	.177	2.699
UNDERLYING PRES. RATE	.867	.883	.127	1.877
PROPOSED	1.267	1.255	.177	2.699

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.234
IND. RATES				3.23	MINIMUM PREMIUM	1100
MAN. RATES	1.85	1.96	2.29	+ 3.23	PRESENT	850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	24,997	17,161	.068						2	2
2007	31,802	305,454	.960			1			1	2
2008	30,264	171,330	.566				2			2
2009	36,473	23,739	.065						1	1
2010	35,581	138								
TOTAL	159,117	517,822	.325			1	2		4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,833					5,589	6,739
2007			129,957		9,423			147,716		15,559	2,799
2008				79,767					90,970		593
2009					4,824					17,803	1,112
2010											138
TOTAL			129,957	79,767	19,080			147,716	90,970	38,951	11,381

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,928					23,284	8,141
2007		7,851	244,527	3,483	17,806		22,146	678,307	16,831	60,416	4,075
2008		5,672	38,947	128,115	3,992		14,890	88,897	345,847	13,935	917
2009		195	3,335	2,842	6,608		329	12,765	15,881	50,092	1,520
2010											189
TOTAL		13,718	286,809	134,440	39,334		37,365	779,969	378,559	147,727	14,842

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	1,117,861	700,060	14,842		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-124,649	-126,033	302		
TOTAL LOSSES	993,212	574,027	15,144		
EXPECTED LOSSES	517,130	295,958	20,685		
CREDIBILITY	.05	.12	.13		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.624	.361	.010	.995	
INDICATED (POST-TEST)	.570	.330	.009	.909	
PRES. ON RATE LEVEL	.464	.266	.018	.748	
DERIVED BY FORMULA	.469	.274	.017	.760	
UNDERLYING PRES. RATE	.325	.186	.013	.524	
PROPOSED	.469	.274	.017	.760	
IND. RATES					
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE
IND. RATES				.91	MINIMUM PREMIUM
MAN. RATES	.50	.53	.64	+ .91	PRESENT
					440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,595	621,651	17,292			1	1	4	6	
2007	13,238	186,962	1,412				3	5	8	
2008	14,402	204,592	1,420				6	3	9	
2009	17,556	218,741	1,245				4	6	10	
2010	19,152	181,774	.949				3	6	9	
TOTAL	67,943	1,413,720	2.081			1	17	24	42	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			170,852	5,000	7,577			400,221	1,711	18,611	17,679
2007				60,327	30,477				56,360	32,947	6,851
2008				69,397	6,332				111,059	5,268	12,536
2009				55,351	4,307				100,482	42,731	15,870
2010				32,766	20,631				40,060	40,998	47,319
TOTAL			170,852	222,841	69,324			400,221	309,672	140,555	100,255

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			166,493	8,675	17,131			959,044	7,528	77,533	21,356
2007			10,113	109,233	58,252			17,249	204,623	129,823	9,975
2008		4,967	35,154	113,210	13,676		18,200	109,648	425,029	34,560	19,380
2009		6,171	76,508	76,667	10,834		10,574	285,016	335,607	144,395	21,694
2010		13,134	126,150	54,945	26,810		11,767	231,666	141,495	91,099	64,685
TOTAL		24,272	414,418	362,730	126,703		40,541	1,602,623	1,114,282	477,410	137,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,081,854	2,081,125	137,090	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,105,037	-1,218,772	3,743	
TOTAL LOSSES	976,817	862,353	140,833	
EXPECTED LOSSES	4,939,456	3,033,655	222,855	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.438	1.269	.207	2.914
INDICATED (POST-TEST)	1.314	1.160	.189	2.663
PRES. ON RATE LEVEL	10.379	6.374	.468	17.221
DERIVED BY FORMULA	10.107	6.009	.448	16.564
UNDERLYING PRES. RATE	7.270	4.465	.328	12.063
PROPOSED	10.107	6.009	.448	16.564

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	19.850
IND. RATES				19.85	MINIMUM PREMIUM	2000
MAN. RATES	12.62	13.01	14.72	+ 19.85	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2006	83					83					
2007	106					106					
2008	116					116					
2009	111					111					
2010	134					134					
TOTAL	550					550					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,050	-6,716	36	
TOTAL LOSSES			36	
EXPECTED LOSSES	16,989	16,032	2,404	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	4.410	4.161	.624	9.195
DERIVED BY FORMULA	4.410	4.161	.624	9.195
UNDERLYING PRES. RATE	3.089	2.915	.437	6.441
PROPOSED	4.410	4.161	.624	9.195

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.019
IND. RATES				11.02	MINIMUM PREMIUM	2000
MAN. RATES	5.98	6.49	7.86	+ 11.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	5,451	24,907	.456						4	4
2007	5,550	130,500	2.351					2	1	3
2008	5,941	18,808	.316						3	3
2009	5,957	36,661	.615						3	3
2010	6,094	240,551	3.947					1	4	5
TOTAL	28,993	451,427	1.557					3	15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,616					1,598	18,693
2007				27,901	3,859				40,603	26,759	31,378
2008					6,109					1,679	11,020
2009					4,640					10,862	21,159
2010				25,350	16,892				124,257	39,458	34,594
TOTAL				53,251	36,116				164,860	80,356	116,844

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,437					6,658	22,581
2007			4,352	49,287	7,817			12,503	148,079	105,097	45,686
2008		39	1,226	1,689	9,841		8	360	890	5,588	17,037
2009		188	3,197	2,733	6,353		199	7,786	9,687	30,563	28,924
2010		10,362	99,615	43,450	21,731		27,295	542,866	315,882	115,397	47,290
TOTAL		10,589	108,390	97,159	56,179		27,502	563,515	474,538	263,303	161,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	709,996	891,179	161,518			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-162,717	-313,102	1,141			
TOTAL LOSSES	547,279	578,077	162,659			
EXPECTED LOSSES	659,301	729,755	81,761			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.888	1.994	.561	4.443		
INDICATED (POST-TEST)	1.726	1.823	.513	4.062		
PRES. ON RATE LEVEL	3.246	3.593	.403	7.242		
DERIVED BY FORMULA	3.216	3.522	.407	7.145		
UNDERLYING PRES. RATE	2.274	2.517	.282	5.073		
PROPOSED	3.216	3.522	.407	7.145		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.562
IND. RATES				8.56	MINIMUM PREMIUM	2000
MAN. RATES	5.13	5.34	6.19	+ 8.56	PRESENT	1815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	50,170	893,331	1.780			2	5	28	35
2007	53,063	1,581,556	2.980			4	10	26	40
2008	59,045	1,171,659	1.984			2	12	35	49
2009	59,338	786,694	1.325			1	6	40	47
2010	66,153	985,067	1.489				5	44	49
TOTAL	287,769	5,418,307	1.883			9	38	173	220

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			139,649	116,294	52,652			114,583	100,288	280,194	89,671
2007			469,521	219,791	78,820			381,307	292,477	101,282	38,358
2008			197,681	141,266	139,231			119,076	121,215	273,105	180,085
2009			71,209	79,427	192,458			41,761	119,506	229,241	53,092
2010				171,683	131,027				224,590	321,075	136,692
TOTAL			878,060	728,461	594,188			656,727	858,076	1,204,897	497,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			292,983	201,769	119,047			591,134	441,268	1,167,287	108,323
2007		25,879	840,958	401,816	152,711		48,001	1,557,201	1,075,658	408,851	55,849
2008		36,415	490,715	274,370	234,055		60,125	808,574	633,731	931,931	278,411
2009		29,446	408,047	226,494	272,658		24,465	726,213	572,730	676,142	72,576
2010		73,836	710,759	311,210	164,987		75,498	1,481,525	921,137	684,604	186,858
TOTAL		165,576	2,743,462	1,415,659	943,458		208,089	5,164,647	3,644,524	3,868,815	702,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,281,774	9,872,456	702,017			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-861,112	-1,940,420	7,592			
TOTAL LOSSES	7,420,662	7,932,036	709,609			
EXPECTED LOSSES	3,528,048	4,581,282	520,862			
CREDIBILITY	.07	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.579	2.756	.247	5.582		
INDICATED (POST-TEST)	2.357	2.519	.226	5.102		
PRES. ON RATE LEVEL	1.750	2.273	.258	4.281		
DERIVED BY FORMULA	1.792	2.317	.252	4.361		
UNDERLYING PRES. RATE	1.226	1.592	.181	2.999		
PROPOSED	1.792	2.317	.252	4.361		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.226
IND. RATES				5.23	MINIMUM PREMIUM	1600
MAN. RATES	2.89	3.09	3.66	+ 5.23	PRESENT	1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	30,191	1,659,875	5.497	1		4	6	22	33	
2007	34,983	592,909	1.694			1	6	25	32	
2008	44,789	289,828	.647				4	22	26	
2009	44,022	1,537,542	3.492	1		1	10	22	34	
2010	53,898	282,849	.524				2	25	27	
TOTAL	207,883	4,363,003	2.099	2		6	28	116	152	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	1,851		556,298	157,830	53,716			650,438	93,120	87,771	58,851
2007			161,034	98,565	51,706			85,407	41,805	125,319	29,073
2008				130,932	19,115				48,970	59,139	31,672
2009	638,990		83,821	278,689	29,889			132,221	227,609	78,643	67,680
2010				7,376	76,248				4,795	140,294	54,136
TOTAL	640,841		801,153	673,392	230,674			868,066	416,299	491,166	241,412

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	2,756		928,352	273,835	121,451			2,198,249	409,728	365,654	71,092
2007		9,728	319,214	181,606	98,992		12,803	407,238	181,670	482,886	42,331
2008		9,434	67,764	215,582	37,348		8,360	60,479	217,474	204,381	48,965
2009	726,472	45,519	574,558	398,155	67,889		48,635	1,388,286	786,182	283,052	92,519
2010		18,739	183,708	85,105	82,672		15,568	298,935	206,768	268,954	74,004
TOTAL	729,228	83,420	2,073,596	1,154,283	408,352		85,366	4,353,187	1,801,822	1,604,927	328,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,324,797	4,969,384	328,911			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-621,910	-1,375,389	4,303			
TOTAL LOSSES	6,702,887	3,593,995	333,214			
EXPECTED LOSSES	2,592,301	3,332,365	276,483			
CREDIBILITY	.06	.15	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.224	1.729	.160	5.113		
INDICATED (POST-TEST)	2.947	1.580	.146	4.673		
PRES. ON RATE LEVEL	1.780	2.289	.190	4.259		
DERIVED BY FORMULA	1.850	2.183	.183	4.216		
UNDERLYING PRES. RATE	1.247	1.603	.133	2.983		
PROPOSED	1.869	2.205	.185	4.259		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.103
IND. RATES				5.10	MINIMUM PREMIUM	1565
MAN. RATES	2.96	3.13	3.64	+ 5.10	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	12,653	279,709	2.210			1		8	9
2007	15,785	132,609	.840				1	13	14
2008	17,536	569,708	3.248			1	2	10	13
2009	19,393	106,837	.550				1	9	10
2010	20,123	136,328	.677				2	9	11
TOTAL	85,490	1,225,191	1.433			2	6	49	57

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			111,651		21,713			89,039		20,803	36,503
2007				58,823	28,815				3,645	22,977	18,349
2008			99,564	50,024	34,372			280,163	50,156	46,500	8,929
2009				20,195	8,879				9,884	21,645	46,234
2010				18,162	23,569				11,200	43,499	39,898
TOTAL			211,215	147,204	117,348			369,202	74,885	155,424	149,913

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			234,244		49,094			459,352		86,666	44,095
2007			9,830	106,401	55,111			1,627	17,815	88,178	26,716
2008		10,887	141,247	92,347	58,627		58,893	883,002	252,322	167,929	13,804
2009		2,546	32,962	32,275	13,949		1,371	40,535	48,570	63,269	63,202
2010		9,956	96,251	42,780	27,842		6,620	128,945	84,476	86,524	54,541
TOTAL		23,389	514,534	273,803	204,623		66,884	1,513,461	403,183	492,566	202,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,118,268	1,374,175	202,358	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-818,023	-825,683	1,304	
TOTAL LOSSES	1,300,245	548,492	203,662	
EXPECTED LOSSES	3,396,518	1,967,125	87,200	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.521	.642	.238	2.401
INDICATED (POST-TEST)	1.390	.587	.218	2.195
PRES. ON RATE LEVEL	5.672	3.285	.145	9.102
DERIVED BY FORMULA	5.544	3.069	.151	8.764
UNDERLYING PRES. RATE	3.973	2.301	.102	6.376
PROPOSED	5.544	3.069	.151	8.764

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.502
IND. RATES				10.50	MINIMUM PREMIUM	2000
MAN. RATES	6.69	6.93	7.78	+ 10.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	31,089	497,885	1.601			31,089			2	1	8	11
2007	34,001	709,090	2.085			34,001				6	14	20
2008	34,926	1,182,790	3.386			34,926			2	2	7	11
2009	32,205	932,587	2.895			32,205			1	2	10	13
2010	31,620	264,572	.836			31,620					9	9
TOTAL	163,841	3,586,924	2.189			163,841			5	11	48	64

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			261,039	7,500	12,615			112,075	18,305	52,227	34,124
2007				171,652	60,721				172,794	183,691	120,232
2008			322,291	21,337	50,394			514,857	132,156	69,626	72,129
2009			93,842	33,848	42,839			129,997	465,815	123,643	42,603
2010					79,642					147,237	37,693
TOTAL			677,172	234,337	246,211			756,929	789,070	576,424	306,781

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			547,659	13,013	28,523			578,195	80,542	217,578	41,221
2007			27,945	307,673	117,179			54,925	645,498	714,451	175,058
2008		23,123	349,554	55,695	84,486		102,347	1,456,694	598,259	260,715	111,511
2009		18,577	246,471	63,537	62,920		39,401	1,147,172	599,010	390,799	58,238
2010		17,555	172,745	80,893	85,244		15,412	294,954	206,451	280,637	51,526
TOTAL		59,255	1,344,374	520,811	378,352		157,160	3,531,940	2,129,760	1,864,180	437,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,092,729	4,893,103	437,554	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-717,386	-1,026,031	3,681	
TOTAL LOSSES	4,375,343	3,867,072	441,235	
EXPECTED LOSSES	2,913,093	2,370,778	275,254	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.670	2.360	.269	5.299
INDICATED (POST-TEST)	2.440	2.157	.246	4.843
PRES. ON RATE LEVEL	2.538	2.066	.240	4.844
DERIVED BY FORMULA	2.533	2.077	.241	4.851
UNDERLYING PRES. RATE	1.778	1.447	.168	3.393
PROPOSED	2.529	2.074	.241	4.844

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.805
IND. RATES				5.81	MINIMUM PREMIUM	1745
MAN. RATES	3.21	3.49	4.14	+ 5.81	PRESENT	1305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,969	828,450	11.887			6,969			2	2	4	8
2007	6,365	27,497	.432			6,365				1	2	3
2008	7,647	64,799	.847			7,647				2	4	6
2009	5,467	253,949	4.645			5,467				3	2	5
2010	6,211	73,080	1.176			6,211				1	2	3
TOTAL	32,659	1,247,775	3.821			32,659			2	9	14	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			237,866	20,381	10,301			467,939	16,802	55,086	20,075
2007				12,953	1,161				3,121	3,140	7,122
2008				12,047	7,068				24,230	12,938	8,516
2009				91,926	7,271				130,987	11,416	12,349
2010				3,000	11,121				1	8,640	50,318
TOTAL			237,866	140,307	36,922			467,939	175,141	91,220	98,380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			284,156	35,361	23,291			1,068,396	73,929	229,489	24,250
2007			2,002	22,805	2,450			988	11,617	12,225	10,370
2008		899	7,300	21,302	11,990		4,037	26,436	98,974	46,779	13,166
2009		10,239	127,127	127,397	18,144		12,957	339,781	397,990	63,615	16,881
2010		3,238	31,577	14,407	12,332		906	17,309	12,109	16,464	68,785
TOTAL		14,376	452,162	221,272	68,207		17,900	1,452,910	594,619	368,572	133,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,937,348	1,252,670	133,452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,114	-200,353	723	
TOTAL LOSSES	1,801,234	1,052,317	134,175	
EXPECTED LOSSES	543,446	463,431	55,521	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.515	3.222	.411	9.148
INDICATED (POST-TEST)	5.041	2.945	.376	8.362
PRES. ON RATE LEVEL	2.375	2.026	.243	4.644
DERIVED BY FORMULA	2.428	2.063	.248	4.739
UNDERLYING PRES. RATE	1.664	1.419	.170	3.253
PROPOSED	2.428	2.063	.248	4.739

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.679
IND. RATES				5.68	MINIMUM PREMIUM	1710
MAN. RATES	3.29	3.48	3.97	+ 5.68	PRESENT	1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,875	38,064	.385				1	1	2
2007	9,617	170,452	1.772			1	1	2	4
2008	6,334	871	.013						
2009	11,833	271,887	2.297				3	3	6
2010	12,350	125,511	1.016				1	5	6
TOTAL	50,009	606,785	1.213			1	6	11	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				13,697	13,767					8,630	1,970
2007			93,199	12,955	6,623			11,731	15,757	27,793	2,394
2008											871
2009				82,441	34,814				52,824	95,920	5,888
2010				41,941	5,140				29,194	44,227	5,009
TOTAL			93,199	151,034	60,344			11,731	97,775	176,570	16,132

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				23,764	31,127					35,953	2,380
2007		5,630	177,324	25,150	12,800		1,762	59,122	62,351	107,479	3,486
2008											1,347
2009		10,331	133,566	130,916	55,022		6,924	202,516	241,950	282,586	8,049
2010		12,106	115,348	48,723	11,544		10,077	197,581	123,234	93,739	6,847
TOTAL		28,067	426,238	228,553	110,493		18,763	459,219	427,535	519,757	22,109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	932,287	1,286,338	22,109	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-281,690	-301,862	556	
TOTAL LOSSES	650,597	984,476	22,665	
EXPECTED LOSSES	1,151,208	697,625	36,507	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.301	1.969	.045	3.315
INDICATED (POST-TEST)	1.189	1.800	.041	3.030
PRES. ON RATE LEVEL	3.286	1.992	.104	5.382
DERIVED BY FORMULA	3.244	1.980	.100	5.324
UNDERLYING PRES. RATE	2.302	1.395	.073	3.770
PROPOSED	3.244	1.980	.100	5.324

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.380
IND. RATES				6.38	MINIMUM PREMIUM	1885
MAN. RATES	3.90	4.03	4.60	+ 6.38	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,715	9,373	.252						2	2
2007	5,720	394,413	6.895				1		1	2
2008	5,298	281,713	5.317				1		3	4
2009	3,914	204,637	5.228				2		4	6
2010	5,211	19,239	.369						2	2
TOTAL	23,858	909,375	3.812				4		12	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,320					3,474	3,579
2007				30,834	508				348,471	2,330	12,270
2008				11,890	119,342				2,347	145,852	2,282
2009				82,148	26,077				67,398	27,857	1,157
2010					3,621					13,703	1,915
TOTAL				124,872	151,868				418,216	193,216	21,203

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					5,246					14,473	4,323
2007			3,177	36,515	1,403			68,743	825,152	24,506	17,865
2008		1,619	29,776	52,112	192,866		1,234	33,359	86,097	485,908	3,528
2009		9,946	127,138	125,383	43,031		7,077	190,600	224,388	94,581	1,582
2010		796	7,851	3,675	3,876		1,434	27,453	19,223	26,122	2,618
TOTAL		12,361	167,942	217,685	246,422		9,745	320,155	1,154,860	645,590	29,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	510,203	2,264,557	29,916	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,589	-264,598	725	
TOTAL LOSSES	343,614	1,999,959	30,641	
EXPECTED LOSSES	712,638	619,593	52,012	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.440	8.383	.128	9.951
INDICATED (POST-TEST)	1.316	7.662	.117	9.095
PRES. ON RATE LEVEL	4.264	3.708	.311	8.283
DERIVED BY FORMULA	4.235	3.827	.303	8.365
UNDERLYING PRES. RATE	2.987	2.597	.218	5.802
PROPOSED	4.235	3.827	.303	8.365

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.024
IND. RATES				10.02	MINIMUM PREMIUM	2000
MAN. RATES	5.62	5.72	7.08	+ 10.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	11,185	34,143	.305						2	2
2007	14,934	236,999	1.586			1	3		5	9
2008	16,549	95,530	.577				2		4	6
2009	12,911	748,724	5.799			1	2		10	13
2010	13,820	350,213	2.534				2		5	7
TOTAL	69,399	1,465,609	2.112			2	9		26	37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,717					7,286	25,140
2007			99,452	49,100	5,345			7,232	22,916	32,588	20,366
2008				37,176	3,769				24,246	11,869	18,470
2009			129,204	49,389	17,202			122,896	371,370	49,829	8,834
2010				30,280	71,876				32,014	153,826	62,217
TOTAL			228,656	165,945	99,909			130,128	450,546	255,398	135,027

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					3,882					30,353	30,369
2007		6,007	194,522	88,351	11,211		1,087	40,675	88,065	126,273	29,653
2008		2,665	18,907	60,756	7,939		4,037	26,211	98,456	43,221	28,555
2009		21,040	273,824	55,094	28,599		34,619	990,230	535,685	182,792	12,076
2010		23,777	231,135	104,433	81,298		22,059	427,653	282,806	303,546	85,051
TOTAL		53,489	718,388	308,634	132,929		61,802	1,484,769	1,005,012	686,185	185,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,318,448	2,132,760	185,704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-107,424	-285,091	1,005	
TOTAL LOSSES	2,211,024	1,847,669	186,709	
EXPECTED LOSSES	446,237	668,313	74,256	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.186	2.662	.269	6.117
INDICATED (POST-TEST)	2.912	2.433	.246	5.591
PRES. ON RATE LEVEL	.918	1.375	.152	2.445
DERIVED BY FORMULA	.978	1.449	.159	2.586
UNDERLYING PRES. RATE	.643	.963	.107	1.713
PROPOSED	.978	1.449	.159	2.586
IND. RATES				
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.10
MAN. RATES	1.70	1.80	2.09	+ 3.10
				PRESENT
				800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	17,051	6,000	.035							
2007	13,147	27,067	.205				1	1		2
2008	11,404	7,472	.065					1		1
2009	8,654	8,606	.099				1			1
2010	16,990	7,327	.043						1	1
TOTAL	67,246	56,472	.084				2	3		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											6,000
2007				15,000	1,583				1,327	8,243	914
2008					571					4,977	1,924
2009				7,622					143		841
2010					1,327					6,000	
TOTAL				22,622	3,481				1,470	19,220	9,679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											7,248
2007			2,325	26,439	3,285			590	6,458	31,634	1,331
2008		3	114	157	920		31	1,064	2,633	16,567	2,975
2009		823	10,125	10,206	678		14	368	422	33	1,149
2010		289	2,878	1,346	1,419		630	12,020	8,410	11,437	
TOTAL		1,115	15,442	38,148	6,302		675	14,042	17,923	59,671	12,703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,274	122,044	12,703	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-89,329	-114,895	428	
TOTAL LOSSES		7,149	13,131	
EXPECTED LOSSES	361,110	264,950	29,589	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.011	.020	.031
INDICATED (POST-TEST)	.000	.010	.018	.028
PRES. ON RATE LEVEL	.767	.562	.063	1.392
DERIVED BY FORMULA	.744	.523	.060	1.327
UNDERLYING PRES. RATE	.537	.394	.044	.975
PROPOSED	.744	.523	.060	1.327

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.590
IND. RATES				1.59	MINIMUM PREMIUM	690
MAN. RATES	1.02	1.06	1.19	+ 1.59	PRESENT	575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	724,535	1,895,858	.261			4	11	38	53	
2007	740,420	1,497,748	.202	1		3	12	22	38	
2008	718,778	3,579,057	.497			6	7	27	40	
2009	702,673	2,159,872	.307			3	13	22	38	
2010	733,795	2,250,672	.306			4	6	34	44	
TOTAL	3,620,201	11,383,207	.314	1		20	49	143	213	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			458,614	151,068	108,660			306,838	251,277	442,911	176,490
2007	165,000		261,609	167,879	78,861	150		275,031	177,621	184,229	187,368
2008			1,252,889	249,618	182,459			1,221,839	198,341	196,204	277,707
2009			313,131	308,808	142,106			260,293	422,415	393,118	320,001
2010			414,916	148,166	191,556			590,183	148,248	599,212	158,391
TOTAL	165,000		2,701,159	1,025,539	703,642	150		2,654,184	1,197,902	1,815,674	1,119,957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			962,173	262,104	245,681			1,582,977	1,105,620	1,845,170	213,200
2007	318,747	15,748	517,915	307,961	151,388	1,026	40,969	1,310,571	687,351	718,437	272,808
2008		123,271	1,771,725	488,085	317,410		269,255	4,087,483	1,030,965	709,007	429,335
2009		96,629	1,254,042	526,984	230,871		101,948	2,967,530	1,691,430	1,222,740	437,441
2010		192,689	1,670,015	408,840	245,457		225,363	4,327,229	1,501,692	1,241,729	216,520
TOTAL	318,747	428,337	6,175,870	1,993,974	1,190,807	1,026	637,535	14,275,790	6,017,058	5,737,083	1,569,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	21,837,305	14,938,922	1,569,304		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,439,511	-2,762,983	12,811		
TOTAL LOSSES	19,397,794	12,175,939	1,582,115		
EXPECTED LOSSES	9,883,149	6,371,553	941,252		
CREDIBILITY	.40	.98	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.536	.336	.044	.916	
INDICATED (POST-TEST)	.490	.307	.040	.837	
PRES. ON RATE LEVEL	.390	.251	.037	.678	
DERIVED BY FORMULA	.430	.306	.040	.776	
UNDERLYING PRES. RATE	.273	.176	.026	.475	
PROPOSED	.430	.306	.040	.776	
IND. RATES					
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE
IND. RATES				.93	MINIMUM PREMIUM
MAN. RATES	.50	.52	.58	+ .93	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	56,010	788,778	1.408			2	1	3	6
2007	52,665	68,507	.130					5	5
2008	63,043	203,160	.322				4	1	5
2009	46,143	9,488	.020					1	1
2010	45,760	58,325	.127					2	2
TOTAL	263,621	1,128,258	.428			2	5	12	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			406,104	14,373	8,352			258,577	29,321	52,209	19,842
2007					20,220					29,273	19,014
2008				141,002	4,236				49,068	2,403	6,451
2009					856					2,016	6,616
2010					25,674					14,552	18,099
TOTAL			406,104	155,375	59,338			258,577	78,389	100,453	70,022

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			638,227	24,937	18,884			996,725	129,012	217,503	23,969
2007			638	2,439	37,771			715	6,421	112,027	27,684
2008		10,047	69,699	227,633	13,887		8,065	48,458	187,824	15,510	9,973
2009		35	592	506	1,172		38	1,446	1,794	5,671	9,044
2010		5,658	55,688	26,082	27,480		1,527	29,152	20,403	27,734	24,741
TOTAL		15,740	764,844	281,597	99,194		9,630	1,076,496	345,454	378,445	95,411

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,866,710	1,104,690	95,411	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-333,024	-291,205	1,294	
TOTAL LOSSES	1,533,686	813,485	96,705	
EXPECTED LOSSES	1,323,377	669,596	102,812	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.582	.309	.037	.928
INDICATED (POST-TEST)	.532	.282	.034	.848
PRES. ON RATE LEVEL	.717	.362	.056	1.135
DERIVED BY FORMULA	.704	.348	.052	1.104
UNDERLYING PRES. RATE	.502	.254	.039	.795
PROPOSED	.704	.348	.052	1.104

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.323
IND. RATES				1.32	MINIMUM PREMIUM	620
MAN. RATES	.80	.86	.97	+ 1.32	PRESENT	520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,502,986	7,157,121	.204		1	6	36	82	125
2007	3,689,670	9,053,713	.245			15	30	67	112
2008	3,662,584	6,340,648	.173			12	41	61	114
2009	3,638,521	5,525,273	.151	1		10	33	54	98
2010	4,116,066	3,339,156	.081			1	20	74	95
TOTAL	18,609,827	31,415,911	.169	1	1	44	160	338	544

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		41,725	1,458,377	629,271	411,479		1,106,909	575,577	968,634	1,230,145	735,004
2007			2,565,384	762,114	428,724			2,882,103	1,023,456	807,080	584,852
2008			1,850,667	790,800	426,153			1,236,447	948,298	658,801	429,482
2009	334,414		1,113,681	735,861	238,654			1,050,087	870,971	681,463	500,142
2010			104,008	288,317	459,330			164,300	521,377	1,082,679	719,145
TOTAL	334,414	41,725	7,092,117	3,206,363	1,964,340		1,106,909	5,908,514	4,332,736	4,460,168	2,968,625

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		15,492	2,399,617	1,091,787	930,355		1,021,768	1,995,956	4,261,990	4,657,775	887,885
2007		111,284	3,591,400	1,418,476	820,403		232,907	7,448,330	3,902,734	3,165,683	851,545
2008		242,645	3,311,318	1,451,958	745,428		488,057	6,448,903	4,189,051	2,373,776	663,979
2009	380,197	259,096	3,346,218	1,213,872	418,232		270,312	7,914,862	3,477,789	2,175,538	683,694
2010		193,113	1,829,372	746,460	503,653		237,237	4,624,064	2,588,629	2,090,337	983,071
TOTAL	380,197	821,630	14,477,925	5,922,553	3,418,071		2,250,281	28,432,115	18,420,193	14,463,109	4,070,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,362,148	42,223,926	4,070,174			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,139,060	-11,013,240	36,988			
TOTAL LOSSES	40,223,088	31,210,686	4,107,162			
EXPECTED LOSSES	25,123,266	25,681,562	2,605,376			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.216	.168	.022	.406		
INDICATED (POST-TEST)	.197	.154	.020	.371		
PRES. ON RATE LEVEL	.193	.197	.020	.410		
DERIVED BY FORMULA	.197	.154	.020	.371		
UNDERLYING PRES. RATE	.135	.138	.014	.287		
PROPOSED	.197	.154	.020	.371		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.444
IND. RATES				.44	MINIMUM PREMIUM	400
MAN. RATES	.30	.28	.35	+ .44	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	38,316	1,067,085	2.784			38,316			2	4	6	12
2007	43,405	960,356	2.212			43,405			2	6	10	18
2008	41,404	1,020,501	2.464			41,404			3	9	3	15
2009	39,911	607,170	1.521			39,911			1	4	6	11
2010	40,983	798,789	1.949			40,983			1	3	10	14
TOTAL	204,019	4,453,901	2.183			204,019			9	26	35	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			261,949	159,254	64,799			118,569	299,468	131,038	32,008
2007			188,146	168,728	38,497			147,400	326,693	27,604	63,288
2008			275,490	174,798	12,525			217,780	303,119	10,250	26,539
2009			188,200	71,435	12,544			169,000	62,217	57,499	46,275
2010			67,520	29,090	97,456			184,692	131,343	251,168	37,520
TOTAL			981,305	603,305	225,821			837,441	1,122,840	477,559	205,630

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			549,569	276,306	146,511			611,697	1,317,660	545,904	38,666
2007		11,367	380,389	303,270	75,886		22,096	772,451	1,163,643	128,146	92,147
2008		48,003	636,638	296,699	32,661		120,384	1,454,219	1,209,763	88,224	41,029
2009		33,749	434,588	116,239	27,419		32,784	973,852	278,737	183,986	63,258
2010		45,657	413,388	134,478	107,103		95,254	1,841,292	728,486	514,065	51,290
TOTAL		138,776	2,414,572	1,126,992	389,580		270,518	5,653,511	4,698,289	1,460,325	286,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,477,377	7,675,186	286,390			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-941,317	-1,502,348	2,524			
TOTAL LOSSES	7,536,060	6,172,838	288,914			
EXPECTED LOSSES	3,851,879	3,470,363	185,659			
CREDIBILITY	.06	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.694	3.026	.142	6.862		
INDICATED (POST-TEST)	3.376	2.766	.130	6.272		
PRES. ON RATE LEVEL	2.695	2.429	.130	5.254		
DERIVED BY FORMULA	2.736	2.476	.130	5.342		
UNDERLYING PRES. RATE	1.888	1.701	.091	3.680		
PROPOSED	2.736	2.476	.130	5.342		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.401
IND. RATES				6.40	MINIMUM PREMIUM	1890
MAN. RATES	3.60	3.80	4.49	+ 6.40	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	388,074	1,754,237	.452			388,074			5	3	15	23
2007	387,431	504,275	.130			387,431				6	13	19
2008	330,428	133,011	.040			330,428					3	3
2009	331,690	234,047	.070			331,690				2	5	7
2010	386,016	672,500	.174			386,016				1	13	14
TOTAL	1,823,639	3,298,070	.181			1,823,639			5	12	49	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			584,177	57,983	230,421			550,770	22,471	261,318	47,097
2007				155,299	22,875				201,410	84,770	39,921
2008					9,117					54,507	69,387
2009				16,172	12,786				100,899	49,384	54,806
2010				16,096	96,288				129,195	376,549	54,372
TOTAL			584,177	245,550	371,487			550,770	453,975	826,528	265,583

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,105,799	100,600	507,695			2,194,471	98,872	1,068,172	56,893
2007			24,276	274,494	46,119			60,837	724,015	337,751	58,125
2008		58	1,833	2,520	14,687			11,605	28,838	181,455	107,272
2009		2,273	30,315	29,191	18,952		317	290,826	342,772	163,215	74,920
2010		25,428	248,861	114,519	105,386		10,744	1,236,573	798,873	759,481	74,327
TOTAL		27,759	1,411,084	521,324	692,839		74,541	3,794,312	1,993,370	2,510,074	371,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,307,696	5,717,607	371,537			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,242,079	-946,761	5,514			
TOTAL LOSSES	4,065,617	4,770,846	377,051			
EXPECTED LOSSES	5,051,480	2,170,130	401,201			
CREDIBILITY	.25	.62	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.223	.262	.021	.506		
INDICATED (POST-TEST)	.204	.239	.019	.462		
PRES. ON RATE LEVEL	.396	.170	.031	.597		
DERIVED BY FORMULA	.348	.213	.023	.584		
UNDERLYING PRES. RATE	.277	.119	.022	.418		
PROPOSED	.348	.213	.023	.584		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.699
IND. RATES				.70	MINIMUM PREMIUM	465
MAN. RATES	.76	.72	.51	+ .70	PRESENT	460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	324,247	961,728	.296			1	2	4	7	
2007	338,109	240,282	.071			1	3	2	6	
2008	356,181	242,597	.068				3	1	4	
2009	371,274	497,650	.134	1			2	1	4	
2010	376,320	142,370	.037				1	3	4	
TOTAL	1,766,131	2,084,627	.118	1		2	11	11	25	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			419,880	65,697	2,616			250,776	166,763	9,776	46,220
2007			132,869	16,197	30,690				6,400	29,170	24,956
2008				59,244	2,714				114,818		65,821
2009	320,000			57,974	12,711	12,500			37,350	10,649	46,466
2010				23,719	18,031				63,813	12,534	24,273
TOTAL	320,000		552,749	222,831	66,762	12,500		250,776	389,144	62,129	207,736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			455,931	113,984	5,916			669,606	733,757	40,727	55,834
2007		8,026	253,126	34,439	57,891			2,583	28,815	112,059	36,336
2008		4,232	29,468	95,904	7,336		18,796	112,206	436,517	17,599	101,759
2009	363,810	6,788	85,791	85,130	22,570	42,285	3,828	102,180	120,076	38,944	63,519
2010		10,180	98,048	42,921	22,724		13,202	263,293	151,379	44,532	33,181
TOTAL	363,810	29,226	922,364	372,378	116,437	42,285	35,826	1,149,868	1,470,544	253,861	290,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,543,379	2,213,220	290,629			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-395,507	-370,772	3,980			
TOTAL LOSSES	2,147,872	1,842,448	294,609			
EXPECTED LOSSES	1,607,179	865,404	282,581			
CREDIBILITY	.25	.60	.63			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.122	.104	.017	.243		
INDICATED (POST-TEST)	.112	.095	.016	.223		
PRES. ON RATE LEVEL	.130	.070	.023	.223		
DERIVED BY FORMULA	.126	.085	.019	.230		
UNDERLYING PRES. RATE	.091	.049	.016	.156		
PROPOSED	.122	.082	.019	.223		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.267
IND. RATES				.27	MINIMUM PREMIUM	360
MAN. RATES	.17	.18	.19	+ .27	PRESENT	330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	565,601	4,206,277	.743		1	7	9	31	48
2007	613,870	2,303,973	.375			5	16	38	59
2008	653,364	2,425,149	.371			5	12	26	43
2009	676,827	2,845,368	.420			5	17	31	53
2010	715,314	1,529,116	.213			1	2	32	35
TOTAL	3,224,976	13,309,883	.413		1	23	56	158	238

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		300,000	1,238,205	227,670	136,410			1,765,695	252,390	143,694	142,213
2007			738,104	321,932	89,492			430,330	366,813	185,423	171,879
2008			665,911	351,988	94,877			581,330	296,308	240,113	194,622
2009			687,096	401,185	68,539			725,314	572,863	210,708	179,663
2010			129,856	68,405	275,043			216,661	63,526	427,881	347,744
TOTAL		300,000	3,459,172	1,371,180	664,361			3,719,330	1,551,900	1,207,819	1,036,121

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		1,037,261	1,762,218	395,008	308,422			4,444,031	1,110,515	598,630	171,793
2007		39,071	1,267,165	585,769	175,199		58,267	1,895,321	1,360,713	736,212	250,256
2008		105,559	1,426,718	619,693	178,868		222,845	3,167,661	1,380,563	863,423	300,885
2009		128,002	1,642,000	619,939	142,043		147,906	4,266,074	2,032,674	755,469	245,600
2010		100,846	943,430	362,458	308,081		92,298	1,774,478	825,860	849,754	475,366
TOTAL		1,410,739	7,041,531	2,582,867	1,112,613		521,316	15,547,565	6,710,325	3,803,488	1,443,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,521,151	14,209,293	1,443,900			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,663,005	-3,337,466	11,579			
TOTAL LOSSES	21,858,146	10,871,827	1,455,479			
EXPECTED LOSSES	10,900,418	7,836,692	806,245			
CREDIBILITY	.37	.90	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.678	.337	.045	1.060		
INDICATED (POST-TEST)	.620	.308	.041	.969		
PRES. ON RATE LEVEL	.482	.347	.036	.865		
DERIVED BY FORMULA	.533	.312	.041	.886		
UNDERLYING PRES. RATE	.338	.243	.025	.606		
PROPOSED	.533	.312	.041	.886		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.061
IND. RATES				1.06	MINIMUM PREMIUM	555
MAN. RATES	.58	.64	.74	+ 1.06	PRESENT	465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	11,817	463,467	3.922			1	1	1	3
2007	17,906	24,961	.139						
2008	24,492	455,939	1.861			2	2	4	8
2009	26,504	96,530	.364				1	4	5
2010	28,051	178,165	.635			1	1	3	5
TOTAL	108,770	1,219,062	1.121			4	5	12	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			161,443	18,898	65			261,794	12,327	270	8,670
2007											24,961
2008			235,163	50,600	2,791			117,614	2,061	5,310	42,400
2009				15,734	6,409				24,022	17,642	32,723
2010			72,739	8,000	4,786			42,101	89	10,342	40,108
TOTAL			469,345	93,232	14,051			421,509	38,499	33,564	148,862

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			207,972	32,788	147			829,288	54,239	1,125	10,473
2007											36,343
2008		33,909	493,721	92,699	10,212		38,564	627,347	38,706	22,113	65,550
2009		1,962	25,331	24,850	10,176		2,669	73,462	86,862	55,424	44,732
2010		25,497	207,706	25,279	10,093		13,518	257,754	46,943	24,503	54,828
TOTAL		61,368	934,730	175,616	30,628		54,751	1,787,851	226,750	103,165	211,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,838,700	536,159	211,926	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-182,050	-227,797	2,140	
TOTAL LOSSES	2,656,650	308,362	214,066	
EXPECTED LOSSES	767,916	559,078	134,874	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.442	.283	.197	2.922
INDICATED (POST-TEST)	2.232	.259	.180	2.671
PRES. ON RATE LEVEL	1.008	.734	.177	1.919
DERIVED BY FORMULA	1.057	.691	.177	1.925
UNDERLYING PRES. RATE	.706	.514	.124	1.344
PROPOSED	1.057	.691	.177	1.925

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.31	MINIMUM PREMIUM	870
MAN. RATES	1.30	1.39	1.64	+ 2.31	PRESENT	690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	29,291	635,361	2.169			29,291			1	2	11	14
2007	30,783	134,071	.435			30,783				1	6	7
2008	32,336	213,332	.659			32,336				2	8	10
2009	33,923	170,233	.501			33,923					6	6
2010	34,759	1,164,333	3.349			34,759			1	3	6	10
TOTAL	161,092	2,317,330	1.439			161,092			2	8	37	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			136,762	58,331	6,467			228,766	96,367	38,622	70,046
2007				35,695	8,227				11,940	27,237	50,972
2008				17,730	21,015				22,553	66,824	85,210
2009					8,080					51,546	110,607
2010			227,290	60,077	53,525			467,045	141,016	69,237	146,143
TOTAL			364,052	171,833	97,314			695,811	271,876	253,466	462,978

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			202,857	101,205	14,622			834,403	424,014	160,900	84,616
2007			5,674	63,448	16,149			4,150	47,797	105,030	74,215
2008		1,399	12,878	34,290	34,747		4,083	36,267	121,102	225,917	131,735
2009		327	5,584	4,761	11,069		964	36,962	45,968	145,030	151,200
2010		46,360	414,806	126,902	69,164		70,671	1,372,816	489,223	191,777	199,777
TOTAL		48,086	641,799	330,606	145,751		75,718	2,284,598	1,128,104	828,654	641,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,050,201	2,433,115	641,543			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-311,822	-546,582	4,498			
TOTAL LOSSES	2,738,379	1,886,533	646,041			
EXPECTED LOSSES	1,269,405	1,277,459	317,351			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.700	1.171	.401	3.272		
INDICATED (POST-TEST)	1.554	1.070	.367	2.991		
PRES. ON RATE LEVEL	1.125	1.132	.281	2.538		
DERIVED BY FORMULA	1.146	1.125	.292	2.563		
UNDERLYING PRES. RATE	.788	.793	.197	1.778		
PROPOSED	1.146	1.125	.292	2.563		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.071
IND. RATES				3.07	MINIMUM PREMIUM	1060
MAN. RATES	1.86	1.93	2.17	+ 3.07	PRESENT	820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	130,362	4,498,917	3.451			130,362		1	6	11	57	75
2007	131,210	4,063,637	3.097			131,210			7	10	61	78
2008	172,573	2,868,734	1.662			172,573			4	17	74	95
2009	170,964	3,322,731	1.943			170,964	1		5	24	65	95
2010	158,570	2,864,977	1.806			158,570			4	10	73	87
TOTAL	763,679	17,618,996	2.307			763,679		2	26	72	330	430

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		130,519	994,409	312,922	416,364		37,768	1,100,593	714,061	441,589	350,692
2007			1,415,538	219,479	350,429			1,282,773	170,526	336,935	287,957
2008			650,019	387,733	266,320			426,279	382,119	503,157	253,107
2009		78,405	546,256	435,930	195,296		261,731	370,732	513,135	475,030	446,216
2010			552,157	331,053	252,737			596,438	244,929	553,112	334,551
TOTAL		208,924	4,158,379	1,687,117	1,481,146		299,499	3,776,815	2,024,770	2,309,823	1,672,523

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		473,653	1,524,239	521,794	941,399		340,743	3,193,119	1,873,101	1,839,661	423,636
2007		61,683	1,963,414	444,722	661,040		113,613	3,536,110	740,021	1,305,233	419,266
2008		101,841	1,364,178	721,915	456,079		166,552	2,132,386	1,793,181	1,744,483	391,304
2009		287,096	1,940,286	747,136	320,461		810,003	3,890,914	2,061,416	1,479,287	609,977
2010		266,311	2,354,490	667,322	339,363		231,681	4,465,102	1,622,016	1,182,508	457,331
TOTAL		1,190,584	9,146,607	3,102,889	2,718,342		1,662,592	17,217,631	8,089,735	7,551,172	2,301,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,217,414	21,462,138	2,301,514			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,459,600	-5,792,584	22,470			
TOTAL LOSSES	24,757,814	15,669,554	2,323,984			
EXPECTED LOSSES	17,954,094	13,685,127	1,596,090			
CREDIBILITY	.14	.35	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.242	2.052	.304	5.598		
INDICATED (POST-TEST)	2.963	1.876	.278	5.117		
PRES. ON RATE LEVEL	3.356	2.558	.299	6.213		
DERIVED BY FORMULA	3.301	2.319	.291	5.911		
UNDERLYING PRES. RATE	2.351	1.792	.209	4.352		
PROPOSED	3.301	2.319	.291	5.911		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.083
IND. RATES				7.08	MINIMUM PREMIUM	2000
MAN. RATES	4.74	4.79	5.31	+ 7.08	PRESENT	1600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	305,092	2,253,084	.738			3	5	52	60
2007	326,769	3,884,917	1.188			3	18	71	92
2008	338,000	2,919,870	.863			6	9	47	62
2009	354,502	2,128,027	.600			3	6	47	56
2010	340,743	1,064,543	.312			1	3	33	37
TOTAL	1,665,106	12,250,441	.736			16	41	250	307

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			493,552	159,292	199,217			631,485	103,621	499,496	166,421
2007			792,171	569,866	317,883			630,088	799,640	585,569	189,700
2008			1,207,378	226,568	139,735			732,017	145,596	282,402	186,174
2009			795,508	130,877	143,023			442,362	150,494	281,934	183,829
2010			98,328	97,750	156,604			92,500	93,273	379,355	146,733
TOTAL			3,386,937	1,184,353	956,462			2,528,452	1,292,624	2,028,756	872,857

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			890,863	276,371	450,427			2,063,229	455,931	2,080,900	201,037
2007		31,940	1,090,220	1,045,007	607,089		64,346	2,217,528	2,968,116	2,296,501	276,203
2008		124,284	1,797,093	440,289	247,734		183,030	2,777,687	818,662	979,441	287,825
2009		107,007	1,402,283	304,510	220,782		71,341	2,137,205	783,740	843,976	251,295
2010		90,342	822,445	276,859	186,869		84,375	1,628,162	798,354	763,644	200,584
TOTAL		353,573	6,002,904	2,343,036	1,712,901		403,092	10,823,811	5,824,803	6,964,462	1,216,944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,583,380	16,845,202	1,216,944	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,112,317	-3,824,509	11,307	
TOTAL LOSSES	15,471,063	13,020,693	1,228,251	
EXPECTED LOSSES	8,575,295	8,891,666	815,902	
CREDIBILITY	.24	.58	.61	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.929	.782	.074	1.785
INDICATED (POST-TEST)	.849	.715	.068	1.632
PRES. ON RATE LEVEL	.735	.763	.070	1.568
DERIVED BY FORMULA	.762	.735	.069	1.566
UNDERLYING PRES. RATE	.515	.534	.049	1.098
PROPOSED	.763	.736	.069	1.568

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.879
IND. RATES				1.88	MINIMUM PREMIUM	760
MAN. RATES	.95	1.05	1.34	+ 1.88	PRESENT	615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	82,028	45,756	.055							
2007	83,220	47								
2008	86,257	2,715	.003							
2009	90,144	218,144	.241				1	1		2
2010	85,762	2,769	.003							
TOTAL	427,411	269,431	.063				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											45,756
2007											47
2008											2,715
2009				63,870	15,000				128,768	4,246	6,260
2010											2,769
TOTAL				63,870	15,000				128,768	4,246	57,547

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											55,273
2007											68
2008											4,197
2009		7,521	95,206	94,372	26,231		12,611	329,040	385,031	42,907	8,557
2010											3,785
TOTAL		7,521	95,206	94,372	26,231		12,611	329,040	385,031	42,907	71,880

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	444,378	548,541	71,880	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,106	-46,131	703	
TOTAL LOSSES	336,272	502,410	72,583	
EXPECTED LOSSES	435,959	106,853	51,288	
CREDIBILITY	.10	.23	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.079	.118	.017	.214
INDICATED (POST-TEST)	.072	.108	.016	.196
PRES. ON RATE LEVEL	.146	.036	.016	.198
DERIVED BY FORMULA	.139	.053	.016	.208
UNDERLYING PRES. RATE	.102	.025	.012	.139
PROPOSED	.132	.051	.015	.198

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				.24	MINIMUM PREMIUM	350
MAN. RATES	.14	.14	.17	+ .24	PRESENT	325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	55,108	59,697	.108						3	3
2007	65,857	346,161	.525			1				1
2008	60,170	88,209	.146				2		1	3
2009	59,099	248,944	.421						7	7
2010	59,699	44,160	.073							
TOTAL	299,933	787,171	.262			1	2		11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,319					20,808	28,570
2007			96,055					211,887			38,219
2008				16,345	2,191				55,899	4,567	9,207
2009					45,314					201,016	2,614
2010											44,160
TOTAL			96,055	16,345	57,824			211,887	55,899	226,391	122,770

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					23,331					86,687	34,513
2007		4,540	141,239	1,357	117		24,854	760,839	15,059	974	55,647
2008		1,173	8,419	26,859	4,350		9,170	55,599	214,934	23,772	14,234
2009		1,835	31,306	26,690	62,072		3,730	144,124	179,286	565,575	3,573
2010											60,367
TOTAL		7,548	180,964	54,906	89,870		37,754	960,562	409,279	677,008	168,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,186,828	1,231,063	168,334			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-224,596	-271,864	2,968			
TOTAL LOSSES	962,232	959,199	171,302			
EXPECTED LOSSES	923,795	626,860	218,951			
CREDIBILITY	.08	.19	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.321	.320	.057	.698		
INDICATED (POST-TEST)	.293	.292	.052	.637		
PRES. ON RATE LEVEL	.440	.298	.104	.842		
DERIVED BY FORMULA	.428	.297	.094	.819		
UNDERLYING PRES. RATE	.308	.209	.073	.590		
PROPOSED	.428	.297	.094	.819		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.981
IND. RATES				.98	MINIMUM PREMIUM	535
MAN. RATES	.59	.62	.72	+ .98	PRESENT	460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	13,669	1,289,741	9.435			2	4	7	13
2007	16,276	785,219	4.824				10	13	23
2008	15,273	116,259	.761				4	4	8
2009	16,366	100,183	.612				1	5	6
2010	10,530	747,900	7.102				2	22	24
TOTAL	72,114	3,039,302	4.215			2	21	51	74

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			300,494	70,065	14,800			732,181	68,866	36,104	67,231
2007				202,735	49,589				341,578	107,509	83,808
2008				27,843	1,981				29,782	9,309	47,344
2009				17,236	2,946				20,928	25,550	33,523
2010				26,580	217,385				20,895	431,872	51,168
TOTAL			300,494	344,459	286,701			732,181	482,049	610,344	283,074

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			274,142	121,563	33,464			1,623,822	303,011	150,410	81,215
2007			32,311	360,716	97,067			102,298	1,219,919	434,068	122,024
2008		1,986	13,994	45,269	4,582		4,931	31,096	118,157	35,555	73,194
2009		1,982	24,925	24,814	5,571		2,514	71,296	84,745	76,915	45,826
2010		45,550	445,695	205,366	191,186		38,490	740,459	507,459	637,002	69,947
TOTAL		49,518	791,067	757,728	331,870		45,935	2,568,971	2,233,291	1,333,950	392,206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,455,491	4,656,839	392,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-165,169	-545,613	2,547	
TOTAL LOSSES	3,290,322	4,111,226	394,753	
EXPECTED LOSSES	662,006	1,233,150	208,410	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.563	5.701	.547	10.811
INDICATED (POST-TEST)	4.171	5.211	.500	9.882
PRES. ON RATE LEVEL	1.311	2.440	.413	4.164
DERIVED BY FORMULA	1.397	2.634	.419	4.450
UNDERLYING PRES. RATE	.918	1.710	.289	2.917
PROPOSED	1.397	2.634	.419	4.450

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.332
IND. RATES				5.33	MINIMUM PREMIUM	1625
MAN. RATES	2.71	2.95	3.56	+ 5.33	PRESENT	1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	237,791	462,956	.194			1	3	13	17	
2007	274,133	1,230,891	.449			2	4	12	18	
2008	258,119	1,319,023	.511			3	1	15	19	
2009	259,360	574,591	.221				7	7	14	
2010	257,985	414,390	.160				1	7	8	
TOTAL	1,287,388	4,001,851	.311			6	16	54	76	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			61,204	51,303	49,956			26,471	58,427	115,629	99,966
2007			330,971	82,416	78,710			325,251	129,522	150,098	133,923
2008			388,594	1,018	144,385			157,090	4,411	477,547	145,978
2009				129,432	43,734				218,727	33,657	149,041
2010				27,199	56,640				50,768	152,804	126,979
TOTAL			780,769	291,368	373,425			508,812	461,855	929,735	655,887

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			128,406	89,011	112,950			136,564	257,079	481,711	120,759
2007		17,686	565,223	158,980	149,297		39,585	1,253,274	510,556	584,561	194,992
2008		51,074	803,590	59,201	237,924		54,521	939,739	306,922	1,595,937	225,682
2009		15,767	202,139	199,098	71,425		21,923	577,854	677,595	147,291	203,739
2010		19,608	190,432	85,750	64,548		25,450	495,622	320,707	307,662	173,580
TOTAL		104,135	1,889,790	592,040	636,144		141,479	3,403,053	2,072,859	3,117,162	918,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,538,457	6,418,205	918,752			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-707,333	-1,398,939	8,425			
TOTAL LOSSES	4,831,124	5,019,266	927,177			
EXPECTED LOSSES	2,896,623	3,231,344	617,947			
CREDIBILITY	.20	.49	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.375	.390	.072	.837		
INDICATED (POST-TEST)	.343	.356	.066	.765		
PRES. ON RATE LEVEL	.321	.358	.069	.748		
DERIVED BY FORMULA	.325	.357	.067	.749		
UNDERLYING PRES. RATE	.225	.251	.048	.524		
PROPOSED	.325	.357	.067	.749		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.897
IND. RATES				.90	MINIMUM PREMIUM	515
MAN. RATES	.53	.53	.64	+ .90	PRESENT	440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	4,556	10,518	.230						3	3
2007	5,110	411,238	8,047					2	4	6
2008	5,836	18,203	.311						1	1
2009	4,616	151,227	3,276					3		3
2010	4,305	28,210	.655						2	2
TOTAL	24,423	619,396	2,536					5	10	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,199					2,410	5,909
2007				77,692	104,386				47,382	175,135	6,643
2008					6,029					6,029	6,145
2009				92,179					54,728		4,320
2010					2,383					11,101	14,726
TOTAL				169,871	114,997				102,110	194,675	37,743

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,972					10,041	7,138
2007			15,077	148,528	196,705			18,125	204,378	673,394	9,672
2008		38	1,211	1,666	9,712			1,286	3,191	20,070	9,500
2009		9,971	122,440	123,457	8,200		39	138,557	162,027	13,150	5,906
2010		519	5,163	2,419	2,553		1,162	22,240	15,564	21,157	20,130
TOTAL		10,528	143,891	276,070	222,142		6,530	180,208	385,160	737,812	52,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	341,157	1,621,184	52,346			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-70,646	-108,594	326			
TOTAL LOSSES	270,511	1,512,590	52,672			
EXPECTED LOSSES	285,749	251,068	25,399			
CREDIBILITY	.01	.03	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.108	6.193	.216	7.517		
INDICATED (POST-TEST)	1.013	5.660	.197	6.870		
PRES. ON RATE LEVEL	1.670	1.468	.148	3.286		
DERIVED BY FORMULA	1.663	1.594	.150	3.407		
UNDERLYING PRES. RATE	1.170	1.028	.104	2.302		
PROPOSED	1.663	1.594	.150	3.407		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.669
IND. RATES				4.67	MINIMUM PREMIUM	1460
MAN. RATES	2.75	2.85	3.20	+ 4.67	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	9,332	157,438	1.687						2	2
2007	9,432	383	.004							
2008	10,039	953,230	9.495		1				2	3
2009	9,043	24,231	.267						2	2
2010	8,726	15,356	.175							
TOTAL	46,572	1,150,638	2.471		1				6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					20,077					25,638	111,723
2007											383
2008		305,771			111,861		484,700			40,524	10,374
2009					6,560					14,112	3,559
2010											15,356
TOTAL		305,771			138,498		484,700			80,274	141,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					45,394					106,808	134,961
2007											558
2008		152,797	38,726	31,084	180,225		866,455	97,425	23,410	135,008	16,038
2009		265	4,529	3,865	8,983		263	10,121	12,591	39,704	4,865
2010											20,992
TOTAL		153,062	43,255	34,949	234,602		866,718	107,546	36,001	281,520	177,414

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,170,581	587,072	177,414	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,262	-74,808	743	
TOTAL LOSSES	1,118,319	512,264	178,157	
EXPECTED LOSSES	210,039	172,315	56,352	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.401	1.100	.383	3.884
INDICATED (POST-TEST)	2.195	1.005	.350	3.550
PRES. ON RATE LEVEL	.644	.528	.173	1.345
DERIVED BY FORMULA	.675	.552	.184	1.411
UNDERLYING PRES. RATE	.451	.370	.121	.942
PROPOSED	.675	.552	.184	1.411

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.690
IND. RATES				1.69	MINIMUM PREMIUM	715
MAN. RATES	.87	.96	1.15	+ 1.69	PRESENT	565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,958	46,868	.673			6,958				1	3	4
2007	7,129	516	.007			7,129						
2008	6,774	1,084	.016			6,774					1	1
2009	6,573	6,674	.101			6,573					1	1
2010	6,644	5,211	.078			6,644						
TOTAL	34,078	60,353	.177			34,078				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				892	3,314				7,210	6,618	28,834
2007											516
2008					803					155	126
2009					622					1,582	4,470
2010											5,211
TOTAL				892	4,739				7,210	8,355	39,157

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				1,548	7,493				31,724	27,570	34,831
2007											751
2008		5	161	224	1,294			35	81	518	195
2009		25	428	367	852		29	1,136	1,408	4,449	6,110
2010											7,123
TOTAL		30	589	2,139	9,639		29	1,171	33,213	32,537	49,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,819	77,528	49,010			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-100,513	-98,020	524			
TOTAL LOSSES			49,534			
EXPECTED LOSSES	406,209	224,914	39,190			
CREDIBILITY	.02	.04	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.145	.145		
INDICATED (POST-TEST)	.000	.000	.133	.133		
PRES. ON RATE LEVEL	1.702	.942	.164	2.808		
DERIVED BY FORMULA	1.668	.904	.162	2.734		
UNDERLYING PRES. RATE	1.192	.660	.115	1.967		
PROPOSED	1.668	.904	.162	2.734		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.276
IND. RATES				3.28	MINIMUM PREMIUM	1110
MAN. RATES	2.44	2.26	2.40	+ 3.28	PRESENT	875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	20,031	312,578	1,560			20,031				3	12	15
2007	20,596	1,461,473	7,095			20,596			1	2	13	16
2008	20,025	1,181,318	5,899			20,025			2	5	8	15
2009	19,308	98,420	.509			19,308				3	1	4
2010	17,419	159,500	.915			17,419					9	9
TOTAL	97,379	3,213,289	3.300			97,379			3	13	43	59

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				34,615	47,040				33,538	98,813	98,572
2007			343,653	11,562	194,821			401,473	94,898	370,837	44,229
2008			438,233	49,629	18,777			349,184	181,571	97,841	46,083
2009				12,385	372				58,313	223	27,127
2010					25,429					101,568	32,503
TOTAL			781,886	108,191	286,439			750,657	368,320	669,282	248,514

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				60,057	106,359				147,568	411,655	119,075
2007		8,234	264,090	46,179	364,421		23,874	767,683	428,204	1,426,453	64,397
2008		41,982	620,746	98,388	36,760		108,685	1,479,746	799,642	362,000	71,244
2009		1,351	16,706	16,809	1,613		5,680	147,783	172,843	14,648	37,083
2010		5,594	55,156	25,838	27,224		10,608	203,484	142,405	193,584	44,432
TOTAL		57,161	956,698	247,271	536,377		148,847	2,598,696	1,690,662	2,408,340	336,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,761,402	4,882,650	336,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-683,291	-949,661	3,273	
TOTAL LOSSES	3,078,111	3,932,989	339,504	
EXPECTED LOSSES	2,742,192	2,167,657	253,186	
CREDIBILITY	.04	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.161	4.039	.349	7.549
INDICATED (POST-TEST)	2.889	3.692	.319	6.900
PRES. ON RATE LEVEL	4.020	3.178	.371	7.569
DERIVED BY FORMULA	3.975	3.224	.366	7.565
UNDERLYING PRES. RATE	2.816	2.226	.260	5.302
PROPOSED	3.975	3.224	.366	7.565

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.065
IND. RATES				9.07	MINIMUM PREMIUM	2000
MAN. RATES	5.27	5.60	6.47	+ 9.07	PRESENT	1885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	12									
2007	11	387	3.518							
2008	12									
2009	11									
2010	11									
TOTAL	57	387	.679							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											387
TOTAL											387

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											563
TOTAL											563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-362	-761	25	
TOTAL LOSSES			588	
EXPECTED LOSSES	1,440	1,752	1,854	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.032	1.032
INDICATED (POST-TEST)	.000	.000	.943	.943
PRES. ON RATE LEVEL	3.605	4.391	4.640	12.636
DERIVED BY FORMULA	3.605	4.391	4.640	12.636
UNDERLYING PRES. RATE	2.525	3.076	3.250	8.851
PROPOSED	3.605	4.391	4.640	12.636

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.142
IND. RATES				15.14	MINIMUM PREMIUM	2000
MAN. RATES	9.00	9.35	10.80	+ 15.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	115,294	2,558,681	2.219			5	15	50	70
2007	118,110	3,912,673	3.312			9	16	35	60
2008	124,770	2,710,732	2.172			8	12	20	40
2009	120,795	2,920,407	2.417			6	19	31	56
2010	120,387	1,399,366	1.162				9	46	55
TOTAL	599,356	13,501,859	2.253			28	71	182	281

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			506,717	250,933	206,645			689,582	417,725	319,611	167,468
2007			1,188,531	299,937	165,363			1,164,016	288,915	613,948	191,963
2008			1,270,540	159,898	74,837			707,384	225,977	152,858	119,238
2009			708,811	353,878	223,326			433,413	661,456	299,831	239,692
2010				206,730	250,971				239,589	548,520	153,556
TOTAL			3,674,599	1,271,376	921,142			2,994,395	1,833,662	1,934,768	871,917

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			831,215	435,369	467,224			1,905,608	1,837,990	1,331,498	202,301
2007		65,934	2,101,892	563,941	309,084		154,860	4,839,702	1,236,585	2,307,619	279,498
2008		158,906	2,366,676	329,246	144,028		250,989	3,736,992	1,096,555	566,497	184,342
2009		163,433	2,131,259	665,504	355,070		147,097	4,220,051	2,355,803	1,024,403	327,659
2010		109,435	1,057,989	469,383	298,427		102,086	1,993,114	1,271,488	1,122,967	209,911
TOTAL		497,708	8,489,031	2,463,443	1,573,833		655,032	16,695,467	7,798,421	6,352,984	1,203,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,337,238	18,188,681	1,203,711			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,733,728	-4,766,548	10,546			
TOTAL LOSSES	22,603,510	13,422,133	1,214,257			
EXPECTED LOSSES	15,091,785	11,052,124	773,169			
CREDIBILITY	.12	.29	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.771	2.239	.203	6.213		
INDICATED (POST-TEST)	3.447	2.046	.186	5.679		
PRES. ON RATE LEVEL	3.595	2.632	.184	6.411		
DERIVED BY FORMULA	3.577	2.462	.185	6.224		
UNDERLYING PRES. RATE	2.518	1.844	.129	4.491		
PROPOSED	3.577	2.462	.185	6.224		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.458
IND. RATES				7.46	MINIMUM PREMIUM	2000
MAN. RATES	4.51	4.73	5.48	+ 7.46	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	38,890	1,673,570	4.303			38,890	1		2	6	12	21
2007	42,076	695,989	1.654			42,076			1	9	16	26
2008	42,703	1,710,530	4.005			42,703			3	8	24	35
2009	39,221	500,575	1.276			39,221				9	15	24
2010	41,913	387,311	.924			41,913				5	17	22
TOTAL	204,803	4,967,975	2.426			204,803	1		6	37	84	128

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	639,278		212,737	142,062	102,267			332,018	110,632	109,477	25,099
2007			63,203	119,737	79,085			34,437	225,995	133,771	39,761
2008			361,881	205,990	193,714			257,468	430,511	230,357	30,609
2009				157,484	18,022				206,276	46,392	72,401
2010				79,181	40,678				124,426	109,376	33,650
TOTAL	639,278		637,821	704,454	433,766			623,923	1,097,840	629,373	201,520

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	948,983		383,617	246,477	231,225			1,462,303	486,781	456,081	30,320
2007		3,818	139,435	220,194	150,450		5,165	227,264	824,008	527,132	57,892
2008		60,263	825,969	398,226	327,009		139,363	1,582,067	1,790,428	839,464	47,321
2009		17,764	221,626	221,523	38,694		20,925	555,474	652,099	180,112	98,972
2010		29,704	284,950	123,447	54,941		34,649	683,534	414,270	248,698	46,000
TOTAL	948,983	111,549	1,855,597	1,209,867	802,319		200,102	4,510,642	4,167,586	2,251,487	280,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,626,873	8,431,259	280,505	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-805,933	-1,402,319	3,080	
TOTAL LOSSES	6,820,940	7,028,940	283,585	
EXPECTED LOSSES	3,287,089	3,252,271	225,283	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.330	3.432	.138	6.900
INDICATED (POST-TEST)	3.044	3.137	.126	6.307
PRES. ON RATE LEVEL	2.291	2.267	.157	4.715
DERIVED BY FORMULA	2.336	2.389	.152	4.877
UNDERLYING PRES. RATE	1.605	1.588	.110	3.303
PROPOSED	2.336	2.389	.152	4.877

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.844
IND. RATES				5.84	MINIMUM PREMIUM	1750
MAN. RATES	3.02	3.29	4.03	+ 5.84	PRESENT	1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	39,044	695,254	1.780			39,044			1	1	21	23
2007	41,859	1,271,902	3.038			41,859			3	4	18	25
2008	32,858	1,029,668	3.133			32,858			1	3	22	26
2009	39,519	304,930	.771			39,519				2	16	18
2010	33,405	584,861	1.750			33,405				2	21	23
TOTAL	186,685	3,886,615	2.082			186,685			5	12	98	115

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			76,194	32,881	211,152			42,518	42,880	236,545	53,084
2007			336,865	91,340	114,701			408,976	95,868	103,560	120,592
2008			146,683	42,364	289,298			93,781	26,199	382,126	49,217
2009				24,778	93,288				29,953	87,141	69,770
2010				25,227	111,367				14,368	401,770	32,129
TOTAL			559,742	216,590	819,806			545,275	209,268	1,211,142	324,792

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			159,855	57,049	477,416			219,350	188,672	985,446	64,125
2007		19,293	617,732	179,424	216,771		56,000	1,744,768	392,421	404,877	175,582
2008		23,733	369,369	152,501	457,193		36,792	599,331	310,711	1,194,947	76,089
2009		6,455	97,369	88,136	129,975		4,538	138,293	166,407	252,390	95,376
2010		31,153	304,253	139,297	122,844		44,697	858,514	593,474	770,406	43,920
TOTAL		80,634	1,548,578	616,407	1,404,199		142,027	3,560,256	1,651,685	3,608,066	455,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,331,495	7,280,357	455,092	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-781,314	-1,372,813	3,692	
TOTAL LOSSES	4,550,181	5,907,544	458,784	
EXPECTED LOSSES	3,149,375	3,098,970	283,762	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.437	3.164	.246	5.847
INDICATED (POST-TEST)	2.227	2.892	.225	5.344
PRES. ON RATE LEVEL	2.408	2.370	.217	4.995
DERIVED BY FORMULA	2.399	2.443	.218	5.060
UNDERLYING PRES. RATE	1.687	1.660	.152	3.499
PROPOSED	2.399	2.443	.218	5.060

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.063
IND. RATES				6.06	MINIMUM PREMIUM	1805
MAN. RATES	3.59	3.75	4.27	+ 6.06	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	200,834	2,386,321	1.188			200,834			2	32	56	90
2007	203,989	2,854,953	1.399			203,989			4	21	60	85
2008	205,654	2,180,749	1.060			205,654			1	27	53	81
2009	206,106	1,988,801	.964			206,106			1	18	51	70
2010	226,399	1,786,218	.788			226,399			2	13	63	78
TOTAL	1,042,982	11,197,042	1.074			1,042,982			10	111	283	404

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			238,476	505,065	114,992			166,233	767,303	240,235	354,017
2007			343,401	423,810	290,748			223,755	827,587	423,946	321,706
2008			83,037	359,441	297,429			287,976	483,085	339,799	329,982
2009			80,645	213,503	174,017			189,979	249,435	805,613	275,609
2010			191,542	187,140	256,698			54,070	196,108	610,997	289,663
TOTAL			937,101	1,688,959	1,133,884			922,013	2,523,518	2,420,590	1,570,977

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			500,322	876,290	259,997			857,597	3,376,132	1,000,818	427,652
2007		20,745	718,809	782,824	552,936		33,550	1,278,730	3,011,873	1,678,606	468,404
2008		32,447	311,870	661,326	497,675		124,337	1,252,492	2,048,216	1,209,892	510,152
2009		38,582	513,531	391,984	256,622		58,677	1,770,135	1,346,898	1,866,009	376,757
2010		164,451	1,489,027	486,780	311,791		116,395	2,260,018	1,309,334	1,234,119	395,969
TOTAL		256,225	3,533,559	3,199,204	1,879,021		332,959	7,418,972	11,092,453	6,989,444	2,178,934

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,541,715	23,160,122	2,178,934			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,263,488	-4,987,989	21,004			
TOTAL LOSSES	9,278,227	18,172,133	2,199,938			
EXPECTED LOSSES	9,209,531	11,608,390	1,491,465			
CREDIBILITY	.17	.43	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.890	1.742	.211	2.843		
INDICATED (POST-TEST)	.813	1.592	.193	2.598		
PRES. ON RATE LEVEL	1.261	1.589	.204	3.054		
DERIVED BY FORMULA	1.185	1.590	.199	2.974		
UNDERLYING PRES. RATE	.883	1.113	.143	2.139		
PROPOSED	1.185	1.590	.199	2.974		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.564
IND. RATES				3.56	MINIMUM PREMIUM	1180
MAN. RATES	2.20	2.29	2.61	+ 3.56	PRESENT	930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	48,727	457,420	.938				3	12	15	
2007	51,170	356,995	.697				3	10	13	
2008	51,868	586,224	1.130					8	8	
2009	51,960	378,192	.727				2	12	14	
2010	53,356	368,477	.690					16	16	
TOTAL	257,081	2,147,308	.835				8	58	66	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				63,027	36,815				79,633	145,273	132,672
2007				80,557	9,185				153,138	45,102	69,013
2008					67,684					458,781	59,759
2009				49,925	90,237				18,483	143,592	75,955
2010					41,055					206,677	120,745
TOTAL				193,509	244,976				251,254	999,425	458,144

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				109,352	83,241				350,385	605,208	160,268
2007			12,509	142,063	18,912			45,784	546,244	182,752	100,483
2008		342	10,521	14,482	84,355			65,993	163,971	1,031,684	92,387
2009		9,041	128,665	120,021	128,043		1,816	149,737	182,800	408,455	103,830
2010		9,033	89,045	41,702	43,943		4,473	414,035	289,786	393,923	165,059
TOTAL		18,416	240,740	427,620	358,494		27,919	675,549	1,533,186	2,622,022	622,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	962,624	4,941,322	622,027			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-384,606	-1,128,452	4,520			
TOTAL LOSSES	578,018	3,812,870	626,547			
EXPECTED LOSSES	1,563,052	2,619,655	326,492			
CREDIBILITY	.07	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.225	1.483	.244	1.952		
INDICATED (POST-TEST)	.206	1.355	.223	1.784		
PRES. ON RATE LEVEL	.868	1.455	.181	2.504		
DERIVED BY FORMULA	.822	1.438	.189	2.449		
UNDERLYING PRES. RATE	.608	1.019	.127	1.754		
PROPOSED	.822	1.438	.189	2.449		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.934
IND. RATES				2.93	MINIMUM PREMIUM	1025
MAN. RATES	1.75	1.85	2.14	+ 2.93	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	42,946	139,302	.324			42,946				1	4	5
2007	43,507	118,974	.273			43,507				1	5	6
2008	42,333	175,125	.413			42,333			1		2	3
2009	41,906	195,480	.466			41,906				2		2
2010	41,570	38,715	.093			41,570					3	3
TOTAL	212,262	667,596	.315			212,262			1	4	14	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				34,880	6,149				57,476	14,245	26,552
2007				5,268	30,420				8,565	51,477	23,244
2008			66,376		4,632			95,495		5,202	3,420
2009				72,484					109,173		13,823
2010					11,160					21,053	6,502
TOTAL			66,376	112,632	52,361			95,495	175,214	91,977	73,541

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				60,517	13,903				252,894	59,346	32,075
2007			1,759	12,885	56,947			3,760	41,293	197,576	33,843
2008		8,584	133,153	4,294	8,359		31,037	507,927	25,526	20,662	5,287
2009		7,846	96,279	97,079	6,455		10,622	276,386	323,224	26,248	18,896
2010		2,457	24,205	11,334	11,944		2,202	42,179	29,520	40,120	8,888
TOTAL		18,887	255,396	186,109	97,608		43,861	830,252	672,457	343,952	98,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,148,396	1,300,126	98,989	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,947	-258,512	940	
TOTAL LOSSES	998,449	1,041,614	99,929	
EXPECTED LOSSES	604,947	594,334	70,046	
CREDIBILITY	.06	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.470	.491	.047	1.008
INDICATED (POST-TEST)	.430	.449	.043	.922
PRES. ON RATE LEVEL	.407	.400	.047	.854
DERIVED BY FORMULA	.408	.407	.046	.861
UNDERLYING PRES. RATE	.285	.280	.033	.598
PROPOSED	.408	.407	.046	.861

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.031
IND. RATES				1.03	MINIMUM PREMIUM	550
MAN. RATES	.62	.63	.73	+ 1.03	PRESENT	460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,540	8,451	.332						1	1
2007	2,790	9,567	.342							
2008	3,172	151,160	4.765						1	1
2009	3,426	17,874	.521							
2010	3,582	83,106	2.320						1	1
TOTAL	15,510	270,158	1.742						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,331					2,119	4,001
2007											9,567
2008					16,891					129,109	5,160
2009											17,874
2010				59,842					18,353		4,911
TOTAL				59,842	19,222				18,353	131,228	41,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					5,270					8,828	4,833
2007											13,930
2008		109	3,392	4,673	27,213		756	27,496	68,315	429,811	7,977
2009											24,434
2010		15,671	148,677	62,070	8,620		3,422	68,504	38,484	5,936	6,713
TOTAL		15,780	152,069	66,743	41,103		4,178	96,000	106,799	444,575	57,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	268,027	659,220	57,887	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,801	-57,638	485	
TOTAL LOSSES	192,226	601,582	58,372	
EXPECTED LOSSES	310,976	136,642	32,882	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.239	3.879	.376	5.494
INDICATED (POST-TEST)	1.132	3.545	.344	5.021
PRES. ON RATE LEVEL	2.862	1.258	.303	4.423
DERIVED BY FORMULA	2.845	1.327	.304	4.476
UNDERLYING PRES. RATE	2.005	.881	.212	3.098
PROPOSED	2.845	1.327	.304	4.476

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.364
IND. RATES				5.36	MINIMUM PREMIUM	1630
MAN. RATES	3.29	3.35	3.78	+ 5.36	PRESENT	1220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	11,052	811,876	7.345			1	3	7	11
2007	11,407	337,039	2.954				1	9	10
2008	12,774	181,523	1.421				2	8	10
2009	12,912	245,744	1.903				4	4	8
2010	13,986	457,269	3.269				1	9	10
TOTAL	62,131	2,033,451	3.273			1	11	37	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			92,456	106,960	8,020			420,593	158,486	16,053	9,308
2007				25,949	68,623				19,640	205,017	17,810
2008				40,916	36,868				42,985	44,622	16,132
2009				47,235	19,088				75,370	59,411	44,640
2010				12,615	96,918				25,788	297,268	24,680
TOTAL			92,456	233,675	229,517			420,593	322,269	622,371	112,570

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			85,117	185,576	18,133			952,143	697,338	66,876	11,244
2007			6,101	53,677	128,764			10,772	113,766	785,924	25,931
2008		3,147	27,387	75,921	61,442		7,288	51,521	187,027	155,133	24,940
2009		5,877	75,932	74,506	30,343		8,428	233,417	276,130	185,279	61,023
2010		24,666	241,571	111,535	105,556		35,912	691,786	470,884	574,923	33,738
TOTAL		33,690	436,108	501,215	344,238		51,628	1,939,639	1,745,145	1,768,135	156,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,461,065	4,358,733	156,876	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-363,775	-521,033	1,660	
TOTAL LOSSES	2,097,290	3,837,700	158,536	
EXPECTED LOSSES	1,483,689	1,227,088	114,942	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.376	6.177	.255	9.808
INDICATED (POST-TEST)	3.086	5.646	.233	8.965
PRES. ON RATE LEVEL	3.409	2.820	.264	6.493
DERIVED BY FORMULA	3.399	2.990	.262	6.651
UNDERLYING PRES. RATE	2.388	1.975	.185	4.548
PROPOSED	3.399	2.990	.262	6.651

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.970
IND. RATES				7.97	MINIMUM PREMIUM	2000
MAN. RATES	4.53	4.78	5.55	+ 7.97	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	33,865	1,154,992	3.410			2	2	20	24
2007	35,964	4,197,578	11.671			2	7	21	30
2008	39,081	507,088	1.297				2	20	22
2009	38,920	1,266,275	3.253			2	2	26	30
2010	38,070	851,077	2.235			1	3	25	29
TOTAL	185,900	7,977,010	4.291			7	16	112	135

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			355,759	15,733	55,875			497,621	16,065	140,471	73,468
2007			290,385	158,868	73,635			170,987	3,266,878	156,960	79,865
2008				31,030	158,487				74,090	177,107	66,374
2009			245,588	59,583	224,585			87,076	67,175	508,289	73,979
2010			67,925	96,829	67,209			149,471	63,859	303,938	101,846
TOTAL			959,657	362,043	579,791			905,155	3,488,067	1,286,765	395,532

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			488,808	27,297	126,330			1,563,802	70,686	585,200	88,749
2007		17,541	568,810	253,621	141,001		25,635	1,004,690	2,644,509	650,769	116,283
2008		3,230	46,982	93,689	256,883		13,163	110,117	375,409	600,963	102,614
2009		60,584	819,158	235,371	319,771		33,874	1,075,200	682,381	1,451,320	101,129
2010		61,051	552,055	180,034	89,456		87,775	1,687,643	674,564	616,858	139,223
TOTAL		142,406	2,475,813	790,012	933,441		160,447	5,441,452	4,447,549	3,905,110	547,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,220,118	10,076,112	547,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,001,237	-1,307,646	5,532	
TOTAL LOSSES	7,218,881	8,768,466	553,530	
EXPECTED LOSSES	4,061,915	3,048,760	399,686	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.883	4.717	.298	8.898
INDICATED (POST-TEST)	3.549	4.311	.272	8.132
PRES. ON RATE LEVEL	3.120	2.341	.307	5.768
DERIVED BY FORMULA	3.141	2.597	.302	6.040
UNDERLYING PRES. RATE	2.185	1.640	.215	4.040
PROPOSED	3.141	2.597	.302	6.040

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.238
IND. RATES				7.24	MINIMUM PREMIUM	2000
MAN. RATES	3.87	4.13	4.93	+ 7.24	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	37,388	621,449	1.662			1	7	14	22
2007	37,691	1,805,622	4.790			1	5	24	30
2008	35,571	509,247	1.431				3	15	18
2009	42,512	1,315,143	3.093			2	7	14	23
2010	72,300	945,226	1.307			2	5	29	36
TOTAL	225,462	5,196,687	2.305			6	27	96	129

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			82,930	124,508	25,385			105,792	206,954	56,290	19,590
2007			459,080	123,399	67,266			640,034	264,336	171,722	79,785
2008				103,018	55,010				117,297	128,228	105,694
2009			278,454	107,899	18,148			320,790	284,491	104,844	200,517
2010			176,434	123,072	86,594			133,720	111,978	206,940	106,488
TOTAL			996,898	581,896	252,403			1,200,336	985,056	668,024	512,074

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			173,987	216,022	57,395			545,781	910,598	234,505	23,665
2007		6,051	208,270	216,115	128,391		20,939	715,174	890,277	673,900	116,167
2008		7,681	61,360	180,680	93,777		19,932	141,935	513,794	444,861	163,403
2009		40,165	517,780	141,041	37,071		62,110	1,804,323	795,693	357,696	274,106
2010		105,513	924,033	245,019	119,677		82,009	1,584,371	627,402	445,739	145,569
TOTAL		159,410	1,885,430	998,877	436,311		184,990	4,791,584	3,737,764	2,156,701	722,910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,021,414	7,329,653	722,910			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-844,408	-1,304,202	7,609			
TOTAL LOSSES	6,177,006	6,025,451	730,519			
EXPECTED LOSSES	3,589,355	3,172,250	444,160			
CREDIBILITY	.06	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.740	2.672	.324	5.736		
INDICATED (POST-TEST)	2.504	2.442	.296	5.242		
PRES. ON RATE LEVEL	2.273	2.009	.281	4.563		
DERIVED BY FORMULA	2.287	2.074	.283	4.644		
UNDERLYING PRES. RATE	1.592	1.407	.197	3.196		
PROPOSED	2.287	2.074	.283	4.644		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.565
IND. RATES				5.57	MINIMUM PREMIUM	1685
MAN. RATES	3.09	3.30	3.90	+ 5.57	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,980	157,832	5,296				2	3	5
2007	2,757	563,769	20,448			1	3	4	8
2008	2,861	12,467	.435				3	1	4
2009	3,151	401,215	12,732			1	1	1	3
2010	3,554	82,128	2,310				1	3	4
TOTAL	15,303	1,217,411	7,955			2	10	12	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				73,059	10,895				48,467	14,345	11,066
2007			220,972	26,848	17,402			222,278	41,757	30,656	3,856
2008				3,590	536				5,996	136	2,209
2009			106,696	14,376	2,570			254,485	6,500	6,031	10,557
2010				15,560	5,250				44,687	5,032	11,599
TOTAL			327,668	133,433	36,653			476,763	147,407	56,200	39,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				126,758	24,634				213,255	59,760	13,368
2007		9,181	290,282	51,821	33,330		22,921	714,657	166,867	120,980	5,614
2008		257	1,867	5,911	1,049		973	5,876	22,857	1,375	3,415
2009		11,701	151,196	25,960	6,330		27,588	831,312	69,850	26,099	14,431
2010		5,230	50,044	21,467	7,859		8,863	176,877	100,757	24,052	15,855
TOTAL		26,369	493,389	231,917	73,202		60,345	1,728,722	573,586	232,266	52,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,308,825	1,110,971	52,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-170,472	-250,796	788	
TOTAL LOSSES	2,138,353	860,175	53,471	
EXPECTED LOSSES	690,471	587,329	54,019	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.973	5.621	.349	19.943
INDICATED (POST-TEST)	12.771	5.138	.319	18.228
PRES. ON RATE LEVEL	6.441	5.479	.504	12.424
DERIVED BY FORMULA	6.504	5.469	.498	12.471
UNDERLYING PRES. RATE	4.512	3.838	.353	8.703
PROPOSED	6.504	5.469	.498	12.471

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.945
IND. RATES				14.95	MINIMUM PREMIUM	2000
MAN. RATES	8.11	8.83	10.62	+ 14.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	355,368	1,156,892	.325			5	4	7	16	
2007	379,675	1,216,726	.320			2	7	7	16	
2008	340,742	832,690	.244			3	4	6	13	
2009	315,228	1,008,742	.320			1	5	5	11	
2010	321,157	150,484	.046				1	6	7	
TOTAL	1,712,170	4,365,534	.255			11	21	31	63	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			478,137	68,645	27,421			420,621	77,851	60,646	23,571
2007			449,929	94,270	18,443			467,114	61,035	89,527	36,408
2008			296,066	55,492	36,980			337,638	5,053	54,684	46,777
2009			210,718	119,645	9,533			498,764	118,988	18,318	32,776
2010			16,811		21,387				13,848	48,802	49,636
TOTAL			1,434,850	354,863	113,764			1,724,137	276,775	271,977	189,168

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			962,238	119,099	61,999			1,850,483	342,544	252,651	28,474
2007		15,375	493,211	171,770	36,906		43,697	1,357,696	259,891	348,379	53,010
2008		40,157	590,602	112,017	66,137		97,587	1,592,890	118,987	193,217	72,317
2009		23,448	296,709	171,075	25,244		38,726	1,123,997	413,804	87,697	44,805
2010		9,108	88,162	39,163	25,309		7,697	149,456	97,454	97,482	67,852
TOTAL		88,088	2,430,922	613,124	215,595		187,707	6,074,522	1,232,680	979,426	266,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,781,239	3,040,825	266,458			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-802,082	-931,252	3,131			
TOTAL LOSSES	7,979,157	2,109,573	269,589			
EXPECTED LOSSES	3,253,123	2,123,091	239,705			
CREDIBILITY	.24	.59	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.466	.123	.016	.605		
INDICATED (POST-TEST)	.426	.112	.015	.553		
PRES. ON RATE LEVEL	.271	.177	.020	.468		
DERIVED BY FORMULA	.308	.139	.017	.464		
UNDERLYING PRES. RATE	.190	.124	.014	.328		
PROPOSED	.311	.140	.017	.468		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.560
IND. RATES				.56	MINIMUM PREMIUM	430
MAN. RATES	.28	.31	.40	+ .56	PRESENT	380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	18,992	172,397	.907				1	12	13
2007	20,257	698,653	3.448	1		1	3	6	11
2008	22,668	1,050,691	4.635			2	1	11	14
2009	22,231	985,636	4.433				3	13	16
2010	21,906	852,459	3.891			2	3	11	16
TOTAL	106,054	3,759,836	3.545	1		5	11	53	70

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				4,001	23,163				32,485	76,287	36,461
2007	24,039		178,448	70,376	10,524			259,890	103,535	21,618	30,223
2008			287,115	48,595	139,354			237,390	82,865	222,615	32,757
2009				77,362	681,279				52,175	105,826	68,994
2010			351,826	47,784	64,046			174,310	44,413	117,313	52,767
TOTAL	24,039		817,389	248,118	918,366			671,590	315,473	543,659	221,202

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				6,942	52,372				142,934	317,812	44,045
2007	46,439	6,960	227,541	126,495	21,375		25,158	800,850	382,604	90,575	44,005
2008		41,354	623,630	129,617	230,828		91,934	1,388,216	489,442	762,116	50,643
2009		30,457	480,387	425,521	755,385		6,996	205,982	246,367	302,409	94,315
2010		117,621	979,865	163,957	90,972		60,250	1,157,699	360,764	253,164	72,132
TOTAL	46,439	196,392	2,311,423	852,532	1,150,932		184,338	3,552,747	1,622,111	1,726,076	305,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,291,339	5,351,651	305,140			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-738,960	-723,842	4,113			
TOTAL LOSSES	5,552,379	4,627,809	309,253			
EXPECTED LOSSES	3,000,269	1,692,622	295,891			
CREDIBILITY	.04	.09	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.235	4.364	.292	9.891		
INDICATED (POST-TEST)	4.785	3.989	.267	9.041		
PRES. ON RATE LEVEL	4.039	2.278	.398	6.715		
DERIVED BY FORMULA	4.069	2.432	.385	6.886		
UNDERLYING PRES. RATE	2.829	1.596	.279	4.704		
PROPOSED	4.069	2.432	.385	6.886		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.252
IND. RATES				8.25	MINIMUM PREMIUM	2000
MAN. RATES	4.69	4.95	5.74	+ 8.25	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	15,935	665,475	4.176			1	1	2	4	
2007	17,045	427,361	2.507			1	6	4	11	
2008	16,727	280,232	1.675				4	5	9	
2009	17,022	194,455	1.142				2	2	4	
2010	15,070	45,056	.298				1	6	7	
TOTAL	81,799	1,612,579	1.971			2	14	19	35	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			273,209	43,933	2,910			257,112	67,896	12,235	8,180
2007			104,546	83,976	4,111			58,623	157,534	5,228	13,343
2008				51,325	23,598				154,188	30,747	20,374
2009				62,080	3,349				89,043	30,548	9,435
2010				7,606	7,339				8,000	15,869	6,242
TOTAL			377,755	248,920	41,307			315,735	476,661	94,627	57,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			312,981	76,224	6,580			724,279	298,742	50,971	9,881
2007		6,316	209,341	149,322	9,674		8,789	315,130	558,223	30,789	19,427
2008		3,805	29,802	88,958	40,589		25,411	157,218	602,451	125,989	31,498
2009		6,851	84,773	85,113	10,114		9,235	247,335	290,873	107,356	12,898
2010		3,601	34,814	15,344	8,951		3,154	61,667	39,049	32,834	8,533
TOTAL		20,573	671,711	414,961	75,908		46,589	1,505,629	1,789,338	347,939	82,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,244,502	2,628,146	82,237			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-187,457	-288,050	852			
TOTAL LOSSES	2,057,045	2,340,096	83,089			
EXPECTED LOSSES	755,822	660,937	64,621			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.515	2.861	.102	5.478		
INDICATED (POST-TEST)	2.299	2.615	.093	5.007		
PRES. ON RATE LEVEL	1.318	1.154	.113	2.585		
DERIVED BY FORMULA	1.347	1.271	.111	2.729		
UNDERLYING PRES. RATE	.924	.808	.079	1.811		
PROPOSED	1.347	1.271	.111	2.729		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.270
IND. RATES				3.27	MINIMUM PREMIUM	1110
MAN. RATES	1.63	1.78	2.21	+ 3.27	PRESENT	830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	522,299	2,745,358	.525			3	7	16	26
2007	964,800	1,281,727	.132			3	7	6	16
2008	1,026,219	1,536,470	.149			2	6	6	14
2009	726,467	1,066,569	.146			3	10	12	25
2010	736,898	424,121	.057				3	18	21
TOTAL	3,976,683	7,054,245	.177			11	33	58	102

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			770,289	157,729	111,807			1,164,388	314,981	168,350	57,814
2007			398,624	140,148	14,806			359,887	246,507	62,015	59,740
2008			354,206	195,774	5,624			490,924	393,409	23,751	72,782
2009			284,928	161,587	33,857			133,490	197,874	162,824	92,009
2010				71,690	44,343				91,534	114,836	101,718
TOTAL			1,808,047	726,928	210,437			2,148,689	1,244,305	531,776	384,063

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			869,228	273,660	252,797			1,832,260	1,385,915	701,346	69,839
2007		17,666	571,315	252,289	31,166		36,262	1,183,520	898,946	255,081	86,981
2008		42,132	546,931	288,559	20,811		127,452	1,599,363	1,161,269	131,660	112,521
2009		71,139	916,541	263,368	68,721		49,736	1,446,565	777,327	513,426	125,776
2010		28,545	274,294	119,416	57,790		29,093	571,720	352,959	248,510	139,049
TOTAL		159,482	3,178,309	1,197,292	431,285		242,543	6,633,428	4,576,416	1,850,023	534,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,213,762	8,055,016	534,166			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,408,191	-1,728,477	4,713			
TOTAL LOSSES	8,805,571	6,326,539	538,879			
EXPECTED LOSSES	6,004,791	4,056,216	357,902			
CREDIBILITY	.42	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.221	.159	.014	.394		
INDICATED (POST-TEST)	.202	.145	.013	.360		
PRES. ON RATE LEVEL	.215	.146	.013	.374		
DERIVED BY FORMULA	.210	.145	.013	.368		
UNDERLYING PRES. RATE	.151	.102	.009	.262		
PROPOSED	.210	.145	.013	.368		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.441
IND. RATES				.44	MINIMUM PREMIUM	400
MAN. RATES	.22	.26	.32	+ .44	PRESENT	360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	384									
2007	561									
2008	481									
2009	495									
2010	748									
TOTAL	2,669									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,171	-35,908	653	
TOTAL LOSSES			653	
EXPECTED LOSSES	109,163	86,075	40,995	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.024	.024
INDICATED (POST-TEST)	.000	.000	.022	.022
PRES. ON RATE LEVEL	5.839	4.604	2.193	12.636
DERIVED BY FORMULA	5.839	4.558	2.171	12.568
UNDERLYING PRES. RATE	4.090	3.225	1.536	8.851
PROPOSED	5.839	4.558	2.171	12.568

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.061
IND. RATES				15.06	MINIMUM PREMIUM	2000
MAN. RATES	9.00	9.35	10.80	+ 15.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,906	313,981	10.804				1	6		7
2007	2,470	1,896	.076					1		1
2008	2,163	18,691	.864					1		1
2009	2,130	276,758	12.993			1		1		2
2010	2,211	100,776	4.557					3		3
TOTAL	11,880	712,102	5.994			1	1	12		14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				44,705	70,567				114,630	81,722	2,357
2007					624					617	655
2008					5,425					13,266	
2009			142,593		1,714			128,501		3,950	
2010					37,668					62,237	871
TOTAL			142,593	44,705	115,998			128,501	114,630	161,792	3,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				77,563	159,553				504,372	340,454	2,847
2007			20	75	1,166			17	134	2,363	954
2008		36	1,090	1,501	8,740		77	2,823	7,020	44,165	
2009		25,515	331,404	14,157	6,223		25,765	778,763	46,816	18,359	
2010		8,306	81,705	38,268	40,322		6,510	124,680	87,268	118,623	1,191
TOTAL		33,857	414,219	131,564	216,004		32,352	906,283	645,610	523,964	4,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,386,711	1,517,142	4,992	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,292	-103,682	174	
TOTAL LOSSES	1,304,419	1,413,460	5,166	
EXPECTED LOSSES	325,155	233,798	13,544	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.980	11.898	.043	22.921
INDICATED (POST-TEST)	10.036	10.875	.039	20.950
PRES. ON RATE LEVEL	3.907	2.810	.163	6.880
DERIVED BY FORMULA	3.968	2.971	.161	7.100
UNDERLYING PRES. RATE	2.737	1.968	.114	4.819
PROPOSED	3.968	2.971	.161	7.100

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.508
IND. RATES				8.51	MINIMUM PREMIUM	2000
MAN. RATES	4.79	5.01	5.88	+ 8.51	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,877	765,487	3.205			3	2	19	24
2007	23,944	1,633,848	6.823			2	6	21	29
2008	24,076	1,358,586	5.642			3	2	8	13
2009	25,446	524,034	2.059			2	2	7	11
2010	26,477	1,005,346	3.797			3	5	3	11
TOTAL	123,820	5,287,301	4.270			13	17	58	88

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			336,554	66,148	84,749			89,857	10,433	139,241	38,505
2007			338,258	247,423	63,394			389,266	376,827	167,321	51,359
2008			718,963	16,102	19,126			489,357	15,041	65,147	34,850
2009			147,813	47,202	68,793			109,622	35,083	96,372	19,149
2010			395,420	167,176	37,328			254,932	42,675	82,371	25,444
TOTAL			1,937,008	544,051	273,390			1,333,034	480,059	550,452	169,307

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			706,090	114,767	191,616			463,572	45,905	580,080	46,514
2007		17,020	569,030	445,667	124,259		45,803	1,516,277	1,384,262	667,091	74,779
2008		79,196	1,216,577	58,569	39,804		124,257	2,013,324	180,845	232,292	53,878
2009		35,021	462,221	117,762	102,557		27,745	838,593	227,810	285,949	26,177
2010		163,000	1,377,332	271,510	82,987		79,996	1,533,143	369,705	195,073	34,782
TOTAL		294,237	4,331,250	1,008,275	541,223		277,801	6,364,909	2,208,527	1,960,485	236,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,268,197	5,718,510	236,130	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,808,375	-1,689,085	4,818	
TOTAL LOSSES	9,459,822	4,029,425	240,948	
EXPECTED LOSSES	7,330,143	3,925,094	342,981	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.640	3.254	.195	11.089
INDICATED (POST-TEST)	6.983	2.974	.178	10.135
PRES. ON RATE LEVEL	8.451	4.526	.395	13.372
DERIVED BY FORMULA	8.392	4.371	.371	13.134
UNDERLYING PRES. RATE	5.920	3.170	.277	9.367
PROPOSED	8.392	4.371	.371	13.134

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.739
IND. RATES				15.74	MINIMUM PREMIUM	2000
MAN. RATES	9.44	9.94	11.43	+ 15.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,933	22,700	.327			6,933					1	1
2007	6,610					6,610						
2008	6,996					6,996						
2009	7,609	12,593	.165			7,609					1	1
2010	7,773	193,321	2.487			7,773			1		1	2
TOTAL	35,921	228,614	.636			35,921			1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					11,937					6,806	3,957
2009					719					6,335	5,539
2010			123,420		378			47,180		18,927	3,416
TOTAL			123,420		13,034			47,180		32,068	12,912

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					26,990					28,354	4,780
2009		28	497	425	984		121	4,553	5,651	17,828	7,572
2010		38,011	301,911	20,954	6,881		15,901	303,175	62,682	41,400	4,670
TOTAL		38,039	302,408	21,379	34,855		16,022	307,728	68,333	87,582	17,022

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	664,197	212,149	17,022	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,646	-62,405	172	
TOTAL LOSSES	602,551	149,744	17,194	
EXPECTED LOSSES	248,572	145,481	12,213	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.677	.417	.048	2.142
INDICATED (POST-TEST)	1.533	.381	.044	1.958
PRES. ON RATE LEVEL	.988	.578	.049	1.615
DERIVED BY FORMULA	.999	.568	.049	1.616
UNDERLYING PRES. RATE	.692	.405	.034	1.131
PROPOSED	.999	.568	.049	1.616

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.936
IND. RATES				1.94	MINIMUM PREMIUM	775
MAN. RATES	1.02	1.14	1.38	+ 1.94	PRESENT	625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2006	1,204										
2007	1,757	17,825	1.014							2	2
2008	1,229	912	.074								
2009	1,262	22,803	1.806							2	2
2010	1,351	3,786	.280							1	1
TOTAL	6,803	45,326	.666							5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					3,408					14,417	
2008											912
2009					4,312					13,678	4,813
2010					1,643					1,174	969
TOTAL					9,363					29,269	6,694

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			107	410	6,367			352	3,161	55,173	
2008											1,410
2009		173	2,977	2,540	5,903		251	9,811	12,195	38,485	6,579
2010		361	3,560	1,671	1,757		122	2,345	1,646	2,238	1,325
TOTAL		534	6,644	4,621	14,027		373	12,508	17,002	95,896	9,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,059	131,546	9,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,441	-67,177	266	
TOTAL LOSSES		64,369	9,580	
EXPECTED LOSSES	209,193	152,999	19,729	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.946	.141	1.087
INDICATED (POST-TEST)	.000	.865	.129	.994
PRES. ON RATE LEVEL	4.390	3.211	.414	8.015
DERIVED BY FORMULA	4.346	3.188	.408	7.942
UNDERLYING PRES. RATE	3.075	2.249	.290	5.614
PROPOSED	4.346	3.188	.408	7.942

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.517
IND. RATES				9.52	MINIMUM PREMIUM	2000
MAN. RATES	5.49	5.82	6.85	+ 9.52	PRESENT	1980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	50					50						
2007	53					53						
2008	45					45						
2009	27					27						
2010	53					53						
TOTAL	228					228						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,107	-2,819	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	12,965	6,500	642	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	8.117	4.069	.403	12.589
DERIVED BY FORMULA	8.117	4.069	.403	12.589
UNDERLYING PRES. RATE	5.686	2.850	.282	8.818
PROPOSED	8.117	4.069	.403	12.589

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.086
IND. RATES				15.09	MINIMUM PREMIUM	2000
MAN. RATES	8.89	9.35	10.76	+ 15.09	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	660									
2007	792	34,692	4.380				1			1
2008	459									
2009	896									
2010	825									
TOTAL	3,632	34,692	.955				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				22,484					12,208		
TOTAL				22,484					12,208		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,410	39,342	490			3,562	42,757	807	
TOTAL			3,410	39,342	490			3,562	42,757	807	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,972	83,396				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,269	-3,951	17			
TOTAL LOSSES		79,445	17			
EXPECTED LOSSES	46,671	9,043	1,127			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	2.187	.000	2.187		
INDICATED (POST-TEST)	.000	1.999	.000	1.999		
PRES. ON RATE LEVEL	1.834	.356	.044	2.234		
DERIVED BY FORMULA	1.834	.372	.044	2.250		
UNDERLYING PRES. RATE	1.285	.249	.031	1.565		
PROPOSED	1.821	.369	.044	2.234		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.677
IND. RATES				2.68	MINIMUM PREMIUM	960
MAN. RATES	1.17	1.38	1.91	+ 2.68	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	37									
2007	63									
2008	84									
2009	54									
2010	37									
TOTAL	275									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-513	-581	5			
TOTAL LOSSES			5			
EXPECTED LOSSES	2,112	1,355	432			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.096	.704	.224	2.024		
DERIVED BY FORMULA	1.096	.704	.224	2.024		
UNDERLYING PRES. RATE	.768	.493	.157	1.418		
PROPOSED	1.096	.704	.224	2.024		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.425
IND. RATES				2.43	MINIMUM PREMIUM	900
MAN. RATES	1.64	1.52	1.73	+ 2.43	PRESENT	800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	3,511									
2007	4,313	3,028	.070							
2008	5,131	3,313	.064							
2009	4,893	36								
2010	5,231	2,576	.049							
TOTAL	23,079	8,953	.039							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,028
2008											3,313
2009											36
2010											2,576
TOTAL											8,953

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											4,409
2008											5,122
2009											49
2010											3,521
TOTAL											13,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			13,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-79,049	-21,421	303	
TOTAL LOSSES			13,404	
EXPECTED LOSSES	327,261	51,006	20,772	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.058	.058
INDICATED (POST-TEST)	.000	.000	.053	.053
PRES. ON RATE LEVEL	2.024	.316	.128	2.468
DERIVED BY FORMULA	2.004	.307	.125	2.436
UNDERLYING PRES. RATE	1.418	.221	.090	1.729
PROPOSED	2.004	.307	.125	2.436
IND. RATES				
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.92
MAN. RATES	1.98	1.84	2.11	+ 2.92
				PRESENT
				805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	4,150	2,461	.059						1	1
2007	3,415									
2008	3,993									
2009	3,265									
2010	2,654	817	.030							
TOTAL	17,477	3,278	.019						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					113					884	1,464
2010											817
TOTAL					113					884	2,281

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					255					3,683	1,769
2010											1,117
TOTAL					255					3,683	2,886

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,938	2,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-148,879	-53,531	146	
TOTAL LOSSES			3,032	
EXPECTED LOSSES	577,090	121,115	12,235	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	4.714	.989	.100	5.803
DERIVED BY FORMULA	4.667	.959	.097	5.723
UNDERLYING PRES. RATE	3.302	.693	.070	4.065
PROPOSED	4.667	.959	.097	5.723

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.858
IND. RATES				6.86	MINIMUM PREMIUM	2000
MAN. RATES	4.67	4.32	4.96	+ 6.86	PRESENT	1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	28,363	832,786	2.936			2			4	6
2007	46,894	1,555,918	3.317			2		3	13	18
2008	59,540	460,240	.772			1			6	7
2009	40,565	1,077,913	2.657			3		5	6	14
2010	53,711	469,015	.873			1		3	8	12
TOTAL	229,073	4,395,872	1.919			9		11	37	57

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			350,023		17,197			373,245		57,045	35,276
2007			213,597	95,773	26,686			819,404	111,666	127,986	160,806
2008			168,097		7,688			95,622		42,584	146,249
2009			470,123	134,830	14,353			250,973	63,667	85,892	58,075
2010			98,980	110,887	9,221			8,621	176,412	15,846	49,048
TOTAL			1,300,820	341,490	75,145			1,547,865	351,745	329,353	449,454

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			617,342		38,882			1,631,414		237,650	42,613
2007		7,458	247,352	173,029	52,133		40,166	1,265,260	443,518	498,782	234,133
2008		21,711	336,400	9,741	14,663		31,285	516,565	45,337	145,109	226,101
2009		93,097	1,200,183	229,299	43,529		53,691	1,608,854	342,449	269,907	79,389
2010		61,491	536,965	140,883	31,038		37,083	738,669	398,733	88,219	67,049
TOTAL		183,757	2,938,242	552,952	180,245		162,225	5,760,762	1,230,037	1,239,667	649,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,044,986	3,202,901	649,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-648,287	-582,130	4,149	
TOTAL LOSSES	8,396,699	2,620,771	653,434	
EXPECTED LOSSES	2,774,073	1,408,799	284,052	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.666	1.144	.285	5.095
INDICATED (POST-TEST)	3.351	1.046	.260	4.657
PRES. ON RATE LEVEL	1.729	.878	.177	2.784
DERIVED BY FORMULA	1.826	.903	.190	2.919
UNDERLYING PRES. RATE	1.211	.615	.124	1.950
PROPOSED	1.826	.903	.190	2.919

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.498
IND. RATES				3.50	MINIMUM PREMIUM	1165
MAN. RATES	1.85	1.98	2.38	+ 3.50	PRESENT	870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	660									
2007	792									
2008	459									
2009	896									
2010	825									
TOTAL	3,632									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,718	-4,855	13			
TOTAL LOSSES			13			
EXPECTED LOSSES	7,119	11,116	799			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.280	.437	.031	.748		
DERIVED BY FORMULA	.280	.433	.031	.744		
UNDERLYING PRES. RATE	.196	.306	.022	.524		
PROPOSED	.280	.433	.031	.744		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.891
IND. RATES				.89	MINIMUM PREMIUM	515
MAN. RATES	.39	.46	.64	+ .89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	37									
2007	63									
2008	84									
2009	54									
2010	37									
TOTAL	275									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-157	-68		
TOTAL LOSSES				
EXPECTED LOSSES	646	157	9	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.336	.081	.004	.421
DERIVED BY FORMULA	.336	.081	.004	.421
UNDERLYING PRES. RATE	.235	.057	.003	.295
PROPOSED	.336	.081	.004	.421

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				.50	MINIMUM PREMIUM	415
MAN. RATES	.35	.32	.36	+ .50	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	123													
2007	155													
2008	159													
2009	158													
2010	144													
TOTAL	739													

REPORTED LOSSES													
MANUAL YEAR	INDEMNITY					MEDICAL							
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY		
TOTAL													

TRANSLATED LOSSES													
MANUAL YEAR	INDEMNITY					MEDICAL							
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY		
TOTAL													

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,738	-5		
TOTAL LOSSES				
EXPECTED LOSSES	60,551	10		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	116.970	.022	.000	116.992
DERIVED BY FORMULA	116.970	.022	.000	116.992
UNDERLYING PRES. RATE	81.935	.015	.000	81.950
PROPOSED	116.970	.022	.000	116.992

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	140.203
IND. RATES				140.20	MINIMUM PREMIUM	430
MAN. RATES	100.00	100.00	100.00	+140.20	PRESENT	

+PROPOSED