

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
2007	6,161	68,635	1.114			6,161					3	3
2008	6,007	316,844	5.274			6,007			1		2	3
2009	5,424	212,929	3.925			5,424		1			2	3
2010	5,970	10,432	.174			5,970					3	3
2011	6,539	173,068	2.646			6,539				2	2	4
TOTAL	30,101	781,908	2.598			30,101			2	2	12	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					31,118					28,136	9,381
2008			134,588		1,891			116,979		3,455	59,931
2009			105,001		7,953			82,426		17,549	
2010					4,299					6,133	
2011				48,843	26,100				43,995	51,315	2,815
TOTAL			239,589	48,843	71,361			199,405	43,995	106,588	72,127

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					75,555					67,808	8,893
2008		11,764	286,156	2,655	5,403		18,196	415,261	7,626	9,506	62,748
2009		5,169	245,077	6,910	17,624		3,337	328,972	15,852	36,072	
2010		87	3,041	2,593	7,465		34	2,643	3,039	9,726	
2011		8,929	191,968	81,416	37,307		11,247	174,794	95,689	61,960	2,801
TOTAL		25,949	726,242	93,574	143,354		32,814	921,670	122,206	185,072	74,442

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,706,675	544,206	74,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,628,815	-834,388	1,629	
TOTAL LOSSES	77,860		76,071	
EXPECTED LOSSES	4,854,990	2,044,459	179,102	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.259	.000	.253	.512
INDICATED (POST-TEST)	.278	.000	.271	.549
PRES. ON RATE LEVEL	15.577	6.560	.575	22.712
DERIVED BY FORMULA	15.424	6.298	.563	22.285
UNDERLYING PRES. RATE	16.129	6.792	.595	23.516
PROPOSED	15.424	6.298	.563	22.285

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	27.825
IND. RATES				27.83	MINIMUM PREMIUM	2000
MAN. RATES	20.69	24.75	28.16	+ 27.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,308	3,220	.097							
2008	4,134	4,058	.098							
2009	4,332	176,533	4.075				1	1		2
2010	4,098	125,853	3.071					3		3
2011	5,609	144,853	2.582					2		2
TOTAL	21,481	454,517	2.116				1	6		7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,220
2008											4,058
2009				13,918	30,247				35,806	93,700	2,862
2010					56,334					61,307	8,212
2011					3,425					20,010	121,418
TOTAL				13,918	90,006				35,806	175,017	139,770

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,052
2008											4,249
2009		157	16,211	33,163	57,720		187	44,540	102,481	180,908	2,773
2010		1,135	39,828	33,977	97,887		314	26,467	30,364	97,201	7,695
2011		356	7,622	3,654	3,972		1,810	25,858	16,456	21,373	120,811
TOTAL		1,648	63,661	70,794	159,579		2,311	96,865	149,301	299,482	138,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	164,485	679,156	138,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-283,015	-100,691	380	
TOTAL LOSSES		578,465	138,960	
EXPECTED LOSSES	852,796	253,475	38,236	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.693	.647	3.340
INDICATED (POST-TEST)	.000	2.887	.694	3.581
PRES. ON RATE LEVEL	3.834	1.140	.172	5.146
DERIVED BY FORMULA	3.796	1.192	.188	5.176
UNDERLYING PRES. RATE	3.970	1.180	.178	5.328
PROPOSED	3.774	1.185	.187	5.146

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.425
IND. RATES				6.43	MINIMUM PREMIUM	1110
MAN. RATES	4.85	5.68	6.38	+ 6.43	PRESENT	1115

+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
2007	791					791						
2008	785	3,996	.509			785				1		1
2009	988	10,283	1.040			988						
2010	905					905						
2011	1,168	4,682	.400			1,168						
TOTAL	4,637	18,961	.409			4,637				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
2011											4,682
TOTAL				1,500					571		16,890

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			238	2,848	43			105	1,387	23	2,015
2009											9,964
2011											4,659
TOTAL			238	2,848	43			105	1,387	23	16,638

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	343	4,301	16,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,230	-63,395	120	
TOTAL LOSSES			16,758	
EXPECTED LOSSES	154,505	157,705	12,287	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.361	.361
INDICATED (POST-TEST)	.000	.000	.387	.387
PRES. ON RATE LEVEL	3.218	3.285	.256	6.759
DERIVED BY FORMULA	3.218	3.252	.257	6.727
UNDERLYING PRES. RATE	3.332	3.401	.265	6.998
PROPOSED	3.218	3.252	.257	6.727

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.399
IND. RATES				8.40	MINIMUM PREMIUM	2000
MAN. RATES	6.36	7.49	8.38	+ 8.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	115									
2008	8									
2009	1,036	75	.007							
2010	1,138	4,820	.423							
2011	1,351	333,304	24.670					1		1
TOTAL	3,648	338,199	9.271					1		1

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
2011			100,632					231,984			688
TOTAL			100,632					231,984			5,583

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											73
2010											4,516
2011		16,914	179,126	11,137	4,942		91,451	621,427	49,791	11,950	685
TOTAL		16,914	179,126	11,137	4,942		91,451	621,427	49,791	11,950	5,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	908,918	77,820	5,274	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,432	-15,725	69	
TOTAL LOSSES	881,486	62,095	5,343	
EXPECTED LOSSES	84,889	41,695	5,326	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	24.164	1.702	.146	26.012
INDICATED (POST-TEST)	25.904	1.825	.157	27.886
PRES. ON RATE LEVEL	2.247	1.104	.141	3.492
DERIVED BY FORMULA	2.247	1.111	.141	3.499
UNDERLYING PRES. RATE	2.327	1.143	.146	3.616
PROPOSED	2.247	1.111	.141	3.499

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.368
IND. RATES				4.37	MINIMUM PREMIUM	1405
MAN. RATES	2.79	3.49	4.33	+ 4.37	PRESENT	1410

+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
2007	13					13						
2008	3					3						
2009	29					29						
2010	106	48,973	46.200			106				1		1
2011												
TOTAL	151	48,973	32.432			151				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				28,555					20,418		
TOTAL				28,555					20,418		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		1,399	38,280	42,627	3,084		516	29,147	34,394	2,264	
TOTAL		1,399	38,280	42,627	3,084		516	29,147	34,394	2,264	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	69,342	82,369		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,656	-4,850	2	
TOTAL LOSSES	53,686	77,519	2	
EXPECTED LOSSES	41,460	11,298	344	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	35.554	51.337	.001	86.892
INDICATED (POST-TEST)	38.114	55.033	.001	93.148
PRES. ON RATE LEVEL	26.518	7.226	.219	33.963
DERIVED BY FORMULA	26.518	7.226	.219	33.963
UNDERLYING PRES. RATE	27.457	7.482	.227	35.166
PROPOSED	26.518	7.226	.219	33.963

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	42.406
IND. RATES				42.41	MINIMUM PREMIUM	2000
MAN. RATES	31.98	37.64	42.11	+ 42.41	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
2007	376					376					
2008	310					310					
2009	190					190					
2010	244	3,021	1.238			244					
2011	225					225					
TOTAL	1,345	3,021	.225			1,345					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,021
TOTAL											3,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,831
TOTAL											2,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,414	-11,543	51	
TOTAL LOSSES			2,882	
EXPECTED LOSSES	30,734	27,412	6,322	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.214	.214
INDICATED (POST-TEST)	.000	.000	.229	.229
PRES. ON RATE LEVEL	2.207	1.968	.454	4.629
DERIVED BY FORMULA	2.207	1.968	.454	4.629
UNDERLYING PRES. RATE	2.285	2.038	.470	4.793
PROPOSED	2.207	1.968	.454	4.629

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.779
IND. RATES				5.78	MINIMUM PREMIUM	1765
MAN. RATES	4.24	5.05	5.74	+ 5.78	PRESENT	1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	40,708	956,284	2,349			2	7	15	24
2008	38,312	2,519,008	6,574			5	5	12	22
2009	37,939	1,554,106	4,096			3	4	16	23
2010	40,867	1,204,931	2,948			1	7	13	21
2011	44,668	958,242	2,145			1	3	20	24
TOTAL	202,494	7,192,571	3,552			12	26	76	114

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			155,987	128,750	183,888			71,075	222,139	137,842	56,603
2008			835,250	75,678	29,817			1,385,234	104,335	34,366	54,328
2009			434,029	102,076	210,099			305,622	132,971	315,287	54,022
2010			166,805	151,234	111,216			248,894	228,446	230,030	68,306
2011			83,700	59,261	207,568			82,501	43,469	377,822	103,921
TOTAL			1,675,771	516,999	742,588			2,093,326	731,360	1,095,347	337,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			314,625	251,448	446,481			217,774	483,153	332,200	53,660
2008		46,512	1,145,072	156,782	69,295		129,097	2,966,193	308,844	93,327	56,882
2009		21,355	1,070,319	258,337	411,634		12,275	1,294,478	409,954	619,013	52,347
2010		24,004	559,010	303,611	215,531		24,000	1,044,404	532,300	398,495	64,003
2011		48,157	827,878	299,003	254,871		85,041	897,179	387,747	416,376	103,401
TOTAL		140,028	3,916,904	1,269,181	1,397,812		250,413	6,420,028	2,121,998	1,859,411	330,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,727,373	6,648,402	330,293			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,001,864	-2,001,558	3,964			
TOTAL LOSSES	8,725,509	4,646,844	334,257			
EXPECTED LOSSES	5,975,598	4,906,430	431,313			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.309	2.295	.165	6.769		
INDICATED (POST-TEST)	4.619	2.460	.177	7.256		
PRES. ON RATE LEVEL	2.850	2.340	.206	5.396		
DERIVED BY FORMULA	2.938	2.356	.202	5.496		
UNDERLYING PRES. RATE	2.951	2.423	.213	5.587		
PROPOSED	2.938	2.356	.202	5.496		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.862
IND. RATES				6.86	MINIMUM PREMIUM	2000
MAN. RATES	5.00	5.89	6.69	+ 6.86	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
2007	4,133	17,256	.417			4,133					2	2
2008	3,781	77,630	2.053			3,781				1	2	3
2009	3,634	111,224	3.060			3,634				1	1	2
2010	3,257	663	.020			3,257						
2011	3,056	44,596	1.459			3,056					2	2
TOTAL	17,861	251,369	1.407			17,861				2	7	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					9,254					7,892	110
2008				12,936	19,730				14,192	30,658	114
2009				41,389	18,979				23,654	21,023	6,179
2010											663
2011					15,829					27,975	792
TOTAL				54,325	63,792				37,846	87,548	7,858

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					22,469					19,019	104
2008			3,335	26,867	40,766			4,358	38,811	68,541	119
2009		271	27,951	78,766	37,994		86	20,446	56,380	41,735	5,987
2010											621
2011		1,633	35,228	16,881	18,358		2,527	36,149	23,006	29,876	788
TOTAL		1,904	66,514	122,514	119,587		2,613	60,953	118,197	159,171	7,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	131,984	519,469	7,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-195,343	-200,045	353	
TOTAL LOSSES		319,424	7,972	
EXPECTED LOSSES	576,910	477,245	43,582	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.788	.045	1.833
INDICATED (POST-TEST)	.000	1.917	.048	1.965
PRES. ON RATE LEVEL	3.119	2.581	.236	5.936
DERIVED BY FORMULA	3.088	2.561	.230	5.879
UNDERLYING PRES. RATE	3.230	2.672	.244	6.146
PROPOSED	3.088	2.561	.230	5.879

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.340
IND. RATES				7.34	MINIMUM PREMIUM	2000
MAN. RATES	5.56	6.59	7.36	+ 7.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	100									
2011										
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.	-6,848	-1,918	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	17,310	4,720	134	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	16.718	4.559	.129	21.406
DERIVED BY FORMULA	16.718	4.559	.129	21.406
UNDERLYING PRES. RATE	17.310	4.720	.134	22.164
PROPOSED	16.718	4.559	.129	21.406

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	26.727
IND. RATES				26.73	MINIMUM PREMIUM	2000
MAN. RATES	20.70	24.00	26.54	+ 26.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,071									
2008										
2009										
2010										
2011	1,510	12,206	.808						1	1
TOTAL	2,581	12,206	.473						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					5,846					5,250	1,110
TOTAL					5,846					5,250	1,110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		605	13,013	6,235	6,781		473	6,786	4,318	5,607	1,104
TOTAL		605	13,013	6,235	6,781		473	6,786	4,318	5,607	1,104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,877	22,941	1,104	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,741	-19,775	115	
TOTAL LOSSES	7,136	3,166	1,219	
EXPECTED LOSSES	49,169	52,575	7,975	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.276	.123	.047	.446
INDICATED (POST-TEST)	.296	.132	.050	.478
PRES. ON RATE LEVEL	1.840	1.967	.299	4.106
DERIVED BY FORMULA	1.840	1.949	.297	4.086
UNDERLYING PRES. RATE	1.905	2.037	.309	4.251
PROPOSED	1.840	1.949	.297	4.086

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.101
IND. RATES				5.10	MINIMUM PREMIUM	940
MAN. RATES	4.01	4.65	5.09	+ 5.10	PRESENT	950

+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
2007	22,498	228,220	1.014			22,498			1	1	2	4
2008	22,248	4,588	.020			22,248						
2009	22,387					22,387						
2010	22,690	114,720	.505			22,690				1		1
2011	26,318	43,405	.164			26,318					2	2
TOTAL	116,141	390,933	.337			116,141			1	2	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			106,427	10,000	1,177			86,398	1,250	7,419	15,549
2008											4,588
2010				31,586					81,800		1,334
2011					5,022					13,166	25,217
TOTAL			106,427	41,586	6,199			86,398	83,050	20,585	46,688

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			214,663	19,530	2,858			264,723	2,719	17,879	14,740
2008											4,804
2010		1,548	42,341	47,153	3,413		2,071	116,779	137,797	9,065	1,250
2011		517	11,178	5,358	5,822		1,190	17,009	10,828	14,063	25,091
TOTAL		2,065	268,182	72,041	12,093		3,261	398,511	151,344	41,007	45,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	672,019	276,485	45,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,303,197	-812,473	3,328	
TOTAL LOSSES			49,213	
EXPECTED LOSSES	3,897,692	1,998,787	358,876	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.042	.042
INDICATED (POST-TEST)	.000	.000	.045	.045
PRES. ON RATE LEVEL	3.241	1.662	.299	5.202
DERIVED BY FORMULA	3.111	1.512	.274	4.897
UNDERLYING PRES. RATE	3.356	1.721	.309	5.386
PROPOSED	3.111	1.512	.274	4.897

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.114
IND. RATES				6.11	MINIMUM PREMIUM	1070
MAN. RATES	5.42	6.01	6.45	+ 6.11	PRESENT	1125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,268	11,870	.936				1	1	2
2008	1,341	1,106	.082						
2009	1,123	55,074	4.904					1	1
2010	791	9,155	1.157						
2011	896	2,222	.247						
TOTAL	5,419	79,427	1.466				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				2,842	514				5,371	1,651	1,492
2008											1,106
2009					19,181					33,727	2,166
2010											9,155
2011											2,222
TOTAL				2,842	19,695				5,371	35,378	16,141

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				5,550	1,248				11,682	3,979	1,414
2008											1,158
2009		52	5,474	5,361	36,122		30	7,411	9,341	64,172	2,099
2010											8,578
2011											2,211
TOTAL		52	5,474	10,911	37,370		30	7,411	21,023	68,151	15,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,967	137,455	15,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,021	-68,783	230	
TOTAL LOSSES		68,672	15,690	
EXPECTED LOSSES	109,354	163,925	29,479	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.267	.290	1.557
INDICATED (POST-TEST)	.000	1.358	.311	1.669
PRES. ON RATE LEVEL	1.949	2.922	.525	5.396
DERIVED BY FORMULA	1.949	2.906	.523	5.378
UNDERLYING PRES. RATE	2.018	3.025	.544	5.587
PROPOSED	1.949	2.906	.523	5.378

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.714
IND. RATES				6.71	MINIMUM PREMIUM	1145
MAN. RATES	5.24	6.05	6.69	+ 6.71	PRESENT	1155

+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
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	108,707	2.535			4,288				1		1
2010	5,537	19,130	.345			5,537					1	1
2011	5,761	256,820	4.457			5,761				3		3
TOTAL	24,723	572,466	2.316			24,723				6	4	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					16,200					51,755	4,306
2008				68,262	1,719				42,467	2,275	825
2009				59,688					44,262		4,757
2010					1,264					12,916	4,950
2011				96,675					158,755		1,390
TOTAL				224,625	19,183				245,484	66,946	16,228

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					39,334					124,729	4,082
2008			10,970	129,785	5,487			7,837	103,433	6,683	864
2009		314	32,497	105,942	3,257		127	29,609	94,605	3,247	4,610
2010		26	895	762	2,197		66	5,577	6,395	20,474	4,638
2011		12,354	265,021	106,044	13,917		23,895	391,460	193,001	25,824	1,383
TOTAL		12,694	309,383	342,533	64,192		24,088	434,483	397,434	180,957	15,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	780,648	985,116	15,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-315,625	-125,917	266	
TOTAL LOSSES	465,023	859,199	15,843	
EXPECTED LOSSES	944,912	309,779	27,937	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.881	3.475	.064	5.420
INDICATED (POST-TEST)	2.016	3.725	.069	5.810
PRES. ON RATE LEVEL	3.692	1.210	.109	5.011
DERIVED BY FORMULA	3.675	1.285	.108	5.068
UNDERLYING PRES. RATE	3.822	1.253	.113	5.188
PROPOSED	3.675	1.285	.108	5.068

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.298
IND. RATES				7.30	MINIMUM PREMIUM	2000
MAN. RATES	5.60	6.42	7.09	+ 7.30	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	162									
2008	234									
2009	207									
2010	225									
2011	322	19,175	5,954						1	1
TOTAL	1,150	19,175	1,667						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					1,062					14,822	3,291
TOTAL					1,062					14,822	3,291

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		112	2,362	1,132	1,230		1,331	19,156	12,188	15,830	3,275
TOTAL		112	2,362	1,132	1,230		1,331	19,156	12,188	15,830	3,275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,961	30,380	3,275	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,292	-8,210	36	
TOTAL LOSSES	9,669	22,170	3,311	
EXPECTED LOSSES	40,123	20,989	3,507	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.841	1.928	.288	3.057
INDICATED (POST-TEST)	.902	2.067	.309	3.278
PRES. ON RATE LEVEL	3.370	1.763	.294	5.427
DERIVED BY FORMULA	3.370	1.763	.294	5.427
UNDERLYING PRES. RATE	3.489	1.825	.305	5.619
PROPOSED	3.370	1.763	.294	5.427

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.815
IND. RATES				7.82	MINIMUM PREMIUM	2000
MAN. RATES	5.65	6.73	7.68	+ 7.82	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
2007	468	774,809	165,557			468			1			1
2008	399					399						
2009	472	2,256	.477			472						
2010	366					366						
2011	39					39						
TOTAL	1,744	777,065	44,556			1,744			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			444,635					329,899			275
2009											2,256
TOTAL			444,635					329,899			2,531

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			522,441					588,840			261
2009											2,186
TOTAL			522,441					588,840			2,447

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,111,281		2,447	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,042	-19,233	68	
TOTAL LOSSES	1,089,239		2,515	
EXPECTED LOSSES	62,418	42,867	12,399	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	62.456	.000	.144	62.600
INDICATED (POST-TEST)	66.953	.000	.154	67.107
PRES. ON RATE LEVEL	3.456	2.374	.687	6.517
DERIVED BY FORMULA	3.456	2.350	.682	6.488
UNDERLYING PRES. RATE	3.579	2.458	.711	6.748
PROPOSED	3.471	2.361	.685	6.517

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	
IND. RATES				8.14	MINIMUM PREMIUM	1330
MAN. RATES	6.28	7.28	8.08	+ 8.14	PRESENT	1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	8,793	159,334	1.812			1			1	2
2008	8,850	241,224	2.725			1				1
2009	7,924	76,339	.963				1			1
2010	7,607	3,874	.050						1	1
2011	7,898	4,934	.062							
TOTAL	41,072	485,705	1.183			2	1		2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			106,646		7,679			11,331		22,427	11,251
2008			163,943					57,012			20,269
2009				30,401					39,005		6,933
2010					337					123	3,414
2011											4,934
TOTAL			270,589	30,401	8,016			68,343	39,005	22,550	46,801

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			215,105		18,645			34,718		54,049	10,666
2008		14,331	348,421	2,966	1,868		8,864	202,289	3,478	898	21,222
2009		161	16,552	53,961	1,661		112	26,093	83,366	2,863	6,718
2010				203	585				61	192	3,199
2011		10	238					53			4,909
TOTAL		14,502	580,316	57,130	22,759		8,976	263,153	86,905	58,002	46,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	866,947	224,796	46,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-467,870	-199,760	677	
TOTAL LOSSES	399,077	25,036	47,391	
EXPECTED LOSSES	1,386,590	483,417	79,269	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.972	.061	.115	1.148
INDICATED (POST-TEST)	1.042	.065	.123	1.230
PRES. ON RATE LEVEL	3.261	1.137	.186	4.584
DERIVED BY FORMULA	3.217	1.083	.183	4.483
UNDERLYING PRES. RATE	3.376	1.177	.193	4.746
PROPOSED	3.217	1.083	.183	4.483

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.655
IND. RATES				6.66	MINIMUM PREMIUM	1990
MAN. RATES	4.21	5.15	6.21	+ 6.66	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	29,310	976,347	3.331			2	1	6	9
2008	28,289	854,466	3.020			2	2	13	17
2009	34,446	248,011	.719				2	9	11
2010	36,710	593,383	1.616			1	3	5	9
2011	36,058	894,791	2.481			1	1	4	6
TOTAL	164,813	3,566,998	2.164			6	9	37	52

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			415,200	42,583	13,796			402,854	35,809	17,004	49,101
2008			167,445	21,386	66,948			260,238	109,910	207,113	21,426
2009				47,635	10,821				85,772	54,821	48,962
2010			190,933	41,617	14,375			130,500	138,848	50,201	26,909
2011			188,428	62,005	15,714			512,957	46,256	21,339	48,092
TOTAL			962,006	215,226	121,654			1,306,549	416,595	350,478	194,490

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			623,584	83,165	33,497			909,218	77,885	40,980	46,548
2008		12,701	316,635	51,068	139,343		28,282	677,188	307,362	466,439	22,433
2009		279	29,025	87,581	22,974		297	69,414	198,517	110,602	47,444
2010		20,106	409,539	84,136	36,835		13,433	570,761	277,777	99,783	25,214
2011		21,043	326,766	92,341	30,519		82,333	640,731	113,779	39,908	47,852
TOTAL		54,129	1,705,549	398,291	263,168		124,345	2,867,312	975,320	757,712	189,491

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,751,335	2,394,491	189,491			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,808,670	-1,044,267	2,244			
TOTAL LOSSES	2,942,665	1,350,224	191,735			
EXPECTED LOSSES	5,382,793	2,564,491	240,628			
CREDIBILITY	.05	.12	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.785	.819	.116	2.720		
INDICATED (POST-TEST)	1.914	.878	.124	2.916		
PRES. ON RATE LEVEL	3.154	1.503	.141	4.798		
DERIVED BY FORMULA	3.092	1.428	.139	4.659		
UNDERLYING PRES. RATE	3.266	1.556	.146	4.968		
PROPOSED	3.092	1.428	.139	4.659		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.916
IND. RATES				6.92	MINIMUM PREMIUM	2000
MAN. RATES	4.48	5.53	6.50	+ 6.92	PRESENT	1970

+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
2007	1,052					1,052						
2008	1,145					1,145						
2009	853	14,162	1.660			853				1		1
2010	936	69,871	7.464			936				1		1
2011	1,490	58,534	3.928			1,490				1	1	2
TOTAL	5,476	142,567	2.603			5,476				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,012					6,482	3,668
2010				50,965					18,906		
2011				22,995	3,074				25,500	4,631	2,334
TOTAL				73,960	7,086				44,406	11,113	6,002

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		11	1,147	1,121	7,556		5	1,425	1,796	12,335	3,554
2010		2,499	68,320	76,079	5,504		477	26,991	31,851	2,096	
2011		3,252	69,877	28,499	6,874		4,252	68,862	34,801	9,090	2,322
TOTAL		5,762	139,344	105,699	19,934		4,734	97,278	68,448	23,521	5,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	247,118	217,602	5,876	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,396	-37,933	68	
TOTAL LOSSES	194,722	179,669	5,944	
EXPECTED LOSSES	158,859	95,556	6,735	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.556	3.281	.109	6.946
INDICATED (POST-TEST)	3.812	3.517	.117	7.446
PRES. ON RATE LEVEL	2.802	1.685	.119	4.606
DERIVED BY FORMULA	2.802	1.703	.119	4.624
UNDERLYING PRES. RATE	2.901	1.745	.123	4.769
PROPOSED	2.802	1.703	.119	4.624

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.864
IND. RATES				6.86	MINIMUM PREMIUM	2000
MAN. RATES	4.76	5.48	6.24	+ 6.86	PRESENT	1905

+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
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	27,753	1.792			1,548						
2011	1,572	323	.020			1,572						
TOTAL	8,148	119,158	1.462			8,148				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				25,392	575				52,586		1,732
2008											5,040
2009											5,757
2010											27,753
2011											323
TOTAL				25,392	575				52,586		40,605

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				49,591	1,396				114,374		1,642
2008											5,277
2009											5,579
2010											26,005
2011											321
TOTAL				49,591	1,396				114,374		38,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		165,361	38,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,057	-89,361	165	
TOTAL LOSSES		76,000	38,989	
EXPECTED LOSSES	375,948	217,062	19,148	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.933	.479	1.412
INDICATED (POST-TEST)	.000	1.000	.513	1.513
PRES. ON RATE LEVEL	4.456	2.573	.227	7.256
DERIVED BY FORMULA	4.411	2.542	.233	7.186
UNDERLYING PRES. RATE	4.614	2.664	.235	7.513
PROPOSED	4.411	2.542	.233	7.186

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.667
IND. RATES				10.67	MINIMUM PREMIUM	2000
MAN. RATES	6.30	7.94	9.83	+ 10.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	586	35,531	6.063						2	2
2008	819	37,209	4.543							
2009	973	1,394	.143							
2010	1,594	433	.027							
2011	1,499	1,676	.111							
TOTAL	5,471	76,243	1.394						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					17,495					17,435	601
2008											37,209
2009											1,394
2010											433
2011											1,676
TOTAL					17,495					17,435	41,313

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					42,478					42,018	570
2008											38,958
2009											1,351
2010											405
2011											1,668
TOTAL					42,478					42,018	42,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		84,496	42,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,871	-31,826	62	
TOTAL LOSSES		52,670	43,014	
EXPECTED LOSSES	106,902	81,791	5,745	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.963	.786	1.749
INDICATED (POST-TEST)	.000	1.032	.843	1.875
PRES. ON RATE LEVEL	1.887	1.444	.101	3.432
DERIVED BY FORMULA	1.887	1.440	.108	3.435
UNDERLYING PRES. RATE	1.954	1.495	.105	3.554
PROPOSED	1.885	1.439	.108	3.432

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.094
IND. RATES				5.09	MINIMUM PREMIUM	1590
MAN. RATES	3.25	3.89	4.65	+ 5.09	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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	81,674	2.701						3	3
2011	3,982	79,891	2.006						2	2
TOTAL	11,156	220,282	1.975						8	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					529					5,774	2,955
2008											37,658
2009					199					1,016	10,586
2010					55,947					22,100	3,627
2011					21,353					52,510	6,028
TOTAL					78,028					81,400	60,854

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,285					13,915	2,801
2008											39,428
2009			56	54	374		2	225	281	1,933	10,258
2010		1,125	39,554	33,746	97,210		116	9,546	10,947	35,039	3,398
2011		2,200	47,526	22,768	24,766		4,740	67,843	43,178	56,076	5,998
TOTAL		3,325	87,136	56,568	123,635		4,858	77,614	54,406	106,963	61,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	172,933	341,572	61,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,515	-98,854	310	
TOTAL LOSSES	68,418	242,718	62,193	
EXPECTED LOSSES	319,062	265,401	25,213	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.613	2.176	.557	3.346
INDICATED (POST-TEST)	.657	2.333	.597	3.587
PRES. ON RATE LEVEL	2.762	2.298	.218	5.278
DERIVED BY FORMULA	2.741	2.299	.226	5.266
UNDERLYING PRES. RATE	2.860	2.379	.226	5.465
PROPOSED	2.741	2.299	.226	5.266

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.817
IND. RATES				7.82	MINIMUM PREMIUM	2000
MAN. RATES	4.95	6.02	7.15	+ 7.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,061	294,108	14.270			1			3	4
2008	2,079	2,393	.115						1	1
2009	2,164	258,268	11.934			1			3	4
2010	1,980	10,498	.530						2	2
2011	1,326	902,925	68.093			1			1	2
TOTAL	9,610	1,468,192	15.278			3			10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			161,247		3,932			109,658		14,724	4,547
2008					259					688	1,446
2009			102,868		1,834			140,476		5,784	7,306
2010					639					4,499	5,360
2011			318,912		838			577,730		2,574	2,871
TOTAL			583,027		7,502			827,864		28,269	21,530

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			325,235		9,547			335,992		35,485	4,311
2008			17	30	531			39	98	1,526	1,514
2009		5,046	238,395	5,105	6,050		5,666	555,365	20,337	15,578	7,080
2010		10	454	381	1,109		22	1,940	2,228	7,131	5,022
2011		18,051	192,108	12,723	6,222		76,550	521,960	43,673	12,724	2,857
TOTAL		23,107	756,209	18,239	23,459		82,238	1,415,296	66,336	72,444	20,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,276,850	180,478	20,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,032	-99,637	220	
TOTAL LOSSES	2,165,818	80,841	21,004	
EXPECTED LOSSES	323,377	235,541	28,637	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.537	.841	.219	23.597
INDICATED (POST-TEST)	24.160	.902	.235	25.297
PRES. ON RATE LEVEL	3.250	2.367	.288	5.905
DERIVED BY FORMULA	3.459	2.338	.287	6.084
UNDERLYING PRES. RATE	3.365	2.451	.298	6.114
PROPOSED	3.459	2.338	.287	6.084

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.031
IND. RATES				9.03	MINIMUM PREMIUM	2000
MAN. RATES	5.84	6.89	8.00	+ 9.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	187									
2008	183									
2009	227	439	.193							
2010	211									
2011	78									
TOTAL	886	439	.050							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											425
TOTAL											425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,292	-8,285	19	
TOTAL LOSSES			444	
EXPECTED LOSSES	18,022	19,183	2,684	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.054	.054
PRES. ON RATE LEVEL	1.964	2.091	.293	4.348
DERIVED BY FORMULA	1.964	2.091	.293	4.348
UNDERLYING PRES. RATE	2.034	2.165	.303	4.502
PROPOSED	1.964	2.091	.293	4.348

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.454
IND. RATES				6.45	MINIMUM PREMIUM	1935
MAN. RATES	4.22	5.04	5.89	+ 6.45	PRESENT	1815

+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
2007	46					46					
2008	65					65					
2009	85					85					
2010	66					66					
2011	65					65					
TOTAL	327					327					

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.	-1,871	-3,810	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	5,529	9,336	578	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.633	2.757	.171	4.561
DERIVED BY FORMULA	1.633	2.757	.171	4.561
UNDERLYING PRES. RATE	1.691	2.855	.177	4.723
PROPOSED	1.633	2.757	.171	4.561

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.770
IND. RATES				6.77	MINIMUM PREMIUM	2000
MAN. RATES	4.60	5.27	6.18	+ 6.77	PRESENT	1890

+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
2007	7,426	1,079,403	14,535			7,426			2	2	8	12
2008	6,939	62,195	.896			6,939				2	3	5
2009	6,400	720,034	11,250			6,400			2	5	6	13
2010	7,425	338,037	4,552			7,425			1	1	8	10
2011	9,872	278,589	2,822			9,872				4	11	15
TOTAL	38,062	2,478,258	6,511			38,062			5	14	36	55

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			731,160	6,082	6,444			265,570	12,987	18,756	38,404
2008				14,794	2,462				23,482	1,008	20,449
2009			365,847	77,120	21,014			75,383	138,898	19,057	22,715
2010			203,746	25,361	9,947			51,500	15,157	13,454	18,872
2011				64,050	33,544				114,106	41,171	25,718
TOTAL			1,300,753	187,407	73,411			392,453	304,630	93,446	126,158

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			913,565	11,878	15,645			652,067	28,247	45,200	36,407
2008			2,512	28,375	5,468			4,322	57,160	3,145	21,410
2009		18,394	893,982	159,082	53,001		3,455	394,449	312,205	48,902	22,011
2010		27,107	537,292	63,114	30,663		5,610	214,856	42,350	25,582	17,683
2011		11,633	250,228	106,020	48,121		20,887	334,557	172,578	62,524	25,589
TOTAL		57,134	2,597,579	368,469	152,898		29,952	1,600,251	612,540	185,353	123,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,284,916	1,319,260	123,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-946,723	-833,580	2,179	
TOTAL LOSSES	3,338,193	485,680	125,279	
EXPECTED LOSSES	2,859,597	2,080,470	220,760	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.770	1.276	.329	10.375
INDICATED (POST-TEST)	9.401	1.368	.353	11.122
PRES. ON RATE LEVEL	7.256	5.279	.560	13.095
DERIVED BY FORMULA	7.299	5.123	.550	12.972
UNDERLYING PRES. RATE	7.513	5.466	.580	13.559
PROPOSED	7.299	5.123	.550	12.972

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	19.256
IND. RATES				19.26	MINIMUM PREMIUM	2000
MAN. RATES	11.32	14.34	17.74	+ 19.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	8,227	184,325	2.240			1			1	2
2008	5,182	601,636	11.610			2	1		3	6
2009	1,866	129	.006							
2010	5,747	77,457	1.347				1		1	2
2011	8,196	79,880	.974						6	6
TOTAL	29,218	943,427	3.229			3	2		11	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			102,086		657			66,785		2,806	11,991
2008			269,656	22,328	8,782			229,248	29,660	14,218	27,744
2009											129
2010				16,296	3,885				34,925	6,996	15,355
2011					20,539					53,812	5,529
TOTAL			371,742	38,624	33,863			296,033	64,585	77,832	60,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			205,907		1,595			204,629		6,762	11,367
2008		22,264	545,426	48,025	21,527		33,477	769,847	87,163	36,068	29,048
2009											125
2010		877	24,594	26,671	8,509		921	52,885	62,294	14,964	14,388
2011		2,115	45,708	21,906	23,822		4,852	69,522	44,252	57,469	5,501
TOTAL		25,256	821,635	96,602	55,453		39,250	1,096,883	193,709	115,263	60,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,983,024	461,027	60,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-168,535	-153,290	762	
TOTAL LOSSES	1,814,489	307,737	61,191	
EXPECTED LOSSES	514,529	381,588	75,383	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.210	1.053	.209	7.472
INDICATED (POST-TEST)	6.657	1.129	.224	8.010
PRES. ON RATE LEVEL	1.701	1.261	.249	3.211
DERIVED BY FORMULA	1.751	1.256	.248	3.255
UNDERLYING PRES. RATE	1.761	1.306	.258	3.325
PROPOSED	1.751	1.256	.248	3.255

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	
IND. RATES				4.83	MINIMUM PREMIUM	1520
MAN. RATES	3.23	3.77	4.35	+ 4.83	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	201	18,676	9,291						2	2
2008	246	207,978	84,543			1			1	2
2009	176	318	.180							
2010	105									
2011	99									
TOTAL	827	226,972	27,445			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			92,002		591			111,303		2,738	1,344
2009											318
TOTAL			92,002		2,188			111,303		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					3,877					40,124	408
2008		8,042	195,564	1,733	2,259		17,311	395,081	7,179	7,827	1,407
2009											308
TOTAL		8,042	195,564	1,733	6,136		17,311	395,081	7,179	47,951	2,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	615,998	62,999	2,123	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,248	-16,828	27	
TOTAL LOSSES	601,750	46,171	2,150	
EXPECTED LOSSES	41,482	39,490	3,853	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	72.763	5.583	.260	78.606
INDICATED (POST-TEST)	78.002	5.985	.279	84.266
PRES. ON RATE LEVEL	4.844	4.612	.450	9.906
DERIVED BY FORMULA	4.844	4.612	.450	9.906
UNDERLYING PRES. RATE	5.016	4.775	.466	10.257
PROPOSED	4.844	4.612	.450	9.906

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	14.705
IND. RATES				14.71	MINIMUM PREMIUM	2000
MAN. RATES	9.77	11.57	13.42	+ 14.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	125	380,263	304.210			1				1
2008	164									
2009	153									
2010	218									
2011	153									
TOTAL	813	380,263	46.773			1				1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			722,518					67,558			
TOTAL			722,518					67,558			

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	790,076					
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,243	-3,839	23			
TOTAL LOSSES	786,833		23			
EXPECTED LOSSES	9,454	9,448	2,536			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	96.781	.000	.003	96.784		
INDICATED (POST-TEST)	103.749	.000	.003	103.752		
PRES. ON RATE LEVEL	1.123	1.122	.302	2.547		
DERIVED BY FORMULA	1.123	1.122	.302	2.547		
UNDERLYING PRES. RATE	1.163	1.162	.312	2.637		
PROPOSED	1.123	1.122	.302	2.547		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.781
IND. RATES				3.78	MINIMUM PREMIUM	1255
MAN. RATES	2.43	2.92	3.45	+ 3.78	PRESENT	1180

+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
2007	672	5,644	.839			672					1	1
2008	402					402						
2009	633	3,846	.607			633				1	1	
2010	736	2,788	.378			736						
2011	864	14,418	1,668			864				2	2	
TOTAL	3,307	26,696	.807			3,307				4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					67					3,118	2,459
2009					965					2,693	188
2010											2,788
2011					3,652					10,766	
TOTAL					4,684					16,577	5,435

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					163					7,514	2,331
2009		2	274	269	1,815		2	590	747	5,124	182
2010											2,612
2011		376	8,124	3,896	4,238		975	13,909	8,857	11,500	
TOTAL		378	8,398	4,165	6,216		977	14,499	9,604	24,138	5,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,252	44,123	5,125	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,880	-29,328	169	
TOTAL LOSSES		14,795	5,294	
EXPECTED LOSSES	114,919	72,489	16,832	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.447	.160	.607
INDICATED (POST-TEST)	.000	.479	.172	.651
PRES. ON RATE LEVEL	3.356	2.117	.492	5.965
DERIVED BY FORMULA	3.356	2.101	.489	5.946
UNDERLYING PRES. RATE	3.475	2.192	.509	6.176
PROPOSED	3.356	2.101	.489	5.946

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.826
IND. RATES				8.83	MINIMUM PREMIUM	2000
MAN. RATES	6.15	7.13	8.08	+ 8.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	145	76,666	52.873					2		2
2011	127									
TOTAL	272	76,666	28.186					2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				49,046					27,620		
TOTAL				49,046					27,620		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		2,405	65,750	73,216	5,300		697	39,424	46,525	3,061	
TOTAL		2,405	65,750	73,216	5,300		697	39,424	46,525	3,061	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	108,276	128,102		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,782	-1,887	3	
TOTAL LOSSES	103,494	126,215	3	
EXPECTED LOSSES	14,571	5,538	182	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	38.049	46.403	.001	84.453
INDICATED (POST-TEST)	40.789	49.744	.001	90.534
PRES. ON RATE LEVEL	5.174	1.966	.065	7.205
DERIVED BY FORMULA	5.174	1.966	.065	7.205
UNDERLYING PRES. RATE	5.357	2.036	.067	7.460
PROPOSED	5.174	1.966	.065	7.205

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.695
IND. RATES				10.70	MINIMUM PREMIUM	2000
MAN. RATES	6.72	8.19	9.76	+ 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	
2007	33,556	90								
2008	18,529	24,244	.130				1			1
2009	8,182	2,974	.036					1		1
2010	11,392									
2011	11,878	191	.001							
TOTAL	83,537	27,499	.033				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											90
2008				2,393					10,053		11,798
2009					1,870					787	317
2011											191
TOTAL				2,393	1,870				10,053	787	12,396

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											85
2008			381	4,542	69			1,825	24,408	388	12,353
2009		6	535	523	3,520			173	216	1,496	307
2011											190
TOTAL		6	916	5,065	3,589			1,998	24,624	1,884	12,935

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,920	35,162	12,935	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-329,318	-321,424	950	
TOTAL LOSSES			13,885	
EXPECTED LOSSES	980,724	735,126	135,330	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.018	.018
PRES. ON RATE LEVEL	1.134	.850	.156	2.140
DERIVED BY FORMULA	1.100	.791	.145	2.036
UNDERLYING PRES. RATE	1.174	.880	.162	2.216
PROPOSED	1.100	.791	.145	2.036

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.022
IND. RATES				3.02	MINIMUM PREMIUM	1060
MAN. RATES	2.17	2.52	2.90	+ 3.02	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	924	669	.072							
2008	971	611	.062							
2009	939	525	.055							
2010	861	5,069	.588							
2011	840	1,133	.134						1	1
TOTAL	4,535	8,007	.177						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											669
2008											611
2009											525
2010											5,069
2011					165					279	689
TOTAL					165					279	7,563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											634
2008											640
2009											509
2010											4,750
2011		18	363	177	189		23	360	229	299	686
TOTAL		18	363	177	189		23	360	229	299	7,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	764	894	7,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,740	-29,282	169	
TOTAL LOSSES			7,388	
EXPECTED LOSSES	129,249	70,746	20,090	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.163	.163
INDICATED (POST-TEST)	.000	.000	.175	.175
PRES. ON RATE LEVEL	2.752	1.507	.428	4.687
DERIVED BY FORMULA	2.752	1.492	.425	4.669
UNDERLYING PRES. RATE	2.850	1.560	.443	4.853
PROPOSED	2.752	1.492	.425	4.669

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.931
IND. RATES				6.93	MINIMUM PREMIUM	2000
MAN. RATES	4.22	5.27	6.35	+ 6.93	PRESENT	1930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	313									
2008	342									
2009	259									
2010	200									
2011	196									
TOTAL	1,310									

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.	-7,760	-8,547	31			
TOTAL LOSSES			31			
EXPECTED LOSSES	22,767	20,278	4,113			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.679	1.495	.303	3.477		
DERIVED BY FORMULA	1.679	1.495	.303	3.477		
UNDERLYING PRES. RATE	1.738	1.548	.314	3.600		
PROPOSED	1.679	1.495	.303	3.477		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.161
IND. RATES				5.16	MINIMUM PREMIUM	1605
MAN. RATES	3.27	3.97	4.71	+ 5.16	PRESENT	1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,343	97,948	7.293				2	3	5
2008	1,062	2,497	.235						
2009	920	115	.012						
2010	847	829	.097						
2011	987								
TOTAL	5,159	101,389	1.965				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				40,709	10,834				34,181	7,268	4,956
2008											2,497
2009											115
2010											829
TOTAL				40,709	10,834				34,181	7,268	8,397

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				79,505	26,305				74,344	17,516	4,698
2008											2,614
2009											111
2010											777
TOTAL				79,505	26,305				74,344	17,516	8,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		197,670	8,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,336	-54,096	132	
TOTAL LOSSES		143,574	8,332	
EXPECTED LOSSES	159,206	129,285	15,890	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.783	.162	2.945
INDICATED (POST-TEST)	.000	2.983	.174	3.157
PRES. ON RATE LEVEL	2.980	2.420	.298	5.698
DERIVED BY FORMULA	2.980	2.426	.297	5.703
UNDERLYING PRES. RATE	3.086	2.506	.308	5.900
PROPOSED	2.977	2.424	.297	5.698

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.458
IND. RATES				8.46	MINIMUM PREMIUM	2000
MAN. RATES	5.38	6.51	7.72	+ 8.46	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
2007	11,329	1,066,591	9.414			11,329			2	1	2	5
2008	12,152	113,017	.930			12,152				1	3	4
2009	9,948	339,958	3.417			9,948			1	2	3	6
2010	11,166	580,545	5.199			11,166			1	2	2	5
2011	15,883	107,734	.678			15,883				2	4	6
TOTAL	60,478	2,207,845	3.651			60,478			4	8	14	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			302,067	38,124	837			622,682	75,243	3,223	24,415
2008				20,515	13,908				24,054	13,589	40,951
2009			200,642	23,093	8,873			53,176	25,000	11,964	17,210
2010			124,137	49,395	523			330,701	50,401	2,407	22,981
2011				47,519	2,462				20,400	8,983	28,370
TOTAL			626,846	178,646	26,603			1,006,559	195,098	40,166	133,927

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			390,675	74,456	2,032			1,142,127	163,654	7,768	23,145
2008			4,165	40,571	29,067			5,156	60,334	31,068	42,876
2009		9,975	479,078	52,421	23,025		2,228	229,102	63,847	26,330	16,676
2010		9,666	206,634	79,488	9,245		16,644	630,460	116,305	17,029	21,533
2011		6,327	135,738	54,750	9,703		3,881	61,914	32,183	12,909	28,228
TOTAL		25,968	1,216,290	301,686	73,072		22,753	2,068,759	436,323	95,104	132,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,333,770	906,185	132,458			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-680,144	-705,907	1,571			
TOTAL LOSSES	2,653,626	200,278	134,029			
EXPECTED LOSSES	2,053,833	1,771,400	159,057			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.388	.331	.222	4.941		
INDICATED (POST-TEST)	4.704	.355	.238	5.297		
PRES. ON RATE LEVEL	3.280	2.829	.254	6.363		
DERIVED BY FORMULA	3.308	2.681	.253	6.242		
UNDERLYING PRES. RATE	3.396	2.929	.263	6.588		
PROPOSED	3.308	2.681	.253	6.242		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.266
IND. RATES				9.27	MINIMUM PREMIUM	2000
MAN. RATES	5.88	7.17	8.62	+ 9.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,392									
2008	3,730	91,851	2.462				1			1
2009	3,769	1,299	.034					1		1
2010	3,309									
2011	2,967	1,236	.041							
TOTAL	18,167	94,386	.520				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				29,589					44,344		17,918
2009					302					864	133
2011											1,236
TOTAL				29,589	302				44,344	864	19,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,705	56,170	851			8,047	107,669	1,711	18,760
2009			86	82	567			189	237	1,642	129
2011											1,230
TOTAL			4,791	56,252	1,418			8,236	107,906	3,353	20,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,027	168,929	20,119	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,493	-82,029	107	
TOTAL LOSSES		86,900	20,226	
EXPECTED LOSSES	311,382	194,386	13,444	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.478	.111	.589
INDICATED (POST-TEST)	.000	.512	.119	.631
PRES. ON RATE LEVEL	1.655	1.033	.072	2.760
DERIVED BY FORMULA	1.638	1.017	.073	2.728
UNDERLYING PRES. RATE	1.714	1.070	.074	2.858
PROPOSED	1.638	1.017	.073	2.728

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.049
IND. RATES				4.05	MINIMUM PREMIUM	1325
MAN. RATES	2.63	3.17	3.74	+ 4.05	PRESENT	1255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,854	128,381	4.498						5	5
2008	2,599	41,971	1.614						8	8
2009	3,160	81,635	2.583				1		2	3
2010	2,324	11,259	.484							
2011	1,894	699	.036							
TOTAL	12,831	263,945	2.057						1	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					68,890					58,783	708
2008					19,503					19,910	2,558
2009				21,988	3,417				45,125	7,006	4,099
2010											11,259
2011											699
TOTAL				21,988	91,810				45,125	85,699	19,323

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					167,265					141,668	671
2008			1,265	2,282	39,929			1,159	2,828	44,156	2,678
2009		125	12,946	39,981	7,636		137	31,733	98,389	16,640	3,972
2010											10,550
2011											696
TOTAL		125	14,211	42,263	214,830		137	32,892	101,217	202,464	18,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,365	560,774	18,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,070	-74,716	117	
TOTAL LOSSES		486,058	18,684	
EXPECTED LOSSES	197,085	176,041	15,269	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.788	.146	3.934
INDICATED (POST-TEST)	.000	4.061	.157	4.218
PRES. ON RATE LEVEL	1.483	1.325	.115	2.923
DERIVED BY FORMULA	1.468	1.380	.116	2.964
UNDERLYING PRES. RATE	1.536	1.372	.119	3.027
PROPOSED	1.468	1.380	.116	2.964

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.400
IND. RATES				4.40	MINIMUM PREMIUM	1410
MAN. RATES	2.95	3.45	3.96	+ 4.40	PRESENT	1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,139	70,069	.860				1	1	2
2008	8,359	763,346	9.132			4	2	3	9
2009	8,479	275,441	3.248				3	3	6
2010	9,498	120,957	1.273				1	6	7
2011	10,102	520,770	5.155			1	1	2	4
TOTAL	44,577	1,750,583	3.927			5	8	15	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				17,952	5,260				10,089	9,966	26,802
2008			362,986	42,458	2,436			283,347	4,817	4,406	62,896
2009				112,218	10,606				125,451	13,427	13,739
2010				21,459	17,087				20,177	43,641	18,593
2011			174,366	15,074	5,521			233,647	65,768	10,444	15,950
TOTAL			537,352	209,161	40,910			516,994	226,302	81,884	137,980

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				35,060	12,771				21,944	24,018	25,408
2008		31,050	761,990	87,313	10,260		42,386	968,127	28,946	14,251	65,852
2009		619	64,128	202,138	26,096		374	86,877	271,858	34,752	13,313
2010		1,393	40,854	42,339	32,001		736	47,642	55,598	71,429	17,422
2011		22,061	260,871	35,316	14,291		72,348	593,609	122,032	29,884	15,870
TOTAL		55,123	1,127,843	402,166	95,419		115,844	1,696,255	500,378	174,334	137,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,995,065	1,172,297	137,865	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-278,688	-584,075	1,404	
TOTAL LOSSES	2,716,377	588,222	139,269	
EXPECTED LOSSES	830,916	1,442,067	149,334	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.094	1.320	.312	7.726
INDICATED (POST-TEST)	6.533	1.415	.334	8.282
PRES. ON RATE LEVEL	1.800	3.124	.324	5.248
DERIVED BY FORMULA	1.895	3.039	.325	5.259
UNDERLYING PRES. RATE	1.864	3.235	.335	5.434
PROPOSED	1.895	3.039	.325	5.259

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.806
IND. RATES				7.81	MINIMUM PREMIUM	2000
MAN. RATES	4.59	5.85	7.11	+ 7.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,697	5,245	.309						1	1
2008	1,364	1,195,432	87.641			1				1
2009	1,330	55,272	4.155				1			2
2010	1,160	8,479	.730						1	1
2011	1,222	1,353	.110						1	1
TOTAL	6,773	1,265,781	18.689			1	1		4	6

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			345,730					849,702			
2009				20,137	321				22,111	12,703	
2010					1,511					6,968	
2011					430					923	
TOTAL			345,730	20,137	2,910			849,702	22,111	25,191	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,573					11,079	
2008		6,606	160,642	1,367	861		28,892	659,149	11,333	2,927	
2009		107	11,056	35,829	1,702		76	17,588	50,777	25,796	
2010		32	1,070	910	2,624		36	3,014	3,449	11,049	
2011		44	957	458	498		84	1,196	760	985	
TOTAL		6,789	173,725	38,564	7,258		29,088	680,947	66,319	51,836	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	890,549	163,977				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-68,137	-90,159	203			
TOTAL LOSSES	822,412	73,818	203			
EXPECTED LOSSES	202,580	214,636	24,857			
CREDIBILITY	.01	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	12.143	1.090	.003	13.236		
INDICATED (POST-TEST)	13.017	1.168	.003	14.188		
PRES. ON RATE LEVEL	2.889	3.061	.354	6.304		
DERIVED BY FORMULA	2.990	3.042	.350	6.382		
UNDERLYING PRES. RATE	2.991	3.169	.367	6.527		
PROPOSED	2.990	3.042	.350	6.382		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.474
IND. RATES				9.47	MINIMUM PREMIUM	2000
MAN. RATES	5.71	7.06	8.54	+ 9.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	277									
2008	347	43,040	12,403				1	1		2
2009	243	2,501	1,029							
2010	231	1,934	.837							
2011	255									
TOTAL	1,353	47,475	3,509				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				17,124	6,537				10,104	9,275	
2009											2,501
2010											1,934
TOTAL				17,124	6,537				10,104	9,275	4,435

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,148	33,272	13,876			2,373	25,850	20,961	
2009											2,423
2010											1,812
TOTAL			3,148	33,272	13,876			2,373	25,850	20,961	4,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,521	93,959	4,235	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,218	-10,990	34	
TOTAL LOSSES		82,969	4,269	
EXPECTED LOSSES	24,247	26,763	4,207	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.132	.316	6.448
INDICATED (POST-TEST)	.000	6.574	.339	6.913
PRES. ON RATE LEVEL	1.731	1.910	.300	3.941
DERIVED BY FORMULA	1.731	1.910	.300	3.941
UNDERLYING PRES. RATE	1.792	1.978	.311	4.081
PROPOSED	1.731	1.910	.300	3.941

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.850
IND. RATES				5.85	MINIMUM PREMIUM	1780
MAN. RATES	3.71	4.51	5.34	+ 5.85	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	5									
2008	38									
2009	5,638									
2010	619	43,600	7.043						2	2
2011	948	408	.043							
TOTAL	7,248	44,008	.607						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					34,392	350
2011											408
TOTAL					8,858					34,392	758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		181	6,265	5,343	15,388		177	14,850	17,035	54,530	328
2011											406
TOTAL		181	6,265	5,343	15,388		177	14,850	17,035	54,530	734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,473	92,296	734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,849	-38,651	95	
TOTAL LOSSES		53,645	829	
EXPECTED LOSSES	259,117	87,918	13,045	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.740	.011	.751
INDICATED (POST-TEST)	.000	.793	.012	.805
PRES. ON RATE LEVEL	3.453	1.171	.174	4.798
DERIVED BY FORMULA	3.418	1.167	.172	4.757
UNDERLYING PRES. RATE	3.575	1.213	.180	4.968
PROPOSED	3.418	1.167	.172	4.757

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.061
IND. RATES				7.06	MINIMUM PREMIUM	2000
MAN. RATES	4.48	5.53	6.50	+ 7.06	PRESENT	1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	19												
2008													
2009													
2010													
2011	12												
TOTAL	31												

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.	-193	-182		
TOTAL LOSSES				
EXPECTED LOSSES	659	424	18	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.054	1.320	.058	3.432
DERIVED BY FORMULA	2.054	1.320	.058	3.432
UNDERLYING PRES. RATE	2.127	1.367	.060	3.554
PROPOSED	2.054	1.320	.058	3.432

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.094
IND. RATES				5.09	MINIMUM PREMIUM	1590
MAN. RATES	3.25	3.89	4.65	+ 5.09	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	5,702									
2008	20									
2009	16									
2010	304									
2011	34									
TOTAL	6,076									

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.	-31,772	-40,548	25	
TOTAL LOSSES			25	
EXPECTED LOSSES	98,370	77,530	8,020	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.564	1.232	.127	2.923
DERIVED BY FORMULA	1.548	1.220	.126	2.894
UNDERLYING PRES. RATE	1.619	1.276	.132	3.027
PROPOSED	1.548	1.220	.126	2.894

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.296
IND. RATES				4.30	MINIMUM PREMIUM	1385
MAN. RATES	2.95	3.45	3.96	+ 4.30	PRESENT	1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	138									
2008	144									
2009	168									
2010	167									
2011	162									
TOTAL	779									

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.	-3,521	-5,880	21			
TOTAL LOSSES			21			
EXPECTED LOSSES	10,446	14,388	2,430			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.003	.003		
INDICATED (POST-TEST)	.000	.000	.003	.003		
PRES. ON RATE LEVEL	1.295	1.784	.301	3.380		
DERIVED BY FORMULA	1.295	1.784	.301	3.380		
UNDERLYING PRES. RATE	1.341	1.847	.312	3.500		
PROPOSED	1.295	1.784	.301	3.380		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.017
IND. RATES				5.02	MINIMUM PREMIUM	1570
MAN. RATES	3.28	3.90	4.58	+ 5.02	PRESENT	1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	57									
2008	59									
2009	72									
2010	75	7,086	9.448						1	1
2011	88									
TOTAL	351	7,086	2.019						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		3	96	79	227		36	3,003	3,443	11,024	
TOTAL		3	96	79	227		36	3,003	3,443	11,024	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,138	14,773		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,631	-2,115	9	
TOTAL LOSSES	507	12,658	9	
EXPECTED LOSSES	7,901	5,279	930	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.144	3.606	.003	3.753
INDICATED (POST-TEST)	.154	3.866	.003	4.023
PRES. ON RATE LEVEL	2.174	1.453	.256	3.883
DERIVED BY FORMULA	2.174	1.453	.256	3.883
UNDERLYING PRES. RATE	2.251	1.504	.265	4.020
PROPOSED	2.174	1.453	.256	3.883

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.764
IND. RATES				5.76	MINIMUM PREMIUM	1760
MAN. RATES	3.67	4.41	5.26	+ 5.76	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	6,783	44,980	.663						5	5
2008	6,055	285,597	4.716					3	3	6
2009	5,730	2,822	.049							
2010	7,427	250,910	3.378			1		2		3
2011	9,260	145,522	1.571					1	2	3
TOTAL	35,255	729,831	2.070			1		6	10	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					13,846					29,088	2,046
2008				104,921	4,218				133,624	32,308	10,526
2009											2,822
2010			82,748	28,199	5,524			98,407	35,879	37,589	5,677
2011				19,454					77,548		5,407
TOTAL			82,748	152,574	23,588			98,407	247,051	98,985	26,478

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					33,618					70,101	1,940
2008			16,959	199,672	11,658			26,128	329,027	76,808	11,021
2009											2,735
2010		11,806	239,349	49,915	7,366		10,776	409,344	79,844	8,876	5,319
2011		3,052	65,620	27,223	9,201		15,062	239,780	125,187	52,754	5,380
TOTAL		14,858	321,928	276,810	61,843		25,838	675,252	534,058	208,539	26,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,037,876	1,081,250	26,395	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-231,590	-194,216	574	
TOTAL LOSSES	806,286	887,034	26,969	
EXPECTED LOSSES	699,107	485,814	57,113	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.287	2.516	.076	4.879
INDICATED (POST-TEST)	2.452	2.697	.081	5.230
PRES. ON RATE LEVEL	1.915	1.331	.157	3.403
DERIVED BY FORMULA	1.926	1.386	.154	3.466
UNDERLYING PRES. RATE	1.983	1.378	.162	3.523
PROPOSED	1.926	1.386	.154	3.466

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.145
IND. RATES				5.15	MINIMUM PREMIUM	1605
MAN. RATES	3.56	4.04	4.61	+ 5.15	PRESENT	1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	37,932	648,317	1.709			1	3	7	11
2008	35,630	389,247	1.092			1	1	7	9
2009	31,001	455,279	1.468			1	2	4	7
2010	33,944	630,784	1.858			2	2	5	9
2011	33,694	111,395	.330				1	3	4
TOTAL	172,201	2,235,022	1.298			5	9	26	40

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			125,168	63,683	34,022			242,577	61,605	35,267	85,995
2008			96,450	31,315	23,197			110,166	25,807	71,325	30,987
2009			184,932	3,564	5,018			159,165	21,915	15,452	65,233
2010			192,218	79,245	20,840			199,217	65,035	48,746	25,483
2011			19,796	19,796	5,808				25,624	30,427	29,740
TOTAL			598,768	197,603	88,885			711,125	199,986	201,217	237,438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			221,039	124,373	82,605			650,742	133,991	84,993	81,523
2008		8,432	211,465	63,905	49,495		17,134	399,711	79,506	160,914	32,443
2009		7,152	339,162	14,210	13,306		5,117	511,016	67,792	35,077	63,211
2010		28,513	589,142	149,025	54,810		21,867	838,894	172,989	94,410	23,878
2011		3,132	67,192	27,911	9,587		6,587	102,495	56,168	36,663	29,591
TOTAL		47,229	1,428,000	379,424	209,803		50,705	2,502,858	510,446	412,057	230,646

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,028,792	1,511,730	230,646			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,987,208	-1,160,363	3,403			
TOTAL LOSSES	2,041,584	351,367	234,049			
EXPECTED LOSSES	5,890,996	2,810,320	392,617			
CREDIBILITY	.05	.12	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.186	.204	.136	1.526		
INDICATED (POST-TEST)	1.271	.219	.146	1.636		
PRES. ON RATE LEVEL	3.304	1.576	.220	5.100		
DERIVED BY FORMULA	3.202	1.413	.211	4.826		
UNDERLYING PRES. RATE	3.421	1.632	.228	5.281		
PROPOSED	3.202	1.413	.211	4.826		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.164
IND. RATES				7.16	MINIMUM PREMIUM	2000
MAN. RATES	5.11	6.03	6.91	+ 7.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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							
2011	3,183	709	.022							
TOTAL	22,819	37,750	.165						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					360					452	8,202
2008					837					1,232	3,154
2009					4,039					14,063	315
2010											4,387
2011											709
TOTAL					5,236					15,747	16,767

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					874					1,089	7,775
2008			54	96	1,713			72	175	2,731	3,302
2009		11	1,153	1,127	7,603		14	3,086	3,899	26,757	305
2010											4,111
2011											705
TOTAL		11	1,207	1,223	10,190		14	3,158	4,074	30,577	16,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,390	46,064	16,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-252,255	-83,075	239	
TOTAL LOSSES			16,437	
EXPECTED LOSSES	754,624	187,800	34,230	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.072	.072
INDICATED (POST-TEST)	.000	.000	.077	.077
PRES. ON RATE LEVEL	3.194	.795	.145	4.134
DERIVED BY FORMULA	3.162	.771	.143	4.076
UNDERLYING PRES. RATE	3.307	.823	.150	4.280
PROPOSED	3.162	.771	.143	4.076

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.050
IND. RATES				6.05	MINIMUM PREMIUM	1835
MAN. RATES	4.26	4.91	5.60	+ 6.05	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	42,783	30,802	.071				1		2	3
2008	40,224	179,190	.445			1	1		1	3
2009	74,339	306,444	.412			1	1		4	6
2010	32,960	602,419	1.827			1			2	3
2011	38,481	11,545	.030							
TOTAL	228,787	1,130,400	.494			3	3		9	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				15,453	901					1,459	12,989
2008			73,479	31,264	4,709			34,782	13,220	9,644	12,092
2009			115,759	16,737	4,216			99,786	13,210	14,435	42,301
2010			273,480		52,639			210,759		62,570	2,971
2011											11,545
TOTAL			462,718	63,454	62,465			345,327	26,430	88,108	81,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				30,180	2,188					3,516	12,314
2008		6,420	161,438	61,231	11,378		5,412	126,373	35,589	22,444	12,660
2009		5,774	278,002	36,048	11,774		4,072	405,602	45,545	31,683	40,990
2010		20,053	404,551	46,004	99,341		11,971	449,971	53,911	104,988	2,784
2011											11,487
TOTAL		32,247	843,991	173,463	124,681		21,455	981,946	135,045	162,631	80,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,879,639	595,820	80,235	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,080,546	-816,883	1,976	
TOTAL LOSSES			82,211	
EXPECTED LOSSES	6,195,552	1,930,963	249,377	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.036	.036
INDICATED (POST-TEST)	.000	.000	.039	.039
PRES. ON RATE LEVEL	2.616	.815	.105	3.536
DERIVED BY FORMULA	2.459	.701	.095	3.255
UNDERLYING PRES. RATE	2.708	.844	.109	3.661
PROPOSED	2.459	.701	.095	3.255

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	
IND. RATES				4.83	MINIMUM PREMIUM	1520
MAN. RATES	3.82	4.32	4.79	+ 4.83	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	2,504	17,646	.704								
2008	2,168	10,830	.499							1	1
2009	1,164	176,827	15.191			1					1
2010	1,946	183,625	9.436							3	3
2011	1,278										
TOTAL	9,060	388,928	4.293			1				4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											17,646
2008					1,144					3,571	6,115
2009			103,730					69,029			4,068
2010					78,644					98,510	6,471
TOTAL			103,730		79,788			69,029		102,081	34,300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											16,728
2008			75	134	2,341			207	507	7,919	6,402
2009		5,085	239,868	4,630	2,617		2,780	272,282	9,204	2,245	3,942
2010		1,580	55,605	47,434	136,646		499	42,533	48,792	156,187	6,063
TOTAL		6,665	295,548	52,198	141,604		3,279	315,022	58,503	166,351	33,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	620,514	418,656	33,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,834	-43,795	185	
TOTAL LOSSES	549,680	374,861	33,320	
EXPECTED LOSSES	206,206	103,466	24,099	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.067	4.138	.368	10.573
INDICATED (POST-TEST)	6.504	4.436	.394	11.334
PRES. ON RATE LEVEL	2.198	1.103	.257	3.558
DERIVED BY FORMULA	2.241	1.170	.260	3.671
UNDERLYING PRES. RATE	2.276	1.142	.266	3.684
PROPOSED	2.241	1.170	.260	3.671

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.449
IND. RATES				5.45	MINIMUM PREMIUM	1680
MAN. RATES	3.65	4.21	4.82	+ 5.45	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	23,099	83,668	.362				3	2	5
2008	13,449	54,809	.407					2	2
2009	12,971	17,130	.132					1	1
2010	12,351	56,848	.460					1	1
2011	12,622	170,908	1.354				1	2	3
TOTAL	74,492	383,363	.515				4	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				36,969	2,611				22,224	4,830	17,034
2008					4,206					41,342	9,261
2009					5,451					1,464	10,215
2010					6,391					46,849	3,608
2011				24,634	5,299				51,397	39,380	50,198
TOTAL				61,603	23,958				73,621	133,865	90,316

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				72,200	6,340				48,337	11,640	16,148
2008			273	491	8,613			2,402	5,867	91,687	9,696
2009		15	1,554	1,524	10,266			323	407	2,785	9,899
2010		129	4,518	3,855	11,103		2	20,227	23,205	74,277	3,381
2011		3,691	79,321	32,671	9,689		11,294	177,609	94,866	50,420	49,947
TOTAL		3,835	85,666	110,741	46,011		11,534	200,561	172,682	230,809	89,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	301,596	560,243	89,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-545,440	-227,065	1,288	
TOTAL LOSSES		333,178	90,359	
EXPECTED LOSSES	1,628,395	530,384	163,882	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.447	.121	.568
INDICATED (POST-TEST)	.000	.479	.130	.609
PRES. ON RATE LEVEL	2.111	.688	.212	3.011
DERIVED BY FORMULA	2.048	.673	.206	2.927
UNDERLYING PRES. RATE	2.186	.712	.220	3.118
PROPOSED	2.048	.673	.206	2.927

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.345
IND. RATES				4.35	MINIMUM PREMIUM	1400
MAN. RATES	2.97	3.52	4.08	+ 4.35	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,811	5,674	.117							
2008	5,070	23,396	.461				1			1
2009	4,152	2,547	.061							
2010	4,306	38,750	.899					1		1
2011	4,584	26,705	.582					1		1
TOTAL	22,923	97,072	.423				1	2		3

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	1,710
2011					7,800					17,000	1,905
TOTAL				13,421	11,400				2,316	50,440	19,495

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											5,379
2008			2,135	25,479	387			420	5,624	89	8,019
2009											2,468
2010		74	2,548	2,172	6,257		172	14,437	16,562	53,017	1,602
2011		802	17,359	8,316	9,048		1,538	21,965	13,984	18,157	1,895
TOTAL		876	22,042	35,967	15,692		1,710	36,822	36,170	71,263	19,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,450	159,092	19,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-234,707	-121,818	373	
TOTAL LOSSES		37,274	19,736	
EXPECTED LOSSES	695,942	296,624	42,866	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.163	.086	.249
INDICATED (POST-TEST)	.000	.175	.092	.267
PRES. ON RATE LEVEL	2.932	1.250	.181	4.363
DERIVED BY FORMULA	2.903	1.218	.178	4.299
UNDERLYING PRES. RATE	3.036	1.294	.187	4.517
PROPOSED	2.903	1.218	.178	4.299

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.381
IND. RATES				6.38	MINIMUM PREMIUM	1915
MAN. RATES	4.66	5.29	5.91	+ 6.38	PRESENT	1820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	129									
2008	70									
2009	75	2,506	3.341							
2010	178									
2011	187									
TOTAL	639	2,506	.392							

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											2,428
TOTAL											2,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,095	-2,453	23	
TOTAL LOSSES			2,451	
EXPECTED LOSSES	15,458	6,205	2,071	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.384	.384
INDICATED (POST-TEST)	.000	.000	.412	.412
PRES. ON RATE LEVEL	2.336	.938	.313	3.587
DERIVED BY FORMULA	2.336	.938	.313	3.587
UNDERLYING PRES. RATE	2.419	.971	.324	3.714
PROPOSED	2.336	.938	.313	3.587

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.324
IND. RATES				5.32	MINIMUM PREMIUM	1645
MAN. RATES	3.80	4.36	4.86	+ 5.32	PRESENT	1545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008	100									
2009	1,952	452,110	23.161			1	1			2
2010	2,289	62,845	2.745				1		1	2
2011	1,833	3,265	.178						2	2
TOTAL	6,174	518,220	8.394			1	2		3	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			97,415	10,518				329,725	10,269		4,183
2010				27,509	5,600				17,975	7,054	4,707
2011					1,178					2,087	
TOTAL			97,415	38,027	6,778			329,725	28,244	9,141	8,890

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		2,990	144,185	21,342	2,084		8,199	806,245	48,975	7,348	4,053
2010		1,461	40,838	44,440	12,704		491	28,707	33,769	13,176	4,410
2011		120	2,625	1,261	1,368		183	2,698	1,714	2,229	
TOTAL		4,571	187,648	67,043	16,156		8,873	837,650	84,458	22,753	8,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,038,742	190,410	8,463			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-39,092	-33,608	158			
TOTAL LOSSES	999,650	156,802	8,621			
EXPECTED LOSSES	116,997	87,239	13,274			
CREDIBILITY	.01	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	16.191	2.540	.140	18.871		
INDICATED (POST-TEST)	17.357	2.723	.150	20.230		
PRES. ON RATE LEVEL	1.830	1.365	.208	3.403		
DERIVED BY FORMULA	1.985	1.379	.207	3.571		
UNDERLYING PRES. RATE	1.895	1.413	.215	3.523		
PROPOSED	1.985	1.379	.207	3.571		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.301
IND. RATES				5.30	MINIMUM PREMIUM	1640
MAN. RATES	3.56	4.04	4.61	+ 5.30	PRESENT	1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	458	842	.183							
2008	609									
2009	653									
2010	428	225	.052							
2011	1,292									
TOTAL	3,440	1,067	.031							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											842
2010											225
TOTAL											1,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											798
2010											211
TOTAL											1,009

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,009	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,146	-22,195	109	
TOTAL LOSSES			1,118	
EXPECTED LOSSES	113,727	58,687	9,253	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.033	.033
INDICATED (POST-TEST)	.000	.000	.035	.035
PRES. ON RATE LEVEL	3.193	1.648	.259	5.100
DERIVED BY FORMULA	3.193	1.632	.257	5.082
UNDERLYING PRES. RATE	3.306	1.706	.269	5.281
PROPOSED	3.193	1.632	.257	5.082

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.544
IND. RATES				7.54	MINIMUM PREMIUM	2000
MAN. RATES	5.11	6.03	6.91	+ 7.54	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,734	8,893	.238						1	1
2008	3,418	4,130	.120							
2009	3,365									
2010	3,781	485	.012							
2011	3,573	21,573	.603						1	1
TOTAL	17,871	35,081	.196						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					651					2,186	6,056
2008											4,130
2010											485
2011					1,245					20,328	
TOTAL					1,896					22,514	10,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,581					5,268	5,741
2008											4,324
2010											454
2011		129	2,774	1,328	1,447		1,833	26,260	16,717	21,708	
TOTAL		129	2,774	1,328	3,028		1,833	26,260	16,717	26,976	10,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,996	48,049	10,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,868	-84,125	222	
TOTAL LOSSES			10,741	
EXPECTED LOSSES	337,583	204,266	25,019	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.060	.060
INDICATED (POST-TEST)	.000	.000	.064	.064
PRES. ON RATE LEVEL	1.825	1.104	.135	3.064
DERIVED BY FORMULA	1.807	1.071	.133	3.011
UNDERLYING PRES. RATE	1.889	1.143	.140	3.172
PROPOSED	1.807	1.071	.133	3.011

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.469
IND. RATES				4.47	MINIMUM PREMIUM	1430
MAN. RATES	2.89	3.52	4.15	+ 4.47	PRESENT	1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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	22,245	.878						2	2
2011	2,127	285,504	13.422					1	5	6
TOTAL	13,336	360,774	2.705					1	11	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					242					899	1,410
2008											13,331
2009					3,735					18,096	15,312
2010					3,662					10,179	8,404
2011				58,209	18,411				182,016	16,972	9,896
TOTAL				58,209	26,050				182,016	46,146	48,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					588					2,167	1,337
2008											13,958
2009		10	1,063	1,041	7,033		16	3,976	5,012	34,432	14,837
2010		74	2,588	2,208	6,363		50	4,393	5,041	16,136	7,875
2011		9,339	200,543	83,493	29,732		28,921	470,740	235,230	47,725	9,847
TOTAL		9,423	204,194	86,742	43,716		28,987	479,109	245,283	100,460	47,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	721,713	476,201	47,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-182,829	-174,698	447	
TOTAL LOSSES	538,884	301,503	48,301	
EXPECTED LOSSES	532,773	422,618	55,745	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.041	2.261	.362	6.664
INDICATED (POST-TEST)	4.332	2.424	.388	7.144
PRES. ON RATE LEVEL	3.858	3.061	.404	7.323
DERIVED BY FORMULA	3.863	3.048	.404	7.315
UNDERLYING PRES. RATE	3.995	3.169	.418	7.582
PROPOSED	3.863	3.048	.404	7.315

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.859
IND. RATES				10.86	MINIMUM PREMIUM	2000
MAN. RATES	6.27	7.91	9.92	+ 10.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	7,908	249,935	3.160			1			3	4
2008	7,042	87,618	1.244				1			1
2009	6,148	22,404	.364						3	3
2010	4,633	1,973	.042							
2011	3,938	1,404	.035							
TOTAL	29,669	363,334	1.225			1	1		6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			144,808		11,770			62,962		27,732	2,663
2008				12,087					73,273		2,258
2009					4,371					8,898	9,135
2010											1,973
2011											1,404
TOTAL			144,808	12,087	16,141			62,962	73,273	36,630	17,433

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			292,078		28,577			192,916		66,835	2,525
2008			1,922	22,945	348			13,299	177,907	2,828	2,364
2009		12	1,250	1,221	8,234		9	1,957	2,465	16,929	8,852
2010											1,849
2011											1,397
TOTAL		12	295,250	24,166	37,159		9	208,172	180,372	86,592	16,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	503,443	328,289	16,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-220,592	-170,742	260	
TOTAL LOSSES	282,851	157,547	17,247	
EXPECTED LOSSES	647,081	398,454	36,196	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.953	.531	.058	1.542
INDICATED (POST-TEST)	1.022	.569	.062	1.653
PRES. ON RATE LEVEL	2.106	1.297	.118	3.521
DERIVED BY FORMULA	2.095	1.268	.116	3.479
UNDERLYING PRES. RATE	2.181	1.343	.122	3.646
PROPOSED	2.095	1.268	.116	3.479

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.164
IND. RATES				5.16	MINIMUM PREMIUM	1605
MAN. RATES	3.32	3.99	4.77	+ 5.16	PRESENT	1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	137	123	.089							
2008	217	2,214	1.020							
2009	196									
2010	158	2,785	1.762							
2011	115									
TOTAL	823	5,122	.622							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											123
2008											2,214
2010											2,785
TOTAL											5,122

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											117
2008											2,318
2010											2,610
TOTAL											5,045

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,045	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,717	-4,989	9	
TOTAL LOSSES			5,054	
EXPECTED LOSSES	16,551	11,983	1,152	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.614	.614
INDICATED (POST-TEST)	.000	.000	.658	.658
PRES. ON RATE LEVEL	1.943	1.406	.135	3.484
DERIVED BY FORMULA	1.943	1.406	.135	3.484
UNDERLYING PRES. RATE	2.011	1.456	.140	3.607
PROPOSED	1.943	1.406	.135	3.484

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.171
IND. RATES				5.17	MINIMUM PREMIUM	1610
MAN. RATES	3.30	3.98	4.72	+ 5.17	PRESENT	1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	264									
2008	678									
2009	61									
2010	839	6,107	.727						1	1
2011	531									
TOTAL	2,373	6,107	.257						1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			63	53	151		16	1,484	1,700	5,449	2,420
TOTAL			63	53	151		16	1,484	1,700	5,449	2,420

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,563	7,353	2,420	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,751	-9,960	42	
TOTAL LOSSES			2,462	
EXPECTED LOSSES	45,063	26,008	4,200	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.104	.104
INDICATED (POST-TEST)	.000	.000	.111	.111
PRES. ON RATE LEVEL	1.834	1.059	.171	3.064
DERIVED BY FORMULA	1.834	1.048	.170	3.052
UNDERLYING PRES. RATE	1.899	1.096	.177	3.172
PROPOSED	1.834	1.048	.170	3.052

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.530
IND. RATES				4.53	MINIMUM PREMIUM	1445
MAN. RATES	2.89	3.52	4.15	+ 4.53	PRESENT	1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52												
2008													
2009													
2010	12												
2011	30												
TOTAL	94												

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.	-1,114	-1,480	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	3,626	3,434	195	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	3.725	3.529	.201	7.455
DERIVED BY FORMULA	3.725	3.529	.201	7.455
UNDERLYING PRES. RATE	3.857	3.654	.208	7.719
PROPOSED	3.725	3.529	.201	7.455

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.066
IND. RATES				11.07	MINIMUM PREMIUM	2000
MAN. RATES	7.20	8.60	10.10	+ 11.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,284	432,836	5.224			1	3	5	9
2008	7,581	188,752	2.489				3	1	4
2009	7,239	34,795	.480					3	3
2010	7,291	321,228	4.405			1	3	3	7
2011	8,133	199,041	2.447				1	8	9
TOTAL	38,528	1,176,652	3.054			2	10	20	32

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			73,739	52,533	7,839			75,444	113,238	90,418	19,625
2008				56,698	38,978				50,683	33,000	9,393
2009					4,290					3,028	27,477
2010			93,619	38,786	1,054			110,000	62,557	6,657	8,555
2011				6,456	32,456				15,000	140,062	5,067
TOTAL			167,358	154,473	84,617			185,444	241,478	273,165	70,117

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			148,732	102,597	19,034			231,160	246,292	217,906	18,605
2008			11,544	112,193	81,440			11,113	127,743	75,141	9,834
2009		13	1,224	1,198	8,081		2	662	840	5,764	26,625
2010		13,722	280,760	67,383	10,913		12,647	492,496	130,372	22,974	8,016
2011		4,170	89,926	41,684	38,568		14,899	217,957	133,422	152,022	5,042
TOTAL		17,905	532,186	325,055	158,036		27,548	953,388	638,669	473,807	68,122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,531,027	1,595,567	68,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-628,646	-677,353	1,398	
TOTAL LOSSES	902,381	918,214	69,520	
EXPECTED LOSSES	1,875,543	1,648,613	156,809	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.342	2.383	.180	4.905
INDICATED (POST-TEST)	2.511	2.555	.193	5.259
PRES. ON RATE LEVEL	4.702	4.133	.392	9.227
DERIVED BY FORMULA	4.658	4.070	.382	9.110
UNDERLYING PRES. RATE	4.868	4.279	.407	9.554
PROPOSED	4.658	4.070	.382	9.110

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.523
IND. RATES				13.52	MINIMUM PREMIUM	2000
MAN. RATES	8.64	10.47	12.50	+ 13.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	10,021	210,010	2.095				2	5	7
2008	8,864	493,500	5.567			1	1	3	5
2009	4,952	10,675	.215					2	2
2010	4,331	48,617	1.122				1	3	4
2011	3,843	17,790	.462					2	2
TOTAL	32,011	780,592	2.439			1	4	15	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				114,055	12,903				57,551	16,266	9,235
2008			164,646	17,537	29,371			200,000	6,139	30,389	45,418
2009					2,684					4,852	3,139
2010				2,825	7,905				15,272	19,261	3,354
2011					2,816					9,670	5,304
TOTAL			164,646	134,417	55,679			200,000	78,962	80,438	66,450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				222,750	31,329				125,173	39,201	8,755
2008		11,149	275,786	39,038	62,094		24,099	552,660	28,673	70,075	47,553
2009		8	768	751	5,054		3	1,066	1,347	9,234	3,042
2010		301	9,378	8,983	14,040		482	30,120	35,262	32,227	3,143
2011		285	6,264	2,998	3,269		876	12,493	7,955	10,327	5,277
TOTAL		11,743	292,196	274,520	115,786		25,460	596,339	198,410	161,064	67,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	925,738	749,780	67,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-349,277	-334,598	369	
TOTAL LOSSES	576,461	415,182	68,139	
EXPECTED LOSSES	1,022,112	775,306	54,739	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.801	1.297	.213	3.311
INDICATED (POST-TEST)	1.931	1.390	.228	3.549
PRES. ON RATE LEVEL	3.084	2.339	.165	5.588
DERIVED BY FORMULA	3.061	2.301	.168	5.530
UNDERLYING PRES. RATE	3.193	2.422	.171	5.786
PROPOSED	3.061	2.301	.168	5.530

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.209
IND. RATES				8.21	MINIMUM PREMIUM	2000
MAN. RATES	5.19	6.35	7.57	+ 8.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,522	113,744	2.515				2	1	3
2008	2,442	2,187	.089						
2009									
2010									
2011									
TOTAL	6,964	115,931	1.665				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				56,652	2,243				37,684	5,659	11,506
2008											2,187
TOTAL				56,652	2,243				37,684	5,659	13,693

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				110,642	5,446				81,963	13,638	10,908
2008											2,290
TOTAL				110,642	5,446				81,963	13,638	13,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		211,689	13,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,286	-104,876	144	
TOTAL LOSSES		106,813	13,342	
EXPECTED LOSSES	153,139	219,297	45,893	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.534	.192	1.726
INDICATED (POST-TEST)	.000	1.644	.206	1.850
PRES. ON RATE LEVEL	2.124	3.041	.637	5.802
DERIVED BY FORMULA	2.103	3.027	.633	5.763
UNDERLYING PRES. RATE	2.199	3.149	.659	6.007
PROPOSED	2.103	3.027	.633	5.763

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.555
IND. RATES				8.56	MINIMUM PREMIUM	2000
MAN. RATES	6.17	6.94	7.86	+ 8.56	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	956	197,724	20.682			1			1	2
2008	232									
2009	167									
2010	226									
2011	356									
TOTAL	1,937	197,724	10.208			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			115,571		1,546			75,161		279	5,167
TOTAL			115,571		1,546			75,161		279	5,167

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			233,107		3,754			230,293		672	4,898
TOTAL			233,107		3,754			230,293		672	4,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	463,400	4,426	4,898			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,898	-16,646	27			
TOTAL LOSSES	450,502		4,925			
EXPECTED LOSSES	39,709	37,422	3,545			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	23.258	.000	.254	23.512		
INDICATED (POST-TEST)	24.933	.000	.272	25.205		
PRES. ON RATE LEVEL	1.980	1.866	.177	4.023		
DERIVED BY FORMULA	1.980	1.847	.178	4.005		
UNDERLYING PRES. RATE	2.050	1.932	.183	4.165		
PROPOSED	1.989	1.855	.179	4.023		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.972
IND. RATES				5.97	MINIMUM PREMIUM	1810
MAN. RATES	3.40	4.29	5.45	+ 5.97	PRESENT	1700

+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
2007	503	47,250	9.393			503				1		1
2008	495	228,804	46.223			495					1	1
2009	401					401						
2010	361					361						
2011	407					407						
TOTAL	2,167	276,054	12.739			2,167				1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				5,845					41,405		
2008					117,509					111,084	211
TOTAL				5,845	117,509				41,405	111,084	211

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				11,415					90,056		
2008			7,617	13,753	240,594			6,452	15,769	246,359	221
TOTAL			7,617	25,168	240,594			6,452	105,825	246,359	221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,069	617,946	221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,889	-24,799	80	
TOTAL LOSSES	2,180	593,147	301	
EXPECTED LOSSES	35,279	59,723	9,513	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.101	27.372	.014	27.487
INDICATED (POST-TEST)	.108	29.343	.015	29.466
PRES. ON RATE LEVEL	1.572	2.662	.424	4.658
DERIVED BY FORMULA	1.572	2.929	.420	4.921
UNDERLYING PRES. RATE	1.628	2.756	.439	4.823
PROPOSED	1.572	2.929	.420	4.921

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.305
IND. RATES				7.31	MINIMUM PREMIUM	2000
MAN. RATES	4.32	5.29	6.31	+ 7.31	PRESENT	1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	72									
2008	78									
2009	453									
2010	645									
2011	855									
TOTAL	2,103									

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.	-26,686	-20,654	86	
TOTAL LOSSES			86	
EXPECTED LOSSES	83,070	56,297	6,267	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.815	2.585	.288	6.688
DERIVED BY FORMULA	3.815	2.559	.285	6.659
UNDERLYING PRES. RATE	3.950	2.677	.298	6.925
PROPOSED	3.815	2.559	.285	6.659

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.885
IND. RATES				9.89	MINIMUM PREMIUM	2000
MAN. RATES	6.56	7.78	9.06	+ 9.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008	199									
2009	186									
2010	145									
2011										
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.	-3,875	-3,597	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	10,468	8,571	1,499	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.907	1.562	.273	3.742
DERIVED BY FORMULA	1.907	1.562	.273	3.742
UNDERLYING PRES. RATE	1.975	1.617	.283	3.875
PROPOSED	1.907	1.562	.273	3.742

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.554
IND. RATES				5.55	MINIMUM PREMIUM	1705
MAN. RATES	3.69	4.41	5.07	+ 5.55	PRESENT	1600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	28,712	1,369,735	4.770			5	7	7	19
2008	25,388	2,055,803	8.097			5	6	1	12
2009	17,157	378,026	2.203			2	2		4
2010									
2011									
TOTAL	71,257	3,803,564	5.338			12	15	8	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			549,606	105,160	6,787			517,591	130,546	22,211	37,834
2008			1,150,950	196,695	86			589,691	95,199	1,069	22,113
2009			160,747	36,070				150,100	26,144		4,965
TOTAL			1,861,303	337,925	6,873			1,257,382	251,889	23,280	64,912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,108,555	205,378	16,477			1,585,899	283,938	53,527	35,867
2008		69,172	1,713,301	387,728	14,861		72,212	1,664,810	259,625	13,362	23,152
2009		8,072	391,357	71,196	6,025		6,127	609,554	75,897	6,803	4,811
TOTAL		77,244	3,213,213	664,302	37,363		78,339	3,860,263	619,460	73,692	63,830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,229,059	1,394,817	63,830	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,239,658	-589,920	400	
TOTAL LOSSES	5,989,401	804,897	64,230	
EXPECTED LOSSES	3,581,377	1,273,363	111,873	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.405	1.130	.090	9.625
INDICATED (POST-TEST)	9.010	1.211	.096	10.317
PRES. ON RATE LEVEL	4.854	1.726	.152	6.732
DERIVED BY FORMULA	4.979	1.690	.148	6.817
UNDERLYING PRES. RATE	5.026	1.787	.157	6.970
PROPOSED	4.979	1.690	.148	6.817

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.119
IND. RATES				10.12	MINIMUM PREMIUM	2000
MAN. RATES	6.05	7.52	9.12	+ 10.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	6,296	158,974	2.525						1	1
2008	5,826	66,680	1.144						2	2
2009	6,202	12,384	.199						1	1
2010	13,815	86,091	.623				1		1	2
2011	13,252	72,204	.544						4	4
TOTAL	45,391	396,333	.873						1	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					79,579					65,853	13,542
2008					6,396					48,663	11,621
2009					3,321					5,243	3,820
2010				2,234	5,376				10,000	30,084	38,397
2011					21,340					48,907	1,957
TOTAL				2,234	116,012				10,000	198,750	69,337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					193,218					158,706	12,838
2008			414	748	13,095			2,829	6,907	107,923	12,167
2009		9	949	928	6,254		5	1,151	1,454	9,977	3,702
2010		220	6,799	6,574	9,582		407	27,265	31,745	48,807	35,978
2011		2,200	47,498	22,761	24,753		4,397	63,182	40,217	52,236	1,947
TOTAL		2,429	55,660	31,011	246,902		4,809	94,427	80,323	377,649	66,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	157,325	735,885	66,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-347,872	-454,646	1,349	
TOTAL LOSSES		281,239	67,981	
EXPECTED LOSSES	1,043,993	1,170,635	120,286	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.620	.150	.770
INDICATED (POST-TEST)	.000	.665	.161	.826
PRES. ON RATE LEVEL	2.221	2.491	.256	4.968
DERIVED BY FORMULA	2.177	2.400	.251	4.828
UNDERLYING PRES. RATE	2.300	2.579	.265	5.144
PROPOSED	2.177	2.400	.251	4.828

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.167
IND. RATES				7.17	MINIMUM PREMIUM	2000
MAN. RATES	4.82	5.76	6.73	+ 7.17	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	8,091	54,207	.669						6	6
2008	7,328	714,405	9.748			2	2			4
2009	7,823	201,707	2.578			1	2			3
2010	7,542	300,738	3.987			1	1		3	5
2011	8,438	16,505	.195						2	2
TOTAL	39,222	1,287,562	3.283			4	5		11	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					7,565					18,218	28,424
2008			264,492	24,144				395,422	23,151		7,196
2009			105,313	40,846				36,809	12,889		5,850
2010			106,206	38,448	7,619			124,548	11,438	8,371	4,108
2011					2,475					3,799	10,231
TOTAL			476,011	103,438	17,659			556,779	47,478	30,388	55,809

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					18,368					43,904	26,946
2008		16,761	411,456	49,305	2,880		41,632	953,869	72,540	5,110	7,534
2009		5,376	265,772	77,197	4,881		1,520	153,813	32,462	2,141	5,669
2010		15,411	315,610	72,030	22,935		12,822	473,203	47,983	20,742	3,849
2011		256	5,504	2,639	2,869		338	4,903	3,122	4,052	10,180
TOTAL		37,804	998,342	201,171	51,933		56,312	1,585,788	156,107	75,949	54,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,678,246	485,160	54,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,048,697	-684,641	1,169	
TOTAL LOSSES	1,629,549		55,347	
EXPECTED LOSSES	3,133,053	1,668,896	129,432	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.155	.000	.141	4.296
INDICATED (POST-TEST)	4.454	.000	.151	4.605
PRES. ON RATE LEVEL	7.715	4.109	.319	12.143
DERIVED BY FORMULA	7.650	3.945	.311	11.906
UNDERLYING PRES. RATE	7.988	4.255	.330	12.573
PROPOSED	7.650	3.945	.311	11.906

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	17.674
IND. RATES				17.67	MINIMUM PREMIUM	2000
MAN. RATES	11.45	13.84	16.45	+ 17.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	15,798	273,494	1.731			1	3	5	9
2008	13,230	392,252	2.964			2	1	2	5
2009	11,347	243,844	2.148			1		1	2
2010	10,214	716,919	7.018			1		3	4
2011	9,803	217,303	2.216			1		4	5
TOTAL	60,392	1,843,812	3.053			6	4	15	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			122,389	84,420	5,666			23,469	10,947	21,134	5,469
2008			243,252	14,071	2,784			30,848	72,733	3,976	24,588
2009			162,877		2,355			72,427		1,675	4,510
2010			163,795		139,597			221,281		145,340	46,906
2011			104,247		7,751			36,127		48,456	20,722
TOTAL			796,560	98,491	158,153			384,152	83,680	220,581	102,195

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			246,859	164,873	13,757			71,909	23,810	50,932	5,185
2008		21,262	519,393	31,441	8,880		4,805	122,884	179,041	12,110	25,744
2009		7,989	377,315	7,932	8,543		2,921	286,052	10,125	5,547	4,370
2010		20,100	433,122	97,175	249,727		19,331	737,756	108,568	239,675	43,951
2011		24,726	270,686	24,021	15,980		23,820	194,782	50,438	54,293	20,618
TOTAL		74,077	1,847,375	325,442	296,887		50,877	1,413,383	371,982	362,557	99,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,385,712	1,356,868	99,868	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,218,749	-715,438	1,341	
TOTAL LOSSES	2,166,963	641,430	101,209	
EXPECTED LOSSES	3,601,779	1,691,579	171,513	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.588	1.062	.168	4.818
INDICATED (POST-TEST)	3.846	1.138	.180	5.164
PRES. ON RATE LEVEL	5.760	2.705	.275	8.740
DERIVED BY FORMULA	5.722	2.611	.269	8.602
UNDERLYING PRES. RATE	5.964	2.801	.284	9.049
PROPOSED	5.722	2.611	.269	8.602

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.769
IND. RATES				12.77	MINIMUM PREMIUM	2000
MAN. RATES	8.17	9.87	11.84	+ 12.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,083	6,519	.312						1	1
2008	1,873	16,863	.900						2	3
2009	2,049	54,419	2.655						1	1
2010	1,664	5,043,272	303.081		1	1				2
2011	940	4,300	.457							
TOTAL	8,609	5,125,373	59.535		1	1		3	2	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					962					370	5,187
2008				10,045	5,000				1,818		
2009				22,553					24,174		7,692
2010		299,519	80,469				4,442,317	214,622			6,345
2011											4,300
TOTAL		299,519	80,469	32,598	5,962		4,442,317	214,622	25,992	370	23,524

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					2,336					892	4,917
2008			1,922	19,654	10,526			331	4,413	71	
2009		120	12,278	40,030	1,229		69	16,170	51,667	1,772	7,454
2010		63,731	207,135	7,665	4,241		607,660	998,513	45,007	11,361	5,945
2011											4,279
TOTAL		63,851	221,335	67,349	18,332		607,729	1,015,014	101,087	14,096	22,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,907,929	200,864	22,595			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-89,575	-47,640	148			
TOTAL LOSSES	1,818,354	153,224	22,743			
EXPECTED LOSSES	259,906	110,454	21,178			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	21.122	1.780	.264	23.166		
INDICATED (POST-TEST)	22.643	1.908	.283	24.834		
PRES. ON RATE LEVEL	2.916	1.239	.237	4.392		
DERIVED BY FORMULA	3.113	1.252	.238	4.603		
UNDERLYING PRES. RATE	3.019	1.283	.246	4.548		
PROPOSED	3.113	1.252	.238	4.603		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.833
IND. RATES				6.83	MINIMUM PREMIUM	2000
MAN. RATES	4.28	5.09	5.95	+ 6.83	PRESENT	1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,992	18,055	.906						3	3
2008	2,000	81,476	4.073				1		1	2
2009	1,714									
2010	1,620									
2011	1,934	3,529	.182							
TOTAL	9,260	103,060	1.113				1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					3,379					13,428	1,248
2008				25,112	1,583				49,253	5,528	
2011											3,529
TOTAL				25,112	4,962				49,253	18,956	4,777

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					8,204					32,362	1,183
2008			4,099	47,857	3,965			9,262	120,373	14,161	
2011											3,511
TOTAL			4,099	47,857	12,169			9,262	120,373	46,523	4,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,361	226,922	4,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,456	-74,883	108	
TOTAL LOSSES		152,039	4,802	
EXPECTED LOSSES	338,268	182,422	12,222	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.642	.052	1.694
INDICATED (POST-TEST)	.000	1.760	.056	1.816
PRES. ON RATE LEVEL	3.528	1.903	.127	5.558
DERIVED BY FORMULA	3.493	1.900	.126	5.519
UNDERLYING PRES. RATE	3.653	1.970	.132	5.755
PROPOSED	3.493	1.900	.126	5.519

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.192
IND. RATES				8.19	MINIMUM PREMIUM	2000
MAN. RATES	7.22	7.54	7.53	+ 8.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	596									
2008	579									
2009	355	42,871	12.076						1	1
2010	211									
2011	226	957	.423							
TOTAL	1,967	43,828	2.228						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	
2011											957
TOTAL					3,566					39,305	957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		9	1,018	996	6,717		35	8,638	10,883	74,786	
2011											952
TOTAL		9	1,018	996	6,717		35	8,638	10,883	74,786	952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,700	93,382	952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,104	-14,098	25	
TOTAL LOSSES		79,284	977	
EXPECTED LOSSES	53,010	32,613	3,835	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.031	.050	4.081
INDICATED (POST-TEST)	.000	4.321	.054	4.375
PRES. ON RATE LEVEL	2.603	1.601	.188	4.392
DERIVED BY FORMULA	2.603	1.628	.187	4.418
UNDERLYING PRES. RATE	2.695	1.658	.195	4.548
PROPOSED	2.588	1.618	.186	4.392

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.519
IND. RATES				6.52	MINIMUM PREMIUM	1955
MAN. RATES	4.39	5.17	5.95	+ 6.52	PRESENT	1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008	35									
2009	18									
2010	329									
2011	428									
TOTAL	810									

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.	-2,610	-2,235	19	
TOTAL LOSSES			19	
EXPECTED LOSSES	8,221	6,723	1,151	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.980	.802	.137	1.919
DERIVED BY FORMULA	.980	.802	.137	1.919
UNDERLYING PRES. RATE	1.015	.830	.142	1.987
PROPOSED	.980	.802	.137	1.919

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.848
IND. RATES				2.85	MINIMUM PREMIUM	1015
MAN. RATES	1.81	2.19	2.60	+ 2.85	PRESENT	965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,177	55,507	1.072				1	2	3
2008	4,290	7,799	.181						
2009	3,394	252,940	7.452			1	1		2
2010	3,262	33,981	1.041				1		1
2011	3,567	9,663	.270						
TOTAL	19,690	359,890	1.828			1	3	2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				3,514	930				4,347	37,406	9,310
2008											7,799
2009			160,200	28,079				20,805	30,178		13,678
2010				3,840					27,058		3,083
2011											9,663
TOTAL			160,200	35,433	930			20,805	61,583	37,406	43,533

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				6,863	2,258				9,455	90,148	8,826
2008											8,166
2009		7,998	385,743	56,990	5,568		928	102,254	67,277	2,889	13,254
2010		187	5,150	5,734	417		683	38,630	45,583	2,999	2,889
2011											9,615
TOTAL		8,185	390,893	69,587	8,243		1,611	140,884	122,315	96,036	42,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	541,573	296,181	42,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-197,297	-173,859	515	
TOTAL LOSSES	344,276	122,322	43,265	
EXPECTED LOSSES	586,367	414,475	63,205	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.748	.621	.220	2.589
INDICATED (POST-TEST)	1.874	.666	.236	2.776
PRES. ON RATE LEVEL	2.876	2.033	.310	5.219
DERIVED BY FORMULA	2.866	1.992	.308	5.166
UNDERLYING PRES. RATE	2.978	2.105	.321	5.404
PROPOSED	2.866	1.992	.308	5.166

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.668
IND. RATES				7.67	MINIMUM PREMIUM	2000
MAN. RATES	6.29	6.57	7.07	+ 7.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,196	401	.018							
2008	2,073	24,445	1.179						2	2
2009	2,441									
2010	2,572	399	.015							
2011	2,562	9,012	.351						2	2
TOTAL	11,844	34,257	.289						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											401
2008					18,323					4,085	2,037
2010											399
2011					2,229					6,783	
TOTAL					20,552					10,868	2,837

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											380
2008			1,186	2,144	37,515			236	581	9,061	2,133
2010											374
2011		232	4,962	2,379	2,586		614	8,761	5,577	7,242	
TOTAL		232	6,148	4,523	40,101		614	8,997	6,158	16,303	2,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,991	67,085	2,887	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,720	-49,703	196	
TOTAL LOSSES		17,382	3,083	
EXPECTED LOSSES	153,972	121,755	21,201	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.147	.026	.173
INDICATED (POST-TEST)	.000	.158	.028	.186
PRES. ON RATE LEVEL	1.255	.993	.173	2.421
DERIVED BY FORMULA	1.242	.976	.170	2.388
UNDERLYING PRES. RATE	1.300	1.028	.179	2.507
PROPOSED	1.242	.976	.170	2.388

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.544
IND. RATES				3.54	MINIMUM PREMIUM	1195
MAN. RATES	2.35	2.82	3.28	+ 3.54	PRESENT	1140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,116	28,218	2.528				1	1	2
2008	1,069	6,224	.582					1	1
2009	1,456								
2010	1,234								
2011	971								
TOTAL	5,846	34,442	.589				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				9,688	4,931				8,013	5,586	
2008					1,496					3,593	1,135
TOTAL				9,688	6,427				8,013	9,179	1,135

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				18,921	11,972				17,428	13,462	
2008			97	175	3,064			210	509	7,969	1,188
TOTAL			97	19,096	15,036			210	17,937	21,431	1,188

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	307	73,500	1,188	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,651	-34,063	93	
TOTAL LOSSES		39,437	1,281	
EXPECTED LOSSES	125,396	81,376	11,283	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.675	.022	.697
INDICATED (POST-TEST)	.000	.724	.024	.748
PRES. ON RATE LEVEL	2.072	1.344	.186	3.602
DERIVED BY FORMULA	2.072	1.338	.184	3.594
UNDERLYING PRES. RATE	2.145	1.392	.193	3.730
PROPOSED	2.072	1.338	.184	3.594

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.335
IND. RATES				5.34	MINIMUM PREMIUM	1650
MAN. RATES	3.75	4.33	4.88	+ 5.34	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	873	399	.045							
2008	667	1,600	.239						1	1
2009	610	736	.120							
2010	617	1,010	.163							
2011	741	68,428	9,234						1	1
TOTAL	3,508	72,173	2,057						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											399
2008					394						1,206
2009											736
2010											1,010
2011				27,559					37,400		3,469
TOTAL				27,559	394				37,400		6,820

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											378
2008			25	45	806						1,263
2009											713
2010											946
2011		3,523	75,549	30,229	3,968		5,630	92,219	45,468	6,082	3,452
TOTAL		3,523	75,574	30,274	4,774		5,630	92,219	45,468	6,082	6,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	176,946	86,598	6,752	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,564	-26,002	90	
TOTAL LOSSES	141,382	60,596	6,842	
EXPECTED LOSSES	106,643	62,758	10,244	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.030	1.727	.195	5.952
INDICATED (POST-TEST)	4.320	1.851	.209	6.380
PRES. ON RATE LEVEL	2.936	1.728	.282	4.946
DERIVED BY FORMULA	2.936	1.729	.281	4.946
UNDERLYING PRES. RATE	3.040	1.789	.292	5.121
PROPOSED	2.936	1.729	.281	4.946

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.342
IND. RATES				7.34	MINIMUM PREMIUM	2000
MAN. RATES	4.79	5.73	6.70	+ 7.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	26,551	2,012,454	7.579			4	5	9	18
2008	15,842	162,229	1.024				2	3	5
2009	15,932	511,088	3.207				6	5	11
2010	15,592	476,993	3.059			1	1	5	7
2011	16,424	233,732	1.423				1	5	6
TOTAL	90,341	3,396,496	3.760			5	15	27	47

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			685,268	132,162	27,003			806,003	145,163	88,507	128,348
2008				52,400	5,915				25,891	21,243	56,780
2009				160,478	23,816				214,710	88,457	23,627
2010			183,008	27,265	3,298			148,549	58,868	34,902	21,103
2011				31,500	13,529				31,539	133,656	23,508
TOTAL			868,276	403,805	73,561			954,552	476,171	366,765	253,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			937,612	258,113	65,564			1,510,644	315,730	213,302	121,674
2008			8,716	100,164	13,618			5,934	65,881	48,114	59,449
2009		911	94,166	291,499	53,598		699	163,077	483,421	184,052	22,894
2010		22,318	443,201	58,379	17,349		15,174	589,462	143,025	68,572	19,774
2011		5,418	116,455	48,972	20,223		16,806	250,462	148,258	147,869	23,390
TOTAL		28,647	1,600,150	757,127	170,352		32,679	2,519,579	1,156,315	661,909	247,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,181,055	2,745,703	247,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,332,044	-1,182,332	3,929	
TOTAL LOSSES	2,849,011	1,563,371	251,110	
EXPECTED LOSSES	3,984,037	2,784,309	481,518	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.154	1.731	.278	5.163
INDICATED (POST-TEST)	3.381	1.856	.298	5.535
PRES. ON RATE LEVEL	4.259	2.977	.515	7.751
DERIVED BY FORMULA	4.233	2.887	.498	7.618
UNDERLYING PRES. RATE	4.410	3.082	.533	8.025
PROPOSED	4.233	2.887	.498	7.618

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.308
IND. RATES				11.31	MINIMUM PREMIUM	2000
MAN. RATES	7.42	8.94	10.50	+ 11.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	17,970	831,381	4.626			1	5	1	7
2008	17,348	614,537	3.542			1	4	3	8
2009	17,041	821,712	4.821			2	1	4	7
2010	16,459	462,314	2.808			1	4	3	8
2011	16,926	762,804	4.506			1	6	7	14
TOTAL	85,744	3,492,748	4.073			6	20	18	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			168,563	64,559	234			343,170	214,322	268	40,265
2008			69,373	108,849	4,434			163,708	186,980	51,164	30,029
2009			326,050	8,700	9,181			348,637	7,150	81,633	40,361
2010			93,201	65,569	5,014			52,257	150,866	55,240	40,167
2011			78,908	95,429	16,494			30,572	304,791	130,916	105,694
TOTAL			736,095	343,106	35,357			938,344	864,109	319,221	256,516

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			241,101	126,084	568			745,640	466,152	646	38,171
2008		6,063	165,038	208,407	13,007		25,467	617,772	471,243	123,271	31,440
2009		14,033	666,174	30,720	24,950		11,959	1,183,956	77,154	165,423	39,110
2010		15,054	318,446	109,712	20,669		9,339	429,410	291,804	106,906	37,636
2011		32,006	490,159	134,185	38,161		74,147	1,032,548	487,152	191,536	105,166
TOTAL		67,156	1,880,918	609,108	97,355		120,912	4,009,326	1,793,505	587,782	251,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,078,312	3,087,750	251,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-687,159	-771,739	4,403	
TOTAL LOSSES	5,391,153	2,316,011	255,926	
EXPECTED LOSSES	2,039,850	1,870,077	506,748	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.287	2.701	.298	9.286
INDICATED (POST-TEST)	6.740	2.895	.319	9.954
PRES. ON RATE LEVEL	2.298	2.106	.571	4.975
DERIVED BY FORMULA	2.431	2.169	.551	5.151
UNDERLYING PRES. RATE	2.379	2.181	.591	5.151
PROPOSED	2.431	2.169	.551	5.151

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.646
IND. RATES				7.65	MINIMUM PREMIUM	2000
MAN. RATES	4.51	5.53	6.74	+ 7.65	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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	129,091	2.730				1			1
2011	3,114	1,082,188	34.752				1		1	2
TOTAL	23,680	1,390,101	5.870				4		4	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				41,357	2,816				30,189	6,166	591
2008				64,524	1,455				26,112	806	
2009											4,806
2010				30,005					54,165		44,921
2011				17,650	290				1,063,352	110	786
TOTAL				153,536	4,561				1,173,818	7,082	51,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				80,770	6,837				65,661	14,860	560
2008			10,358	122,659	4,840			4,785	63,518	2,795	
2009											4,657
2010		1,470	40,220	44,789	3,240		1,369	77,326	91,247	6,001	42,091
2011		483	10,408	4,214	850		32,303	529,241	260,944	35,010	782
TOTAL		1,953	60,986	252,432	15,767		33,672	611,352	481,370	58,666	48,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	707,963	808,235	48,090	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-326,622	-171,517	229	
TOTAL LOSSES	381,341	636,718	48,319	
EXPECTED LOSSES	959,277	396,165	31,021	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.610	2.689	.204	4.503
INDICATED (POST-TEST)	1.726	2.883	.219	4.828
PRES. ON RATE LEVEL	3.912	1.616	.127	5.655
DERIVED BY FORMULA	3.890	1.654	.130	5.674
UNDERLYING PRES. RATE	4.051	1.673	.131	5.855
PROPOSED	3.877	1.648	.130	5.655

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.394
IND. RATES				8.39	MINIMUM PREMIUM	2000
MAN. RATES	6.44	7.02	7.66	+ 8.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	370									
2008	326									
2009	407									
2010	409									
2011	365									
TOTAL	1,877									

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.	-11,246	-10,003	15			
TOTAL LOSSES			15			
EXPECTED LOSSES	33,318	24,194	1,596			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.714	1.245	.082	3.041		
DERIVED BY FORMULA	1.714	1.233	.081	3.028		
UNDERLYING PRES. RATE	1.775	1.289	.085	3.149		
PROPOSED	1.714	1.233	.081	3.028		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.495
IND. RATES				4.50	MINIMUM PREMIUM	1440
MAN. RATES	2.97	3.57	4.12	+ 4.50	PRESENT	1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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	1,995	2,642	.132							
2011	1,595	469	.029							
TOTAL	9,184	51,320	.559						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					356					653	
2008					777					1,633	4,838
2009				25,258					7,705		6,989
2010											2,642
2011											469
TOTAL				25,258	1,133				7,705	2,286	14,938

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					864					1,574	
2008			50	90	1,591			95	231	3,622	5,065
2009		133	13,753	44,827	1,377		23	5,154	16,473	565	6,772
2010											2,476
2011											467
TOTAL		133	13,803	44,917	3,832		23	5,249	16,704	5,761	14,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,208	71,214	14,780	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,134	-28,717	86	
TOTAL LOSSES		42,497	14,866	
EXPECTED LOSSES	85,502	69,246	10,193	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.463	.162	.625
INDICATED (POST-TEST)	.000	.496	.174	.670
PRES. ON RATE LEVEL	.899	.729	.107	1.735
DERIVED BY FORMULA	.890	.724	.108	1.722
UNDERLYING PRES. RATE	.931	.754	.111	1.796
PROPOSED	.890	.724	.108	1.722

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.556
IND. RATES				2.56	MINIMUM PREMIUM	945
MAN. RATES	1.68	2.02	2.35	+ 2.56	PRESENT	900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	16,586	100,428	.605				2	2	4	
2008	16,574	256,927	1.550			1	7	8		
2009	13,773	348,684	2.531				2	3	5	
2010	15,185	143,297	.943				1	5	6	
2011	18,692	434,318	2.323			2	3	5		
TOTAL	80,810	1,283,654	1.588			3	5	20	28	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			154,907	33,849	3,321			48,324	17,946	13,512	31,800
2008					7,566					33,623	12,507
2009				10,306	151,772				3,146	166,881	16,579
2010				10,000	14,942				43,337	45,380	29,638
2011			228,161		9,895			157,537		23,185	15,540
TOTAL			383,068	54,155	187,496			205,861	64,429	282,581	106,064

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				66,107	8,064				39,033	32,564	30,146
2008		13,539	329,709	3,689	17,252		7,511	173,415	7,717	75,326	13,095
2009		475	48,924	60,728	286,376		157	38,776	52,940	317,747	16,065
2010		787	23,967	23,940	27,041		1,325	81,462	95,486	76,752	27,771
2011		53,395	576,710	45,046	26,781		86,907	606,308	65,251	35,849	15,462
TOTAL		68,196	979,310	199,510	365,514		95,900	899,961	260,427	538,238	102,539

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,043,367	1,363,689	102,539	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-816,519	-526,490	1,772	
TOTAL LOSSES	1,226,848	837,199	104,311	
EXPECTED LOSSES	2,445,310	1,298,616	190,712	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.518	1.036	.129	2.683
INDICATED (POST-TEST)	1.627	1.111	.138	2.876
PRES. ON RATE LEVEL	2.923	1.551	.228	4.702
DERIVED BY FORMULA	2.884	1.520	.222	4.626
UNDERLYING PRES. RATE	3.026	1.607	.236	4.869
PROPOSED	2.884	1.520	.222	4.626

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.867
IND. RATES				6.87	MINIMUM PREMIUM	2000
MAN. RATES	4.49	5.39	6.37	+ 6.87	PRESENT	1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	172									
2008	156									
2009										
2010										
2011										
TOTAL	328									

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.	-1,575	-2,619	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	4,510	5,704	843	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.328	1.680	.248	3.256
DERIVED BY FORMULA	1.328	1.680	.248	3.256
UNDERLYING PRES. RATE	1.375	1.739	.257	3.371
PROPOSED	1.328	1.680	.248	3.256

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.833
IND. RATES				4.83	MINIMUM PREMIUM	1520
MAN. RATES	2.87	3.57	4.41	+ 4.83	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,044	843	.080							
2008	1,032									
2009	847									
2010	1,149									
2011	193	501	.259							
TOTAL	4,265	1,344	.032							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											843
2011											501
TOTAL											1,344

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											799
2011											498
TOTAL											1,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,297	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,878	-24,885	65	
TOTAL LOSSES			1,362	
EXPECTED LOSSES	114,942	56,896	10,364	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.032	.032
INDICATED (POST-TEST)	.000	.000	.034	.034
PRES. ON RATE LEVEL	2.603	1.288	.235	4.126
DERIVED BY FORMULA	2.603	1.275	.233	4.111
UNDERLYING PRES. RATE	2.695	1.334	.243	4.272
PROPOSED	2.603	1.275	.233	4.111

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.102
IND. RATES				6.10	MINIMUM PREMIUM	1845
MAN. RATES	3.99	4.76	5.59	+ 6.10	PRESENT	1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,845	5,264	.285							
2008	1,540	4,899	.318							
2009	1,898	14,416	.759						1	1
2010	3,236	360,222	11.131			1			1	2
2011	4,407	1,009	.022							
TOTAL	12,926	385,810	2.985			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											5,264
2008											4,899
2009					4,238					9,606	572
2010			149,798		11,552			151,480		28,747	18,645
2011											1,009
TOTAL			149,798		15,790			151,480		38,353	30,389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											4,990
2008											5,129
2009		11	1,207	1,187	7,981		8	2,111	2,661	18,276	554
2010		14,554	285,139	17,713	26,011		11,675	430,890	36,918	51,304	17,470
2011											1,004
TOTAL		14,565	286,346	18,900	33,992		11,683	433,001	39,579	69,580	29,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	745,595	162,051	29,147	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,587	-27,421	195	
TOTAL LOSSES	709,008	134,630	29,342	
EXPECTED LOSSES	112,457	71,610	16,545	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.485	1.042	.227	6.754
INDICATED (POST-TEST)	5.880	1.117	.243	7.240
PRES. ON RATE LEVEL	.840	.535	.124	1.499
DERIVED BY FORMULA	.890	.547	.126	1.563
UNDERLYING PRES. RATE	.870	.554	.128	1.552
PROPOSED	.890	.547	.126	1.563

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.32	MINIMUM PREMIUM	880
MAN. RATES	1.55	1.78	2.03	+ 2.32	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	6,945	1,661	.023						1	1
2008	6,076	5,954	.097						1	1
2009	5,197	185,530	3.569			1				1
2010	3,639	2,051	.056						1	1
2011	2,546	4,448	.174							
TOTAL	24,403	199,644	.818			1			3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					338					1,011	312
2008					2,211					3,464	279
2009			130,136					40,515			14,879
2010					964					255	832
2011											4,448
TOTAL			130,136		3,513			40,515		4,730	20,750

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					821					2,437	296
2008			143	260	4,528			200	492	7,683	292
2009		6,379	300,932	5,808	3,281		1,633	159,809	5,401	1,318	14,418
2010		19	679	582	1,673			113	125	406	780
2011											4,426
TOTAL		6,398	301,754	6,650	10,303		1,633	160,122	6,018	11,844	20,212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	469,907	34,815	20,212			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-95,795	-82,662	251			
TOTAL LOSSES	374,112		20,463			
EXPECTED LOSSES	279,170	190,100	38,069			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.533	.000	.084	1.617		
INDICATED (POST-TEST)	1.643	.000	.090	1.733		
PRES. ON RATE LEVEL	1.105	.752	.151	2.008		
DERIVED BY FORMULA	1.110	.729	.149	1.988		
UNDERLYING PRES. RATE	1.144	.779	.156	2.079		
PROPOSED	1.110	.729	.149	1.988		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.951
IND. RATES				2.95	MINIMUM PREMIUM	1040
MAN. RATES	2.60	2.63	2.72	+ 2.95	PRESENT	995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	7,456	18,827	.252						3	3
2008	10,271	22,904	.222						2	2
2009	5,972	38,578	.645				1			1
2010	6,519	9,677	.148						1	1
2011	6,993	725	.010							
TOTAL	37,211	90,711	.244						1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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
2011											725
TOTAL				16,671	7,406				13,465	28,736	24,433

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					5,324					27,373	5,002
2008			236	429	7,493			604	1,476	23,034	9,275
2009		88	9,075	29,590	909		40	9,010	28,780	988	8,180
2010		32	1,098	935	2,699		36	3,022	3,462	11,085	1,060
2011											721
TOTAL		120	10,409	30,954	16,425		76	12,636	33,718	62,480	24,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,241	143,577	24,238	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-207,478	-162,287	544	
TOTAL LOSSES			24,782	
EXPECTED LOSSES	609,888	397,413	64,747	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.067	.067
INDICATED (POST-TEST)	.000	.000	.072	.072
PRES. ON RATE LEVEL	1.583	1.031	.168	2.782
DERIVED BY FORMULA	1.551	.990	.164	2.705
UNDERLYING PRES. RATE	1.639	1.068	.174	2.881
PROPOSED	1.551	.990	.164	2.705

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.015
IND. RATES				4.02	MINIMUM PREMIUM	1315
MAN. RATES	2.65	3.23	3.77	+ 4.02	PRESENT	1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	13,894	37,292	.268						1	1
2008	11,443	279,420	2.441			2			1	3
2009	14,032	173,274	1.234				1		3	4
2010	18,517	10,596	.057							
2011	20,345	18,183	.089							
TOTAL	78,231	518,765	.663			2	1		5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					6,243					24,943	6,106
2008			169,749		4,236			50,345		46,236	8,854
2009				37,594	18,549				66,848	24,279	26,004
2010											10,596
2011											18,183
TOTAL			169,749	37,594	29,028			50,345	66,848	95,458	69,743

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					15,158					60,113	5,788
2008		14,836	361,037	3,566	10,608		7,840	181,318	9,633	103,332	9,270
2009		250	25,767	71,911	36,977		215	50,059	149,602	51,096	25,198
2010											9,928
2011											18,092
TOTAL		15,086	386,804	75,477	62,743		8,055	231,377	159,235	214,541	68,276

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	641,322	511,996	68,276			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-752,454	-299,844	1,385			
TOTAL LOSSES		212,152	69,661			
EXPECTED LOSSES	2,265,569	749,454	136,123			
CREDIBILITY	.03	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.271	.089	.360		
INDICATED (POST-TEST)	.000	.291	.095	.386		
PRES. ON RATE LEVEL	2.797	.925	.168	3.890		
DERIVED BY FORMULA	2.713	.881	.163	3.757		
UNDERLYING PRES. RATE	2.896	.958	.174	4.028		
PROPOSED	2.713	.881	.163	3.757		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.577
IND. RATES				5.58	MINIMUM PREMIUM	1715
MAN. RATES	3.76	4.49	5.27	+ 5.58	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,750	6,044	.345						2	2
2008	2,147	375	.017							
2009	917	6,759	.737							
2010	747	388	.051							
2011	824	8,555	1.038						1	1
TOTAL	6,385	22,121	.346						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					3,307					2,737	
2008											375
2009											6,759
2010											388
2011					171					7,739	645
TOTAL					3,478					10,476	8,167

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					8,029					6,596	
2008											393
2009											6,549
2010											364
2011		18	382	184	197		699	10,002	6,364	8,266	642
TOTAL		18	382	184	8,226		699	10,002	6,364	14,862	7,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,101	29,636	7,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,283	-16,318	45	
TOTAL LOSSES		13,318	7,993	
EXPECTED LOSSES	70,746	38,566	6,323	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.209	.125	.334
INDICATED (POST-TEST)	.000	.224	.134	.358
PRES. ON RATE LEVEL	1.070	.583	.096	1.749
DERIVED BY FORMULA	1.059	.579	.096	1.734
UNDERLYING PRES. RATE	1.108	.604	.099	1.811
PROPOSED	1.059	.579	.096	1.734

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.57	MINIMUM PREMIUM	945
MAN. RATES	1.65	1.98	2.37	+ 2.57	PRESENT	905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	551									
2008	428									
2009	417									
2010	576									
2011	460									
TOTAL	2,432									

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.	-14,333	-13,217	36			
TOTAL LOSSES			36			
EXPECTED LOSSES	42,316	31,860	4,087			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.681	1.265	.162	3.108		
DERIVED BY FORMULA	1.681	1.252	.160	3.093		
UNDERLYING PRES. RATE	1.740	1.310	.168	3.218		
PROPOSED	1.681	1.252	.160	3.093		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.591
IND. RATES				4.59	MINIMUM PREMIUM	1460
MAN. RATES	3.08	3.65	4.21	+ 4.59	PRESENT	1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	696									
2008	1,238	16,645	1.344						1	1
2009	1,237	593	.047							
2010	414									
2011	276									
TOTAL	3,861	17,238	.446						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			373	675	11,797			633	1,545	24,135	
2009											575
TOTAL			373	675	11,797			633	1,545	24,135	575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,006	38,152	575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,863	-14,883	33	
TOTAL LOSSES		23,269	608	
EXPECTED LOSSES	31,159	34,478	5,483	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.603	.016	.619
INDICATED (POST-TEST)	.000	.646	.017	.663
PRES. ON RATE LEVEL	.779	.863	.137	1.779
DERIVED BY FORMULA	.779	.861	.136	1.776
UNDERLYING PRES. RATE	.807	.893	.142	1.842
PROPOSED	.779	.861	.136	1.776

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.64	MINIMUM PREMIUM	965
MAN. RATES	1.59	1.98	2.41	+ 2.64	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	205									
2008	285									
2009	109									
2010	361	1,648	.456						1	1
2011	366									
TOTAL	1,326	1,648	.124						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		13	469	401	1,153		7	424	488	1,559	
TOTAL		13	469	401	1,153		7	424	488	1,559	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	913	3,601		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,181	-2,995	15	
TOTAL LOSSES		606	15	
EXPECTED LOSSES	15,409	7,743	1,378	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.046	.001	.047
INDICATED (POST-TEST)	.000	.049	.001	.050
PRES. ON RATE LEVEL	1.122	.564	.101	1.787
DERIVED BY FORMULA	1.122	.564	.101	1.787
UNDERLYING PRES. RATE	1.162	.584	.104	1.850
PROPOSED	1.122	.564	.101	1.787

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.652
IND. RATES				2.65	MINIMUM PREMIUM	965
MAN. RATES	1.73	2.03	2.42	+ 2.65	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,188	663	.015							
2008	2,786	59,999	2.153				1			1
2009	2,552									
2010	3,053									
2011	3,114									
TOTAL	15,693	60,662	.387				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											663
2008				23,940					35,997		62
TOTAL				23,940					35,997		725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											629
2008			3,809	45,446	690			6,534	87,401	1,389	65
TOTAL			3,809	45,446	690			6,534	87,401	1,389	694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,343	134,926	694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,168	-27,220	96	
TOTAL LOSSES		107,706	790	
EXPECTED LOSSES	158,813	65,126	11,142	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.686	.005	.691
INDICATED (POST-TEST)	.000	.735	.005	.740
PRES. ON RATE LEVEL	.977	.401	.069	1.447
DERIVED BY FORMULA	.967	.408	.067	1.442
UNDERLYING PRES. RATE	1.012	.415	.071	1.498
PROPOSED	.967	.408	.067	1.442

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.14	MINIMUM PREMIUM	835
MAN. RATES	1.45	1.72	1.96	+ 2.14	PRESENT	800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	25,313	2,838	.011							
2008	22,233	27,323	.122				1			1
2009	21,295	12,352	.058				1			1
2010	21,111	25,032	.118					2		2
2011	20,669	265	.001							
TOTAL	110,621	67,810	.061				2	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,838
2008				3,408					17,087		6,828
2009				1,220					4,618		6,514
2010					1,198					5,025	18,809
2011											265
TOTAL				4,628	1,198				21,705	5,025	35,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,690
2008			543	6,469	99			3,101	41,488	660	7,149
2009		6	666	2,165	66		13	3,092	9,869	338	6,312
2010		25	846	724	2,076		28	2,164	2,484	7,966	17,624
2011											264
TOTAL		31	2,055	9,358	2,241		41	8,357	53,841	8,964	34,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,484	74,404	34,039	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-251,488	-145,024	898	
TOTAL LOSSES			34,937	
EXPECTED LOSSES	745,585	348,456	106,196	
CREDIBILITY	.04	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.032	.032
INDICATED (POST-TEST)	.000	.000	.034	.034
PRES. ON RATE LEVEL	.651	.304	.093	1.048
DERIVED BY FORMULA	.625	.277	.088	.990
UNDERLYING PRES. RATE	.674	.315	.096	1.085
PROPOSED	.625	.277	.088	.990

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.469
IND. RATES				1.47	MINIMUM PREMIUM	665
MAN. RATES	1.10	1.26	1.42	+ 1.47	PRESENT	660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,484	43,076	1.236				1	1	2
2008	3,269	824	.025					1	1
2009	3,159	341	.010						
2010	2,916	114,026	3.910		1		1	2	4
2011	2,636	574	.021						
TOTAL	15,464	158,841	1.027		1		2	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				2,124	638				39,918	396	
2008					138					313	373
2009											341
2010		4,658		12,390	1,575		75,478		957	18,783	185
2011											574
TOTAL		4,658		14,514	2,351		75,478		40,875	19,492	1,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				4,148	1,549				86,822	954	
2008			8	16	282			20	44	694	391
2009											330
2010		14,585	20,620	19,460	4,082		166,822	71,330	11,673	30,078	173
2011											571
TOTAL		14,585	20,628	23,624	5,913		166,822	71,350	98,539	31,726	1,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	273,385	159,802	1,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,425	-64,272	124	
TOTAL LOSSES	201,960	95,530	1,589	
EXPECTED LOSSES	210,620	153,557	15,155	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.306	.618	.010	1.934
INDICATED (POST-TEST)	1.400	.662	.011	2.073
PRES. ON RATE LEVEL	1.315	.959	.095	2.369
DERIVED BY FORMULA	1.316	.953	.093	2.362
UNDERLYING PRES. RATE	1.362	.993	.098	2.453
PROPOSED	1.316	.953	.093	2.362

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.506
IND. RATES				3.51	MINIMUM PREMIUM	1185
MAN. RATES	2.17	2.70	3.21	+ 3.51	PRESENT	1120

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009	75									
2010	6									
2011	69									
TOTAL	150									

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.	-1,371	-1,012	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	4,570	2,698	416	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.942	1.737	.267	4.946
DERIVED BY FORMULA	2.942	1.737	.267	4.946
UNDERLYING PRES. RATE	3.046	1.798	.277	5.121
PROPOSED	2.942	1.737	.267	4.946

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.342
IND. RATES				7.34	MINIMUM PREMIUM	2000
MAN. RATES	4.79	5.73	6.70	+ 7.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	457	2,057	.450						1	1
2008	700	565	.080							
2009	705	9,581	1.359						1	1
2010	1,012	6,484	.640						1	1
2011	745	81,243	10.905						1	1
TOTAL	3,619	99,930	2.761						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					214					1,843	
2008											565
2009					5,000					4,194	387
2010					213					1,296	4,975
2011				7,887					70,394		2,962
TOTAL				7,887	5,427				70,394	7,333	8,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					520					4,442	
2008											592
2009		13	1,425	1,397	9,416		3	920	1,165	7,982	375
2010		3	153	128	368		7	558	640	2,054	4,662
2011		1,005	21,619	8,653	1,137		10,595	173,577	85,574	11,447	2,947
TOTAL		1,021	23,197	10,178	11,441		10,605	175,055	87,379	25,925	8,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	209,878	134,923	8,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,226	-10,625	40	
TOTAL LOSSES	194,652	124,298	8,616	
EXPECTED LOSSES	44,477	26,491	4,270	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.379	3.435	.238	9.052
INDICATED (POST-TEST)	5.766	3.682	.255	9.703
PRES. ON RATE LEVEL	1.187	.707	.114	2.008
DERIVED BY FORMULA	1.187	.737	.115	2.039
UNDERLYING PRES. RATE	1.229	.732	.118	2.079
PROPOSED	1.187	.737	.115	2.039

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.026
IND. RATES				3.03	MINIMUM PREMIUM	1065
MAN. RATES	2.60	2.63	2.72	+ 3.03	PRESENT	995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010										
2011	131									
TOTAL	131									

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.	-908	-382	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	3,614	1,436	227	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	2.665	1.059	.166	3.890
DERIVED BY FORMULA	2.665	1.059	.166	3.890
UNDERLYING PRES. RATE	2.759	1.096	.173	4.028
PROPOSED	2.665	1.059	.166	3.890

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.774
IND. RATES				5.77	MINIMUM PREMIUM	1760
MAN. RATES	3.76	4.49	5.27	+ 5.77	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	67									
2008	29									
2009	33									
2010	33									
2011	61									
TOTAL	223									

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.	-1,643	-1,442	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	5,086	3,499	329	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.203	1.515	.142	3.860
DERIVED BY FORMULA	2.203	1.515	.142	3.860
UNDERLYING PRES. RATE	2.281	1.569	.147	3.997
PROPOSED	2.203	1.515	.142	3.860

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.730
IND. RATES				5.73	MINIMUM PREMIUM	1750
MAN. RATES	3.72	4.43	5.23	+ 5.73	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	43									
2008										
2009										
2010										
2011										
TOTAL	43									

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.	-401	-411		
TOTAL LOSSES				
EXPECTED LOSSES	1,255	774	61	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.818	1.739	.138	4.695
DERIVED BY FORMULA	2.818	1.739	.138	4.695
UNDERLYING PRES. RATE	2.918	1.800	.143	4.861
PROPOSED	2.818	1.739	.138	4.695

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.969
IND. RATES				6.97	MINIMUM PREMIUM	2000
MAN. RATES	4.48	5.39	6.36	+ 6.97	PRESENT	1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	12,868	529,602	4.115			1			3	4
2008	9,447	11,253	.119							
2009	6,110	38,841	.635				1			1
2010	6,593	783,914	11.890			2	1			3
2011	3,215	36,143	1.124							
TOTAL	38,233	1,399,753	3.661			3	2		3	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			279,624		2,624			187,614		11,270	48,470
2008											11,253
2009				17,436					12,334		9,071
2010			428,935	32,878				258,166	45,299		18,636
2011											36,143
TOTAL			708,559	50,314	2,624			445,780	57,633	11,270	123,573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			550,348		6,372			560,933		27,161	45,950
2008											11,782
2009		92	9,495	30,947	950		36	8,250	26,361	906	8,790
2010		40,111	788,556	77,968	19,520		18,655	700,272	110,759	13,720	17,462
2011											35,962
TOTAL		40,203	1,348,399	108,915	26,842		18,691	1,269,455	137,120	41,787	119,946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,676,748	314,664	119,946	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-244,701	-319,453	611	
TOTAL LOSSES	2,432,047		120,557	
EXPECTED LOSSES	708,839	724,897	97,494	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.361	.000	.315	6.676
INDICATED (POST-TEST)	6.819	.000	.338	7.157
PRES. ON RATE LEVEL	1.791	1.831	.246	3.868
DERIVED BY FORMULA	1.892	1.758	.251	3.901
UNDERLYING PRES. RATE	1.854	1.896	.255	4.005
PROPOSED	1.892	1.758	.251	3.901

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.791
IND. RATES				5.79	MINIMUM PREMIUM	1765
MAN. RATES	3.17	4.11	5.24	+ 5.79	PRESENT	1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008	268	420,581	156,933			1				1
2009										
2010										
2011										
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		27,342	664,884	5,661	3,565		15,149	345,673	5,943	1,535	10,795
TOTAL		27,342	664,884	5,661	3,565		15,149	345,673	5,943	1,535	10,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,053,048	16,704	10,795			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,371	-1,229	2			
TOTAL LOSSES	1,050,677	15,475	10,797			
EXPECTED LOSSES	6,202	3,235	539			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	392.044	5.774	4.029	401.847		
INDICATED (POST-TEST)	420.271	6.190	4.319	430.780		
PRES. ON RATE LEVEL	2.235	1.166	.194	3.595		
DERIVED BY FORMULA	2.235	1.166	.194	3.595		
UNDERLYING PRES. RATE	2.314	1.207	.201	3.722		
PROPOSED	2.235	1.166	.194	3.595		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.336
IND. RATES				5.34	MINIMUM PREMIUM	1650
MAN. RATES	3.81	4.34	4.87	+ 5.34	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	5,266	11,588	.220						1	1
2008	4,723	504,071	10.672			1			3	4
2009	4,067	773,810	19.026	1					2	4
2010	4,787	551,748	11.525			1	2		3	6
2011	3,886	356,127	9.164			1			1	2
TOTAL	22,729	2,197,344	9.668	1		3	3		10	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					164						11,424
2008			215,784		1,867			262,308		15,182	8,930
2009	662,451			37,647	6,150	31,162			12,109	19,854	4,437
2010			151,705	8,695	10,820			282,196	5,030	83,335	9,967
2011			77,970		4,615			231,246		31,698	10,598
TOTAL	662,451		445,459	46,342	23,616	31,162		775,750	17,139	150,069	45,356

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					398						10,830
2008		14,204	345,527	3,159	5,674		30,724	701,872	14,207	36,784	9,350
2009	574,034	216	22,254	68,539	13,633	74,179	54	12,454	31,383	38,666	4,300
2010		14,469	286,669	29,880	25,483		21,020	786,231	90,021	142,851	9,339
2011		16,026	174,960	15,161	9,900		111,023	776,007	84,966	47,989	10,545
TOTAL	574,034	44,915	829,410	116,739	55,088	74,179	162,821	2,276,564	220,577	266,290	44,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,961,923	658,694	44,364	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-389,958	-259,461	579	
TOTAL LOSSES	3,571,965	399,233	44,943	
EXPECTED LOSSES	1,146,678	621,184	70,005	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.715	1.756	.198	17.669
INDICATED (POST-TEST)	16.846	1.882	.212	18.940
PRES. ON RATE LEVEL	4.872	2.640	.297	7.809
DERIVED BY FORMULA	4.992	2.617	.294	7.903
UNDERLYING PRES. RATE	5.045	2.733	.308	8.086
PROPOSED	4.992	2.617	.294	7.903

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.732
IND. RATES				11.73	MINIMUM PREMIUM	2000
MAN. RATES	7.87	9.20	10.58	+ 11.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	104									
2008	7									
2009	84									
2010										
2011										
TOTAL	195									

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.	-1,233	-1,880	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	3,746	3,756	606	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.855	1.860	.301	4.016
DERIVED BY FORMULA	1.855	1.860	.301	4.016
UNDERLYING PRES. RATE	1.921	1.926	.311	4.158
PROPOSED	1.855	1.860	.301	4.016

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.961
IND. RATES				5.96	MINIMUM PREMIUM	1810
MAN. RATES	3.85	4.67	5.44	+ 5.96	PRESENT	1695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	878	1,017	.115							
2008	502	1,766	.351							
2009	413									
2010	460	5,613	1.220							
2011	410									
TOTAL	2,663	8,396	.315							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,017
2008											1,766
2010											5,613
TOTAL											8,396

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											964
2008											1,849
2010											5,259
TOTAL											8,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,365	-40,633	89	
TOTAL LOSSES			8,161	
EXPECTED LOSSES	81,275	94,218	11,770	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.306	.306
INDICATED (POST-TEST)	.000	.000	.328	.328
PRES. ON RATE LEVEL	2.948	3.417	.427	6.792
DERIVED BY FORMULA	2.948	3.383	.426	6.757
UNDERLYING PRES. RATE	3.052	3.538	.442	7.032
PROPOSED	2.948	3.383	.426	6.757

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.030
IND. RATES				10.03	MINIMUM PREMIUM	2000
MAN. RATES	6.44	7.75	9.20	+ 10.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	13,787	453,015	3.285				7	19	26
2008	16,431	131,802	.802				3	6	9
2009	6,514	107,468	1.649				3	2	5
2010	5,802	73,106	1.260				1	7	8
2011	10,003	371,349	3.712				1	9	10
TOTAL	52,537	1,136,740	2.164				15	43	58

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				150,382	75,159				126,779	71,846	28,849
2008				25,989	7,315				52,435	15,039	31,024
2009				67,019	4,320				15,573	14,552	6,004
2010				17,175	4,392				15,143	20,843	15,553
2011				60,000	75,625					226,748	8,976
TOTAL				320,565	166,811				209,930	349,028	90,406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				293,696	182,486				275,745	173,147	27,349
2008			4,609	50,198	15,727			10,391	129,448	35,380	32,482
2009		362	37,721	120,157	11,789		58	13,615	37,316	28,834	5,818
2010		932	26,130	28,287	9,486		491	30,623	35,843	34,730	14,573
2011		15,459	332,796	146,466	96,348		20,453	292,975	186,473	242,163	8,931
TOTAL		16,753	401,256	638,804	315,836		21,002	347,604	664,825	514,254	89,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	786,615	2,133,719	89,153	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-803,536	-804,633	1,780	
TOTAL LOSSES		1,329,086	90,933	
EXPECTED LOSSES	2,386,231	1,951,223	223,809	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.530	.173	2.703
INDICATED (POST-TEST)	.000	2.712	.185	2.897
PRES. ON RATE LEVEL	4.387	3.587	.411	8.385
DERIVED BY FORMULA	4.299	3.543	.397	8.239
UNDERLYING PRES. RATE	4.542	3.714	.426	8.682
PROPOSED	4.299	3.543	.397	8.239

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.230
IND. RATES				12.23	MINIMUM PREMIUM	2000
MAN. RATES	7.98	9.61	11.36	+ 12.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	149,536	157,488	.105				3	5	8
2008	81,795	241,912	.295				3	3	6
2009	47,581	485,453	1.020			1	1	3	5
2010	50,750	160,212	.315				2	3	5
2011	49,616	71,198	.143				1	1	2
TOTAL	379,278	1,116,263	.294			1	10	15	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				30,267	15,261				23,260	57,400	31,300
2008				81,365	18,125				55,794	67,109	19,519
2009			299,130	28,006	11,020			73,920	10,977	40,823	21,577
2010				6,036	8,990				45,423	76,529	23,234
2011				13,790	4,120				3,556	10,655	39,077
TOTAL			299,130	159,464	57,516			73,920	139,010	252,516	134,707

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				59,111	37,054				50,591	138,334	29,672
2008			14,115	156,579	39,455			14,023	144,998	150,987	20,436
2009		14,837	710,115	66,139	29,823		3,046	307,884	44,626	80,882	20,908
2010		473	14,445	14,435	16,279		1,542	97,876	114,418	126,366	21,771
2011		2,183	46,971	19,520	6,765		1,490	22,531	13,085	11,956	38,882
TOTAL		17,493	785,646	315,784	129,376		6,078	442,314	367,718	508,525	131,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,251,531	1,321,403	131,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,752,213	-1,147,880	3,024	
TOTAL LOSSES		173,523	134,693	
EXPECTED LOSSES	5,207,487	2,609,433	443,756	
CREDIBILITY	.08	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.046	.036	.082
INDICATED (POST-TEST)	.000	.049	.039	.088
PRES. ON RATE LEVEL	1.326	.665	.113	2.104
DERIVED BY FORMULA	1.220	.542	.097	1.859
UNDERLYING PRES. RATE	1.373	.688	.117	2.178
PROPOSED	1.220	.542	.097	1.859
IND. RATES				
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.76
MAN. RATES	2.00	2.43	2.85	+ 2.76
				PRESENT
				1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	13,283	9,605	.072							
2008	18,000	382,276	2.123	1				1		2
2009	16,295	49,392	.303						1	1
2010	17,425	357,583	2.052			1			1	2
2011	15,232	203,789	1.337						3	3
TOTAL	80,235	1,002,645	1.250	1		1		1	5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,605
2008	343,205				3,384	15,865				10,636	9,186
2009				38,025							11,367
2010			149,631		4,617			193,796		2,116	7,423
2011					82,520					98,516	22,753
TOTAL	343,205		149,631	38,025	90,521	15,865		193,796		111,268	60,334

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,106
2008	552,525		220	395	6,929	9,240		617	1,510	23,589	9,618
2009		200	20,704	67,490	2,075						11,015
2010		18,941	367,719	16,926	15,838		19,439	706,179	39,275	13,010	6,955
2011		8,503	183,653	88,002	95,708		8,893	127,284	81,015	105,215	22,639
TOTAL	552,525	27,644	572,296	172,813	120,550	9,240	28,332	834,080	121,800	141,814	59,333

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,024,117	556,977	59,333	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,192,658	-256,608	739	
TOTAL LOSSES	831,459	300,369	60,072	
EXPECTED LOSSES	3,499,851	629,043	84,247	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.036	.374	.075	1.485
INDICATED (POST-TEST)	1.111	.401	.080	1.592
PRES. ON RATE LEVEL	4.213	.757	.101	5.071
DERIVED BY FORMULA	4.120	.732	.100	4.952
UNDERLYING PRES. RATE	4.362	.784	.105	5.251
PROPOSED	4.120	.732	.100	4.952

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.351
IND. RATES				7.35	MINIMUM PREMIUM	2000
MAN. RATES	4.95	5.90	6.87	+ 7.35	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	49,218	199,869	.406				3	18	21
2008	53,812	911,826	1.694			1	2	3	6
2009	45,164	666,667	1.476			3	2	2	7
2010	57,911	163,658	.282				2	2	4
2011	55,891	123,169	.220					3	3
TOTAL	261,996	2,065,189	.788			4	9	28	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				39,435	10,949				47,577	45,540	56,368
2008			69,879	18,333	21,062			664,967	39,591	57,863	40,131
2009			245,796	80,769	1,393			210,549	58,999	28,582	40,579
2010				35,622	1,893				60,205	23,120	42,818
2011					5,395					39,058	78,716
TOTAL			315,675	174,159	40,692			875,516	206,372	194,163	258,612

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				77,017	26,583				103,480	109,751	53,437
2008		1,752	46,901	37,631	43,876		29,680	687,656	115,982	132,861	42,017
2009		12,473	612,756	154,714	13,233		8,683	876,248	162,099	65,566	39,321
2010		1,786	49,092	54,318	7,134		1,640	95,934	112,865	43,326	40,120
2011		556	12,005	5,756	6,251		3,526	50,461	32,122	41,710	78,322
TOTAL		16,567	720,754	329,436	97,077		43,529	1,710,299	526,548	393,214	253,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,491,149	1,346,275	253,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-591,051	-517,885	2,191	
TOTAL LOSSES	1,900,098	828,390	255,408	
EXPECTED LOSSES	1,750,133	1,275,921	238,416	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.725	.316	.097	1.138
INDICATED (POST-TEST)	.777	.339	.104	1.220
PRES. ON RATE LEVEL	.645	.470	.088	1.203
DERIVED BY FORMULA	.653	.449	.091	1.193
UNDERLYING PRES. RATE	.668	.487	.091	1.246
PROPOSED	.658	.453	.092	1.203

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.785
IND. RATES				1.79	MINIMUM PREMIUM	745
MAN. RATES	1.11	1.39	1.63	+ 1.79	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	34,887	417,049	1.195			1			1	2
2008	34,288	8,932	.026						1	1
2009	30,816	4,672	.015							
2010	12,443	69,042	.554				1			1
2011	15,247	2,555	.016						1	1
TOTAL	127,681	502,250	.393			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			187,700		1,185			184,258		37,008	6,898
2008					1,037					1,306	6,589
2009											4,672
2010				40,248					18,957		9,837
2011					711					1,844	
TOTAL			187,700	40,248	2,933			184,258	18,957	40,158	27,996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			349,940		2,877			521,841		89,189	6,539
2008			66	122	2,124			75	185	2,896	6,899
2009											4,527
2010		1,976	53,954	60,078	4,345		480	27,062	31,933	2,100	9,217
2011		71	1,581	756	820		173	2,381	1,518	1,972	
TOTAL		2,047	405,541	60,956	10,166		653	551,359	33,636	96,157	27,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	959,600	200,915	27,182			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-705,266	-190,035	798			
TOTAL LOSSES	254,334	10,880	27,980			
EXPECTED LOSSES	2,074,817	439,223	121,298			
CREDIBILITY	.04	.10	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.199	.009	.022	.230		
INDICATED (POST-TEST)	.213	.010	.024	.247		
PRES. ON RATE LEVEL	1.569	.332	.092	1.993		
DERIVED BY FORMULA	1.515	.300	.085	1.900		
UNDERLYING PRES. RATE	1.625	.344	.095	2.064		
PROPOSED	1.515	.300	.085	1.900		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.820
IND. RATES				2.82	MINIMUM PREMIUM	1010
MAN. RATES	2.07	2.37	2.70	+ 2.82	PRESENT	990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	14,860	34,922	.235						1	1
2008	15,847	513,975	3.243			1			2	3
2009	15,848	20,148	.127						1	1
2010	18,161	411,560	2.266					3		3
2011	17,016	31,432	.184						1	1
TOTAL	81,732	1,012,037	1.238			1		3	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					931					8,908	25,083
2008			237,726		1,817			258,029		4,688	11,715
2009					9,161					6,577	4,410
2010				82,779					325,048		3,733
2011					2,864					22,491	6,077
TOTAL			237,726	82,779	14,773			258,029	325,048	42,664	51,018

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					2,260					21,468	23,779
2008		12,008	292,098	2,699	5,285		23,194	529,372	9,761	12,746	12,266
2009		26	2,613	2,560	17,250		7	1,442	1,824	12,514	4,273
2010		4,058	110,974	123,569	8,940		8,222	464,042	547,564	36,023	3,498
2011		294	6,376	3,052	3,322		2,025	29,056	18,494	24,019	6,047
TOTAL		16,386	412,061	131,880	37,057		33,448	1,023,912	577,643	106,770	49,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,485,807	853,350	49,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-585,622	-424,078	1,817	
TOTAL LOSSES	900,185	429,272	51,680	
EXPECTED LOSSES	1,733,536	1,040,449	199,426	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.101	.525	.063	1.689
INDICATED (POST-TEST)	1.180	.563	.068	1.811
PRES. ON RATE LEVEL	2.048	1.230	.236	3.514
DERIVED BY FORMULA	2.022	1.183	.223	3.428
UNDERLYING PRES. RATE	2.121	1.273	.244	3.638
PROPOSED	2.022	1.183	.223	3.428

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.088
IND. RATES				5.09	MINIMUM PREMIUM	1590
MAN. RATES	3.38	3.99	4.76	+ 5.09	PRESENT	1520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	620	508	.081							
2008	514									
2009	265									
2010	423									
2011	870	1,776	.204							
TOTAL	2,692	2,284	.085							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											508
2011											1,776
TOTAL											2,284

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											482
2011											1,767
TOTAL											2,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,249	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,061	-16,736	73	
TOTAL LOSSES			2,322	
EXPECTED LOSSES	89,940	42,775	6,783	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.086	.086
INDICATED (POST-TEST)	.000	.000	.092	.092
PRES. ON RATE LEVEL	3.227	1.535	.243	5.005
DERIVED BY FORMULA	3.227	1.520	.241	4.988
UNDERLYING PRES. RATE	3.341	1.589	.252	5.182
PROPOSED	3.227	1.520	.241	4.988

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.404
IND. RATES				7.40	MINIMUM PREMIUM	2000
MAN. RATES	4.75	5.73	6.78	+ 7.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	80,517	234,087	.290						4	4
2008	84,961	617,163	.726			1	7		3	11
2009	85,046	541,004	.636			2	4		2	8
2010	25,492	378,934	1.486			1	2		3	6
2011	94,994	302,832	.318				3		2	5
TOTAL	371,010	2,074,020	.559			4	16		14	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					72,009					138,075	24,003
2008			145,394	174,180	9,257			16,390	207,893	28,530	35,519
2009			287,339	71,185	8,116			88,745	68,422	10,840	6,357
2010			71,980	69,380	4,616			69,628	151,022	8,369	3,939
2011				63,539	7,409				139,033	30,109	62,742
TOTAL			504,713	378,284	101,407			174,763	566,370	215,923	132,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					174,837					332,762	22,755
2008		12,709	337,302	334,371	25,627		2,554	97,546	509,816	71,558	37,188
2009		14,481	705,528	141,440	26,417		3,785	398,196	161,076	28,528	6,159
2010		12,561	271,594	113,158	19,279		10,845	472,608	272,285	33,474	3,691
2011		8,885	190,664	77,595	17,732		23,641	381,739	193,777	54,765	62,428
TOTAL		48,636	1,505,088	666,564	263,892		40,825	1,350,089	1,136,954	521,087	132,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,944,638	2,588,497	132,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,815,014	-1,090,938	2,009	
TOTAL LOSSES	1,129,624	1,497,559	134,230	
EXPECTED LOSSES	5,572,570	2,682,403	222,606	
CREDIBILITY	.08	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.304	.404	.036	.744
INDICATED (POST-TEST)	.326	.433	.039	.798
PRES. ON RATE LEVEL	1.451	.698	.058	2.207
DERIVED BY FORMULA	1.361	.645	.054	2.060
UNDERLYING PRES. RATE	1.502	.723	.060	2.285
PROPOSED	1.361	.645	.054	2.060

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.058
IND. RATES				3.06	MINIMUM PREMIUM	1070
MAN. RATES	2.46	2.71	2.99	+ 3.06	PRESENT	1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	399									
2008	328									
2009	293									
2010	2,074	5,357	.258							
2011	2,267									
TOTAL	5,361	5,357	.100							

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											5,020
TOTAL											5,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,097	-9,873	82	
TOTAL LOSSES			5,102	
EXPECTED LOSSES	77,251	27,555	5,844	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.095	.095
INDICATED (POST-TEST)	.000	.000	.102	.102
PRES. ON RATE LEVEL	1.392	.496	.105	1.993
DERIVED BY FORMULA	1.392	.491	.105	1.988
UNDERLYING PRES. RATE	1.441	.514	.109	2.064
PROPOSED	1.392	.491	.105	1.988

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.95	MINIMUM PREMIUM	1040
MAN. RATES	2.07	2.37	2.70	+ 2.95	PRESENT	990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,071	1,177,767	5.868			4	6	6	16
2008	18,183	2,241,252	12.326			5	6	4	15
2009	15,476	159,070	1.027				1	6	7
2010	15,428	458,360	2.970			1	3	5	9
2011	17,436	814,441	4.671			2	3	6	11
TOTAL	86,594	4,850,890	5.602			12	19	27	58

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			391,301	109,540	61,494			370,012	112,896	76,707	55,817
2008			894,427	127,517	12,672			1,045,250	100,094	36,504	24,788
2009				31,883	15,826				29,295	20,474	61,592
2010			82,588	65,918	33,725			95,072	27,888	106,634	46,535
2011			208,683	83,186	79,327			158,291	122,114	80,000	82,840
TOTAL			1,576,999	418,044	203,044			1,668,625	392,287	320,319	271,572

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			789,254	213,932	149,307			1,133,717	245,549	184,865	52,915
2008		63,377	1,562,240	256,681	37,889		124,829	2,868,191	297,175	97,471	25,953
2009		213	21,874	61,017	31,543		101	24,105	68,287	41,109	59,683
2010		14,314	313,369	126,547	70,035		10,774	431,834	118,537	176,895	43,603
2011		66,700	911,907	207,395	117,982		110,792	983,588	260,643	116,428	82,426
TOTAL		144,604	3,598,644	865,572	406,756		246,496	5,441,435	990,191	616,768	264,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,431,179	2,879,287	264,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,150,645	-1,209,874	2,402	
TOTAL LOSSES	7,280,534	1,669,413	266,982	
EXPECTED LOSSES	6,407,090	2,926,877	277,967	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.408	1.928	.308	10.644
INDICATED (POST-TEST)	9.013	2.067	.330	11.410
PRES. ON RATE LEVEL	7.146	3.264	.310	10.720
DERIVED BY FORMULA	7.202	3.168	.312	10.682
UNDERLYING PRES. RATE	7.399	3.380	.321	11.100
PROPOSED	7.228	3.179	.313	10.720

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	15.438
IND. RATES				15.44	MINIMUM PREMIUM	2000
MAN. RATES	11.49	13.52	15.17	+ 15.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	8,781	12,443	.141						1	1
2008	6,087	125,585	2.063						4	4
2009	6,966	115,550	1.658						5	5
2010	11,493	178,449	1.552					3	5	8
2011	6,007	289,458	4.818			1	1		3	5
TOTAL	39,334	721,485	1.834			1	4		18	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					928					1,484	10,031
2008					36,138					85,308	4,139
2009					53,240					56,640	5,670
2010				47,493	16,707				44,192	54,070	15,987
2011			87,481	31,553	9,324			68,813	66,030	16,883	9,374
TOTAL			87,481	79,046	116,337			68,813	110,222	214,385	45,201

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					2,253					3,576	9,509
2008			2,343	4,232	73,990			4,955	12,108	189,191	4,334
2009		148	15,195	14,884	100,258		50	12,438	15,687	107,765	5,494
2010		2,667	75,475	80,969	34,163		1,395	86,430	101,232	90,628	14,980
2011		25,073	319,922	57,783	21,220		48,516	436,392	114,326	33,608	9,327
TOTAL		27,888	412,935	157,868	231,884		49,961	540,215	243,353	424,768	43,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,030,999	1,057,873	43,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-636,797	-351,951	519	
TOTAL LOSSES	394,202	705,922	44,163	
EXPECTED LOSSES	1,850,271	837,027	61,361	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.002	1.795	.112	2.909
INDICATED (POST-TEST)	1.074	1.924	.120	3.118
PRES. ON RATE LEVEL	4.543	2.055	.151	6.749
DERIVED BY FORMULA	4.474	2.050	.149	6.673
UNDERLYING PRES. RATE	4.704	2.128	.156	6.988
PROPOSED	4.474	2.050	.149	6.673

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.610
IND. RATES				9.61	MINIMUM PREMIUM	2000
MAN. RATES	7.43	8.62	9.55	+ 9.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	7,281	324,334	4.454				1		4	5
2008	7,775	38,909	.500					1	1	2
2009	7,893	8,035,639	101.807			1	1		1	3
2010	10,955	94,135	.859						3	3
2011	7,034	4,539	.064							
TOTAL	40,938	8,497,556	20.757				1	1	2	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				32,697	57,541				29,181	189,665	15,250
2008				25,194	698				5,276	2,978	4,763
2009		1,576,164	163,544		7,146		6,214,441	68,810		3,484	2,050
2010					31,858					45,328	16,949
2011											4,539
TOTAL		1,576,164	163,544	57,891	97,243		6,214,441	68,810	34,457	241,455	43,551

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				63,857	139,709				63,469	457,092	14,457
2008			4,053	47,911	2,157			1,132	13,232	6,808	4,987
2009		162,325	438,714	9,608	17,766		638,417	672,790	14,520	9,946	1,986
2010		641	22,528	19,215	55,352		234	19,571	22,447	71,867	15,881
2011											4,516
TOTAL		162,966	465,295	140,591	214,984		638,651	693,493	113,668	545,713	41,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,960,405	1,014,956	41,827	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,262,048	-420,885	642	
TOTAL LOSSES	698,357	594,071	42,469	
EXPECTED LOSSES	3,674,186	1,020,994	73,688	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.706	1.451	.104	3.261
INDICATED (POST-TEST)	1.829	1.555	.111	3.495
PRES. ON RATE LEVEL	8.668	2.409	.174	11.251
DERIVED BY FORMULA	8.531	2.366	.171	11.068
UNDERLYING PRES. RATE	8.975	2.494	.180	11.649
PROPOSED	8.531	2.366	.171	11.068

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	15.940
IND. RATES				15.94	MINIMUM PREMIUM	2000
MAN. RATES	12.35	14.34	15.92	+ 15.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	280									
2008	279	7,545	2.704							
2009	358									
2010	401	185	.046						1	1
2011	313									
TOTAL	1,631	7,730	.474						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											7,545
2010					185						
TOTAL					185						7,545

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											7,900
2010		3	130	109	320						
TOTAL		3	130	109	320						7,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	133	429	7,900	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,590	-22,137	36	
TOTAL LOSSES			7,936	
EXPECTED LOSSES	81,207	53,871	3,946	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.487	.487
INDICATED (POST-TEST)	.000	.000	.522	.522
PRES. ON RATE LEVEL	4.809	3.189	.234	8.232
DERIVED BY FORMULA	4.809	3.157	.237	8.203
UNDERLYING PRES. RATE	4.979	3.303	.242	8.524
PROPOSED	4.809	3.157	.237	8.203

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.813
IND. RATES				11.81	MINIMUM PREMIUM	2000
MAN. RATES	8.74	10.30	11.65	+ 11.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,414	27,390	1.134						1	1
2008	3,623	3,350	.092							
2009	3,174	2,991	.094							
2010	1,868	198,281	10.614			1	1	1		3
2011	1,486	821,806	55.303			1	1			2
TOTAL	12,565	1,053,818	8.387			2	2	2		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					8,640					4,469	14,281
2008											3,350
2009											2,991
2010			68,000	27,898	2,352			71,000	17,239	2,495	9,297
2011			292,340	61,809				372,079	86,382		9,196
TOTAL			360,340	89,707	10,992			443,079	103,621	6,964	39,115

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					20,978					10,770	13,539
2008											3,507
2009											2,898
2010		9,981	204,688	49,491	10,655		7,568	284,069	44,283	9,403	8,711
2011		33,960	430,557	74,112	15,367		92,622	732,469	131,398	22,315	9,150
TOTAL		43,941	635,245	123,603	47,000		100,190	1,016,538	175,681	42,488	37,805

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,795,914	388,772	37,805	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-243,961	-166,372	152	
TOTAL LOSSES	1,551,953	222,400	37,957	
EXPECTED LOSSES	706,404	393,410	21,863	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.351	1.770	.302	14.423
INDICATED (POST-TEST)	13.240	1.897	.324	15.461
PRES. ON RATE LEVEL	5.430	3.024	.168	8.622
DERIVED BY FORMULA	5.508	3.001	.171	8.680
UNDERLYING PRES. RATE	5.622	3.131	.174	8.927
PROPOSED	5.508	3.001	.171	8.680

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.500
IND. RATES				12.50	MINIMUM PREMIUM	2000
MAN. RATES	9.69	11.13	12.20	+ 12.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52,234	2,194,296	4.200			5	5	9	19
2008	45,816	1,463,214	3.193			2	5	18	25
2009	41,494	940,771	2.267			2	5	9	16
2010	37,611	3,225,491	8.575			3	4	12	19
2011	38,368	739,521	1.927			1	4	11	16
TOTAL	215,523	8,563,293	3.973			13	23	59	95

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			728,441	157,015	27,007			1,071,705	93,641	63,078	53,409
2008			246,024	171,322	81,371			151,026	671,208	103,899	38,364
2009			254,112	75,955	78,500			82,210	118,870	308,443	22,681
2010			601,894	116,264	38,845			2,162,888	131,674	147,487	26,439
2011			125,073	125,263	98,793			36,204	142,868	163,247	48,073
TOTAL			1,955,544	645,819	324,516			3,504,033	1,158,261	786,154	188,966

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,152,853	306,650	65,574			2,452,111	203,669	152,019	50,632
2008		21,504	554,830	332,560	174,240		23,495	653,898	1,522,210	256,623	40,167
2009		13,072	651,381	168,105	158,382		3,926	471,565	350,458	598,253	21,978
2010		42,593	881,444	224,071	95,021		69,144	2,613,246	422,853	280,737	24,773
2011		54,896	867,336	261,669	141,006		55,725	695,660	318,533	200,126	47,833
TOTAL		132,065	4,107,844	1,293,055	634,223		152,290	6,886,480	2,817,723	1,487,758	185,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,278,679	6,232,759	185,383			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,014,780	-1,971,359	1,920			
TOTAL LOSSES	8,263,899	4,261,400	187,303			
EXPECTED LOSSES	8,935,583	4,707,022	234,919			
CREDIBILITY	.06	.14	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.834	1.977	.087	5.898		
INDICATED (POST-TEST)	4.110	2.119	.093	6.322		
PRES. ON RATE LEVEL	4.004	2.110	.105	6.219		
DERIVED BY FORMULA	4.010	2.111	.103	6.224		
UNDERLYING PRES. RATE	4.146	2.184	.109	6.439		
PROPOSED	4.010	2.111	.103	6.224		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.963
IND. RATES				8.96	MINIMUM PREMIUM	2000
MAN. RATES	6.41	7.68	8.80	+ 8.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	62,405	4,366,343	6.996			7	8	19	34
2008	45,689	810,571	1.774			3	3	13	19
2009	39,315	2,578,143	6.557			4	3	10	17
2010	39,369	1,032,992	2.623			1	7	17	25
2011	40,078	1,377,953	3.438			2		12	15
TOTAL	226,856	10,166,002	4.481			17	21	71	110

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,807,875	103,230	129,251			1,999,628	158,427	122,288	45,644
2008			326,359	47,321	60,721			228,070	34,089	80,816	33,195
2009			1,134,112	46,373	27,767			1,243,080	28,703	50,806	47,302
2010			85,281	225,753	115,832			95,745	183,739	287,926	38,716
2011	200,640		609,165		115,904	5,000		311,179		105,637	30,428
TOTAL	200,640		3,962,792	422,677	449,475	5,000		3,877,702	404,958	647,473	195,285

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,568,166	201,609	313,821			3,894,961	344,579	294,716	43,271
2008		28,524	705,065	102,848	129,409		35,469	820,110	108,159	184,151	34,755
2009		36,265	1,729,402	122,808	73,315		25,347	2,498,213	158,865	119,135	45,836
2010		24,129	592,252	414,915	230,113		15,708	735,054	471,002	481,641	36,277
2011	445,959	105,804	1,251,936	185,419	161,865	71,999	116,845	865,883	145,307	126,850	30,276
TOTAL	445,959	194,722	6,846,821	1,027,599	908,523	71,999	193,369	8,814,221	1,227,912	1,206,493	190,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,567,091	4,370,527	190,415			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,086,506	-1,549,383	2,019			
TOTAL LOSSES	13,480,585	2,821,144	192,434			
EXPECTED LOSSES	9,176,325	3,670,530	249,543			
CREDIBILITY	.06	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.942	1.244	.085	7.271		
INDICATED (POST-TEST)	6.370	1.334	.091	7.795		
PRES. ON RATE LEVEL	3.907	1.563	.106	5.576		
DERIVED BY FORMULA	4.055	1.531	.104	5.690		
UNDERLYING PRES. RATE	4.045	1.618	.110	5.773		
PROPOSED	4.055	1.531	.104	5.690		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.194
IND. RATES				8.19	MINIMUM PREMIUM	2000
MAN. RATES	6.00	6.99	7.89	+ 8.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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
2011	589									
TOTAL	4,462	22,547	.505						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,275					1,006	1,115
2008					635					2,004	3,414
2009											657
2010					4,530					7,911	
TOTAL					6,440					10,921	5,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					3,096					2,424	1,057
2008			41	75	1,301			115	285	4,445	3,574
2009											637
2010		90	3,204	2,731	7,869		41	3,411	3,915	12,542	
TOTAL		90	3,245	2,806	12,266		41	3,526	4,200	19,411	5,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,902	38,683	5,268	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-123,987	-52,072	63	
TOTAL LOSSES			5,331	
EXPECTED LOSSES	359,592	124,356	8,701	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.119	.119
INDICATED (POST-TEST)	.000	.000	.128	.128
PRES. ON RATE LEVEL	7.783	2.692	.188	10.663
DERIVED BY FORMULA	7.783	2.665	.187	10.635
UNDERLYING PRES. RATE	8.059	2.787	.195	11.041
PROPOSED	7.783	2.665	.187	10.635

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	15.316
IND. RATES				15.32	MINIMUM PREMIUM	2000
MAN. RATES	11.75	13.58	15.09	+ 15.32	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009	75									
2010	197	221	.112							
2011										
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											221
TOTAL											221

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											207
TOTAL											207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,339	-5,230	9	
TOTAL LOSSES			216	
EXPECTED LOSSES	21,973	12,316	1,099	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.079	.079
INDICATED (POST-TEST)	.000	.000	.085	.085
PRES. ON RATE LEVEL	7.802	4.373	.390	12.565
DERIVED BY FORMULA	7.802	4.373	.390	12.565
UNDERLYING PRES. RATE	8.078	4.528	.404	13.010
PROPOSED	7.802	4.373	.390	12.565

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	18.096
IND. RATES				18.10	MINIMUM PREMIUM	2000
MAN. RATES	14.06	16.17	17.78	+ 18.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	10,170	43,009	.422				1	3	4
2008	7,921	183,873	2.321				1	3	4
2009	7,498	1,021,264	13.620			3		2	5
2010	7,111	219,067	3.080			1	1	1	3
2011	8,631	9,662	.111					3	3
TOTAL	41,331	1,476,875	3.573			4	3	12	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				13,230	3,246				6,618	6,111	13,804
2008				16,661	53,018				27,000	78,131	9,063
2009			370,674		5,793			633,924		4,460	6,413
2010			74,024	63,344	622			58,731	7,498	1,799	13,049
2011					2,691					2,371	4,600
TOTAL			444,698	93,235	65,370			692,655	41,116	92,872	46,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				25,838	7,881				14,394	14,728	13,086
2008			6,087	37,832	109,030			9,439	76,646	174,317	9,489
2009		17,001	802,991	17,086	19,651		22,385	2,191,093	75,287	26,554	6,214
2010		12,442	265,647	101,929	11,794		6,085	225,214	25,109	6,611	12,227
2011		277	5,984	2,872	3,124		215	3,065	1,950	2,529	4,577
TOTAL		29,720	1,080,709	185,557	151,480		28,685	2,428,811	193,386	224,739	45,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,567,925	755,162	45,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-695,157	-349,542	772	
TOTAL LOSSES	2,872,768	405,620	46,365	
EXPECTED LOSSES	2,083,909	842,738	88,449	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.951	.981	.112	8.044
INDICATED (POST-TEST)	7.451	1.052	.120	8.623
PRES. ON RATE LEVEL	4.870	1.969	.207	7.046
DERIVED BY FORMULA	4.922	1.923	.203	7.048
UNDERLYING PRES. RATE	5.042	2.039	.214	7.295
PROPOSED	4.922	1.923	.203	7.048

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.150
IND. RATES				10.15	MINIMUM PREMIUM	2000
MAN. RATES	7.60	8.87	9.97	+ 10.15	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,012	445	.011							
2008	2,697	33,497	1,242				1	1		2
2009	2,926	27,352	.934					1		1
2010	2,973	19,564	.658				1			1
2011	3,210	5,465	.170							
TOTAL	15,818	86,323	.546				2	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											445
2008				10,681	389				18,285	2,936	1,206
2009					9,151				4,479		13,722
2010				5,865					13,168		531
2011											5,465
TOTAL				16,546	9,540				31,453	7,415	21,369

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											422
2008			1,723	20,321	1,103			3,489	44,812	7,218	1,263
2009		26	2,611	2,558	17,233		3	985	1,240	8,522	13,297
2010		287	7,861	8,756	635		333	18,795	22,180	1,460	498
2011											5,438
TOTAL		313	12,195	31,635	18,971		336	23,269	68,232	17,200	20,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,113	136,038	20,918	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-253,010	-131,765	328	
TOTAL LOSSES		4,273	21,246	
EXPECTED LOSSES	757,682	315,728	37,648	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.027	.134	.161
INDICATED (POST-TEST)	.000	.029	.144	.173
PRES. ON RATE LEVEL	4.626	1.928	.230	6.784
DERIVED BY FORMULA	4.580	1.890	.227	6.697
UNDERLYING PRES. RATE	4.790	1.996	.238	7.024
PROPOSED	4.580	1.890	.227	6.697

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.645
IND. RATES				9.65	MINIMUM PREMIUM	2000
MAN. RATES	7.25	8.54	9.60	+ 9.65	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,930									
2008	2,661	51,061	1.918				2			2
2009	2,571									
2010	1,948									
2011	2,082	367,487	17.650			1			1	2
TOTAL	12,192	418,548	3.433			1	2		1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				28,000					23,061		
2011			115,507		25,281			178,674		40,078	7,947
TOTAL			115,507	28,000	25,281			178,674	23,061	40,078	7,947

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,453	53,154	806			4,188	55,995	891	
2011		29,118	337,076	44,424	37,068		99,812	705,475	85,338	55,377	7,907
TOTAL		29,118	341,529	97,578	37,874		99,812	709,663	141,333	56,268	7,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,180,122	333,053	7,907	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-368,055	-186,831	409	
TOTAL LOSSES	812,067	146,222	8,316	
EXPECTED LOSSES	1,090,697	444,155	51,328	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.661	1.199	.068	7.928
INDICATED (POST-TEST)	7.141	1.285	.073	8.499
PRES. ON RATE LEVEL	8.640	3.518	.407	12.565
DERIVED BY FORMULA	8.625	3.473	.400	12.498
UNDERLYING PRES. RATE	8.946	3.643	.421	13.010
PROPOSED	8.625	3.473	.400	12.498

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	17.999
IND. RATES				18.00	MINIMUM PREMIUM	2000
MAN. RATES	13.14	15.65	17.78	+ 18.00	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	21,988	525,315	2.389			1	4	4	9
2008	16,677	854,060	5.121			3	3	2	8
2009	13,842	978,441	7.068			1	3	6	10
2010	10,678	806,975	7.557			1	3	1	5
2011	11,931	404,990	3.394				2	5	7
TOTAL	75,116	3,569,781	4.752			6	15	18	39

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			172,563	79,915	31,471			65,924	114,832	56,148	4,462
2008			295,456	92,378	13,101			337,466	81,976	24,134	9,549
2009			407,663	80,589	24,320			298,212	93,622	60,933	13,102
2010			66,580	89,765	55,421			259,776	255,544	29,495	50,394
2011				109,136	26,503				187,384	75,623	6,344
TOTAL			942,262	451,783	150,816			961,378	733,358	246,333	83,851

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			348,060	156,074	76,413			201,991	249,760	135,316	4,230
2008		25,825	643,463	182,244	32,850		52,489	1,213,671	223,053	62,004	9,998
2009		11,738	581,602	160,082	55,980		7,092	738,315	239,370	128,264	12,696
2010		13,900	321,691	173,719	109,470		32,665	1,322,922	496,323	88,022	47,219
2011		16,673	358,153	147,971	46,441		35,029	559,766	289,981	111,234	6,312
TOTAL		68,136	2,252,969	820,090	321,154		127,275	4,036,665	1,498,487	524,840	80,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,485,045	3,164,571	80,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,170,404	-782,307	1,081	
TOTAL LOSSES	5,314,641	2,382,264	81,536	
EXPECTED LOSSES	3,476,370	1,832,078	143,471	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.075	3.171	.109	10.355
INDICATED (POST-TEST)	7.584	3.399	.117	11.100
PRES. ON RATE LEVEL	4.470	2.356	.184	7.010
DERIVED BY FORMULA	4.563	2.429	.179	7.171
UNDERLYING PRES. RATE	4.628	2.439	.191	7.258
PROPOSED	4.563	2.429	.179	7.171

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.327
IND. RATES				10.33	MINIMUM PREMIUM	2000
MAN. RATES	7.32	8.70	9.92	+ 10.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,340	180,433	3.378			1	3	2	6
2008	5,559	46,455	.835				1	3	4
2009	4,590	739,446	16.109			3	2	4	9
2010	5,350	815,347	15.240			2	2	1	5
2011	5,449	481,090	8.828			1	2	1	4
TOTAL	26,288	2,262,771	8.608			7	10	11	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			72,459	13,479	9,134			47,966	21,553	5,886	9,956
2008				4,725	10,511				525	27,837	2,857
2009			396,075	100,556	14,553			111,286	50,149	43,884	22,943
2010			213,642	94,696	278			456,187	46,193	411	3,940
2011			142,574	60,777	6,435			145,000	99,126	4,011	23,167
TOTAL			824,750	274,233	40,911			760,439	217,546	82,029	62,863

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			146,150	26,324	22,177			146,968	46,878	14,186	9,438
2008			1,432	10,201	21,655			1,714	5,224	61,758	2,991
2009		19,980	974,806	200,222	42,876		4,672	482,156	134,178	90,793	22,232
2010		25,255	525,643	156,991	19,254		31,021	1,149,749	136,749	20,597	3,692
2011		41,155	527,543	95,077	25,781		93,339	780,099	166,312	30,611	23,051
TOTAL		86,390	2,175,574	488,815	131,743		129,032	2,560,686	489,341	217,945	61,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,951,682	1,327,844	61,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-360,972	-216,886	475	
TOTAL LOSSES	4,590,710	1,110,958	61,879	
EXPECTED LOSSES	1,070,447	530,755	53,102	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.463	4.226	.235	21.924
INDICATED (POST-TEST)	18.720	4.530	.252	23.502
PRES. ON RATE LEVEL	3.933	1.950	.195	6.078
DERIVED BY FORMULA	4.081	2.027	.197	6.305
UNDERLYING PRES. RATE	4.072	2.019	.202	6.293
PROPOSED	4.081	2.027	.197	6.305

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.080
IND. RATES				9.08	MINIMUM PREMIUM	2000
MAN. RATES	6.33	7.53	8.60	+ 9.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,416	13,678	.400						2	2
2008	2,473	9,904	.400						4	4
2009	3,096	131,825	4.257			1			2	4
2010	4,222	131,740	3.120				1		2	3
2011	3,862	280,859	7.272						5	5
TOTAL	17,069	568,006	3.328			1	2		15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					5,920					7,611	147
2008					3,923					5,686	295
2009			72,966	4,041	18,126			8,103	64	16,539	11,986
2010				34,650	8,590				65,674	21,330	1,496
2011					94,605					177,537	8,717
TOTAL			72,966	38,691	131,164			8,103	65,738	228,703	22,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					14,374					18,342	139
2008			254	458	8,034			331	806	12,609	309
2009		3,647	176,105	15,499	36,191		340	35,634	5,797	31,733	11,614
2010		1,873	52,524	56,904	18,669		1,768	102,972	121,197	41,094	1,402
2011		9,742	210,557	100,892	109,720		16,010	229,389	145,994	189,605	8,673
TOTAL		15,262	439,440	173,753	186,988		18,118	368,326	273,794	293,383	22,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	841,146	927,918	22,137	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-285,667	-239,597	386	
TOTAL LOSSES	555,479	688,321	22,523	
EXPECTED LOSSES	852,255	587,515	40,283	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.254	4.033	.132	7.419
INDICATED (POST-TEST)	3.488	4.323	.142	7.953
PRES. ON RATE LEVEL	4.822	3.324	.228	8.374
DERIVED BY FORMULA	4.809	3.354	.225	8.388
UNDERLYING PRES. RATE	4.993	3.442	.236	8.671
PROPOSED	4.801	3.348	.225	8.374

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.060
IND. RATES				12.06	MINIMUM PREMIUM	2000
MAN. RATES	8.76	10.43	11.85	+ 12.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	19,265	465,943	2.418				3	9	12
2008	15,308	1,205,786	7.876			2	3	11	16
2009	10,658	1,521,352	14.274			3	1	3	7
2010	11,276	437,405	3.879			1	1	3	5
2011	11,641	1,946,244	16.718			1		4	5
TOTAL	68,148	5,576,730	8.183			7	8	30	45

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			211,084	87,166	100,457			269,366	113,006	120,358	44,956
2008			563,447	97,766	161,140			903,759	72,301	356,222	37,907
2009			160,741	17,358	11,903			147,673	12,303	15,547	4,505
2010			149,754	42,319	17,448			1,727,378	25,581	45,573	3,615
2011										32,816	18,848
TOTAL			1,085,026	244,609	295,381			3,048,176	223,191	570,516	109,831

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				170,236	243,910				245,788	290,063	42,618
2008		18,454	474,604	208,273	335,149		41,893	989,571	242,548	797,055	39,689
2009		19,442	923,156	49,660	19,246		23,106	2,268,168	106,903	49,105	4,365
2010		22,558	456,659	85,542	33,652		15,684	593,611	94,791	82,447	3,387
2011		6,990	93,824	22,028	21,747		143,422	996,952	103,473	53,405	18,754
TOTAL		67,444	1,948,243	535,739	653,704		224,105	4,848,302	793,503	1,272,075	108,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,088,094	3,255,021	108,813			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-778,770	-636,358	1,252			
TOTAL LOSSES	6,309,324	2,618,663	110,065			
EXPECTED LOSSES	2,308,854	1,507,434	158,104			
CREDIBILITY	.03	.06	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.258	3.843	.162	13.263		
INDICATED (POST-TEST)	9.925	4.120	.174	14.219		
PRES. ON RATE LEVEL	3.272	2.137	.224	5.633		
DERIVED BY FORMULA	3.472	2.256	.221	5.949		
UNDERLYING PRES. RATE	3.388	2.212	.232	5.832		
PROPOSED	3.472	2.256	.221	5.949		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.567
IND. RATES				8.57	MINIMUM PREMIUM	2000
MAN. RATES	5.66	6.78	7.97	+ 8.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	6,943	413,579	5.956			1			3	4
2008	6,352	12,831	.201						2	2
2009	4,783	11,019	.230							
2010	5,336	360,506	6.756			1			1	2
2011	5,542	744	.013							
TOTAL	28,956	798,679	2.758			2			6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			270,227		7,605			70,902		58,638	6,207
2008					3,066					6,631	3,134
2009											11,019
2010			157,936		45,500			103,100		50,842	3,128
2011											744
TOTAL			428,163		56,171			174,002		116,111	24,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			545,048		18,465			217,244		141,317	5,884
2008			199	360	6,278			388	942	14,707	3,281
2009											10,677
2010		20,811	416,855	42,368	87,308		10,593	397,156	45,517	85,747	2,931
2011											740
TOTAL		20,811	962,102	42,728	112,051		10,593	614,788	46,459	241,771	23,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,608,294	443,009	23,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-236,454	-160,994	191	
TOTAL LOSSES	1,371,840	282,015	23,704	
EXPECTED LOSSES	701,313	388,300	22,587	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.738	.974	.082	5.794
INDICATED (POST-TEST)	5.079	1.044	.088	6.211
PRES. ON RATE LEVEL	2.339	1.295	.076	3.710
DERIVED BY FORMULA	2.366	1.285	.076	3.727
UNDERLYING PRES. RATE	2.422	1.341	.078	3.841
PROPOSED	2.366	1.285	.076	3.727

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.367
IND. RATES				5.37	MINIMUM PREMIUM	1660
MAN. RATES	4.78	5.04	5.25	+ 5.37	PRESENT	1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	43,941	1,175,934	2.676			3	8	8	19
2008	35,036	1,001,796	2.859			3	3	10	16
2009	36,130	969,231	2.682			1	4	9	14
2010	28,807	1,338,328	4.645			3	4	10	17
2011	27,941	578,417	2.070				2	11	13
TOTAL	171,855	5,063,706	2.946			10	21	48	79

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			349,345	148,480	32,673			333,556	127,616	125,476	58,788
2008			274,157	44,666	36,968			400,507	53,518	158,328	33,652
2009			221,558	108,545	120,084			132,503	93,047	237,804	55,690
2010			469,531	171,887	19,821			254,857	198,027	106,207	117,998
2011				103,276	135,551				104,151	185,608	49,831
TOTAL			1,314,591	576,854	345,097			1,121,423	576,359	813,423	315,959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			704,629	289,981	79,329			1,022,015	277,566	302,399	55,731
2008		23,961	592,154	94,080	80,097		62,289	1,439,977	176,848	359,515	35,234
2009		11,762	605,714	236,120	237,648		5,820	637,147	282,403	463,598	53,964
2010		67,966	1,388,064	312,917	77,534		31,111	1,256,030	436,470	203,024	110,564
2011		27,160	584,786	257,831	172,074		32,412	496,623	279,243	215,168	49,582
TOTAL		130,849	3,875,347	1,190,929	646,682		131,632	4,851,792	1,452,530	1,543,704	305,075

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,989,620	4,833,845	305,075	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,565,647	-1,892,583	2,543	
TOTAL LOSSES	6,423,973	2,941,262	307,618	
EXPECTED LOSSES	7,597,710	4,463,075	324,805	
CREDIBILITY	.05	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.738	1.711	.179	5.628
INDICATED (POST-TEST)	4.007	1.834	.192	6.033
PRES. ON RATE LEVEL	4.270	2.508	.183	6.961
DERIVED BY FORMULA	4.257	2.427	.184	6.868
UNDERLYING PRES. RATE	4.421	2.597	.189	7.207
PROPOSED	4.257	2.427	.184	6.868

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.891
IND. RATES				9.89	MINIMUM PREMIUM	2000
MAN. RATES	7.58	8.85	9.85	+ 9.89	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	46,663	2,542,095	5.447			3	8	32	43
2008	37,710	2,706,912	7.178			8	7	17	32
2009	30,908	877,987	2.840			1	4	22	27
2010	32,463	3,426,464	10.554		1	1	3	26	31
2011	31,848	1,003,908	3.152			1	3	18	22
TOTAL	179,592	10,557,366	5.879		1	14	25	115	155

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			664,679	266,951	157,313			754,353	362,600	263,788	72,411
2008			1,129,963	208,980	75,362			934,924	165,093	146,893	45,697
2009			88,959	100,989	202,194			52,290	92,752	278,534	62,269
2010		1,059,996	116,825	99,977	106,433		1,487,211	64,765	131,199	311,981	48,077
2011			69,040	116,485	194,281			82,495	151,569	284,417	105,621
TOTAL		1,059,996	2,069,466	793,382	735,583		1,487,211	1,888,827	903,213	1,285,613	334,075

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,109,716	521,356	381,956			1,827,574	788,656	635,728	68,646
2008		98,758	2,439,588	425,986	173,190		145,417	3,355,768	478,735	346,891	47,845
2009		5,451	318,414	239,747	388,511		2,620	329,493	282,359	538,460	60,339
2010		498,208	592,851	225,012	202,173		504,335	740,571	390,546	512,947	45,048
2011		50,737	919,556	345,396	246,729		92,910	1,043,013	442,320	334,203	105,093
TOTAL		653,154	5,380,125	1,757,497	1,392,559		745,282	7,296,419	2,382,616	2,368,229	326,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,074,980	7,900,901	326,971			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,834,788	-2,312,321	3,212			
TOTAL LOSSES	10,240,192	5,588,580	330,183			
EXPECTED LOSSES	11,366,377	5,508,086	393,307			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.702	3.112	.184	8.998		
INDICATED (POST-TEST)	6.113	3.336	.197	9.646		
PRES. ON RATE LEVEL	6.113	2.962	.211	9.286		
DERIVED BY FORMULA	6.113	3.007	.209	9.329		
UNDERLYING PRES. RATE	6.329	3.067	.219	9.615		
PROPOSED	6.113	3.007	.209	9.329		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.435
IND. RATES				13.44	MINIMUM PREMIUM	2000
MAN. RATES	10.16	11.75	13.14	+ 13.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	31,518	1,675,938	5,317			4	10	12	26
2008	25,739	1,450,192	5,634			2	5	11	18
2009	19,759	875,966	4,433			3	1	11	15
2010	19,975	416,979	2,087			1	2	6	9
2011	19,543	720,839	3,688			2	1	6	9
TOTAL	116,534	5,139,914	4,411			12	19	46	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			614,149	184,519	76,979			623,553	98,391	57,790	20,557
2008			358,057	133,860	90,406			657,234	136,754	63,544	10,337
2009			309,294	16,500	76,142			383,456	633	69,377	20,564
2010			69,723	83,348	41,130			34,428	140,288	37,265	10,797
2011			216,407	47,130	102,184			152,404	37,299	150,853	14,562
TOTAL			1,567,630	465,357	386,841			1,851,075	413,365	378,829	76,817

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,238,738	360,366	186,905			1,910,567	214,001	139,274	19,488
2008		24,361	619,513	269,736	192,135		55,357	1,291,385	362,776	151,809	10,823
2009		15,453	745,944	64,376	152,091		15,519	1,528,179	71,697	144,514	19,927
2010		13,699	310,639	155,814	84,115		7,195	341,649	261,561	76,336	10,117
2011		66,233	882,727	193,388	139,807		101,276	844,458	214,075	177,901	14,489
TOTAL		119,746	3,797,561	1,043,680	755,053		179,347	5,916,238	1,124,110	689,834	74,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,012,892	3,612,677	74,844	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,362,664	-1,239,353	1,200	
TOTAL LOSSES	7,650,228	2,373,324	76,044	
EXPECTED LOSSES	6,990,875	2,936,658	151,495	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.565	2.037	.065	8.667
INDICATED (POST-TEST)	7.038	2.184	.070	9.292
PRES. ON RATE LEVEL	5.794	2.434	.125	8.353
DERIVED BY FORMULA	5.844	2.412	.120	8.376
UNDERLYING PRES. RATE	5.999	2.520	.130	8.649
PROPOSED	5.844	2.412	.120	8.376

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.063
IND. RATES				12.06	MINIMUM PREMIUM	2000
MAN. RATES	8.99	10.51	11.82	+ 12.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	18,461	1,409,056	7.632			3	4	1	8
2008	12,678	563,768	4.446			2	1	2	5
2009	27,200	407,891	1.499				2	6	8
2010	20,716	200,142	.966			1		1	2
2011	13,990	60,110	.429					2	2
TOTAL	93,045	2,640,967	2.838			6	7	12	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			501,319	151,348	131			496,764	242,836		16,658
2008			278,848	51,852	18,872			157,261		16,800	40,135
2009				41,116	172,692				32,135	103,647	58,301
2010			143,474		2,840			38,526		4,462	10,840
2011					18,507					9,923	31,680
TOTAL			923,641	244,316	213,042			692,551	274,971	134,832	157,614

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			991,280	295,583	318			1,443,733	528,169		15,792
2008		24,374	602,095	105,690	43,311		24,456	558,965	11,978	39,740	42,021
2009		693	71,678	121,263	327,451		186	44,264	97,394	199,560	56,494
2010		18,129	351,465	15,273	12,428		3,884	142,123	9,806	8,994	10,157
2011		1,897	41,181	19,734	21,465		900	12,821	8,162	10,596	31,522
TOTAL		45,093	2,057,699	557,543	404,973		29,426	2,201,906	655,509	258,890	155,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,334,124	1,876,915	155,986	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,715,583	-776,228	1,311	
TOTAL LOSSES	2,618,541	1,100,687	157,297	
EXPECTED LOSSES	5,046,762	1,822,751	162,830	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.814	1.183	.169	4.166
INDICATED (POST-TEST)	3.017	1.268	.181	4.466
PRES. ON RATE LEVEL	5.239	1.892	.169	7.300
DERIVED BY FORMULA	5.172	1.842	.170	7.184
UNDERLYING PRES. RATE	5.424	1.959	.175	7.558
PROPOSED	5.172	1.842	.170	7.184

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.346
IND. RATES				10.35	MINIMUM PREMIUM	2000
MAN. RATES	7.85	9.26	10.33	+ 10.35	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,263	2,332,946	37,249			3	3	6	12
2008	5,800	1,007,895	17,377			2	2		4
2009	11,328	684,985	6,046			1		2	3
2010	6,458	7,687	.119						
2011	9,059	279,843	3,089			1		2	3
TOTAL	38,908	4,313,356	11.086			7	5	10	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			752,336	119,216	84,000			1,150,101	134,160	74,184	18,949
2008			562,248	64,103				336,409	44,764		371
2009			249,950		33,030			367,728		27,392	6,885
2010											7,687
2011			92,993		6,225			175,375		5,000	250
TOTAL			1,657,527	183,319	123,255			2,029,613	178,924	106,576	34,142

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,114,591	232,828	203,952			2,407,778	291,797	178,783	17,964
2008		49,143	1,205,118	131,865	8,254		52,312	1,201,764	129,212	7,028	388
2009		8,284	396,046	16,697	66,419		9,939	976,223	40,388	60,117	6,672
2010											7,203
2011		21,994	239,934	20,696	13,456		94,866	648,078	55,528	17,685	249
TOTAL		79,421	2,955,689	402,086	292,081		157,117	5,233,843	516,925	263,613	32,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,426,070	1,474,705	32,476	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,792,943	-465,196	869	
TOTAL LOSSES	6,633,127	1,009,509	33,345	
EXPECTED LOSSES	5,420,274	1,136,892	93,379	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.048	2.595	.086	19.729
INDICATED (POST-TEST)	18.275	2.782	.092	21.149
PRES. ON RATE LEVEL	13.455	2.821	.232	16.508
DERIVED BY FORMULA	13.551	2.819	.225	16.595
UNDERLYING PRES. RATE	13.931	2.922	.240	17.093
PROPOSED	13.551	2.819	.225	16.595

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	23.900
IND. RATES				23.90	MINIMUM PREMIUM	2000
MAN. RATES	18.51	21.07	23.36	+ 23.90	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,925	66,928	1.358				1	1	2
2008	5,082	304,328	5.988			2	1	2	5
2009	6,491	43,543	.670					3	3
2010	8,413	161,307	1.917				2	1	3
2011	6,920	34,529	.498					3	3
TOTAL	31,831	610,635	1.918			2	4	10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				22,575	7,627				29,187	3,373	4,166
2008			158,517	30,957	6,238			49,406	32,266	20,355	6,589
2009					866					21,927	20,750
2010				21,011	10,471				64,735	25,047	40,043
2011					11,532					10,440	12,557
TOTAL			158,517	74,543	36,734			49,406	126,188	81,142	84,105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				44,089	18,518				63,482	8,129	3,949
2008		13,858	342,216	62,366	15,474		7,688	182,340	84,248	47,168	6,899
2009		2	246	242	1,633		18	4,814	6,076	41,718	20,107
2010		1,238	35,570	37,679	20,463		1,765	103,236	121,457	46,882	37,520
2011		1,191	25,663	12,296	13,376		942	13,490	8,584	11,146	12,494
TOTAL		16,289	403,695	156,672	69,464		10,413	303,880	283,847	155,043	80,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	734,277	665,026	80,969	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-741,145	-216,560	555	
TOTAL LOSSES		448,466	81,524	
EXPECTED LOSSES	2,189,973	535,398	57,933	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.409	.256	1.665
INDICATED (POST-TEST)	.000	1.510	.274	1.784
PRES. ON RATE LEVEL	6.645	1.624	.176	8.445
DERIVED BY FORMULA	6.512	1.619	.180	8.311
UNDERLYING PRES. RATE	6.880	1.682	.182	8.744
PROPOSED	6.512	1.619	.180	8.311

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.969
IND. RATES				11.97	MINIMUM PREMIUM	2000
MAN. RATES	8.97	10.54	11.95	+ 11.97	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
2007	140					140						
2008	334					334						
2009	1,113	530	.047			1,113						
2010	180					180						
2011	738					738						
TOTAL	2,505	530	.021			2,505						

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											514
TOTAL											514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			514	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,630	-27,097	35	
TOTAL LOSSES			549	
EXPECTED LOSSES	179,432	68,085	3,407	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.022	.022
INDICATED (POST-TEST)	.000	.000	.024	.024
PRES. ON RATE LEVEL	6.918	2.625	.131	9.674
DERIVED BY FORMULA	6.918	2.599	.130	9.647
UNDERLYING PRES. RATE	7.163	2.718	.136	10.017
PROPOSED	6.918	2.599	.130	9.647

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.893
IND. RATES				13.89	MINIMUM PREMIUM	2000
MAN. RATES	10.71	12.38	13.69	+ 13.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,782	47,452	.992						1	1
2008	5,980	62,829	1.050						1	2
2009	5,254	21,317	.405							
2010	4,626	110,517	2.389			1				1
2011	4,406	115,450	2.620						1	1
TOTAL	25,048	357,565	1.428			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					10,372					35,330	1,750
2008				20,946	2,438				33,297	1,033	5,115
2009											21,317
2010			81,983					28,534			
2011					4,879					70,040	40,531
TOTAL			81,983	20,946	17,689			28,534	33,297	106,403	68,713

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					25,183					85,145	1,659
2008			3,489	40,048	5,596			6,101	80,993	3,577	5,355
2009											20,656
2010		10,330	199,687	7,748	4,284		2,860	103,840	5,626	1,422	
2011		502	10,859	5,203	5,660		6,319	90,500	57,599	74,803	40,328
TOTAL		10,832	214,035	52,999	40,723		9,179	200,441	144,218	164,947	67,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	434,487	402,887	67,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-581,536	-306,611	539	
TOTAL LOSSES		96,276	68,537	
EXPECTED LOSSES	1,709,024	742,172	65,125	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.384	.274	.658
INDICATED (POST-TEST)	.000	.412	.294	.706
PRES. ON RATE LEVEL	6.590	2.862	.250	9.702
DERIVED BY FORMULA	6.524	2.789	.251	9.564
UNDERLYING PRES. RATE	6.823	2.963	.260	10.046
PROPOSED	6.524	2.789	.251	9.564

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.774
IND. RATES				13.77	MINIMUM PREMIUM	2000
MAN. RATES	9.88	11.96	13.73	+ 13.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,723	125,765	2.197				3	2	5
2008	6,720	290,986	4.330			1	2		3
2009	5,353	208,421	3.893			1		1	2
2010	5,887	521,516	8.858				3	3	6
2011	6,000	1,938,546	32.309			3	2	3	8
TOTAL	29,683	3,085,234	10.394			5	10	9	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				26,240	1,291				74,317	21,530	2,387
2008			144,419	69,000				68,523	5,469		3,575
2009			115,264		1,600			88,855		1,693	1,009
2010				113,436	8,932				359,236	36,739	3,173
2011			364,485	116,079	214,977			901,218	189,216	145,210	7,361
TOTAL			624,168	324,755	226,800			1,058,596	628,238	205,172	17,505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				51,247	3,134				161,639	51,888	2,263
2008		12,621	317,903	133,601	3,633		10,660	244,126	17,459	1,290	3,743
2009		5,651	266,995	5,590	5,921		3,583	350,851	12,323	6,112	978
2010		5,739	158,373	174,723	27,770		9,281	528,714	623,352	98,062	2,973
2011		103,523	1,501,417	400,415	285,491		334,408	2,644,045	508,880	224,121	7,324
TOTAL		127,534	2,244,688	765,576	325,949		357,932	3,767,736	1,323,653	381,473	17,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,497,890	2,796,651	17,281	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,261,737	-941,605	725	
TOTAL LOSSES	5,236,153	1,855,046	18,006	
EXPECTED LOSSES	3,730,560	2,307,556	82,222	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.640	6.250	.061	23.951
INDICATED (POST-TEST)	18.910	6.700	.065	25.675
PRES. ON RATE LEVEL	12.138	7.508	.268	19.914
DERIVED BY FORMULA	12.206	7.476	.260	19.942
UNDERLYING PRES. RATE	12.568	7.774	.277	20.619
PROPOSED	12.206	7.476	.260	19.942

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				28.72	MINIMUM PREMIUM	2000
MAN. RATES	20.32	24.55	28.18	+ 28.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	28,364	237,519	.837			1				1
2008	27,107	306,323	1.130			1	3	6		10
2009	27,189	333,210	1.225			1		4		5
2010	28,268	189,392	.669				1	5		6
2011	26,220	62,293	.237				1	1		2
TOTAL	137,148	1,128,737	.823			3	5	16		24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			137,135					78,849			21,535
2008			69,180	11,993	8,204			101,923	30,224	59,415	25,384
2009			166,176		29,261			59,743		54,252	23,778
2010				6,098	34,198				5,460	133,820	9,816
2011				14,308	11,824				10,199	10,817	15,145
TOTAL			372,491	32,399	83,487			240,515	45,883	258,304	95,658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			276,601					241,593			20,415
2008		6,047	149,467	24,977	17,935		15,857	370,577	88,035	134,536	26,577
2009		8,224	392,627	15,597	59,295		2,455	247,570	22,991	105,163	23,041
2010		990	32,355	29,732	60,084		821	65,575	75,479	212,777	9,198
2011		3,040	65,534	28,307	15,772		2,503	39,128	21,295	13,211	15,069
TOTAL		18,301	916,584	98,613	153,086		21,636	964,443	207,800	465,687	94,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,920,964	925,186	94,300			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-916,638	-538,485	1,307			
TOTAL LOSSES	1,004,326	386,701	95,607			
EXPECTED LOSSES	2,711,415	1,302,907	150,863			
CREDIBILITY	.04	.10	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.732	.282	.070	1.084		
INDICATED (POST-TEST)	.785	.302	.075	1.162		
PRES. ON RATE LEVEL	1.909	.918	.106	2.933		
DERIVED BY FORMULA	1.864	.856	.103	2.823		
UNDERLYING PRES. RATE	1.977	.950	.110	3.037		
PROPOSED	1.864	.856	.103	2.823		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.065
IND. RATES				4.07	MINIMUM PREMIUM	1330
MAN. RATES	3.25	3.77	4.15	+ 4.07	PRESENT	1365

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	109,699	2,063,887	1.881			3	6	24	33
2008	98,225	4,929,150	5.018	1		3	5	13	22
2009	80,319	1,567,857	1.952			3	3	12	18
2010	97,006	1,531,338	1.578			4	4	12	20
2011	90,905	3,274,933	3.602			2	1	12	15
TOTAL	476,154	13,367,165	2.807	1		15	19	73	108

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			615,135	150,782	284,282			156,333	191,143	551,640	114,572
2008	200,000		1,432,578	133,342	191,061	7,750		2,647,945	94,426	157,019	65,029
2009			622,386	20,456	70,179			603,204	95,020	129,918	26,694
2010			556,481	96,321	30,642			488,793	120,742	161,741	76,618
2011			367,908	30,328	37,053			2,649,685	54,032	70,092	65,835
TOTAL	200,000		3,594,488	431,229	613,217	7,750		6,545,960	555,363	1,070,410	348,748

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,240,728	294,478	591,727			479,004	415,735	1,116,041	108,614
2008	321,979	46,493	1,164,144	285,119	401,085	4,514	88,088	2,035,801	286,112	360,800	68,085
2009		25,904	1,239,239	79,249	146,451		17,819	1,797,636	296,737	268,225	25,866
2010		73,331	1,465,657	213,294	91,838		50,932	1,949,970	376,060	293,193	71,791
2011		37,791	484,388	92,610	56,143		181,780	1,360,881	214,444	105,515	65,506
TOTAL	321,979	183,519	5,594,156	964,750	1,287,244	4,514	338,619	7,623,292	1,589,088	2,143,774	339,862

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,066,079	5,984,856	339,862			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,383,699	-1,942,114	4,177			
TOTAL LOSSES	10,682,380	4,042,742	344,039			
EXPECTED LOSSES	10,013,519	4,690,116	485,677			
CREDIBILITY	.09	.24	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.243	.849	.072	3.164		
INDICATED (POST-TEST)	2.404	.910	.077	3.391		
PRES. ON RATE LEVEL	2.031	.951	.099	3.081		
DERIVED BY FORMULA	2.065	.941	.094	3.100		
UNDERLYING PRES. RATE	2.103	.985	.102	3.190		
PROPOSED	2.065	.941	.094	3.100		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.464
IND. RATES				4.46	MINIMUM PREMIUM	1425
MAN. RATES	3.31	3.88	4.36	+ 4.46	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,170	410,182	6.648			1	1	3	5
2008	5,579	611,594	10.962			2		3	5
2009	4,367	701,639	16.066			1	1	2	4
2010	5,925	516,505	8.717			2	1	4	7
2011	4,271	76,656	1.794					2	2
TOTAL	26,312	2,316,576	8.804			6	3	14	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			146,923	23,171	17,940			147,300	30,898	22,031	21,919
2008			231,782		2,425			354,712		6,494	16,181
2009			79,703	38,297	29,887			434,636	61,063	49,096	8,957
2010			193,306	2,113	19,064			230,915	2,678	63,953	4,476
2011					15,268					42,410	18,978
TOTAL			651,714	63,581	84,584			1,167,563	94,639	183,984	70,511

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			296,344	45,253	43,558			451,327	67,203	53,094	20,779
2008		19,646	477,918	4,350	7,527		51,813	1,182,377	21,247	19,654	16,942
2009		2,458	131,902	78,306	59,487		9,965	1,005,268	176,358	105,761	8,679
2010		24,833	487,147	32,922	43,448		23,547	871,792	81,733	113,197	4,194
2011		1,575	33,981	16,277	17,710		3,830	54,796	34,877	45,292	18,883
TOTAL		48,512	1,427,292	177,108	171,730		89,155	3,565,560	381,418	336,998	69,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,130,519	1,067,254	69,477	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-267,113	-234,752	466	
TOTAL LOSSES	4,863,406	832,502	69,943	
EXPECTED LOSSES	781,467	561,234	56,834	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.484	3.164	.266	21.914
INDICATED (POST-TEST)	19.815	3.392	.285	23.492
PRES. ON RATE LEVEL	2.868	2.060	.209	5.137
DERIVED BY FORMULA	3.037	2.100	.212	5.349
UNDERLYING PRES. RATE	2.970	2.133	.216	5.319
PROPOSED	3.037	2.100	.212	5.349

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.703
IND. RATES				7.70	MINIMUM PREMIUM	2000
MAN. RATES	5.11	6.30	7.27	+ 7.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	119,556	2,364,127	1.977			6	9	27	42	
2008	114,359	1,871,919	1.636			4	8	20	32	
2009	76,538	2,416,701	3.157			4	4	25	33	
2010	130,770	3,260,803	2.493			7	6	27	40	
2011	80,840	973,691	1.204			1	2	22	25	
TOTAL	522,063	10,887,241	2.085			22	29	121	172	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			797,996	231,264	133,327			551,445	234,737	301,042	114,316
2008			585,673	233,456	67,466			434,714	233,079	188,012	129,519
2009			784,685	140,137	181,108			738,452	215,397	276,877	80,045
2010			1,185,707	205,669	184,233			920,790	199,818	344,932	219,654
2011			97,640	79,890	257,343			55,618	68,340	280,706	134,154
TOTAL			3,451,701	890,416	823,477			2,701,019	951,371	1,391,569	677,688

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,609,557	451,658	323,716			1,689,627	510,552	725,512	108,372
2008		51,194	1,286,214	461,675	151,539		67,613	1,595,665	619,127	432,823	135,606
2009		34,528	1,698,863	329,683	365,827		26,678	2,730,658	622,466	563,421	77,564
2010		131,693	2,685,771	506,584	391,198		65,599	2,568,013	623,089	598,220	205,816
2011		59,099	1,029,110	376,822	316,510		65,574	734,689	330,215	314,824	133,483
TOTAL		276,514	8,309,515	2,126,422	1,548,790		225,464	9,318,652	2,705,449	2,634,800	660,841

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,130,145	9,015,461	660,841			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,952,140	-3,107,836	5,486			
TOTAL LOSSES	12,178,005	5,907,625	666,327			
EXPECTED LOSSES	17,285,505	7,449,839	668,242			
CREDIBILITY	.10	.25	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.333	1.132	.128	3.593		
INDICATED (POST-TEST)	2.501	1.214	.137	3.852		
PRES. ON RATE LEVEL	3.198	1.378	.124	4.700		
DERIVED BY FORMULA	3.128	1.337	.127	4.592		
UNDERLYING PRES. RATE	3.311	1.427	.128	4.866		
PROPOSED	3.128	1.337	.127	4.592		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.613
IND. RATES				6.61	MINIMUM PREMIUM	1975
MAN. RATES	5.13	5.95	6.65	+ 6.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	84,329	3,681,167	4.365			4	11	30	45
2008	85,568	1,837,151	2.147			4	6	21	31
2009	75,713	2,632,478	3.476			5	16	34	55
2010	69,539	2,768,770	3.981			4	6	27	37
2011	68,612	2,142,506	3.122			1	3	27	31
TOTAL	383,761	13,062,072	3.404			18	42	139	199

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,352,104	373,509	72,017			1,073,962	381,200	285,210	143,165
2008			636,382	142,441	70,071			445,046	104,030	283,649	155,532
2009			463,111	414,539	197,555			307,478	562,019	605,160	82,616
2010			741,842	286,998	261,159			799,970	229,163	375,622	74,016
2011			159,400	64,314	305,502			268,283	631,114	603,702	110,191
TOTAL			3,352,839	1,281,801	906,304			2,894,739	1,907,526	2,153,343	565,520

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,707,268	729,464	174,858			1,853,035	829,110	687,356	135,721
2008		52,926	1,314,206	289,562	154,469		66,142	1,544,268	318,789	639,782	162,842
2009		25,430	1,352,988	811,656	406,290		14,554	1,721,763	1,409,850	1,202,655	80,055
2010		94,081	2,015,126	642,034	515,778		70,770	2,778,488	696,132	652,269	69,353
2011		62,745	1,088,120	402,634	369,398		206,205	2,351,272	1,003,431	718,081	109,640
TOTAL		235,182	7,477,708	2,875,350	1,620,793		357,671	10,248,826	4,257,312	3,900,143	557,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,319,387	12,653,598	557,611			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,465,445	-3,406,136	5,992			
TOTAL LOSSES	14,853,942	9,247,462	563,603			
EXPECTED LOSSES	10,234,906	8,189,459	725,310			
CREDIBILITY	.08	.20	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.871	2.410	.147	6.428		
INDICATED (POST-TEST)	4.150	2.584	.158	6.892		
PRES. ON RATE LEVEL	2.576	2.061	.182	4.819		
DERIVED BY FORMULA	2.702	2.166	.177	5.045		
UNDERLYING PRES. RATE	2.667	2.134	.189	4.990		
PROPOSED	2.702	2.166	.177	5.045		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.265
IND. RATES				7.27	MINIMUM PREMIUM	2000
MAN. RATES	4.81	6.01	6.82	+ 7.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	14,614	866,649	5.930			2	1	2	5
2008	10,459	394,360	3.770			2	1	2	5
2009	9,947	464,243	4.667			1	3	3	7
2010	8,397	181,080	2.156				1	3	4
2011	12,355	42,998	.348					1	1
TOTAL	55,772	1,949,330	3.495			5	6	11	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			326,957	60,736	4,290			415,680	49,030	3,928	6,028
2008			159,742	1,221	58,550			99,768	13,336	55,327	6,416
2009			166,112	83,318	29,695			77,006	74,985	30,086	3,041
2010				9,601	39,991				42,198	83,349	5,941
2011					3,733					35,378	3,887
TOTAL			652,811	154,876	136,259			592,454	179,549	208,068	25,313

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			659,473	118,617	10,416			1,273,644	106,640	9,467	5,715
2008		13,962	343,484	12,059	121,733		15,515	359,626	46,324	124,791	6,718
2009		8,658	437,959	163,599	64,656		3,345	360,513	178,869	65,256	2,947
2010		1,278	41,149	38,454	70,519		1,491	96,223	112,366	136,824	5,567
2011		382	8,308	3,980	4,330		3,193	45,709	29,093	37,784	3,868
TOTAL		24,280	1,490,373	336,709	271,654		23,544	2,135,715	473,292	374,122	24,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,673,912	1,455,777	24,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,401,259	-567,144	536	
TOTAL LOSSES	2,272,653	888,633	25,351	
EXPECTED LOSSES	4,236,441	1,366,971	60,791	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.075	1.593	.045	5.713
INDICATED (POST-TEST)	4.368	1.708	.048	6.124
PRES. ON RATE LEVEL	7.336	2.367	.106	9.809
DERIVED BY FORMULA	7.277	2.327	.103	9.707
UNDERLYING PRES. RATE	7.596	2.451	.109	10.156
PROPOSED	7.277	2.327	.103	9.707

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.980
IND. RATES				13.98	MINIMUM PREMIUM	2000
MAN. RATES	10.49	12.36	13.88	+ 13.98	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,562	128,944	5.032				3	2	5
2008	2,727	39,911	1.463					2	2
2009	5,723	115,566	2.019				1	2	3
2010	3,092	3,194	.103						
2011	2,587	566	.021						
TOTAL	16,691	288,181	1.727				4	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				76,523	12,254				3,355	20,502	16,310
2008					11,757					24,499	3,655
2009				56,920	4,080				36,776	13,780	4,010
2010											3,194
2011											566
TOTAL				133,443	28,091				40,131	58,781	27,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				149,449	29,753				7,297	49,409	15,462
2008			762	1,377	24,071			1,425	3,478	54,335	3,827
2009		311	32,152	102,167	10,789		119	27,633	82,422	28,916	3,886
2010											2,993
2011											563
TOTAL		311	32,914	252,993	64,613		119	29,058	93,197	132,660	26,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	62,402	543,463	26,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-277,125	-159,201	328	
TOTAL LOSSES		384,262	27,059	
EXPECTED LOSSES	816,524	377,050	41,060	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.302	.162	2.464
INDICATED (POST-TEST)	.000	2.468	.174	2.642
PRES. ON RATE LEVEL	4.725	2.182	.237	7.144
DERIVED BY FORMULA	4.678	2.191	.235	7.104
UNDERLYING PRES. RATE	4.892	2.259	.246	7.397
PROPOSED	4.678	2.191	.235	7.104

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.231
IND. RATES				10.23	MINIMUM PREMIUM	2000
MAN. RATES	7.52	8.89	10.11	+ 10.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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							
2011	2,166	193,100	8.915			1				1
TOTAL	11,224	693,480	6.179			2	1			3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			241,974					161,424			6,067
2008				42,262					46,985		562
2010											1,106
2011			106,200					86,900			
TOTAL			348,174	42,262				248,324	46,985		7,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			488,062					494,603			5,752
2008			6,722	80,228	1,217			8,527	114,080	1,813	588
2010											1,036
2011		24,382	258,186	16,056	7,125		46,786	317,930	25,474	6,115	
TOTAL		24,382	752,970	96,284	8,342		46,786	821,060	139,554	7,928	7,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,645,198	252,108	7,376	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,754	-37,557	57	
TOTAL LOSSES	1,594,444	214,551	7,433	
EXPECTED LOSSES	151,524	89,792	6,735	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.206	1.912	.066	16.184
INDICATED (POST-TEST)	15.229	2.050	.071	17.350
PRES. ON RATE LEVEL	1.304	.772	.058	2.134
DERIVED BY FORMULA	1.443	.798	.058	2.299
UNDERLYING PRES. RATE	1.350	.800	.060	2.210
PROPOSED	1.443	.798	.058	2.299

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.311
IND. RATES				3.31	MINIMUM PREMIUM	1135
MAN. RATES	2.32	2.70	3.02	+ 3.31	PRESENT	1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,440	11,851	.266						1	1
2008	3,578	11,790	.329							
2009	3,180	307,007	9.654			1				1
2010	2,743	549,024	20.015			2			1	3
2011	3,654	133,937	3.665						4	4
TOTAL	17,595	1,013,609	5.761			3			6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,223					10,628	
2008											11,790
2009			111,342					194,160			1,505
2010			235,044		1,499			309,803		2,678	
2011					54,477					73,399	6,061
TOTAL			346,386		57,199			503,963		86,705	19,356

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					2,969					25,613	
2008											12,344
2009		5,457	257,474	4,970	2,806		7,826	765,849	25,893	6,317	1,458
2010		27,954	541,002	21,851	14,185		27,829	1,010,875	56,057	18,061	
2011		5,612	121,244	58,093	63,179		6,614	94,836	60,362	78,384	6,031
TOTAL		39,023	919,720	84,914	83,139		42,269	1,871,560	142,312	128,375	19,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,872,572	438,740	19,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-202,878	-185,265	239	
TOTAL LOSSES	2,669,694	253,475	20,072	
EXPECTED LOSSES	608,963	446,033	27,799	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.173	1.441	.114	16.728
INDICATED (POST-TEST)	16.265	1.545	.122	17.932
PRES. ON RATE LEVEL	3.343	2.448	.153	5.944
DERIVED BY FORMULA	3.472	2.421	.152	6.045
UNDERLYING PRES. RATE	3.461	2.535	.158	6.154
PROPOSED	3.472	2.421	.152	6.045

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.706
IND. RATES				8.71	MINIMUM PREMIUM	2000
MAN. RATES	6.12	7.31	8.41	+ 8.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,276	78,773	6.173						2	2
2008	1,060	13,935	1.314						1	1
2009	910									
2010	614									
2011	477									
TOTAL	4,337	92,708	2.138						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					29,907					48,866	
2008					7,848					6,087	
TOTAL					37,755					54,953	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					72,614					117,767	
2008			509	919	16,069			354	863	13,498	
TOTAL			509	919	88,683			354	863	131,265	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	863	221,730		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,446	-38,066	48	
TOTAL LOSSES		183,664	48	
EXPECTED LOSSES	252,891	87,477	7,112	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.235	.001	4.236
INDICATED (POST-TEST)	.000	4.540	.001	4.541
PRES. ON RATE LEVEL	5.632	1.948	.158	7.738
DERIVED BY FORMULA	5.632	1.974	.156	7.762
UNDERLYING PRES. RATE	5.831	2.017	.164	8.012
PROPOSED	5.615	1.968	.155	7.738

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.144
IND. RATES				11.14	MINIMUM PREMIUM	2000
MAN. RATES	8.42	9.79	10.95	+ 11.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,219	337,469	4.674			1	1	2	4
2008	6,842	662,640	9.684			1	3	2	6
2009	6,013	225,042	3.742				3	2	5
2010	5,755	21,918	.380					1	1
2011	6,151	704,947	11.460			2			2
TOTAL	31,980	1,952,016	6.104			4	7	7	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			103,632	1,185	10,283			203,194	1,634	12,831	4,710
2008			200,802	65,112	10,217			258,847	76,652	46,218	4,792
2009				40,489	12,784				144,483	18,378	8,908
2010					12,073					8,101	1,744
2011			352,626					346,682			5,639
TOTAL			657,060	106,786	45,357			808,723	222,769	85,528	25,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			209,026	2,314	24,967			622,586	3,554	30,923	4,465
2008		13,651	342,938	127,625	24,573		31,314	730,930	204,954	108,629	5,017
2009		247	25,691	75,440	26,282		435	100,699	313,906	45,572	8,632
2010		242	8,537	7,280	20,979		43	3,498	4,013	12,842	1,634
2011		49,605	525,292	32,668	14,496		103,013	700,016	56,091	13,464	5,611
TOTAL		63,745	1,111,484	245,327	111,297		134,805	2,157,729	582,518	211,430	25,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,467,763	1,150,572	25,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-335,872	-392,130	445	
TOTAL LOSSES	3,131,891	758,442	25,804	
EXPECTED LOSSES	997,136	946,288	52,447	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.793	2.372	.081	12.246
INDICATED (POST-TEST)	10.498	2.543	.087	13.128
PRES. ON RATE LEVEL	3.011	2.858	.159	6.028
DERIVED BY FORMULA	3.161	2.845	.156	6.162
UNDERLYING PRES. RATE	3.118	2.959	.164	6.241
PROPOSED	3.161	2.845	.156	6.162

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.874
IND. RATES				8.87	MINIMUM PREMIUM	2000
MAN. RATES	6.11	7.43	8.53	+ 8.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,478	17,319	.698						1	1
2008	2,539	37,030	1.458				1			1
2009	2,171	1,642	.075							
2010	1,716	6,794	.395							
2011	1,879	9,499	.505						1	1
TOTAL	10,783	72,284	.670				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					7,238					9,289	792
2008				19,585					16,550		895
2009											1,642
2010											6,794
2011					926					8,573	
TOTAL				19,585	8,164				16,550	17,862	10,123

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					17,574					22,386	751
2008			3,115	37,178	563			3,003	40,184	640	937
2009											1,591
2010											6,366
2011		91	2,064	990	1,074		774	11,076	7,050	9,156	
TOTAL		91	5,179	38,168	19,211		774	14,079	47,234	32,182	9,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,123	136,795	9,645	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-150,158	-94,866	166	
TOTAL LOSSES		41,929	9,811	
EXPECTED LOSSES	444,151	227,090	20,704	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.389	.091	.480
INDICATED (POST-TEST)	.000	.417	.098	.515
PRES. ON RATE LEVEL	3.978	2.034	.186	6.198
DERIVED BY FORMULA	3.938	2.002	.184	6.124
UNDERLYING PRES. RATE	4.119	2.106	.192	6.417
PROPOSED	3.938	2.002	.184	6.124

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.819
IND. RATES				8.82	MINIMUM PREMIUM	2000
MAN. RATES	6.63	7.82	8.77	+ 8.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,544	168	.010							
2008	1,225	10,414	.850							
2009	1,056	4,067	.385							
2010	990	752	.075							
2011	1,028	85,100	8.278					1		1
TOTAL	5,843	100,501	1.720					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											168
2008											10,414
2009											4,067
2010											752
2011			71,459					13,641			
TOTAL			71,459					13,641			15,401

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											159
2008											10,903
2009											3,941
2010											705
2011		16,406	173,725	10,803	4,793		7,341	49,902	3,998	961	
TOTAL		16,406	173,725	10,803	4,793		7,341	49,902	3,998	961	15,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	247,374	20,555	15,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,914	-56,423	140	
TOTAL LOSSES	187,460		15,848	
EXPECTED LOSSES	177,920	133,980	17,295	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.208	.000	.271	3.479
INDICATED (POST-TEST)	3.439	.000	.291	3.730
PRES. ON RATE LEVEL	2.941	2.214	.286	5.441
DERIVED BY FORMULA	2.941	2.192	.286	5.419
UNDERLYING PRES. RATE	3.045	2.293	.296	5.634
PROPOSED	2.941	2.192	.286	5.419

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.804
IND. RATES				7.80	MINIMUM PREMIUM	2000
MAN. RATES	5.88	6.88	7.70	+ 7.80	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52,344	1,463,154	2.795			4	13	10	27
2008	51,703	2,976,810	5.757		1	5	7	10	23
2009	41,480	700,161	1.687			3	4	3	10
2010	52,795	1,015,443	1.923			3	6	6	15
2011	47,708	977,842	2.049			1	2	13	16
TOTAL	246,030	7,133,410	2.899		1	16	32	42	91

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			477,579	283,154	44,131			201,121	335,668	71,886	49,615
2008		145,605	1,304,833	183,675	83,922		51,760	900,737	113,051	139,217	54,010
2009			353,180	41,105	6,179			186,407	24,562	20,345	68,383
2010			340,166	94,505	46,637			263,228	75,843	25,726	169,338
2011			282,542	45,182	193,185			68,668	61,076	282,483	44,706
TOTAL		145,605	2,758,300	647,621	374,054		51,760	1,620,161	610,200	539,657	386,052

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			963,276	552,998	107,150			616,235	730,077	173,244	47,035
2008		697,481	1,793,298	373,239	186,396		675,765	2,128,012	330,075	322,364	56,548
2009		17,540	840,852	90,451	22,785		7,600	756,167	82,994	46,576	66,263
2010		48,426	988,199	201,356	109,012		28,440	1,077,304	192,429	62,308	158,670
2011		90,531	1,240,702	298,295	249,512		71,627	766,790	326,678	316,435	44,482
TOTAL		853,978	5,826,327	1,516,339	674,855		783,432	5,344,508	1,662,253	920,927	372,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,808,245	4,774,374	372,998			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,821,397	-1,325,786	3,681			
TOTAL LOSSES	9,986,848	3,448,588	376,679			
EXPECTED LOSSES	8,328,116	3,222,993	420,711			
CREDIBILITY	.06	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.059	1.402	.153	5.614		
INDICATED (POST-TEST)	4.351	1.503	.164	6.018		
PRES. ON RATE LEVEL	3.270	1.265	.165	4.700		
DERIVED BY FORMULA	3.335	1.301	.165	4.801		
UNDERLYING PRES. RATE	3.385	1.310	.171	4.866		
PROPOSED	3.335	1.301	.165	4.801		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.914
IND. RATES				6.91	MINIMUM PREMIUM	2000
MAN. RATES	4.94	5.91	6.65	+ 6.91	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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	230,866	3.082				1		5	6
2011	6,387	323,925	5.071			1		2	2	5
TOTAL	32,613	856,287	2.626			2		3	18	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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				30,169	41,781				72,182	74,491	12,243
2011			71,183	107,428	29,633			15,000	67,660	28,798	4,223
TOTAL			192,110	137,597	95,205			113,700	139,842	138,512	39,321

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					9,913					24,395	7,377
2008			703	1,271	22,204			1,097	2,689	41,982	2,262
2009		5,953	282,172	7,875	19,744		3,986	390,667	14,870	14,953	12,513
2010		2,318	69,983	70,235	75,856		2,208	135,205	158,485	126,105	11,472
2011		33,119	533,497	160,195	54,604		20,861	258,930	110,335	42,818	4,202
TOTAL		41,390	886,355	239,576	182,321		27,055	785,899	286,379	250,253	37,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,740,699	958,529	37,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-427,363	-211,295	462	
TOTAL LOSSES	1,313,336	747,234	38,288	
EXPECTED LOSSES	1,265,385	510,395	52,180	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.027	2.291	.117	6.435
INDICATED (POST-TEST)	4.317	2.456	.125	6.898
PRES. ON RATE LEVEL	3.747	1.511	.155	5.413
DERIVED BY FORMULA	3.758	1.549	.154	5.461
UNDERLYING PRES. RATE	3.880	1.565	.160	5.605
PROPOSED	3.758	1.549	.154	5.461

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.864
IND. RATES				7.86	MINIMUM PREMIUM	2000
MAN. RATES	6.56	7.21	7.66	+ 7.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	11,521	30,021	.260								
2008	23,469	549,035	2.339			2	2	1		5	
2009	7,186										
2010	25,148	185,986	.739				2	2		4	
2011	22,890	41,810	.182					1		1	
TOTAL	90,214	806,852	.894			2	4	4		10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											30,021
2008			346,584	58,180	7,002			59,338	45,954	2,712	29,265
2010				69,760	34,514				62,639	18,749	324
2011					32,945					8,865	
TOTAL			346,584	127,940	74,461			59,338	108,593	30,326	59,610

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											28,460
2008		30,294	746,288	117,538	19,959		9,230	219,040	115,582	8,722	30,640
2010		4,120	117,924	124,948	67,502		1,682	97,525	114,804	36,669	304
2011		3,393	73,322	35,132	38,208		797	11,453	7,288	9,467	
TOTAL		37,807	937,534	277,618	125,669		11,709	328,018	237,674	54,858	59,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,315,068	695,819	59,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,109,178	-266,801	1,193	
TOTAL LOSSES	205,890	429,018	60,597	
EXPECTED LOSSES	3,251,313	692,843	115,473	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.228	.476	.067	.771
INDICATED (POST-TEST)	.244	.510	.072	.826
PRES. ON RATE LEVEL	3.481	.742	.123	4.346
DERIVED BY FORMULA	3.384	.723	.119	4.226
UNDERLYING PRES. RATE	3.604	.768	.128	4.500
PROPOSED	3.384	.723	.119	4.226

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.086
IND. RATES				6.09	MINIMUM PREMIUM	1845
MAN. RATES	4.92	5.62	6.15	+ 6.09	PRESENT	1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	401	1,403	.349						1	1
2008	400									
2009	339	944	.278							
2010	264	4,421	1.674							
2011	331									
TOTAL	1,735	6,768	.390						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											4,421
TOTAL					181					1,222	5,365

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					439					2,945	
2009											915
2010											4,142
TOTAL					439					2,945	5,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,384	5,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,243	-18,353	39	
TOTAL LOSSES			5,096	
EXPECTED LOSSES	119,767	44,190	4,754	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.294	.294
INDICATED (POST-TEST)	.000	.000	.315	.315
PRES. ON RATE LEVEL	6.667	2.460	.264	9.391
DERIVED BY FORMULA	6.667	2.435	.265	9.367
UNDERLYING PRES. RATE	6.903	2.547	.274	9.724
PROPOSED	6.667	2.435	.265	9.367

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.490
IND. RATES				13.49	MINIMUM PREMIUM	2000
MAN. RATES	10.38	11.96	13.29	+ 13.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	743	14,048	1,890				1			1
2008	694	27,263	3,928				2			2
2009	866	28,595	3,301				1			1
2010	416									
2011	426									
TOTAL	3,145	69,906	2,223				4			4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				516					13,532		
2008				19,586					7,525		152
2009				14,250					14,345		
TOTAL				34,352					35,402		152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				1,008					29,432		
2008			3,115	37,181	565			1,366	18,270	291	159
2009		75	7,757	25,291	777		41	9,597	30,661	1,054	
TOTAL		75	10,872	63,480	1,342		41	10,963	78,363	1,345	159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,951	144,530	159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,692	-35,388	61	
TOTAL LOSSES		109,142	220	
EXPECTED LOSSES	105,263	82,430	8,586	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.470	.007	3.477
INDICATED (POST-TEST)	.000	3.720	.008	3.728
PRES. ON RATE LEVEL	3.233	2.531	.264	6.028
DERIVED BY FORMULA	3.233	2.543	.261	6.037
UNDERLYING PRES. RATE	3.347	2.621	.273	6.241
PROPOSED	3.228	2.539	.261	6.028

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.681
IND. RATES				8.68	MINIMUM PREMIUM	2000
MAN. RATES	6.11	7.43	8.53	+ 8.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,026									
2008	807	410,765	50.900			1				1
2009	1,345	22,587	1.679					2		2
2010	1,183	810	.068							
2011	1,149	11,643	1.013						1	1
TOTAL	5,510	445,805	8.091			1		3		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			113,485					294,912			2,368
2009					14,696					6,754	1,137
2010											810
2011					1,600					8,000	2,043
TOTAL			113,485		16,296			294,912		14,754	6,358

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		9,917	241,185	2,054	1,292		45,863	1,046,397	17,992	4,648	2,479
2009		41	4,195	4,110	27,674		5	1,487	1,873	12,850	1,102
2010											759
2011		165	3,558	1,705	1,853		731	10,338	6,581	8,544	2,033
TOTAL		10,123	248,938	7,869	30,819		46,599	1,058,222	26,446	26,042	6,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,363,882	91,176	6,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-156,335	-241,718	198	
TOTAL LOSSES	1,207,547		6,571	
EXPECTED LOSSES	466,477	585,714	21,820	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.916	.000	.119	22.035
INDICATED (POST-TEST)	23.494	.000	.128	23.622
PRES. ON RATE LEVEL	8.177	10.266	.382	18.825
DERIVED BY FORMULA	8.177	10.163	.379	18.719
UNDERLYING PRES. RATE	8.466	10.630	.396	19.492
PROPOSED	8.223	10.221	.381	18.825

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	27.111
IND. RATES				27.11	MINIMUM PREMIUM	2000
MAN. RATES	16.78	20.76	26.64	+ 27.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	332	196	.059							
2008	159									
2009	275									
2010	434									
2011	637	888	.139							
TOTAL	1,837	1,084	.059							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											196
2011											888
TOTAL											1,084

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											186
2011											884
TOTAL											1,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,994	-9,000	24	
TOTAL LOSSES			1,094	
EXPECTED LOSSES	80,756	23,200	2,094	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.060	.060
INDICATED (POST-TEST)	.000	.000	.064	.064
PRES. ON RATE LEVEL	4.246	1.220	.110	5.576
DERIVED BY FORMULA	4.246	1.208	.110	5.564
UNDERLYING PRES. RATE	4.396	1.263	.114	5.773
PROPOSED	4.246	1.208	.110	5.564

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.013
IND. RATES				8.01	MINIMUM PREMIUM	2000
MAN. RATES	6.00	6.99	7.89	+ 8.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,164									
2008	605									
2009	402									
2010	649									
2011	604	398	.065							
TOTAL	3,424	398	.012							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											398
TOTAL											398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											396
TOTAL											396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,671	-39,041	59	
TOTAL LOSSES			455	
EXPECTED LOSSES	148,260	91,386	7,121	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.013	.013
INDICATED (POST-TEST)	.000	.000	.014	.014
PRES. ON RATE LEVEL	4.182	2.578	.201	6.961
DERIVED BY FORMULA	4.182	2.552	.199	6.933
UNDERLYING PRES. RATE	4.330	2.669	.208	7.207
PROPOSED	4.182	2.552	.199	6.933

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.984
IND. RATES				9.98	MINIMUM PREMIUM	2000
MAN. RATES	7.58	8.85	9.85	+ 9.98	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	361									
2008	262									
2009	137									
2010	835	126,526	15.152					1		1
2011	952	2,012,395	211.386					1	1	2
TOTAL	2,547	2,138,921	83.978					2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			91,287					35,239			
2011			468,315		8,400			1,523,967		11,713	
TOTAL			559,602		8,400			1,559,206		11,713	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		11,500	222,350	8,628	4,770		3,530	128,239	6,951	1,755	
2011		15,263	171,167	18,441	13,950		110,931	761,800	69,465	26,869	
TOTAL		26,763	393,517	27,069	18,720		114,461	890,039	76,416	28,624	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,424,780	150,829		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,996	-12,815	51	
TOTAL LOSSES	1,410,784	138,014	51	
EXPECTED LOSSES	42,891	34,411	3,948	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	55.390	5.419	.002	60.811
INDICATED (POST-TEST)	59.378	5.809	.002	65.189
PRES. ON RATE LEVEL	1.626	1.305	.150	3.081
DERIVED BY FORMULA	1.626	1.350	.149	3.125
UNDERLYING PRES. RATE	1.684	1.351	.155	3.190
PROPOSED	1.626	1.350	.149	3.125

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.500
IND. RATES				4.50	MINIMUM PREMIUM	1440
MAN. RATES	3.31	3.88	4.36	+ 4.50	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	30									
2011	51									
TOTAL	81									

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.	-318	-235	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	1,042	740	126			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.243	.883	.149	2.275		
DERIVED BY FORMULA	1.243	.883	.149	2.275		
UNDERLYING PRES. RATE	1.287	.914	.155	2.356		
PROPOSED	1.243	.883	.149	2.275		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.276
IND. RATES				3.28	MINIMUM PREMIUM	1125
MAN. RATES	2.53	2.92	3.22	+ 3.28	PRESENT	1125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,826	2,196	.120							
2008	1,289	146	.011							
2009	1,052	12,701	1.207							
2010	887									
2011	1,242	152	.012							
TOTAL	6,296	15,195	.241							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,196
2008											146
2009											12,701
2011											152
TOTAL											15,195

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,082
2008											153
2009											12,307
2011											151
TOTAL											14,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			14,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,891	-51,981	102	
TOTAL LOSSES			14,795	
EXPECTED LOSSES	71,837	123,590	12,340	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.235	.235
INDICATED (POST-TEST)	.000	.000	.252	.252
PRES. ON RATE LEVEL	1.102	1.896	.189	3.187
DERIVED BY FORMULA	1.091	1.877	.190	3.158
UNDERLYING PRES. RATE	1.141	1.963	.196	3.300
PROPOSED	1.091	1.877	.190	3.158

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.548
IND. RATES				4.55	MINIMUM PREMIUM	1450
MAN. RATES	3.59	4.12	4.51	+ 4.55	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	838									
2008	993									
2009	1,178									
2010	1,032									
2011	1,186	3,196	.269							
TOTAL	5,227	3,196	.061							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,196
TOTAL											3,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,180
TOTAL											3,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			3,180			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-40,219	-22,431	78			
TOTAL LOSSES			3,258			
EXPECTED LOSSES	120,064	55,459	8,416			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.062	.062		
INDICATED (POST-TEST)	.000	.000	.066	.066		
PRES. ON RATE LEVEL	2.218	1.025	.156	3.399		
DERIVED BY FORMULA	2.218	1.015	.155	3.388		
UNDERLYING PRES. RATE	2.297	1.061	.161	3.519		
PROPOSED	2.218	1.015	.155	3.388		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.879
IND. RATES				4.88	MINIMUM PREMIUM	1535
MAN. RATES	3.77	4.35	4.81	+ 4.88	PRESENT	1535

+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
2007	71					71					
2008	71					71					
2009	64					64					
2010	41					41					
2011	49					49					
TOTAL	296					296					

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.	-5,131	-9,838	16			
TOTAL LOSSES			16			
EXPECTED LOSSES	15,193	23,360	2,235			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.005	.005		
INDICATED (POST-TEST)	.000	.000	.005	.005		
PRES. ON RATE LEVEL	4.958	7.622	.729	13.309		
DERIVED BY FORMULA	4.958	7.622	.729	13.309		
UNDERLYING PRES. RATE	5.133	7.892	.755	13.780		
PROPOSED	4.958	7.622	.729	13.309		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	19.757
IND. RATES				19.76	MINIMUM PREMIUM	2000
MAN. RATES	12.75	15.31	18.03	+ 19.76	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
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						
2011	2,257	8,031	.355			2,257					1	1
TOTAL	11,182	42,390	.379			11,182				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,833
2008											5,438
2009				1,043	5,317				3,259	11,004	429
2010											5,036
2011					2,488					5,543	
TOTAL				1,043	7,805				3,259	16,547	13,736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,686
2008											5,693
2009		21	2,082	3,343	10,070		20	4,602	10,013	21,176	416
2010											4,719
2011		253	5,534	2,650	2,888		502	7,159	4,557	5,922	
TOTAL		274	7,616	5,993	12,958		522	11,761	14,570	27,098	13,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,173	60,619	13,514	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,891	-49,953	242	
TOTAL LOSSES		10,666	13,756	
EXPECTED LOSSES	239,630	122,219	27,844	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.095	.123	.218
INDICATED (POST-TEST)	.000	.102	.132	.234
PRES. ON RATE LEVEL	2.070	1.056	.240	3.366
DERIVED BY FORMULA	2.049	1.037	.238	3.324
UNDERLYING PRES. RATE	2.143	1.093	.249	3.485
PROPOSED	2.049	1.037	.238	3.324

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.934
IND. RATES				4.93	MINIMUM PREMIUM	1545
MAN. RATES	3.05	3.80	4.56	+ 4.93	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,570	3,968	.252							
2008	2,115	22,364	1.057				1			1
2009	2,281									
2010	2,339									
2011	2,532									
TOTAL	10,837	26,332	.243				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,968
2008				10,060					12,224		80
TOTAL				10,060					12,224		4,048

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,762
2008			1,601	19,098	290			2,219	29,680	473	84
TOTAL			1,601	19,098	290			2,219	29,680	473	3,846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,820	49,541	3,846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,470	-28,861	71	
TOTAL LOSSES		20,680	3,917	
EXPECTED LOSSES	78,786	72,067	7,370	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.191	.036	.227
INDICATED (POST-TEST)	.000	.205	.039	.244
PRES. ON RATE LEVEL	.702	.642	.066	1.410
DERIVED BY FORMULA	.695	.633	.065	1.393
UNDERLYING PRES. RATE	.727	.665	.068	1.460
PROPOSED	.695	.633	.065	1.393

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.07	MINIMUM PREMIUM	820
MAN. RATES	1.22	1.57	1.91	+ 2.07	PRESENT	785

+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
2007	14,130	308,833	2.185			14,130				1	6	7
2008	15,424	102,164	.662			15,424				1	5	6
2009	15,771	118,568	.751			15,771				2	4	6
2010	16,757	63,931	.381			16,757				1	1	2
2011	16,766	582,279	3.472			16,766				2	3	5
TOTAL	78,848	1,175,775	1.491			78,848				7	19	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				16,076	12,617				138,775	98,361	43,004
2008				29,066	4,914				11,039	30,521	26,624
2009				37,335	3,825				42,062	20,726	14,620
2010				16,226	1,740				15,087	12,409	18,469
2011				24,352	16,051				18,212	490,581	33,083
TOTAL				123,055	39,147				225,175	652,598	135,800

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				31,396	30,635				301,836	237,050	40,768
2008			4,941	55,751	10,898			3,777	31,136	68,115	27,875
2009		207	21,419	67,333	9,244		139	32,681	95,645	42,522	14,167
2010		831	22,985	25,273	4,776		443	26,896	31,556	21,348	17,306
2011		4,148	89,136	37,441	15,178		26,443	384,278	238,131	283,480	32,917
TOTAL		5,186	138,481	217,194	70,731		27,025	447,632	698,304	652,515	133,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	618,324	1,638,744	133,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-870,755	-523,412	2,140	
TOTAL LOSSES		1,115,332	135,173	
EXPECTED LOSSES	2,583,849	1,286,010	234,178	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.415	.171	1.586
INDICATED (POST-TEST)	.000	1.517	.183	1.700
PRES. ON RATE LEVEL	3.165	1.575	.287	5.027
DERIVED BY FORMULA	3.070	1.571	.280	4.921
UNDERLYING PRES. RATE	3.277	1.631	.297	5.205
PROPOSED	3.070	1.571	.280	4.921

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.305
IND. RATES				7.31	MINIMUM PREMIUM	2000
MAN. RATES	4.82	5.77	6.81	+ 7.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	24,891	787,149	3.162	1						1
2008	21,287	309,145	1.452						2	2
2009	38,178	200,476	.525						2	3
2010	37,572	270,577	.720					1	5	6
2011	29,611	113,462	.383						2	2
TOTAL	151,539	1,680,809	1.109	1					2	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	750,000					21,500					15,649
2008					4,048					300,391	4,706
2009				58,626	10,031				59,350	25,554	46,915
2010				3,784	62,953				3,547	184,493	15,800
2011					25,200					70,127	18,135
TOTAL	750,000			62,410	102,232	21,500				62,897	101,205

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,040,004					71,277					14,835
2008			261	474	8,289			17,451	42,639	666,195	4,927
2009		337	34,786	106,858	22,090		193	45,319	133,928	52,973	45,460
2010		1,451	49,587	43,618	109,796		1,029	84,726	97,356	292,900	14,805
2011		2,597	56,085	26,872	29,225		6,328	90,611	57,669	74,892	18,044
TOTAL	1,040,004	4,385	140,719	177,822	169,400	71,277	7,550	238,107	331,592	1,086,960	98,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,502,042	1,765,774	98,071			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-998,757	-483,160	1,156			
TOTAL LOSSES	503,285	1,282,614	99,227			
EXPECTED LOSSES	2,951,980	1,171,397	127,292			
CREDIBILITY	.04	.11	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.332	.846	.065	1.243		
INDICATED (POST-TEST)	.356	.907	.070	1.333		
PRES. ON RATE LEVEL	1.881	.747	.081	2.709		
DERIVED BY FORMULA	1.820	.765	.080	2.665		
UNDERLYING PRES. RATE	1.948	.773	.084	2.805		
PROPOSED	1.820	.765	.080	2.665		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.956
IND. RATES				3.96	MINIMUM PREMIUM	1300
MAN. RATES	2.53	3.06	3.67	+ 3.96	PRESENT	1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	9,021	221,351	2.453			1	3	4	8
2008	7,449	394,184	5.291			1	3	3	7
2009	63,358	1,193,479	1.883			2	14	3	19
2010	40,716	517,104	1.270			2	4	4	10
2011	41,582	163,922	.394					7	7
TOTAL	162,126	2,490,040	1.536			6	24	21	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			73,357	30,520	27,411			14,715	39,517	18,337	17,494
2008			171,853	86,800	4,581			81,134	37,749	10,908	1,159
2009			373,631	294,305	5,120			178,850	281,060	12,389	48,124
2010			211,318	38,307	6,708			179,057	37,179	2,752	41,783
2011					51,076					105,727	7,119
TOTAL			830,159	449,932	94,896			453,756	395,505	150,113	115,679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			147,961	59,605	66,554			45,087	85,950	44,193	16,584
2008		15,018	379,338	168,424	13,842		12,620	295,361	98,154	26,928	1,213
2009		18,954	982,272	539,641	34,635		7,527	847,094	626,353	49,609	46,632
2010		28,635	570,793	81,203	26,829		18,912	705,889	99,307	17,405	39,151
2011		5,265	113,673	54,467	59,243		9,545	136,604	86,948	112,909	7,083
TOTAL		67,872	2,194,037	903,340	201,103		48,604	2,030,035	996,712	251,044	110,663

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,340,548	2,352,199	110,663			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-664,829	-674,635	1,488			
TOTAL LOSSES	3,675,719	1,677,564	112,151			
EXPECTED LOSSES	2,008,741	1,678,004	142,670			
CREDIBILITY	.05	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.267	1.035	.069	3.371		
INDICATED (POST-TEST)	2.430	1.110	.074	3.614		
PRES. ON RATE LEVEL	1.197	.999	.085	2.281		
DERIVED BY FORMULA	1.259	1.011	.084	2.354		
UNDERLYING PRES. RATE	1.239	1.035	.088	2.362		
PROPOSED	1.259	1.011	.084	2.354		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.494
IND. RATES				3.49	MINIMUM PREMIUM	1180
MAN. RATES	1.87	2.42	3.09	+ 3.49	PRESENT	1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,960	586,153	2.796			1	4	15	20
2008	19,331	659,208	3.410			1	3	8	12
2009	12,127	712,209	5.872			2	1	10	13
2010	12,507	438,990	3.509			1	2	8	11
2011	13,130	772,120	5.880			2	1	9	12
TOTAL	78,055	3,168,680	4.060			7	11	50	68

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			112,824	86,294	43,052			87,298	104,280	92,264	60,141
2008			175,600	103,636	33,497			142,411	84,588	71,583	47,893
2009			330,420	22,535	13,978			205,573	74,729	47,938	17,036
2010			92,677	71,470	28,637			81,707	130,477	11,393	22,629
2011			194,545	22,913	41,089			404,310	25,153	69,984	14,126
TOTAL			906,066	306,848	160,253			921,299	419,227	293,162	161,825

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			227,566	168,533	104,530			267,481	226,810	222,357	57,014
2008		15,348	391,846	203,838	73,570		22,154	524,815	224,235	164,267	50,144
2009		16,349	780,336	58,656	35,883		8,544	871,398	200,414	103,392	16,508
2010		15,768	341,790	132,714	62,317		11,553	488,535	241,560	36,594	21,203
2011		48,377	590,844	96,102	63,010		211,455	1,520,696	197,760	105,148	14,055
TOTAL		95,842	2,332,382	659,843	339,310		253,706	3,672,925	1,090,779	631,758	158,924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,354,855	2,721,690	158,924			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-745,375	-625,593	1,416			
TOTAL LOSSES	5,609,480	2,096,097	160,340			
EXPECTED LOSSES	2,201,932	1,489,289	180,307			
CREDIBILITY	.03	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.187	2.685	.205	10.077		
INDICATED (POST-TEST)	7.704	2.878	.220	10.802		
PRES. ON RATE LEVEL	2.725	1.843	.222	4.790		
DERIVED BY FORMULA	2.874	1.915	.222	5.011		
UNDERLYING PRES. RATE	2.821	1.908	.231	4.960		
PROPOSED	2.874	1.915	.222	5.011		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.438
IND. RATES				7.44	MINIMUM PREMIUM	2000
MAN. RATES	4.35	5.30	6.49	+ 7.44	PRESENT	1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	11,538	1,903,490	16.497		1			7	11	19
2008	11,076	1,207,193	10.899			4		1	9	14
2009	10,162	742,075	7.302			1		6	7	14
2010	10,559	816,743	7.735			1		5	8	14
2011	9,394	527,904	5.619					2	12	14
TOTAL	52,729	5,197,405	9.857		1	6		21	47	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		827,162		86,228	39,377		650,001		178,529	112,574	9,619
2008			522,280	46,256	51,941			382,980	50,223	83,273	70,240
2009			151,629	94,924	35,973			163,730	116,083	132,621	47,115
2010			162,996	188,807	62,143			70,066	186,480	141,587	4,664
2011				52,269	138,894				21,718	296,209	18,814
TOTAL		827,162	836,905	468,484	328,328		650,001	616,776	553,033	766,264	150,452

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		398,405		168,403	95,608		712,876		388,300	271,303	9,119
2008		45,653	1,120,702	103,341	113,629		59,571	1,372,837	157,127	192,659	73,541
2009		8,036	412,583	185,305	76,746		7,053	752,613	306,676	266,184	45,654
2010		31,034	694,042	334,728	136,887		12,469	582,335	398,082	248,638	4,370
2011		20,988	452,404	205,450	168,618		30,003	436,263	269,984	319,865	18,720
TOTAL		504,116	2,679,731	997,227	591,488		821,972	3,144,048	1,520,169	1,298,649	151,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,149,867	4,407,533	151,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-767,629	-1,013,235	1,614	
TOTAL LOSSES	6,382,238	3,394,298	153,018	
EXPECTED LOSSES	2,263,128	2,436,080	192,988	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.104	6.437	.290	18.831
INDICATED (POST-TEST)	12.975	6.900	.311	20.186
PRES. ON RATE LEVEL	4.145	4.462	.354	8.961
DERIVED BY FORMULA	4.322	4.584	.351	9.257
UNDERLYING PRES. RATE	4.292	4.620	.366	9.278
PROPOSED	4.322	4.584	.351	9.257

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.558
IND. RATES				11.56	MINIMUM PREMIUM	2000
MAN. RATES	8.09	9.66	11.11	+ 11.56	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,083									
2008	1,715	1,457	.084						1	1
2009	1,676									
2010	1,785	206,612	11.574			1				1
2011	1,988									
TOTAL	9,247	208,069	2.250			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,037					420	
2010			137,853					68,759			
TOTAL			137,853		1,037			68,759		420	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			66	122	2,124			23	59	932	
2010		17,364	335,765	13,030	7,200		6,893	250,224	13,561	3,423	
TOTAL		17,364	335,831	13,152	9,324		6,893	250,247	13,620	4,355	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	610,335	40,451		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-218,043	-112,581	92	
TOTAL LOSSES	392,292		92	
EXPECTED LOSSES	652,099	273,619	10,173	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.242	.000	.001	4.243
INDICATED (POST-TEST)	4.547	.000	.001	4.548
PRES. ON RATE LEVEL	6.811	2.858	.106	9.775
DERIVED BY FORMULA	6.788	2.801	.104	9.693
UNDERLYING PRES. RATE	7.052	2.959	.110	10.121
PROPOSED	6.788	2.801	.104	9.693

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.102
IND. RATES				12.10	MINIMUM PREMIUM	2000
MAN. RATES	9.35	10.76	12.12	+ 12.10	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
2007	8					8						
2008	18					18						
2009	39					39						
2010												
2011												
TOTAL	65					65						

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.	-3,266	-2,583	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	9,395	5,687	1,045	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	13.961	8.450	1.551	23.962
DERIVED BY FORMULA	13.961	8.450	1.551	23.962
UNDERLYING PRES. RATE	14.455	8.749	1.607	24.811
PROPOSED	13.961	8.450	1.551	23.962

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	29.918
IND. RATES				29.92	MINIMUM PREMIUM	2000
MAN. RATES	22.19	26.35	29.71	+ 29.92	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
2007	17,177	804,597	4.684			17,177			1	10	3	14
2008	17,698	461,970	2.610			17,698				4	6	10
2009	17,274	254,844	1.475			17,274				4	8	12
2010	19,450	645,164	3.317			19,450			1	4	6	11
2011	19,236	201,566	1.047			19,236					6	6
TOTAL	90,835	2,368,141	2.607			90,835			2	22	29	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			121,420	108,296	7,325			236,412	273,175	20,853	37,116
2008				75,491	58,905				235,242	79,197	13,135
2009				54,389	31,554				45,900	70,134	52,867
2010			129,571	53,284	30,147			218,765	83,720	105,788	23,889
2011					34,230					79,929	87,407
TOTAL			250,991	291,460	162,161			455,177	638,037	355,901	214,414

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			244,904	211,503	17,785			724,366	594,155	50,256	35,186
2008			15,826	150,201	122,782			47,293	582,417	184,721	13,752
2009		374	38,619	105,357	62,397		192	46,122	117,522	136,804	51,228
2010		18,052	379,502	108,844	64,285		22,589	888,572	232,634	186,899	22,384
2011		3,526	76,182	36,510	39,699		7,215	103,267	65,731	85,360	86,970
TOTAL		21,952	755,033	612,415	306,948		29,996	1,809,620	1,592,459	644,040	209,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,616,601	3,155,862	209,520			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-506,547	-836,643	1,540			
TOTAL LOSSES	2,110,054	2,319,219	211,060			
EXPECTED LOSSES	1,503,320	2,051,963	168,953			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.323	2.553	.232	5.108		
INDICATED (POST-TEST)	2.490	2.737	.249	5.476		
PRES. ON RATE LEVEL	1.598	2.182	.180	3.960		
DERIVED BY FORMULA	1.625	2.226	.186	4.037		
UNDERLYING PRES. RATE	1.655	2.259	.186	4.100		
PROPOSED	1.625	2.226	.186	4.037		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.040
IND. RATES				5.04	MINIMUM PREMIUM	1575
MAN. RATES	3.56	4.22	4.91	+ 5.04	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,059	10,505	.991							
2008	1,079									
2009	595									
2010	638									
2011	725									
TOTAL	4,096	10,505	.256							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											10,505
TOTAL											10,505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,959
TOTAL											9,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			9,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,723	-47,597	115	
TOTAL LOSSES			10,074	
EXPECTED LOSSES	176,496	114,279	14,338	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.246	.246
INDICATED (POST-TEST)	.000	.000	.264	.264
PRES. ON RATE LEVEL	4.162	2.695	.337	7.194
DERIVED BY FORMULA	4.162	2.668	.336	7.166
UNDERLYING PRES. RATE	4.309	2.790	.350	7.449
PROPOSED	4.162	2.668	.336	7.166

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.947
IND. RATES				8.95	MINIMUM PREMIUM	2000
MAN. RATES	6.34	7.70	8.92	+ 8.95	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
2007	6,374	410,678	6.443			6,374				1	7	8
2008	5,468	215,420	3.939			5,468					7	7
2009	4,507	155,714	3.454			4,507		1			11	12
2010	4,914	456,577	9.291			4,914				5	10	15
2011	5,708	251,545	4.406			5,708					9	9
TOTAL	26,971	1,489,934	5.524			26,971		1		6	44	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				50,128	77,977				182,129	68,300	32,144
2008					122,715					75,631	17,074
2009			75,077		12,060			10,383		49,949	8,245
2010				95,830	35,711				280,473	28,811	15,752
2011					80,313					151,502	19,730
TOTAL			75,077	145,958	328,776			10,383	462,602	374,193	92,945

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				97,900	189,328				396,131	164,603	30,473
2008			7,957	14,364	251,252			4,398	10,732	167,732	17,876
2009		3,715	177,046	6,719	24,598		465	51,927	15,217	95,376	7,989
2010		5,408	153,718	164,588	72,393		7,249	412,844	486,736	76,759	14,760
2011		8,262	178,737	85,643	93,139		13,661	195,748	124,589	161,801	19,631
TOTAL		17,385	517,458	369,214	630,710		21,375	664,917	1,033,405	666,271	90,729

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,221,135	2,699,600	90,729	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-515,579	-690,578	1,266	
TOTAL LOSSES	705,556	2,009,022	91,995	
EXPECTED LOSSES	1,540,854	1,676,517	143,215	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.616	7.449	.341	10.406
INDICATED (POST-TEST)	2.804	7.985	.366	11.155
PRES. ON RATE LEVEL	5.518	6.003	.513	12.034
DERIVED BY FORMULA	5.491	6.062	.507	12.060
UNDERLYING PRES. RATE	5.713	6.216	.531	12.460
PROPOSED	5.479	6.049	.506	12.034

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	15.025
IND. RATES				15.03	MINIMUM PREMIUM	2000
MAN. RATES	10.37	12.88	14.92	+ 15.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,151	287,240	4.669				6	19	25
2008	7,386	739,946	10.018			2	6	27	35
2009	6,711	1,340,277	19.971			2	6	16	24
2010	7,560	532,996	7.050				8	22	30
2011	5,218	712,286	13.650			1	5	25	31
TOTAL	33,026	3,612,745	10.939			5	31	109	145

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			208,590	71,606	19,522			96,729	86,016	33,046	77,050
2008			319,854	101,881	52,387			174,421	139,572	95,703	45,084
2009				140,614	228,258				279,580	151,291	46,259
2010				103,346	92,518				137,082	130,849	69,201
2011			124,060	138,077	65,996			27,883	129,887	204,286	22,097
TOTAL			652,504	555,524	458,681			299,033	772,137	615,175	259,691

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				139,848	47,401				187,084	79,642	73,043
2008		18,233	462,904	203,313	112,573		15,048	374,104	358,369	219,154	47,203
2009		16,735	866,344	327,393	445,419		7,816	893,029	662,214	313,927	44,825
2010		6,940	203,958	210,075	171,921		4,140	252,194	295,727	222,654	64,841
2011		52,913	826,993	240,590	104,759		53,030	686,216	334,070	241,264	21,987
TOTAL		94,821	2,360,199	1,121,219	882,073		80,034	2,205,543	1,837,464	1,076,641	251,899

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,740,597	4,917,397	251,899	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-447,242	-521,666	717	
TOTAL LOSSES	4,293,355	4,395,731	252,616	
EXPECTED LOSSES	1,300,894	1,256,970	87,189	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.000	13.310	.765	27.075
INDICATED (POST-TEST)	13.936	14.268	.820	29.024
PRES. ON RATE LEVEL	3.804	3.676	.255	7.735
DERIVED BY FORMULA	4.007	4.100	.278	8.385
UNDERLYING PRES. RATE	3.939	3.806	.264	8.009
PROPOSED	4.007	4.100	.278	8.385

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.469
IND. RATES				10.47	MINIMUM PREMIUM	2000
MAN. RATES	6.77	8.22	9.59	+ 10.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	36,451	2,713,369	7.443			7	15	29	51
2008	37,577	2,218,979	5.905			5	18	15	38
2009	40,697	1,165,990	2.865			3	9	18	30
2010	44,423	514,339	1.157				8	18	26
2011	39,673	530,333	1.336				3	20	23
TOTAL	198,821	7,143,010	3.593			15	53	100	168

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,292,232	298,244	62,344			639,480	223,307	133,630	64,132
2008			994,331	387,074	41,616			436,693	282,185	50,953	26,127
2009			360,408	194,970	66,162			181,247	228,878	96,920	37,405
2010				115,305	74,506				176,474	115,964	32,090
2011				99,029	83,617				113,528	173,036	61,123
TOTAL			2,646,971	1,094,622	328,245			1,257,420	1,024,372	570,503	220,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,606,432	582,472	151,372			1,959,366	485,691	322,049	60,797
2008		84,379	2,116,293	757,142	107,354		66,063	1,561,393	718,298	130,591	27,355
2009		18,877	958,459	380,638	144,321		8,054	889,319	540,204	207,092	36,245
2010		7,147	207,256	217,059	141,919		5,059	302,032	354,728	203,403	30,068
2011		21,270	457,569	197,800	111,236		32,686	503,502	280,310	203,261	60,817
TOTAL		131,673	6,346,009	2,135,111	656,202		111,862	5,215,612	2,379,231	1,066,396	215,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,805,156	6,236,940	215,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,527,879	-3,080,965	3,474	
TOTAL LOSSES	7,277,277	3,155,975	218,756	
EXPECTED LOSSES	13,380,653	7,517,422	387,700	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.660	1.587	.110	5.357
INDICATED (POST-TEST)	3.924	1.701	.118	5.743
PRES. ON RATE LEVEL	6.500	3.652	.188	10.340
DERIVED BY FORMULA	6.371	3.398	.178	9.947
UNDERLYING PRES. RATE	6.730	3.781	.195	10.706
PROPOSED	6.371	3.398	.178	9.947

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.419
IND. RATES				12.42	MINIMUM PREMIUM	2000
MAN. RATES	10.24	11.77	12.82	+ 12.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	18,203	539,619	2.964			2	1	11	14
2008	20,009	236,984	1.184				1	7	8
2009	12,990	637,853	4.910			2	2	4	8
2010	12,638	262,132	2.074			1	2	5	8
2011	10,999	165,971	1.508					5	5
TOTAL	74,839	1,842,559	2.462			5	6	32	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			170,373	3,900	29,424			197,786	14,988	87,332	35,816
2008				4,779	63,922				28,387	119,945	19,951
2009			327,685	27,044	1,888			219,271	30,486	7,308	24,171
2010			111,546	19,835	6,279			29,874	67,171	18,495	8,932
2011					40,303					94,418	31,250
TOTAL			609,604	55,558	141,816			446,931	141,032	327,498	120,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			343,642	7,617	71,442			606,016	32,599	210,470	33,954
2008			4,904	16,555	131,018			12,124	85,950	267,104	20,889
2009		16,207	773,015	63,150	13,295		8,934	886,890	96,426	23,274	23,422
2010		15,153	302,719	43,938	18,881		4,792	212,595	128,202	38,244	8,369
2011		4,151	89,703	42,979	46,747		8,523	121,990	77,642	100,834	31,094
TOTAL		35,511	1,513,983	174,239	281,383		22,249	1,839,615	420,819	639,926	117,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,411,358	1,516,367	117,728			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-873,780	-600,224	1,322			
TOTAL LOSSES	2,537,578	916,143	119,050			
EXPECTED LOSSES	2,553,507	1,427,180	175,124			
CREDIBILITY	.03	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.391	1.224	.159	4.774		
INDICATED (POST-TEST)	3.635	1.312	.170	5.117		
PRES. ON RATE LEVEL	3.295	1.842	.226	5.363		
DERIVED BY FORMULA	3.305	1.805	.222	5.332		
UNDERLYING PRES. RATE	3.412	1.907	.234	5.553		
PROPOSED	3.305	1.805	.222	5.332		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.657
IND. RATES				6.66	MINIMUM PREMIUM	1990
MAN. RATES	5.01	5.88	6.65	+ 6.66	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
2007	40,764	3,436,962	8.431			40,764			5	8	28	41
2008	39,149	1,301,179	3.323			39,149	1		1	10	26	38
2009	37,734	1,395,593	3.698			37,734			3	9	15	27
2010	39,924	2,985,369	7.477			39,924			8	7	24	39
2011	41,123	1,693,131	4.117			41,123	1		2	9	23	35
TOTAL	198,694	10,812,234	5.442			198,694	2		19	43	116	180

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,367,447	87,230	133,273			1,540,650	93,181	185,627	29,554
2008	374,114		90,043	261,497	169,451	216		3,945	253,367	126,018	22,528
2009			478,593	191,620	50,682			343,083	248,011	30,898	52,706
2010			1,244,151	238,149	103,413			963,108	250,792	138,079	47,677
2011	335,569		205,153	177,746	194,964			178,905	286,663	289,408	24,723
TOTAL	709,683		3,385,387	956,242	651,783	216		3,029,691	1,132,014	770,030	177,188

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,761,989	170,360	323,585			3,082,842	202,668	447,359	28,017
2008	602,285	7,872	243,945	517,882	355,501	126	620	67,311	633,307	289,324	23,587
2009		22,549	1,128,468	373,760	116,897		12,431	1,316,621	577,324	86,415	51,072
2010		153,757	3,099,350	522,919	263,472		92,302	3,511,987	658,564	289,057	44,673
2011	745,866	89,885	1,419,910	433,897	265,452		165,582	1,735,340	638,949	368,291	24,599
TOTAL	1,348,151	274,063	7,653,662	2,018,818	1,324,907	126	270,935	9,714,101	2,710,812	1,480,446	171,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,261,038	7,534,983	171,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,643,515	-2,432,077	1,915	
TOTAL LOSSES	14,617,523	5,102,906	173,863	
EXPECTED LOSSES	13,803,272	5,927,042	214,590	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.357	2.568	.088	10.013
INDICATED (POST-TEST)	7.887	2.753	.094	10.734
PRES. ON RATE LEVEL	6.710	2.881	.104	9.695
DERIVED BY FORMULA	6.769	2.864	.103	9.736
UNDERLYING PRES. RATE	6.947	2.983	.108	10.038
PROPOSED	6.769	2.864	.103	9.736

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.156
IND. RATES				12.16	MINIMUM PREMIUM	2000
MAN. RATES	9.35	10.76	12.02	+ 12.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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
2011	2,253									
TOTAL	9,536	31,262	.328						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					7,392					12,175	
2009											603
2010					5,253					5,839	
TOTAL					12,645					18,014	603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					17,948					29,342	
2009											584
2010		106	3,713	3,167	9,127		29	2,521	2,896	9,255	
TOTAL		106	3,713	3,167	27,075		29	2,521	2,896	38,597	584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,369	71,735	584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-195,347	-97,874	136	
TOTAL LOSSES			720	
EXPECTED LOSSES	581,028	245,837	14,113	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	5.884	2.490	.143	8.517
DERIVED BY FORMULA	5.825	2.440	.140	8.405
UNDERLYING PRES. RATE	6.093	2.578	.148	8.819
PROPOSED	5.825	2.440	.140	8.405

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.494
IND. RATES				10.49	MINIMUM PREMIUM	2000
MAN. RATES	7.49	9.11	10.56	+ 10.49	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
2007	18,622	1,105,584	5.936			18,622			1	5	16	22
2008	14,411	496,091	3.442			14,411			1	3	13	17
2009	12,719	288,316	2.266			12,719				2	5	7
2010	13,399	262,759	1.961			13,399				4	2	6
2011	16,133	969,447	6.009			16,133			1	7	7	15
TOTAL	75,284	3,122,197	4.147			75,284			3	21	43	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			187,144	141,739	87,960			391,869	173,129	90,909	32,834
2008			79,118	36,896	83,912			126,613	39,468	83,201	46,883
2009				55,140	17,070				98,199	69,359	48,548
2010				48,537	70,448				40,650	51,747	51,377
2011			112,299	191,336	28,707			185,073	243,715	144,536	63,781
TOTAL			378,561	473,648	288,097			703,555	595,161	439,752	243,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			236,012	276,816	213,569			750,729	376,556	219,091	31,127
2008		6,915	179,458	81,295	173,768		19,688	461,245	115,363	188,041	49,087
2009		340	34,891	102,642	35,151		344	80,925	229,097	139,171	47,043
2010		3,789	114,869	114,946	127,645		1,287	80,364	94,105	86,550	48,140
2011		49,199	819,152	254,842	67,206		133,947	1,360,051	460,996	205,006	63,462
TOTAL		60,243	1,384,382	830,541	617,339		155,266	2,733,314	1,276,117	837,859	238,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,333,205	3,561,856	238,859	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-947,076	-740,296	1,468	
TOTAL LOSSES	3,386,129	2,821,560	240,327	
EXPECTED LOSSES	2,840,465	1,791,006	165,625	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.498	3.748	.319	8.565
INDICATED (POST-TEST)	4.822	4.018	.342	9.182
PRES. ON RATE LEVEL	3.644	2.298	.212	6.154
DERIVED BY FORMULA	3.679	2.418	.221	6.318
UNDERLYING PRES. RATE	3.773	2.379	.220	6.372
PROPOSED	3.679	2.418	.221	6.318

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.888
IND. RATES				7.89	MINIMUM PREMIUM	2000
MAN. RATES	5.69	6.75	7.63	+ 7.89	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
2007	22,132	148,069	.669			22,132					9	9
2008	22,662	977,374	4.312			22,662			1	4	5	10
2009	20,389	488,923	2.397			20,389			1	3	13	17
2010	21,176	726,032	3.428			21,176			2	3	6	11
2011	22,081	118,716	.537			22,081				1	3	4
TOTAL	108,440	2,459,114	2.268			108,440			4	11	36	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					35,715					81,476	30,878
2008			395,914	90,935	25,808			322,988	108,482	19,515	13,732
2009			85,205	39,692	46,471			59,677	109,956	136,197	11,725
2010			357,553	32,334	25,872			219,546	43,912	34,498	12,317
2011				50,840	1,850				34,985	3,649	27,392
TOTAL			838,672	213,801	135,716			602,211	297,335	275,335	96,044

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					86,717					196,356	29,272
2008		14,305	363,987	178,609	57,325		20,769	494,594	274,312	49,573	14,377
2009		4,516	231,907	87,239	91,831		2,845	338,879	280,696	269,144	11,362
2010		36,553	727,677	89,715	62,732		19,758	748,221	127,410	68,741	11,541
2011		6,691	143,480	57,746	9,464		5,589	90,981	45,529	9,582	27,255
TOTAL		62,065	1,467,051	413,309	308,069		48,961	1,672,675	727,947	593,396	93,807

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,250,752	2,042,721	93,807	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,310,908	-735,341	2,115	
TOTAL LOSSES	1,939,844	1,307,380	95,922	
EXPECTED LOSSES	3,890,827	1,792,513	239,653	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.789	1.206	.088	3.083
INDICATED (POST-TEST)	1.918	1.293	.094	3.305
PRES. ON RATE LEVEL	3.465	1.597	.213	5.275
DERIVED BY FORMULA	3.419	1.570	.202	5.191
UNDERLYING PRES. RATE	3.588	1.653	.221	5.462
PROPOSED	3.419	1.570	.202	5.191

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.481
IND. RATES				6.48	MINIMUM PREMIUM	1940
MAN. RATES	5.11	5.89	6.54	+ 6.48	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
2007	91,111	1,895,664	2.080			91,111			4	9	27	40
2008	84,126	2,256,446	2.682			84,126			4	5	28	37
2009	85,741	2,441,729	2.847			85,741	1		3	15	29	48
2010	90,618	1,697,661	1.873			90,618			2	12	23	37
2011	88,400	1,210,758	1.369			88,400			1	6	28	35
TOTAL	439,996	9,502,258	2.160			439,996	1		14	47	135	197

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			566,087	190,104	81,060			449,791	221,403	213,751	173,468
2008			686,443	72,068	227,394			849,649	107,077	239,669	74,146
2009	664,685		382,106	254,701	98,117	47		532,388	273,836	164,531	71,318
2010			437,222	172,599	119,637			354,824	292,495	211,928	108,956
2011			143,849	118,599	182,294			122,922	202,054	308,226	132,814
TOTAL	664,685		2,215,707	808,071	708,502	47		2,309,574	1,096,865	1,138,105	560,702

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,060,270	371,273	196,814			1,245,133	481,551	515,141	164,448
2008		37,812	945,531	171,253	472,585		54,216	1,270,042	315,264	541,150	77,631
2009	575,971	17,427	913,017	493,900	206,803	113	14,666	1,563,185	676,288	344,217	69,107
2010		45,936	994,360	356,126	241,068		32,621	1,385,180	645,166	380,416	102,092
2011		66,975	1,080,518	346,243	238,159		124,420	1,346,203	535,148	370,689	132,150
TOTAL	575,971	168,150	4,993,696	1,738,795	1,355,429	113	225,923	6,809,743	2,653,417	2,151,613	545,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,773,596	7,899,254	545,428			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,139,832	-2,631,580	4,396			
TOTAL LOSSES	9,633,764	5,267,674	549,824			
EXPECTED LOSSES	9,319,115	6,388,742	497,194			
CREDIBILITY	.09	.22	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.190	1.197	.125	3.512		
INDICATED (POST-TEST)	2.348	1.283	.134	3.765		
PRES. ON RATE LEVEL	2.046	1.402	.109	3.557		
DERIVED BY FORMULA	2.073	1.376	.115	3.564		
UNDERLYING PRES. RATE	2.118	1.452	.113	3.683		
PROPOSED	2.073	1.376	.115	3.564		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.450
IND. RATES				4.45	MINIMUM PREMIUM	1425
MAN. RATES	3.41	3.95	4.41	+ 4.45	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	8,091	745,901	9.218			1	1	1	3	
2008	7,456	13,483	.180					1	1	
2009	6,597	11,151	.169					2	3	
2010	6,195	1,307,336	21.103		1		1	2	4	
2011	6,330	16,936	.267					1	1	
TOTAL	34,669	2,094,807	6.042		1	1	3	7	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			285,000	35,644	868			350,000	22,737	3,507	48,145
2008					865					9,881	2,737
2009				2,050	1,197				1,180	4,458	2,266
2010		71,966		49,504	10,158		1,151,369		19,181	3,791	1,367
2011					2,600					7,559	6,777
TOTAL		71,966	285,000	87,198	15,688		1,151,369	350,000	43,098	29,196	61,292

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			344,346	69,613	2,108			642,395	49,453	8,452	45,641
2008			56	100	1,772			574	1,402	21,913	2,866
2009		15	1,460	3,974	2,369		7	1,771	3,751	8,566	2,196
2010		59,174	85,295	80,088	23,033		667,557	276,498	37,231	8,899	1,281
2011		270	5,786	2,771	3,013		680	9,768	6,215	8,072	6,743
TOTAL		59,459	436,943	156,546	32,295		668,244	931,006	98,052	55,902	58,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,095,652	342,795	58,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-193,305	-202,027	236	
TOTAL LOSSES	1,902,347	140,768	58,963	
EXPECTED LOSSES	572,731	484,672	28,430	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.487	.406	.170	6.063
INDICATED (POST-TEST)	5.882	.435	.182	6.499
PRES. ON RATE LEVEL	1.596	1.350	.079	3.025
DERIVED BY FORMULA	1.682	1.313	.083	3.078
UNDERLYING PRES. RATE	1.652	1.398	.082	3.132
PROPOSED	1.682	1.313	.083	3.078

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.843
IND. RATES				3.84	MINIMUM PREMIUM	1270
MAN. RATES	2.76	3.20	3.75	+ 3.84	PRESENT	1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,319	247,016	3.909				4	4	8
2008	5,181	26,412	.509					4	4
2009	3,937	1,291	.032						
2010	5,045	601,041	11.913			2	3	3	8
2011	40,006	1,242,079	3.104			1	8	48	57
TOTAL	60,488	2,117,839	3.501			3	15	59	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				48,868	8,370				147,577	17,178	25,023
2008					13,478					11,223	1,711
2009											1,291
2010			204,986	91,523	40,312			181,343	32,538	43,314	7,025
2011			90,522	289,735	247,709			35,203	197,060	353,702	28,148
TOTAL			295,508	430,126	309,869			216,546	377,175	425,417	63,198

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				95,440	20,322				320,980	41,399	23,722
2008			874	1,577	27,596			651	1,596	24,889	1,791
2009											1,251
2010		31,122	650,476	180,315	90,645		19,223	725,086	112,027	81,316	6,582
2011		83,292	1,565,612	595,661	335,085		80,548	1,071,702	540,746	412,264	28,007
TOTAL		114,414	2,216,962	872,993	473,648		99,771	1,797,439	975,349	559,868	61,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,228,586	2,881,858	61,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-805,912	-860,140	1,978	
TOTAL LOSSES	3,422,674	2,021,718	63,331	
EXPECTED LOSSES	2,806,038	2,617,316	117,952	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.658	3.342	.105	9.105
INDICATED (POST-TEST)	6.065	3.583	.113	9.761
PRES. ON RATE LEVEL	4.481	4.179	.188	8.848
DERIVED BY FORMULA	4.513	4.143	.184	8.840
UNDERLYING PRES. RATE	4.639	4.327	.195	9.161
PROPOSED	4.517	4.147	.184	8.848

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.047
IND. RATES				11.05	MINIMUM PREMIUM	2000
MAN. RATES	8.35	9.85	10.97	+ 11.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	258,143	3,357,077	1.300			4	16	47	67
2008	223,878	3,091,064	1.380			4	17	33	54
2009	195,379	2,495,618	1.277			4	18	37	59
2010	208,480	2,126,916	1.020			3	9	42	54
2011	224,547	2,294,836	1.021			1	4	43	48
TOTAL	1,110,427	13,365,511	1.204			16	64	202	282

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			714,481	351,298	140,869			951,720	589,463	375,869	233,377
2008			598,518	300,726	206,348			358,267	963,754	424,716	238,735
2009			596,880	326,218	242,675			616,886	341,394	241,242	130,323
2010			290,722	124,174	341,859			333,181	193,293	588,521	255,166
2011			504,782	64,481	481,242			262,903	103,718	700,484	177,226
TOTAL			2,705,383	1,166,897	1,412,993			2,522,957	2,191,622	2,330,832	1,034,827

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			954,209	686,085	342,028			1,803,585	1,282,083	905,844	221,241
2008		52,309	1,332,800	600,892	437,891		55,726	1,462,843	2,315,961	983,078	249,956
2009		23,109	1,224,302	665,722	485,443		17,010	1,829,095	848,825	496,807	126,283
2010		49,578	1,116,292	419,012	622,573		41,287	1,742,533	682,790	971,110	239,091
2011		100,899	1,704,389	612,321	580,005		131,494	1,518,675	730,810	771,847	176,340
TOTAL		225,895	6,331,992	2,984,032	2,467,940		245,517	8,356,731	5,860,469	4,128,686	1,012,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,160,135	15,441,127	1,012,911			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,578,447	-4,089,834	8,321			
TOTAL LOSSES	10,581,688	11,351,293	1,021,232			
EXPECTED LOSSES	13,636,043	9,893,905	954,967			
CREDIBILITY	.16	.41	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.953	1.022	.092	2.067		
INDICATED (POST-TEST)	1.022	1.096	.099	2.217		
PRES. ON RATE LEVEL	1.186	.861	.083	2.130		
DERIVED BY FORMULA	1.160	.957	.090	2.207		
UNDERLYING PRES. RATE	1.228	.891	.086	2.205		
PROPOSED	1.160	.957	.090	2.207		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.755
IND. RATES				2.76	MINIMUM PREMIUM	995
MAN. RATES	1.93	2.26	2.64	+ 2.76	PRESENT	975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	6,727	13,308	.197						1	1
2008	6,251	24,399	.390						1	1
2009	6,646	1,079	.016							
2010	6,135	33,716	.549						2	2
2011	6,234	4,545	.072						1	1
TOTAL	31,993	77,047	.241						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,777					11,531	
2008					1,557					19,421	3,421
2009											1,079
2010					15,725					8,710	9,281
2011					951					655	2,939
TOTAL					20,010					40,317	16,720

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					4,315					27,790	
2008			101	183	3,188			1,129	2,758	43,072	3,582
2009											1,046
2010		316	11,119	9,486	27,322		43	3,764	4,317	13,810	8,696
2011		97	2,119	1,015	1,101		61	845	538	699	2,924
TOTAL		413	13,339	10,684	35,926		104	5,738	7,613	85,371	16,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,594	139,594	16,248	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,634	-41,447	154	
TOTAL LOSSES		98,147	16,402	
EXPECTED LOSSES	245,386	100,139	17,917	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.307	.051	.358
INDICATED (POST-TEST)	.000	.329	.055	.384
PRES. ON RATE LEVEL	.741	.302	.054	1.097
DERIVED BY FORMULA	.726	.303	.054	1.083
UNDERLYING PRES. RATE	.767	.313	.056	1.136
PROPOSED	.726	.303	.054	1.083

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.352
IND. RATES				1.35	MINIMUM PREMIUM	635
MAN. RATES	.94	1.14	1.36	+ 1.35	PRESENT	645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	533									
2008	300									
2009	178									
2010	365									
2011	366									
TOTAL	1,742									

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.	-9,602	-15,593	25	
TOTAL LOSSES			25	
EXPECTED LOSSES	28,778	37,366	2,962	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.596	2.072	.163	3.831
DERIVED BY FORMULA	1.596	2.051	.161	3.808
UNDERLYING PRES. RATE	1.652	2.145	.170	3.967
PROPOSED	1.596	2.051	.161	3.808

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.754
IND. RATES				4.75	MINIMUM PREMIUM	1500
MAN. RATES	3.61	4.28	4.75	+ 4.75	PRESENT	1520

+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
2007	11,297	1,004,394	8.890			11,297			2	1	11	14
2008	12,295	1,157,619	9.415			12,295			3	4	14	21
2009	11,994	852,931	7.111			11,994			3	9	9	21
2010	12,340	453,888	3.678			12,340			1	3	11	15
2011	11,817	578,203	4.892			11,817			1	2	14	17
TOTAL	59,743	4,047,035	6.774			59,743			10	19	59	88

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			353,913	13,789	35,324			551,218	12,302	14,787	23,061
2008			495,186	51,808	27,040			479,040	50,241	30,246	24,058
2009			463,587	85,350	18,246			164,638	65,598	33,154	22,358
2010			138,830	39,879	24,668			116,573	36,201	62,186	35,551
2011			166,088	49,177	61,909			49,530	72,720	147,926	30,853
TOTAL			1,617,604	240,003	167,187			1,360,999	237,062	288,299	135,881

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			425,928	26,930	85,766			832,698	26,757	35,639	21,862
2008		37,778	928,548	109,334	61,780		53,324	1,227,395	147,198	74,418	25,189
2009		23,215	1,123,690	177,290	50,710		6,853	700,577	171,350	73,251	21,665
2010		19,942	409,034	87,532	54,424		12,921	502,751	114,777	108,405	33,311
2011		50,800	676,364	145,065	90,021		50,965	551,655	224,558	173,291	30,699
TOTAL		131,735	3,563,564	546,151	342,701		124,063	3,815,076	684,640	465,004	132,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,634,438	2,038,496	132,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-882,178	-915,347	1,706	
TOTAL LOSSES	6,752,260	1,123,149	134,432	
EXPECTED LOSSES	2,608,379	2,231,998	193,568	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.302	1.880	.225	13.407
INDICATED (POST-TEST)	12.116	2.015	.241	14.372
PRES. ON RATE LEVEL	4.217	3.608	.313	8.138
DERIVED BY FORMULA	4.375	3.512	.309	8.196
UNDERLYING PRES. RATE	4.366	3.736	.324	8.426
PROPOSED	4.375	3.512	.309	8.196

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.233
IND. RATES				10.23	MINIMUM PREMIUM	2000
MAN. RATES	7.49	8.91	10.09	+ 10.23	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
2007	7,024	295,090	4.201			7,024				1	5	6
2008	5,965	438,406	7.349			5,965			1		5	6
2009	5,118	811,787	15.861			5,118			2	1	2	5
2010	4,611	856,595	18.577			4,611			1		2	3
2011	4,856	76,806	1.581			4,856				2	2	4
TOTAL	27,574	2,478,684	8.989			27,574			4	4	16	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				8,017	159,706				11,830	109,718	5,819
2008			150,926		22,746			203,819		59,670	1,245
2009			355,565	110	69,484			359,845	11,860	14,220	703
2010			233,919		347			618,909		2,617	803
2011				38,449	559				35,859	1,939	
TOTAL			740,410	46,576	252,842			1,182,573	59,549	188,164	8,570

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				15,657	387,766				25,730	264,420	5,516
2008		10,371	253,634	4,808	47,926		24,921	571,998	18,244	134,857	1,304
2009		12,905	619,678	31,197	137,393		10,855	1,068,714	65,044	36,651	681
2010		8,289	160,430	6,422	4,035		17,454	634,365	35,612	12,818	752
2011		4,971	106,645	42,769	6,189		5,569	90,919	45,188	7,903	
TOTAL		36,536	1,140,387	100,853	583,309		58,799	2,365,996	189,818	456,649	8,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,601,718	1,330,629	8,253			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-210,986	-221,004	274			
TOTAL LOSSES	3,390,732	1,109,625	8,527			
EXPECTED LOSSES	625,931	526,111	33,917			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	12.297	4.024	.031	16.352		
INDICATED (POST-TEST)	13.182	4.314	.033	17.529		
PRES. ON RATE LEVEL	2.192	1.843	.119	4.154		
DERIVED BY FORMULA	2.302	1.942	.116	4.360		
UNDERLYING PRES. RATE	2.270	1.908	.123	4.301		
PROPOSED	2.302	1.942	.116	4.360		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.443
IND. RATES				5.44	MINIMUM PREMIUM	1675
MAN. RATES	3.82	4.50	5.15	+ 5.44	PRESENT	1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	390	19,435	4.983				1	3		4
2008	701	4,754	.678					2		2
2009	832	48,992	5.888				1	4		5
2010	980	135,055	13.781				1			1
2011	661	21,059	3.185					1		1
TOTAL	3,564	229,295	6.434				3	10		13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				8,119	3,210				4,143	3,963	
2008					636					3,362	756
2009				17,145	802				23,724	5,991	1,330
2010				38,013					96,817		225
2011					11,050					10,009	
TOTAL				63,277	15,698				124,684	23,325	2,311

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				15,856	7,795				9,011	9,550	
2008			41	73	1,303			194	477	7,457	792
2009		92	9,559	30,654	2,444		73	17,178	52,370	13,141	1,289
2010		1,863	50,958	56,747	4,105		2,451	138,217	163,095	10,729	211
2011		1,137	24,593	11,787	12,816		900	12,938	8,231	10,691	
TOTAL		3,092	85,151	115,117	28,463		3,424	168,527	233,184	51,568	2,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	260,194	428,332	2,292	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,057	-74,593	74	
TOTAL LOSSES	193,137	353,739	2,366	
EXPECTED LOSSES	194,774	184,509	8,233	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.419	9.925	.066	15.410
INDICATED (POST-TEST)	5.809	10.640	.071	16.520
PRES. ON RATE LEVEL	5.278	5.000	.223	10.501
DERIVED BY FORMULA	5.278	5.056	.221	10.555
UNDERLYING PRES. RATE	5.465	5.177	.231	10.873
PROPOSED	5.278	5.056	.221	10.555

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.178
IND. RATES				13.18	MINIMUM PREMIUM	2000
MAN. RATES	8.82	11.03	13.02	+ 13.18	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	51,063	4,299,618	8.420			3	5	18	26
2008	39,754	1,613,868	4.059			1	5	14	20
2009	35,803	1,132,085	3.161			2	5	15	22
2010	36,592	3,719,868	10.165		1	4	3	8	16
2011	38,394	1,919,674	4.999	1		1	7	8	17
TOTAL	201,606	12,685,113	6.292	1	1	11	25	63	101

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,083,483	130,497	65,533			2,715,574	115,313	133,323	55,895
2008			421,594	107,342	116,084			611,323	76,500	231,916	49,109
2009			244,892	181,123	103,022			216,496	203,574	110,106	72,872
2010		392,399	652,493	68,124	54,454		1,282,915	1,004,188	130,307	80,610	54,378
2011	265,000		142,500	253,911	169,158			606,500	280,727	127,305	74,573
TOTAL	265,000	392,399	2,544,962	740,997	508,251		1,282,915	5,154,081	806,421	683,260	306,827

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			822,091	254,861	159,114			2,655,453	250,805	321,308	52,988
2008		12,574	330,370	219,960	242,406		32,446	767,589	231,383	520,581	51,417
2009		13,006	683,074	360,984	209,940		9,152	988,902	493,630	231,272	70,613
2010		312,690	1,396,528	181,989	128,221		673,082	3,264,126	415,173	181,566	50,952
2011	589,013	61,307	1,193,727	466,440	236,084		168,013	1,633,053	508,174	196,542	74,200
TOTAL	589,013	399,577	4,425,790	1,484,234	975,765		882,693	9,309,123	1,899,165	1,451,269	300,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,606,196	5,810,433	300,170			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,197,785	-2,014,208	4,129			
TOTAL LOSSES	12,408,411	3,796,225	304,299			
EXPECTED LOSSES	9,521,851	4,820,400	489,902			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.155	1.883	.151	8.189		
INDICATED (POST-TEST)	6.598	2.019	.162	8.779		
PRES. ON RATE LEVEL	4.561	2.309	.235	7.105		
DERIVED BY FORMULA	4.663	2.271	.225	7.159		
UNDERLYING PRES. RATE	4.723	2.391	.243	7.357		
PROPOSED	4.663	2.271	.225	7.159		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.938
IND. RATES				8.94	MINIMUM PREMIUM	2000
MAN. RATES	7.08	8.04	8.81	+ 8.94	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
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	18,982	.603			3,143						2
2011	3,509	140,049	3.991			3,509			1	3		4
TOTAL	14,147	210,894	1.491			14,147			2	6		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											344
2009				17,000	1,287					10,409	22,823
2010					5,750					9,075	4,157
2011				60,722	6,951				48,988	21,270	2,118
TOTAL				77,722	13,988				48,988	40,754	29,442

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											326
2009		94	9,621	30,534	3,351		10	2,290	2,882	19,805	22,115
2010		116	4,064	3,464	9,990		46	3,914	4,492	14,389	3,895
2011		8,476	181,924	74,017	16,801		9,287	148,275	77,043	30,680	2,107
TOTAL		8,686	195,609	108,015	30,142		9,343	154,479	84,417	64,874	28,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	368,117	287,448	28,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-257,520	-167,745	655	
TOTAL LOSSES	110,597	119,703	29,098	
EXPECTED LOSSES	775,822	414,366	66,774	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.782	.846	.206	1.834
INDICATED (POST-TEST)	.838	.907	.221	1.966
PRES. ON RATE LEVEL	5.296	2.829	.456	8.581
DERIVED BY FORMULA	5.251	2.791	.451	8.493
UNDERLYING PRES. RATE	5.484	2.929	.472	8.885
PROPOSED	5.251	2.791	.451	8.493

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.604
IND. RATES				10.60	MINIMUM PREMIUM	2000
MAN. RATES	8.53	9.76	10.64	+ 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	
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	90,733	2.861				1	2		3
2011	3,596	20,910	.581							
TOTAL	16,095	408,397	2.537				2	6		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				41,664					212,120		2,667
2008					4,207					4,099	8,242
2009					16,164					7,591	
2010				8,233	22,845				13,852	44,185	1,618
2011											20,910
TOTAL				49,897	43,216				225,972	55,875	33,437

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				81,370					461,361		2,528
2008			273	492	8,613			240	583	9,090	8,629
2009		45	4,612	4,517	30,437		6	1,667	2,100	14,438	
2010		861	27,189	26,069	40,582		571	38,848	45,217	71,593	1,516
2011											20,805
TOTAL		906	32,074	112,448	79,632		577	40,755	509,261	95,121	33,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	74,312	796,462	33,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-351,851	-235,742	535	
TOTAL LOSSES		560,720	34,013	
EXPECTED LOSSES	1,053,900	576,201	58,103	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.484	.211	3.695
INDICATED (POST-TEST)	.000	3.735	.226	3.961
PRES. ON RATE LEVEL	6.323	3.458	.349	10.130
DERIVED BY FORMULA	6.260	3.464	.345	10.069
UNDERLYING PRES. RATE	6.548	3.580	.361	10.489
PROPOSED	6.260	3.464	.345	10.069

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.572
IND. RATES				12.57	MINIMUM PREMIUM	2000
MAN. RATES	9.51	11.22	12.56	+ 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
2007	1,337	78,995	5.908				1	1	2
2008	1,202	3,745	.311					1	1
2009	1,321	1,439,038	108.935			1			1
2010	1,311	337	.025						
2011	1,265	4,297	.339					1	1
TOTAL	6,436	1,526,412	23.717			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				35,734	3,257				29,558	5,342	5,104
2008					1,813					1,932	
2009			319,158					1,119,880			
2010											337
2011					3,152					1,145	
TOTAL			319,158	35,734	8,222			1,119,880	29,558	8,419	5,441

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				69,789	7,908				64,289	12,874	4,839
2008			118	212	3,713			112	273	4,285	
2009		2,513	118,618	2,289	1,293		7,254	709,950	24,004	5,856	
2010											316
2011		323	7,017	3,361	3,654		108	1,479	940	1,222	
TOTAL		2,836	125,753	75,651	16,568		7,362	711,541	89,506	24,237	5,155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	847,492	205,962	5,155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,054	-84,772	261	
TOTAL LOSSES	681,438	121,190	5,416	
EXPECTED LOSSES	492,804	205,051	29,863	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.588	1.883	.084	12.555
INDICATED (POST-TEST)	11.350	2.019	.090	13.459
PRES. ON RATE LEVEL	7.395	3.077	.448	10.920
DERIVED BY FORMULA	7.435	3.066	.444	10.945
UNDERLYING PRES. RATE	7.657	3.186	.464	11.307
PROPOSED	7.435	3.066	.444	10.945

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.665
IND. RATES				13.67	MINIMUM PREMIUM	2000
MAN. RATES	10.39	12.19	13.54	+ 13.67	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
2007	106					106						
2008	343					343						
2009	744	7,384	.992			744						
2010	1,492	100,342	6.725			1,492				2		2
2011	1,748	183	.010			1,748						
TOTAL	4,433	107,909	2.434			4,433				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					84,519	3,409
2011											183
TOTAL					12,414					84,519	10,976

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,155
2010		251	8,783	7,485	21,570		428	36,485	41,854	134,002	3,194
2011											182
TOTAL		251	8,783	7,485	21,570		428	36,485	41,854	134,002	10,531

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,947	204,911	10,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,943	-52,085	282	
TOTAL LOSSES		152,826	10,813	
EXPECTED LOSSES	358,674	143,451	20,967	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.447	.244	3.691
INDICATED (POST-TEST)	.000	3.695	.262	3.957
PRES. ON RATE LEVEL	7.814	3.125	.457	11.396
DERIVED BY FORMULA	7.814	3.131	.455	11.400
UNDERLYING PRES. RATE	8.091	3.236	.473	11.800
PROPOSED	7.811	3.130	.455	11.396

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	14.229
IND. RATES				14.23	MINIMUM PREMIUM	2000
MAN. RATES	10.34	12.41	14.13	+ 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	
2007	674									
2008	859	387	.045							
2009	866									
2010	1,123	408,273	36.355			1	2	1		4
2011	1,200	44,691	3.724				1	1		2
TOTAL	4,722	453,351	9.601			1	3	2		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											387
2010			77,339	80,278	10,670			78,100	137,154	24,194	538
2011				9,304	6,064				16,276	13,047	
TOTAL			77,339	89,582	16,734			78,100	153,430	37,241	925

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											405
2010		13,892	303,536	133,582	31,256		11,425	490,463	258,430	57,448	504
2011		1,816	39,002	16,673	8,373		3,633	56,994	30,512	16,578	
TOTAL		15,708	342,538	150,255	39,629		15,058	547,457	288,942	74,026	909

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	920,761	552,852	909	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-93,724	-80,942	207	
TOTAL LOSSES	827,037	471,910	1,116	
EXPECTED LOSSES	279,825	204,463	20,446	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.515	9.994	.024	27.533
INDICATED (POST-TEST)	18.776	10.714	.026	29.516
PRES. ON RATE LEVEL	5.723	4.182	.418	10.323
DERIVED BY FORMULA	5.723	4.247	.414	10.384
UNDERLYING PRES. RATE	5.926	4.330	.433	10.689
PROPOSED	5.723	4.247	.414	10.384

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.965
IND. RATES				12.97	MINIMUM PREMIUM	2000
MAN. RATES	9.69	11.45	12.80	+ 12.97	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	204,565	4,034,553	1.972	1	1	4	24	21	51
2008	188,362	4,084,243	2.168	1		4	16	49	70
2009	188,707	7,355,874	3.898			15	42	54	111
2010	184,683	3,993,856	2.162			4	15	64	83
2011	172,968	1,301,932	.752				6	26	32
TOTAL	939,285	20,770,458	2.211	2	1	27	103	214	347

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	332,961	524,009	415,359	510,148	102,995		736,450	147,306	681,783	193,512	390,030
2008	612,166		657,754	373,763	376,510	475		462,431	577,680	409,579	613,885
2009			1,513,352	1,207,706	326,823			1,761,434	1,604,301	342,298	599,960
2010			617,048	532,420	516,450			393,057	624,628	884,137	426,116
2011				144,167	103,666				375,772	366,989	311,338
TOTAL	945,127	524,009	3,203,513	2,768,204	1,426,444	475	736,450	2,764,228	3,864,164	2,196,515	2,341,329

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	583,681	207,559	837,779	996,320	250,071		664,222	451,346	1,482,878	466,363	369,749
2008	871,537	53,801	1,391,997	764,739	788,666	244	65,265	1,617,507	1,486,353	937,270	642,738
2009		74,616	3,928,799	2,296,287	715,980		61,388	6,672,822	3,710,562	814,576	581,362
2010		99,069	2,286,452	1,145,689	980,347		44,800	2,152,443	1,505,696	1,481,209	399,271
2011		29,110	625,920	268,689	140,986		89,667	1,400,720	758,617	453,048	309,782
TOTAL	1,455,218	464,155	9,070,947	5,471,724	2,876,050	244	925,342	12,294,838	8,944,106	4,152,466	2,302,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,210,744	21,444,346	2,302,902			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,842,289	-5,084,474	16,925			
TOTAL LOSSES	19,368,455	16,359,872	2,319,827			
EXPECTED LOSSES	14,324,097	12,229,490	2,000,677			
CREDIBILITY	.15	.37	.38			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.062	1.742	.247	4.051		
INDICATED (POST-TEST)	2.210	1.867	.265	4.342		
PRES. ON RATE LEVEL	1.473	1.257	.206	2.936		
DERIVED BY FORMULA	1.584	1.483	.228	3.295		
UNDERLYING PRES. RATE	1.525	1.302	.213	3.040		
PROPOSED	1.584	1.483	.228	3.295		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.114
IND. RATES				4.11	MINIMUM PREMIUM	1340
MAN. RATES	2.36	2.93	3.64	+ 4.11	PRESENT	1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,814	131,081	4.658				2	3	5
2008	2,197	116,184	5.288				2	2	4
2009	1,627								
2010	2,707	87,171	3.220				1	1	2
2011	1,189	163,850	13.780				1	3	4
TOTAL	10,534	498,286	4.730				6	9	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				53,785	13,710				54,597	7,811	1,178
2008				26,699	19,657				55,101	10,350	4,377
2010				45,600	4,750				32,300	75	4,446
2011				31,447	13,915				62,864	46,970	8,654
TOTAL				157,531	52,032				204,862	65,206	18,655

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				105,042	33,288				118,748	18,825	1,117
2008			5,522	52,985	41,016			10,602	135,256	25,082	4,583
2010		2,331	64,487	70,937	13,179		817	46,147	54,447	3,696	4,166
2011		5,455	117,179	49,332	20,667		13,699	215,694	115,050	60,385	8,611
TOTAL		7,786	187,188	278,296	108,150		14,516	272,443	423,501	107,988	18,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	481,933	917,935	18,477	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,301	-102,811	223	
TOTAL LOSSES	342,632	815,124	18,700	
EXPECTED LOSSES	401,240	239,860	30,127	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.253	7.738	.178	11.169
INDICATED (POST-TEST)	3.487	8.295	.191	11.973
PRES. ON RATE LEVEL	3.679	2.199	.276	6.154
DERIVED BY FORMULA	3.677	2.321	.274	6.272
UNDERLYING PRES. RATE	3.809	2.277	.286	6.372
PROPOSED	3.677	2.321	.274	6.272

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.831
IND. RATES				7.83	MINIMUM PREMIUM	2000
MAN. RATES	5.69	6.75	7.63	+ 7.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1												
2008													
2009													
2010													
2011													
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.	-6	-9		
TOTAL LOSSES				
EXPECTED LOSSES	20	16	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	1.921	1.567	.206	3.694
DERIVED BY FORMULA	1.921	1.567	.206	3.694
UNDERLYING PRES. RATE	1.989	1.623	.213	3.825
PROPOSED	1.921	1.567	.206	3.694

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.612
IND. RATES				4.61	MINIMUM PREMIUM	1465
MAN. RATES	3.37	4.02	4.58	+ 4.61	PRESENT	1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,349	52,017	2.214				1	4		5
2008	2,027	90,195	4.449				2	2		4
2009	2,405	5,587	.232					1		1
2010	1,507	16,429	1.090				1	2		3
2011	1,116	2,625	.235							
TOTAL	9,404	166,853	1.774				4	9		13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				9,271	7,236				11,469	16,240	7,801
2008				51,367	3,631				29,452	2,577	3,168
2009					58				714	1,789	4,815
2010				649	454				9,344	1,789	4,193
2011											2,625
TOTAL				61,287	11,379				50,265	21,320	22,602

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				18,106	17,570				24,945	39,139	7,395
2008			8,406	97,937	8,914			5,494	71,877	6,853	3,317
2009			15	16	109			160	198	1,357	4,666
2010		42	1,194	1,241	855		247	14,110	16,632	3,869	3,929
2011											2,612
TOTAL		42	9,615	117,300	27,448		247	19,764	113,652	51,218	21,919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,668	309,618	21,919	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-63,008	-66,940	94	
TOTAL LOSSES		242,678	22,013	
EXPECTED LOSSES	184,412	154,884	13,354	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.581	.234	2.815
INDICATED (POST-TEST)	.000	2.767	.251	3.018
PRES. ON RATE LEVEL	1.894	1.591	.137	3.622
DERIVED BY FORMULA	1.875	1.615	.139	3.629
UNDERLYING PRES. RATE	1.961	1.647	.142	3.750
PROPOSED	1.871	1.612	.139	3.622

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.522
IND. RATES				4.52	MINIMUM PREMIUM	1445
MAN. RATES	3.58	4.08	4.49	+ 4.52	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	24,131	2,150,085	8.910			4	4	14	22
2008	23,835	2,205,856	9.254			3	9	15	27
2009	26,092	1,442,495	5.528			2	10	16	28
2010	26,484	1,952,250	7.371			5	5	20	30
2011	27,441	1,756,261	6.400			2	5	24	31
TOTAL	127,983	9,506,947	7.428			16	33	89	138

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			851,038	35,597	158,898			785,117	61,379	195,743	62,313
2008			403,595	269,840	153,794			917,487	172,667	222,222	66,251
2009			218,339	185,387	92,048			246,429	414,084	207,790	78,418
2010			415,575	126,360	92,565			407,326	603,574	177,401	129,449
2011			302,659	115,823	492,277			232,159	110,757	434,025	68,561
TOTAL			2,191,206	733,007	989,582			2,588,518	1,362,461	1,237,181	404,992

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,368,244	69,522	385,804			1,639,370	133,499	471,740	59,073
2008		24,332	644,593	535,284	325,832		76,915	1,798,902	480,949	507,290	69,365
2009		11,934	632,095	364,522	188,960		11,308	1,294,705	975,470	433,758	75,987
2010		57,644	1,182,750	241,326	192,632		46,214	1,869,498	653,820	332,432	121,294
2011		127,531	2,070,015	692,848	605,727		169,846	1,608,580	553,639	496,435	68,218
TOTAL		221,441	5,897,697	1,903,502	1,698,955		304,283	8,211,055	2,797,377	2,241,655	393,937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,634,476	8,641,489	393,937			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,456,180	-1,616,244	2,746			
TOTAL LOSSES	13,178,296	7,025,245	396,683			
EXPECTED LOSSES	4,334,784	3,957,235	300,759			
CREDIBILITY	.04	.10	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	10.297	5.489	.310	16.096		
INDICATED (POST-TEST)	11.038	5.884	.332	17.254		
PRES. ON RATE LEVEL	3.271	2.986	.227	6.484		
DERIVED BY FORMULA	3.582	3.276	.238	7.096		
UNDERLYING PRES. RATE	3.387	3.092	.235	6.714		
PROPOSED	3.582	3.276	.238	7.096		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.860
IND. RATES				8.86	MINIMUM PREMIUM	2000
MAN. RATES	5.64	6.75	8.04	+ 8.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	75									
2008	206									
2009	135									
2010	161									
2011	128									
TOTAL	705									

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.	-5,658	-4,229	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	16,342	10,596	1,558	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.239	1.452	.213	3.904
DERIVED BY FORMULA	2.239	1.452	.213	3.904
UNDERLYING PRES. RATE	2.318	1.503	.221	4.042
PROPOSED	2.239	1.452	.213	3.904

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.874
IND. RATES				4.87	MINIMUM PREMIUM	1530
MAN. RATES	3.53	4.23	4.84	+ 4.87	PRESENT	1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,246	95,899	2.954				4	3	7
2008	2,898	19,430	.670				1		1
2009	2,788	470,889	16.889			1	5	1	7
2010	2,411	892	.036						
2011	2,792	155,685	5.576				1	3	4
TOTAL	14,135	742,795	5.255			1	11	7	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				38,338	561				47,073	1,721	8,206
2008				13,605					5,194		631
2009			71,888	118,042	19,705			43,714	200,369	5,166	12,005
2010											892
2011				60,864	14,414				46,706	27,337	6,364
TOTAL			71,888	230,849	34,680			43,714	299,342	34,224	28,098

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				74,875	1,362				102,384	4,148	7,779
2008			2,164	25,827	391			942	12,610	201	661
2009		4,200	236,122	218,235	45,361		2,344	307,603	435,528	25,954	11,633
2010											836
2011		9,261	198,926	82,132	25,474		9,497	150,488	79,264	36,785	6,332
TOTAL		13,461	437,212	401,069	72,588		11,841	459,033	629,786	67,088	27,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	921,547	1,170,531	27,241	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-219,910	-252,238	459	
TOTAL LOSSES	701,637	918,293	27,700	
EXPECTED LOSSES	655,722	607,805	53,854	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.964	6.497	.196	11.657
INDICATED (POST-TEST)	5.321	6.965	.210	12.496
PRES. ON RATE LEVEL	4.480	4.153	.368	9.001
DERIVED BY FORMULA	4.488	4.209	.365	9.062
UNDERLYING PRES. RATE	4.639	4.300	.381	9.320
PROPOSED	4.488	4.209	.365	9.062

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.314
IND. RATES				11.31	MINIMUM PREMIUM	2000
MAN. RATES	8.59	10.06	11.16	+ 11.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,190									
2008	2,977	640	.021						1	
2009	464	143,683	30.966			1				1
2010	306	409	.133							
2011	1,451	1,067	.073							
TOTAL	6,388	145,799	2.282			1		1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				74					566		
2009			89,993					51,297			2,393
2010											409
2011											1,067
TOTAL			89,993	74				51,297	566		3,869

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			12	140	2			102	1,375	23	
2009		4,409	208,104	4,016	2,268		2,067	202,335	6,838	1,669	2,319
2010											383
2011											1,062
TOTAL		4,409	208,116	4,156	2,270		2,067	202,437	8,213	1,692	3,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	417,029	16,331	3,764	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,614	-30,012	100	
TOTAL LOSSES	372,415		3,864	
EXPECTED LOSSES	131,913	76,912	12,009	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.830	.000	.060	5.890
INDICATED (POST-TEST)	6.250	.000	.064	6.314
PRES. ON RATE LEVEL	1.994	1.163	.182	3.339
DERIVED BY FORMULA	2.037	1.151	.181	3.369
UNDERLYING PRES. RATE	2.065	1.204	.188	3.457
PROPOSED	2.037	1.151	.181	3.369

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.206
IND. RATES				4.21	MINIMUM PREMIUM	1365
MAN. RATES	2.91	3.61	4.14	+ 4.21	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	10,897	62,381	.572						2	2
2008	10,416	386	.003							
2009	10,426	79,618	.763						2	2
2010	10,328	2,123	.020							
2011	11,767	134,215	1.140						1	1
TOTAL	53,834	278,723	.518						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					26,619					30,681	5,081
2008											386
2009					21,151					50,856	7,611
2010											2,123
2011					42,809					83,067	8,339
TOTAL					90,579					164,604	23,540

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					64,631					73,941	4,817
2008											404
2009		58	6,036	5,911	39,830		46	11,176	14,084	96,760	7,375
2010											1,989
2011		4,410	95,275	45,650	49,653		7,496	107,328	68,311	88,710	8,297
TOTAL		4,468	101,311	51,561	154,114		7,542	118,504	82,395	259,411	22,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	231,825	547,481	22,882	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-110,655	-95,270	269	
TOTAL LOSSES	121,170	452,211	23,151	
EXPECTED LOSSES	330,541	233,101	29,608	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.225	.840	.043	1.108
INDICATED (POST-TEST)	.241	.900	.046	1.187
PRES. ON RATE LEVEL	.593	.418	.053	1.064
DERIVED BY FORMULA	.586	.447	.053	1.086
UNDERLYING PRES. RATE	.614	.433	.055	1.102
PROPOSED	.586	.447	.053	1.086

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.355
IND. RATES				1.36	MINIMUM PREMIUM	635
MAN. RATES	1.04	1.19	1.32	+ 1.36	PRESENT	630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,416	292,566	3.476			1	1	2	4
2008	7,212	73,667	1.021				2	2	4
2009	7,238	75,194	1.038				1	2	3
2010	7,384	42,703	.578					3	3
2011	10,315	49,389	.478					3	3
TOTAL	40,565	533,519	1.315			1	4	12	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			95,995	51,767	1,302			99,856	19,835	12,978	10,833
2008				19,388	926				48,186	1,987	3,180
2009				42,401	2,172				17,318	1,212	12,091
2010					10,677					15,254	16,772
2011					11,387					31,464	6,538
TOTAL			95,995	113,556	26,464			99,856	85,339	62,895	49,414

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			193,622	101,101	3,161			305,959	43,141	31,277	10,270
2008			3,144	36,914	2,453			8,861	117,278	6,266	3,329
2009		229	23,704	75,861	6,407		50	11,857	37,351	3,575	11,716
2010		216	7,551	6,442	18,551		79	6,580	7,556	24,182	15,715
2011		1,176	25,348	12,142	13,212		2,836	40,645	25,872	33,603	6,505
TOTAL		1,621	253,369	232,460	43,784		2,965	373,902	231,198	98,903	47,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	631,857	606,345	47,535	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-325,873	-225,844	612	
TOTAL LOSSES	305,984	380,501	48,147	
EXPECTED LOSSES	986,541	559,391	63,281	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.754	.938	.119	1.811
INDICATED (POST-TEST)	.808	1.006	.128	1.942
PRES. ON RATE LEVEL	2.349	1.332	.150	3.831
DERIVED BY FORMULA	2.318	1.316	.149	3.783
UNDERLYING PRES. RATE	2.432	1.379	.156	3.967
PROPOSED	2.318	1.316	.149	3.783

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.723
IND. RATES				4.72	MINIMUM PREMIUM	1495
MAN. RATES	3.74	4.30	4.75	+ 4.72	PRESENT	1520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	5,119	7,240	.141						1	1
2008	4,839	135,199	2.793					2		2
2009	4,704	33,139	.704						3	3
2010	4,790	68,072	1.421				1		1	2
2011	4,476	2,416	.053							
TOTAL	23,928	246,066	1.028					3	5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,529					5,711	
2008				47,646					86,850		703
2009					6,476					25,306	1,357
2010				1,509	157				64,554	602	1,250
2011											2,416
TOTAL				49,155	8,162				151,404	31,619	5,726

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					3,712					13,764	
2008			7,577	90,451	1,374			15,763	210,874	3,353	736
2009		18	1,845	1,810	12,198		22	5,555	7,009	48,148	1,315
2010		77	2,134	2,346	435		1,636	92,415	109,047	8,111	1,171
2011											2,404
TOTAL		95	11,556	94,607	17,719		1,658	113,733	326,930	73,376	5,626

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	127,042	512,632	5,626	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-151,794	-117,044	342	
TOTAL LOSSES		395,588	5,968	
EXPECTED LOSSES	448,889	282,350	39,960	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.653	.025	1.678
INDICATED (POST-TEST)	.000	1.772	.027	1.799
PRES. ON RATE LEVEL	1.812	1.140	.161	3.113
DERIVED BY FORMULA	1.794	1.159	.157	3.110
UNDERLYING PRES. RATE	1.876	1.180	.167	3.223
PROPOSED	1.794	1.159	.157	3.110

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.883
IND. RATES				3.88	MINIMUM PREMIUM	1280
MAN. RATES	2.96	3.46	3.86	+ 3.88	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,810	166,483	.800				1	6	7
2008	21,368	22,241	.104						
2009	19,096	120,195	.629				2		2
2010	19,192	69,594	.362					3	3
2011	18,790	57,630	.306					2	2
TOTAL	99,256	436,143	.439				3	11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				6,048	11,838				75,057	54,684	18,856
2008											22,241
2009				54,495					55,655		10,045
2010					20,780					36,017	12,797
2011					27,160					21,379	9,091
TOTAL				60,543	59,778				130,712	112,080	73,030

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				11,812	28,743				163,249	131,788	17,875
2008											23,286
2009		286	29,670	96,725	2,973		160	37,232	118,959	4,085	9,734
2010		418	14,690	12,535	36,104		186	15,552	17,835	57,101	11,991
2011		2,800	60,442	28,965	31,498		1,936	27,626	17,585	22,834	9,046
TOTAL		3,504	104,802	150,037	99,318		2,282	80,410	317,628	215,808	71,932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	190,998	782,791	71,932	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-319,597	-262,800	729	
TOTAL LOSSES		519,991	72,661	
EXPECTED LOSSES	944,917	636,231	85,360	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.524	.073	.597
INDICATED (POST-TEST)	.000	.562	.078	.640
PRES. ON RATE LEVEL	.920	.619	.083	1.622
DERIVED BY FORMULA	.892	.614	.083	1.589
UNDERLYING PRES. RATE	.952	.641	.086	1.679
PROPOSED	.892	.614	.083	1.589

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.984
IND. RATES				1.98	MINIMUM PREMIUM	795
MAN. RATES	1.54	1.79	2.01	+ 1.98	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	125,208	85,150	.068				1	4	5
2008	117,653	180,026	.153				3	3	6
2009	105,743	703,529	.665			2	8	4	14
2010	122,907	308,978	.251			1		2	3
2011	138,392	34,069	.024					3	3
TOTAL	609,903	1,311,752	.215			3	12	16	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				34,237	14,504					16,088	20,321
2008				85,507	37,481				26,470	16,016	14,552
2009			156,582	114,557	5,756			162,559	234,707	6,772	22,596
2010			112,019		1,995			167,268		9,097	18,599
2011					11,236					5,103	17,730
TOTAL			268,601	234,301	70,972			329,827	261,177	53,076	93,798

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				66,865	35,216					38,772	19,265
2008			16,029	166,710	79,207			5,734	66,541	36,541	15,236
2009		8,296	426,100	211,936	21,033		7,234	799,701	525,215	35,394	21,896
2010		11,188	216,936	9,569	8,083		13,294	484,783	30,570	21,004	17,427
2011		1,154	25,001	11,982	13,032		464	6,595	4,200	5,449	17,641
TOTAL		20,638	684,066	467,062	156,571		20,992	1,296,813	626,526	137,160	91,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,022,509	1,387,319	91,465			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-255,042	-414,100	510			
TOTAL LOSSES	1,767,467	973,219	91,975			
EXPECTED LOSSES	762,379	1,018,539	54,892			
CREDIBILITY	.11	.28	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.290	.160	.015	.465		
INDICATED (POST-TEST)	.311	.172	.016	.499		
PRES. ON RATE LEVEL	.121	.161	.009	.291		
DERIVED BY FORMULA	.142	.164	.011	.317		
UNDERLYING PRES. RATE	.125	.167	.009	.301		
PROPOSED	.142	.164	.011	.317		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.395
IND. RATES				.40	MINIMUM PREMIUM	390
MAN. RATES	.28	.34	.36	+ .40	PRESENT	385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	5,266	1,696	.032							
2008	4,928	49,865	1.011						1	1
2009	5,229	1,259	.024							
2010	5,569									
2011	5,905	1,376	.023							
TOTAL	26,897	54,196	.201						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,696
2008					8,287					41,578	
2009											1,259
2011											1,376
TOTAL					8,287					41,578	4,331

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,608
2008			536	970	16,968			2,416	5,902	92,210	
2009											1,220
2011											1,369
TOTAL			536	970	16,968			2,416	5,902	92,210	4,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,952	116,050	4,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,067	-49,061	169	
TOTAL LOSSES		66,989	4,366	
EXPECTED LOSSES	74,774	120,229	18,290	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.249	.016	.265
INDICATED (POST-TEST)	.000	.267	.017	.284
PRES. ON RATE LEVEL	.268	.432	.066	.766
DERIVED BY FORMULA	.265	.427	.064	.756
UNDERLYING PRES. RATE	.278	.447	.068	.793
PROPOSED	.265	.427	.064	.756

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	
IND. RATES				.94	MINIMUM PREMIUM	530
MAN. RATES	.72	.85	.95	+ .94	PRESENT	535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	59,434	242,548	.408				2	14	16
2008	60,574	459,126	.757				5	18	23
2009	65,024	524,142	.806				7	20	27
2010	66,440	686,585	1.033				9	20	29
2011	69,409	571,677	.823				2	19	21
TOTAL	320,881	2,484,078	.774				25	91	116

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				36,782	42,669				58,718	40,100	64,279
2008				76,340	86,595				97,295	168,736	30,160
2009				77,627	42,143				126,552	192,526	85,294
2010				135,843	38,321				265,254	173,825	73,342
2011				18,367	198,867				27,707	306,514	20,222
TOTAL				344,959	408,595				575,526	881,701	273,297

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				71,835	103,600				127,711	96,642	60,936
2008			17,755	155,057	179,500			27,464	260,185	377,968	31,578
2009		525	54,294	149,560	83,592		536	126,987	323,819	375,598	82,650
2010		7,438	209,194	225,891	81,251		7,605	453,740	532,929	304,986	68,721
2011		22,830	492,928	232,205	233,291		31,830	464,321	285,745	331,843	20,121
TOTAL		30,793	774,171	834,548	681,234		39,971	1,072,512	1,530,389	1,487,037	264,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,917,447	4,533,208	264,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-606,908	-1,208,499	2,677	
TOTAL LOSSES	1,310,539	3,324,709	266,683	
EXPECTED LOSSES	1,806,560	2,964,941	292,001	
CREDIBILITY	.07	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.408	1.036	.083	1.527
INDICATED (POST-TEST)	.437	1.111	.089	1.637
PRES. ON RATE LEVEL	.544	.892	.088	1.524
DERIVED BY FORMULA	.537	.931	.088	1.556
UNDERLYING PRES. RATE	.563	.924	.091	1.578
PROPOSED	.537	.931	.088	1.556

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.942
IND. RATES				1.94	MINIMUM PREMIUM	785
MAN. RATES	1.42	1.66	1.89	+ 1.94	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,423	24,354	1.005				1			1
2008	951	24,101	2.534				1			1
2009	1,129	1,345	.119							
2010	1,349	646	.047							
2011	1,776	72	.004							
TOTAL	7,628	50,518	.662				2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				18,300					5,826		228
2008				15,000					8,849		252
2009											1,345
2010											646
2011											72
TOTAL				33,300					14,675		2,543

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				35,740					12,672		216
2008			2,386	28,476	432			1,605	21,486	343	264
2009											1,303
2010											605
2011											72
TOTAL			2,386	64,216	432			1,605	34,158	343	2,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,991	99,149	2,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,595	-9,257	33	
TOTAL LOSSES		89,892	2,493	
EXPECTED LOSSES	20,139	22,045	3,661	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.178	.033	1.211
INDICATED (POST-TEST)	.000	1.263	.035	1.298
PRES. ON RATE LEVEL	.255	.279	.046	.580
DERIVED BY FORMULA	.252	.289	.046	.587
UNDERLYING PRES. RATE	.264	.289	.048	.601
PROPOSED	.252	.289	.046	.587

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				.73	MINIMUM PREMIUM	475
MAN. RATES	.53	.64	.72	+ .73	PRESENT	475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	6,061	5,995	.098						1	1
2008	6,575	53,101	.807						2	2
2009	6,314	13,620	.215						1	1
2010	6,544	74,365	1.136				1			1
2011	6,756	23,476	.347						2	2
TOTAL	32,250	170,557	.529						1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					592					966	4,437
2008					4,322					35,193	13,586
2009					2,154					2,431	9,035
2010				19,002					50,607		4,756
2011					2,670					18,679	2,127
TOTAL				19,002	9,738				50,607	57,269	33,941

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,437					2,328	4,206
2008			282	505	8,850			2,045	4,994	78,051	14,225
2009		6	614	604	4,054		2	538	675	4,627	8,755
2010		932	25,475	28,364	2,056		1,279	72,246	85,249	5,609	4,456
2011		277	5,940	2,844	3,092		1,687	24,138	15,361	19,949	2,116
TOTAL		1,215	32,311	32,317	19,489		2,968	98,967	106,279	110,564	33,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	135,461	268,649	33,758	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,189	-168,964	471	
TOTAL LOSSES		99,685	34,229	
EXPECTED LOSSES	427,957	414,090	52,246	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.309	.106	.415
INDICATED (POST-TEST)	.000	.331	.114	.445
PRES. ON RATE LEVEL	1.282	1.240	.156	2.678
DERIVED BY FORMULA	1.256	1.204	.154	2.614
UNDERLYING PRES. RATE	1.327	1.284	.162	2.773
PROPOSED	1.256	1.204	.154	2.614

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.263
IND. RATES				3.26	MINIMUM PREMIUM	1120
MAN. RATES	2.64	3.04	3.32	+ 3.26	PRESENT	1150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	106,740	1,728,603	1.619			2	10	34	46	
2008	115,067	1,586,965	1.379			2	13	35	50	
2009	111,503	1,522,203	1.365				9	46	55	
2010	116,725	2,024,262	1.734				14	39	53	
2011	120,348	1,007,651	.837				6	36	42	
TOTAL	570,383	7,869,684	1.380			4	52	190	246	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			154,393	175,006	101,759			557,108	368,648	226,930	144,759
2008			268,406	191,584	74,695			344,475	384,812	142,886	180,107
2009				143,990	225,843				400,377	535,397	216,596
2010				163,623	439,834				443,443	848,211	129,151
2011				79,313	198,043				83,199	506,458	140,638
TOTAL			422,799	753,516	1,040,174			901,583	1,680,479	2,259,882	811,251

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			211,996	341,788	247,073			1,008,042	801,809	546,900	137,232
2008		17,314	456,248	375,659	160,697		29,346	747,474	963,445	334,672	188,572
2009		1,386	142,847	318,706	433,140		1,635	385,495	1,004,037	1,048,041	209,881
2010		14,719	455,040	445,312	596,896		14,527	913,904	1,069,157	1,080,431	121,014
2011		30,526	658,188	298,190	241,124		58,270	859,543	517,616	554,415	139,934
TOTAL		63,945	1,924,319	1,779,655	1,678,930		103,778	3,914,458	4,356,064	3,564,459	796,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,006,500	11,379,108	796,633			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,268,849	-3,579,416	7,432			
TOTAL LOSSES	3,737,651	7,799,692	804,065			
EXPECTED LOSSES	6,736,222	8,778,195	821,351			
CREDIBILITY	.11	.27	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.655	1.367	.141	2.163		
INDICATED (POST-TEST)	.702	1.465	.151	2.318		
PRES. ON RATE LEVEL	1.141	1.486	.139	2.766		
DERIVED BY FORMULA	1.093	1.480	.142	2.715		
UNDERLYING PRES. RATE	1.181	1.539	.144	2.864		
PROPOSED	1.093	1.480	.142	2.715		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.389
IND. RATES				3.39	MINIMUM PREMIUM	1155
MAN. RATES	2.53	3.07	3.43	+ 3.39	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	32,912	1,680,180	5.105			1	9	18	28
2008	33,120	980,584	2.960			2	9	12	23
2009	32,084	2,405,147	7.496			4	12	5	21
2010	32,456	742,729	2.288			1	3	7	11
2011	33,848	1,492,585	4.409				6	8	14
TOTAL	164,420	7,301,225	4.441			8	39	50	97

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			204,515	122,405	64,951			835,295	202,280	185,111	65,623
2008			155,531	255,092	42,234			104,687	197,894	146,002	79,144
2009			734,142	324,371	7,696			731,494	512,036	14,011	81,397
2010			114,605	94,329	63,259			47,562	165,923	164,991	92,060
2011				179,534	18,379				1,213,813	42,889	37,970
TOTAL			1,208,793	975,731	196,519			1,719,038	2,291,946	553,004	356,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			121,007	239,058	157,701			750,774	439,959	446,118	62,211
2008		13,594	373,854	492,013	95,599		16,287	415,856	507,599	333,087	82,864
2009		24,127	1,235,735	598,269	43,710		16,829	1,846,620	1,149,034	76,604	78,874
2010		20,337	450,325	189,787	126,089		9,804	481,206	370,607	282,348	86,260
2011		18,252	391,903	160,038	39,759		47,950	777,819	391,432	93,443	37,780
TOTAL		76,310	2,572,824	1,679,165	462,858		90,870	4,272,275	2,858,631	1,231,600	347,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,012,279	6,232,254	347,989			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,237,430	-1,840,115	3,596			
TOTAL LOSSES	5,774,849	4,392,139	351,585			
EXPECTED LOSSES	3,676,430	4,487,021	404,474			
CREDIBILITY	.05	.12	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.512	2.671	.214	6.397		
INDICATED (POST-TEST)	3.765	2.863	.229	6.857		
PRES. ON RATE LEVEL	2.159	2.636	.238	5.033		
DERIVED BY FORMULA	2.239	2.663	.237	5.139		
UNDERLYING PRES. RATE	2.236	2.729	.246	5.211		
PROPOSED	2.239	2.663	.237	5.139		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.416
IND. RATES				6.42	MINIMUM PREMIUM	1925
MAN. RATES	4.59	5.46	6.24	+ 6.42	PRESENT	1905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,059	49,791	1.226						3	3
2008	6,381	117,218	1.836					1	3	4
2009	6,333	239,980	3.789					1	1	3
2010	6,424	226,263	3.522					1	1	2
2011	7,520	18,187	.241						2	2
TOTAL	30,717	651,439	2.121					2	2	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					19,451					29,528	812
2008				30,000	4,630				54,574	8,351	19,663
2009			68,040	15,179	654			119,639	26,216	3,858	6,394
2010			91,116		148			77,178		36,047	21,774
2011					2,912					13,862	1,413
TOTAL			159,156	45,179	27,795			196,817	80,790	91,646	50,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					47,227					71,163	770
2008			5,070	57,495	10,343			10,391	133,694	20,627	20,587
2009		3,416	165,790	30,161	3,778		4,902	490,298	73,055	13,156	6,196
2010		11,480	222,032	8,701	5,018		7,923	296,434	33,078	60,994	20,402
2011		294	6,478	3,102	3,380		1,252	17,915	11,398	14,806	1,406
TOTAL		15,190	399,370	99,459	69,746		14,077	815,038	251,225	180,746	49,361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,243,675	601,176	49,361	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-84,795	-120,145	460	
TOTAL LOSSES	1,158,880	481,031	49,821	
EXPECTED LOSSES	252,803	302,870	46,997	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.773	1.566	.162	5.501
INDICATED (POST-TEST)	4.045	1.679	.174	5.898
PRES. ON RATE LEVEL	.795	.952	.148	1.895
DERIVED BY FORMULA	.860	.981	.149	1.990
UNDERLYING PRES. RATE	.823	.986	.153	1.962
PROPOSED	.860	.981	.149	1.990

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.48	MINIMUM PREMIUM	920
MAN. RATES	1.84	2.12	2.35	+ 2.48	PRESENT	900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	8,069									
2008	8,853									
2009	8,193	1,253	.015							
2010	8,187									
2011	7,625									
TOTAL	40,927	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											1,214
TOTAL											1,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,881	-30,888	91	
TOTAL LOSSES			1,305	
EXPECTED LOSSES	170,666	74,896	10,642	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	.403	.177	.025	.605
DERIVED BY FORMULA	.395	.168	.024	.587
UNDERLYING PRES. RATE	.417	.183	.026	.626
PROPOSED	.395	.168	.024	.587

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				.73	MINIMUM PREMIUM	475
MAN. RATES	.61	.69	.75	+ .73	PRESENT	485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	823									
2008	766									
2009	813									
2010	873									
2011	1,536									
TOTAL	4,811									

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.	-16,643	-15,232	31			
TOTAL LOSSES			31			
EXPECTED LOSSES	51,286	39,066	2,839			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.030	.784	.057	1.871		
DERIVED BY FORMULA	1.030	.776	.056	1.862		
UNDERLYING PRES. RATE	1.066	.812	.059	1.937		
PROPOSED	1.030	.776	.056	1.862		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.324
IND. RATES				2.32	MINIMUM PREMIUM	880
MAN. RATES	1.92	2.15	2.32	+ 2.32	PRESENT	890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	11,691	21,610	.184							
2008	9,048									
2009	6,857									
2010	7,798									
2011	5,781									
TOTAL	41,175	21,610	.052							

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											20,486
TOTAL											20,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			20,486	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,696	-28,860	109	
TOTAL LOSSES			20,595	
EXPECTED LOSSES	148,642	67,527	14,411	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.054	.054
PRES. ON RATE LEVEL	.349	.158	.034	.541
DERIVED BY FORMULA	.342	.150	.035	.527
UNDERLYING PRES. RATE	.361	.164	.035	.560
PROPOSED	.342	.150	.035	.527

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	
IND. RATES				.66	MINIMUM PREMIUM	460
MAN. RATES	.56	.59	.67	+ .66	PRESENT	465

+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
2007	2,804	5,103	.181			2,804					1	1
2008	2,638	4,851	.183			2,638					1	1
2009	2,323	75,273	3.240			2,323			1			1
2010	1,734					1,734						
2011	1,643					1,643						
TOTAL	11,142	85,227	.765			11,142				1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					692					777	3,634
2008					1,079					3,772	
2009				55,710					19,563		
TOTAL				55,710	1,771				19,563	4,549	3,634

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,680					1,873	3,445
2008			70	126	2,210			220	536	8,366	
2009		294	30,333	98,881	3,039		56	13,087	41,812	1,434	
TOTAL		294	30,403	99,007	6,929		56	13,307	42,348	11,673	3,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,060	159,957	3,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-147,751	-113,706	202	
TOTAL LOSSES		46,251	3,647	
EXPECTED LOSSES	434,761	267,742	26,964	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.415	.033	.448
INDICATED (POST-TEST)	.000	.445	.035	.480
PRES. ON RATE LEVEL	3.768	2.321	.234	6.323
DERIVED BY FORMULA	3.730	2.283	.230	6.243
UNDERLYING PRES. RATE	3.902	2.403	.242	6.547
PROPOSED	3.730	2.283	.230	6.243

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE
IND. RATES				7.80	MINIMUM PREMIUM 2000
MAN. RATES	6.14	7.12	7.84	+ 7.80	PRESENT 2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	232										
2008	261										
2009	225	7,848	34.880							1	1
2010	187	2,146	11.475								
2011	454										
TOTAL	1,359	9,994	7.354							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		6	614	604	4,054		5	1,253	1,577	10,833	
2010											2,011
TOTAL		6	614	604	4,054		5	1,253	1,577	10,833	2,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,878	17,068	2,011			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-53,429	-71,561	276			
TOTAL LOSSES			2,287			
EXPECTED LOSSES	165,846	185,052	25,254			
CREDIBILITY	.01	.03	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	1.683	1.683		
INDICATED (POST-TEST)	.000	.000	1.804	1.804		
PRES. ON RATE LEVEL	117.861	131.511	17.948	267.320		
DERIVED BY FORMULA	116.682	127.566	17.302	261.550		
UNDERLYING PRES. RATE	122.035	136.168	18.583	276.786		
PROPOSED	116.682	127.566	17.302	261.550		
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	326.571
IND. RATES				326.57	MINIMUM PREMIUM	616
MAN. RATES	197.88	273.45	331.44	+326.57	PRESENT	632

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	40									
2008	49	695	14,183							
2009	35	119,567	3416.200				1			1
2010	26									
2011	30	8,720	290.666							
TOTAL	180	128,982	716.567						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											695
2009				14,204					105,363		
2011											8,720
TOTAL				14,204					105,363		9,415

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											728
2009		75	7,734	25,211	775		304	70,485	225,201	7,730	
2011											8,676
TOTAL		75	7,734	25,211	775		304	70,485	225,201	7,730	9,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	78,598	258,917	9,404			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,989	-4,670	25			
TOTAL LOSSES	76,609	254,247	9,429			
EXPECTED LOSSES	5,856	11,215	3,079			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	425.606	1412.483	52.383	1890.472		
INDICATED (POST-TEST)	456.250	1514.182	56.155	2026.587		
PRES. ON RATE LEVEL	31.419	60.179	16.518	108.116		
DERIVED BY FORMULA	31.419	74.719	16.914	123.052		
UNDERLYING PRES. RATE	32.532	62.310	17.103	111.945		
PROPOSED	31.419	74.719	16.914	123.052		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	153.642
IND. RATES				153.64	MINIMUM PREMIUM	443
MAN. RATES	92.81	114.39	134.05	+153.64	PRESENT	429

+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
2007	638	793	.124			638						
2008	640	1,822	.284			640						
2009	645	8,861	1.373			645				1		1
2010	685	120,748	17.627			685				2		2
2011	539					539						
TOTAL	3,147	132,224	4.202			3,147				3		3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											793
2008											1,822
2009					812					8,049	
2010					65,284					50,067	5,397
TOTAL					66,096					58,116	8,012

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											752
2008											1,908
2009		2	231	229	1,530		7	1,768	2,228	15,316	
2010		1,315	46,159	39,374	113,435		254	21,614	24,795	79,380	5,057
TOTAL		1,317	46,390	39,603	114,965		261	23,382	27,023	94,696	7,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	71,350	276,287	7,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,480	-39,236	82	
TOTAL LOSSES	12,870	237,051	7,799	
EXPECTED LOSSES	171,606	94,346	9,725	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.409	7.533	.248	8.190
INDICATED (POST-TEST)	.438	8.075	.266	8.779
PRES. ON RATE LEVEL	5.267	2.895	.298	8.460
DERIVED BY FORMULA	5.267	2.947	.298	8.512
UNDERLYING PRES. RATE	5.453	2.998	.309	8.760
PROPOSED	5.267	2.947	.298	8.512

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.628
IND. RATES				10.63	MINIMUM PREMIUM	2000
MAN. RATES	8.81	9.83	10.49	+ 10.63	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
2007	11,035	995,511	9.021			11,035			2	1	7	10
2008	11,188	495,449	4.428			11,188			2	2	2	6
2009	12,550	112,950	.900			12,550					2	3
2010	12,810	232,829	1.817			12,810			1	1	2	4
2011	13,338	765	.005			13,338						
TOTAL	60,921	1,837,504	3.016			60,921			5	5	13	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			513,310	15,388	10,527			429,595	13,049	11,539	2,103
2008			299,763	7,236	4,397			165,330	1,586	13,806	3,331
2009				39,904	1,545				37,744	1,153	32,604
2010			95,150	27,135	9,593			44,500	26,106	10,861	19,484
2011											765
TOTAL			908,223	89,663	26,062			639,425	78,485	37,359	58,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			500,172	30,053	25,560			526,446	28,382	27,810	1,994
2008		26,199	638,512	19,674	12,626		25,708	587,711	15,896	33,282	3,488
2009		213	22,161	71,258	5,084		109	25,502	80,986	4,962	31,593
2010		13,512	274,914	55,284	24,575		5,180	203,902	58,133	22,326	18,257
2011											761
TOTAL		39,924	1,435,759	176,269	67,845		30,997	1,343,561	183,397	88,380	56,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,850,241	515,891	56,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-657,195	-663,634	1,588	
TOTAL LOSSES	2,193,046		57,681	
EXPECTED LOSSES	1,957,392	1,630,247	171,797	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.600	.000	.095	3.695
INDICATED (POST-TEST)	3.859	.000	.102	3.961
PRES. ON RATE LEVEL	3.103	2.585	.272	5.960
DERIVED BY FORMULA	3.118	2.430	.262	5.810
UNDERLYING PRES. RATE	3.213	2.676	.282	6.171
PROPOSED	3.118	2.430	.262	5.810

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.254
IND. RATES				7.25	MINIMUM PREMIUM	2000
MAN. RATES	5.85	6.72	7.39	+ 7.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	116	34,124	294.172				1	1	2
2008	100	82,033	820.330				1	1	2
2009	81	84	1.037						
2010	91								
2011	82	69,664	849.560				1		1
TOTAL	470	185,905	395.543				3	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				10,651	2,289				11,169	5,422	4,593
2008				21,261	3,672				55,192	1,908	
2009											84
2011				40,009					22,251		7,404
TOTAL				71,921	5,961				88,612	7,330	12,081

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				20,801	5,558				24,293	13,067	4,354
2008			3,620	40,790	8,132			10,129	134,280	6,363	
2009											81
2011		5,112	109,675	43,887	5,759		3,352	54,866	27,051	3,620	7,367
TOTAL		5,112	113,295	105,478	19,449		3,352	64,995	185,624	23,050	11,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	186,754	333,601	11,802			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,582	-38,628	99			
TOTAL LOSSES	160,172	294,973	11,901			
EXPECTED LOSSES	78,474	92,298	12,075			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	340.791	627.602	25.321	993.714		
INDICATED (POST-TEST)	365.328	672.789	27.144	1065.261		
PRES. ON RATE LEVEL	161.258	189.663	24.814	375.735		
DERIVED BY FORMULA	163.299	199.326	24.884	387.509		
UNDERLYING PRES. RATE	166.968	196.379	25.693	389.040		
PROPOSED	163.299	199.326	24.884	387.509		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	483.843
IND. RATES				483.84	MINIMUM PREMIUM	773
MAN. RATES	315.69	392.78	465.86	+483.84	PRESENT	771

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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							
2011	295	30,118	102.094						1	1
TOTAL	945	85,579	90.560					1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					20,336					18,320	2,737
2008				315					1,155		3,528
2009					548					3,779	3,187
2010											1,556
2011					10,000					20,000	118
TOTAL				315	30,884				1,155	42,099	11,126

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					49,376					44,151	2,595
2008			50	598	9			210	2,804	46	3,694
2009		2	155	150	1,032		3	825	1,047	7,190	3,088
2010											1,458
2011		1,028	22,259	10,664	11,601		1,805	25,840	16,447	21,360	117
TOTAL		1,030	22,464	11,412	62,018		1,808	26,875	20,298	72,747	10,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	52,177	166,475	10,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,929	-103,587	369	
TOTAL LOSSES		62,888	11,321	
EXPECTED LOSSES	319,192	265,922	34,433	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	66.548	11.980	78.528
INDICATED (POST-TEST)	.000	71.339	12.843	84.182
PRES. ON RATE LEVEL	326.217	271.775	35.190	633.182
DERIVED BY FORMULA	319.693	263.758	34.073	617.524
UNDERLYING PRES. RATE	337.769	281.399	36.436	655.604
PROPOSED	319.693	263.757	34.074	617.524

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	771.040
IND. RATES				771.04	MINIMUM PREMIUM	1061
MAN. RATES	525.21	677.80	785.06	+771.04	PRESENT	1101

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	48,996	860,650	1.756					9	12	21
2008	36,938	1,697,413	4.595					3	7	24
2009	41,593	589,162	1.416					1	8	17
2010	38,722	563,599	1.455						8	20
2011	37,672	425,347	1.129						3	13
TOTAL	203,921	4,136,171	2.028					4	35	95

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			803,351	241,448	32,021			369,831	374,286	102,511	110,384
2008			84,411	134,884	48,770			192,824	207,900	91,608	41,069
2009				79,724	18,734				116,504	32,981	63,984
2010				145,964	15,115				276,970	70,568	54,982
2011				79,245	16,206				174,608	72,984	82,304
TOTAL			887,762	681,265	130,846			562,655	1,150,268	370,652	352,723

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				471,548	77,747				814,074	247,054	104,644
2008		45,897	1,140,594	271,269	109,716		35,908	862,211	531,871	214,829	42,999
2009		4,058	217,966	150,008	41,471		7,104	744,564	280,442	76,740	62,000
2010		7,459	206,348	227,019	42,042		7,369	425,849	501,516	142,580	51,518
2011		11,786	253,300	104,215	30,207		32,853	524,838	272,278	106,324	81,893
TOTAL		69,200	1,818,208	1,224,059	301,183		83,234	2,557,462	2,400,181	787,527	343,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,528,104	4,712,950	343,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,192,686	-1,633,603	2,999	
TOTAL LOSSES	3,335,418	3,079,347	346,053	
EXPECTED LOSSES	3,546,186	3,896,930	356,863	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.636	1.510	.170	3.316
INDICATED (POST-TEST)	1.754	1.619	.182	3.555
PRES. ON RATE LEVEL	1.680	1.846	.168	3.694
DERIVED BY FORMULA	1.684	1.816	.170	3.670
UNDERLYING PRES. RATE	1.739	1.911	.175	3.825
PROPOSED	1.684	1.816	.170	3.670

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.582
IND. RATES				4.58	MINIMUM PREMIUM	1460
MAN. RATES	3.37	4.02	4.58	+ 4.58	PRESENT	1475

+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
2007	3,320	259,561	7.818			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	1,837	.070			2,622						
2011	3,416	474	.013			3,416						
TOTAL	14,686	355,753	2.422			14,686			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			71,058		3,237			180,925		4,051	290
2009				8,926	3,750				35,526	2,927	42,752
2010											1,837
2011											474
TOTAL			71,058	8,926	6,987			180,925	35,526	6,978	45,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			143,324		7,859			554,354		9,763	275
2009		58	5,931	16,893	7,545		104	24,406	76,743	8,178	41,427
2010											1,721
2011											472
TOTAL		58	149,255	16,893	15,404		104	578,760	76,743	17,941	43,895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	728,177	126,981	43,895	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,297	-108,993	298	
TOTAL LOSSES	627,880	17,988	44,193	
EXPECTED LOSSES	301,944	266,845	32,163	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.275	.122	.301	4.698
INDICATED (POST-TEST)	4.583	.131	.323	5.037
PRES. ON RATE LEVEL	1.986	1.755	.211	3.952
DERIVED BY FORMULA	2.012	1.723	.213	3.948
UNDERLYING PRES. RATE	2.056	1.817	.219	4.092
PROPOSED	2.014	1.725	.213	3.952

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.934
IND. RATES				4.93	MINIMUM PREMIUM	1545
MAN. RATES	3.94	4.50	4.90	+ 4.93	PRESENT	1555

+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
2007	76,211	1,374,831	1.803			76,211		1	2	7	29	39
2008	74,544	1,841,878	2.470			74,544		1	1	9	19	30
2009	73,208	1,043,651	1.425			73,208			1	11	11	23
2010	76,650	1,475,422	1.924			76,650			3	8	19	30
2011	88,355	637,958	.722			88,355			1	3	22	26
TOTAL	388,968	6,373,740	1.639			388,968		2	8	38	100	148

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		41,174	199,580	108,960	142,361		57,356	336,783	71,791	282,559	134,267
2008		109,127	77,729	206,330	157,100		146,484	147,220	491,602	439,090	67,196
2009			68,219	194,132	96,288			184,447	313,924	103,441	83,200
2010			487,507	102,778	117,805			196,303	332,994	126,457	111,578
2011			67,145	94,437	79,459			18,085	82,749	222,119	73,964
TOTAL		150,301	900,180	706,637	593,013		203,840	882,838	1,293,060	1,173,666	470,205

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		135,257	337,542	212,798	345,653		429,023	701,130	156,145	680,970	127,285
2008		171,060	213,856	395,793	313,582		601,714	643,211	1,159,453	902,597	70,354
2009		4,041	262,984	373,985	193,327		7,116	831,381	719,856	224,784	80,621
2010		59,093	1,220,115	263,252	237,221		25,410	1,123,539	655,744	245,515	104,549
2011		35,672	598,952	198,475	110,257		42,255	557,204	288,572	251,954	73,594
TOTAL		405,123	2,633,449	1,444,303	1,200,040		1,105,518	3,856,465	2,979,770	2,305,820	456,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,000,555	7,929,933	456,403			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,441,039	-1,914,207	4,300			
TOTAL LOSSES	6,559,516	6,015,726	460,703			
EXPECTED LOSSES	4,309,766	4,710,403	462,872			
CREDIBILITY	.08	.21	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.686	1.547	.118	3.351		
INDICATED (POST-TEST)	1.807	1.658	.126	3.591		
PRES. ON RATE LEVEL	1.070	1.170	.115	2.355		
DERIVED BY FORMULA	1.129	1.272	.117	2.518		
UNDERLYING PRES. RATE	1.108	1.211	.119	2.438		
PROPOSED	1.129	1.272	.117	2.518		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.143
IND. RATES				3.14	MINIMUM PREMIUM	1090
MAN. RATES	1.91	2.40	2.92	+ 3.14	PRESENT	1045

+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
2007	81,432	2,132,928	2.619			81,432	1		1	6	41	49
2008	87,983	1,775,318	2.017			87,983			4	6	36	46
2009	90,969	2,026,151	2.227			90,969			3	8	48	59
2010	93,283	2,445,819	2.621			93,283			3	9	49	61
2011	93,977	1,036,458	1.102			93,977			1	9	41	51
TOTAL	447,644	9,416,674	2.104			447,644	1		12	38	215	266

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,500		84,819	148,505	261,232			350,000	357,805	775,103	151,964
2008			327,750	109,297	223,041			383,266	227,373	411,145	93,446
2009			365,216	157,905	307,899			261,903	212,032	585,640	135,556
2010			348,721	226,708	290,920			375,266	321,519	708,659	174,026
2011			120,302	137,958	184,616			19,345	125,559	339,630	109,048
TOTAL	3,500		1,246,808	780,373	1,267,708			1,389,780	1,244,288	2,820,177	664,040

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	6,136		119,941	290,031	624,207			751,840	778,226	1,783,498	144,062
2008		26,767	682,758	239,138	463,311		53,894	1,294,655	631,562	926,061	97,838
2009		19,588	1,018,400	382,638	597,637		11,683	1,303,563	650,309	1,138,355	131,354
2010		57,491	1,293,478	544,301	546,781		46,419	2,023,543	960,825	1,176,411	163,062
2011		64,283	1,081,504	366,412	242,045		59,992	819,226	437,604	384,506	108,503
TOTAL	6,136	168,129	4,196,081	1,822,520	2,473,981		171,988	6,192,827	3,458,526	5,408,831	644,819

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,735,161	13,163,858	644,819			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,563,045	-3,854,640	6,571			
TOTAL LOSSES	7,172,116	9,309,218	651,390			
EXPECTED LOSSES	10,573,351	9,449,765	725,183			
CREDIBILITY	.09	.23	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.602	2.080	.146	3.828		
INDICATED (POST-TEST)	1.717	2.230	.157	4.104		
PRES. ON RATE LEVEL	2.281	2.039	.156	4.476		
DERIVED BY FORMULA	2.230	2.083	.156	4.469		
UNDERLYING PRES. RATE	2.362	2.111	.162	4.635		
PROPOSED	2.230	2.083	.156	4.469		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.579
IND. RATES				5.58	MINIMUM PREMIUM	1715
MAN. RATES	4.12	4.97	5.55	+ 5.58	PRESENT	1725

+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
2007	4,703	1,438	.030			4,703						
2008	4,113	56,142	1.364			4,113				1		1
2009	3,379	66,078	1.955			3,379				1		1
2010	4,168	7,268	.174			4,168						
2011	4,315	75,083	1.740			4,315				1	1	2
TOTAL	20,678	206,009	.996			20,678				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,438
2008					1,668					52,958	1,516
2009				29,959					33,753		2,366
2010											7,268
2011				44,469	474				21,500	2,484	6,156
TOTAL				74,428	2,142				55,253	55,442	18,744

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,363
2008			108	195	3,414			3,075	7,518	117,448	1,587
2009		157	16,312	53,175	1,632		97	22,583	72,143	2,476	2,293
2010											6,810
2011		5,729	122,963	49,284	6,955		3,459	56,220	28,181	6,147	6,125
TOTAL		5,886	139,383	102,654	12,001		3,556	81,878	107,842	126,071	18,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	230,703	348,568	18,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,939	-165,752	330	
TOTAL LOSSES	111,764	182,816	18,508	
EXPECTED LOSSES	354,007	403,223	37,013	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.540	.884	.090	1.514
INDICATED (POST-TEST)	.579	.948	.096	1.623
PRES. ON RATE LEVEL	1.654	1.883	.173	3.710
DERIVED BY FORMULA	1.643	1.855	.171	3.669
UNDERLYING PRES. RATE	1.712	1.950	.179	3.841
PROPOSED	1.643	1.855	.171	3.669

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE
IND. RATES				4.58	MINIMUM PREMIUM 1460
MAN. RATES	3.42	4.07	4.60	+ 4.58	PRESENT 1480

+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
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	48,444	.958			5,053				1	3	4
2011	5,254	386,288	7.352			5,254			1		4	5
TOTAL	27,011	585,185	2.166			27,011			1	4	11	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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				959	9,776				10,227	19,701	7,781
2011			89,000		5,178			237,000		53,463	1,647
TOTAL			89,000	18,577	16,816			237,000	95,692	109,249	18,851

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				14,427	1,362				95,870	65,595	2,561
2008			48	86	1,487			85	214	3,334	3,081
2009		56	5,738	18,323	1,641		126	29,309	90,500	17,047	3,662
2010		244	8,195	7,326	17,088		362	23,101	26,980	32,371	7,291
2011		12,237	135,555	13,230	9,423		77,961	566,086	83,786	66,653	1,639
TOTAL		12,537	149,536	53,392	31,001		78,449	618,581	297,350	185,000	18,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	859,103	566,743	18,234	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-147,658	-151,581	357	
TOTAL LOSSES	711,445	415,162	18,591	
EXPECTED LOSSES	438,929	365,459	41,598	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.634	1.537	.069	4.240
INDICATED (POST-TEST)	2.824	1.648	.074	4.546
PRES. ON RATE LEVEL	1.569	1.307	.149	3.025
DERIVED BY FORMULA	1.582	1.317	.146	3.045
UNDERLYING PRES. RATE	1.625	1.353	.154	3.132
PROPOSED	1.582	1.317	.146	3.045

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.801
IND. RATES				3.80	MINIMUM PREMIUM	1260
MAN. RATES	2.75	3.26	3.75	+ 3.80	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
2007	19,503	451,304	2,314			19,503			1	1		2
2008	18,448	250,440	1,357			18,448			1			1
2009	17,250	61,544	.356			17,250					1	2
2010	17,967	44,768	.249			17,967				1		1
2011	21,046	64,556	.306			21,046					3	3
TOTAL	94,214	872,612	.926			94,214			2	3	4	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			206,340	17,976				190,790	31,957		4,241
2008			76,508					155,397			18,535
2009				33,300	4,167				18,000	750	5,327
2010				19,109					22,237		3,422
2011					18,533					45,905	118
TOTAL			282,848	70,385	22,700			346,187	72,194	46,655	31,643

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			362,546	35,107				509,235	69,506		4,020
2008		6,684	162,600	1,385	871		24,165	551,376	9,481	2,448	19,406
2009		187	19,320	60,272	9,663		51	12,210	38,677	2,748	5,162
2010		938	25,618	28,526	2,066		563	31,742	37,461	2,466	3,206
2011		1,907	41,248	19,763	21,495		4,154	59,314	37,752	49,027	117
TOTAL		9,716	611,332	145,053	34,095		28,933	1,163,877	192,877	56,689	31,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,813,858	428,714	31,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-165,043	-119,501	215	
TOTAL LOSSES	1,648,815	309,213	32,126	
EXPECTED LOSSES	493,682	293,005	23,555	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.750	.328	.034	2.112
INDICATED (POST-TEST)	1.876	.352	.036	2.264
PRES. ON RATE LEVEL	.506	.301	.024	.831
DERIVED BY FORMULA	.547	.305	.025	.877
UNDERLYING PRES. RATE	.524	.311	.025	.860
PROPOSED	.547	.305	.025	.877

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.095
IND. RATES				1.10	MINIMUM PREMIUM	570
MAN. RATES	.75	.90	1.03	+ 1.10	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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	2,813	.102						1	1
2011	2,680	159,859	5,964						1	1
TOTAL	15,353	571,480	3,722			1		3	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				37,792	8,386				25,360	3,869	13,234
2008			144,565	18,588	7,767			95,946	6,534	16,906	14,871
2009											14,990
2010					597					728	1,488
2011					77,392					72,002	10,465
TOTAL			144,565	56,380	94,142			95,946	31,894	93,505	55,048

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				73,808	20,361				55,158	9,324	12,546
2008		12,638	307,744	3,525	17,551		14,921	341,416	8,250	39,006	15,570
2009		97	10,120	32,990	1,014		18	4,371	13,963	477	14,525
2010		13	422	363	1,037		5	313	359	1,154	1,394
2011		7,968	172,240	82,533	89,760		6,493	93,034	59,214	76,897	10,413
TOTAL		20,716	490,526	193,219	129,723		21,437	439,134	136,944	126,858	54,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	971,813	586,744	54,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-194,150	-224,804	405	
TOTAL LOSSES	777,663	361,940	54,853	
EXPECTED LOSSES	574,662	535,821	49,898	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.065	2.357	.357	7.779
INDICATED (POST-TEST)	5.430	2.527	.383	8.340
PRES. ON RATE LEVEL	3.615	3.371	.314	7.300
DERIVED BY FORMULA	3.633	3.354	.315	7.302
UNDERLYING PRES. RATE	3.743	3.490	.325	7.558
PROPOSED	3.633	3.354	.315	7.302

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.117
IND. RATES				9.12	MINIMUM PREMIUM	2000
MAN. RATES	6.57	7.90	9.05	+ 9.12	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
2007	52,696	1,183,077	2.245			52,696			1	11	24	36
2008	45,264	690,848	1.526			45,264	1			7	23	31
2009	43,417	981,246	2.260			43,417			1	6	14	21
2010	45,912	318,794	.694			45,912				2	14	16
2011	43,099	610,773	1.417			43,099				3	17	20
TOTAL	230,388	3,784,738	1.643			230,388	1		2	29	92	124

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			85,792	195,621	241,723			85,608	243,103	253,214	78,016
2008	3,403			212,347	56,823				267,703	110,298	40,274
2009			114,564	110,713	236,134			51,509	122,268	285,288	60,770
2010				59,587	39,953				57,146	121,473	40,635
2011				102,681	85,055				162,312	208,783	51,942
TOTAL	3,403		200,356	680,949	659,688			137,117	852,532	979,056	271,637

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			173,042	382,047	586,904			262,303	528,749	610,245	73,959
2008	5,479		37,456	409,758	122,464			54,987	665,643	254,951	42,167
2009		6,853	392,595	267,633	453,598		2,681	347,660	347,218	553,455	58,886
2010		3,725	108,142	113,047	75,841		2,069	134,034	156,417	198,925	38,075
2011		21,879	470,779	203,358	113,431		43,257	669,990	369,024	249,365	51,682
TOTAL	5,479	32,457	1,182,014	1,375,843	1,352,238		48,007	1,468,974	2,067,051	1,866,941	264,769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,736,931	6,662,073	264,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,778,667	-1,903,380	2,667	
TOTAL LOSSES	958,264	4,758,693	267,436	
EXPECTED LOSSES	5,268,974	4,575,506	313,328	
CREDIBILITY	.06	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.416	2.066	.116	2.598
INDICATED (POST-TEST)	.446	2.215	.124	2.785
PRES. ON RATE LEVEL	2.209	1.918	.131	4.258
DERIVED BY FORMULA	2.103	1.963	.130	4.196
UNDERLYING PRES. RATE	2.287	1.986	.136	4.409
PROPOSED	2.103	1.963	.130	4.196

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.239
IND. RATES				5.24	MINIMUM PREMIUM	1625
MAN. RATES	3.96	4.73	5.28	+ 5.24	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	830									
2008	720	5,402	.750							
2009	788	675	.085							
2010	622									
2011	785									
TOTAL	3,745	6,077	.162							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											5,402
2009											675
TOTAL											6,077

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											5,656
2009											654
TOTAL											6,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,310	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,913	-19,915	49	
TOTAL LOSSES			6,359	
EXPECTED LOSSES	86,659	48,161	5,618	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.170	.170
INDICATED (POST-TEST)	.000	.000	.182	.182
PRES. ON RATE LEVEL	2.235	1.242	.145	3.622
DERIVED BY FORMULA	2.235	1.230	.145	3.610
UNDERLYING PRES. RATE	2.314	1.286	.150	3.750
PROPOSED	2.235	1.230	.145	3.610

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.507
IND. RATES				4.51	MINIMUM PREMIUM	1440
MAN. RATES	3.58	4.08	4.49	+ 4.51	PRESENT	1450

+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
2007	82,588	2,555,069	3.093			82,588			4	19	27	50
2008	80,503	1,674,665	2.080			80,503			5	17	28	50
2009	67,920	2,363,048	3.479			67,920			5	21	22	48
2010	66,700	1,728,162	2.590			66,700			3	9	15	27
2011	71,629	859,306	1.199			71,629				2	26	28
TOTAL	369,340	9,180,250	2.486			369,340			17	68	118	203

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			721,828	229,848	115,605			674,693	512,418	168,685	131,992
2008			500,962	231,669	98,753			275,979	262,732	206,952	97,618
2009			621,962	414,597	44,662			556,099	556,629	108,051	61,048
2010			384,707	245,354	41,735			751,586	158,672	73,638	72,470
2011				56,741	373,373				59,467	267,031	102,694
TOTAL			2,229,459	1,178,209	674,128			2,258,357	1,549,918	824,357	465,822

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,181,770	448,896	280,689			1,588,266	1,114,510	406,530	125,129
2008		43,789	1,107,925	460,408	214,581		42,916	1,038,930	684,138	473,464	102,206
2009		29,449	1,519,315	773,083	120,694		20,555	2,240,400	1,282,003	261,642	59,156
2010		40,249	887,918	411,967	110,371		47,403	1,819,716	388,392	155,692	67,904
2011		35,802	772,837	358,028	329,878		30,116	450,022	265,381	260,450	102,181
TOTAL		149,289	5,469,765	2,452,382	1,056,213		140,990	7,137,334	3,734,424	1,557,778	456,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,897,378	8,800,797	456,576			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,745,382	-2,414,636	4,883			
TOTAL LOSSES	10,151,996	6,386,161	461,459			
EXPECTED LOSSES	8,147,640	5,839,264	572,477			
CREDIBILITY	.08	.20	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.749	1.729	.125	4.603		
INDICATED (POST-TEST)	2.947	1.853	.134	4.934		
PRES. ON RATE LEVEL	2.130	1.527	.150	3.807		
DERIVED BY FORMULA	2.195	1.592	.147	3.934		
UNDERLYING PRES. RATE	2.206	1.581	.155	3.942		
PROPOSED	2.195	1.592	.147	3.934		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.911
IND. RATES				4.91	MINIMUM PREMIUM	1540
MAN. RATES	3.30	3.98	4.72	+ 4.91	PRESENT	1510

+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
2007	62,511	1,321,413	2.113			62,511			3	4	5	12
2008	56,288	1,702,658	3.024			56,288			3	9	12	24
2009	56,287	684,145	1.215			56,287			1	11	7	19
2010	55,670	1,664,935	2.990			55,670			3	14	4	21
2011	58,007	613,696	1.057			58,007			1	4	22	27
TOTAL	288,763	5,986,847	2.073			288,763			11	42	50	103

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			372,961	122,596	43,940			542,216	114,381	48,020	77,299
2008			499,037	199,453	28,603			436,270	384,023	56,210	99,062
2009			80,266	160,262	21,324			91,358	267,798	21,133	42,004
2010			518,691	165,836	17,234			289,074	546,467	41,792	85,841
2011			91,194	35,013	70,298			19,836	115,082	184,369	97,904
TOTAL			1,562,149	683,160	181,399			1,378,754	1,427,751	351,524	402,110

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			547,466	239,430	106,688			1,181,964	248,779	115,728	73,279
2008		35,144	888,124	389,251	68,893		41,335	1,015,771	956,601	143,677	103,718
2009		4,839	278,949	293,980	50,921		4,479	544,155	590,426	62,823	40,702
2010		62,851	1,285,888	298,743	70,403		39,998	1,740,661	992,328	139,719	80,433
2011		32,636	474,135	127,138	92,690		44,647	594,564	297,330	216,999	97,414
TOTAL		135,470	3,474,562	1,348,542	389,595		130,459	5,077,115	3,085,464	678,946	395,546

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,817,606	5,502,547	395,546			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,360,920	-1,612,363	3,638			
TOTAL LOSSES	7,456,686	3,890,184	399,184			
EXPECTED LOSSES	4,048,457	3,904,076	415,819			
CREDIBILITY	.07	.17	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.582	1.347	.138	4.067		
INDICATED (POST-TEST)	2.768	1.444	.148	4.360		
PRES. ON RATE LEVEL	1.354	1.306	.139	2.799		
DERIVED BY FORMULA	1.453	1.329	.141	2.923		
UNDERLYING PRES. RATE	1.402	1.352	.144	2.898		
PROPOSED	1.453	1.329	.141	2.923		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.649
IND. RATES				3.65	MINIMUM PREMIUM	1220
MAN. RATES	2.51	3.00	3.47	+ 3.65	PRESENT	1190

+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
2007	22,893	1,041,161	4.547			22,893			3		6	9
2008	19,517	1,028,328	5.268			19,517			2	2	5	9
2009	17,056	475,149	2.785			17,056				3	2	5
2010	17,458	30,948	.177			17,458					3	3
2011	18,151	80,011	.440			18,151					3	3
TOTAL	95,075	2,655,597	2.793			95,075			5	5	19	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			408,296		11,583			546,704		48,094	26,484
2008			250,891	45,633	44,513			529,110	125,486	19,792	12,903
2009				105,904	65,455				104,151	184,589	15,050
2010					5,796					17,661	7,491
2011					30,118					27,471	22,422
TOTAL			659,187	151,537	157,465			1,075,814	229,637	297,607	84,350

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			738,007		28,124			1,489,019		115,907	25,107
2008		13,193	330,987	94,569	94,175		49,134	1,144,848	326,765	53,715	13,509
2009		740	76,344	206,265	129,041		461	110,233	273,734	358,853	14,583
2010		119	4,097	3,498	10,070		93	7,622	8,744	28,002	7,019
2011		3,106	67,027	32,122	34,927		2,479	35,495	22,589	29,338	22,310
TOTAL		17,158	1,216,462	336,454	296,337		52,167	2,787,217	631,832	585,815	82,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,073,004	1,850,438	82,528			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-665,468	-712,139	1,303			
TOTAL LOSSES	3,407,536	1,138,299	83,831			
EXPECTED LOSSES	1,977,560	1,711,350	154,023			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.584	1.197	.088	4.869		
INDICATED (POST-TEST)	3.842	1.283	.094	5.219		
PRES. ON RATE LEVEL	2.009	1.738	.157	3.904		
DERIVED BY FORMULA	2.064	1.702	.152	3.918		
UNDERLYING PRES. RATE	2.080	1.800	.162	4.042		
PROPOSED	2.064	1.702	.152	3.918		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.892
IND. RATES				4.89	MINIMUM PREMIUM	1535
MAN. RATES	3.53	4.23	4.84	+ 4.89	PRESENT	1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	90,753	700,238	.771			1	2	17	20
2008	97,271	1,379,892	1.418			3	2	11	16
2009	99,232	120,267	.121					6	6
2010	96,681	370,392	.383					3	18
2011	96,721	607,527	.628					3	22
TOTAL	480,658	3,178,316	.661			4	10	74	88

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			65,806	30,727	236,403			21,337	16,494	266,189	63,282
2008			415,265	16,319	158,552			519,136	109,943	101,728	58,949
2009					9,945					44,941	65,381
2010				65,587	70,078				56,609	112,427	65,691
2011				55,125	110,788				65,886	275,441	100,287
TOTAL			481,071	167,758	585,766			540,473	248,932	800,726	353,590

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			132,731	60,010	573,986			65,377	35,875	641,516	59,991
2008		29,176	722,311	55,574	328,903		63,342	1,470,978	306,237	236,266	61,720
2009		28	2,837	2,783	18,729		41	9,877	12,443	85,500	63,354
2010		4,632	137,462	140,169	128,837		2,013	129,362	151,032	184,525	61,553
2011		18,437	397,689	178,620	136,443		34,778	518,345	306,596	304,883	99,786
TOTAL		52,273	1,393,030	437,156	1,186,898		100,174	2,193,939	812,183	1,452,690	346,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,739,416	3,888,927	346,404			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,169,447	-1,190,459	2,593			
TOTAL LOSSES	2,569,969	2,698,468	348,997			
EXPECTED LOSSES	3,465,544	2,903,174	293,201			
CREDIBILITY	.09	.24	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.535	.561	.073	1.169		
INDICATED (POST-TEST)	.574	.601	.078	1.253		
PRES. ON RATE LEVEL	.696	.584	.059	1.339		
DERIVED BY FORMULA	.685	.588	.064	1.337		
UNDERLYING PRES. RATE	.721	.604	.061	1.386		
PROPOSED	.685	.588	.064	1.337		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.669
IND. RATES				1.67	MINIMUM PREMIUM	715
MAN. RATES	1.27	1.51	1.66	+ 1.67	PRESENT	720

+PROPOSED

ANNUAL 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
2007	261,940	7,754,413	2,960			261,940			8	46	99	153
2008	233,842	4,344,922	1,858			233,842	1		6	40	55	102
2009	228,845	3,500,571	1,529			228,845			3	43	56	102
2010	241,474	3,191,950	1,321			241,474			1	32	62	95
2011	246,905	2,890,560	1,170			246,905				8	84	92
TOTAL	1,213,006	21,682,416	1,787			1,213,006	1		18	169	356	544

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,535,919	1,091,045	390,288			1,881,217	1,559,758	730,703	565,483
2008	133,919		702,793	602,818	145,159	162,848		762,845	1,107,631	295,140	431,769
2009			220,779	703,532	207,755			202,557	1,334,576	407,994	423,378
2010			68,241	523,986	299,090			73,793	1,023,393	805,120	398,327
2011				172,905	593,663				302,756	1,458,587	362,649
TOTAL	133,919		2,527,732	3,094,286	1,635,955	162,848		2,920,412	5,328,114	3,697,544	2,181,606

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,055,228	2,130,815	947,618			3,837,024	3,392,477	1,761,001	536,078
2008	215,595	55,705	1,459,579	1,172,884	321,839	94,848	101,808	2,541,011	2,771,178	707,625	452,062
2009		15,104	952,871	1,316,626	435,162		12,387	1,781,442	2,992,494	880,790	410,253
2010		40,326	1,080,099	969,006	579,851		37,406	2,077,143	2,137,259	1,393,582	373,232
2011		83,252	1,795,232	822,750	713,455		177,164	2,631,112	1,567,520	1,606,947	360,836
TOTAL	215,595	194,387	7,343,009	6,412,081	2,997,925	94,848	328,765	12,867,732	12,860,928	6,349,945	2,132,461

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,044,336	28,620,879	2,132,461	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,994,962	-8,939,887	21,326	
TOTAL LOSSES	15,049,374	19,680,992	2,153,787	
EXPECTED LOSSES	17,831,189	21,688,547	2,413,883	
CREDIBILITY	.17	.44	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.241	1.622	.178	3.041
INDICATED (POST-TEST)	1.330	1.739	.191	3.260
PRES. ON RATE LEVEL	1.420	1.727	.192	3.339
DERIVED BY FORMULA	1.405	1.732	.192	3.329
UNDERLYING PRES. RATE	1.470	1.788	.199	3.457
PROPOSED	1.405	1.732	.192	3.329

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.156
IND. RATES				4.16	MINIMUM PREMIUM	1350
MAN. RATES	2.91	3.61	4.14	+ 4.16	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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							
2011	563									
TOTAL	5,869	13,860	.236						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											563
2008					366					777	
2009					8,750					2,050	1,194
2010											160
TOTAL					9,116					2,827	1,917

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											534
2008			23	43	750			46	111	1,722	
2009		24	2,497	2,448	16,477		2	447	565	3,901	1,157
2010											150
TOTAL		24	2,520	2,491	17,227		2	493	676	5,623	1,841

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,039	26,017	1,841	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,191	-37,293	71	
TOTAL LOSSES			1,912	
EXPECTED LOSSES	211,989	85,805	10,974	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.033	.033
INDICATED (POST-TEST)	.000	.000	.035	.035
PRES. ON RATE LEVEL	3.488	1.412	.181	5.081
DERIVED BY FORMULA	3.488	1.398	.180	5.066
UNDERLYING PRES. RATE	3.612	1.462	.187	5.261
PROPOSED	3.488	1.398	.180	5.066

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.325
IND. RATES				6.33	MINIMUM PREMIUM	1905
MAN. RATES	4.36	4.91	6.30	+ 6.33	PRESENT	1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	12,328	40,543	.328				1	1	2
2008	12,657	38,624	.305					1	1
2009	11,170	88,266	.790				1	1	2
2010	14,720	154,401	1.048				2	1	3
2011	16,695	40,026	.239					1	1
TOTAL	67,570	361,860	.536				4	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				17,335	225				13,677	395	8,911
2008					6,959					30,040	1,625
2009				45,126	1,040				34,270	7,118	712
2010				80,636	1,800				59,620	1,208	11,137
2011					5,520					21,203	13,303
TOTAL				143,097	15,544				107,567	59,964	35,688

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				33,855	546				29,747	952	8,448
2008			451	814	14,248			1,746	4,263	66,622	1,701
2009		241	24,866	80,387	4,420		106	24,487	75,220	16,059	690
2010		3,987	109,368	121,458	11,840		1,514	85,638	101,030	8,524	10,435
2011		564	12,283	5,887	6,402		1,917	27,394	17,436	22,644	13,236
TOTAL		4,792	146,968	242,401	37,456		3,537	139,265	227,696	114,801	34,510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	294,562	622,354	34,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,451	-122,858	318	
TOTAL LOSSES	176,111	499,496	34,828	
EXPECTED LOSSES	354,743	306,768	32,434	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.261	.739	.052	1.052
INDICATED (POST-TEST)	.280	.792	.056	1.128
PRES. ON RATE LEVEL	.507	.439	.046	.992
DERIVED BY FORMULA	.500	.460	.047	1.007
UNDERLYING PRES. RATE	.525	.454	.048	1.027
PROPOSED	.500	.460	.047	1.007

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.257
IND. RATES				1.26	MINIMUM PREMIUM	610
MAN. RATES	.97	1.10	1.23	+ 1.26	PRESENT	610

+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
2007	6,951	284,950	4.099			6,951			1	1	2	4
2008	7,067	240,368	3.401			7,067			1	1	1	3
2009	6,572	152,279	2.317			6,572			1		3	4
2010	6,963	7,754	.111			6,963					2	2
2011	5,615	981	.017			5,615						
TOTAL	33,168	686,332	2.069			33,168			3	2	8	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			84,909	60,929	4,819			54,184	68,612	6,321	5,176
2008			182,793	758	3,268			23,831	1,320	19,175	9,223
2009			79,400		12,057			32,447		18,150	10,225
2010					249					1,852	5,653
2011											981
TOTAL			347,102	61,687	20,393			110,462	69,932	45,498	31,258

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			171,261	118,994	11,701			166,020	149,231	15,234	4,907
2008		15,974	388,813	5,130	8,796		3,705	85,910	7,380	42,951	9,656
2009		3,925	187,048	6,917	24,710		1,325	131,970	9,355	35,588	9,908
2010		3	175	148	429		9	797	915	2,936	5,297
2011											976
TOTAL		19,902	747,297	131,189	45,636		5,039	384,697	166,881	96,709	30,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,156,935	440,415	30,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-440,980	-319,096	576	
TOTAL LOSSES	715,955	121,319	31,320	
EXPECTED LOSSES	1,293,885	766,513	69,653	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.159	.366	.094	2.619
INDICATED (POST-TEST)	2.314	.392	.101	2.807
PRES. ON RATE LEVEL	3.767	2.232	.203	6.202
DERIVED BY FORMULA	3.738	2.158	.199	6.095
UNDERLYING PRES. RATE	3.901	2.311	.210	6.422
PROPOSED	3.738	2.158	.199	6.095

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.610
IND. RATES				7.61	MINIMUM PREMIUM	2000
MAN. RATES	5.14	6.60	7.69	+ 7.61	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
2007	21,453	95,946	.447			21,453				1	8	9
2008	21,758	498,998	2.293			21,758			1		4	5
2009	23,581	601,197	2.549			23,581			1	4	5	10
2010	26,183	257,412	.983			26,183				2	10	12
2011	25,190	478,575	1.899			25,190				3	12	15
TOTAL	118,165	1,932,128	1.635			118,165			2	10	39	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				4,818	16,979				8,743	22,146	43,260
2008			116,890		35,890			280,150		35,767	30,301
2009			183,109	40,835	12,554			151,171	85,234	54,030	74,264
2010				27,333	53,240				31,302	102,870	42,667
2011				81,166	41,932				143,516	167,026	44,935
TOTAL			299,999	154,152	160,595			431,321	268,795	381,839	235,427

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				9,410	41,225				19,016	53,371	41,010
2008		6,742	166,247	5,597	74,363		28,752	657,974	16,354	82,236	31,725
2009		7,544	369,949	82,630	29,622		5,247	553,500	213,534	113,048	71,962
2010		2,410	74,289	72,916	95,459		1,317	89,094	103,678	166,564	39,979
2011		14,674	315,822	133,750	60,314		36,680	569,680	311,815	201,708	44,710
TOTAL		31,370	926,307	304,303	300,983		71,996	1,870,248	664,397	616,927	229,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,899,921	1,886,610	229,386	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-770,365	-747,794	2,209	
TOTAL LOSSES	2,129,556	1,138,816	231,595	
EXPECTED LOSSES	2,286,493	1,835,103	239,875	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.802	.964	.196	2.962
INDICATED (POST-TEST)	1.932	1.033	.210	3.175
PRES. ON RATE LEVEL	1.869	1.500	.196	3.565
DERIVED BY FORMULA	1.872	1.458	.197	3.527
UNDERLYING PRES. RATE	1.935	1.553	.203	3.691
PROPOSED	1.872	1.458	.197	3.527

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.403
IND. RATES				4.40	MINIMUM PREMIUM	1410
MAN. RATES	3.37	3.95	4.42	+ 4.40	PRESENT	1435

+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
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	42,232	1.022			4,131					2	2
2011	4,221	12,074	.286			4,221					1	1
TOTAL	22,089	331,720	1.502			22,089			1	1	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					453					33	
2008			128,498	8,070	328			127,527	8,557	2,500	291
2009											1,157
2010					7,253					30,979	4,000
2011					1,667					8,942	1,465
TOTAL			128,498	8,070	9,701			127,527	8,557	42,454	6,913

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,100					80	
2008		11,230	274,397	17,683	2,367		19,840	454,182	28,912	7,887	305
2009											1,121
2010		146	5,130	4,372	12,601		158	13,373	15,339	49,122	3,748
2011		167	3,706	1,776	1,933		806	11,555	7,353	9,549	1,458
TOTAL		11,543	283,233	23,831	18,001		20,804	479,110	51,604	66,638	6,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	794,690	160,074	6,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,754	-91,170	261	
TOTAL LOSSES	720,936	68,904	6,893	
EXPECTED LOSSES	219,565	218,238	30,704	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.264	.312	.031	3.607
INDICATED (POST-TEST)	3.499	.334	.033	3.866
PRES. ON RATE LEVEL	.960	.954	.134	2.048
DERIVED BY FORMULA	.985	.935	.131	2.051
UNDERLYING PRES. RATE	.994	.988	.139	2.121
PROPOSED	.985	.935	.131	2.051

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.560
IND. RATES				2.56	MINIMUM PREMIUM	945
MAN. RATES	1.96	2.29	2.54	+ 2.56	PRESENT	945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	31,802	305,454	.960			1			1	2
2008	30,264	191,321	.632				2			2
2009	36,473	23,739	.065						1	1
2010	35,581	138								
2011	61,168	22,001	.035							
TOTAL	195,288	542,653	.278			1	2		2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			129,957		9,423			147,716		15,559	2,799
2008				79,767					110,961		593
2009					4,824					17,803	1,112
2010											138
2011											22,001
TOTAL			129,957	79,767	14,247			147,716	110,961	33,362	26,643

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			262,123		22,879			452,602		37,497	2,653
2008			12,687	151,425	2,298			20,138	269,417	4,282	621
2009		13	1,378	1,349	9,083		17	3,911	4,929	33,870	1,078
2010											129
2011											21,891
TOTAL		13	276,188	152,774	34,260		17	476,651	274,346	75,649	26,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	752,869	537,029	26,372	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-236,124	-164,187	296	
TOTAL LOSSES	516,745	372,842	26,668	
EXPECTED LOSSES	726,471	419,869	27,340	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.265	.191	.014	.470
INDICATED (POST-TEST)	.284	.205	.015	.504
PRES. ON RATE LEVEL	.358	.208	.014	.580
DERIVED BY FORMULA	.354	.208	.014	.576
UNDERLYING PRES. RATE	.372	.215	.014	.601
PROPOSED	.354	.208	.014	.576

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				.72	MINIMUM PREMIUM	475
MAN. RATES	.53	.64	.72	+ .72	PRESENT	475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	13,238	161,963	1.223				3	5	8
2008	14,402	225,741	1.567				4	5	9
2009	17,556	501,400	2.856			1	4	6	11
2010	19,152	211,180	1.102				5	5	10
2011	17,357	491,121	2.829			1	2	14	17
TOTAL	81,705	1,591,405	1.948			2	18	35	55

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				60,327	30,477				31,361	32,947	6,851
2008				77,410	24,010				99,840	11,945	12,536
2009			91,944	63,229	4,307			181,337	101,982	42,731	15,870
2010				93,339	9,941				45,935	23,594	38,371
2011			88,603	59,923	53,762			78,320	28,500	132,939	49,074
TOTAL			180,547	354,228	122,497			259,657	307,618	244,156	122,702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				117,819	73,999				68,211	79,402	6,495
2008			13,867	149,765	51,390			18,815	244,109	30,345	13,125
2009		4,852	248,265	117,527	13,876		7,644	792,875	253,994	94,686	15,379
2010		4,772	132,145	145,334	27,352		1,277	75,775	89,065	42,501	35,954
2011		33,529	499,335	136,464	76,924		58,445	528,586	166,916	152,125	48,829
TOTAL		43,153	893,612	666,909	243,541		67,366	1,416,051	822,295	399,059	119,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,420,182	2,131,804	119,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,225,199	-1,595,757	2,721	
TOTAL LOSSES	194,983	536,047	122,503	
EXPECTED LOSSES	6,588,690	3,926,741	292,503	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.239	.656	.150	1.045
INDICATED (POST-TEST)	.256	.703	.161	1.120
PRES. ON RATE LEVEL	7.788	4.642	.346	12.776
DERIVED BY FORMULA	7.562	4.366	.331	12.259
UNDERLYING PRES. RATE	8.064	4.806	.358	13.228
PROPOSED	7.562	4.366	.331	12.259

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	15.306
IND. RATES				15.31	MINIMUM PREMIUM	2000
MAN. RATES	13.01	14.72	15.84	+ 15.31	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
2007	106					106					
2008	116					116					
2009	111					111					
2010	134					134					
2011	40					40					
TOTAL	507					507					

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.	-6,499	-7,480	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	18,440	17,401	2,607	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.513	3.315	.496	7.324
DERIVED BY FORMULA	3.513	3.315	.496	7.324
UNDERLYING PRES. RATE	3.637	3.432	.514	7.583
PROPOSED	3.513	3.315	.496	7.324

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.144
IND. RATES				9.14	MINIMUM PREMIUM	2000
MAN. RATES	6.49	7.86	9.08	+ 9.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	301,662	4.950				3	2	5
2011	5,746	29,607	.515						
TOTAL	29,288	517,238	1.766				5	9	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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				88,099	1,644				169,817	7,175	34,927
2011											29,607
TOTAL				116,000	16,252				210,420	46,475	128,091

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				54,491	9,370				88,312	64,489	29,746
2008			394	716	12,508			95	236	3,726	11,538
2009		14	1,324	1,299	8,739			2,384	3,008	20,667	20,503
2010		4,347	119,264	132,499	12,373		10	4,336	245,528	289,615	30,193
2011											29,459
TOTAL		4,361	120,982	189,005	42,990		4,346	248,007	381,171	119,075	123,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	377,696	732,241	123,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-260,581	-346,726	857	
TOTAL LOSSES	117,115	385,515	124,830	
EXPECTED LOSSES	770,274	844,373	97,530	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.400	1.316	.426	2.142
INDICATED (POST-TEST)	.429	1.411	.457	2.297
PRES. ON RATE LEVEL	2.540	2.784	.322	5.646
DERIVED BY FORMULA	2.519	2.729	.327	5.575
UNDERLYING PRES. RATE	2.630	2.883	.333	5.846
PROPOSED	2.519	2.729	.327	5.575

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE
IND. RATES				6.96	MINIMUM PREMIUM
MAN. RATES	5.34	6.19	7.00	+ 6.96	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	53,063	1,610,668	3.035			5	9	26	40
2008	59,045	1,422,414	2.409			3	11	35	49
2009	59,338	920,539	1.551			1	8	39	48
2010	61,010	985,021	1.614				12	37	49
2011	65,034	1,096,442	1.685				9	33	42
TOTAL	297,490	6,035,084	2.029			9	49	170	228

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			542,923	194,275	78,820			486,560	168,450	101,282	38,358
2008			384,198	128,785	107,593			395,589	116,642	124,632	164,975
2009			91,115	101,847	197,496			34,612	237,271	205,384	52,814
2010				280,611	69,387				299,651	209,282	126,090
2011				229,782	96,177				360,694	284,272	125,517
TOTAL			1,018,236	935,300	549,473			916,761	1,182,708	924,852	507,754

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,051,044	379,419	191,375			1,391,324	366,378	244,091	36,363
2008		29,360	741,372	263,155	227,827		48,036	1,124,217	319,744	285,772	172,729
2009		5,552	322,505	240,046	379,768		2,257	340,385	568,643	409,302	51,176
2010		15,163	425,192	460,737	150,857		8,640	518,131	608,428	365,002	118,146
2011		39,250	843,926	354,595	144,621		79,988	1,256,690	672,258	362,249	124,889
TOTAL		89,325	3,384,039	1,697,952	1,094,448		138,921	4,630,747	2,535,451	1,666,416	503,303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,243,032	6,994,267	503,303			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,426,207	-2,231,744	5,479			
TOTAL LOSSES	6,816,825	4,762,523	508,782			
EXPECTED LOSSES	4,242,208	5,497,615	594,980			
CREDIBILITY	.07	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.291	1.601	.171	4.063		
INDICATED (POST-TEST)	2.456	1.716	.183	4.355		
PRES. ON RATE LEVEL	1.377	1.785	.193	3.355		
DERIVED BY FORMULA	1.453	1.773	.191	3.417		
UNDERLYING PRES. RATE	1.426	1.848	.200	3.474		
PROPOSED	1.453	1.773	.191	3.417		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.266
IND. RATES				4.27	MINIMUM PREMIUM	1380
MAN. RATES	3.09	3.66	4.16	+ 4.27	PRESENT	1365

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	34,983	556,992	1.592			1	6	25	32	
2008	44,789	284,527	.635				4	22	26	
2009	44,022	2,299,772	5.224	1		2	9	23	35	
2010	53,898	316,066	.586				3	23	26	
2011	61,471	503,922	.819			1	1	20	22	
TOTAL	239,163	3,961,279	1.656	1		4	23	113	141	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			161,034	90,774	51,706			58,282	40,804	125,319	29,073
2008				130,526	19,115				44,075	59,139	31,672
2009	638,990		556,894	235,809	65,753			411,293	164,833	158,643	67,557
2010				34,376	61,426				9,985	157,508	52,771
2011			71,924	41,339	75,207			50,947	15,438	131,193	117,874
TOTAL	638,990		789,852	532,824	273,207			520,522	275,135	631,802	298,947

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			324,806	177,281	125,544			178,576	88,749	302,019	27,562
2008			21,999	250,022	42,897			11,433	115,406	132,859	33,161
2009	553,705	16,662	865,786	450,795	144,532		10,210	1,083,999	427,993	321,688	65,463
2010		2,913	89,512	88,357	110,444		1,052	82,241	94,817	250,826	49,446
2011		29,518	455,552	136,415	98,008		41,600	393,955	141,591	146,198	117,285
TOTAL	553,705	49,093	1,757,655	1,102,870	521,425		52,862	1,750,204	868,556	1,153,590	292,917

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,163,519	3,646,441	292,917	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,189,120	-1,669,882	3,546	
TOTAL LOSSES	2,974,399	1,976,559	296,463	
EXPECTED LOSSES	3,558,744	4,218,835	351,569	
CREDIBILITY	.06	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.244	.826	.124	2.194
INDICATED (POST-TEST)	1.334	.885	.133	2.352
PRES. ON RATE LEVEL	1.437	1.704	.142	3.283
DERIVED BY FORMULA	1.431	1.581	.141	3.153
UNDERLYING PRES. RATE	1.488	1.764	.147	3.399
PROPOSED	1.431	1.581	.141	3.153

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.936
IND. RATES				3.94	MINIMUM PREMIUM	1295
MAN. RATES	3.13	3.64	4.07	+ 3.94	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	15,785	132,609	.840						1	13	14
2008	17,536	868,149	4.950					1	3	9	13
2009	19,393	108,837	.561						2	9	11
2010	20,123	166,308	.826						4	8	12
2011	21,557	311,067	1.442						3	13	16
TOTAL	94,394	1,586,970	1.681					1	13	52	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				58,823	28,815				3,645	22,977	18,349
2008			118,325	65,557	24,372			568,153	46,803	36,010	8,929
2009				22,195	8,879				32,667	21,645	23,451
2010				19,381	40,870				30,381	46,521	29,155
2011				61,394	28,805				127,773	73,668	19,427
TOTAL			118,325	227,350	131,741			568,153	241,269	200,821	99,311

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				114,881	69,962				7,928	55,375	17,395
2008		3,735	102,855	128,076	52,279		31,921	738,849	131,266	84,902	9,349
2009		143	14,613	41,875	17,928		113	26,605	75,826	43,584	22,724
2010		1,780	54,875	53,587	73,099		999	63,446	74,210	77,124	27,318
2011		10,808	232,400	98,077	42,249		25,882	410,262	215,916	99,458	19,330
TOTAL		16,466	404,743	436,496	255,517		58,915	1,239,162	505,146	360,443	96,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,719,286	1,557,602	96,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,399,905	-936,411	1,080	
TOTAL LOSSES	319,381	621,191	97,196	
EXPECTED LOSSES	4,173,160	2,318,317	114,218	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.338	.658	.103	1.099
INDICATED (POST-TEST)	.362	.705	.110	1.177
PRES. ON RATE LEVEL	4.270	2.372	.117	6.759
DERIVED BY FORMULA	4.153	2.239	.116	6.508
UNDERLYING PRES. RATE	4.421	2.456	.121	6.998
PROPOSED	4.153	2.239	.116	6.508

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.125
IND. RATES				8.13	MINIMUM PREMIUM	2000
MAN. RATES	6.93	7.78	8.38	+ 8.13	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
2007	34,001	711,168	2.091			34,001				6	14	20
2008	34,926	1,183,690	3.389			34,926			2	2	7	11
2009	32,205	1,183,674	3.675			32,205		1		2	10	13
2010	31,620	267,206	.845			31,620					9	9
2011	32,254	498,530	1.545			32,254				1	12	13
TOTAL	165,006	3,844,268	2.330			165,006			3	11	52	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				171,652	60,721				172,794	183,691	122,310
2008			323,198	21,337	50,394			514,850	132,156	69,626	72,129
2009			124,654	49,534	55,100			309,872	455,045	146,866	42,603
2010					75,746					153,604	37,856
2011				27,528	122,805				10,000	276,003	62,194
TOTAL			447,852	270,051	364,766			824,722	769,995	829,790	337,092

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				335,237	147,430				375,828	442,696	115,950
2008		15,818	391,311	49,673	105,850		42,820	1,004,846	347,556	163,851	75,519
2009		3,279	173,059	77,787	107,110		6,814	774,507	548,787	301,060	41,282
2010		1,527	53,557	45,686	131,619		780	66,311	76,073	243,542	35,471
2011		16,178	348,776	161,163	146,394		26,416	381,268	239,133	296,395	61,883
TOTAL		36,802	966,703	669,546	638,403		76,830	2,226,932	1,587,377	1,447,544	330,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,307,267	4,342,870	330,105	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,123,809	-1,127,214	2,727	
TOTAL LOSSES	2,183,458	3,215,656	332,832	
EXPECTED LOSSES	3,329,822	2,735,800	315,162	
CREDIBILITY	.05	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.323	1.949	.202	3.474
INDICATED (POST-TEST)	1.418	2.089	.217	3.724
PRES. ON RATE LEVEL	1.949	1.601	.185	3.735
DERIVED BY FORMULA	1.922	1.660	.189	3.771
UNDERLYING PRES. RATE	2.018	1.658	.191	3.867
PROPOSED	1.904	1.644	.187	3.735

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.663
IND. RATES				4.66	MINIMUM PREMIUM	1480
MAN. RATES	3.49	4.14	4.63	+ 4.66	PRESENT	1485

+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
2007	6,365	27,497	.432			6,365				1	2	3
2008	7,647	66,749	.872			7,647				2	4	6
2009	5,467	236,245	4.321			5,467				3	2	5
2010	6,211	133,286	2.145			6,211				2	2	4
2011	6,305	167,659	2.659			6,305			1		3	4
TOTAL	31,995	631,436	1.974			31,995			1	8	13	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				12,953	1,161				3,121	3,140	7,122
2008				12,047	7,068				26,180	12,938	8,516
2009				91,926	11,574				107,931	11,858	12,956
2010				8,800	20,791				70,496	20,564	12,635
2011			83,718		5,435			19,000		31,010	28,496
TOTAL			83,718	125,726	46,029			19,000	207,728	79,510	69,725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				25,297	2,819				6,788	7,567	6,752
2008			2,374	23,694	14,818			5,507	65,405	29,703	8,916
2009		518	53,355	166,399	26,813		321	74,807	233,977	30,478	12,554
2010		854	26,496	25,677	37,075		1,887	109,518	128,937	40,418	11,839
2011		19,775	215,626	18,449	11,921		13,032	109,579	31,069	34,452	28,354
TOTAL		21,147	297,851	259,516	93,446		15,240	299,411	466,176	142,618	68,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	633,649	961,756	68,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-207,841	-212,945	544	
TOTAL LOSSES	425,808	748,811	68,959	
EXPECTED LOSSES	613,344	521,198	62,391	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.331	2.340	.216	3.887
INDICATED (POST-TEST)	1.427	2.508	.232	4.167
PRES. ON RATE LEVEL	1.852	1.573	.188	3.613
DERIVED BY FORMULA	1.844	1.610	.190	3.644
UNDERLYING PRES. RATE	1.917	1.629	.195	3.741
PROPOSED	1.844	1.610	.190	3.644

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.549
IND. RATES				4.55	MINIMUM PREMIUM	1450
MAN. RATES	3.48	3.97	4.48	+ 4.55	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	9,617	170,452	1.772			1	1	2	4
2008	6,334	871	.013						
2009	11,852	273,177	2.304				3	3	6
2010	12,351	258,584	2.093			1		6	7
2011	12,878	160,175	1.243				2	2	4
TOTAL	53,032	863,259	1.628			2	6	13	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			93,199	12,955	6,623			11,731	15,757	27,793	2,394
2008											871
2009				72,965	64,325				49,278	80,721	5,888
2010			66,950		14,711			104,575		56,687	15,661
2011				21,319	83,601				17,708	33,586	3,961
TOTAL			160,149	107,239	169,260			116,306	82,743	198,787	28,775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			187,982	25,301	16,081			35,944	34,271	66,981	2,270
2008											912
2009		565	58,094	147,485	125,112		213	50,705	127,680	157,201	5,705
2010		8,726	173,478	15,211	29,056		10,767	405,034	48,705	95,092	14,674
2011		11,334	244,493	112,534	100,029		5,696	87,062	49,149	38,750	3,941
TOTAL		20,625	664,047	300,531	270,278		16,676	578,745	259,805	358,024	27,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,280,093	1,188,638	27,502			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-455,994	-341,134	418			
TOTAL LOSSES	824,099	847,504	27,920			
EXPECTED LOSSES	1,372,997	838,967	42,426			
CREDIBILITY	.02	.05	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.554	1.598	.053	3.205		
INDICATED (POST-TEST)	1.666	1.713	.057	3.436		
PRES. ON RATE LEVEL	2.501	1.528	.077	4.106		
DERIVED BY FORMULA	2.484	1.537	.076	4.097		
UNDERLYING PRES. RATE	2.589	1.582	.080	4.251		
PROPOSED	2.484	1.537	.076	4.097		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.115
IND. RATES				5.12	MINIMUM PREMIUM	1595
MAN. RATES	4.03	4.60	5.09	+ 5.12	PRESENT	1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,720	394,413	6,895				1	1	2
2008	5,381	276,907	5,146				2	2	4
2009	3,914	234,140	5,982				2	4	6
2010	5,211	63,483	1,218					2	2
2011	7,909	79,157	1,000					3	3
TOTAL	28,135	1,048,100	3,725				5	12	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				30,834	508				348,471	2,330	12,270
2008				44,397	82,570				5,760	141,898	2,282
2009				97,401	26,077				81,648	27,857	1,157
2010					33,979					27,507	1,997
2011					17,667					52,298	9,192
TOTAL				172,632	160,801				435,879	251,890	26,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				56,410	1,233				709,991	5,615	11,632
2008			12,414	93,946	170,335			9,288	34,125	314,919	2,389
2009		587	60,473	180,167	54,417		262	60,742	182,228	58,996	1,121
2010		684	24,024	20,494	59,040		141	11,878	13,624	43,609	1,871
2011		1,818	39,324	18,843	20,496		4,716	67,572	43,009	55,850	9,146
TOTAL		3,089	136,235	369,860	305,521		5,119	149,480	982,977	478,989	26,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	293,923	2,137,347	26,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-355,587	-387,297	793	
TOTAL LOSSES		1,750,050	26,952	
EXPECTED LOSSES	1,081,229	976,846	77,653	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.220	.096	6.316
INDICATED (POST-TEST)	.000	6.668	.103	6.771
PRES. ON RATE LEVEL	3.712	3.352	.267	7.331
DERIVED BY FORMULA	3.675	3.485	.260	7.420
UNDERLYING PRES. RATE	3.843	3.472	.276	7.591
PROPOSED	3.631	3.443	.257	7.331

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.153
IND. RATES				9.15	MINIMUM PREMIUM	2000
MAN. RATES	5.72	7.08	9.09	+ 9.15	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	14,934	236,999	1.586			1	3	5	9
2008	16,549	96,385	.582				2	4	6
2009	12,911	856,179	6.631			1	3	9	13
2010	13,820	592,437	4.286			2	3	2	7
2011	10,144	20,388	.200						
TOTAL	68,358	1,802,388	2.637			4	11	20	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			99,452	49,100	5,345			7,232	22,916	32,588	20,366
2008				37,985	3,769				24,292	11,869	18,470
2009			162,356	71,358	8,960			162,617	406,302	35,752	8,834
2010			229,549	84,224	12,540			88,797	81,054	41,299	54,974
2011											20,388
TOTAL			491,357	242,667	30,614			258,646	534,564	121,508	123,032

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			200,595	95,892	12,978			22,159	49,843	78,536	19,307
2008			6,288	72,549	8,810			5,100	60,667	27,260	19,338
2009		5,384	272,197	107,884	22,564		4,971	594,655	595,365	91,010	8,560
2010		33,300	680,883	154,989	42,882		11,163	456,685	174,509	78,880	51,511
2011											20,286
TOTAL		38,684	1,159,963	431,314	87,234		16,134	1,078,599	880,384	275,686	119,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,293,380	1,674,618	119,002			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-182,114	-329,921	674			
TOTAL LOSSES	2,111,266	1,344,697	119,676			
EXPECTED LOSSES	530,457	787,484	86,131			
CREDIBILITY	.03	.06	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.089	1.967	.175	5.231		
INDICATED (POST-TEST)	3.311	2.109	.188	5.608		
PRES. ON RATE LEVEL	.749	1.113	.122	1.984		
DERIVED BY FORMULA	.826	1.173	.127	2.126		
UNDERLYING PRES. RATE	.776	1.152	.126	2.054		
PROPOSED	.826	1.173	.127	2.126		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.654
IND. RATES				2.65	MINIMUM PREMIUM	965
MAN. RATES	1.80	2.09	2.46	+ 2.65	PRESENT	925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	13,147	27,067	.205				1	1	2
2008	11,316	7,472	.066					1	1
2009	8,560	8,606	.100				1		1
2010	16,861	1,274	.007				1		1
2011	9,069	5,109	.056					1	1
TOTAL	58,953	49,528	.084				3	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				15,000	1,583				1,327	8,243	914
2008					571					4,977	1,924
2009				7,622					143		841
2010				770					504		
2011					525					1,858	2,726
TOTAL				23,392	2,679				1,974	15,078	6,405

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				29,295	3,844				2,886	19,866	866
2008			37	67	1,170			289	706	11,039	2,014
2009		39	4,148	13,528	415			95	302	10	815
2010		39	1,035	1,150	82		14	719	851	55	
2011		53	1,170	558	607		173	2,403	1,529	1,985	2,712
TOTAL		131	6,390	44,598	6,118		187	3,506	6,274	32,955	6,407

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,214	89,945	6,407	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-120,948	-103,297	234	
TOTAL LOSSES			6,641	
EXPECTED LOSSES	350,180	247,602	27,708	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.012	.012
PRES. ON RATE LEVEL	.574	.406	.045	1.025
DERIVED BY FORMULA	.563	.382	.043	.988
UNDERLYING PRES. RATE	.594	.420	.047	1.061
PROPOSED	.563	.382	.043	.988

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.233
IND. RATES				1.23	MINIMUM PREMIUM	605
MAN. RATES	1.06	1.19	1.27	+ 1.23	PRESENT	620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	738,936	1,502,552	.203	1		4	11	22	38	
2008	717,213	2,633,378	.367			6	7	25	38	
2009	707,015	2,445,563	.345			4	15	21	40	
2010	737,719	2,920,740	.395			4	11	31	46	
2011	778,587	1,902,690	.244		1		6	34	41	
TOTAL	3,679,470	11,404,923	.310	1	1	18	50	133	203	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	165,000		316,465	154,298	78,861	150		229,982	186,051	184,377	187,368
2008			888,565	284,253	121,011			755,062	207,620	162,855	214,012
2009			494,948	332,094	126,148			385,791	535,069	283,631	287,882
2010			466,687	341,445	274,399			824,599	297,146	541,029	175,435
2011		475,354	110,567	171,393		397,706		243,445	316,602		187,623
TOTAL	165,000	475,354	2,166,665	1,222,657	771,812	150	397,706	2,195,434	1,469,331	1,488,494	1,052,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	289,245		638,310	301,344	191,476	629		704,666	404,662	444,348	177,624
2008		73,304	1,835,433	568,955	265,502		112,082	2,603,856	571,194	380,537	224,071
2009		25,879	1,338,956	646,354	267,910		16,859	1,894,627	1,272,051	591,074	278,958
2010		74,357	1,659,088	714,279	535,275		80,664	3,213,233	907,002	925,703	164,382
2011		389,333	797,944	305,996	215,845		569,084	1,137,547	560,361	378,889	186,685
TOTAL	289,245	562,873	6,269,731	2,536,928	1,476,008	629	778,689	9,553,929	3,715,270	2,720,551	1,031,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,455,096	10,448,757	1,031,720			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,227,715	-3,705,214	9,952			
TOTAL LOSSES	13,227,381	6,743,543	1,041,672			
EXPECTED LOSSES	12,583,787	9,051,497	1,103,842			
CREDIBILITY	.36	.92	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.359	.183	.028	.570		
INDICATED (POST-TEST)	.385	.196	.030	.611		
PRES. ON RATE LEVEL	.330	.238	.029	.597		
DERIVED BY FORMULA	.350	.199	.030	.579		
UNDERLYING PRES. RATE	.342	.246	.030	.618		
PROPOSED	.361	.205	.031	.597		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.745
IND. RATES				.75	MINIMUM PREMIUM	480
MAN. RATES	.52	.60	.74	+ .75	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	51,857	68,507	.132						5	5
2008	62,210	195,576	.314					4	1	5
2009	100,838	11,736	.011						1	1
2010	110,550	351,365	.317			1				1
2011	108,510	205,159	.189					1	7	8
TOTAL	433,965	832,343	.192			1		5	14	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					20,220					29,273	19,014
2008				134,030	4,236				48,456	2,403	6,451
2009					856					2,016	8,864
2010			223,304					96,450			31,611
2011				29,828	24,717				36,721	77,001	36,892
TOTAL			223,304	163,858	50,029			96,450	85,177	110,693	102,832

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					49,094					70,547	18,025
2008			21,594	254,932	12,534			8,934	117,992	7,200	6,754
2009		2	246	239	1,612			444	556	3,837	8,589
2010		24,791	479,287	18,597	10,282		2	309,305	16,763	4,231	29,620
2011		6,354	136,771	59,077	32,966		12,475	190,038	107,967	88,216	36,708
TOTAL		31,147	637,898	332,845	106,488		20,998	508,721	243,278	174,031	99,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,198,764	856,642	99,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-818,383	-485,120	1,813	
TOTAL LOSSES	380,381	371,522	101,509	
EXPECTED LOSSES	2,443,223	1,219,442	177,926	
CREDIBILITY	.09	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.088	.086	.023	.197
INDICATED (POST-TEST)	.094	.092	.025	.211
PRES. ON RATE LEVEL	.544	.271	.040	.855
DERIVED BY FORMULA	.504	.232	.037	.773
UNDERLYING PRES. RATE	.563	.281	.041	.885
PROPOSED	.504	.232	.037	.773

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				.97	MINIMUM PREMIUM	535
MAN. RATES	.86	.97	1.06	+ .97	PRESENT	565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,663,824	10,320,822	.281			14	31	66	111
2008	3,631,721	7,320,445	.201			16	40	57	113
2009	3,682,941	6,508,589	.176		1	12	32	52	97
2010	4,140,453	5,578,623	.134			6	43	60	109
2011	4,280,814	3,115,451	.072			2	14	67	83
TOTAL	19,399,753	32,843,930	.169		1	50	160	302	513

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,938,876	717,114	461,603			3,659,942	1,090,749	836,044	616,494
2008			2,703,184	684,479	329,284			1,881,704	789,070	470,157	462,567
2009	334,414		1,789,255	670,191	279,243			1,376,752	854,545	654,553	549,636
2010			956,088	668,625	364,077			736,414	1,231,011	950,870	671,538
2011			274,572	385,626	389,247			322,733	423,350	762,838	557,085
TOTAL	334,414		8,661,975	3,126,035	1,823,454			7,977,545	4,388,725	3,674,462	2,857,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,425,439	1,400,527	1,120,770			4,923,475	2,372,378	2,014,865	584,436
2008		188,540	4,714,536	1,376,962	718,492		232,089	5,464,487	2,073,634	1,096,677	484,308
2009	289,780	70,413	3,563,391	1,327,794	596,412		47,700	5,086,229	2,155,553	1,344,149	532,597
2010		140,618	3,097,617	1,293,117	746,524		91,548	4,184,252	2,653,891	1,671,624	629,231
2011		135,854	2,415,844	868,700	520,548		258,575	2,885,962	1,210,615	900,018	554,299
TOTAL	289,780	535,425	17,216,827	6,267,100	3,702,746		629,912	22,544,405	10,466,071	7,027,333	2,784,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,216,349	27,463,250	2,784,871			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,358,145	-9,939,562	28,805			
TOTAL LOSSES	30,858,204	17,523,688	2,813,676			
EXPECTED LOSSES	30,845,606	24,443,689	3,103,960			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.159	.090	.015	.264		
INDICATED (POST-TEST)	.170	.096	.016	.282		
PRES. ON RATE LEVEL	.154	.122	.015	.291		
DERIVED BY FORMULA	.170	.096	.016	.282		
UNDERLYING PRES. RATE	.159	.126	.016	.301		
PROPOSED	.170	.096	.016	.282		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.352
IND. RATES				.35	MINIMUM PREMIUM	380
MAN. RATES	.28	.34	.36	+ .35	PRESENT	385

+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
2007	43,405	1,066,422	2.456			43,405			2	6	10	18
2008	41,404	916,703	2.214			41,404			2	9	3	14
2009	39,911	283,310	.709			39,911			1	4	6	11
2010	40,983	1,078,479	2.631			40,983			3	3	9	15
2011	42,382	251,992	.594			42,382				2	8	10
TOTAL	208,085	3,596,906	1.729			208,085			8	24	36	68

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			197,807	167,336	38,497			174,443	393,513	27,604	67,222
2008			167,251	217,125	12,525			129,114	353,899	10,250	26,539
2009			70,622	11,461	14,296			65,495	4,586	69,892	46,958
2010			261,994	50,141	49,826			523,938	78,801	75,324	38,455
2011				42,541	27,512				119,807	31,167	30,965
TOTAL			697,674	488,604	142,656			892,990	950,606	214,237	210,139

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			398,977	326,807	93,469			534,493	855,891	66,527	63,727
2008		14,622	390,801	416,674	33,809		20,080	522,953	868,609	38,424	27,786
2009		3,562	173,630	27,491	29,325		2,715	276,767	37,896	135,442	45,502
2010		32,515	664,245	126,697	104,044		47,096	1,768,457	258,038	150,376	36,032
2011		8,274	177,841	75,999	38,023		20,843	335,686	171,280	52,773	30,810
TOTAL		58,973	1,805,494	973,668	298,670		90,734	3,438,356	2,191,714	443,542	203,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,393,557	3,907,594	203,857			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,526,378	-1,691,173	1,895			
TOTAL LOSSES	3,867,179	2,216,421	205,752			
EXPECTED LOSSES	4,536,253	4,111,759	214,326			
CREDIBILITY	.05	.14	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.858	1.065	.099	3.022		
INDICATED (POST-TEST)	1.992	1.142	.106	3.240		
PRES. ON RATE LEVEL	2.105	1.908	.100	4.113		
DERIVED BY FORMULA	2.099	1.801	.101	4.001		
UNDERLYING PRES. RATE	2.180	1.976	.103	4.259		
PROPOSED	2.099	1.801	.101	4.001		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.995
IND. RATES				5.00	MINIMUM PREMIUM	1565
MAN. RATES	3.80	4.49	5.10	+ 5.00	PRESENT	1610

+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
2007	388,407	802,866	.206			388,407				7	13	20
2008	397,977	138,285	.034			397,977					3	3
2009	366,854	274,057	.074			366,854				4	4	8
2010	425,884	846,334	.198			425,884				4	10	14
2011	495,039	496,970	.100			495,039			1	1	6	8
TOTAL	2,074,161	2,558,512	.123			2,074,161			1	16	36	53

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				222,627	22,875				247,396	269,982	39,986
2008					9,117					54,507	74,661
2009				47,991	10,967				110,934	49,336	54,829
2010				122,646	68,727				296,252	278,223	80,486
2011			74,406	20,000	45,445			22,264		313,477	21,378
TOTAL			74,406	413,264	157,131			22,264	654,582	965,525	271,340

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				434,791	55,541				538,086	650,657	37,906
2008			592	1,067	18,669			3,163	7,737	120,885	78,170
2009		286	29,256	88,238	23,275		364	85,052	250,777	102,013	53,129
2010		7,392	213,007	224,531	132,658		8,911	543,063	636,846	473,947	75,415
2011		24,321	336,848	81,665	60,585		40,265	486,474	264,318	336,349	21,271
TOTAL		31,999	579,703	830,292	290,728		49,540	1,117,752	1,697,764	1,683,851	265,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,778,994	4,502,635	265,891			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,939,881	-1,420,719	3,572			
TOTAL LOSSES		3,081,916	269,463			
EXPECTED LOSSES	5,807,651	3,526,074	373,349			
CREDIBILITY	.25	.63	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.149	.013	.162		
INDICATED (POST-TEST)	.000	.160	.014	.174		
PRES. ON RATE LEVEL	.271	.164	.017	.452		
DERIVED BY FORMULA	.203	.161	.015	.379		
UNDERLYING PRES. RATE	.280	.170	.018	.468		
PROPOSED	.203	.161	.015	.379		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.473
IND. RATES				.47	MINIMUM PREMIUM	410
MAN. RATES	.72	.72	.56	+ .47	PRESENT	435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	338,109	240,282	.071			1	3	2	6	
2008	356,181	242,599	.068				3	1	4	
2009	371,597	658,215	.177	1		1	2	1	5	
2010	377,024	171,358	.045				1	3	4	
2011	391,485	357,452	.091				1	4	5	
TOTAL	1,834,396	1,669,906	.091	1		2	10	11	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			132,869	16,197	30,690				6,400	29,170	24,956
2008				59,244	2,714				114,820		65,821
2009	280,560		137,001	19,415	12,997	6,940		129,303	25,383		46,616
2010				23,719	27,464				63,813	22,856	33,506
2011				20,000	96,635				37,422	155,096	48,299
TOTAL	280,560		269,870	138,575	170,500	6,940		129,303	247,838	207,122	219,198

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			267,997	31,633	74,515				13,920	70,299	23,658
2008			9,599	112,784	7,265			20,838	278,785	4,430	68,915
2009	243,114	6,852	331,088	44,204	28,983	16,521	5,287	527,006	71,493	6,074	45,171
2010		1,712	51,215	51,971	50,281		1,731	100,972	118,818	43,307	31,395
2011		12,510	269,903	124,998	114,962		19,643	292,669	173,031	171,730	48,058
TOTAL	243,114	21,074	929,802	365,590	276,006	16,521	26,661	941,485	656,047	295,840	217,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,178,657	1,593,483	217,197			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-592,349	-493,653	2,172			
TOTAL LOSSES	1,586,308	1,099,830	219,369			
EXPECTED LOSSES	1,761,021	1,210,701	238,472			
CREDIBILITY	.23	.58	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.086	.060	.012	.158		
INDICATED (POST-TEST)	.092	.064	.013	.169		
PRES. ON RATE LEVEL	.093	.064	.012	.169		
DERIVED BY FORMULA	.093	.064	.013	.170		
UNDERLYING PRES. RATE	.096	.066	.013	.175		
PROPOSED	.092	.064	.013	.169		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.211
IND. RATES				.21	MINIMUM PREMIUM	345
MAN. RATES	.18	.19	.21	+ .21	PRESENT	345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	613,870	2,247,485	.366			5	16	38	59	
2008	653,629	2,841,087	.434			5	13	26	44	
2009	677,137	3,441,247	.508			6	18	30	54	
2010	716,054	1,947,172	.271			3	10	26	39	
2011	731,428	2,011,895	.275			1	8	35	44	
TOTAL	3,392,118	12,488,886	.368			20	65	155	240	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			674,026	319,477	89,492			518,007	289,181	185,423	171,879
2008			928,703	363,752	117,446			722,483	283,508	241,707	183,488
2009			903,339	438,055	116,697			920,878	609,895	290,672	161,711
2010			306,495	160,922	171,176			349,674	291,468	261,437	406,000
2011			171,843	267,629	284,129			36,901	374,990	681,184	195,219
TOTAL			2,984,406	1,549,835	778,940			2,547,943	1,849,042	1,660,423	1,118,297

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,077,976	623,940	217,286			1,248,631	628,968	446,869	162,941
2008		66,121	1,673,451	717,971	259,567		89,082	2,097,900	757,610	556,022	192,112
2009		35,202	1,808,399	839,810	260,412		27,559	2,971,539	1,468,592	618,409	156,698
2010		45,547	998,166	369,144	329,003		37,757	1,583,181	677,626	461,225	380,422
2011		102,914	1,783,763	622,558	379,578		137,765	1,939,757	1,026,859	791,055	194,243
TOTAL		249,784	7,341,755	3,173,423	1,445,846		292,163	9,841,008	4,559,655	2,873,580	1,086,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,724,710	12,052,504	1,086,416			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,839,655	-3,505,459	9,970			
TOTAL LOSSES	12,885,055	8,547,045	1,096,386			
EXPECTED LOSSES	14,382,581	8,615,980	1,085,477			
CREDIBILITY	.35	.87	.90			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.380	.252	.032	.664		
INDICATED (POST-TEST)	.407	.270	.034	.711		
PRES. ON RATE LEVEL	.410	.245	.031	.686		
DERIVED BY FORMULA	.409	.267	.034	.710		
UNDERLYING PRES. RATE	.424	.254	.032	.710		
PROPOSED	.409	.267	.034	.710		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.886
IND. RATES				.89	MINIMUM PREMIUM	515
MAN. RATES	.64	.74	.85	+ .89	PRESENT	510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	17,906	24,961	.139								
2008	24,492	476,579	1,945			2	2	4		8	
2009	26,504	165,791	.625				2	3		5	
2010	28,051	180,687	.644			1	2	3		6	
2011	31,472	353,216	1.122				2	12		14	
TOTAL	128,425	1,201,234	.935			3	8	22		33	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			247,384	50,600	2,791			126,033	2,061	5,310	24,961
2008				66,323	5,886				43,978	16,881	42,400
2009			76,408	8,488	5,285			42,101	1,861	10,524	32,723
2010				29,093	115,926				36,463	113,686	36,020
2011											58,048
TOTAL			323,792	154,504	129,888			168,134	84,363	146,401	194,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											23,663
2008		21,620	533,982	100,861	9,990		19,600	447,868	13,444	13,844	44,393
2009		366	37,793	119,361	14,701		145	33,129	98,671	35,345	31,709
2010		10,156	201,223	23,083	14,093		4,319	160,414	16,653	18,988	33,751
2011		15,658	337,753	155,534	138,633		15,733	236,804	137,826	127,343	57,758
TOTAL		47,800	1,110,751	398,839	177,417		39,797	878,215	266,594	195,520	191,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,076,563	1,038,370	191,274	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-362,299	-283,187	1,780	
TOTAL LOSSES	1,714,264	755,183	193,054	
EXPECTED LOSSES	1,081,339	711,475	181,080	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.335	.588	.150	2.073
INDICATED (POST-TEST)	1.431	.630	.161	2.222
PRES. ON RATE LEVEL	.813	.535	.136	1.484
DERIVED BY FORMULA	.838	.545	.139	1.522
UNDERLYING PRES. RATE	.842	.554	.141	1.537
PROPOSED	.838	.545	.139	1.522

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.900
IND. RATES				1.90	MINIMUM PREMIUM	775
MAN. RATES	1.39	1.64	1.84	+ 1.90	PRESENT	765

+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
2007	30,783	134,191	.435			30,783				1	6	7
2008	32,336	284,778	.880			32,336				3	7	10
2009	33,923	170,630	.502			33,923					6	6
2010	34,890	1,348,150	3.864			34,890			1	5	4	10
2011	34,773	485,862	1.397			34,773			1		8	9
TOTAL	166,705	2,423,611	1.454			166,705			2	9	31	42

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				35,695	8,227				11,940	27,237	51,092
2008				40,577	19,323				105,003	34,665	85,210
2009					8,080					51,546	111,004
2010			227,290	201,260	1,330			467,045	279,139	16,473	155,613
2011			117,633		56,789			43,130		102,563	165,747
TOTAL			344,923	277,532	93,749			510,175	396,082	232,484	568,666

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				69,712	19,976				25,970	65,641	48,435
2008			7,703	79,292	40,731			21,074	259,869	80,926	89,215
2009		23	2,306	2,255	15,213		45	11,319	14,275	98,073	107,563
2010		19,965	465,551	308,806	28,230		23,620	1,003,707	510,796	65,236	145,809
2011		32,853	412,360	78,339	73,740		32,487	290,314	96,994	112,569	164,918
TOTAL		52,841	887,920	538,404	177,890		56,152	1,326,414	907,904	422,445	555,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,323,327	2,046,643	555,940	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-513,462	-612,932	3,496	
TOTAL LOSSES	1,809,865	1,433,711	559,436	
EXPECTED LOSSES	1,523,684	1,500,345	386,756	
CREDIBILITY	.05	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.086	.860	.336	2.282
INDICATED (POST-TEST)	1.164	.922	.360	2.446
PRES. ON RATE LEVEL	.883	.869	.224	1.976
DERIVED BY FORMULA	.897	.875	.240	2.012
UNDERLYING PRES. RATE	.914	.900	.232	2.046
PROPOSED	.897	.875	.240	2.012

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.51	MINIMUM PREMIUM	930
MAN. RATES	1.93	2.17	2.45	+ 2.51	PRESENT	925

+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
2007	131,210	4,247,132	3.236			131,210			7	10	61	78
2008	172,573	3,190,119	1.848			172,573			5	17	73	95
2009	170,945	5,132,768	3.002			170,945	1		7	27	59	94
2010	158,568	3,339,930	2.106			158,568			7	15	64	86
2011	162,053	2,697,809	1.664			162,053			4	8	81	93
TOTAL	795,349	18,607,758	2.340			795,349		1	30	77	338	446

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,370,542	234,920	350,654			1,423,256	241,277	338,496	287,987
2008			775,663	391,912	253,742			631,127	406,349	477,562	253,764
2009		560,156	1,089,738	470,352	209,589		386,250	864,160	561,632	523,996	466,895
2010			877,950	323,517	198,260			891,336	306,454	395,535	346,878
2011			468,798	291,804	331,913			321,906	322,327	727,614	233,447
TOTAL		560,156	4,582,691	1,712,505	1,344,158		386,250	4,131,785	1,838,039	2,463,203	1,588,971

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,027,226	458,798	851,388			2,805,370	524,778	815,776	273,012
2008		55,011	1,416,328	785,081	537,989		57,612	1,415,492	1,076,999	1,080,649	265,691
2009		384,688	2,402,420	931,891	442,110		273,574	3,231,319	1,434,665	1,059,942	452,421
2010		110,648	2,329,441	670,634	417,091		78,822	3,115,051	848,017	695,390	325,024
2011		171,953	2,602,972	740,226	456,322		275,979	2,834,200	1,078,305	850,638	232,280
TOTAL		722,300	10,778,387	3,586,630	2,704,900		685,987	13,401,432	4,962,764	4,502,395	1,548,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,588,106	15,756,689	1,548,428			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,077,425	-6,042,048	16,242			
TOTAL LOSSES	18,510,681	9,714,641	1,564,670			
EXPECTED LOSSES	20,925,632	14,849,167	1,821,349			
CREDIBILITY	.13	.33	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.327	1.221	.197	3.745		
INDICATED (POST-TEST)	2.495	1.309	.211	4.015		
PRES. ON RATE LEVEL	2.541	1.803	.221	4.565		
DERIVED BY FORMULA	2.535	1.640	.218	4.393		
UNDERLYING PRES. RATE	2.631	1.867	.229	4.727		
PROPOSED	2.535	1.640	.218	4.393		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.485
IND. RATES				5.49	MINIMUM PREMIUM	1690
MAN. RATES	4.79	5.31	5.66	+ 5.49	PRESENT	1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	326,769	4,086,587	1.250			3	19	70	92
2008	338,000	3,377,208	.999			6	9	47	62
2009	354,502	2,302,713	.649			3	5	47	55
2010	340,743	1,625,230	.476			1	8	31	40
2011	374,494	1,102,173	.294			2	1	44	47
TOTAL	1,734,508	12,493,911	.720			15	42	239	296

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			846,668	602,796	321,312			802,671	732,023	590,738	190,379
2008			1,642,892	209,948	161,222			684,107	145,662	346,353	187,024
2009			657,072	64,312	241,136			726,922	113,930	304,072	195,269
2010			289,205	157,932	229,028			269,197	239,898	296,081	143,889
2011			152,731	11,847	165,267			116,117	17,498	540,004	98,709
TOTAL			3,588,568	1,046,835	1,117,965			2,599,014	1,249,011	2,077,248	815,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,046,270	1,177,260	780,145			1,569,073	1,592,150	1,423,677	180,479
2008		88,596	2,198,308	435,765	347,700		68,275	1,604,219	429,629	780,668	195,814
2009		15,890	805,931	195,106	465,252		15,173	1,570,015	375,974	598,683	189,216
2010		29,451	704,451	386,734	422,098		20,263	930,372	575,704	502,325	134,824
2011		53,606	771,584	212,339	203,627		113,900	1,165,680	499,405	587,733	98,215
TOTAL		187,543	5,526,544	2,407,204	2,218,822		217,611	6,839,359	3,472,862	3,893,086	798,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,771,057	11,991,974	798,548			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,527,333	-4,196,573	8,516			
TOTAL LOSSES	9,243,724	7,795,401	807,064			
EXPECTED LOSSES	10,511,119	10,285,632	936,634			
CREDIBILITY	.22	.56	.58			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.533	.449	.047	1.029		
INDICATED (POST-TEST)	.571	.481	.050	1.102		
PRES. ON RATE LEVEL	.585	.573	.052	1.210		
DERIVED BY FORMULA	.582	.521	.051	1.154		
UNDERLYING PRES. RATE	.606	.593	.054	1.253		
PROPOSED	.582	.521	.051	1.154		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.440
IND. RATES				1.44	MINIMUM PREMIUM	655
MAN. RATES	1.05	1.34	1.50	+ 1.44	PRESENT	680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	83,197	47								
2008	85,850	2,715	.003							
2009	89,670	233,072	.259				1	1		2
2010	85,306	2,769	.003							
2011	103,568	2,413	.002							
TOTAL	447,591	241,016	.054				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											47
2008											2,715
2009				61,086	15,000				146,480	4,246	6,260
2010											2,769
2011											2,413
TOTAL				61,086	15,000				146,480	4,246	14,204

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											45
2008											2,843
2009		363	37,540	112,616	31,578		426	98,927	314,257	18,827	6,066
2010											2,595
2011											2,401
TOTAL		363	37,540	112,616	31,578		426	98,927	314,257	18,827	13,950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	137,256	477,278	13,950			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-156,881	-72,568	585			
TOTAL LOSSES		404,710	14,535			
EXPECTED LOSSES	469,971	179,036	62,664			
CREDIBILITY	.09	.23	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.090	.003	.093		
INDICATED (POST-TEST)	.000	.096	.003	.099		
PRES. ON RATE LEVEL	.101	.039	.014	.154		
DERIVED BY FORMULA	.092	.052	.011	.155		
UNDERLYING PRES. RATE	.105	.040	.014	.159		
PROPOSED	.091	.052	.011	.154		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.192
IND. RATES				.19	MINIMUM PREMIUM	340
MAN. RATES	.14	.17	.19	+ .19	PRESENT	340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	65,687	299,428	.455			1				1
2008	60,036	88,209	.146				2		1	3
2009	59,049	270,293	.457				1		7	8
2010	59,458	38,534	.064							
2011	57,963	19,457	.033							
TOTAL	302,193	715,921	.237			1	3		8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			96,054					165,155			38,219
2008				16,345	2,191				55,899	4,567	9,207
2009				17,726	63,512				70,276	116,165	2,614
2010											38,534
2011											19,457
TOTAL			96,054	34,071	65,703			165,155	126,175	120,732	108,031

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			193,741					506,035			36,232
2008			2,744	31,283	4,955			10,411	136,375	12,286	9,640
2009		270	27,777	49,212	120,571		308	72,540	182,376	226,176	2,533
2010											36,106
2011											19,360
TOTAL		270	224,262	80,495	125,526		308	588,986	318,751	238,462	103,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	813,826	763,234	103,871			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-345,564	-296,729	1,950			
TOTAL LOSSES	468,262	466,505	105,821			
EXPECTED LOSSES	1,024,435	716,196	226,645			
CREDIBILITY	.07	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.155	.154	.035	.344		
INDICATED (POST-TEST)	.166	.165	.038	.369		
PRES. ON RATE LEVEL	.327	.229	.073	.629		
DERIVED BY FORMULA	.316	.218	.067	.601		
UNDERLYING PRES. RATE	.339	.237	.075	.651		
PROPOSED	.316	.218	.067	.601		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.750
IND. RATES				.75	MINIMUM PREMIUM	480
MAN. RATES	.62	.72	.78	+ .75	PRESENT	495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	16,276	866,965	5,326			1	9	13	23	
2008	15,273	116,259	.761				4	4	8	
2009	16,366	89,283	.545				1	5	6	
2010	15,672	890,172	5,680			2	11	12	25	
2011	14,572	382,104	2,622				2	18	20	
TOTAL	78,159	2,344,783	3,000			3	27	52	82	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			101,937	144,107	49,589			253,467	125,446	107,509	84,910
2008				27,843	1,981				29,782	9,309	47,344
2009				14,094	2,946				13,170	25,550	33,523
2010			185,437	175,670	10,449			218,602	203,095	44,539	52,380
2011				104,671	25,787				117,487	51,738	82,421
TOTAL			287,374	466,385	90,752			472,069	488,980	238,645	300,578

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			160,428	281,441	120,402			605,973	272,846	259,097	80,495
2008			4,557	53,087	4,861			5,947	73,632	21,794	49,569
2009		84	8,509	25,838	6,320		62	14,429	35,222	49,579	32,484
2010		32,178	694,545	286,059	46,800		27,287	1,104,713	407,308	104,022	49,080
2011		16,032	344,316	142,317	44,971		22,370	356,547	185,369	74,358	82,009
TOTAL		48,294	1,212,355	788,742	223,354		49,719	2,087,609	974,377	508,850	293,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,397,977	2,495,323	293,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-293,521	-680,084	2,223	
TOTAL LOSSES	3,104,456	1,815,239	295,860	
EXPECTED LOSSES	868,346	1,638,995	260,270	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.972	2.322	.379	6.673
INDICATED (POST-TEST)	4.258	2.489	.406	7.153
PRES. ON RATE LEVEL	1.073	2.025	.322	3.420
DERIVED BY FORMULA	1.169	2.057	.328	3.554
UNDERLYING PRES. RATE	1.111	2.097	.333	3.541
PROPOSED	1.169	2.057	.328	3.554

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.437
IND. RATES				4.44	MINIMUM PREMIUM	1420
MAN. RATES	2.95	3.56	4.24	+ 4.44	PRESENT	1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	273,746	1,680,435	.613			2	5	12	19
2008	257,613	1,443,181	.560			2	2	15	19
2009	258,702	654,236	.252				7	7	14
2010	257,396	392,774	.152				1	7	8
2011	264,789	839,670	.317				4	12	17
TOTAL	1,312,246	5,010,296	.382			1	19	53	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			330,971	124,140	78,710			738,239	125,895	150,098	132,382
2008			306,094	24,508	159,200			247,687	34,504	525,210	145,978
2009				157,548	43,734				268,149	33,657	151,148
2010				24,563	28,768				117,271	46,678	175,494
2011	3,500			76,379	137,665				100,625	343,978	177,523
TOTAL	3,500		637,065	407,138	448,077			985,926	646,444	1,099,621	782,525

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			488,639	242,446	191,109			1,000,302	273,821	361,738	125,498
2008		22,445	559,978	69,804	329,588		29,049	699,652	169,732	1,169,070	152,839
2009		949	98,258	291,860	90,953		803	186,793	582,451	83,717	146,462
2010		1,786	53,271	54,015	52,635		3,202	187,567	220,669	86,997	164,438
2011	7,778	23,944	515,764	230,606	170,661		46,186	692,568	405,202	383,725	176,635
TOTAL	7,778	49,124	1,715,910	888,731	834,946		79,240	2,766,882	1,651,875	2,085,247	765,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,618,934	5,460,799	765,872			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,152,433	-1,557,038	6,003			
TOTAL LOSSES	3,466,501	3,903,761	771,875			
EXPECTED LOSSES	3,424,962	3,779,267	682,368			
CREDIBILITY	.18	.46	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.264	.297	.059	.620		
INDICATED (POST-TEST)	.283	.318	.063	.664		
PRES. ON RATE LEVEL	.252	.278	.050	.580		
DERIVED BY FORMULA	.258	.296	.056	.610		
UNDERLYING PRES. RATE	.261	.288	.052	.601		
PROPOSED	.258	.296	.056	.610		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.761
IND. RATES				.76	MINIMUM PREMIUM	485
MAN. RATES	.53	.64	.72	+ .76	PRESENT	475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,175	294,612	5.692				3	3	6
2008	5,892	18,209	.309					1	1
2009	4,648	284,360	6.117			2	1		3
2010	4,349	30,711	.706				1	1	2
2011	4,641	9,898	.213						
TOTAL	24,705	637,790	2.582			2	5	5	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				98,105	11,822				155,531	22,511	6,643
2008					6,029					6,029	6,151
2009			180,618	15,341				81,191	2,890		4,320
2010				2,246	137				8,987	4,615	14,726
2011											9,898
TOTAL			180,618	115,692	17,988			81,191	167,408	33,155	41,738

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				191,600	28,704				338,280	54,252	6,298
2008			391	706	12,343			351	856	13,371	6,440
2009		8,933	426,019	35,288	5,391		3,280	322,181	17,003	2,848	4,186
2010		113	3,110	3,433	476		252	14,820	17,424	8,311	13,798
2011											9,849
TOTAL		9,046	429,520	231,027	46,914		3,532	337,352	373,563	78,782	40,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	779,450	730,286	40,571	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,496	-120,510	231	
TOTAL LOSSES	675,954	609,776	40,802	
EXPECTED LOSSES	305,849	292,260	27,422	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.736	2.468	.165	5.369
INDICATED (POST-TEST)	2.933	2.646	.177	5.756
PRES. ON RATE LEVEL	1.196	1.143	.106	2.445
DERIVED BY FORMULA	1.213	1.188	.108	2.509
UNDERLYING PRES. RATE	1.238	1.183	.111	2.532
PROPOSED	1.213	1.188	.108	2.509

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	3.613
IND. RATES				3.61	MINIMUM PREMIUM	1210
MAN. RATES	2.85	3.20	3.46	+ 3.61	PRESENT	1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	9,432	383	.004							
2008	9,931	930,586	9.370		1				3	4
2009	8,993	24,231	.269						2	2
2010	8,726	8,277	.094							
2011	9,489	13,893	.146						1	1
TOTAL	46,571	977,370	2.099		1				6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											383
2008		305,771			91,577		484,700			38,164	10,374
2009					6,560					14,112	3,559
2010											8,277
2011					476					154	13,263
TOTAL		305,771			98,613		484,700			52,430	35,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											363
2008		185,455	14,263	10,718	187,498		771,700	23,476	5,417	84,638	10,862
2009		19	1,875	1,830	12,352		11	3,099	3,908	26,850	3,449
2010											7,756
2011		47	1,062	506	553		19	200	125	162	13,197
TOTAL		185,521	17,200	13,054	200,403		771,730	26,775	9,450	111,650	35,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,001,226	334,557	35,627	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,882	-83,872	593	
TOTAL LOSSES	917,344	250,685	36,220	
EXPECTED LOSSES	249,155	204,446	67,528	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.970	.538	.078	2.586
INDICATED (POST-TEST)	2.112	.577	.084	2.773
PRES. ON RATE LEVEL	.517	.424	.140	1.081
DERIVED BY FORMULA	.549	.432	.137	1.118
UNDERLYING PRES. RATE	.535	.439	.145	1.119
PROPOSED	.549	.432	.137	1.118

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.395
IND. RATES				1.40	MINIMUM PREMIUM	645
MAN. RATES	.96	1.15	1.34	+ 1.40	PRESENT	635

+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
2007	7,129	516	.007			7,129						
2008	6,774	1,084	.016			6,774				1	1	1
2009	6,573	9,637	.146			6,573				1	1	2
2010	6,644	6,024	.090			6,644						
2011	6,844	14,214	.207			6,844					1	1
TOTAL	33,964	31,475	.093			33,964				1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					803					155	516
2008					622					1,582	126
2009				2,963	622				705	1,582	3,765
2010					7,248					2,823	6,024
2011					8,673					4,560	4,143
TOTAL				2,963	8,673				705	4,560	14,574

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,645					345	489
2008			52	94	1,332			10	22	3,064	132
2009		17	1,792	5,431	1,332		4	822	1,947	3,064	3,648
2010					8,408					3,016	5,644
2011		746	16,132	7,729	8,408		248	3,647	2,320	3,016	4,122
TOTAL		763	17,976	13,254	11,385		252	4,479	4,289	6,425	14,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,470	35,353	14,035	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,386	-95,822	367	
TOTAL LOSSES			14,402	
EXPECTED LOSSES	428,966	232,653	41,776	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.042	.042
INDICATED (POST-TEST)	.000	.000	.045	.045
PRES. ON RATE LEVEL	1.220	.662	.118	2.000
DERIVED BY FORMULA	1.196	.636	.115	1.947
UNDERLYING PRES. RATE	1.263	.685	.123	2.071
PROPOSED	1.196	.636	.115	1.947

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.431
IND. RATES				2.43	MINIMUM PREMIUM	910
MAN. RATES	2.26	2.40	2.48	+ 2.43	PRESENT	930

+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
2007	20,576	1,461,473	7.102			20,576			1	2	13	16
2008	20,017	1,251,267	6.251			20,017			2	6	7	15
2009	19,299	93,267	.483			19,299				3	1	4
2010	17,410	168,026	.965			17,410				3	7	10
2011	20,285	207,340	1.022			20,285				1	4	5
TOTAL	97,587	3,181,373	3.260			97,587			3	15	32	50

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			343,653	11,562	194,821			401,473	94,898	370,837	44,229
2008			438,233	91,479	14,481			349,184	230,938	80,864	46,088
2009				12,384	372				53,161	223	27,127
2010				12,399	15,040				46,994	58,850	34,743
2011				38,951	24,859				40,321	32,936	70,273
TOTAL			781,886	166,775	249,573			750,657	466,312	543,710	222,460

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			314,192	22,580	473,024			557,589	206,403	893,717	41,929
2008		28,685	713,034	181,287	36,021		41,455	992,341	588,463	192,453	48,254
2009		66	6,850	22,082	1,376		154	35,618	113,687	4,324	26,286
2010		900	27,245	27,582	27,468		1,484	92,488	108,314	98,523	32,554
2011		7,536	162,108	69,238	34,441		9,038	141,979	76,097	41,736	69,922
TOTAL		37,187	1,223,429	322,769	572,330		52,131	1,820,015	1,092,964	1,230,753	218,945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,132,762	3,218,816	218,945	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,036,207	-1,032,159	2,489	
TOTAL LOSSES	2,096,555	2,186,657	221,434	
EXPECTED LOSSES	3,090,580	2,509,937	283,002	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.148	2.241	.227	4.616
INDICATED (POST-TEST)	2.303	2.402	.243	4.948
PRES. ON RATE LEVEL	3.059	2.484	.280	5.823
DERIVED BY FORMULA	3.036	2.477	.277	5.790
UNDERLYING PRES. RATE	3.167	2.572	.290	6.029
PROPOSED	3.036	2.477	.277	5.790

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.229
IND. RATES				7.23	MINIMUM PREMIUM	2000
MAN. RATES	5.60	6.47	7.22	+ 7.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007														
2008														
2009														
2010														
2011	16													
TOTAL	16													

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.	-114	-147	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	455	554	585	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.081	.081
INDICATED (POST-TEST)	.000	.000	.087	.087
PRES. ON RATE LEVEL	2.746	3.344	3.532	9.622
DERIVED BY FORMULA	2.746	3.344	3.532	9.622
UNDERLYING PRES. RATE	2.843	3.463	3.657	9.963
PROPOSED	2.746	3.344	3.532	9.622

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.014
IND. RATES				12.01	MINIMUM PREMIUM	2000
MAN. RATES	9.35	10.80	11.93	+ 12.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	117,365	4,287,077	3.652			9	14	35	58
2008	124,021	2,879,356	2.321			7	12	20	39
2009	122,144	3,816,869	3.124			9	12	34	55
2010	119,788	1,772,537	1.479			1	18	37	56
2011	121,787	1,908,347	1.566				7	35	42
TOTAL	605,105	14,664,186	2.423			26	63	161	250

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,451,484	233,632	241,607			1,267,638	245,576	659,861	187,279
2008			1,185,572	193,803	118,114			602,767	437,744	224,498	116,858
2009			1,188,805	206,932	318,587			1,201,821	319,338	434,166	147,220
2010			217,263	304,035	158,352			201,257	387,092	357,281	147,257
2011				255,110	278,002				329,595	821,497	224,143
TOTAL			4,043,124	1,193,512	1,114,662			3,273,483	1,719,345	2,497,303	822,757

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,498,319	456,281	586,624			3,459,782	534,128	1,590,260	177,540
2008		95,049	2,349,681	401,410	259,813		89,856	2,142,141	1,129,959	523,883	122,351
2009		45,832	2,273,219	496,294	633,809		35,746	3,678,969	916,750	877,304	142,656
2010		35,247	851,270	562,245	315,089		24,266	1,165,964	853,897	615,647	137,980
2011		58,341	1,255,544	546,365	326,609		110,930	1,690,578	959,414	779,214	223,022
TOTAL		234,469	9,228,033	2,462,595	2,121,944		260,798	12,137,434	4,394,148	4,386,308	803,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,860,734	13,364,995	803,549			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,812,560	-4,906,129	7,738			
TOTAL LOSSES	16,048,174	8,458,866	811,287			
EXPECTED LOSSES	17,233,390	11,956,874	877,402			
CREDIBILITY	.11	.28	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.652	1.398	.134	4.184		
INDICATED (POST-TEST)	2.843	1.499	.144	4.486		
PRES. ON RATE LEVEL	2.751	1.908	.140	4.799		
DERIVED BY FORMULA	2.761	1.793	.141	4.695		
UNDERLYING PRES. RATE	2.848	1.976	.145	4.969		
PROPOSED	2.761	1.793	.141	4.695		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.862
IND. RATES				5.86	MINIMUM PREMIUM	1785
MAN. RATES	4.73	5.48	5.95	+ 5.86	PRESENT	1830

+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
2007	42,076	740,914	1.760			42,076			1	9	16	26
2008	42,703	1,958,975	4.587			42,703			3	8	24	35
2009	39,221	544,664	1.388			39,221				8	16	24
2010	42,047	731,768	1.740			42,047			1	5	17	23
2011	44,016	534,604	1.214			44,016				3	14	17
TOTAL	210,063	4,510,925	2.147			210,063			5	33	87	125

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			86,423	130,003	79,085			32,376	239,495	133,771	39,761
2008			362,107	208,220	193,716			497,303	435,440	231,580	30,609
2009				121,706	84,022				148,852	91,823	98,261
2010			146,978	94,154	34,615			175,109	156,533	96,264	28,115
2011				55,011	37,919				162,885	197,613	81,176
TOTAL			595,508	609,094	429,357			704,788	1,143,205	751,051	277,922

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			174,315	253,894	192,018			99,200	520,901	322,387	37,694
2008		28,249	732,630	423,795	406,305		39,488	993,308	1,105,615	534,396	32,048
2009		875	90,252	239,518	164,860		512	119,749	343,580	185,630	95,215
2010		18,259	400,991	171,144	75,678		16,730	710,555	335,510	176,068	26,344
2011		10,938	235,192	100,794	51,892		42,320	656,958	360,521	237,528	80,770
TOTAL		58,321	1,633,380	1,189,145	890,753		99,050	2,579,770	2,666,127	1,456,009	272,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,370,521	6,202,034	272,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,314,803	-1,634,074	2,281	
TOTAL LOSSES	3,055,718	4,567,960	274,352	
EXPECTED LOSSES	3,907,173	3,995,398	254,176	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.455	2.175	.131	3.761
INDICATED (POST-TEST)	1.560	2.332	.140	4.032
PRES. ON RATE LEVEL	1.796	1.837	.117	3.750
DERIVED BY FORMULA	1.784	1.906	.120	3.810
UNDERLYING PRES. RATE	1.860	1.902	.121	3.883
PROPOSED	1.784	1.906	.120	3.810

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.757
IND. RATES				4.76	MINIMUM PREMIUM	1505
MAN. RATES	3.29	4.03	4.65	+ 4.76	PRESENT	1490

+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
2007	41,859	1,540,488	3.680			41,859			3	2	19	24
2008	32,858	1,265,303	3.850			32,858			1	3	22	26
2009	39,519	268,626	.679			39,519				3	15	18
2010	33,405	921,016	2.757			33,405			1	7	16	24
2011	42,737	975,357	2.282			42,737				10	15	25
TOTAL	190,378	4,970,790	2.611			190,378			5	25	87	117

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			425,364	47,603	139,496			627,226	20,247	164,960	115,592
2008			146,683	42,364	522,106			93,781	26,199	384,953	49,217
2009				37,269	43,301				27,026	88,502	72,528
2010			124,525	83,862	60,319			141,831	202,968	272,319	35,192
2011				298,314	45,567				310,055	229,150	92,271
TOTAL			696,572	509,412	810,789			862,838	586,495	1,139,884	364,800

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			766,231	92,969	338,695			1,503,795	44,037	397,555	109,581
2008		12,819	346,205	133,130	878,580		14,592	355,456	113,188	687,713	51,530
2009		313	32,643	78,247	83,574		156	37,533	82,266	170,362	70,280
2010		20,479	447,988	172,927	120,159		20,255	905,805	503,804	461,067	32,975
2011		42,830	919,175	375,805	95,776		67,340	1,060,619	565,377	295,145	91,810
TOTAL		76,441	2,512,242	853,078	1,516,784		102,343	3,863,208	1,308,672	2,011,842	356,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,554,234	5,690,376	356,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,208,033	-1,527,795	2,991	
TOTAL LOSSES	5,346,201	4,162,581	359,167	
EXPECTED LOSSES	3,638,123	3,712,373	329,354	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.808	2.186	.189	5.183
INDICATED (POST-TEST)	3.010	2.343	.203	5.556
PRES. ON RATE LEVEL	1.846	1.883	.167	3.896
DERIVED BY FORMULA	1.904	1.943	.172	4.019
UNDERLYING PRES. RATE	1.911	1.950	.173	4.034
PROPOSED	1.904	1.943	.172	4.019

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.018
IND. RATES				5.02	MINIMUM PREMIUM	1570
MAN. RATES	3.75	4.27	4.83	+ 5.02	PRESENT	1540

+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
2007	203,760	2,866,253	1.406			203,760			4	24	57	85
2008	205,440	2,151,354	1.047			205,440			1	28	52	81
2009	205,696	1,997,919	.971			205,696			1	17	51	69
2010	226,061	2,130,573	.942			226,061			2	21	55	78
2011	226,726	1,817,680	.801			226,726				10	63	73
TOTAL	1,067,683	10,963,779	1.027			1,067,683			8	100	278	386

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			375,847	440,184	269,374			283,530	755,011	420,601	321,706
2008			83,037	351,189	301,148			287,976	460,301	337,721	329,982
2009			80,645	209,085	164,195			189,979	234,581	831,586	287,848
2010			297,132	399,694	148,526			103,522	489,007	402,502	290,190
2011				198,162	330,015				229,026	761,297	299,180
TOTAL			836,661	1,598,314	1,213,258			865,007	2,167,926	2,753,707	1,528,906

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			709,839	859,680	654,040			764,269	1,642,148	1,013,651	304,977
2008		3,871	169,536	702,728	627,206		23,896	648,313	1,174,929	769,176	345,491
2009		4,280	289,326	419,294	320,668		6,633	839,661	726,923	1,450,785	278,925
2010		58,788	1,340,786	713,377	316,242		24,441	1,234,902	1,042,790	697,323	271,908
2011		59,307	1,277,710	569,302	411,295		103,123	1,548,358	904,475	850,282	297,684
TOTAL		126,246	3,787,197	3,264,381	2,329,451		158,093	5,035,503	5,491,265	4,781,217	1,498,985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,107,039	15,866,314	1,498,985			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,392,793	-5,546,651	15,081			
TOTAL LOSSES	5,714,246	10,319,663	1,514,066			
EXPECTED LOSSES	10,078,927	13,591,605	1,654,909			
CREDIBILITY	.16	.40	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.535	.967	.142	1.644		
INDICATED (POST-TEST)	.574	1.037	.152	1.763		
PRES. ON RATE LEVEL	.912	1.229	.150	2.291		
DERIVED BY FORMULA	.858	1.152	.151	2.161		
UNDERLYING PRES. RATE	.944	1.273	.155	2.372		
PROPOSED	.858	1.152	.151	2.161		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.698
IND. RATES				2.70	MINIMUM PREMIUM	980
MAN. RATES	2.29	2.61	2.84	+ 2.70	PRESENT	1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	51,170	374,028	.730				3	10	13
2008	51,868	565,152	1.089				1	7	8
2009	51,897	360,226	.694				3	11	14
2010	53,288	510,752	.958				4	13	17
2011	53,582	652,193	1.217				4	13	17
TOTAL	261,805	2,462,351	.941				15	54	69

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				97,557	9,185				153,160	45,102	69,024
2008				42,417	86,518				72,166	304,288	59,763
2009				54,343	95,758				22,038	115,561	72,526
2010				78,574	34,369				108,562	189,551	99,696
2011				112,322	179,433				102,775	201,440	56,223
TOTAL				385,213	405,263				458,701	855,942	357,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				190,529	22,300				333,123	108,697	65,435
2008			12,312	90,572	177,048			30,607	218,005	671,248	62,572
2009		552	56,914	123,223	183,290		164	40,136	79,106	221,492	70,278
2010		4,544	129,616	138,023	68,207		3,713	236,817	276,750	312,557	93,415
2011		32,827	707,253	314,555	224,281		33,660	513,698	290,594	231,850	55,942
TOTAL		37,923	906,095	856,902	675,126		37,537	821,258	1,197,578	1,545,844	347,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,802,813	4,275,450	347,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-577,865	-1,233,243	3,500	
TOTAL LOSSES	1,224,948	3,042,207	351,142	
EXPECTED LOSSES	1,714,822	3,008,139	392,708	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.468	1.162	.134	1.764
INDICATED (POST-TEST)	.502	1.246	.144	1.892
PRES. ON RATE LEVEL	.632	1.110	.145	1.887
DERIVED BY FORMULA	.624	1.132	.145	1.901
UNDERLYING PRES. RATE	.655	1.149	.150	1.954
PROPOSED	.621	1.127	.144	1.892

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.36	MINIMUM PREMIUM	890
MAN. RATES	1.85	2.14	2.34	+ 2.36	PRESENT	895

+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
2007	43,507	138,974	.319			43,507				2	5	7
2008	42,333	209,883	.495			42,333				1	2	3
2009	41,906	147,752	.352			41,906				2		2
2010	41,575	47,510	.114			41,575					3	3
2011	43,715	36,242	.082			43,715					2	2
TOTAL	213,036	580,361	.272			213,036				5	12	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				25,268	30,420				8,565	51,477	23,244
2008				40,756	4,632				155,873	5,202	3,420
2009				33,782					100,147		13,823
2010					20,835					18,813	7,862
2011					2,096					21,707	12,439
TOTAL				99,806	57,983				264,585	97,199	60,788

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				49,348	73,860				18,629	124,059	22,035
2008			6,782	77,911	10,660			28,593	379,202	17,552	3,581
2009		178	18,393	59,959	1,845		288	67,002	214,055	7,346	13,394
2010		422	14,727	12,567	36,206		97	8,125	9,318	29,828	7,367
2011		214	4,663	2,236	2,432		1,969	28,051	17,854	23,185	12,377
TOTAL		814	44,565	202,021	125,003		2,354	131,771	639,058	201,970	58,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	179,504	1,168,052	58,754			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-232,138	-283,601	698			
TOTAL LOSSES		884,451	59,452			
EXPECTED LOSSES	690,237	690,237	78,824			
CREDIBILITY	.05	.14	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.415	.028	.443		
INDICATED (POST-TEST)	.000	.445	.030	.475		
PRES. ON RATE LEVEL	.313	.313	.036	.662		
DERIVED BY FORMULA	.297	.331	.035	.663		
UNDERLYING PRES. RATE	.324	.324	.037	.685		
PROPOSED	.297	.330	.035	.662		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.826
IND. RATES				.83	MINIMUM PREMIUM	500
MAN. RATES	.63	.73	.82	+ .83	PRESENT	505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,790	9,567	.342							
2008	3,172	104,293	3.287				1			1
2009	3,426	17,874	.521							
2010	3,582	72,410	2.021				1			1
2011	3,589	40,483	1.127						4	4
TOTAL	16,559	244,627	1.477				2		4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,567
2008				21,295					77,838		5,160
2009											17,874
2010				49,696					17,711		5,003
2011					4,275					34,771	1,437
TOTAL				70,991	4,275				95,549	34,771	39,041

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,070
2008			3,386	40,426	613			14,126	188,992	3,003	5,403
2009											17,320
2010		2,434	66,620	74,187	5,369		448	25,280	29,836	1,963	4,688
2011		435	9,513	4,555	4,959		3,140	44,920	28,587	37,136	1,430
TOTAL		2,869	79,519	119,168	10,941		3,588	84,326	247,415	42,102	37,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	170,302	419,626	37,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-120,603	-67,575	353	
TOTAL LOSSES	49,699	352,051	38,264	
EXPECTED LOSSES	358,006	166,583	38,251	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.300	2.126	.231	2.657
INDICATED (POST-TEST)	.322	2.279	.248	2.849
PRES. ON RATE LEVEL	2.088	.972	.223	3.283
DERIVED BY FORMULA	2.070	1.011	.224	3.305
UNDERLYING PRES. RATE	2.162	1.006	.231	3.399
PROPOSED	2.056	1.004	.223	3.283

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.099
IND. RATES				4.10	MINIMUM PREMIUM	1335
MAN. RATES	3.35	3.78	4.07	+ 4.10	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	11,407	338,169	2,964				2	8	10
2008	12,774	195,964	1,534				2	8	10
2009	12,912	200,035	1,549				2	5	7
2010	13,986	709,695	5,074			1	1	9	11
2011	14,696	195,441	1,329				1	12	13
TOTAL	65,775	1,639,304	2,492			1	8	42	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				64,926	29,646				197,468	28,319	17,810
2008				40,916	41,352				42,985	54,574	16,137
2009				7,385	35,256				32,614	70,939	53,841
2010			67,796	17,614	138,339			110,221	36,956	321,327	17,442
2011				10,000	46,441				38,855	65,133	35,012
TOTAL			67,796	140,841	291,034			110,221	348,878	540,292	140,242

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				126,800	71,980				429,493	68,249	16,884
2008			9,192	82,512	85,845			10,975	112,115	122,692	16,895
2009		138	14,084	22,964	66,792		155	37,409	89,350	137,369	52,172
2010		12,187	286,553	116,141	245,804		13,614	592,603	243,136	519,048	16,343
2011		6,071	130,767	60,494	55,302		11,721	179,945	100,794	75,874	34,837
TOTAL		18,396	440,596	408,911	525,723		25,490	820,932	974,888	923,232	137,131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,305,414	2,832,754	137,131	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-598,907	-639,165	1,285	
TOTAL LOSSES	706,507	2,193,589	138,416	
EXPECTED LOSSES	1,781,846	1,579,915	137,471	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.074	3.335	.210	4.619
INDICATED (POST-TEST)	1.151	3.575	.225	4.951
PRES. ON RATE LEVEL	2.616	2.320	.202	5.138
DERIVED BY FORMULA	2.587	2.395	.204	5.186
UNDERLYING PRES. RATE	2.709	2.402	.209	5.320
PROPOSED	2.563	2.373	.202	5.138

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE
IND. RATES				6.42	MINIMUM PREMIUM
MAN. RATES	4.78	5.55	6.37	+ 6.42	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	35,964	4,338,563	12.063			2	7	21	30	
2008	39,081	509,115	1.302				2	20	22	
2009	38,920	1,331,728	3.421			2	1	27	30	
2010	38,070	1,181,371	3.103			1	7	23	31	
2011	39,443	501,831	1.272				2	18	20	
TOTAL	191,478	7,862,608	4.106			5	19	109	133	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			290,385	152,493	73,635			167,480	3,416,879	157,826	79,865
2008				33,977	158,487				72,793	177,484	66,374
2009			259,928	31,659	292,239			107,425	12,086	554,138	74,253
2010			129,691	133,482	65,888			257,073	242,983	261,568	90,686
2011				62,843	90,501				59,551	217,646	71,290
TOTAL			680,004	414,454	680,750			531,978	3,804,292	1,368,662	382,468

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			585,706	271,049	178,786			513,159	2,469,447	380,361	75,712
2008			15,680	83,052	325,473			23,518	201,934	396,432	69,494
2009		13,713	701,724	149,489	558,610		4,856	553,560	193,634	1,058,721	71,951
2010		21,086	480,625	248,893	134,385		28,297	1,215,317	579,809	451,975	84,973
2011		17,351	373,685	165,442	114,016		28,580	428,051	251,369	242,115	70,934
TOTAL		52,150	2,157,420	917,925	1,311,270		61,733	2,733,605	3,696,193	2,529,604	373,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,004,908	8,454,992	373,064	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,615,137	-1,618,776	4,100	
TOTAL LOSSES	3,389,771	6,836,216	377,164	
EXPECTED LOSSES	4,792,694	3,957,850	459,547	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.770	3.570	.197	5.537
INDICATED (POST-TEST)	1.897	3.827	.211	5.935
PRES. ON RATE LEVEL	2.417	1.996	.232	4.645
DERIVED BY FORMULA	2.391	2.234	.229	4.854
UNDERLYING PRES. RATE	2.503	2.067	.240	4.810
PROPOSED	2.391	2.234	.229	4.854

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.060
IND. RATES				6.06	MINIMUM PREMIUM	1835
MAN. RATES	4.13	4.93	5.76	+ 6.06	PRESENT	1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	37,691	1,197,057	3.175			2	4	24	30	
2008	35,571	510,690	1.435				3	15	18	
2009	42,512	1,407,614	3.311			2	8	14	24	
2010	72,300	997,394	1.379			1	10	26	37	
2011	61,415	714,428	1.163			1	1	31	33	
TOTAL	249,489	4,827,183	1.935			6	26	110	142	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			316,857	71,873	67,266			452,815	36,893	171,568	79,785
2008				103,018	55,010				117,297	128,552	106,813
2009			193,057	127,008	18,148			415,627	357,621	104,844	191,309
2010			81,017	182,891	76,515			62,491	273,102	219,141	102,237
2011			86,154	14,264	105,583			82,091	49,995	299,936	76,405
TOTAL			677,085	499,054	322,522			1,013,024	834,908	924,041	556,549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			473,744	140,369	163,322			886,616	80,243	413,477	75,637
2008			19,952	202,001	115,601			28,748	303,048	289,623	111,834
2009		6,915	365,509	228,685	44,072		11,302	1,253,043	799,165	233,005	185,378
2010		20,724	496,593	326,805	156,938		14,308	711,898	580,923	380,824	95,796
2011		32,470	483,522	141,259	130,294		78,790	811,141	331,496	334,228	76,023
TOTAL		60,109	1,839,320	1,039,119	610,227		104,400	3,691,446	2,094,875	1,651,157	544,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,695,275	5,395,378	544,668			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,529,822	-1,643,257	5,741			
TOTAL LOSSES	4,165,453	3,752,121	550,409			
EXPECTED LOSSES	4,543,195	4,126,547	558,856			
CREDIBILITY	.06	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.670	1.504	.221	3.395		
INDICATED (POST-TEST)	1.790	1.612	.237	3.639		
PRES. ON RATE LEVEL	1.759	1.597	.216	3.572		
DERIVED BY FORMULA	1.761	1.599	.219	3.579		
UNDERLYING PRES. RATE	1.821	1.654	.224	3.699		
PROPOSED	1.761	1.599	.219	3.579		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.468
IND. RATES				4.47	MINIMUM PREMIUM	1430
MAN. RATES	3.30	3.90	4.43	+ 4.47	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,757	561,867	20,379			1	3	4	8
2008	2,861	12,583	.439				3	1	4
2009	3,151	419,517	13,313			1	1	1	3
2010	3,554	105,081	2,956				2	2	4
2011	3,293	181,181	5,502			1		2	3
TOTAL	15,616	1,280,229	8,198			3	9	10	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			220,972	24,973	17,402			222,278	41,730	30,656	3,856
2008				3,590	536				5,996	136	2,325
2009			112,749	14,376	2,570			254,485	18,749	6,031	10,557
2010				22,289	4,127				64,124	2,942	11,599
2011			81,330		14,382			44,604		34,584	6,281
TOTAL			415,051	65,228	39,017			521,367	130,599	74,349	34,618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			344,841	48,773	42,251			526,940	90,763	73,882	3,655
2008			606	6,881	1,199			1,097	14,579	534	2,434
2009		3,703	179,406	29,532	7,481		6,780	671,625	63,982	18,277	10,230
2010		1,177	32,797	35,763	9,580		1,636	92,818	109,473	11,772	10,868
2011		20,152	229,731	27,630	22,131		27,139	207,876	41,521	40,075	6,249
TOTAL		25,032	787,381	148,579	82,642		35,555	1,500,356	320,318	144,540	33,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,348,324	696,079	33,436	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-277,026	-281,301	578	
TOTAL LOSSES	2,071,298	414,778	34,014	
EXPECTED LOSSES	820,777	690,539	62,776	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.264	2.656	.218	16.138
INDICATED (POST-TEST)	14.219	2.847	.234	17.300
PRES. ON RATE LEVEL	5.076	4.271	.388	9.735
DERIVED BY FORMULA	5.167	4.243	.385	9.795
UNDERLYING PRES. RATE	5.256	4.422	.402	10.080
PROPOSED	5.167	4.243	.385	9.795

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.230
IND. RATES				12.23	MINIMUM PREMIUM	2000
MAN. RATES	8.83	10.62	12.07	+ 12.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	379,675	1,379,927	.363			2	7	7	16	
2008	340,742	939,518	.275			3	4	6	13	
2009	315,208	1,023,193	.324			1	3	7	11	
2010	321,157	225,615	.070				4	5	9	
2011	354,380	177,438	.050				1	6	7	
TOTAL	1,711,162	3,745,691	.219			6	19	31	56	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			602,422	94,270	18,443			474,727	63,637	89,527	36,901
2008			366,248	55,492	36,980			374,284	5,053	54,684	46,777
2009			210,718	79,975	39,122			498,764	73,151	88,491	32,972
2010				75,248	15,917				77,125	22,232	35,093
2011				17,928	26,327				8,052	85,614	39,517
TOTAL			1,179,388	322,913	136,789			1,347,775	227,018	340,548	191,260

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			621,544	184,110	44,779			871,934	138,411	215,759	34,982
2008		29,119	719,339	115,698	81,112		54,005	1,236,057	41,215	126,940	48,975
2009		4,014	219,201	156,069	79,825		7,075	732,495	203,313	179,213	31,950
2010		4,015	112,126	121,926	35,775		2,069	119,695	140,936	43,793	32,882
2011		5,002	107,733	47,744	33,109		8,926	130,458	80,196	92,740	39,319
TOTAL		42,150	1,779,943	625,547	274,600		72,075	3,090,639	604,071	658,445	188,108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	4,984,807	2,162,663	188,108		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,423,398	-810,698	1,962		
TOTAL LOSSES	3,561,409	1,351,965	190,070		
EXPECTED LOSSES	4,243,681	1,967,836	222,450		
CREDIBILITY	.22	.55	.57		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.208	.079	.011	.298	
INDICATED (POST-TEST)	.223	.085	.012	.320	
PRES. ON RATE LEVEL	.240	.110	.013	.363	
DERIVED BY FORMULA	.236	.096	.012	.344	
UNDERLYING PRES. RATE	.248	.115	.013	.376	
PROPOSED	.236	.096	.012	.344	
IND. RATES					
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE
IND. RATES				.43	MINIMUM PREMIUM
MAN. RATES	.31	.40	.45	+ .43	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,257	716,755	3.538	1		1	3	6	11
2008	22,668	1,355,136	5.978			3	2	9	14
2009	22,231	1,023,125	4.602			2	3	11	16
2010	21,906	801,404	3.658			2	3	11	16
2011	23,057	473,702	2.054				4	5	9
TOTAL	110,119	4,370,122	3.969	1		8	15	42	66

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	24,039		178,438	70,376	10,524			259,850	121,687	21,618	30,223
2008			568,278	11,750	39,025			545,322	86,062	74,430	30,269
2009			701,592	80,199	27,093			88,858	36,865	17,926	70,592
2010			240,569	91,402	105,195			111,385	72,019	122,864	57,970
2011				153,528	13,901				188,733	47,076	70,464
TOTAL	24,039		1,688,877	407,255	195,738			1,005,415	505,366	283,914	259,518

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	42,140		271,399	137,445	25,551			600,382	264,669	52,099	28,651
2008		43,746	1,068,097	35,928	85,943		70,919	1,637,672	247,342	175,572	31,692
2009		28,336	1,364,878	175,282	69,716		3,596	368,142	95,238	39,605	68,404
2010		36,893	782,846	222,626	205,227		13,621	561,218	204,141	208,322	54,318
2011		21,045	451,814	183,235	38,224		32,652	526,212	268,148	80,974	70,112
TOTAL	42,140	130,020	3,939,034	754,516	424,661		120,788	3,693,626	1,079,538	556,572	253,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,925,608	2,815,287	253,177			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,202,619	-870,516	3,039			
TOTAL LOSSES	6,722,989	1,944,771	256,216			
EXPECTED LOSSES	3,570,059	2,134,107	338,065			
CREDIBILITY	.04	.09	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.105	1.766	.233	8.104		
INDICATED (POST-TEST)	6.545	1.893	.250	8.688		
PRES. ON RATE LEVEL	3.130	1.872	.297	5.299		
DERIVED BY FORMULA	3.267	1.874	.293	5.434		
UNDERLYING PRES. RATE	3.242	1.938	.307	5.487		
PROPOSED	3.267	1.874	.293	5.434		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.784
IND. RATES				6.78	MINIMUM PREMIUM	2000
MAN. RATES	4.95	5.74	6.57	+ 6.78	PRESENT	1990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	17,045	443,998	2.604			1	6	4	11	
2008	16,727	268,697	1.606				3	5	8	
2009	17,022	154,138	.905				1	3	4	
2010	15,070	34,180	.226				1	6	7	
2011	14,986	275,977	1.841				3	4	7	
TOTAL	80,850	1,176,990	1.456			1	14	22	37	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			104,546	97,925	4,111			58,623	160,222	5,228	13,343
2008				43,487	23,598				146,263	30,759	24,590
2009				32,081	9,348				20,548	82,319	9,842
2010				1,914	7,339				2,469	15,869	6,589
2011				68,381	17,521				74,792	66,835	48,448
TOTAL			104,546	243,788	61,917			58,623	404,294	201,010	102,812

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			210,869	191,247	9,982			179,621	348,484	12,599	12,649
2008			8,443	85,315	49,571			28,332	359,495	73,863	25,746
2009		192	20,133	59,552	19,353		132	31,834	66,718	158,135	9,537
2010		234	7,757	7,282	12,954		144	10,367	12,019	25,433	6,174
2011		10,545	226,450	93,688	30,162		17,280	270,777	145,888	83,528	48,206
TOTAL		10,971	473,652	437,084	122,022		17,556	520,931	932,604	353,558	102,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,023,110	1,845,268	102,312			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-293,018	-339,035	599			
TOTAL LOSSES	730,092	1,506,233	102,911			
EXPECTED LOSSES	867,521	816,586	71,149			
CREDIBILITY	.03	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.903	1.863	.127	2.893		
INDICATED (POST-TEST)	.968	1.997	.136	3.101		
PRES. ON RATE LEVEL	1.036	.976	.085	2.097		
DERIVED BY FORMULA	1.034	1.047	.089	2.170		
UNDERLYING PRES. RATE	1.073	1.010	.088	2.171		
PROPOSED	1.034	1.047	.089	2.170		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.709
IND. RATES				2.71	MINIMUM PREMIUM	980
MAN. RATES	1.78	2.21	2.60	+ 2.71	PRESENT	965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	964,800	4,185,890	.433			6	6	28	40	
2008	1,026,219	1,946,977	.189			3	5	6	14	
2009	726,467	1,311,409	.180			4	13	11	28	
2010	736,898	802,986	.108				9	14	23	
2011	742,513	638,458	.085			1	4	9	14	
TOTAL	4,196,897	8,885,720	.212			14	37	68	119	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,602,492	110,585	180,024			1,612,090	138,236	376,797	165,666
2008			518,151	133,186	5,624			1,091,943	101,332	23,751	72,990
2009			334,967	296,563	60,378			209,943	216,925	152,355	40,278
2010				287,743	30,145				316,202	80,283	88,613
2011			195,384	84,621	41,359			96,028	78,847	96,856	45,363
TOTAL			2,650,994	912,698	317,530			3,010,004	851,542	730,042	412,910

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,011,119	215,974	437,096			2,005,698	300,662	908,083	157,052
2008		27,037	678,924	259,082	18,877		78,553	1,811,956	280,217	64,545	76,421
2009		18,144	953,288	558,206	138,318		9,227	1,006,702	533,851	312,643	39,029
2010		14,712	407,031	447,710	83,463		8,403	486,077	572,420	162,325	83,030
2011		54,144	737,927	162,665	71,572		65,672	625,707	200,025	122,148	45,136
TOTAL		114,037	4,788,289	1,643,637	749,326		161,855	5,936,140	1,887,175	1,569,744	400,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,000,321	5,849,882	400,668			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,363,231	-2,039,119	3,084			
TOTAL LOSSES	8,637,090	3,810,763	403,752			
EXPECTED LOSSES	6,966,850	4,910,369	377,721			
CREDIBILITY	.40	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.206	.091	.010	.307		
INDICATED (POST-TEST)	.221	.098	.011	.330		
PRES. ON RATE LEVEL	.160	.113	.009	.282		
DERIVED BY FORMULA	.184	.098	.011	.293		
UNDERLYING PRES. RATE	.166	.117	.009	.292		
PROPOSED	.184	.098	.011	.293		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.365
IND. RATES				.37	MINIMUM PREMIUM	385
MAN. RATES	.26	.32	.35	+ .37	PRESENT	380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	572	387	.067							
2008	493									
2009	507									
2010	759									
2011	645									
TOTAL	2,976	387	.013							

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											367
TOTAL											367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,498	-43,761	484	
TOTAL LOSSES			851	
EXPECTED LOSSES	137,759	107,552	51,187	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.029	.029
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	4.471	3.490	1.661	9.622
DERIVED BY FORMULA	4.471	3.455	1.645	9.571
UNDERLYING PRES. RATE	4.629	3.614	1.720	9.963
PROPOSED	4.471	3.455	1.645	9.571

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.950
IND. RATES				11.95	MINIMUM PREMIUM	2000
MAN. RATES	9.35	10.80	11.93	+ 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	
2007	2,470	1,896	.076						1	1
2008	2,163	18,691	.864						1	1
2009	2,130	252,801	11.868			1			1	2
2010	2,211	100,776	4.557						3	3
2011	2,134	1,529	.071							
TOTAL	11,108	375,693	3.382			1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					624					617	655
2008					5,425					13,266	
2009			206,233		1,714			40,904		3,950	
2010					37,668					62,237	871
2011											1,529
TOTAL			206,233		45,431			40,904		80,070	3,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,515					1,487	621
2008			352	635	11,107			771	1,882	29,420	
2009		10,113	477,392	9,686	8,430		1,651	162,210	6,547	8,844	
2010		751	26,630	22,719	65,449		317	26,873	30,825	98,679	816
2011											1,521
TOTAL		10,864	504,374	33,040	86,501		1,968	189,854	39,254	138,430	2,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	707,060	297,225	2,958	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,288	-107,023	120	
TOTAL LOSSES	590,772	190,202	3,078	
EXPECTED LOSSES	344,905	258,039	13,887	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.318	1.712	.028	7.058
INDICATED (POST-TEST)	5.701	1.835	.030	7.566
PRES. ON RATE LEVEL	2.999	2.244	.120	5.363
DERIVED BY FORMULA	3.026	2.236	.118	5.380
UNDERLYING PRES. RATE	3.105	2.323	.125	5.553
PROPOSED	3.026	2.236	.118	5.380

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.717
IND. RATES				6.72	MINIMUM PREMIUM	2000
MAN. RATES	5.01	5.88	6.65	+ 6.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	23,944	1,445,186	6.035			1	6	22	29
2008	24,076	1,557,332	6.468			2	3	8	13
2009	25,446	1,006,501	3.955			2	2	7	11
2010	26,477	1,439,632	5.437			3	5	3	11
2011	29,579	920,430	3.111			2	3	4	9
TOTAL	129,522	6,369,081	4.917			10	19	44	73

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			135,441	279,448	229,803			149,986	355,358	243,791	51,359
2008			442,100	56,178	19,126			835,342	104,578	65,158	34,850
2009			319,524	58,802	243,580			152,999	58,829	153,587	19,180
2010			510,010	144,157	37,328			614,676	28,605	82,371	22,485
2011			181,900	134,702	191,282			150,965	125,118	105,860	30,603
TOTAL			1,588,975	673,287	721,119			1,903,968	672,488	650,767	158,477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			273,184	545,762	557,961			459,557	772,903	587,537	48,688
2008		22,895	566,952	113,627	43,763		58,367	1,354,215	286,056	154,455	36,488
2009		16,647	840,424	186,730	469,965		6,479	676,583	188,677	301,519	18,585
2010		52,668	1,086,781	271,352	99,031		31,923	1,193,717	149,533	149,052	21,068
2011		78,680	1,237,191	379,249	253,445		109,653	997,595	283,416	144,027	30,450
TOTAL		170,890	4,004,532	1,496,720	1,424,165		206,422	4,681,667	1,680,585	1,336,590	155,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,063,511	5,938,060	155,279	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,900,447	-1,835,727	3,570	
TOTAL LOSSES	6,163,064	4,102,333	158,849	
EXPECTED LOSSES	8,667,612	4,526,794	380,793	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.758	3.167	.123	8.048
INDICATED (POST-TEST)	5.101	3.395	.132	8.628
PRES. ON RATE LEVEL	6.463	3.376	.284	10.123
DERIVED BY FORMULA	6.409	3.378	.269	10.056
UNDERLYING PRES. RATE	6.692	3.495	.294	10.481
PROPOSED	6.409	3.378	.269	10.056

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.555
IND. RATES				12.56	MINIMUM PREMIUM	2000
MAN. RATES	9.94	11.43	12.55	+ 12.56	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
2007	6,610					6,610						
2008	6,996					6,996						
2009	7,609	12,593	.165			7,609					1	1
2010	7,773	223,468	2.874			7,773			1		2	3
2011	7,991					7,991						
TOTAL	36,979	236,061	.638			36,979			1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					719					6,335	5,539
2010			141,452		4,378			46,966		26,774	3,898
TOTAL			141,452		5,097			46,966		33,109	9,437

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		2	207	203	1,353		5	1,390	1,756	12,054	5,367
2010		17,907	347,630	16,015	14,999		4,845	182,476	22,522	44,786	3,652
TOTAL		17,909	347,837	16,218	16,352		4,850	183,866	24,278	56,840	9,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	554,462	113,688	9,019	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,737	-68,331	130	
TOTAL LOSSES	455,725	45,357	9,149	
EXPECTED LOSSES	293,613	167,884	14,052	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.232	.123	.025	1.380
INDICATED (POST-TEST)	1.321	.132	.027	1.480
PRES. ON RATE LEVEL	.767	.438	.037	1.242
DERIVED BY FORMULA	.778	.426	.037	1.241
UNDERLYING PRES. RATE	.794	.454	.038	1.286
PROPOSED	.779	.426	.037	1.242

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.550
IND. RATES				1.55	MINIMUM PREMIUM	685
MAN. RATES	1.14	1.38	1.54	+ 1.55	PRESENT	690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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
2011	1,370	1,764	.128							
TOTAL	6,969	47,090	.676						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
2011											1,764
TOTAL					9,363					29,269	8,458

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					8,274					34,745	
2008											955
2009		13	1,229	1,209	8,119		12	3,007	3,784	26,025	4,664
2010		35	1,162	988	2,855		7	511	581	1,864	908
2011											1,755
TOTAL		48	2,391	2,197	19,248		19	3,518	4,365	62,634	8,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,976	88,444	8,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-81,854	-74,828	197	
TOTAL LOSSES		13,616	8,479	
EXPECTED LOSSES	244,264	179,173	22,928	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.195	.122	.317
INDICATED (POST-TEST)	.000	.209	.131	.340
PRES. ON RATE LEVEL	3.385	2.483	.318	6.186
DERIVED BY FORMULA	3.351	2.460	.316	6.127
UNDERLYING PRES. RATE	3.505	2.571	.329	6.405
PROPOSED	3.351	2.460	.316	6.127

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.650
IND. RATES				7.65	MINIMUM PREMIUM	2000
MAN. RATES	5.82	6.85	7.67	+ 7.65	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
2007	53					53						
2008	45					45						
2009	27					27						
2010	53					53						
2011	34					34						
TOTAL	212					212						

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.	-4,709	-2,874	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	13,719	6,877	683	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	6.251	3.133	.311	9.695
DERIVED BY FORMULA	6.251	3.133	.311	9.695
UNDERLYING PRES. RATE	6.472	3.244	.322	10.038
PROPOSED	6.251	3.133	.311	9.695

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.105
IND. RATES				12.11	MINIMUM PREMIUM	2000
MAN. RATES	9.35	10.76	12.02	+ 12.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	792	34,692	4.380				1			1
2008	459									
2009	896									
2010	825									
2011	755									
TOTAL	3,727	34,692	.931				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				43,911					26,552		
TOTAL				43,911					26,552		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		70,463		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,643	-5,473	15	
TOTAL LOSSES		64,990	15	
EXPECTED LOSSES	64,701	13,120	1,566	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.744	.000	1.744
INDICATED (POST-TEST)	.000	1.870	.000	1.870
PRES. ON RATE LEVEL	1.677	.340	.040	2.057
DERIVED BY FORMULA	1.677	.355	.040	2.072
UNDERLYING PRES. RATE	1.736	.352	.042	2.130
PROPOSED	1.665	.352	.040	2.057

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.57	MINIMUM PREMIUM	945
MAN. RATES	1.38	1.91	2.55	+ 2.57	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	63												
2008	84												
2009	54												
2010	37												
2011													
TOTAL	238												

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.	-646	-517	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	1,808	1,162	369			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	.734	.471	.150	1.355		
DERIVED BY FORMULA	.734	.471	.150	1.355		
UNDERLYING PRES. RATE	.760	.488	.155	1.403		
PROPOSED	.734	.471	.150	1.355		
IND. RATES						
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.691
IND. RATES				1.69	MINIMUM PREMIUM	720
MAN. RATES	1.52	1.73	1.68	+ 1.69	PRESENT	820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,313	3,028	.070							
2008	5,131	3,313	.064							
2009	4,893	36								
2010	5,231	2,662	.050							
2011	5,481									
TOTAL	25,049	9,039	.036							

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											2,662
TOTAL											9,039

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,871
2008											3,469
2009											35
2010											2,494
TOTAL											8,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,279	-21,694	203	
TOTAL LOSSES			9,072	
EXPECTED LOSSES	351,188	53,604	22,042	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.036	.036
INDICATED (POST-TEST)	.000	.000	.039	.039
PRES. ON RATE LEVEL	1.354	.207	.085	1.646
DERIVED BY FORMULA	1.340	.201	.084	1.625
UNDERLYING PRES. RATE	1.402	.214	.088	1.704
PROPOSED	1.340	.201	.084	1.625

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.03	MINIMUM PREMIUM	810
MAN. RATES	1.84	2.11	2.04	+ 2.03	PRESENT	820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,415									
2008	3,993									
2009	3,265									
2010	2,654	817	.030							
2011	3,373	3,106	.092							
TOTAL	16,700	3,923	.023							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											817
2011											3,106
TOTAL											3,923

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											766
2011											3,090
TOTAL											3,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-183,143	-45,967	97	
TOTAL LOSSES			3,953	
EXPECTED LOSSES	544,588	112,057	11,356	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.024	.024
INDICATED (POST-TEST)	.000	.000	.026	.026
PRES. ON RATE LEVEL	3.149	.648	.066	3.863
DERIVED BY FORMULA	3.118	.629	.065	3.812
UNDERLYING PRES. RATE	3.261	.671	.068	4.000
PROPOSED	3.118	.629	.065	3.812

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.759
IND. RATES				4.76	MINIMUM PREMIUM	1505
MAN. RATES	4.32	4.96	4.79	+ 4.76	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	46,894	857,360	1.828			2	3	13	18
2008	59,457	574,651	.966			1		6	7
2009	40,565	1,109,992	2.736			2	6	6	14
2010	53,873	747,264	1.387			3	1	8	12
2011	43,963	243,671	.554				2	8	10
TOTAL	244,752	3,532,938	1.443			8	12	41	61

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			211,708	65,868	26,686			156,488	105,201	127,986	163,423
2008			200,170		7,688			177,960		42,584	146,249
2009			393,754	204,738	14,353			226,074	91,629	121,369	58,075
2010			406,477	33,801	9,221			196,164	35,225	15,901	50,475
2011				16,168	77,549				13,118	91,851	44,985
TOTAL			1,212,109	320,575	135,497			756,686	245,173	399,691	463,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			427,015	128,641	64,793			479,479	228,812	308,446	154,925
2008		17,336	421,997	4,490	18,001		27,425	628,109	16,800	97,219	153,123
2009		20,389	1,025,012	384,960	48,108		9,475	978,575	259,567	245,003	56,274
2010		53,048	1,041,875	94,431	40,911		20,634	771,035	105,903	38,890	47,295
2011		10,044	216,894	100,430	92,269		10,253	151,031	91,479	100,227	44,761
TOTAL		100,817	3,132,793	712,952	264,082		67,787	3,008,229	702,561	789,785	456,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,309,626	2,469,380	456,378	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,215,240	-722,898	3,136	
TOTAL LOSSES	5,094,386	1,746,482	459,514	
EXPECTED LOSSES	3,551,351	1,764,662	367,130	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.081	.714	.188	2.983
INDICATED (POST-TEST)	2.231	.765	.202	3.198
PRES. ON RATE LEVEL	1.402	.696	.145	2.243
DERIVED BY FORMULA	1.452	.706	.154	2.312
UNDERLYING PRES. RATE	1.451	.721	.150	2.322
PROPOSED	1.452	.706	.154	2.312

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	TOTAL
IND. RATES				2.89	MINIMUM PREMIUM	1025
MAN. RATES	1.98	2.38	2.78	+ 2.89	PRESENT	1010

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	792									
2008	459									
2009	896									
2010	825									
2011	755									
TOTAL	3,727									

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.	-3,316	-6,437	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	9,914	15,430	1,120	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.257	.400	.029	.686
DERIVED BY FORMULA	.257	.396	.029	.682
UNDERLYING PRES. RATE	.266	.414	.030	.710
PROPOSED	.257	.396	.029	.682

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	
IND. RATES				.85	MINIMUM PREMIUM	505
MAN. RATES	.46	.64	.85	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	63									
2008	84									
2009	54									
2010	37									
2011										
TOTAL	238									

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.	-204	-62		
TOTAL LOSSES				
EXPECTED LOSSES	572	138	8	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.232	.056	.003	.291
DERIVED BY FORMULA	.232	.056	.003	.291
UNDERLYING PRES. RATE	.240	.058	.003	.301
PROPOSED	.232	.056	.003	.291

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	
IND. RATES				.36	MINIMUM PREMIUM	380
MAN. RATES	.32	.36	.36	+ .36	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	155												
2008	159												
2009	158												
2010	153												
2011	184												
TOTAL	809												

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.	-22,573	-5		
TOTAL LOSSES				
EXPECTED LOSSES	67,548	11		
CREDIBILITY	.01	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	80.639	.015	.000	80.654
DERIVED BY FORMULA	79.833	.015	.000	79.848
UNDERLYING PRES. RATE	83.495	.015	.000	83.510
PROPOSED	79.833	.015	.000	79.848

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	99.698
IND. RATES				99.70	MINIMUM PREMIUM	389
MAN. RATES	100.00	100.00	100.00	+ 99.70	PRESENT	2000

+PROPOSED