

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
2009	5,424	213,176	3.930			5,424			1		2	3
2010	5,970	10,432	.174			5,970					3	3
2011	6,539	136,959	2.094			6,539					3	4
2012	7,181	326,066	4.540			7,181		1	2	1	4	4
2013	7,366	121,305	1.646			7,366			1	3	4	4
TOTAL	32,480	807,938	2.487			32,480		2	4	12	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			105,001		7,953			82,673		17,549	
2010					4,299					6,133	
2011				35,571	16,833				23,979	57,761	2,815
2012			123,853	72,291	2,572			39,010	57,821	8,761	21,758
2013				11,928	18,708				7,212	75,407	8,050
TOTAL			228,854	119,790	50,365			121,683	89,012	165,611	32,623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			233,942		23,533			251,409		38,151	
2010			551	368	10,595			630	449	11,122	
2011		280	21,101	74,605	43,803		261	19,372	52,310	103,422	3,420
2012		13,578	422,609	143,171	26,977		7,435	212,996	88,889	21,995	26,023
2013		741	68,977	34,344	27,617		1,738	128,951	65,927	74,933	8,855
TOTAL		14,599	747,180	252,488	132,525		9,434	613,358	207,575	249,623	38,298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,384,571	842,211	38,298	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,442,929	-734,006	1,862	
TOTAL LOSSES		108,205	40,160	
EXPECTED LOSSES	5,074,026	2,007,913	183,837	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.333	.124	.457
INDICATED (POST-TEST)	.000	.386	.144	.530
PRES. ON RATE LEVEL	15.844	6.270	.574	22.688
DERIVED BY FORMULA	15.686	6.035	.557	22.278
UNDERLYING PRES. RATE	15.622	6.182	.566	22.370
PROPOSED	15.686	6.035	.557	22.278

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	30.509
IND. RATES				30.51	MINIMUM PREMIUM	2000
MAN. RATES	28.16	26.10	29.15	+ 30.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,649	166,236	4.555				2			2
2010	3,498	116,641	3.334						2	2
2011	5,023	130,426	2.596						2	2
2012	5,672	939,680	16.566			2	1		4	7
2013	5,529	122,350	2.212						3	3
TOTAL	23,371	1,475,333	6.313			2	3		11	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				38,530					125,322		2,384
2010					54,970					57,572	4,099
2011					3,425					20,010	106,991
2012			521,684	17,212	46,404			273,062	16,978	64,193	147
2013					38,989					82,940	421
TOTAL			521,684	55,742	143,788			273,062	142,300	224,715	114,042

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				88,311					239,491		2,937
2010			7,050	4,719	135,480			5,926	4,207	104,388	4,714
2011		10	1,132	722	8,499		43	3,515	3,285	35,402	129,994
2012		32,907	1,009,429	89,700	128,081		28,943	809,669	78,476	110,320	176
2013		833	79,094	40,151	52,063		1,620	120,904	64,003	81,068	463
TOTAL		33,750	1,096,705	223,603	324,123		30,606	940,014	389,462	331,178	138,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,101,075	1,268,366	138,284			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-419,697	-111,571	493			
TOTAL LOSSES	1,681,378	1,156,795	138,777			
EXPECTED LOSSES	878,282	310,366	46,975			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.194	4.950	.594	12.738		
INDICATED (POST-TEST)	8.345	5.742	.689	14.776		
PRES. ON RATE LEVEL	3.811	1.347	.204	5.362		
DERIVED BY FORMULA	3.856	1.479	.219	5.554		
UNDERLYING PRES. RATE	3.758	1.328	.201	5.287		
PROPOSED	3.856	1.479	.219	5.554		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.606
IND. RATES				7.61	MINIMUM PREMIUM	1305
MAN. RATES	6.38	5.97	6.89	+ 7.61	PRESENT	1210

+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
2009	988	10,283	1.040			988					
2010	905					905					
2011	1,168	4,712	.403			1,168					
2012	1,089					1,089					
2013	1,400					1,400					
TOTAL	5,550	14,995	.270			5,550					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											10,283
2011											4,712
TOTAL											14,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											12,669
2011											5,725
TOTAL											18,394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			18,394			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-87,098	-65,613	151			
TOTAL LOSSES			18,545			
EXPECTED LOSSES	178,821	178,987	14,430			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.334	.334		
INDICATED (POST-TEST)	.000	.000	.387	.387		
PRES. ON RATE LEVEL	3.268	3.271	.263	6.802		
DERIVED BY FORMULA	3.268	3.238	.264	6.770		
UNDERLYING PRES. RATE	3.222	3.225	.260	6.707		
PROPOSED	3.268	3.238	.264	6.770		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.271
IND. RATES				9.27	MINIMUM PREMIUM	2000
MAN. RATES	8.38	7.74	8.74	+ 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	
2009	1,036	75	.007							
2010	1,138	4,820	.423							
2011	1,351	569,531	42.156			1				1
2012	1,345									
2013	1,378									
TOTAL	6,248	574,426	9.194			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			234,260					334,583			688
TOTAL			234,260					334,583			5,583

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											92
2010											5,543
2011		9,156	433,026	7,717	17,067		13,807	631,753	21,893	16,921	836
TOTAL		9,156	433,026	7,717	17,067		13,807	631,753	21,893	16,921	6,471

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,087,742	63,598	6,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,819	-31,494	107	
TOTAL LOSSES	1,003,923	32,104	6,578	
EXPECTED LOSSES	173,507	86,098	10,809	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.068	.514	.105	16.687
INDICATED (POST-TEST)	18.639	.596	.122	19.357
PRES. ON RATE LEVEL	2.816	1.398	.175	4.389
DERIVED BY FORMULA	2.816	1.390	.174	4.380
UNDERLYING PRES. RATE	2.777	1.378	.173	4.328
PROPOSED	2.822	1.393	.174	4.389

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.010
IND. RATES				6.01	MINIMUM PREMIUM	1890
MAN. RATES	4.33	4.50	5.64	+ 6.01	PRESENT	1800

+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
2009	29					29						
2010	106	48,973	46.200			106				1		1
2011												
2012	1					1						
2013												
TOTAL	136	48,973	36.010			136				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			3,617	63,144	783			2,667	38,416	533	
TOTAL			3,617	63,144	783			2,667	38,416	533	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,284	102,876		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,367	-4,199	1	
TOTAL LOSSES		98,677	1	
EXPECTED LOSSES	34,933	9,520	288	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	72.557	.001	72.558
INDICATED (POST-TEST)	.000	84.166	.001	84.167
PRES. ON RATE LEVEL	26.051	7.099	.215	33.365
DERIVED BY FORMULA	26.051	7.099	.215	33.365
UNDERLYING PRES. RATE	25.686	7.000	.212	32.898
PROPOSED	26.051	7.099	.215	33.365

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	45.693
IND. RATES				45.69	MINIMUM PREMIUM	2000
MAN. RATES	42.11	38.48	42.87	+ 45.69	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
2009	190					190						
2010	244	3,021	1,238			244						
2011	225					225						
2012	217					217						
2013	178					178						
TOTAL	1,054	3,021	.287			1,054						

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											3,474
TOTAL											3,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			3,474			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,285	-7,712	42			
TOTAL LOSSES			3,516			
EXPECTED LOSSES	23,136	20,638	4,754			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.334	.334		
INDICATED (POST-TEST)	.000	.000	.387	.387		
PRES. ON RATE LEVEL	2.226	1.986	.457	4.669		
DERIVED BY FORMULA	2.226	1.986	.457	4.669		
UNDERLYING PRES. RATE	2.195	1.958	.451	4.604		
PROPOSED	2.226	1.986	.457	4.669		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.394
IND. RATES				6.39	MINIMUM PREMIUM	1990
MAN. RATES	5.74	5.30	6.00	+ 6.39	PRESENT	1895

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	37,905	1,672,668	4.412			4	3	15	22
2010	40,671	1,212,615	2.981			2	8	11	21
2011	44,530	1,073,783	2.411			3	7	14	24
2012	46,396	1,630,721	3.514			4	5	14	23
2013	52,596	1,501,608	2.854			1	5	20	26
TOTAL	222,098	7,091,395	3.193			1	13	74	116

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			564,033	47,978	182,066			471,018	41,178	305,455	60,940
2010			178,579	156,955	72,551			314,335	314,271	107,618	68,306
2011			338,794	174,900	42,947			141,034	149,005	130,566	96,537
2012			440,221	151,104	70,805			466,197	333,683	124,201	44,510
2013	254,099			115,346	262,730	7			61,149	670,758	137,519
TOTAL	254,099		1,521,627	646,283	631,099	7		1,392,584	899,286	1,338,598	407,812

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,256,665	109,966	538,733			1,432,366	78,691	664,057	75,078
2010		6,080	431,174	356,128	191,506		7,152	940,489	609,416	215,428	78,552
2011		18,099	889,027	372,650	148,018		8,566	419,752	299,355	247,729	117,292
2012		45,642	1,418,243	349,127	201,296		73,983	2,096,974	574,447	250,489	53,234
2013	624,135	8,221	764,978	381,847	331,546	12	12,728	943,665	479,733	534,868	151,271
TOTAL	624,135	78,042	4,760,087	1,569,718	1,411,099	12	102,429	5,833,246	2,041,642	1,912,571	475,427

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,397,951	6,935,030	475,427			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,234,375	-1,964,152	4,551			
TOTAL LOSSES	8,163,576	4,970,878	479,978			
EXPECTED LOSSES	6,691,812	5,357,006	444,196			
CREDIBILITY	.05	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.676	2.238	.216	6.130		
INDICATED (POST-TEST)	4.264	2.596	.251	7.111		
PRES. ON RATE LEVEL	3.056	2.446	.203	5.705		
DERIVED BY FORMULA	3.116	2.469	.211	5.796		
UNDERLYING PRES. RATE	3.013	2.412	.200	5.625		
PROPOSED	3.116	2.469	.211	5.796		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.937
IND. RATES				7.94	MINIMUM PREMIUM	2000
MAN. RATES	6.69	6.30	7.33	+ 7.94	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
2009	3,579	66,325	1.853			3,579				2		2
2010	3,206	663	.020			3,206						
2011	3,039	48,320	1.589			3,039				2		2
2012	3,061	2,501	.081			3,061						
2013	3,205	9,121	.284			3,205					1	1
TOTAL	16,090	126,930	.789			16,090				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				37,797					22,349		6,179
2010											663
2011					19,382					27,962	976
2012											2,501
2013					610					5,460	3,051
TOTAL				37,797	19,992				22,349	33,422	13,370

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				86,631					42,709		7,613
2010											762
2011		78	6,389	4,091	48,100		58	4,914	4,591	49,471	1,186
2012											2,991
2013		15	1,236	629	814		104	7,958	4,214	5,338	3,356
TOTAL		93	7,625	91,351	48,914		162	12,872	51,514	54,809	15,908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,752	246,588	15,908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-240,749	-151,822	333	
TOTAL LOSSES		94,766	16,241	
EXPECTED LOSSES	484,148	402,250	35,880	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.589	.101	.690
INDICATED (POST-TEST)	.000	.683	.117	.800
PRES. ON RATE LEVEL	3.052	2.536	.225	5.813
DERIVED BY FORMULA	3.021	2.480	.222	5.723
UNDERLYING PRES. RATE	3.009	2.500	.223	5.732
PROPOSED	3.021	2.480	.222	5.723

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.837
IND. RATES				7.84	MINIMUM PREMIUM	2000
MAN. RATES	7.36	6.72	7.47	+ 7.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010	100									
2011										
2012	9									
2013										
TOTAL	109									

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.	-7,555	-1,965	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	17,280	4,711	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	16.078	4.383	.125	20.586
DERIVED BY FORMULA	16.078	4.383	.125	20.586
UNDERLYING PRES. RATE	15.853	4.322	.123	20.298
PROPOSED	16.078	4.383	.125	20.586

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	28.192
IND. RATES				28.19	MINIMUM PREMIUM	2000
MAN. RATES	26.54	24.05	26.45	+ 28.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011	1,510	10,908	.722						1	1
2012	1,501	116,582	7.766						2	2
2013	1,577									
TOTAL	4,588	127,490	2.779						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					4,910					4,888	1,110
2012					73,330					43,252	
TOTAL					78,240					48,140	1,110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		21	1,618	1,035	12,183		11	860	805	8,647	1,349
2012		1,713	64,090	35,145	142,157		593	20,882	14,137	61,504	
TOTAL		1,734	65,708	36,180	154,340		604	21,742	14,942	70,151	1,349

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	89,788	275,613	1,349			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-35,190	-26,614	173			
TOTAL LOSSES	54,598	248,999	1,522			
EXPECTED LOSSES	79,922	84,006	12,801			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.190	5.427	.033	6.650		
INDICATED (POST-TEST)	1.380	6.295	.038	7.713		
PRES. ON RATE LEVEL	1.767	1.857	.283	3.907		
DERIVED BY FORMULA	1.767	1.901	.281	3.949		
UNDERLYING PRES. RATE	1.742	1.831	.279	3.852		
PROPOSED	1.767	1.901	.281	3.949		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.408
IND. RATES				5.41	MINIMUM PREMIUM	1010
MAN. RATES	5.09	4.56	5.02	+ 5.41	PRESENT	960

+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
2009	22,387					22,387						
2010	22,690	1,502,083	6.620			22,690			1	5	14	20
2011	26,318	544,190	2.067			26,318			1	4	2	7
2012	44,687	207,948	.465			44,687				1	1	2
2013	28,214	381,285	1.351			28,214				1	9	10
TOTAL	144,296	2,635,506	1.826			144,296			2	11	26	39

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			105,459	192,642	230,790			246,072	338,160	292,846	96,114
2011			154,954	76,511	11,106			33,700	178,518	14,926	74,475
2012				13,285	15,400				50,000	3,000	126,263
2013				22,913	92,292				64,006	96,981	105,093
TOTAL			260,413	305,351	349,588			279,772	630,684	407,753	401,945

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010		3,591	291,386	447,469	579,039		5,597	769,749	665,669	549,275	110,531
2011		8,220	402,278	161,679	46,326		2,859	152,406	324,139	37,735	90,487
2012		865	30,685	31,140	31,628		2,153	65,357	70,134	9,876	151,011
2013		2,628	246,824	124,005	128,308		4,271	310,293	143,518	105,605	115,602
TOTAL		15,304	971,173	764,293	785,301		14,880	1,297,805	1,203,460	702,491	467,631

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,299,162	3,455,545	467,631			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,014,929	-683,071	3,764			
TOTAL LOSSES	284,233	2,772,474	471,395			
EXPECTED LOSSES	4,297,135	1,917,693	373,726			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.197	1.921	.327	2.445		
INDICATED (POST-TEST)	.229	2.228	.379	2.836		
PRES. ON RATE LEVEL	3.020	1.348	.263	4.631		
DERIVED BY FORMULA	2.908	1.445	.277	4.630		
UNDERLYING PRES. RATE	2.978	1.329	.259	4.566		
PROPOSED	2.908	1.445	.277	4.630		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.340
IND. RATES				6.34	MINIMUM PREMIUM	1135
MAN. RATES	6.45	5.65	5.95	+ 6.34	PRESENT	1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,123	55,074	4.904						1	1
2010	791	9,155	1.157							
2011	896	2,222	.247							
2012	936	4,735	.505							
2013	1,300									
TOTAL	5,046	71,186	1.411						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					19,181					33,727	2,166
2010											9,155
2011											2,222
2012											4,735
TOTAL					19,181					33,727	18,278

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					56,757					73,322	2,669
2010											10,528
2011											2,700
2012											5,663
TOTAL					56,757					73,322	21,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		130,079	21,560			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-47,971	-53,528	269			
TOTAL LOSSES		76,551	21,829			
EXPECTED LOSSES	96,682	143,508	25,836			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.517	.433	1.950		
INDICATED (POST-TEST)	.000	1.760	.502	2.262		
PRES. ON RATE LEVEL	1.943	2.885	.519	5.347		
DERIVED BY FORMULA	1.943	2.874	.519	5.336		
UNDERLYING PRES. RATE	1.916	2.844	.512	5.272		
PROPOSED	1.943	2.874	.519	5.336		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.307
IND. RATES				7.31	MINIMUM PREMIUM	1265
MAN. RATES	6.69	6.12	6.87	+ 7.31	PRESENT	1210

+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
2009	4,288	171,286	3.994			4,288			1			1
2010	5,537	20,383	.368			5,537				1		1
2011	5,761	695,448	12.071			5,761			1	2		3
2012	5,408	205,793	3.805			5,408			1		3	4
2013	5,132	249,093	4.853			5,132				1	4	5
TOTAL	26,126	1,342,003	5.137			26,126			3	3	8	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			112,263					54,266			4,757
2010					1,264					14,169	4,950
2011			266,268	87,365				245,505	94,920		1,390
2012			71,082		12,098			112,288		8,389	1,936
2013				47,037	52,828				72,129	56,185	20,914
TOTAL			449,613	134,402	66,190			412,059	167,049	78,743	33,947

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			250,122					165,023			5,861
2010			162	108	3,116			1,457	1,036	25,691	5,693
2011		13,784	665,698	185,694	29,713		13,478	627,503	190,033	20,697	1,689
2012		6,464	198,046	13,075	30,551		14,135	392,233	20,186	20,714	2,315
2013		2,481	229,506	113,862	80,937		3,770	272,251	120,752	67,093	23,005
TOTAL		22,729	1,343,534	312,739	144,317		31,383	1,458,467	332,007	134,195	38,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,856,113	923,258	38,563			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-449,576	-122,761	248			
TOTAL LOSSES	2,406,537	800,497	38,811			
EXPECTED LOSSES	928,779	332,584	26,387			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.211	3.064	.149	12.424		
INDICATED (POST-TEST)	10.685	3.554	.173	14.412		
PRES. ON RATE LEVEL	3.606	1.291	.102	4.999		
DERIVED BY FORMULA	3.677	1.382	.105	5.164		
UNDERLYING PRES. RATE	3.555	1.273	.101	4.929		
PROPOSED	3.677	1.382	.105	5.164		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.819
IND. RATES				7.82	MINIMUM PREMIUM	2000
MAN. RATES	7.09	6.60	7.33	+ 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	
2009	207									
2010	225									
2011	322	19,175	5.954						1	1
2012	216									
2013	334	2,016	.603							
TOTAL	1,304	21,191	1.625						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
2013											2,016
TOTAL					1,062					14,822	5,307

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		5	351	226	2,636		32	2,603	2,431	26,222	3,999
2013											2,218
TOTAL		5	351	226	2,636		32	2,603	2,431	26,222	6,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,991	31,515	6,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,644	-8,502	41	
TOTAL LOSSES		23,013	6,258	
EXPECTED LOSSES	44,324	23,185	3,873	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.765	.480	2.245
INDICATED (POST-TEST)	.000	2.047	.557	2.604
PRES. ON RATE LEVEL	3.448	1.803	.301	5.552
DERIVED BY FORMULA	3.448	1.803	.304	5.555
UNDERLYING PRES. RATE	3.399	1.778	.297	5.474
PROPOSED	3.446	1.802	.304	5.552

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.407
IND. RATES				8.41	MINIMUM PREMIUM	2000
MAN. RATES	7.68	7.27	8.14	+ 8.41	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	ALL
2009	472	2,256	.477			472						
2010	366					366						
2011	39					39						
2012	41					41						
2013	40					40						
TOTAL	958	2,256	.235			958						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,256
TOTAL											2,256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,779
TOTAL											2,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,397	-9,812	30	
TOTAL LOSSES			2,809	
EXPECTED LOSSES	32,476	22,074	6,400	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.293	.293
INDICATED (POST-TEST)	.000	.000	.340	.340
PRES. ON RATE LEVEL	3.438	2.337	.677	6.452
DERIVED BY FORMULA	3.438	2.337	.677	6.452
UNDERLYING PRES. RATE	3.390	2.304	.668	6.362
PROPOSED	3.438	2.337	.677	6.452

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.836
IND. RATES				8.84	MINIMUM PREMIUM	1465
MAN. RATES	8.08	7.40	8.29	+ 8.84	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	7,924	76,339	.963				1			
2010	7,607	3,874	.050					1		
2011	7,898	4,934	.062							
2012	6,144	33,031	.537					1		
2013	7,024	11,147	.158							
TOTAL	36,597	129,325	.353				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				30,401					39,005		6,933
2010					337					123	3,414
2011											4,934
2012					9,030					21,753	2,248
2013											11,147
TOTAL				30,401	9,367				39,005	21,876	28,676

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				69,679					74,539		8,541
2010			44	29	830			13	10	223	3,926
2011											5,994
2012		208	7,895	4,328	17,504		297	10,499	7,110	30,932	2,689
2013											12,262
TOTAL		208	7,939	74,036	18,334		297	10,512	81,659	31,155	33,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,956	205,184	33,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-573,304	-146,201	586	
TOTAL LOSSES		58,983	33,998	
EXPECTED LOSSES	1,145,851	385,733	65,142	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.161	.093	.254
INDICATED (POST-TEST)	.000	.187	.108	.295
PRES. ON RATE LEVEL	3.175	1.069	.181	4.425
DERIVED BY FORMULA	3.112	1.034	.177	4.323
UNDERLYING PRES. RATE	3.131	1.054	.178	4.363
PROPOSED	3.112	1.034	.177	4.323

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				6.74	MINIMUM PREMIUM
MAN. RATES	6.21	5.82	6.46	+ 6.74	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	29,898	237,365	.793				2	9	11
2010	33,083	345,530	1.044				4	4	8
2011	32,289	819,428	2.537			1	1	3	5
2012	32,924	280,524	.852				2	3	5
2013	25,730	358,268	1.392					6	6
TOTAL	153,924	2,041,115	1.326			1	9	25	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				47,635	10,821				85,772	54,821	38,316
2010				119,245	11,582				165,727	22,479	26,497
2011			156,371	41,977	7,914			512,941	36,805	7,451	55,969
2012				58,895	15,772				27,428	56,096	122,333
2013					127,981					157,467	72,820
TOTAL			156,371	267,752	174,070			512,941	315,732	298,314	315,935

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				109,179	32,019				163,911	119,181	47,205
2010			16,590	264,684	31,814			23,960	313,452	45,080	30,472
2011		4,159	204,363	88,784	29,265		13,663	630,005	88,262	31,527	68,002
2012		2,620	90,138	112,874	38,414		1,921	62,140	56,271	82,843	146,310
2013		2,745	259,611	131,780	170,896		3,064	229,539	121,507	153,916	80,102
TOTAL		9,524	570,702	707,301	302,408		18,648	945,644	743,403	432,547	372,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,544,518	2,185,659	372,091	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,353,496	-851,506	2,123	
TOTAL LOSSES		1,334,153	374,214	
EXPECTED LOSSES	4,800,891	2,278,074	240,121	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.867	.243	1.110
INDICATED (POST-TEST)	.000	1.006	.282	1.288
PRES. ON RATE LEVEL	3.164	1.501	.158	4.823
DERIVED BY FORMULA	3.037	1.442	.173	4.652
UNDERLYING PRES. RATE	3.119	1.480	.156	4.755
PROPOSED	3.037	1.442	.173	4.652

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.254
IND. RATES				7.25	MINIMUM PREMIUM	2000
MAN. RATES	6.50	6.37	7.04	+ 7.25	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
2009	791	14,162	1.790			791					1	1
2010	846	69,871	8.258			846			1		1	1
2011	1,375	101,634	7.391			1,375			1		1	2
2012	961					961						
2013	894					894						
TOTAL	4,867	185,667	3.815			4,867			1	1	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			69,201		3,074			23,668		4,631	1,060
TOTAL			69,201	50,965	7,086			23,668	18,906	11,113	4,728

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					11,872					14,092	4,519
2010			6,457	112,702	1,396			2,468	35,571	493	
2011		3,459	164,094	3,558	14,057		1,255	57,786	2,737	9,717	1,288
TOTAL		3,459	170,551	116,260	27,325		1,255	60,254	38,308	24,302	5,807

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	235,519	206,195	5,807			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-64,124	-29,893	52			
TOTAL LOSSES	171,395	176,302	5,859			
EXPECTED LOSSES	130,825	81,523	5,597			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.522	3.622	.120	7.264		
INDICATED (POST-TEST)	4.086	4.202	.139	8.427		
PRES. ON RATE LEVEL	2.726	1.699	.117	4.542		
DERIVED BY FORMULA	2.726	1.724	.117	4.567		
UNDERLYING PRES. RATE	2.688	1.675	.115	4.478		
PROPOSED	2.726	1.724	.117	4.567		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.121
IND. RATES				7.12	MINIMUM PREMIUM	2000
MAN. RATES	6.24	5.92	6.63	+ 7.12	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
2009	1,710	5,757	.336			1,710						
2010	1,548	26,135	1.688			1,548			1			1
2011	1,572	323	.020			1,572						
2012	1,542	121,192	7.859			1,542		1		1		2
2013	1,609					1,609						
TOTAL	7,981	153,407	1.922			7,981		1	1	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											5,757
2010				6,861					18,047		1,227
2011											323
2012			94,305		826			21,200		1,302	3,559
TOTAL			94,305	6,861	826			21,200	18,047	1,302	10,866

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,093
2010			869	15,171	188			2,356	33,955	471	1,411
2011											392
2012		8,203	249,438	10,033	11,019		2,680	73,926	3,717	3,512	4,257
TOTAL		8,203	250,307	25,204	11,207		2,680	76,282	37,672	3,983	13,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	337,472	78,066	13,153	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-187,582	-81,143	187	
TOTAL LOSSES	149,890		13,340	
EXPECTED LOSSES	378,459	216,046	20,032	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.878	.000	.167	2.045
INDICATED (POST-TEST)	2.178	.000	.194	2.372
PRES. ON RATE LEVEL	4.809	2.745	.255	7.809
DERIVED BY FORMULA	4.783	2.690	.254	7.727
UNDERLYING PRES. RATE	4.742	2.707	.251	7.700
PROPOSED	4.783	2.690	.254	7.727

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.049
IND. RATES				12.05	MINIMUM PREMIUM	2000
MAN. RATES	9.83	9.93	11.40	+ 12.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	973	1,394	.143							
2010	1,594	433	.027							
2011	1,499	1,676	.111							
2012	1,713	3,069	.179							
2013	1,351	15,485	1.146						2	2
TOTAL	7,130	22,057	.309						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,394
2010											433
2011											1,676
2012											3,069
2013					6,219					9,266	
TOTAL					6,219					9,266	6,572

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,717
2010											498
2011											2,036
2012											3,671
2013		134	12,618	6,404	8,305		182	13,510	7,152	9,060	
TOTAL		134	12,618	6,404	8,305		182	13,510	7,152	9,060	7,922

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,444	30,921	7,922			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-64,280	-37,735	81			
TOTAL LOSSES			8,003			
EXPECTED LOSSES	135,828	103,670	8,485			
CREDIBILITY	.01	.01	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.112	.112		
INDICATED (POST-TEST)	.000	.000	.130	.130		
PRES. ON RATE LEVEL	1.931	1.475	.121	3.527		
DERIVED BY FORMULA	1.912	1.460	.121	3.493		
UNDERLYING PRES. RATE	1.905	1.454	.119	3.478		
PROPOSED	1.912	1.460	.121	3.493		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.446
IND. RATES				5.45	MINIMUM PREMIUM	1740
MAN. RATES	4.65	4.55	5.15	+ 5.45	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,265	11,801	.932						1	1
2010	3,023	82,151	2,717						3	3
2011	3,982	62,478	1,569						1	2
2012	4,474	24,469	.546							
2013	5,089	23,861	.468						1	1
TOTAL	17,833	204,760	1.148						1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					199					1,016	10,586
2010					55,947					22,577	3,627
2011				11,166	607				34,066	10,611	6,028
2012											24,469
2013					1,764					19,688	2,409
TOTAL				11,166	58,517				34,066	53,892	47,119

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					589					2,209	13,042
2010			7,172	4,803	137,886			2,322	1,649	40,937	4,171
2011		67	5,083	22,432	2,143		223	14,966	62,593	20,521	7,324
2012											29,265
2013		37	3,576	1,816	2,354		386	28,696	15,196	19,246	2,650
TOTAL		104	15,831	29,051	142,972		609	45,984	79,438	82,913	56,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	62,528	334,374	56,452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-219,902	-141,197	481	
TOTAL LOSSES		193,177	56,933	
EXPECTED LOSSES	482,026	406,413	41,372	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.083	.319	1.402
INDICATED (POST-TEST)	.000	1.256	.370	1.626
PRES. ON RATE LEVEL	2.742	2.311	.235	5.288
DERIVED BY FORMULA	2.715	2.279	.239	5.233
UNDERLYING PRES. RATE	2.703	2.279	.232	5.214
PROPOSED	2.715	2.279	.239	5.233

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.160
IND. RATES				8.16	MINIMUM PREMIUM	2000
MAN. RATES	7.15	6.94	7.72	+ 8.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	2,164	417,536	19,294			1		3	4
2010	1,980	10,498	.530					2	2
2011	1,326	1,113,181	83,950			1		1	2
2012	1,896	71,026	3,746				1		1
2013	2,657	245,972	9,257				1	5	6
TOTAL	10,023	1,858,213	18,539			2	2	11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			201,707		1,834			200,905		5,784	7,306
2010					639					4,499	5,360
2011			545,760		838			561,138		2,574	2,871
2012				22,776					48,250		
2013				1,814	51,275				85,807	98,637	8,439
TOTAL			747,467	24,590	54,586			762,043	134,057	111,494	23,976

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			422,278		5,427			574,077		12,574	9,001
2010			81	54	1,574			462	328	8,157	6,164
2011		9,513	449,869	8,191	19,798		10,324	472,639	16,787	17,203	3,488
2012		873	29,528	40,730	3,031		2,032	61,668	66,731	5,410	
2013		1,151	108,732	55,094	68,863		5,103	370,243	168,202	110,907	9,283
TOTAL		11,537	1,010,488	104,069	98,693		17,459	1,479,089	252,048	154,251	27,936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,518,573	609,061	27,936	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172,171	-82,729	287	
TOTAL LOSSES	2,346,402	526,332	28,223	
EXPECTED LOSSES	351,306	220,607	27,161	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.410	5.251	.282	28.943
INDICATED (POST-TEST)	27.156	6.091	.327	33.574
PRES. ON RATE LEVEL	3.555	2.232	.275	6.062
DERIVED BY FORMULA	3.791	2.309	.276	6.376
UNDERLYING PRES. RATE	3.505	2.201	.271	5.977
PROPOSED	3.791	2.309	.276	6.376

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.942
IND. RATES				9.94	MINIMUM PREMIUM	2000
MAN. RATES	8.00	7.83	8.85	+ 9.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	227	439	.193							
2010	211									
2011	78									
2012	118									
2013	257									
TOTAL	891	439	.049							

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											541
TOTAL											541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			541			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,648	-7,113	28			
TOTAL LOSSES			569			
EXPECTED LOSSES	17,268	18,372	2,575			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.064	.064		
INDICATED (POST-TEST)	.000	.000	.074	.074		
PRES. ON RATE LEVEL	1.966	2.091	.293	4.350		
DERIVED BY FORMULA	1.966	2.091	.293	4.350		
UNDERLYING PRES. RATE	1.938	2.062	.289	4.289		
PROPOSED	1.966	2.091	.293	4.350		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.783
IND. RATES				6.78	MINIMUM PREMIUM	2000
MAN. RATES	5.89	5.68	6.35	+ 6.78	PRESENT	1990

+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
2009	85					85						
2010	66					66						
2011	65					65						
2012	63					63						
2013	66					66						
TOTAL	345					345						

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.	-3,438	-4,389	6			
TOTAL LOSSES			6			
EXPECTED LOSSES	6,821	11,522	717			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	2.005	3.387	.211	5.603		
DERIVED BY FORMULA	2.005	3.387	.211	5.603		
UNDERLYING PRES. RATE	1.977	3.340	.208	5.525		
PROPOSED	2.005	3.387	.211	5.603		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.737
IND. RATES				8.74	MINIMUM PREMIUM	2000
MAN. RATES	6.18	6.46	8.18	+ 8.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	6,400	859,193	13,424			6,400			3	4	6	13
2010	7,425	335,353	4,516			7,425			1	1	8	10
2011	9,872	318,367	3,224			9,872				5	10	15
2012	10,135	139,955	1,380			10,135				1	12	13
2013	10,280	379,811	3,694			10,280					14	14
TOTAL	44,112	2,032,679	4,608			44,112			4	11	50	65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			533,989	22,282	21,014			194,938	45,198	19,057	22,715
2010			178,802	34,974	9,947			64,147	15,157	13,454	18,872
2011				90,315	29,688				143,249	34,290	20,825
2012				35,500	16,104				13,702	42,794	31,855
2013					138,066					232,502	9,243
TOTAL			712,791	183,071	214,819			259,085	217,306	342,097	103,510

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,189,727	51,070	62,179			592,807	86,374	41,430	27,985
2010		6,085	408,193	81,021	33,872		1,460	184,659	31,591	27,259	21,703
2011		654	49,262	186,665	78,818		913	61,120	261,501	68,010	25,302
2012		1,746	60,092	71,211	35,943		1,143	38,171	32,942	62,391	38,099
2013		2,965	280,073	142,165	184,359		4,519	338,935	179,411	227,264	10,167
TOTAL		11,450	1,987,347	532,132	395,171		8,035	1,215,692	591,819	426,354	123,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,222,524	1,945,476	123,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,608,667	-829,638	2,618	
TOTAL LOSSES	1,613,857	1,115,838	125,874	
EXPECTED LOSSES	3,371,480	2,301,764	252,762	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.659	2.530	.285	6.474
INDICATED (POST-TEST)	4.244	2.935	.331	7.510
PRES. ON RATE LEVEL	7.752	5.292	.581	13.625
DERIVED BY FORMULA	7.682	5.174	.569	13.425
UNDERLYING PRES. RATE	7.643	5.218	.573	13.434
PROPOSED	7.682	5.174	.569	13.425

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	20.934
IND. RATES				20.93	MINIMUM PREMIUM	2000
MAN. RATES	17.74	17.76	19.89	+ 20.93	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,866	129	.006							
2010	5,747	75,161	1.307						2	2
2011	6,660	81,093	1.217						6	6
2012	6,817	57,871	.848						2	2
2013	305									
TOTAL	21,395	214,254	1.001						10	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											129
2010					20,087					39,606	15,468
2011					29,647					45,917	5,529
2012					7,840					18,222	31,809
TOTAL					57,574					103,745	52,935

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											159
2010			2,575	1,726	49,509			4,077	2,894	71,812	17,788
2011		115	9,770	6,250	73,569		96	8,065	7,537	81,236	6,718
2012		183	6,853	3,759	15,201		242	8,795	5,956	25,908	38,044
TOTAL		298	19,198	11,735	138,279		338	20,937	16,387	178,956	62,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,771	345,357	62,709			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-170,290	-94,036	345			
TOTAL LOSSES		251,321	63,054			
EXPECTED LOSSES	366,710	261,874	51,989			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.175	.295	1.470		
INDICATED (POST-TEST)	.000	1.363	.342	1.705		
PRES. ON RATE LEVEL	1.738	1.241	.247	3.226		
DERIVED BY FORMULA	1.721	1.245	.250	3.216		
UNDERLYING PRES. RATE	1.714	1.224	.243	3.181		
PROPOSED	1.721	1.245	.250	3.216		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.015
IND. RATES				5.02	MINIMUM PREMIUM	1625
MAN. RATES	4.35	4.17	4.71	+ 5.02	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	176	318	.180							
2010	105									
2011	99									
2012	101									
2013	114									
TOTAL	595	318	.053							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											318
TOTAL											318

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											392
TOTAL											392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			392	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,332	-10,259	23	
TOTAL LOSSES			415	
EXPECTED LOSSES	27,804	26,471	2,589	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.070	.070
INDICATED (POST-TEST)	.000	.000	.081	.081
PRES. ON RATE LEVEL	4.740	4.512	.441	9.693
DERIVED BY FORMULA	4.740	4.512	.441	9.693
UNDERLYING PRES. RATE	4.673	4.449	.435	9.557
PROPOSED	4.740	4.512	.441	9.693

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	15.115
IND. RATES				15.12	MINIMUM PREMIUM	2000
MAN. RATES	13.42	12.80	14.15	+ 15.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	153									
2010	218									
2011	153									
2012	165									
2013										
TOTAL	689									

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.	-4,010	-3,131	12			
TOTAL LOSSES			12			
EXPECTED LOSSES	8,062	8,069	2,156			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.187	1.188	.317	2.692		
DERIVED BY FORMULA	1.187	1.188	.317	2.692		
UNDERLYING PRES. RATE	1.170	1.171	.313	2.654		
PROPOSED	1.187	1.188	.317	2.692		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.197
IND. RATES				4.20	MINIMUM PREMIUM	1410
MAN. RATES	3.45	3.40	3.93	+ 4.20	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	601					601						
2010	721					721						
2011	844	14,418	1,708			844				2		2
2012	781					781						
2013	775	25,000	3,225			775				1		1
TOTAL	3,722	39,418	1,059			3,722				3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					3,652					10,766	
2013					25,000						
TOTAL					28,652					10,766	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		15	1,201	774	9,067		21	1,892	1,770	19,046	
2013		536	50,715	25,743	33,383						
TOTAL		551	51,916	26,517	42,450		21	1,892	1,770	19,046	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	54,380	89,783				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-57,126	-26,921	166			
TOTAL LOSSES		62,862	166			
EXPECTED LOSSES	118,138	73,398	17,122			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1,689	.004	1,693		
INDICATED (POST-TEST)	.000	1,959	.005	1,964		
PRES. ON RATE LEVEL	3,219	2,000	.467	5,686		
DERIVED BY FORMULA	3,219	2,000	.462	5,681		
UNDERLYING PRES. RATE	3,174	1,972	.460	5,606		
PROPOSED	3,219	2,000	.462	5,681		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.858
IND. RATES				8.86	MINIMUM PREMIUM	2000
MAN. RATES	8.08	7.61	8.30	+ 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	
2009										
2010	145	76,665	52.872				2			2
2011	127									
2012	61									
2013										
TOTAL	333	76,665	23.023				2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010				49,045					27,620		
TOTAL				49,045					27,620		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			6,214	108,455	1,344			3,607	51,967	722	
TOTAL			6,214	108,455	1,344			3,607	51,967	722	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,821	162,488		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,090	-2,466		
TOTAL LOSSES	1,731	160,022		
EXPECTED LOSSES	17,523	6,660	220	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.520	48.055	.000	48.575
INDICATED (POST-TEST)	.603	55.744	.000	56.347
PRES. ON RATE LEVEL	5.337	2.028	.067	7.432
DERIVED BY FORMULA	5.337	2.028	.067	7.432
UNDERLYING PRES. RATE	5.262	2.000	.066	7.328
PROPOSED	5.337	2.028	.067	7.432

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.589
IND. RATES				11.59	MINIMUM PREMIUM	2000
MAN. RATES	9.76	9.56	10.85	+ 11.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	8,182	2,974	.036						1	1
2010	11,392									
2011	11,878	191	.001							
2012	11,848	424	.003							
2013	11,783									
TOTAL	55,083	3,589	.007						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					1,870					787	317
2011											191
2012											424
TOTAL					1,870					787	932

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					5,533					1,711	391
2011											232
2012											507
TOTAL					5,533					1,711	1,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		7,244	1,130			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-299,621	-157,657	804			
TOTAL LOSSES			1,934			
EXPECTED LOSSES	625,743	431,300	81,522			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.004	.004		
INDICATED (POST-TEST)	.000	.000	.005	.005		
PRES. ON RATE LEVEL	1.152	.794	.150	2.096		
DERIVED BY FORMULA	1.129	.746	.141	2.016		
UNDERLYING PRES. RATE	1.136	.783	.148	2.067		
PROPOSED	1.129	.746	.141	2.016		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.143
IND. RATES				3.14	MINIMUM PREMIUM	1125
MAN. RATES	2.90	2.77	3.06	+ 3.14	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	939	525	.055							
2010	861	5,069	.588							
2011	840	1,133	.134					1		1
2012	763									
2013	652									
TOTAL	4,055	6,727	.166					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											525
2010											5,069
2011					165					279	689
TOTAL					165					279	6,283

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											647
2010											5,829
2011			54	35	407			48	45	492	837
TOTAL			54	35	407			48	45	492	7,313

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	102	979	7,313	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,168	-23,269	148	
TOTAL LOSSES			7,461	
EXPECTED LOSSES	113,945	61,109	17,477	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.184	.184
INDICATED (POST-TEST)	.000	.000	.213	.213
PRES. ON RATE LEVEL	2.850	1.528	.437	4.815
DERIVED BY FORMULA	2.850	1.513	.435	4.798
UNDERLYING PRES. RATE	2.810	1.507	.431	4.748
PROPOSED	2.850	1.513	.435	4.798

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.482
IND. RATES				7.48	MINIMUM PREMIUM	2000
MAN. RATES	6.35	6.22	7.03	+ 7.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	298									
2010	269									
2011	238									
2012	365									
2013	441									
TOTAL	1,611									

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.	-13,191	-8,934	55			
TOTAL LOSSES			55			
EXPECTED LOSSES	27,467	24,455	4,978			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.003	.003		
INDICATED (POST-TEST)	.000	.000	.003	.003		
PRES. ON RATE LEVEL	1.729	1.540	.313	3.582		
DERIVED BY FORMULA	1.729	1.525	.310	3.564		
UNDERLYING PRES. RATE	1.705	1.518	.309	3.532		
PROPOSED	1.729	1.525	.310	3.564		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.557
IND. RATES				5.56	MINIMUM PREMIUM	1770
MAN. RATES	4.71	4.61	5.23	+ 5.56	PRESENT	1690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	920	115	.012							
2010	847	829	.097							
2011	987	419	.042							
2012	1,006	47,501	4.721				1			1
2013	1,086	4,277	.393							
TOTAL	4,846	53,141	1.097				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											115
2010											829
2011											419
2012				12,270					32,639		2,592
2013											4,277
TOTAL				12,270					32,639		8,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											142
2010											953
2011											509
2012		466	15,906	21,944	1,632		1,373	41,719	45,141	3,662	3,100
2013											4,705
TOTAL		466	15,906	21,944	1,632		1,373	41,719	45,141	3,662	9,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,464	72,379	9,409	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,132	-43,350	145	
TOTAL LOSSES		29,029	9,554	
EXPECTED LOSSES	145,573	117,467	14,490	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.599	.197	.796
INDICATED (POST-TEST)	.000	.695	.229	.924
PRES. ON RATE LEVEL	3.047	2.458	.303	5.808
DERIVED BY FORMULA	3.047	2.440	.302	5.789
UNDERLYING PRES. RATE	3.004	2.424	.299	5.727
PROPOSED	3.047	2.440	.302	5.789

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.027
IND. RATES				9.03	MINIMUM PREMIUM	2000
MAN. RATES	7.72	7.52	8.48	+ 9.03	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
2009	9,948	344,396	3.461			9,948			1	2	3	6
2010	11,166	552,679	4.949			11,166			1	2	2	5
2011	15,883	519,761	3.272			15,883				3	8	11
2012	13,821	201,589	1.458			13,821					4	4
2013	13,233	335,249	2.533			13,233					7	7
TOTAL	64,051	1,953,674	3.050			64,051			2	7	24	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			200,642	19,613	8,873			53,176	32,918	11,964	17,210
2010			172,121	49,395	523			254,851	50,401	2,407	22,981
2011				97,375	46,189				132,411	211,027	32,759
2012					78,590					99,319	23,680
2013					150,542					157,098	27,609
TOTAL			372,763	166,383	284,717			308,027	215,730	481,815	124,239

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			447,030	44,953	26,254			161,708	62,906	26,009	21,203
2010		4,405	297,681	111,319	8,719		4,360	548,458	101,256	13,054	26,428
2011		752	57,795	204,241	120,169		1,205	88,005	271,156	380,141	39,802
2012		1,839	68,694	37,662	152,346		1,341	47,949	32,463	141,228	28,321
2013		3,232	305,390	155,021	201,024		3,058	229,010	121,223	153,555	30,370
TOTAL		10,228	1,176,590	553,196	508,512		9,964	1,075,130	589,004	713,987	146,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,271,912	2,364,699	146,124	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,063,506	-634,035	1,670	
TOTAL LOSSES	1,208,406	1,730,664	147,794	
EXPECTED LOSSES	2,200,152	1,742,188	171,656	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.887	2.702	.231	4.820
INDICATED (POST-TEST)	2.189	3.134	.268	5.591
PRES. ON RATE LEVEL	3.484	2.758	.272	6.514
DERIVED BY FORMULA	3.458	2.781	.272	6.511
UNDERLYING PRES. RATE	3.435	2.720	.268	6.423
PROPOSED	3.458	2.781	.272	6.511

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.153
IND. RATES				10.15	MINIMUM PREMIUM	2000
MAN. RATES	8.62	8.49	9.51	+ 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	
2009	3,769	1,299	.034						1	1
2010	3,309									
2011	2,967	1,236	.041							
2012	2,832	83,379	2.944							
2013	2,786	12,323	.442						1	1
TOTAL	15,663	98,237	.627						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					302					864	133
2011											1,236
2012											83,379
2013					933					11,390	
TOTAL					1,235					12,254	84,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					894					1,878	164
2011											1,502
2012											99,721
2013		20	1,891	962	1,245		225	16,613	8,790	11,131	
TOTAL		20	1,891	962	2,139		225	16,613	8,790	13,009	101,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,749	24,900	101,387	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-135,724	-64,281	137	
TOTAL LOSSES			101,524	
EXPECTED LOSSES	269,873	168,222	15,663	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.648	.648
INDICATED (POST-TEST)	.000	.000	.752	.752
PRES. ON RATE LEVEL	1.748	1.089	.101	2.938
DERIVED BY FORMULA	1.731	1.056	.121	2.908
UNDERLYING PRES. RATE	1.723	1.074	.100	2.897
PROPOSED	1.731	1.056	.121	2.908

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.534
IND. RATES				4.53	MINIMUM PREMIUM	1495
MAN. RATES	3.74	3.71	4.29	+ 4.53	PRESENT	1440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,160	51,649	1.634						3	3
2010	2,324	11,259	.484							
2011	1,894	699	.036							
2012	1,726	212	.012							
2013	1,627	118	.007							
TOTAL	10,731	63,937	.596						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					20,148					27,402	4,099
2010											11,259
2011											699
2012											212
2013											118
TOTAL					20,148					27,402	16,387

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					59,618					59,572	5,050
2010											12,948
2011											849
2012											254
2013											130
TOTAL					59,618					59,572	19,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		119,190	19,231			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-76,988	-55,379	97			
TOTAL LOSSES		63,811	19,328			
EXPECTED LOSSES	148,839	141,220	12,126			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.595	.180	.775		
INDICATED (POST-TEST)	.000	.690	.209	.899		
PRES. ON RATE LEVEL	1.407	1.335	.114	2.856		
DERIVED BY FORMULA	1.393	1.322	.116	2.831		
UNDERLYING PRES. RATE	1.387	1.316	.113	2.816		
PROPOSED	1.393	1.322	.116	2.831		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.414
IND. RATES				4.41	MINIMUM PREMIUM	1465
MAN. RATES	3.96	3.78	4.17	+ 4.41	PRESENT	1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	8,479	556,034	6.557				3	3	6
2010	9,498	143,599	1.511				1	5	6
2011	10,102	899,074	8.899			1	1	3	5
2012	11,852	88,814	.749				1	3	4
2013	15,915	101,657	.638				1	3	4
TOTAL	55,846	1,789,178	3.204			1	7	17	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				80,878	10,606				437,384	13,427	13,739
2010				45,043	15,050				24,251	39,462	19,793
2011			310,771	42,460	7,210			397,709	94,547	36,379	9,998
2012				8,786	9,455				13,073	32,744	24,756
2013				8,349	8,878				15,092	28,746	40,592
TOTAL			310,771	185,516	51,199			397,709	584,347	150,758	108,878

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				185,373	31,383				835,841	29,190	16,926
2010			7,637	100,901	38,326			7,230	48,514	72,183	22,762
2011		7,600	367,101	92,505	33,960		10,525	495,268	190,536	81,333	12,148
2012		575	19,654	20,246	19,499		989	32,518	28,782	48,026	29,608
2013		428	39,729	19,699	13,707		1,118	81,742	38,378	30,644	44,651
TOTAL		8,603	434,121	418,724	136,875		12,632	616,758	1,142,051	261,376	126,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,072,114	1,959,026	126,095	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-554,146	-644,433	2,163	
TOTAL LOSSES	517,968	1,314,593	128,258	
EXPECTED LOSSES	1,163,831	1,782,046	192,111	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.927	2.354	.230	3.511
INDICATED (POST-TEST)	1.075	2.731	.267	4.073
PRES. ON RATE LEVEL	2.114	3.236	.349	5.699
DERIVED BY FORMULA	2.093	3.206	.344	5.643
UNDERLYING PRES. RATE	2.084	3.191	.344	5.619
PROPOSED	2.093	3.206	.344	5.643

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.799
IND. RATES				8.80	MINIMUM PREMIUM	2000
MAN. RATES	7.11	7.15	8.32	+ 8.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	1,330	55,285	4.156				1	1	2
2010	1,160	8,479	.730					1	1
2011	1,222	1,353	.110					1	1
2012	1,196	1,059	.088						
2013	1,197	7,000	.584					1	1
TOTAL	6,105	73,176	1.199				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				20,137	321				22,124	12,703	
2010					1,511					6,968	
2011					430					923	
2012											1,059
2013					4,000					3,000	
TOTAL				20,137	6,262				22,124	23,594	1,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				46,154	950				42,279	27,616	
2010			195	129	3,724			718	509	12,634	
2011			142	89	1,067			160	150	1,634	
2012											1,267
2013		87	8,116	4,120	5,340		61	4,378	2,314	2,932	
TOTAL		87	8,453	50,492	11,081		61	5,256	45,252	44,816	1,267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,857	151,641	1,267	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-97,900	-71,790	204	
TOTAL LOSSES		79,851	1,471	
EXPECTED LOSSES	197,130	191,087	22,039	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.308	.024	1.332
INDICATED (POST-TEST)	.000	1.517	.028	1.545
PRES. ON RATE LEVEL	3.275	3.174	.366	6.815
DERIVED BY FORMULA	3.275	3.157	.363	6.795
UNDERLYING PRES. RATE	3.229	3.130	.361	6.720
PROPOSED	3.275	3.157	.363	6.795

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.596
IND. RATES				10.60	MINIMUM PREMIUM	2000
MAN. RATES	8.54	8.53	9.95	+ 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	
2009	243	2,501	1,029							
2010	231	1,934	.837							
2011	255									
2012	283									
2013	288									
TOTAL	1,300	4,435	.341							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,501
2010											1,934
TOTAL											4,435

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											3,081
2010											2,224
TOTAL											5,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			5,305			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,045	-9,229	39			
TOTAL LOSSES			5,344			
EXPECTED LOSSES	22,711	25,064	3,939			
CREDIBILITY	.00	.00	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.411	.411		
INDICATED (POST-TEST)	.000	.000	.477	.477		
PRES. ON RATE LEVEL	1.772	1.955	.307	4.034		
DERIVED BY FORMULA	1.772	1.955	.309	4.036		
UNDERLYING PRES. RATE	1.747	1.928	.303	3.978		
PROPOSED	1.771	1.954	.309	4.034		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.290
IND. RATES				6.29	MINIMUM PREMIUM	1960
MAN. RATES	5.34	5.20	5.89	+ 6.29	PRESENT	1865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,638									
2010	553	44,532	8,052						2	2
2011	948	408	.043							
2012	904	214,279	23,703				1		1	2
2013	795	60,122	7,562						2	2
TOTAL	8,838	319,341	3,613				1		5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,858					35,324	350
2011											408
2012				49,774	5,375				150,559	7,750	821
2013					32,866					27,256	
TOTAL				49,774	47,099				150,559	70,330	1,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,136	761	21,833			3,636	2,582	64,050	403
2011											496
2012		2,030	69,224	91,586	17,044		6,447	196,183	210,760	27,907	982
2013		702	66,673	33,844	43,889		529	39,734	21,034	26,643	
TOTAL		2,732	137,033	126,191	82,766		6,976	239,553	234,376	118,600	1,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	386,294	561,933	1,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-179,656	-46,512	87	
TOTAL LOSSES	206,638	515,421	1,968	
EXPECTED LOSSES	298,194	107,293	14,760	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2,338	5,832	.022	8,192
INDICATED (POST-TEST)	2,712	6,765	.026	9,503
PRES. ON RATE LEVEL	3,422	1,231	.170	4,823
DERIVED BY FORMULA	3,415	1,342	.167	4,924
UNDERLYING PRES. RATE	3,374	1,214	.167	4,755
PROPOSED	3,415	1,342	.167	4,924

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.678
IND. RATES				7.68	MINIMUM PREMIUM	2000
MAN. RATES	6.50	6.37	7.04	+ 7.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011	12									
2012	194									
2013										
TOTAL	206									

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.	-1,554	-776	1			
TOTAL LOSSES			1			
EXPECTED LOSSES	4,289	2,754	121			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	2.111	1.356	.060	3.527		
DERIVED BY FORMULA	2.111	1.356	.060	3.527		
UNDERLYING PRES. RATE	2.082	1.337	.059	3.478		
PROPOSED	2.111	1.356	.060	3.527		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.500
IND. RATES				5.50	MINIMUM PREMIUM	1755
MAN. RATES	4.65	4.55	5.15	+ 5.50	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	16									
2010	304									
2011	34									
2012	25									
2013	17									
TOTAL	396									

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.	-2,732	-1,920	3			
TOTAL LOSSES			3			
EXPECTED LOSSES	5,987	4,677	488			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.533	1.198	.125	2.856		
DERIVED BY FORMULA	1.533	1.198	.125	2.856		
UNDERLYING PRES. RATE	1.512	1.181	.123	2.816		
PROPOSED	1.533	1.198	.125	2.856		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.453
IND. RATES				4.45	MINIMUM PREMIUM	1475
MAN. RATES	3.96	3.78	4.17	+ 4.45	PRESENT	1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	168									
2010	167									
2011	162									
2012	163									
2013	164									
TOTAL	824									

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.	-5,306	-5,553	22			
TOTAL LOSSES			22			
EXPECTED LOSSES	10,769	14,822	2,512			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.003	.003		
INDICATED (POST-TEST)	.000	.000	.003	.003		
PRES. ON RATE LEVEL	1.326	1.825	.308	3.459		
DERIVED BY FORMULA	1.326	1.825	.308	3.459		
UNDERLYING PRES. RATE	1.307	1.799	.305	3.411		
PROPOSED	1.326	1.825	.308	3.459		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.393
IND. RATES				5.39	MINIMUM PREMIUM	1725
MAN. RATES	4.58	4.45	5.05	+ 5.39	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	72									
2010	75	7,086	9.448						1	1
2011	88									
2012	106	2,208	2.083						1	1
2013	124									
TOTAL	465	9,294	1.999						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010					132					6,954	
2012					743					1,465	
TOTAL					875					8,419	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			18	11	326			716	508	12,609	
2012		17	650	356	1,436		22	709	481	2,082	
TOTAL		17	668	367	1,762		22	1,425	989	14,691	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,132	17,809				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,000	-2,531	14			
TOTAL LOSSES		15,278	14			
EXPECTED LOSSES	10,495	7,017	1,238			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	3.286	.003	3.289		
INDICATED (POST-TEST)	.000	3.812	.003	3.815		
PRES. ON RATE LEVEL	2.289	1.530	.270	4.089		
DERIVED BY FORMULA	2.289	1.530	.270	4.089		
UNDERLYING PRES. RATE	2.257	1.509	.266	4.032		
PROPOSED	2.289	1.530	.270	4.089		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.376
IND. RATES				6.38	MINIMUM PREMIUM	1985
MAN. RATES	5.26	5.19	5.97	+ 6.38	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2009	5,730	2,822	.049								
2010	7,427	271,620	3.657			1	2				3
2011	9,260	228,443	2.466				3				3
2012	11,745	128,846	1.097					3			3
2013	8,291	41,261	.497				2				2
TOTAL	42,453	672,992	1.585			1	7	3			11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			94,387	27,770				105,519	38,297		2,822
2010				91,372					131,664		5,647
2011					14,546					103,960	5,407
2012				13,381					26,937		10,340
2013											943
TOTAL			94,387	132,523	14,546			105,519	196,898	103,960	25,159

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											3,477
2010		3,213	215,985	62,901	5,194		2,399	303,217	75,497	5,060	6,494
2011		544	39,950	182,511	5,214		781	50,638	235,181	6,752	6,570
2012		341	12,714	6,973	28,197		1,406	50,198	33,979	147,829	12,367
2013		385	34,805	16,916	2,958		996	71,083	28,906	4,550	1,037
TOTAL		4,483	303,454	269,301	41,563		5,582	475,136	373,563	164,191	29,945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	788,655	848,618	29,945			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-375,617	-219,670	619			
TOTAL LOSSES	413,038	628,948	30,564			
EXPECTED LOSSES	798,966	615,144	62,406			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.973	1.482	.072	2.527		
INDICATED (POST-TEST)	1.129	1.719	.084	2.932		
PRES. ON RATE LEVEL	1.909	1.470	.148	3.527		
DERIVED BY FORMULA	1.893	1.482	.145	3.520		
UNDERLYING PRES. RATE	1.882	1.449	.147	3.478		
PROPOSED	1.893	1.482	.145	3.520		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.489
IND. RATES				5.49	MINIMUM PREMIUM	1750
MAN. RATES	4.61	4.38	5.15	+ 5.49	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	31,001	426,558	1.375			1	2	4	7	
2010	33,944	916,039	2.698			2	3	4	9	
2011	33,694	463,809	1.376			1	1	4	6	
2012	33,373	1,029,515	3.084			2	2	4	8	
2013	38,415	318,178	.828				1	5	6	
TOTAL	170,427	3,154,099	1.851			6	9	21	36	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			135,630	3,564	5,018			181,189	21,915	15,452	63,790
2010			292,360	90,899	16,699			239,826	227,759	23,013	25,483
2011			84,532	25,624	63,983			57,359	23,951	167,064	41,296
2012			197,919	100,335	57,300			353,061	142,641	135,377	42,882
2013				22,431	81,714				21,549	166,391	26,093
TOTAL			710,441	242,853	224,714			831,435	437,815	507,297	199,544

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			302,184	8,168	14,848			550,996	41,879	33,593	78,589
2010		9,952	671,760	207,066	57,382		5,454	709,909	438,030	56,900	29,305
2011		4,610	231,501	68,234	168,092		3,487	176,646	74,990	300,501	50,175
2012		22,207	697,732	226,955	144,030		51,353	1,450,535	295,570	235,729	51,287
2013		2,395	224,111	112,504	114,068		4,037	299,427	151,517	166,276	28,702
TOTAL		39,164	2,127,288	622,927	498,420		64,331	3,187,513	1,001,986	792,999	238,058

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,418,296	2,916,332	238,058			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,699,390	-934,459	3,615			
TOTAL LOSSES	2,718,906	1,981,873	241,673			
EXPECTED LOSSES	5,540,582	2,520,616	364,713			
CREDIBILITY	.04	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.595	1.163	.142	2.900		
INDICATED (POST-TEST)	1.850	1.349	.165	3.364		
PRES. ON RATE LEVEL	3.297	1.500	.217	5.014		
DERIVED BY FORMULA	3.239	1.482	.210	4.931		
UNDERLYING PRES. RATE	3.251	1.479	.214	4.944		
PROPOSED	3.239	1.482	.210	4.931		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.689
IND. RATES				7.69	MINIMUM PREMIUM	2000
MAN. RATES	6.91	6.62	7.32	+ 7.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,228	18,417	.826						2	2
2010	3,029	4,387	.144							
2011	2,972	709	.023							
2012	3,419	1,842	.053							
2013	3,427	1,156	.033							
TOTAL	15,075	26,511	.176						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,039					14,063	315
2010											4,387
2011											709
2012											1,842
2013											1,156
TOTAL					4,039					14,063	8,409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					11,951					30,573	388
2010											5,045
2011											861
2012											2,203
2013											1,272
TOTAL					11,951					30,573	9,769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		42,524	9,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-217,181	-39,765	211	
TOTAL LOSSES		2,759	9,980	
EXPECTED LOSSES	456,471	109,294	20,653	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.018	.066	.084
INDICATED (POST-TEST)	.000	.021	.077	.098
PRES. ON RATE LEVEL	3.071	.735	.139	3.945
DERIVED BY FORMULA	3.040	.721	.137	3.898
UNDERLYING PRES. RATE	3.028	.725	.137	3.890
PROPOSED	3.040	.721	.137	3.898

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.078
IND. RATES				6.08	MINIMUM PREMIUM	1905
MAN. RATES	5.60	5.28	5.76	+ 6.08	PRESENT	1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	74,339	305,823	.411			1	1	4	6
2010	27,655	934,998	3.380			2		1	3
2011	27,006	516	.001						
2012	27,364	16,670	.060					2	2
2013	36,426	2,654	.007						
TOTAL	192,790	1,260,661	.654			3	1	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			115,759	16,737	4,216			98,472	13,210	14,435	42,994
2010			599,143		11,083			288,231		33,570	2,971
2011											516
2012					1,107					2,793	12,770
2013											2,654
TOTAL			714,902	16,737	16,406			386,703	13,210	50,798	61,905

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			257,911	38,361	12,476			299,453	25,244	31,383	52,969
2010		17,821	1,179,935	9,229	51,913		5,014	626,585	9,647	69,353	3,417
2011											627
2012		25	966	527	2,149		33	1,348	913	3,969	15,273
2013											2,919
TOTAL		17,846	1,438,812	48,117	66,538		5,047	927,386	35,804	104,705	75,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,389,091	255,164	75,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,573,606	-487,563	1,541	
TOTAL LOSSES			76,746	
EXPECTED LOSSES	4,783,121	1,220,361	181,223	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.040	.040
INDICATED (POST-TEST)	.000	.000	.046	.046
PRES. ON RATE LEVEL	2.516	.642	.096	3.254
DERIVED BY FORMULA	2.390	.559	.089	3.038
UNDERLYING PRES. RATE	2.481	.633	.094	3.208
PROPOSED	2.390	.559	.089	3.038

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.737
IND. RATES				4.74	MINIMUM PREMIUM	1550
MAN. RATES	4.79	4.46	4.75	+ 4.74	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011										
2012										
2013	3,632	1,795	.049							
TOTAL	3,632	1,795	.049							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,795
TOTAL											1,795

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,975
TOTAL											1,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,975			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-31,645	-14,922	166			
TOTAL LOSSES			2,141			
EXPECTED LOSSES	72,713	45,872	6,756			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.059	.059		
INDICATED (POST-TEST)	.000	.000	.068	.068		
PRES. ON RATE LEVEL	2.030	1.281	.189	3.500		
DERIVED BY FORMULA	2.030	1.268	.188	3.486		
UNDERLYING PRES. RATE	2.002	1.263	.186	3.451		
PROPOSED	2.030	1.268	.188	3.486		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.436
IND. RATES				5.44	MINIMUM PREMIUM	1735
MAN. RATES	4.47	4.41	5.11	+ 5.44	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,164	178,612	15,344			1				1
2010	1,946	184,026	9,456					3		3
2011	1,278									
2012	747									
2013	103									
TOTAL	5,238	362,638	6,923			1		3		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			103,730					70,814			4,068
2010					78,644					98,510	6,872
TOTAL			103,730		78,644			70,814		98,510	10,940

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			231,110					215,345			5,012
2010			10,083	6,751	193,827			10,137	7,201	178,616	7,903
TOTAL			241,193	6,751	193,827			225,482	7,201	178,616	12,915

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	466,675	386,395	12,915			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-58,304	-24,276	69			
TOTAL LOSSES	408,371	362,119	12,984			
EXPECTED LOSSES	114,712	60,866	12,990			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.796	6.913	.248	14.957		
INDICATED (POST-TEST)	9.043	8.019	.288	17.350		
PRES. ON RATE LEVEL	2.220	1.179	.252	3.651		
DERIVED BY FORMULA	2.220	1.247	.252	3.719		
UNDERLYING PRES. RATE	2.190	1.162	.248	3.600		
PROPOSED	2.220	1.247	.252	3.719		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.799
IND. RATES				5.80	MINIMUM PREMIUM	1830
MAN. RATES	4.82	4.69	5.33	+ 5.80	PRESENT	1715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	12,971	17,130	.132						1	1
2010	12,351	139,370	1.128				1			1
2011	12,622	124,156	.983				1		1	2
2012	13,261	42,782	.322						2	2
2013	14,189	46,940	.330						1	1
TOTAL	65,394	370,378	.566						2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					5,451					1,464	10,215
2010				40,270					95,492		3,608
2011				28,758	975				33,336	20,034	41,053
2012					3,134					38,924	724
2013					21,400					8,000	17,540
TOTAL				69,028	30,960				128,828	68,422	73,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					16,130					3,183	12,585
2010			5,102	89,050	1,104			12,472	179,667	2,492	4,149
2011		176	12,891	57,648	4,064		240	16,341	62,835	37,153	49,879
2012		75	2,738	1,503	6,073		527	18,792	12,723	55,348	866
2013		459	43,413	22,036	28,576		156	11,662	6,174	7,820	19,294
TOTAL		710	64,144	170,237	55,947		923	59,267	261,399	105,996	86,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	125,044	593,579	86,773	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-675,892	-173,647	1,347	
TOTAL LOSSES		419,932	88,120	
EXPECTED LOSSES	1,378,506	466,913	137,982	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.642	.135	.777
INDICATED (POST-TEST)	.000	.745	.157	.902
PRES. ON RATE LEVEL	2.138	.724	.214	3.076
DERIVED BY FORMULA	2.095	.725	.210	3.030
UNDERLYING PRES. RATE	2.108	.714	.211	3.033
PROPOSED	2.095	.725	.210	3.030

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.724
IND. RATES				4.72	MINIMUM PREMIUM	1545
MAN. RATES	4.08	3.98	4.49	+ 4.72	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	4,152	2,547	.061							
2010	4,306	48,556	1.127						2	2
2011	4,584	26,402	.575				1			1
2012	3,908	491	.012							
2013	3,856									
TOTAL	20,806	77,996	.375				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,547
2010					12,100					35,167	1,289
2011				7,501					16,996		1,905
2012											491
TOTAL				7,501	12,100				16,996	35,167	6,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											3,138
2010			1,552	1,039	29,821			3,620	2,571	63,764	1,482
2011		47	3,280	14,981	427		101	6,539	30,360	871	2,315
2012											587
TOTAL		47	4,832	16,020	30,248		101	10,159	32,931	64,635	7,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,139	143,834	7,522	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-279,668	-88,236	310	
TOTAL LOSSES		55,598	7,832	
EXPECTED LOSSES	565,299	235,108	34,330	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.267	.038	.305
INDICATED (POST-TEST)	.000	.310	.044	.354
PRES. ON RATE LEVEL	2.756	1.146	.167	4.069
DERIVED BY FORMULA	2.728	1.121	.163	4.012
UNDERLYING PRES. RATE	2.717	1.130	.165	4.012
PROPOSED	2.728	1.121	.163	4.012

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.256
IND. RATES				6.26	MINIMUM PREMIUM	1955
MAN. RATES	5.91	5.47	5.94	+ 6.26	PRESENT	1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	75	2,506	3.341							
2010	178									
2011	187									
2012	352									
2013	400									
TOTAL	1,192	2,506	.210							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											3,087
TOTAL											3,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			3,087			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,187	-3,450	45			
TOTAL LOSSES			3,132			
EXPECTED LOSSES	25,211	10,133	3,386			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.263	.263		
INDICATED (POST-TEST)	.000	.000	.305	.305		
PRES. ON RATE LEVEL	2.145	.862	.288	3.295		
DERIVED BY FORMULA	2.145	.862	.288	3.295		
UNDERLYING PRES. RATE	2.115	.850	.284	3.249		
PROPOSED	2.145	.862	.288	3.295		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.138
IND. RATES				5.14	MINIMUM PREMIUM	1655
MAN. RATES	4.86	4.46	4.81	+ 5.14	PRESENT	1575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011										
2012										
2013	4									
TOTAL	4									

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.	-28	-24		
TOTAL LOSSES				
EXPECTED LOSSES	65	73	14	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.651	1.851	.355	3.857
DERIVED BY FORMULA	1.651	1.851	.355	3.857
UNDERLYING PRES. RATE	1.628	1.825	.350	3.803
PROPOSED	1.651	1.851	.355	3.857

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.014
IND. RATES				6.01	MINIMUM PREMIUM	1890
MAN. RATES	5.29	5.06	5.63	+ 6.01	PRESENT	1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,952	338,322	17.332			1	1			2
2010	2,369	59,103	2.494				1		1	2
2011	2,008	3,261	.162				1		1	2
2012	1,055	5,647	.535				1			1
2013	700									
TOTAL	8,084	406,333	5.026			1	4		2	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			134,735	10,518				180,973	7,913		4,183
2010				22,738	5,600				19,004	7,054	4,707
2011				906	268				1,562	525	
2012				165					366		5,116
TOTAL			134,735	34,327	5,868			180,973	28,845	7,579	14,006

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			300,190	24,107				550,339	15,122		5,153
2010			3,600	50,762	14,426			3,207	36,271	13,285	5,413
2011		5	486	1,868	716		11	693	2,878	1,008	
2012		8	210	293	23		11	468	508	40	6,119
TOTAL		13	304,486	77,030	15,165		22	554,707	54,779	14,333	16,685

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	859,228	161,307	16,685	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,347	-42,859	107	
TOTAL LOSSES	778,881	118,448	16,792	
EXPECTED LOSSES	156,345	108,649	16,168	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.635	1.465	.208	11.308
INDICATED (POST-TEST)	11.177	1.699	.241	13.117
PRES. ON RATE LEVEL	1.961	1.363	.203	3.527
DERIVED BY FORMULA	2.053	1.370	.204	3.627
UNDERLYING PRES. RATE	1.934	1.344	.200	3.478
PROPOSED	2.053	1.370	.204	3.627

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.655
IND. RATES				5.66	MINIMUM PREMIUM	1795
MAN. RATES	4.61	4.38	5.15	+ 5.66	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	653									
2010	430	225	.052							
2011	1,079									
2012	1,175	212,644	18.097			1			1	2
2013	1,867	24,532	1.313						1	1
TOTAL	5,204	237,401	4.562			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											225
2012			125,367		4,608			57,340		23,879	1,450
2013					11,279					13,000	253
TOTAL			125,367		15,887			57,340		36,879	1,928

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											259
2012		11,006	334,673	15,020	21,449		7,491	209,756	16,708	38,444	1,734
2013		243	22,879	11,616	15,063		256	18,957	10,030	12,708	278
TOTAL		11,249	357,552	26,636	36,512		7,747	228,713	26,738	51,152	2,271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	605,261	141,038	2,271	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,110	-28,696	166	
TOTAL LOSSES	529,151	112,342	2,437	
EXPECTED LOSSES	161,948	82,431	12,905	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.168	2.159	.047	12.374
INDICATED (POST-TEST)	11.795	2.504	.055	14.354
PRES. ON RATE LEVEL	3.156	1.606	.252	5.014
DERIVED BY FORMULA	3.156	1.615	.250	5.021
UNDERLYING PRES. RATE	3.112	1.584	.248	4.944
PROPOSED	3.156	1.615	.250	5.021

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.829
IND. RATES				7.83	MINIMUM PREMIUM	2000
MAN. RATES	6.91	6.62	7.32	+ 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	
2009	3,361									
2010	3,966	485	.012							
2011	3,759	3,870	.102					1		1
2012	4,012	16,837	.419						1	1
2013	3,945	1,541	.039							
TOTAL	19,043	22,733	.119					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											485
2011					1,244					2,626	
2012				16,687							150
2013											1,541
TOTAL				16,687	1,244					2,626	2,176

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											558
2011		5	409	262	3,085		5	463	431	4,646	
2012		641	21,633	29,841	2,224						179
2013											1,695
TOTAL		646	22,042	30,103	5,309		5	463	431	4,646	2,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,156	40,489	2,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-168,334	-74,842	245	
TOTAL LOSSES			2,677	
EXPECTED LOSSES	347,345	202,237	25,327	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.014	.014
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	1.850	1.077	.135	3.062
DERIVED BY FORMULA	1.832	1.045	.131	3.008
UNDERLYING PRES. RATE	1.824	1.062	.133	3.019
PROPOSED	1.832	1.045	.131	3.008

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.690
IND. RATES				4.69	MINIMUM PREMIUM	1540
MAN. RATES	4.15	4.02	4.47	+ 4.69	PRESENT	1485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,931	37,143	1.267						3	3
2010	2,523	22,245	.881						2	2
2011	2,124	782,614	36.846			1			5	6
2012	1,960	2,348	.119							
2013	1,934	9,443	.488						2	2
TOTAL	11,472	853,793	7.442			1			12	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,735					18,096	15,312
2010					3,662					10,179	8,404
2011			144,962		14,523			603,335		9,898	9,896
2012											2,348
2013					2,414					5,956	1,073
TOTAL			144,962		24,334			603,335		44,129	37,033

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					11,052					39,341	18,864
2010			468	316	9,025			1,048	742	18,458	9,665
2011		4,340	207,346	6,674	44,022		18,840	862,912	31,469	40,576	12,024
2012											2,808
2013		49	4,899	2,490	3,223		113	8,679	4,596	5,820	1,180
TOTAL		4,389	212,713	9,480	67,322		18,953	872,639	36,807	104,195	44,541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,108,694	217,804	44,541	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-255,168	-149,831	443	
TOTAL LOSSES	853,526	67,973	44,984	
EXPECTED LOSSES	503,047	388,327	52,312	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.440	.593	.392	8.425
INDICATED (POST-TEST)	8.630	.688	.455	9.773
PRES. ON RATE LEVEL	4.447	3.433	.463	8.343
DERIVED BY FORMULA	4.489	3.378	.463	8.330
UNDERLYING PRES. RATE	4.385	3.385	.456	8.226
PROPOSED	4.496	3.383	.464	8.343

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.010
IND. RATES				13.01	MINIMUM PREMIUM	2000
MAN. RATES	9.92	10.35	12.18	+ 13.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	6,148	22,404	.364						3	3
2010	4,633	1,973	.042							
2011	3,938	1,919	.048							
2012	4,272	12,778	.299						2	2
2013	4,410	7,632	.173							
TOTAL	23,401	46,706	.200						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,371					8,898	9,135
2010											1,973
2011											1,919
2012					3,351					5,740	3,687
2013											7,632
TOTAL					7,722					14,638	24,346

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					12,934					19,345	11,254
2010											2,269
2011											2,332
2012		84	2,928	1,606	6,496		77	2,772	1,876	8,162	4,410
2013											8,395
TOTAL		84	2,928	1,606	19,430		77	2,772	1,876	27,507	28,660

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,861	50,419	28,660			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-260,872	-118,913	254			
TOTAL LOSSES			28,914			
EXPECTED LOSSES	515,290	309,829	28,315			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.124	.124		
INDICATED (POST-TEST)	.000	.000	.144	.144		
PRES. ON RATE LEVEL	2.233	1.343	.123	3.699		
DERIVED BY FORMULA	2.211	1.303	.124	3.638		
UNDERLYING PRES. RATE	2.202	1.324	.121	3.647		
PROPOSED	2.211	1.303	.124	3.638		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.673
IND. RATES				5.67	MINIMUM PREMIUM	1800
MAN. RATES	4.77	4.73	5.40	+ 5.67	PRESENT	1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	61									
2010	815	6,107	.749						1	1
2011	506									
2012	771									
2013	778									
TOTAL	2,931	6,107	.208						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			11	7	217			353	252	6,229	2,970
TOTAL			11	7	217			353	252	6,229	2,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	364	6,705	2,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,396	-10,542	56	
TOTAL LOSSES			3,026	
EXPECTED LOSSES	53,373	30,219	4,895	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.103	.103
INDICATED (POST-TEST)	.000	.000	.119	.119
PRES. ON RATE LEVEL	1.847	1.046	.169	3.062
DERIVED BY FORMULA	1.847	1.036	.169	3.052
UNDERLYING PRES. RATE	1.821	1.031	.167	3.019
PROPOSED	1.847	1.036	.169	3.052

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.759
IND. RATES				4.76	MINIMUM PREMIUM	1555
MAN. RATES	4.15	4.02	4.47	+ 4.76	PRESENT	1485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010	12									
2011	30									
2012	28									
2013										
TOTAL	70									

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.	-1,187	-841	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	2,662	2,524	142	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	3.857	3.656	.207	7.720
DERIVED BY FORMULA	3.857	3.656	.207	7.720
UNDERLYING PRES. RATE	3.803	3.605	.204	7.612
PROPOSED	3.857	3.656	.207	7.720

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.038
IND. RATES				12.04	MINIMUM PREMIUM	2000
MAN. RATES	10.10	9.91	11.27	+ 12.04	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	7,239	65,709	.907				1	3		4
2010	7,291	388,901	5.333			1	3	3		7
2011	8,133	471,965	5.803			1	2	7		10
2012	8,258	351,179	4.252				4	5		9
2013	8,167	73,127	.895				1	4		5
TOTAL	39,088	1,350,881	3.456			2	11	22		35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				5,284	4,290				41,652	3,028	11,455
2010			135,987	41,223	1,054			132,895	62,557	6,630	8,555
2011			152,504	40,486	21,326			86,104	63,181	92,185	16,179
2012				58,692	25,081				115,594	115,136	36,676
2013				8,501	5,571				5,475	7,578	46,002
TOTAL			288,491	154,186	57,322			218,999	288,459	224,557	118,867

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				12,111	12,694				79,597	6,583	14,113
2010		4,629	311,467	93,398	10,117		3,022	384,440	122,521	18,769	9,839
2011		7,929	384,127	91,776	69,404		5,086	247,773	135,171	171,884	19,657
2012		2,828	98,011	116,971	56,435		6,426	203,337	197,500	176,685	43,864
2013		362	33,407	16,485	9,317		351	25,492	11,721	8,337	50,602
TOTAL		15,748	827,012	330,741	157,967		14,885	861,042	546,510	382,258	138,075

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,718,687	1,417,476	138,075	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-700,140	-470,323	1,151	
TOTAL LOSSES	1,018,547	947,153	139,226	
EXPECTED LOSSES	1,435,701	1,273,096	118,828	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.606	2.423	.356	5.385
INDICATED (POST-TEST)	3.023	2.811	.413	6.247
PRES. ON RATE LEVEL	3.725	3.303	.309	7.337
DERIVED BY FORMULA	3.711	3.278	.314	7.303
UNDERLYING PRES. RATE	3.673	3.257	.304	7.234
PROPOSED	3.711	3.278	.314	7.303

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.388
IND. RATES				11.39	MINIMUM PREMIUM	2000
MAN. RATES	12.50	10.58	10.71	+ 11.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	4,952	10,675	.215						2	2
2010	4,331	48,617	1.122				1		3	4
2011	3,843	18,620	.484						2	2
2012	4,852	58,425	1.204				1		3	4
2013	5,163	17,005	.329						2	2
TOTAL	23,141	153,342	.663						2	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,684					4,852	3,139
2010				2,825	7,905				15,272	19,261	3,354
2011					2,816					9,670	6,134
2012				16,860	3,732				11,597	20,361	5,875
2013					5,012					5,147	6,846
TOTAL				19,685	22,149				26,869	59,291	25,348

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					7,942					10,549	3,867
2010			1,372	6,926	19,559			3,978	30,142	35,322	3,857
2011		10	930	594	6,991		16	1,701	1,590	17,108	7,453
2012		716	25,120	31,942	9,478		769	24,664	22,696	30,259	7,027
2013		109	10,167	5,163	6,689		99	7,505	3,971	5,031	7,531
TOTAL		835	37,589	44,625	50,659		884	37,848	58,399	98,269	29,735

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	77,156	251,952	29,735	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-283,321	-158,025	326	
TOTAL LOSSES		93,927	30,061	
EXPECTED LOSSES	576,905	423,248	32,860	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.406	.130	.536
INDICATED (POST-TEST)	.000	.471	.151	.622
PRES. ON RATE LEVEL	2.528	1.855	.144	4.527
DERIVED BY FORMULA	2.503	1.813	.144	4.460
UNDERLYING PRES. RATE	2.493	1.829	.142	4.464
PROPOSED	2.503	1.813	.144	4.460

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.954
IND. RATES				6.95	MINIMUM PREMIUM	2000
MAN. RATES	7.57	6.46	6.61	+ 6.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	167									
2010	226									
2011	356									
2012	293									
2013	334									
TOTAL	1,376									

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.	-15,450	-10,844	31	
TOTAL LOSSES			31	
EXPECTED LOSSES	32,474	30,314	2,917	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.394	2.234	.215	4.843
DERIVED BY FORMULA	2.394	2.234	.213	4.841
UNDERLYING PRES. RATE	2.360	2.203	.212	4.775
PROPOSED	2.394	2.234	.213	4.841

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.549
IND. RATES				7.55	MINIMUM PREMIUM	2000
MAN. RATES	5.45	5.77	7.07	+ 7.55	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
2009	401					401						
2010	361					361						
2011	407					407						
2012	446					446						
2013	520					520						
TOTAL	2,135					2,135						

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.	-14,837	-22,747	83			
TOTAL LOSSES			83			
EXPECTED LOSSES	30,488	61,851	8,027			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.004	.004		
INDICATED (POST-TEST)	.000	.000	.005	.005		
PRES. ON RATE LEVEL	1.448	2.938	.382	4.768		
DERIVED BY FORMULA	1.448	2.909	.378	4.735		
UNDERLYING PRES. RATE	1.428	2.897	.376	4.701		
PROPOSED	1.448	2.909	.378	4.735		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.383
IND. RATES				7.38	MINIMUM PREMIUM	2000
MAN. RATES	6.31	6.17	6.96	+ 7.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	453									
2010	645									
2011	855									
2012	881									
2013	987	19,303	1,955						1	1
TOTAL	3,821	19,303	.505						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013					4,322						14,981
TOTAL					4,322						14,981

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013		94	8,766	4,451	5,773		290	21,842	11,559	14,643	
TOTAL		94	8,766	4,451	5,773		290	21,842	11,559	14,643	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,992	36,426		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,730	-33,595	113	
TOTAL LOSSES		2,831	113	
EXPECTED LOSSES	141,911	94,341	10,469	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.074	.003	.077
INDICATED (POST-TEST)	.000	.086	.003	.089
PRES. ON RATE LEVEL	3.767	2.504	.278	6.549
DERIVED BY FORMULA	3.767	2.480	.275	6.522
UNDERLYING PRES. RATE	3.714	2.469	.274	6.457
PROPOSED	3.767	2.480	.275	6.522

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.170
IND. RATES				10.17	MINIMUM PREMIUM	2000
MAN. RATES	9.06	8.70	9.56	+ 10.17	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	186									
2010	145									
2011										
2012										
2013										
TOTAL	331									

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.	-3,519	-2,278	3			
TOTAL LOSSES			3			
EXPECTED LOSSES	6,021	4,922	861			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.845	1.508	.264	3.617		
DERIVED BY FORMULA	1.845	1.508	.264	3.617		
UNDERLYING PRES. RATE	1.819	1.487	.260	3.566		
PROPOSED	1.845	1.508	.264	3.617		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.640
IND. RATES				5.64	MINIMUM PREMIUM	1790
MAN. RATES	5.07	4.82	5.28	+ 5.64	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	17,157	392,253	2,286			2	2			4
2010										
2011										
2012										
2013										
TOTAL	17,157	392,253	2,286			2	2			4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			185,611	36,070				139,463	26,144		4,965
2010											
2011											
2012											
2013											
TOTAL			185,611	36,070				139,463	26,144		4,965

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			413,541	82,673				424,107	49,961		6,116
2010											
2011											
2012											
2013											
TOTAL			413,541	82,673				424,107	49,961		6,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	837,648	132,634	6,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-625,080	-148,072	73	
TOTAL LOSSES	212,568		6,189	
EXPECTED LOSSES	901,600	302,993	26,079	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.239	.000	.036	1.275
INDICATED (POST-TEST)	1.437	.000	.042	1.479
PRES. ON RATE LEVEL	5.330	1.791	.154	7.275
DERIVED BY FORMULA	5.291	1.737	.151	7.179
UNDERLYING PRES. RATE	5.255	1.766	.152	7.173
PROPOSED	5.291	1.737	.151	7.179

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.194
IND. RATES				11.19	MINIMUM PREMIUM	2000
MAN. RATES	9.12	9.22	10.62	+ 11.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	6,202	12,384	.199						1	1
2010	13,815	79,342	.574						2	2
2011	13,252	90,986	.686						4	4
2012	13,680	193,792	1.416				2		4	6
2013	14,679	16,937	.115							
TOTAL	61,628	393,441	.638					2	11	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,321					5,243	3,820
2010					7,609					33,160	38,573
2011					21,337					67,692	1,957
2012				24,909	67,015				50,851	24,520	26,497
2013											16,937
TOTAL				24,909	99,282				50,851	130,615	87,784

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					9,827					11,398	4,706
2010			976	653	18,755			3,411	2,423	60,126	44,359
2011		82	7,030	4,503	52,945		144	11,895	11,110	119,759	2,378
2012		2,529	90,864	76,668	133,228		2,472	76,834	78,339	40,569	31,690
2013											18,631
TOTAL		2,611	98,870	81,824	214,755		2,616	92,140	91,872	231,852	101,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	196,237	620,303	101,764	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-645,015	-531,695	1,690	
TOTAL LOSSES		88,608	103,454	
EXPECTED LOSSES	1,384,165	1,480,305	161,465	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.144	.168	.312
INDICATED (POST-TEST)	.000	.167	.195	.362
PRES. ON RATE LEVEL	2.278	2.436	.266	4.980
DERIVED BY FORMULA	2.232	2.300	.261	4.793
UNDERLYING PRES. RATE	2.246	2.402	.262	4.910
PROPOSED	2.232	2.300	.261	4.793

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.474
IND. RATES				7.47	MINIMUM PREMIUM	2000
MAN. RATES	6.73	6.57	7.27	+ 7.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	7,725	392,030	5.074			1	2			3
2010	7,340	285,277	3.886			1	1	3		5
2011	8,257	16,214	.196					2		2
2012	6,717	1,833,664	27.298			3	2	3		8
2013	6,166	269,899	4.377				1			1
TOTAL	36,205	2,797,084	7.726			5	6	8		19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			218,974	46,346				107,971	12,889		5,850
2010			106,421	38,448	7,619			108,491	11,819	8,371	4,108
2011					2,475					3,799	9,940
2012			666,601	91,686	2,753			884,854	154,767	21,747	11,256
2013				69,439					198,582		1,878
TOTAL			991,996	245,919	12,847			1,101,316	378,057	33,917	33,032

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			487,874	106,225				328,340	24,631		7,207
2010		3,621	245,401	87,358	24,834		2,467	309,018	26,387	19,664	4,724
2011		5	816	523	6,140		5	667	626	6,720	12,077
2012		38,702	1,188,243	206,617	57,924		68,745	1,920,842	298,098	87,044	13,462
2013		1,987	180,610	87,790	15,339		7,360	524,052	213,101	33,529	2,066
TOTAL		44,315	2,102,944	488,513	104,237		78,577	3,082,919	562,843	146,957	39,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,308,755	1,302,550	39,536			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,073,208	-405,125	717			
TOTAL LOSSES	4,235,547	897,425	40,253			
EXPECTED LOSSES	2,149,853	1,073,478	82,547			
CREDIBILITY	.02	.04	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	11.699	2.479	.111	14.289		
INDICATED (POST-TEST)	13.571	2.876	.129	16.576		
PRES. ON RATE LEVEL	6.023	3.007	.231	9.261		
DERIVED BY FORMULA	6.174	3.002	.226	9.402		
UNDERLYING PRES. RATE	5.938	2.965	.228	9.131		
PROPOSED	6.174	3.002	.226	9.402		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	14.661
IND. RATES				14.66	MINIMUM PREMIUM	2000
MAN. RATES	16.45	13.61	13.52	+ 14.66	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	11,445	243,844	2.130			1			1	2
2010	10,416	1,416,805	13.602			2	1		1	4
2011	9,984	231,492	2.318			1			4	5
2012	10,941	13,180	.120						2	2
2013	10,279	29,160	.283						1	1
TOTAL	53,065	1,934,481	3.645			4	1		9	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			162,877		2,355			72,427		1,675	4,510
2010			695,531	53,256	1,951			614,784	3,133	1,240	46,910
2011			113,245		7,751			39,177		48,456	22,863
2012					3,006					5,862	4,312
2013					4,664					8,269	16,227
TOTAL			971,653	53,256	19,727			726,388	3,133	65,502	94,822

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			362,890		6,968			220,251		3,641	5,556
2010		18,245	1,213,639	126,409	31,450		10,719	1,332,560	21,359	20,467	53,947
2011		5,679	269,434	6,391	29,757		2,163	102,824	11,219	88,257	27,779
2012		75	2,628	1,440	5,827		77	2,832	1,920	8,337	5,157
2013		99	9,461	4,805	6,231		160	12,054	6,383	8,082	17,850
TOTAL		24,098	1,858,052	139,045	80,233		13,119	1,670,521	40,881	128,784	110,289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,565,790	388,943	110,289	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,574,184	-522,296	1,388	
TOTAL LOSSES	1,991,606		111,677	
EXPECTED LOSSES	3,186,023	1,391,894	149,644	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.753	.000	.210	3.963
INDICATED (POST-TEST)	4.353	.000	.244	4.597
PRES. ON RATE LEVEL	6.090	2.660	.286	9.036
DERIVED BY FORMULA	6.055	2.500	.283	8.838
UNDERLYING PRES. RATE	6.004	2.623	.282	8.909
PROPOSED	6.055	2.500	.283	8.838

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.781
IND. RATES				13.78	MINIMUM PREMIUM	2000
MAN. RATES	11.84	11.70	13.19	+ 13.78	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,049	54,537	2.661				1			1
2010	1,664	5,287,126	317.735	1		1				2
2011	940	4,557	.484							
2012	1,299	73,066	5.624				1			1
2013	1,241	14,489	1.167						1	1
TOTAL	7,193	5,433,775	75.543	1		1	2	1		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				22,553					24,174		7,810
2010	277,507		347,245			4,415,910		241,123			5,341
2011											4,557
2012				37,987					33,873		1,206
2013					8,304					6,185	
TOTAL	277,507		347,245	60,540	8,304	4,415,910		241,123	58,047	6,185	18,914

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				51,691					46,197		9,622
2010	78,547	10,248	677,752	4,761	14,144	917,808	4,755	590,874	6,821	8,045	6,142
2011											5,537
2012		1,448	49,248	67,931	5,056		1,417	43,296	46,848	3,798	1,442
2013		179	16,844	8,551	11,089		121	9,022	4,775	6,046	
TOTAL	78,547	11,875	743,844	132,934	30,289	917,808	6,293	643,192	104,641	17,889	22,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,401,559	285,753	22,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,838	-32,556	132	
TOTAL LOSSES	2,289,721	253,197	22,875	
EXPECTED LOSSES	219,817	83,438	15,465	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	31.833	3.520	.318	35.671
INDICATED (POST-TEST)	36.926	4.083	.369	41.378
PRES. ON RATE LEVEL	3.099	1.177	.218	4.494
DERIVED BY FORMULA	3.437	1.206	.221	4.864
UNDERLYING PRES. RATE	3.056	1.160	.215	4.431
PROPOSED	3.437	1.206	.221	4.864

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.584
IND. RATES				7.58	MINIMUM PREMIUM	2000
MAN. RATES	5.95	5.75	6.56	+ 7.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,714									
2010	2,016	46,915	2.327				1			1
2011	2,082	3,529	.169							
2012	2,209									
2013	3,098									
TOTAL	11,119	50,444	.454				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010				3,408					43,507		
2011											3,529
TOTAL				3,408					43,507		3,529

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			431	7,536	94			5,681	81,857	1,135	
2011											4,288
TOTAL			431	7,536	94			5,681	81,857	1,135	4,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,112	90,622	4,288	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-130,272	-54,552	108	
TOTAL LOSSES		36,070	4,396	
EXPECTED LOSSES	272,193	149,884	9,784	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.324	.040	.364
INDICATED (POST-TEST)	.000	.376	.046	.422
PRES. ON RATE LEVEL	2.483	1.367	.089	3.939
DERIVED BY FORMULA	2.458	1.347	.088	3.893
UNDERLYING PRES. RATE	2.448	1.348	.088	3.884
PROPOSED	2.458	1.347	.088	3.893

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.070
IND. RATES				6.07	MINIMUM PREMIUM	1905
MAN. RATES	7.53	6.11	5.75	+ 6.07	PRESENT	1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	355	42,871	12.076						1	1
2010	211									
2011	226	957	.423							
2012	286									
2013	348									
TOTAL	1,426	43,828	3.073						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					10,552					85,449	
2011											1,163
TOTAL					10,552					85,449	1,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		96,001	1,163			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,389	-8,380	26			
TOTAL LOSSES		87,621	1,189			
EXPECTED LOSSES	34,793	22,331	2,496			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	6.145	.083	6.228		
INDICATED (POST-TEST)	.000	7.128	.096	7.224		
PRES. ON RATE LEVEL	2.475	1.588	.177	4.240		
DERIVED BY FORMULA	2.475	1.643	.176	4.294		
UNDERLYING PRES. RATE	2.440	1.566	.175	4.181		
PROPOSED	2.475	1.643	.176	4.294		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.696
IND. RATES				6.70	MINIMUM PREMIUM	2000
MAN. RATES	5.95	5.61	6.19	+ 6.70	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	18									
2010	329									
2011	428									
2012	444									
2013	430	810	.188							
TOTAL	1,649	810	.049							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											810
TOTAL											810

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											891
TOTAL											891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,962	-4,370	25	
TOTAL LOSSES			916	
EXPECTED LOSSES	15,715	12,829	2,194	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.056	.056
INDICATED (POST-TEST)	.000	.000	.065	.065
PRES. ON RATE LEVEL	.967	.788	.135	1.890
DERIVED BY FORMULA	.967	.780	.134	1.881
UNDERLYING PRES. RATE	.953	.778	.133	1.864
PROPOSED	.967	.780	.134	1.881

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.933
IND. RATES				2.93	MINIMUM PREMIUM	1070
MAN. RATES	2.60	2.51	2.76	+ 2.93	PRESENT	1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,394	253,185	7.459			1	1			2
2010	3,262	33,981	1.041				1			1
2011	3,567	10,429	.292							
2012	3,654	11,734	.321						1	1
2013	3,067	18,003	.586						1	1
TOTAL	16,944	327,332	1.932			1	2		2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			155,496	28,079				24,161	31,771		13,678
2010				3,840					27,058		3,083
2011											10,429
2012					591					6,658	4,485
2013					3,441					8,993	5,569
TOTAL			155,496	31,919	4,032			24,161	58,829	15,651	37,244

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			346,445	64,357				73,474	60,714		16,851
2010			486	8,492	104			3,534	50,909	707	3,545
2011											12,671
2012		17	518	282	1,147		88	3,214	2,177	9,467	5,364
2013		74	6,978	3,545	4,595		178	13,111	6,942	8,792	6,126
TOTAL		91	354,427	76,676	5,846		266	93,333	120,742	18,966	44,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	448,117	222,230	44,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-213,195	-110,478	426	
TOTAL LOSSES	234,922	111,752	44,983	
EXPECTED LOSSES	433,765	296,690	46,597	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.386	.660	.265	2.311
INDICATED (POST-TEST)	1.608	.766	.307	2.681
PRES. ON RATE LEVEL	2.596	1.776	.279	4.651
DERIVED BY FORMULA	2.586	1.746	.280	4.612
UNDERLYING PRES. RATE	2.560	1.751	.275	4.586
PROPOSED	2.586	1.746	.280	4.612

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				7.19	MINIMUM PREMIUM	2000
MAN. RATES	7.07	6.42	6.79	+ 7.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,441									
2010	2,572	399	.015							
2011	2,562	9,012	.351					2		2
2012	2,355									
2013	2,471	2,384	.096							
TOTAL	12,401	11,795	.095					2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											399
2011					2,229					6,783	
2013											2,384
TOTAL					2,229					6,783	2,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											459
2011		10	736	471	5,530		16	1,191	1,113	11,998	
2013											2,622
TOTAL		10	736	471	5,530		16	1,191	1,113	11,998	3,081

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,953	19,112	3,081	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,107	-43,563	186	
TOTAL LOSSES			3,267	
EXPECTED LOSSES	148,440	116,322	19,966	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.030	.030
PRES. ON RATE LEVEL	1.214	.952	.163	2.329
DERIVED BY FORMULA	1.202	.933	.160	2.295
UNDERLYING PRES. RATE	1.197	.938	.161	2.296
PROPOSED	1.202	.933	.160	2.295

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.578
IND. RATES				3.58	MINIMUM PREMIUM	1245
MAN. RATES	3.28	3.10	3.40	+ 3.58	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,456									
2010	1,234									
2011	971									
2012	486									
2013	240									
TOTAL	4,387									

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.	-44,476	-21,679	43			
TOTAL LOSSES			43			
EXPECTED LOSSES	82,958	53,083	7,369			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.918	1.227	.170	3.315		
DERIVED BY FORMULA	1.918	1.215	.168	3.301		
UNDERLYING PRES. RATE	1.891	1.210	.168	3.269		
PROPOSED	1.918	1.215	.168	3.301		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.147
IND. RATES				5.15	MINIMUM PREMIUM	1660
MAN. RATES	4.88	4.51	4.84	+ 5.15	PRESENT	1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	610	736	.120							
2010	617	1,010	.163							
2011	741	58,996	7.961				1			1
2012	784	610	.077							
2013	735	119,391	16.243						2	2
TOTAL	3,487	180,743	5.183						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											736
2010											1,010
2011				19,761					35,766		3,469
2012											610
2013					32,137					86,826	428
TOTAL				19,761	32,137				35,766	86,826	6,253

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											907
2010											1,162
2011		119	8,640	39,469	1,128		213	13,756	63,888	1,834	4,215
2012											730
2013		690	65,193	33,094	42,915		1,694	126,571	66,999	84,866	471
TOTAL		809	73,833	72,563	44,043		1,907	140,327	130,887	86,700	7,485

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	216,876	334,193	7,485	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,296	-21,160	94	
TOTAL LOSSES	169,580	313,033	7,579	
EXPECTED LOSSES	97,670	57,780	9,416	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.863	8.977	.217	14.057
INDICATED (POST-TEST)	5.641	10.413	.252	16.306
PRES. ON RATE LEVEL	2.841	1.680	.274	4.795
DERIVED BY FORMULA	2.841	1.767	.274	4.882
UNDERLYING PRES. RATE	2.801	1.657	.270	4.728
PROPOSED	2.841	1.767	.274	4.882

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				7.61	MINIMUM PREMIUM	2000
MAN. RATES	6.70	6.41	7.00	+ 7.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	15,936	484,220	3.038				6	5	11
2010	15,592	554,523	3.556			1	1	5	7
2011	16,424	179,910	1.095				1	5	6
2012	17,396	148,109	.851				1	4	5
2013	16,826	379,016	2.252				4	2	6
TOTAL	82,174	1,745,778	2.124			1	13	21	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				158,406	23,816				189,656	88,715	23,627
2010			183,008	64,920	3,298			148,549	98,743	34,902	21,103
2011				4,906	13,529				9,005	128,008	24,462
2012				21,744	14,206				23,386	33,689	55,084
2013				60,144	20,710				185,410	58,202	54,550
TOTAL			183,008	310,120	75,559			148,549	506,200	343,516	178,826

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				363,066	70,471				362,433	192,867	29,109
2010		6,229	420,600	146,734	18,504		3,380	436,314	193,178	71,578	24,268
2011		82	6,599	12,656	33,858		308	25,958	37,100	226,933	29,722
2012		1,164	40,611	45,694	30,437		1,450	46,165	43,350	50,527	65,880
2013		2,166	198,441	97,363	40,936		8,010	574,133	243,882	88,199	60,005
TOTAL		9,641	666,251	665,513	194,206		13,148	1,082,570	879,943	630,104	208,984

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,771,610	2,369,766	208,984			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,737,493	-901,171	4,000			
TOTAL LOSSES	34,117	1,468,595	212,984			
EXPECTED LOSSES	3,552,382	2,429,064	417,444			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.042	1.787	.259	2.088		
INDICATED (POST-TEST)	.049	2.073	.300	2.422		
PRES. ON RATE LEVEL	4.385	2.998	.515	7.898		
DERIVED BY FORMULA	4.255	2.924	.498	7.677		
UNDERLYING PRES. RATE	4.323	2.956	.508	7.787		
PROPOSED	4.255	2.924	.498	7.677		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.971
IND. RATES				11.97	MINIMUM PREMIUM	2000
MAN. RATES	10.50	10.38	11.53	+ 11.97	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	17,041	1,438,208	8.439		1	1	1	4	7
2010	16,459	627,077	3.809			1	7	2	10
2011	16,926	1,404,833	8.299			2	9	5	16
2012	16,290	2,574,048	15.801			1	8	1	10
2013	11,224	165,406	1.473					4	4
TOTAL	77,940	6,209,572	7.967		1	5	25	16	47

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009		407,298	160,025	9,250	9,181		581,968	129,523	18,724	81,878	40,361
2010			78,403	116,165	5,706			49,803	286,198	58,189	32,613
2011			199,061	126,895	8,637			564,440	374,382	38,290	93,128
2012			372,494	101,732	6,702			1,770,965	274,520	22,949	24,686
2013					83,416					75,662	6,328
TOTAL		407,298	809,983	354,042	113,642		581,968	2,514,731	953,824	276,968	197,116

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009		679,490	356,536	21,201	27,167		471,853	393,879	35,782	178,002	49,725
2010		2,668	191,938	258,614	20,934		1,132	184,120	544,352	114,893	37,505
2011		10,715	527,452	263,653	47,163		31,996	1,509,474	722,117	123,326	113,151
2012		8,773	281,879	190,718	31,988		44,367	1,260,203	427,521	83,755	29,524
2013		1,789	169,218	85,896	111,392		1,469	110,294	58,388	73,958	6,961
TOTAL		703,435	1,527,023	820,082	238,644		550,817	3,457,970	1,788,160	573,934	236,866

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,239,245	3,420,820	236,866			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,076,264	-716,956	3,659			
TOTAL LOSSES	5,162,981	2,703,864	240,525			
EXPECTED LOSSES	2,162,836	1,897,839	440,362			
CREDIBILITY	.03	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.624	3.469	.309	10.402		
INDICATED (POST-TEST)	7.684	4.024	.358	12.066		
PRES. ON RATE LEVEL	2.814	2.470	.573	5.857		
DERIVED BY FORMULA	2.960	2.579	.556	6.095		
UNDERLYING PRES. RATE	2.775	2.435	.565	5.775		
PROPOSED	2.960	2.579	.556	6.095		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.504
IND. RATES				9.50	MINIMUM PREMIUM	2000
MAN. RATES	6.74	6.99	8.55	+ 9.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	4,326	4,806	.111							
2010	4,728	134,867	2.852						1	1
2011	3,114	1,205,132	38.700			1				2
2012	2,470	21,518	.871						1	1
2013	2,183	1,172	.053							
TOTAL	16,821	1,367,495	8.130			1	1		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											4,806
2010				26,205					53,865		54,797
2011			140,373		290			1,063,573		110	786
2012					518					6,741	14,259
2013											1,172
TOTAL			140,373	26,205	808			1,063,573	53,865	6,851	75,820

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											5,921
2010			3,319	57,948	718			7,034	101,345	1,406	63,017
2011		2,226	105,391	1,938	4,868		17,807	814,946	28,260	22,023	955
2012		8	453	246	1,007		88	3,254	2,201	9,586	17,054
2013											1,289
TOTAL		2,234	109,163	60,132	6,593		17,895	825,234	131,806	33,015	88,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	954,526	231,546	88,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-291,143	-103,162	154	
TOTAL LOSSES	663,383	128,384	88,390	
EXPECTED LOSSES	570,568	262,071	20,521	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.944	.763	.525	5.232
INDICATED (POST-TEST)	4.575	.885	.609	6.069
PRES. ON RATE LEVEL	3.440	1.580	.124	5.144
DERIVED BY FORMULA	3.451	1.559	.139	5.149
UNDERLYING PRES. RATE	3.392	1.558	.122	5.072
PROPOSED	3.451	1.559	.139	5.149

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.029
IND. RATES				8.03	MINIMUM PREMIUM	2000
MAN. RATES	7.66	7.01	7.51	+ 8.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	407									
2010	409									
2011	365									
2012	472									
2013	457									
TOTAL	2,110									

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.	-16,606	-9,004	15			
TOTAL LOSSES			15			
EXPECTED LOSSES	34,225	24,328	1,583			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.645	1.169	.076	2.890		
DERIVED BY FORMULA	1.645	1.157	.075	2.877		
UNDERLYING PRES. RATE	1.622	1.153	.075	2.850		
PROPOSED	1.645	1.157	.075	2.877		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.486
IND. RATES				4.49	MINIMUM PREMIUM	1485
MAN. RATES	4.12	3.87	4.22	+ 4.49	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,037	39,952	1.961					2		2
2010	1,995	2,642	.132							
2011	1,595	469	.029							
2012	1,546	145	.009							
2013	1,646	547	.033							
TOTAL	8,819	43,755	.496					2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				25,258					7,705		6,989
2010											2,642
2011											469
2012											145
2013											547
TOTAL				25,258					7,705		10,792

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				57,891					14,725		8,610
2010											3,038
2011											570
2012											173
2013											602
TOTAL				57,891					14,725		12,993

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		72,616	12,993	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,819	-22,481	80	
TOTAL LOSSES		50,135	13,073	
EXPECTED LOSSES	71,610	58,824	8,906	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.568	.148	.716
INDICATED (POST-TEST)	.000	.659	.172	.831
PRES. ON RATE LEVEL	.824	.676	.102	1.602
DERIVED BY FORMULA	.816	.676	.103	1.595
UNDERLYING PRES. RATE	.812	.667	.101	1.580
PROPOSED	.816	.676	.103	1.595

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.49	MINIMUM PREMIUM	955
MAN. RATES	2.35	2.19	2.34	+ 2.49	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	13,773	806,686	5.857			1	2	2	5
2010	15,185	196,592	1.294				1	5	6
2011	18,631	514,433	2.761			2		3	5
2012	20,182	256,725	1.272				1	4	5
2013	19,741	291,482	1.476			1	1	5	7
TOTAL	87,512	2,065,918	2.361			4	5	19	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			551,429	10,306	13,173			190,082	3,146	21,971	16,579
2010				11,072	14,942				91,753	45,380	33,445
2011			226,350		7,590			255,559		9,316	15,618
2012				4,053	76,951				15,869	122,516	37,336
2013			82,350	48,286	29,459			5,821	69,323	52,117	4,126
TOTAL			860,129	73,717	142,115			451,462	180,091	251,300	107,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			587,223	23,621	38,979			276,284	6,012	47,765	20,425
2010			3,320	25,766	37,130			16,658	175,951	84,676	38,462
2011		11,314	535,933	11,109	39,854		13,474	616,838	22,850	32,964	18,976
2012		1,956	72,512	44,133	149,713		2,329	79,446	61,998	175,995	44,654
2013	974	14,776	377,865	105,302	61,585	220	5,113	282,582	116,164	63,391	4,539
TOTAL	974	28,046	1,576,853	209,931	327,261	220	20,916	1,271,808	382,975	404,791	127,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,898,817	1,324,958	127,056			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,263,579	-502,148	2,024			
TOTAL LOSSES	1,635,238	822,810	129,080			
EXPECTED LOSSES	2,636,736	1,384,440	198,652			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.869	.940	.147	2.956		
INDICATED (POST-TEST)	2.168	1.090	.171	3.429		
PRES. ON RATE LEVEL	3.056	1.604	.230	4.890		
DERIVED BY FORMULA	3.029	1.563	.225	4.817		
UNDERLYING PRES. RATE	3.013	1.582	.227	4.822		
PROPOSED	3.029	1.563	.225	4.817		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.511
IND. RATES				7.51	MINIMUM PREMIUM	2000
MAN. RATES	6.37	6.29	7.14	+ 7.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011										
2012	761									
2013										
TOTAL	761									

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.	-3,958	-3,950	23			
TOTAL LOSSES			23			
EXPECTED LOSSES	11,248	14,238	2,116			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.003	.003		
INDICATED (POST-TEST)	.000	.000	.003	.003		
PRES. ON RATE LEVEL	1.499	1.898	.282	3.679		
DERIVED BY FORMULA	1.499	1.898	.282	3.679		
UNDERLYING PRES. RATE	1.478	1.871	.278	3.627		
PROPOSED	1.499	1.898	.282	3.679		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.737
IND. RATES				5.74	MINIMUM PREMIUM	1815
MAN. RATES	4.41	4.56	5.37	+ 5.74	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	847									
2010	1,149									
2011	193	501	.259							
2012	223	6,434	2.885							
2013	159	3,110	1.955							
TOTAL	2,571	10,045	.391							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											501
2012											6,434
2013											3,110
TOTAL											10,045

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											609
2012											7,695
2013											3,421
TOTAL											11,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			11,725			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-34,710	-13,591	32			
TOTAL LOSSES			11,757			
EXPECTED LOSSES	66,152	32,112	5,914			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.457	.457		
INDICATED (POST-TEST)	.000	.000	.530	.530		
PRES. ON RATE LEVEL	2.610	1.267	.233	4.110		
DERIVED BY FORMULA	2.610	1.254	.236	4.100		
UNDERLYING PRES. RATE	2.573	1.249	.230	4.052		
PROPOSED	2.610	1.254	.236	4.100		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.393
IND. RATES				6.39	MINIMUM PREMIUM	1990
MAN. RATES	5.59	5.39	6.00	+ 6.39	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,898	14,416	.759						1	1
2010	3,236	363,237	11.224			1			1	2
2011	4,407	1,009	.022							
2012	2,300									
2013	1,915									
TOTAL	13,756	378,662	2.753			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,238					9,606	572
2010			149,798		11,552			151,480		30,229	20,178
2011											1,009
TOTAL			149,798		15,790			151,480		39,835	21,759

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					12,540					20,883	705
2010		5,097	338,678	3,362	35,509		3,445	431,220	7,151	60,640	23,205
2011											1,226
TOTAL		5,097	338,678	3,362	48,049		3,445	431,220	7,151	81,523	25,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	778,440	140,085	25,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,887	-24,775	126	
TOTAL LOSSES	722,553	115,310	25,262	
EXPECTED LOSSES	113,899	66,717	15,407	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.253	.838	.184	6.275
INDICATED (POST-TEST)	6.093	.972	.213	7.278
PRES. ON RATE LEVEL	.840	.492	.113	1.445
DERIVED BY FORMULA	.893	.502	.115	1.510
UNDERLYING PRES. RATE	.828	.485	.112	1.425
PROPOSED	.893	.502	.115	1.510

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.35	MINIMUM PREMIUM	920
MAN. RATES	2.03	1.92	2.11	+ 2.35	PRESENT	855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,197	185,530	3.569			1				1
2010	3,639	2,051	.056						1	1
2011	2,544	4,448	.174							
2012	2,379	17,770	.746						1	1
2013	2,127									
TOTAL	15,886	209,799	1.321			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			130,136					40,515			14,879
2010					964					255	832
2011											4,448
2012					11,149					6,621	
TOTAL			130,136		12,113			40,515		6,876	20,159

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			289,943					123,206			18,331
2010			123	84	2,375			26	19	463	957
2011											5,404
2012		258	9,742	5,342	21,610		88	3,200	2,165	9,415	
TOTAL		258	299,808	5,426	23,985		88	126,432	2,184	9,878	24,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	426,586	41,473	24,692			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-80,502	-38,535	155			
TOTAL LOSSES	346,084	2,938	24,847			
EXPECTED LOSSES	153,300	96,587	20,493			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.179	.018	.156	2.353		
INDICATED (POST-TEST)	2.528	.021	.181	2.730		
PRES. ON RATE LEVEL	.979	.616	.131	1.726		
DERIVED BY FORMULA	.994	.598	.133	1.725		
UNDERLYING PRES. RATE	.965	.608	.129	1.702		
PROPOSED	.995	.598	.133	1.726		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.691
IND. RATES				2.69	MINIMUM PREMIUM	1010
MAN. RATES	2.72	2.40	2.52	+ 2.69	PRESENT	965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,972	38,578	.645				1			1
2010	6,519	9,677	.148					1		1
2011	6,993	725	.010							
2012	7,087	1,503	.021							
2013	7,990	208	.002							
TOTAL	34,561	50,691	.147				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				16,671					13,465		8,442
2010					1,554					6,992	1,131
2011											725
2012											1,503
2013											208
TOTAL				16,671	1,554				13,465	6,992	12,009

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				38,210					25,732		10,401
2010			199	133	3,829			718	511	12,678	1,301
2011											881
2012											1,798
2013											229
TOTAL			199	38,343	3,829			718	26,243	12,678	14,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	917	81,093	14,610	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-260,180	-123,555	565	
TOTAL LOSSES			15,175	
EXPECTED LOSSES	537,078	335,934	55,990	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.044	.044
INDICATED (POST-TEST)	.000	.000	.051	.051
PRES. ON RATE LEVEL	1.576	.986	.164	2.726
DERIVED BY FORMULA	1.544	.947	.158	2.649
UNDERLYING PRES. RATE	1.554	.972	.162	2.688
PROPOSED	1.544	.947	.158	2.649

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.130
IND. RATES				4.13	MINIMUM PREMIUM	1390
MAN. RATES	3.77	3.59	3.98	+ 4.13	PRESENT	1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011										
2012										
2013	963									
TOTAL	963									

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.	-5,255	-1,945	23			
TOTAL LOSSES			23			
EXPECTED LOSSES	12,076	5,980	934			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.272	.630	.098	2.000		
DERIVED BY FORMULA	1.272	.630	.098	2.000		
UNDERLYING PRES. RATE	1.254	.621	.097	1.972		
PROPOSED	1.272	.630	.098	2.000		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.118
IND. RATES				3.12	MINIMUM PREMIUM	1120
MAN. RATES	1.84	2.18	2.92	+ 3.12	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	14,032	439,193	3.129			1			3	4
2010	18,517	10,596	.057							
2011	20,345	191,129	.939			1				1
2012	17,372	6,053	.034							
2013	16,867	56,776	.336							
TOTAL	87,133	703,747	.808			2			3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			232,081		18,549			138,280		24,279	26,004
2010											10,596
2011			156,016					19,000			16,113
2012											6,053
2013											56,776
TOTAL			388,097		18,549			157,280		24,279	115,542

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			517,076		54,886			420,509		52,783	32,037
2010											12,185
2011		7,774	367,678	6,555	14,492		999	45,738	1,587	1,227	19,577
2012											7,239
2013											62,454
TOTAL		7,774	884,754	6,555	69,378		999	466,247	1,587	54,010	133,492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,359,774	131,530	133,492			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,185,374	-279,000	1,343			
TOTAL LOSSES	174,400		134,835			
EXPECTED LOSSES	2,443,210	755,442	143,770			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.200	.000	.155	.355		
INDICATED (POST-TEST)	.232	.000	.180	.412		
PRES. ON RATE LEVEL	2.844	.879	.167	3.890		
DERIVED BY FORMULA	2.766	.809	.168	3.743		
UNDERLYING PRES. RATE	2.804	.867	.165	3.836		
PROPOSED	2.766	.809	.168	3.743		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.836
IND. RATES				5.84	MINIMUM PREMIUM	1845
MAN. RATES	5.27	5.11	5.68	+ 5.84	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	917	6,759	.737							
2010	747	388	.051							
2011	824	8,555	1.038					1		1
2012	946	725	.076							
2013	952	705	.074							
TOTAL	4,386	17,132	.391					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											6,759
2010											388
2011					171					7,739	645
2012											725
2013											705
TOTAL					171					7,739	9,222

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											8,327
2010											446
2011			56	37	424		16	1,359	1,269	13,692	784
2012											867
2013											776
TOTAL			56	37	424		16	1,359	1,269	13,692	11,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,431	15,422	11,200			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,608	-9,942	45			
TOTAL LOSSES		5,480	11,245			
EXPECTED LOSSES	50,088	26,799	4,562			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.125	.256	.381		
INDICATED (POST-TEST)	.000	.145	.297	.442		
PRES. ON RATE LEVEL	1.158	.620	.105	1.883		
DERIVED BY FORMULA	1.158	.615	.107	1.880		
UNDERLYING PRES. RATE	1.142	.611	.104	1.857		
PROPOSED	1.158	.615	.107	1.880		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.931
IND. RATES				2.93	MINIMUM PREMIUM	1070
MAN. RATES	2.37	2.38	2.75	+ 2.93	PRESENT	1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	417									
2010	576									
2011	460									
2012	227									
2013	413	133	.032							
TOTAL	2,093	133	.006							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											133
TOTAL											133

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											146
TOTAL											146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,058	-9,698	29	
TOTAL LOSSES			175	
EXPECTED LOSSES	33,989	25,116	3,244	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	1.647	1.217	.157	3.021
DERIVED BY FORMULA	1.647	1.205	.156	3.008
UNDERLYING PRES. RATE	1.624	1.200	.155	2.979
PROPOSED	1.647	1.205	.156	3.008

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.690
IND. RATES				4.69	MINIMUM PREMIUM	1540
MAN. RATES	4.21	4.01	4.41	+ 4.69	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,237	593	.047							
2010	414									
2011	276									
2012	286									
2013	453									
TOTAL	2,666	593	.022							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											593
TOTAL											593

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											731
TOTAL											731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,356	-10,131	29	
TOTAL LOSSES			760	
EXPECTED LOSSES	22,154	24,447	3,813	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.029	.029
INDICATED (POST-TEST)	.000	.000	.034	.034
PRES. ON RATE LEVEL	.843	.930	.145	1.918
DERIVED BY FORMULA	.843	.921	.144	1.908
UNDERLYING PRES. RATE	.831	.917	.143	1.891
PROPOSED	.843	.921	.144	1.908

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	1085
MAN. RATES	2.41	2.42	2.80	+ 2.98	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	109									
2010	361	1,648	.456						1	1
2011	366									
2012	373									
2013	439									
TOTAL	1,648	1,648	.100						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			85	56	1,636			102	73	1,785	
TOTAL			85	56	1,636			102	73	1,785	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	187	3,550		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,894	-3,414	19	
TOTAL LOSSES		136	19	
EXPECTED LOSSES	19,446	9,674	1,714	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.008	.001	.009
INDICATED (POST-TEST)	.000	.009	.001	.010
PRES. ON RATE LEVEL	1.197	.595	.106	1.898
DERIVED BY FORMULA	1.197	.589	.105	1.891
UNDERLYING PRES. RATE	1.180	.587	.104	1.871
PROPOSED	1.197	.589	.105	1.891

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.948
IND. RATES				2.95	MINIMUM PREMIUM	1075
MAN. RATES	2.42	2.42	2.77	+ 2.95	PRESENT	1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,552									
2010	3,053									
2011	3,116									
2012	3,025									
2013	2,846	1,102	.038							
TOTAL	14,592	1,102	.008							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,102
TOTAL											1,102

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,212
TOTAL											1,212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,212			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-69,299	-23,079	93			
TOTAL LOSSES			1,305			
EXPECTED LOSSES	142,563	62,307	9,922			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.009	.009		
INDICATED (POST-TEST)	.000	.000	.010	.010		
PRES. ON RATE LEVEL	.991	.433	.069	1.493		
DERIVED BY FORMULA	.981	.424	.067	1.472		
UNDERLYING PRES. RATE	.977	.427	.068	1.472		
PROPOSED	.981	.424	.067	1.472		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.295
IND. RATES				2.30	MINIMUM PREMIUM	905
MAN. RATES	1.96	1.91	2.18	+ 2.30	PRESENT	870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	21,295	14,926	.070				1			1
2010	21,111	25,032	.118						2	2
2011	20,669	265	.001							
2012	20,456	10,256	.050						1	1
2013	16,268									
TOTAL	99,799	50,479	.051				1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				1,220					6,750		6,956
2010					1,198					5,025	18,809
2011											265
2012					265					7,650	2,341
TOTAL				1,220	1,463				6,750	12,675	28,371

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				2,796					12,899		8,570
2010			153	104	2,952			517	369	9,111	21,630
2011											322
2012		8	232	128	517		99	3,695	2,500	10,880	2,800
TOTAL		8	385	3,028	3,469		99	4,212	15,768	19,991	33,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,704	42,256	33,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-318,530	-101,188	752	
TOTAL LOSSES			34,074	
EXPECTED LOSSES	642,706	268,461	86,826	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.034	.034
INDICATED (POST-TEST)	.000	.000	.039	.039
PRES. ON RATE LEVEL	.653	.273	.088	1.014
DERIVED BY FORMULA	.633	.248	.084	.965
UNDERLYING PRES. RATE	.644	.269	.087	1.000
PROPOSED	.633	.248	.084	.965

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.504
IND. RATES				1.50	MINIMUM PREMIUM	695
MAN. RATES	1.42	1.36	1.48	+ 1.50	PRESENT	685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,159	341	.010							
2010	2,916	128,555	4.408		1			1	2	4
2011	2,636	574	.021							
2012	2,273	189,300	8.328			1				1
2013	2,392	1,107	.046							
TOTAL	13,376	319,877	2.391		1	1	1	1	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											341
2010		4,658		25,355	1,575		75,478		2,521	18,783	185
2011			76,578					111,458			574
2012											1,264
2013											1,107
TOTAL		4,658	76,578	25,355	1,575		75,478	111,458	2,521	18,783	3,471

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											420
2010		14,675	5,743	56,201	4,575		186,611	37,336	6,117	34,125	213
2011			201,964	7,825	7,643			385,319	17,313	8,721	697
2012		6,655									1,512
2013											1,218
TOTAL		21,330	207,707	64,026	12,218		200,548	422,655	23,430	42,846	4,060

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	852,240	142,520	4,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-84,856	-45,211	101	
TOTAL LOSSES	767,384	97,309	4,161	
EXPECTED LOSSES	168,538	118,110	11,504	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.737	.727	.031	6.495
INDICATED (POST-TEST)	6.655	.843	.036	7.534
PRES. ON RATE LEVEL	1.278	.896	.087	2.261
DERIVED BY FORMULA	1.332	.895	.086	2.313
UNDERLYING PRES. RATE	1.260	.883	.086	2.229
PROPOSED	1.332	.895	.086	2.313

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.606
IND. RATES				3.61	MINIMUM PREMIUM	1250
MAN. RATES	3.21	3.07	3.30	+ 3.61	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011										
2012										
2013	339									
TOTAL	339									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,473	-1,880	15	
TOTAL LOSSES			15	
EXPECTED LOSSES	5,682	5,780	627	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	1.700	1.729	.188	3.617
DERIVED BY FORMULA	1.700	1.729	.188	3.617
UNDERLYING PRES. RATE	1.676	1.705	.185	3.566
PROPOSED	1.700	1.729	.188	3.617

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.640
IND. RATES				5.64	MINIMUM PREMIUM	1790
MAN. RATES	5.07	4.82	5.28	+ 5.64	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	75									
2010										
2011	63									
2012										
2013										
TOTAL	138									

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.	-2,407	-971	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	3,881	2,291	353	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.852	1.684	.259	4.795
DERIVED BY FORMULA	2.852	1.684	.259	4.795
UNDERLYING PRES. RATE	2.812	1.660	.256	4.728
PROPOSED	2.852	1.684	.259	4.795

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.477
IND. RATES				7.48	MINIMUM PREMIUM	2000
MAN. RATES	6.70	6.41	7.00	+ 7.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	705	9,581	1.359						1	1
2010	1,037	6,484	.625						1	1
2011	795	125,841	15.829				1			1
2012	521									
2013	500									
TOTAL	3,558	141,906	3.988					1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					5,000					4,194	387
2010					213					1,296	4,975
2011				56,063					66,816		2,962
TOTAL				56,063	5,213				66,816	5,490	8,324

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					14,795					9,118	477
2010			26	18	525			133	95	2,351	5,721
2011		337	24,509	111,985	3,196		399	25,699	119,350	3,424	3,599
TOTAL		337	24,535	112,003	18,516		399	25,832	119,445	14,893	9,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,103	264,857	9,797	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,006	-8,912	27	
TOTAL LOSSES	34,097	255,945	9,824	
EXPECTED LOSSES	34,085	23,091	3,380	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.958	7.194	.276	8.428
INDICATED (POST-TEST)	1.111	8.345	.320	9.776
PRES. ON RATE LEVEL	.972	.658	.096	1.726
DERIVED BY FORMULA	.972	.735	.098	1.805
UNDERLYING PRES. RATE	.958	.649	.095	1.702
PROPOSED	.972	.735	.098	1.805

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.81	MINIMUM PREMIUM	1040
MAN. RATES	2.72	2.40	2.52	+ 2.81	PRESENT	965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011	131									
2012	40									
2013										
TOTAL	171									

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.	-2,206	-591	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	4,492	1,786	282			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	2.664	1.059	.167	3.890		
DERIVED BY FORMULA	2.664	1.059	.167	3.890		
UNDERLYING PRES. RATE	2.627	1.044	.165	3.836		
PROPOSED	2.664	1.059	.167	3.890		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.066
IND. RATES				6.07	MINIMUM PREMIUM	1905
MAN. RATES	5.27	5.11	5.68	+ 6.07	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	33									
2010	33									
2011	61									
2012	75									
2013	71									
TOTAL	273									

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.	-2,996	-1,541	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	6,421	4,415	412	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.386	1.640	.153	4.179
DERIVED BY FORMULA	2.386	1.640	.153	4.179
UNDERLYING PRES. RATE	2.352	1.617	.151	4.120
PROPOSED	2.386	1.640	.153	4.179

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.516
IND. RATES				6.52	MINIMUM PREMIUM	2000
MAN. RATES	5.23	5.21	6.10	+ 6.52	PRESENT	1925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2009	6,110	60,648	.992					1			1
2010	6,593	1,068,253	16.202			3					3
2011	3,215	51,287	1.595					1			1
2012	2,387	41,508	1.738					1			1
2013	2,924	148,233	5.069							1	1
TOTAL	21,229	1,369,929	6.453			3		3		1	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			617,917	31,442				431,700	18,780		10,426
2010				9,000					40,461		18,636
2011				20,188					21,320		1,826
2012					28,920					117,561	1,752
2013										117,561	32,640
TOTAL			617,917	60,630	28,920			431,700	80,561	117,561	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				72,065					35,889		12,845
2010		15,579	1,030,118	7,235	21,500		6,829	848,323	9,793	11,549	21,431
2011		52	3,936	17,979	513		239	15,561	72,273	2,075	2,219
2012		765	26,170	36,106	2,689		901	27,251	29,485	2,390	
2013		620	58,667	29,780	38,616		2,292	171,371	90,714	114,911	1,927
TOTAL		17,016	1,118,891	163,165	63,318		10,261	1,062,506	238,154	130,925	38,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,208,674	595,562	38,422	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-161,216	-113,854	295	
TOTAL LOSSES	2,047,458	481,708	38,717	
EXPECTED LOSSES	311,217	282,771	39,699	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.645	2.269	.182	12.096
INDICATED (POST-TEST)	11.188	2.632	.211	14.031
PRES. ON RATE LEVEL	1.487	1.351	.189	3.027
DERIVED BY FORMULA	1.584	1.389	.190	3.163
UNDERLYING PRES. RATE	1.466	1.332	.187	2.985
PROPOSED	1.584	1.389	.190	3.163

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.932
IND. RATES				4.93	MINIMUM PREMIUM	1600
MAN. RATES	5.24	4.39	4.42	+ 4.93	PRESENT	1475

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	4,067	773,810	19,026	1			1	2	4
2010	4,787	518,457	10,830			1	2	3	6
2011	3,886	349,868	9,003			1		1	2
2012	4,197	30,655	.730					2	2
2013	4,916	24,871	.505					1	1
TOTAL	21,853	1,697,661	7,769	1		2	3	9	15

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	662,451			37,647	6,150	31,162			12,109	19,854	4,437
2010			144,608	8,695	10,820			255,859	5,030	83,478	9,967
2011			77,970		4,615			231,246		31,888	4,149
2012					3,710					23,747	3,198
2013					800					936	23,135
TOTAL	662,451		222,578	46,342	26,095	31,162		487,105	17,139	159,903	44,886

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	985,065			86,287	18,198	72,607			23,140	43,163	5,467
2010		4,923	328,002	22,440	33,697		5,819	732,355	23,912	161,336	11,462
2011		3,906	185,270	4,249	18,692		12,230	562,277	24,527	71,328	5,041
2012		83	3,241	1,780	7,192		330	11,467	7,762	33,764	3,825
2013		17	1,622	821	1,069		17	1,363	724	916	25,449
TOTAL	985,065	8,929	518,135	115,577	78,848	72,607	18,396	1,307,462	80,065	310,507	51,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,910,594	584,997	51,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-527,691	-205,865	610	
TOTAL LOSSES	2,382,903	379,132	51,854	
EXPECTED LOSSES	1,083,909	551,570	61,844	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.904	1.735	.237	12.876
INDICATED (POST-TEST)	12.649	2.013	.275	14.937
PRES. ON RATE LEVEL	5.030	2.560	.287	7.877
DERIVED BY FORMULA	5.106	2.544	.287	7.937
UNDERLYING PRES. RATE	4.960	2.524	.283	7.767
PROPOSED	5.106	2.544	.287	7.937

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.376
IND. RATES				12.38	MINIMUM PREMIUM	2000
MAN. RATES	10.58	10.16	11.50	+ 12.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	84									
2010										
2011										
2012										
2013	63									
TOTAL	147									

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.	-1,531	-1,103	5			
TOTAL LOSSES			5			
EXPECTED LOSSES	2,628	2,634	427			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.003	.003		
INDICATED (POST-TEST)	.000	.000	.003	.003		
PRES. ON RATE LEVEL	1.813	1.818	.294	3.925		
DERIVED BY FORMULA	1.813	1.818	.294	3.925		
UNDERLYING PRES. RATE	1.788	1.792	.290	3.870		
PROPOSED	1.813	1.818	.294	3.925		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.120
IND. RATES				6.12	MINIMUM PREMIUM	1915
MAN. RATES	5.44	5.18	5.73	+ 6.12	PRESENT	1825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	413									
2010	460	5,613	1,220							
2011	410									
2012	414									
2013	333	2,604	.781							
TOTAL	2,030	8,217	.405							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,613
2013											2,604
TOTAL											8,217

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											6,455
2013											2,864
TOTAL											9,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			9,319	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,870	-26,817	79	
TOTAL LOSSES			9,398	
EXPECTED LOSSES	62,646	71,173	9,054	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.463	.463
INDICATED (POST-TEST)	.000	.000	.537	.537
PRES. ON RATE LEVEL	3.130	3.556	.452	7.138
DERIVED BY FORMULA	3.130	3.520	.453	7.103
UNDERLYING PRES. RATE	3.086	3.506	.446	7.038
PROPOSED	3.130	3.520	.453	7.103

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.076
IND. RATES				11.08	MINIMUM PREMIUM	2000
MAN. RATES	9.20	9.07	10.42	+ 11.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	6,577	107,468	1.633				3	2	5
2010	7,504	78,601	1.047				1	7	8
2011	8,860	414,576	4.679			1	4	4	9
2012	14,021	418,698	2.986				3	14	17
2013	16,010	441,225	2.755				5	19	24
TOTAL	52,972	1,460,568	2.757			1	16	46	63

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				67,019	4,320				15,573	14,552	6,004
2010				17,175	4,392				15,143	20,843	21,048
2011			78,357	74,948	16,938			164,109	14,604	55,360	10,260
2012				31,886	97,021				44,917	219,739	25,135
2013				82,390	70,808				84,760	159,297	43,970
TOTAL			78,357	273,418	193,479			164,109	174,997	469,791	106,417

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				153,607	12,783				29,760	31,636	7,397
2010			2,738	38,358	11,296			4,120	30,018	38,184	24,205
2011		4,419	223,012	156,571	53,587		8,823	410,397	48,866	109,275	12,466
2012		3,467	126,140	103,528	192,338		4,867	163,499	133,955	317,497	30,061
2013		3,872	357,941	177,078	112,746		6,230	455,896	213,876	170,011	48,367
TOTAL		11,758	709,831	629,142	382,750		19,920	1,033,912	456,475	666,603	122,496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,775,421	2,134,970	122,496			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,087,760	-684,688	2,602			
TOTAL LOSSES	687,661	1,450,282	125,098			
EXPECTED LOSSES	2,349,308	1,948,840	217,185			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.298	2.738	.236	4.272		
INDICATED (POST-TEST)	1.506	3.176	.274	4.956		
PRES. ON RATE LEVEL	4.498	3.731	.416	8.645		
DERIVED BY FORMULA	4.438	3.698	.407	8.543		
UNDERLYING PRES. RATE	4.435	3.679	.410	8.524		
PROPOSED	4.438	3.698	.407	8.543		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.321
IND. RATES				13.32	MINIMUM PREMIUM	2000
MAN. RATES	11.36	11.21	12.62	+ 13.32	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	47,581	205,391	.431			1	1		2	4
2010	50,750	422,081	.831			1	4		3	8
2011	49,616	78,802	.158				1		1	2
2012	51,754	618,626	1.195			1	1		4	6
2013	86,598	213,242	.246				2		4	6
TOTAL	286,299	1,538,142	.537			3	9		14	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			79,030	28,006	1,343			43,976	26,824	2,835	23,377
2010			85,722	62,757	6,735			53,388	164,568	38,376	10,535
2011				21,066	4,120				3,056	10,655	39,905
2012			198,037	12,947	43,375			182,163	10,156	91,189	80,759
2013				47,198	3,665				68,832	62,373	31,174
TOTAL			362,789	171,974	59,238			279,527	273,436	205,428	185,750

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			176,079	64,190	3,974			133,731	51,261	6,163	28,800
2010		2,919	201,774	140,711	22,347		1,213	176,325	314,180	75,931	12,115
2011		140	10,569	42,946	11,429		37	3,044	7,206	19,005	48,485
2012		18,701	576,991	64,171	105,573		24,427	686,758	72,143	145,063	96,587
2013		1,426	130,189	63,444	15,323		3,768	272,566	121,990	72,585	34,291
TOTAL		23,186	1,095,602	375,462	158,646		29,445	1,272,424	566,780	318,747	220,278

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,420,657	1,419,635	220,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,663,514	-593,188	3,227			
TOTAL LOSSES	757,143	826,447	223,505			
EXPECTED LOSSES	3,452,766	1,620,453	283,436			
CREDIBILITY	.06	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.264	.289	.078	.631		
INDICATED (POST-TEST)	.306	.335	.090	.731		
PRES. ON RATE LEVEL	1.223	.574	.101	1.898		
DERIVED BY FORMULA	1.168	.533	.099	1.800		
UNDERLYING PRES. RATE	1.206	.566	.099	1.871		
PROPOSED	1.168	.533	.099	1.800		
MAN. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.806
IND. RATES				2.81	MINIMUM PREMIUM	1040
MAN. RATES	2.85	2.54	2.77	+ 2.81	PRESENT	1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2009	16,295	49,392	.303				1				1
2010	17,256	200,340	1.160			1			1		2
2011	15,199	304,123	2.000						3		4
2012	17,658	60,642	.343				1				1
2013	19,131	16,730	.087								
TOTAL	85,539	631,227	.738			1	3		4		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			149,859	38,025	4,617			35,493		2,116	11,367
2010				61,177	97,558				54,792	89,593	8,255
2011				25,337					33,000		1,003
2012											2,305
2013											16,730
TOTAL			149,859	124,539	102,175			35,493	87,792	91,709	39,660

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				87,153							14,004
2010		5,102	337,928	2,765	18,419		807	100,526	1,313	5,203	9,494
2011		742	58,894	142,778	245,588		505	36,820	112,576	161,317	1,219
2012		965	32,846	45,311	3,373		1,384	42,179	45,640	3,704	2,757
2013											18,403
TOTAL		6,809	429,668	278,007	267,380		2,696	179,525	159,529	170,224	45,877

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	618,698	875,140	45,877	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,751,074	-244,658	866	
TOTAL LOSSES		630,482	46,743	
EXPECTED LOSSES	3,598,626	658,651	87,250	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.737	.055	.792
INDICATED (POST-TEST)	.000	.855	.064	.919
PRES. ON RATE LEVEL	4.267	.781	.103	5.151
DERIVED BY FORMULA	4.139	.787	.100	5.026
UNDERLYING PRES. RATE	4.207	.770	.102	5.079
PROPOSED	4.139	.787	.100	5.026

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.837
IND. RATES				7.84	MINIMUM PREMIUM	2000
MAN. RATES	6.87	6.74	7.52	+ 7.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	45,164	1,000,476	2.215			3	2	2	7
2010	57,888	327,759	.566			1	2	2	5
2011	56,094	244,548	.435				4	2	6
2012	84,132	225,618	.268				2	1	3
2013	81,949	219,024	.267					4	4
TOTAL	325,227	2,017,425	.620			4	10	11	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			517,232	80,769	1,393			272,922	58,999	28,582	40,579
2010			147,806	45,390	1,893			6,000	57,360	23,120	46,190
2011				75,966	3,795				90,464	7,814	66,509
2012				50,976	65				11,812	2,924	159,841
2013					44,966					107,184	66,874
TOTAL			665,038	253,101	52,112			278,922	218,635	169,624	379,993

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,133,004	185,123	4,122			821,439	112,747	62,137	49,993
2010		5,029	338,707	102,871	12,855		135	26,826	109,811	43,648	53,119
2011		461	34,464	152,539	13,755		547	36,165	162,868	18,464	80,808
2012		1,946	66,143	91,190	6,912		539	16,510	17,288	5,480	191,170
2013		964	91,220	46,306	60,044		2,084	156,249	82,716	104,765	73,562
TOTAL		8,400	1,663,538	578,029	97,688		3,305	1,057,189	485,430	234,494	448,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,732,432	1,395,641	448,652			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,082,590	-537,799	3,689			
TOTAL LOSSES	1,649,842	857,842	452,341			
EXPECTED LOSSES	2,312,364	1,502,549	338,237			
CREDIBILITY	.07	.19	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.507	.264	.139	.910		
INDICATED (POST-TEST)	.588	.306	.161	1.055		
PRES. ON RATE LEVEL	.721	.469	.105	1.295		
DERIVED BY FORMULA	.712	.438	.116	1.266		
UNDERLYING PRES. RATE	.711	.462	.104	1.277		
PROPOSED	.712	.438	.116	1.266		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.974
IND. RATES				1.97	MINIMUM PREMIUM	815
MAN. RATES	1.63	1.64	1.89	+ 1.97	PRESENT	795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	30,816	4,672	.015							
2010	17,748	69,042	.389				1			1
2011	20,631	14,308	.069					1		1
2012	22,466	2,557	.011							
2013	22,398	82,823	.369						2	2
TOTAL	114,059	173,402	.152				1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											4,672
2010				40,248					18,957		9,837
2011					711					2,406	11,191
2012											2,557
2013					19,163					38,170	25,490
TOTAL				40,248	19,874				18,957	40,576	53,747

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											5,756
2010			5,098	89,002	1,104			2,476	35,666	495	11,313
2011		5	235	150	1,763		5	423	395	4,256	13,597
2012											3,058
2013		409	38,871	19,733	25,590		746	55,645	29,455	37,307	28,039
TOTAL		414	44,204	108,885	28,457		751	58,544	65,516	42,058	61,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	103,913	244,916	61,763	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-897,194	-127,055	871	
TOTAL LOSSES		117,861	62,634	
EXPECTED LOSSES	1,766,774	334,193	94,669	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.103	.055	.158
INDICATED (POST-TEST)	.000	.119	.064	.183
PRES. ON RATE LEVEL	1.571	.297	.084	1.952
DERIVED BY FORMULA	1.524	.281	.082	1.887
UNDERLYING PRES. RATE	1.549	.293	.083	1.925
PROPOSED	1.524	.281	.082	1.887

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.94	MINIMUM PREMIUM	1075
MAN. RATES	2.70	2.59	2.85	+ 2.94	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	15,848	20,148	.127						1	1
2010	18,161	424,152	2.335				3			3
2011	17,016	43,964	.258						2	2
2012	16,629	101,639	.611						2	2
2013	17,822	21,692	.121						1	1
TOTAL	85,476	611,595	.716				3		6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					9,161					6,577	4,410
2010				108,639					311,403		4,110
2011					10,677					29,240	4,047
2012					47,895					52,127	1,617
2013					5,989					9,451	6,252
TOTAL				108,639	73,722				311,403	97,395	20,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					27,107					14,298	5,433
2010			13,765	240,238	2,978			40,669	585,897	8,127	4,727
2011		41	3,519	2,251	26,495		59	5,137	4,802	51,734	4,917
2012		1,123	41,865	22,954	92,851		703	25,163	17,036	74,122	1,934
2013		129	12,152	6,168	7,996		182	13,774	7,294	9,236	6,877
TOTAL		1,293	71,301	271,611	157,427		944	84,743	615,029	157,517	23,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	158,281	1,201,584	23,888			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-867,214	-388,734	1,813			
TOTAL LOSSES		812,850	25,701			
EXPECTED LOSSES	1,775,336	1,042,807	189,757			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.951	.030	.981		
INDICATED (POST-TEST)	.000	1.103	.035	1.138		
PRES. ON RATE LEVEL	2.107	1.237	.225	3.569		
DERIVED BY FORMULA	2.044	1.226	.210	3.480		
UNDERLYING PRES. RATE	2.077	1.220	.222	3.519		
PROPOSED	2.044	1.226	.210	3.480		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.426
IND. RATES				5.43	MINIMUM PREMIUM	1735
MAN. RATES	4.76	4.67	5.21	+ 5.43	PRESENT	1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	265									
2010	423									
2011	870	1,776	.204							
2012	931									
2013	956	4,138	.432						1	1
TOTAL	3,445	5,914	.172						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,776
2013					3,587					551	
TOTAL					3,587					551	1,776

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											2,158
2013		77	7,277	3,694	4,790		9	800	425	537	
TOTAL		77	7,277	3,694	4,790		9	800	425	537	2,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,163	9,446	2,158	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,189	-18,564	100	
TOTAL LOSSES				2,258
EXPECTED LOSSES	115,994	54,087		8,614
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.066	.066
INDICATED (POST-TEST)	.000	.000	.077	.077
PRES. ON RATE LEVEL	3.415	1.592	.254	5.261
DERIVED BY FORMULA	3.415	1.576	.252	5.243
UNDERLYING PRES. RATE	3.367	1.570	.250	5.187
PROPOSED	3.415	1.576	.252	5.243

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.175
IND. RATES				8.18	MINIMUM PREMIUM	2000
MAN. RATES	6.78	6.67	7.68	+ 8.18	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	85,046	804,716	.946			2	4		2	8
2010	25,492	842,233	3.303			2	1		3	6
2011	94,994	292,650	.308				3		1	4
2012	68,288	72,101	.105						3	3
2013	69,181	131,699	.190						3	3
TOTAL	343,001	2,143,399	.625			4	8		12	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			515,956	89,884	8,116			103,853	69,710	10,840	6,357
2010			304,748	18,945	4,616			483,316	18,300	8,369	3,939
2011				69,384	4,088				130,718	30,109	58,351
2012					27,799					24,597	19,705
2013					12,486					28,929	90,284
TOTAL			820,704	178,213	57,105			587,169	218,728	102,844	178,636

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,149,550	206,014	24,015			315,817	133,216	23,566	7,832
2010		10,307	684,648	47,078	26,123		10,942	1,362,667	50,735	34,162	4,530
2011		431	31,677	139,455	14,104		840	55,569	238,438	59,968	70,896
2012		648	24,297	13,322	53,886		341	11,878	8,038	34,977	23,567
2013		268	25,330	12,861	16,671		568	42,164	22,326	28,280	99,312
TOTAL		11,654	1,915,502	418,730	134,799		12,691	1,788,095	452,753	180,953	206,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,727,942	1,187,235	206,137			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,357,131	-812,374	1,743			
TOTAL LOSSES	1,370,811	374,861	207,880			
EXPECTED LOSSES	4,616,792	2,195,206	185,222			
CREDIBILITY	.07	.20	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.400	.109	.061	.570		
INDICATED (POST-TEST)	.464	.126	.071	.661		
PRES. ON RATE LEVEL	1.365	.649	.055	2.069		
DERIVED BY FORMULA	1.302	.544	.058	1.904		
UNDERLYING PRES. RATE	1.346	.640	.054	2.040		
PROPOSED	1.302	.544	.058	1.904		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.969
IND. RATES				2.97	MINIMUM PREMIUM	1080
MAN. RATES	2.99	2.83	3.02	+ 2.97	PRESENT	1100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	293									
2010	199									
2011	387									
2012	387									
2013	289									
TOTAL	1,555									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,275	-2,669	15			
TOTAL LOSSES			15			
EXPECTED LOSSES	21,022	7,356	1,555			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.371	.480	.101	1.952		
DERIVED BY FORMULA	1.371	.475	.100	1.946		
UNDERLYING PRES. RATE	1.352	.473	.100	1.925		
PROPOSED	1.371	.475	.100	1.946		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.034
IND. RATES				3.03	MINIMUM PREMIUM	1100
MAN. RATES	2.70	2.59	2.85	+ 3.03	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	15,471	139,579	.902				1	6	7
2010	15,553	462,696	2.974			1	3	5	9
2011	17,563	990,278	5.638			3	5	5	13
2012	19,827	1,574,400	7.940			2	3	5	10
2013	20,241	545,816	2.696			2	2	3	7
TOTAL	88,655	3,712,769	4.188			8	14	24	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			79,995	31,883	15,826			101,865	29,295	20,474	42,101
2010			354,990	65,918	33,725			288,905	27,888	106,770	46,535
2011			542,464	111,978	29,718			578,581	85,095	36,337	83,255
2012			281,796	23,144	213,610			86,530	31,367	167,997	17,237
2013			1,259,245	57,816	30,305			1,055,881	25,996	50,294	13,079
TOTAL				290,739	323,184				199,641	381,872	202,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				73,076	46,829				55,983	44,510	51,868
2010		2,723	192,745	149,928	88,685		2,318	302,518	63,596	198,238	53,515
2011		18,472	895,334	244,852	113,102		15,764	734,584	182,066	87,279	101,155
2012		46,126	1,438,271	191,100	463,414		61,869	1,733,017	170,719	278,882	20,615
2013	3,339		870,594	151,953	92,861	3,279	24,675	493,843	89,809	64,669	14,387
TOTAL	3,339	113,286	3,396,944	810,909	804,891	3,279	104,626	3,263,962	562,173	673,578	241,540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,885,436	2,851,551	241,540			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,015,789	-973,979	2,766			
TOTAL LOSSES	3,869,647	1,877,572	244,306			
EXPECTED LOSSES	6,246,631	2,663,197	272,171			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.365	2.118	.276	6.759		
INDICATED (POST-TEST)	5.063	2.457	.320	7.840		
PRES. ON RATE LEVEL	7.146	3.047	.311	10.504		
DERIVED BY FORMULA	7.084	3.000	.312	10.396		
UNDERLYING PRES. RATE	7.046	3.004	.307	10.357		
PROPOSED	7.084	3.000	.312	10.396		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	15.742
IND. RATES				15.74	MINIMUM PREMIUM	2000
MAN. RATES	15.17	14.23	15.40	+ 15.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	6,966	115,550	1.658						5	5
2010	11,493	179,895	1.565					3	5	8
2011	6,007	494,901	8.238			1			3	4
2012	7,798	82,905	1.063				1		3	4
2013	10,395	44,414	.427						3	3
TOTAL	42,659	917,665	2.151			1		4	19	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					53,240					56,640	5,670
2010				47,493	16,707				44,192	55,516	15,987
2011			232,761		69,735			119,152		58,315	14,938
2012				36,839	4,171				27,895	10,041	3,959
2013					2,799					20,476	21,139
TOTAL			232,761	84,332	146,652			119,152	72,087	200,988	61,693

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					157,538					123,135	6,985
2010			8,161	106,458	42,481			11,483	87,203	101,815	18,385
2011		11,865	571,521	24,492	194,670		6,383	297,080	19,518	110,852	18,150
2012		1,514	51,409	67,882	12,990		1,318	40,502	41,861	17,401	4,735
2013		62	5,677	2,882	3,740		399	29,843	15,801	20,013	23,253
TOTAL		13,441	636,768	201,714	411,419		8,100	378,908	164,383	373,216	71,508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,037,217	1,150,732	71,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-825,195	-304,254	604	
TOTAL LOSSES	212,022	846,478	72,112	
EXPECTED LOSSES	1,724,277	812,654	59,296	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.497	1.984	.169	2.650
INDICATED (POST-TEST)	.577	2.301	.196	3.074
PRES. ON RATE LEVEL	4.099	1.932	.141	6.172
DERIVED BY FORMULA	4.029	1.950	.144	6.123
UNDERLYING PRES. RATE	4.042	1.905	.139	6.086
PROPOSED	4.029	1.950	.144	6.123

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.272
IND. RATES				9.27	MINIMUM PREMIUM	2000
MAN. RATES	9.55	8.62	9.05	+ 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	
2009	7,893	2,119,491	26.852		1	1			1	3
2010	10,955	93,694	.855				1		2	3
2011	7,034	4,539	.064							
2012	4,260	58,951	1.383						2	2
2013	4,593	31,953	.695						1	1
TOTAL	34,735	2,308,628	6.646		1	1	1	1	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009		139,670	163,544		7,146		1,734,787	68,810		3,484	2,050
2010				21,424	13,209				13,251	28,861	16,949
2011											4,539
2012					18,732					39,014	1,205
2013					7,122					5,558	19,273
TOTAL		139,670	163,544	21,424	46,209		1,734,787	68,810	13,251	76,917	44,016

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009		217,119	364,376		21,145		1,310,626	209,251		7,574	2,526
2010			4,407	48,510	33,141			4,702	27,042	52,675	19,491
2011											5,515
2012		440	16,373	8,977	36,315		528	18,836	12,752	55,478	1,441
2013		151	14,446	7,332	9,508		108	8,097	4,286	5,433	21,200
TOTAL		217,710	399,602	64,819	100,109		1,311,262	240,886	44,080	121,160	50,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,169,460	330,168	50,173			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,199,391	-254,876	355			
TOTAL LOSSES	970,069	75,292	50,528			
EXPECTED LOSSES	2,367,538	647,114	47,586			
CREDIBILITY	.02	.04	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.793	.217	.145	3.155		
INDICATED (POST-TEST)	3.240	.252	.168	3.660		
PRES. ON RATE LEVEL	6.913	1.889	.139	8.941		
DERIVED BY FORMULA	6.840	1.824	.140	8.804		
UNDERLYING PRES. RATE	6.816	1.863	.137	8.816		
PROPOSED	6.840	1.824	.140	8.804		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.331
IND. RATES				13.33	MINIMUM PREMIUM	2000
MAN. RATES	15.92	12.99	13.11	+ 13.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	358									
2010	401	185	.046						1	1
2011	313									
2012	343									
2013	365									
TOTAL	1,780	185	.010						1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			24	16	457						
TOTAL			24	16	457						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24	473		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,509	-21,706	42	
TOTAL LOSSES			42	
EXPECTED LOSSES	88,698	57,690	4,452	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	5.054	3.287	.253	8.594
DERIVED BY FORMULA	5.054	3.254	.250	8.558
UNDERLYING PRES. RATE	4.983	3.241	.250	8.474
PROPOSED	5.054	3.254	.250	8.558

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.959
IND. RATES				12.96	MINIMUM PREMIUM	2000
MAN. RATES	11.65	11.12	12.60	+ 12.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2009	3,199	2,991	.093								
2010	1,868	206,380	11.048			1	1	1		3	
2011	1,486	713,755	48.031			1	1			2	
2012	2,193	17,939	.818					1		1	
2013	1,425	741	.052								
TOTAL	10,171	941,806	9.260			2	2	2		6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			68,000	27,898	2,352			86,000	10,338	2,495	2,991
2010			189,565	52,329				414,219	48,196		9,297
2011					5,261					12,678	9,446
2012											
2013											741
TOTAL			257,565	80,227	7,613			500,219	58,534	15,173	22,475

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											3,685
2010		2,315	156,904	62,967	9,757		1,955	244,658	22,440	8,104	10,692
2011		9,548	459,833	112,316	20,207		21,601	993,836	119,890	28,595	11,477
2012		125	4,594	2,523	10,199		176	6,120	4,145	18,027	
2013											815
TOTAL		11,988	621,331	177,806	40,163		23,732	1,244,614	146,475	54,726	26,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,901,665	419,170	26,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-261,733	-105,678	127	
TOTAL LOSSES	1,639,932	313,492	26,796	
EXPECTED LOSSES	508,652	271,871	15,663	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.124	3.082	.263	19.469
INDICATED (POST-TEST)	18.704	3.575	.305	22.584
PRES. ON RATE LEVEL	5.072	2.711	.156	7.939
DERIVED BY FORMULA	5.208	2.728	.159	8.095
UNDERLYING PRES. RATE	5.001	2.673	.154	7.828
PROPOSED	5.208	2.728	.159	8.095

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.258
IND. RATES				12.26	MINIMUM PREMIUM	2000
MAN. RATES	12.20	11.09	11.64	+ 12.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	42,121	946,683	2.247			2	5	9	16
2010	38,293	3,549,614	9.269			4	3	13	20
2011	39,390	734,264	1.864			2	8	6	16
2012	44,762	678,835	1.516				7	12	19
2013	40,086	542,099	1.352			1		8	9
TOTAL	204,652	6,451,495	3.152			9	23	48	80

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			216,052	100,281	78,499			58,536	162,201	308,433	22,681
2010			829,233	100,188	47,845			2,308,033	89,293	148,583	26,439
2011			205,173	178,671	31,954			54,938	147,146	74,241	42,141
2012				249,559	51,114				225,394	125,717	27,051
2013			128,400		95,018			121,400		176,526	20,755
TOTAL			1,378,858	628,699	304,430			2,542,907	624,034	833,500	139,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			481,364	229,844	232,279			178,008	309,967	670,532	27,943
2010		19,468	1,306,445	234,697	147,537		15,297	1,927,847	200,806	297,622	30,405
2011		11,418	572,166	372,252	108,548		3,911	201,893	279,609	142,434	51,201
2012		10,706	368,194	470,781	132,306		11,182	348,788	352,830	204,038	32,353
2013	1,521	21,935	492,913	119,559	144,933	4,598	35,337	751,070	168,619	188,154	22,831
TOTAL	1,521	63,527	3,221,082	1,427,133	765,603	4,598	65,727	3,407,606	1,311,831	1,502,780	164,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,764,061	5,007,347	164,733			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,801,057	-1,662,670	1,909			
TOTAL LOSSES	2,963,004	3,344,677	166,642			
EXPECTED LOSSES	7,744,032	4,467,552	202,605			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.448	1.634	.081	3.163		
INDICATED (POST-TEST)	1.680	1.895	.094	3.669		
PRES. ON RATE LEVEL	3.838	2.214	.100	6.152		
DERIVED BY FORMULA	3.730	2.169	.099	5.998		
UNDERLYING PRES. RATE	3.784	2.183	.099	6.066		
PROPOSED	3.730	2.169	.099	5.998		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.082
IND. RATES				9.08	MINIMUM PREMIUM	2000
MAN. RATES	8.80	8.27	9.02	+ 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
2009	39,118	3,262,075	8.339			4	3	9	16
2010	39,326	1,326,047	3.371			2	7	16	25
2011	40,189	1,819,387	4.527	1		3	4	8	16
2012	44,295	338,779	.764				3	9	12
2013	43,307	1,125,541	2.598			2	4	9	15
TOTAL	206,235	7,871,829	3.817	1		11	21	51	84

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,480,247	100,272	27,313			1,466,293	70,882	50,337	66,731
2010			252,588	187,141	143,045			227,729	176,377	300,760	38,407
2011	182,832		683,672	90,742	27,739			698,544	92,685	30,299	12,874
2012				44,154	70,848				75,080	101,835	46,862
2013			328,055	112,731	36,646			366,595	105,672	80,241	95,601
TOTAL	182,832		2,744,562	535,040	305,591			2,759,161	520,696	563,472	260,475

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,748,385	229,824	80,819			3,025,129	135,455	109,431	82,213
2010		8,599	610,627	430,107	369,551		5,181	697,589	361,261	558,695	44,168
2011	690,867	23,099	1,110,920	206,031	115,878		21,506	996,805	203,663	83,957	15,642
2012		3,344	119,166	112,912	143,220		4,547	145,132	137,126	153,224	56,047
2013	3,815	53,949	1,120,804	234,749	119,146	13,620	99,988	1,858,691	271,318	142,516	105,161
TOTAL	694,682	88,991	5,709,902	1,213,623	828,614	13,620	131,222	6,723,346	1,108,823	1,047,823	303,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,361,763	4,198,883	303,231			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,905,123	-1,123,669	2,063			
TOTAL LOSSES	9,456,640	3,075,214	305,294			
EXPECTED LOSSES	8,014,292	3,035,779	212,423			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.585	1.491	.148	6.224		
INDICATED (POST-TEST)	5.319	1.730	.172	7.221		
PRES. ON RATE LEVEL	3.941	1.493	.105	5.539		
DERIVED BY FORMULA	4.010	1.526	.115	5.651		
UNDERLYING PRES. RATE	3.886	1.472	.103	5.461		
PROPOSED	4.010	1.526	.115	5.651		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.557
IND. RATES				8.56	MINIMUM PREMIUM	2000
MAN. RATES	7.89	7.52	8.12	+ 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		
2009	1,099	657	.059								
2010	685	12,441	1.816							2	2
2011	589										
2012	431										
2013	531										
TOTAL	3,335	13,098	.393							2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											657
2010					4,530					7,911	
TOTAL					4,530					7,911	657

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											809
2010			580	391	11,165			815	578	14,345	
TOTAL			580	391	11,165			815	578	14,345	809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,395	26,479	809	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,457	-34,822	49	
TOTAL LOSSES			858	
EXPECTED LOSSES	258,028	87,445	6,204	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.030	.030
PRES. ON RATE LEVEL	7.847	2.659	.189	10.695
DERIVED BY FORMULA	7.847	2.632	.187	10.666
UNDERLYING PRES. RATE	7.737	2.622	.186	10.545
PROPOSED	7.847	2.632	.187	10.666

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	16.151
IND. RATES				16.15	MINIMUM PREMIUM	2000
MAN. RATES	15.09	14.09	15.68	+ 16.15	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	75									
2010	197	221	.112							
2011										
2012										
2013										
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											254
TOTAL											254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			254			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,366	-5,047	4			
TOTAL LOSSES			258			
EXPECTED LOSSES	20,190	11,321	1,012			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.095	.095		
INDICATED (POST-TEST)	.000	.000	.110	.110		
PRES. ON RATE LEVEL	7.529	4.221	.377	12.127		
DERIVED BY FORMULA	7.529	4.221	.377	12.127		
UNDERLYING PRES. RATE	7.423	4.162	.372	11.957		
PROPOSED	7.529	4.221	.377	12.127		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	18.363
IND. RATES				18.36	MINIMUM PREMIUM	2000
MAN. RATES	17.78	16.38	17.78	+ 18.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	7,498	1,270,224	16,940			3		2		5
2010	7,111	157,226	2,211				2	1		3
2011	8,657	9,719	.112				1	2		3
2012	10,709	31,104	.290					4		4
2013	8,699	572,348	6,579	1				3		4
TOTAL	42,674	2,040,621	4,782	1		3		3	12	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			567,937		5,793			685,621		4,460	6,413
2010				83,826	622				57,930	1,799	13,049
2011				92	2,599				358	2,070	4,600
2012					9,186					8,190	13,728
2013	538,988				15,507					15,327	2,526
TOTAL	538,988		567,937	83,918	33,707			685,621	58,288	31,846	40,316

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,265,364		17,141			2,084,974		9,696	7,901
2010			10,699	185,423	3,828			7,749	109,126	4,774	15,006
2011		10	896	735	6,456			501	977	3,681	5,589
2012		216	8,028	4,404	17,803		5	3,956	2,682	11,643	16,419
2013	1,323,897	334	31,456	15,969	20,709		298	22,346	11,832	14,982	2,779
TOTAL	1,323,897	560	1,316,443	206,531	65,937		391	2,119,526	124,617	44,776	47,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,760,817	441,861	47,694			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-881,767	-259,570	731			
TOTAL LOSSES	3,879,050	182,291	48,425			
EXPECTED LOSSES	1,832,421	713,509	74,253			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.090	.427	.113	9.630		
INDICATED (POST-TEST)	10.544	.495	.131	11.170		
PRES. ON RATE LEVEL	4.355	1.696	.176	6.227		
DERIVED BY FORMULA	4.479	1.636	.174	6.289		
UNDERLYING PRES. RATE	4.294	1.672	.174	6.140		
PROPOSED	4.479	1.636	.174	6.289		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.523
IND. RATES				9.52	MINIMUM PREMIUM	2000
MAN. RATES	9.97	8.35	9.13	+ 9.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,976	27,352	.919						1	1
2010	3,010	262,417	8.718				1			1
2011	3,248	3,245	.099							
2012	2,962	2,454	.082							
2013	4,942	63,646	1.287						2	2
TOTAL	17,138	359,114	2.095				1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					9,151					4,479	13,722
2010				50,119					211,767		531
2011											3,245
2012											2,454
2013					5,595					56,634	1,417
TOTAL				50,119	14,746				211,767	61,113	21,369

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					27,078					9,737	16,906
2010			6,350	110,829	1,373			27,656	398,434	5,526	611
2011											3,943
2012											2,935
2013		119	11,344	5,765	7,472		1,109	82,557	43,698	55,358	1,559
TOTAL		119	17,694	116,594	35,923		1,109	110,213	442,132	70,621	25,954

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	129,135	665,270	25,954	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-378,521	-119,716	430	
TOTAL LOSSES		545,554	26,384	
EXPECTED LOSSES	778,923	325,451	38,904	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.183	.154	3.337
INDICATED (POST-TEST)	.000	3.692	.179	3.871
PRES. ON RATE LEVEL	4.610	1.926	.230	6.766
DERIVED BY FORMULA	4.564	1.979	.228	6.771
UNDERLYING PRES. RATE	4.545	1.899	.227	6.671
PROPOSED	4.561	1.977	.228	6.766

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.245
IND. RATES				10.25	MINIMUM PREMIUM	2000
MAN. RATES	9.60	9.00	9.92	+ 10.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,571									
2010	1,948									
2011	2,083	596,115	28.618			1	1			2
2012	2,176	660	.030							
2013	2,625									
TOTAL	11,403	596,775	5.233			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			151,908	61,508				334,674	40,078		7,947
2012											660
TOTAL			151,908	61,508				334,674	40,078		8,607

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		7,940	384,883	129,242	17,624		17,848	821,060	99,509	23,637	9,656
2012											789
TOTAL		7,940	384,883	129,242	17,624		17,848	821,060	99,509	23,637	10,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,231,731	270,012	10,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-505,692	-152,834	460	
TOTAL LOSSES	726,039	117,178	10,905	
EXPECTED LOSSES	1,017,261	407,771	46,525	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.367	1.028	.096	7.491
INDICATED (POST-TEST)	7.386	1.192	.111	8.689
PRES. ON RATE LEVEL	9.047	3.627	.414	13.088
DERIVED BY FORMULA	9.030	3.578	.408	13.016
UNDERLYING PRES. RATE	8.921	3.576	.408	12.905
PROPOSED	9.030	3.578	.408	13.016

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	19.710
IND. RATES				19.71	MINIMUM PREMIUM	2000
MAN. RATES	17.78	16.94	19.19	+ 19.71	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	13,842	1,188,355	8.585			1	3	6	10
2010	10,664	1,017,665	9.542			1	3	1	5
2011	11,836	522,931	4.418			1	1	5	7
2012	18,177	523,773	2.881			2	2	5	9
2013	15,529	771,843	4.970			2	1	3	6
TOTAL	70,048	4,024,567	5.745			7	10	20	37

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			407,593	79,797	24,320			523,508	79,102	60,933	13,102
2010			250,702	139,085	55,421			267,199	227,190	27,570	50,498
2011			136,575	52,372	26,503			200,785	24,327	75,623	6,746
2012			159,663	49,556	7,597			140,132	127,952	21,785	17,088
2013			358,315	10,327	99,811			175,234	3,508	92,125	32,523
TOTAL			1,312,848	331,137	213,652			1,306,858	462,079	278,036	119,957

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			554,925	182,895	71,963			972,820	151,164	132,468	16,142
2010		8,536	589,061	316,288	152,184		6,077	787,662	438,186	66,198	58,073
2011		7,223	353,491	115,944	81,447		10,853	505,985	72,615	147,990	8,196
2012		15,939	491,976	108,576	37,272		23,197	658,515	205,840	56,292	20,437
2013	4,243	57,961	1,066,953	176,425	185,945	6,637	47,968	856,239	121,630	113,168	35,775
TOTAL	4,243	89,659	3,056,406	900,128	528,811	6,637	88,095	3,781,221	989,435	516,116	138,623

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,026,261	2,934,490	138,623			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,538,029	-621,582	1,236			
TOTAL LOSSES	5,488,232	2,312,908	139,859			
EXPECTED LOSSES	3,186,484	1,704,268	121,183			
CREDIBILITY	.02	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.835	3.302	.200	11.337		
INDICATED (POST-TEST)	9.089	3.830	.232	13.151		
PRES. ON RATE LEVEL	4.614	2.468	.175	7.257		
DERIVED BY FORMULA	4.704	2.563	.179	7.446		
UNDERLYING PRES. RATE	4.549	2.433	.173	7.155		
PROPOSED	4.704	2.563	.179	7.446		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.275
IND. RATES				11.28	MINIMUM PREMIUM	2000
MAN. RATES	9.92	9.51	10.64	+ 11.28	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	4,590	738,846	16,096			3	2	4	9
2010	5,350	1,077,977	20,149			2	2	1	5
2011	5,808	855,954	14,737			3	1	1	5
2012	5,304	252,812	4,766			1		4	5
2013	5,448	126,407	2,320					3	3
TOTAL	26,500	3,051,996	11,517			9	5	13	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			396,015	100,556	14,553			111,286	50,149	43,884	22,403
2010			347,144	94,789	278			585,222	46,193	411	3,940
2011			267,003	8,000	6,435			560,541		4,011	9,964
2012			113,487		6,178			90,489		37,255	5,403
2013					59,894					51,033	15,480
TOTAL			1,123,649	203,345	87,338			1,347,538	96,342	136,594	57,190

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			882,322	230,474	43,063			338,420	95,835	95,403	27,600
2010		8,997	607,093	213,815	15,702		9,430	1,177,704	100,467	17,901	4,531
2011		13,385	634,853	28,555	41,227		29,493	1,350,079	47,421	43,244	12,106
2012		9,999	304,704	14,555	23,308		11,829	330,817	26,231	60,060	6,462
2013		1,285	121,496	61,674	79,978		988	74,401	39,382	49,887	17,028
TOTAL		33,666	2,550,468	549,073	203,278		51,740	3,271,421	309,336	266,495	67,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,907,295	1,328,182	67,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-515,810	-204,254	484	
TOTAL LOSSES	5,391,485	1,123,928	68,211	
EXPECTED LOSSES	1,059,736	552,260	50,616	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20,345	4,241	.257	24.843
INDICATED (POST-TEST)	23,600	4,920	.298	28.818
PRES. ON RATE LEVEL	4,056	2,114	.193	6.363
DERIVED BY FORMULA	4,251	2,226	.197	6.674
UNDERLYING PRES. RATE	3,999	2,084	.191	6.274
PROPOSED	4,251	2,226	.197	6.674

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.106
IND. RATES				10.11	MINIMUM PREMIUM	2000
MAN. RATES	8.60	8.21	9.33	+ 10.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,096	131,825	4.257			1	1	2	4	
2010	4,221	134,553	3.187				1	2	3	
2011	3,853	410,244	10.647			1	2	3	6	
2012	4,346	146,695	3.375				2	4	6	
2013	5,471	130,274	2.381				1	2	3	
TOTAL	20,987	953,591	4.544			2	7	13	22	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			72,966	4,041	18,126			8,103	64	16,539	11,986
2010				35,999	8,590				67,138	21,330	1,496
2011			132,585	32,417	9,565			172,342	21,530	28,464	13,341
2012				5,005	27,621				37,272	49,570	27,227
2013				36,842	827				32,791	905	58,909
TOTAL			205,551	114,304	64,729			180,445	158,795	116,808	112,959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			162,568	9,262	53,634			24,641	122	35,956	14,767
2010			5,661	80,341	22,157			10,964	127,878	40,426	1,720
2011		6,840	329,779	72,331	37,895		9,248	428,158	57,509	62,575	16,209
2012		841	30,630	22,188	54,210		2,241	71,562	67,754	74,668	32,563
2013		1,073	97,503	47,426	9,242		1,234	87,850	35,896	6,421	64,800
TOTAL		8,754	626,141	231,548	177,138		12,723	623,175	289,159	220,046	130,059

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,270,793	917,891	130,059			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-490,923	-264,122	527			
TOTAL LOSSES	779,870	653,769	130,586			
EXPECTED LOSSES	1,031,300	724,681	49,110			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.716	3.115	.622	7.453		
INDICATED (POST-TEST)	4.311	3.613	.722	8.646		
PRES. ON RATE LEVEL	4.984	3.502	.237	8.723		
DERIVED BY FORMULA	4.977	3.505	.252	8.734		
UNDERLYING PRES. RATE	4.914	3.453	.234	8.601		
PROPOSED	4.971	3.501	.251	8.723		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.209
IND. RATES				13.21	MINIMUM PREMIUM	2000
MAN. RATES	11.85	11.29	12.79	+ 13.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	10,501	1,636,315	15.582			3	1	3	7
2010	11,122	431,807	3.882			1	2	3	6
2011	11,606	2,945,068	25.375			1		4	5
2012	11,644	92,866	.797				1	3	4
2013	11,690	53,165	.454				1	3	4
TOTAL	56,563	5,159,221	9.121			5	5	16	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			516,279	17,358	4,433			1,065,890	12,303	15,547	4,505
2010			124,009	58,353	11,903			134,978	54,070	45,573	2,921
2011			668,030		20,880			2,208,799		28,277	19,082
2012				737	22,498				1,841	39,737	28,053
2013				7,360	7,437				10,140	5,208	23,020
TOTAL			1,308,318	83,808	67,151			3,409,667	78,354	134,342	77,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			934,312	39,785	13,117			2,696,588	23,511	33,800	5,550
2010		4,221	288,062	132,023	36,757		3,071	393,226	109,466	89,237	3,359
2011		6,899	329,388	10,150	64,526		23,860	1,094,203	42,388	79,204	23,185
2012		549	20,621	12,105	43,706		604	21,539	15,538	56,711	33,551
2013		368	34,231	16,955	11,551		477	34,361	14,902	6,800	25,322
TOTAL		12,037	1,606,614	211,018	169,657		28,012	4,239,917	205,805	265,752	90,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,886,580	852,232	90,967	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-980,266	-464,300	1,162	
TOTAL LOSSES	4,906,314	387,932	92,129	
EXPECTED LOSSES	2,008,552	1,252,305	121,045	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.674	.686	.163	9.523
INDICATED (POST-TEST)	10.062	.796	.189	11.047
PRES. ON RATE LEVEL	3.601	2.246	.217	6.064
DERIVED BY FORMULA	3.730	2.159	.215	6.104
UNDERLYING PRES. RATE	3.551	2.214	.214	5.979
PROPOSED	3.730	2.159	.215	6.104

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.243
IND. RATES				9.24	MINIMUM PREMIUM	2000
MAN. RATES	7.97	7.80	8.89	+ 9.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	4,783	11,019	.230							
2010	5,336	399,877	7.493			2				2
2011	5,033	744	.014							
2012	5,318	58,605	1.102					1		1
2013	5,886	56,871	.966						2	2
TOTAL	26,356	527,116	2.000			2		3		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											11,019
2010			289,116					107,633			3,128
2011											744
2012					16,402					39,489	2,714
2013					13,401					15,597	27,873
TOTAL			289,116		29,803			107,633		55,086	45,478

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											13,575
2010		9,841	650,803	4,573	13,583		2,448	304,191	3,512	4,141	3,597
2011											904
2012		383	14,338	7,859	31,793		538	19,068	12,908	56,152	3,246
2013		287	27,177	13,800	17,892		308	22,735	12,032	15,246	30,660
TOTAL		10,511	692,318	26,232	63,268		3,294	345,994	28,452	75,539	51,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,052,117	193,491	51,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-288,695	-115,637	188	
TOTAL LOSSES	763,422	77,854	52,170	
EXPECTED LOSSES	594,064	312,055	18,977	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.897	.295	.198	3.390
INDICATED (POST-TEST)	3.361	.342	.230	3.933
PRES. ON RATE LEVEL	2.286	1.201	.073	3.560
DERIVED BY FORMULA	2.297	1.167	.079	3.543
UNDERLYING PRES. RATE	2.254	1.184	.072	3.510
PROPOSED	2.308	1.173	.079	3.560

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				5.39	MINIMUM PREMIUM
MAN. RATES	5.25	4.71	5.22	+ 5.39	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	34,416	977,110	2.839			1	4	9	14
2010	27,175	1,311,552	4.826			2	4	11	17
2011	25,867	650,961	2.516			2	1	11	14
2012	29,695	1,255,699	4.228			4	2	13	19
2013	32,778	735,364	2.243			1	3	13	17
TOTAL	149,931	4,930,686	3.289			10	14	57	81

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			229,058	108,545	120,084			132,504	93,189	238,040	55,690
2010			444,253	121,168	38,396			287,902	133,405	168,351	118,077
2011			175,700	21,915	88,031			143,161	25,836	161,632	34,686
2012			636,623	18,033	114,870			297,869	45,642	130,096	12,566
2013			167,477	67,739	58,738			107,798	119,443	197,209	16,960
TOTAL			1,653,111	337,400	420,119			969,234	417,515	895,328	237,979

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			510,341	248,785	355,327			402,945	178,085	517,500	68,610
2010		15,122	1,020,290	278,262	118,822		6,548	848,412	272,697	319,812	135,789
2011		9,221	452,651	69,723	236,030		8,004	382,971	84,627	296,520	42,143
2012		58,682	1,802,786	152,356	288,623		40,936	1,150,905	151,906	213,421	15,029
2013	1,981	29,144	686,844	174,454	116,945	4,083	36,592	1,041,104	309,136	226,789	18,656
TOTAL	1,981	112,169	4,472,912	923,580	1,115,747	4,083	92,080	3,826,337	996,451	1,574,042	280,227

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,509,562	4,609,820	280,227			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,049,361	-1,323,051	2,649			
TOTAL LOSSES	5,460,201	3,286,769	282,876			
EXPECTED LOSSES	6,139,674	3,518,881	272,875			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.642	2.192	.189	6.023		
INDICATED (POST-TEST)	4.225	2.543	.219	6.987		
PRES. ON RATE LEVEL	4.153	2.380	.185	6.718		
DERIVED BY FORMULA	4.156	2.398	.189	6.743		
UNDERLYING PRES. RATE	4.095	2.347	.182	6.624		
PROPOSED	4.156	2.398	.189	6.743		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.210
IND. RATES				10.21	MINIMUM PREMIUM	2000
MAN. RATES	9.85	9.13	9.85	+ 10.21	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	31,186	933,777	2.994			1	4	23	28
2010	32,577	4,428,606	13.594		1	2	4	24	31
2011	31,275	1,084,244	3.466			1	9	12	22
2012	30,325	1,522,466	5.020			1	9	11	21
2013	31,947	1,398,638	4.377			3	7	17	27
TOTAL	157,310	9,367,731	5.955		1	8	33	87	129

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			113,103	100,989	193,645			91,138	93,646	278,987	62,269
2010		1,076,500	192,148	58,669	72,552		2,269,887	364,681	90,377	255,411	48,381
2011			95,526	262,175	37,095			171,970	296,060	105,994	115,424
2012			134,282	322,914	35,976			282,661	587,159	88,774	70,700
2013			398,315	195,313	149,201			206,632	228,198	142,531	78,448
TOTAL		1,076,500	933,374	940,060	488,469		2,269,887	1,117,082	1,295,440	871,697	375,222

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			251,993	231,466	577,995			277,151	178,957	606,518	76,715
2010		495,531	526,888	139,004	189,454		817,363	1,220,814	200,605	479,493	55,638
2011		6,473	351,963	535,526	115,890		11,019	546,474	560,585	213,788	140,240
2012		24,831	804,215	608,456	126,139		61,286	1,770,512	884,973	214,203	84,557
2013	4,715	70,513	1,741,793	467,930	298,393	7,824	65,523	1,650,375	410,025	204,420	86,293
TOTAL	4,715	597,348	3,676,852	1,982,382	1,302,871	7,824	955,191	5,465,326	2,235,145	1,718,422	443,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,707,256	7,238,820	443,443			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,616,174	-1,844,026	3,110			
TOTAL LOSSES	6,091,082	5,394,794	446,553			
EXPECTED LOSSES	9,385,116	4,925,377	330,353			
CREDIBILITY	.04	.12	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.872	3.429	.284	7.585		
INDICATED (POST-TEST)	4.492	3.978	.329	8.799		
PRES. ON RATE LEVEL	6.051	3.175	.213	9.439		
DERIVED BY FORMULA	5.989	3.271	.227	9.487		
UNDERLYING PRES. RATE	5.966	3.131	.210	9.307		
PROPOSED	5.959	3.254	.226	9.439		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	14.293
IND. RATES				14.29	MINIMUM PREMIUM	2000
MAN. RATES	13.14	12.39	13.84	+ 14.29	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	19,759	1,221,537	6.182			3	1	11	15
2010	19,975	374,919	1.876			1	1	7	9
2011	19,543	619,372	3.169			1	4	5	10
2012	21,920	359,363	1.639			1	3	7	11
2013	19,298	735,719	3.812				2	6	8
TOTAL	100,495	3,310,910	3.295			6	11	36	53

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			407,009	16,500	76,142			631,312	633	69,377	20,564
2010			69,723	65,781	68,398			34,428	70,225	55,567	10,797
2011			120,000	149,052	26,319			109,806	182,787	16,846	14,562
2012			108,829	24,277	67,822			57,374	19,886	80,089	1,086
2013			72,785	96,503					305,645	257,003	3,783
TOTAL			705,561	328,395	335,184			832,920	579,176	478,882	50,792

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			906,816	37,818	225,306			1,919,820	1,210	150,826	25,335
2010		2,374	174,050	152,436	173,656		783	112,188	137,310	103,910	12,417
2011		6,970	356,639	308,317	84,959		6,893	337,601	338,424	46,254	17,693
2012		11,964	377,779	87,043	145,565		9,106	262,421	62,593	120,595	1,299
2013		4,161	385,086	191,394	144,946		16,336	1,181,240	526,313	302,814	4,161
TOTAL		25,469	2,200,370	777,008	774,432		33,118	3,813,270	1,065,850	724,399	60,905

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,072,227	3,341,689	60,905			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,775,514	-887,753	1,054			
TOTAL LOSSES	3,296,713	2,453,936	61,959			
EXPECTED LOSSES	5,677,969	2,386,756	112,554			
CREDIBILITY	.03	.09	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.280	2.442	.062	5.784		
INDICATED (POST-TEST)	3.805	2.833	.072	6.710		
PRES. ON RATE LEVEL	5.730	2.409	.114	8.253		
DERIVED BY FORMULA	5.672	2.447	.110	8.229		
UNDERLYING PRES. RATE	5.650	2.375	.112	8.137		
PROPOSED	5.672	2.447	.110	8.229		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.461
IND. RATES				12.46	MINIMUM PREMIUM	2000
MAN. RATES	11.82	11.10	12.10	+ 12.46	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	27,138	462,716	1.705			1	2	6	9
2010	20,568	200,142	.973			1		1	2
2011	13,941	104,013	.746				1	2	3
2012	15,138	78,924	.521				1	1	2
2013	15,577	191,472	1.229				1	4	5
TOTAL	92,362	1,037,267	1.123			2	5	14	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			105,724	87,881	67,198			53,883	54,406	34,579	59,045
2010			143,474		2,840			38,526		4,462	10,840
2011				41,990	18,507				16,005	9,923	17,588
2012				7,500	17,784				1,048	17,740	34,852
2013				17,147	62,993				21,149	76,357	13,826
TOTAL			249,198	154,518	169,322			92,409	92,608	143,061	136,151

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			235,553	201,424	198,839			163,858	103,970	75,175	72,743
2010		4,885	323,325	2,512	13,742		877	109,341	1,583	9,573	12,466
2011		316	24,454	87,777	48,322		117	7,899	30,219	18,379	21,369
2012		699	25,266	21,936	35,472		286	9,905	7,250	25,346	41,683
2013		1,846	172,388	86,541	87,898		2,279	167,122	81,609	78,213	15,209
TOTAL		7,746	780,986	400,190	384,273		3,559	458,125	224,631	206,686	163,470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,250,416	1,215,780	163,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,320,349	-627,050	1,314	
TOTAL LOSSES		588,730	164,784	
EXPECTED LOSSES	4,510,960	1,599,710	157,017	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.637	.178	.815
INDICATED (POST-TEST)	.000	.739	.206	.945
PRES. ON RATE LEVEL	4.953	1.757	.172	6.882
DERIVED BY FORMULA	4.804	1.676	.175	6.655
UNDERLYING PRES. RATE	4.884	1.732	.170	6.786
PROPOSED	4.804	1.676	.175	6.655

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.077
IND. RATES				10.08	MINIMUM PREMIUM	2000
MAN. RATES	10.33	9.54	10.09	+ 10.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	11,328	869,582	7.676			1			2	3
2010	6,458	7,687	.119							
2011	9,059	505,452	5.579			1			2	3
2012	8,007	921,002	11.502			2	2		1	5
2013	7,536	845,895	11.224			1			1	2
TOTAL	42,388	3,149,618	7.430			5	2		6	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			336,355		33,030			465,920		27,392	6,885
2010											7,687
2011			295,230		1,087			204,868		3,377	890
2012			299,396	41,874	3,870			370,488	173,067	6,692	25,615
2013			289,709		306,265			93,677		139,400	16,844
TOTAL			1,220,690	41,874	344,252			1,134,953	173,067	176,861	57,921

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			608,935		97,735			1,151,293		59,551	8,482
2010											8,840
2011		14,723	696,112	12,632	30,118		10,779	493,765	17,644	19,188	1,081
2012		26,993	825,760	106,493	42,155		52,218	1,464,389	297,250	56,988	30,636
2013	3,431	51,310	1,284,147	357,056	440,228	3,549	27,263	579,503	130,078	145,144	18,528
TOTAL	3,431	93,026	3,414,954	476,181	610,236	3,549	90,260	3,688,950	444,972	280,871	67,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,294,170	1,812,260	67,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,853,765	-432,375	800	
TOTAL LOSSES	4,440,405	1,379,885	68,367	
EXPECTED LOSSES	5,585,467	1,136,423	91,134	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.476	3.255	.161	13.892
INDICATED (POST-TEST)	12.152	3.776	.187	16.115
PRES. ON RATE LEVEL	13.364	2.719	.218	16.301
DERIVED BY FORMULA	13.340	2.772	.216	16.328
UNDERLYING PRES. RATE	13.177	2.681	.215	16.073
PROPOSED	13.318	2.767	.216	16.301

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	24.684
IND. RATES				24.68	MINIMUM PREMIUM	2000
MAN. RATES	23.36	21.92	23.90	+ 24.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,188	7,201	.225							
2010	3,728	92,348	2.477				1	1		2
2011	4,946	803	.016					1		1
2012	6,895	188,964	2.740			1				1
2013	6,327	854	.013							
TOTAL	25,084	290,170	1.157			1	1	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,201
2010				17,669	10,471				21,688	25,047	17,473
2011					126					677	
2012			184,147					3,689			1,128
2013											854
TOTAL			184,147	17,669	10,597			3,689	21,688	25,724	26,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											8,872
2010			3,581	39,971	26,293			5,409	42,636	45,981	20,094
2011			41	28	310			118	113	1,197	
2012		15,997	485,662	18,817	18,384		472	12,753	574	288	1,349
2013											939
TOTAL		15,997	489,284	58,816	44,987		472	18,280	43,323	47,466	31,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	524,033	194,592	31,254	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-760,614	-147,393	493	
TOTAL LOSSES		47,199	31,747	
EXPECTED LOSSES	1,632,467	417,899	44,650	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.188	.127	.315
INDICATED (POST-TEST)	.000	.218	.147	.365
PRES. ON RATE LEVEL	6.600	1.690	.181	8.471
DERIVED BY FORMULA	6.534	1.646	.180	8.360
UNDERLYING PRES. RATE	6.508	1.666	.178	8.352
PROPOSED	6.534	1.646	.180	8.360

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.659
IND. RATES				12.66	MINIMUM PREMIUM	2000
MAN. RATES	11.95	11.20	12.42	+ 12.66	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
2009	1,113	530	.047			1,113					
2010	180					180					
2011	738					738					
2012	751					751					
2013	221					221					
TOTAL	3,003	530	.018			3,003					

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											653
TOTAL											653

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			653	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,410	-29,357	26	
TOTAL LOSSES			679	
EXPECTED LOSSES	204,595	76,157	3,815	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.023	.023
INDICATED (POST-TEST)	.000	.000	.027	.027
PRES. ON RATE LEVEL	6.910	2.572	.129	9.611
DERIVED BY FORMULA	6.910	2.546	.128	9.584
UNDERLYING PRES. RATE	6.813	2.536	.127	9.476
PROPOSED	6.910	2.546	.128	9.584

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	14.513
IND. RATES				14.51	MINIMUM PREMIUM	2000
MAN. RATES	13.69	12.67	14.09	+ 14.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,254	21,317	.405							
2010	4,626	438,991	9.489			1				1
2011	4,406	90,649	2.057					1		1
2012	5,428	62,906	1.158				2			2
2013	5,541	3,405	.061							
TOTAL	25,255	617,268	2.444			1	2	1		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			253,163					185,828			21,317
2010					4,879					70,480	15,290
2011				37,403					13,743		11,760
2012											3,405
TOTAL			253,163	37,403	4,879			185,828	13,743	70,480	51,772

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											26,263
2010		8,616	569,873	4,003	11,894		4,227	525,184	6,064	7,151	
2011		21	1,605	1,028	12,108		144	12,387	11,571	124,695	18,577
2012		1,431	48,491	66,888	4,977		571	17,560	19,007	1,541	14,065
2013											3,746
TOTAL		10,068	619,969	71,919	28,979		4,942	555,131	36,642	133,387	62,651

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,190,110	270,927	62,651			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-859,419	-275,389	673			
TOTAL LOSSES	330,691		63,324			
EXPECTED LOSSES	1,754,213	740,476	68,189			
CREDIBILITY	.01	.03	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.309	.000	.251	1.560		
INDICATED (POST-TEST)	1.518	.000	.291	1.809		
PRES. ON RATE LEVEL	7.044	2.974	.274	10.292		
DERIVED BY FORMULA	6.989	2.885	.275	10.149		
UNDERLYING PRES. RATE	6.946	2.932	.270	10.148		
PROPOSED	6.989	2.885	.275	10.149		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	15.368
IND. RATES				15.37	MINIMUM PREMIUM	2000
MAN. RATES	13.73	13.17	15.09	+ 15.37	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,413	211,524	3.907			1			1	2
2010	5,945	770,964	12.968			2	1		4	7
2011	6,073	1,520,383	25.035			4	3		1	8
2012	6,111	262,434	4.294			1	2		1	4
2013	6,352	938,895	14.781			2	2		4	8
TOTAL	29,894	3,704,200	12.391			10	8		11	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			115,264		1,600			91,958		1,693	1,009
2010			172,687	19,633	28,932			430,390	74,702	42,426	2,194
2011			352,622	72,859	12,885			846,008	114,635	114,334	7,040
2012			97,004	13,498	525			70,566	64,350	3,914	12,577
2013			311,122	77,332	8,325			400,911	106,603	33,350	1,252
TOTAL			1,048,699	183,322	52,267			1,839,833	360,290	195,717	24,072

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			256,808		4,734			279,644		3,681	1,243
2010		5,876	394,921	48,632	79,956		9,789	1,230,483	157,695	95,435	2,523
2011		17,830	856,513	162,876	68,470		43,865	2,030,010	291,663	260,815	8,554
2012		8,950	273,795	34,306	12,504		11,597	328,095	101,235	18,307	15,042
2013	3,684	50,601	945,315	158,945	71,943	15,183	109,930	1,960,474	247,142	102,138	1,377
TOTAL	3,684	83,257	2,727,352	404,759	237,607	15,183	175,181	5,828,706	797,735	480,376	28,739

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,833,363	1,920,477	28,739			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,810,921	-835,136	755			
TOTAL LOSSES	7,022,442	1,085,341	29,494			
EXPECTED LOSSES	3,720,010	2,255,502	77,725			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	23.491	3.631	.099	27.221		
INDICATED (POST-TEST)	27.250	4.212	.115	31.577		
PRES. ON RATE LEVEL	12.621	7.652	.264	20.537		
DERIVED BY FORMULA	12.767	7.514	.258	20.539		
UNDERLYING PRES. RATE	12.444	7.545	.260	20.249		
PROPOSED	12.767	7.514	.258	20.539		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	31.102
IND. RATES				31.10	MINIMUM PREMIUM	2000
MAN. RATES	28.18	26.79	30.11	+ 31.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	27,406	333,454	1.216			1			4	5
2010	28,246	192,888	.682				1		6	7
2011	27,111	115,739	.426				1		1	2
2012	28,786	256,098	.889			1		1	2	4
2013	31,920	540,865	1.694			1		1	7	9
TOTAL	143,469	1,439,044	1.003			3		4	20	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			166,176		29,261			59,743		54,252	24,022
2010				6,098	35,069				5,460	136,445	9,816
2011				52,098	11,824				24,517	11,960	15,340
2012			111,807	1,400	2,091			72,886	4,011	5,909	57,994
2013			97,136	47,925	72,619			124,532	23,399	128,175	47,079
TOTAL			375,119	107,521	150,864			257,161	57,387	336,741	154,251

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			370,240		86,583			181,678		117,944	29,595
2010			5,269	16,495	86,596			14,754	20,242	247,542	11,288
2011		358	26,670	106,561	32,314		171	11,531	45,758	22,416	18,638
2012		9,817	298,518	14,929	15,402		9,369	259,946	18,798	14,558	69,361
2013	1,151	17,980	499,034	151,799	121,221	4,716	36,087	755,073	157,264	145,254	51,787
TOTAL	1,151	28,155	1,199,731	289,784	342,116	4,716	45,627	1,222,982	242,062	547,714	180,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,502,362	1,421,676	180,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,230,819	-437,116	1,416	
TOTAL LOSSES	1,271,543	984,560	182,085	
EXPECTED LOSSES	2,520,749	1,176,445	143,469	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.886	.686	.127	1.699
INDICATED (POST-TEST)	1.028	.796	.147	1.971
PRES. ON RATE LEVEL	1.782	.832	.101	2.715
DERIVED BY FORMULA	1.752	.828	.107	2.687
UNDERLYING PRES. RATE	1.757	.820	.100	2.677
PROPOSED	1.752	.828	.107	2.687

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				4.07	MINIMUM PREMIUM	1375
MAN. RATES	4.15	3.75	3.98	+ 4.07	PRESENT	1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	80,243	1,554,965	1.937			2	4	12	18
2010	96,638	1,831,947	1.895			5	3	11	19
2011	89,964	5,416,130	6.020			3		12	15
2012	89,186	1,573,057	1.763			4	2	15	21
2013	90,813	1,247,963	1.374			2	2	10	14
TOTAL	446,844	11,624,062	2.601			16	11	60	87

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			472,836	69,478	70,179			228,911	555,947	129,992	27,622
2010			687,783	65,313	29,771			720,998	52,069	154,927	121,086
2011			1,038,646		37,053			4,154,818		115,997	69,616
2012			492,917	40,492	156,337			405,161	42,145	360,031	75,974
2013			298,684	92,747	200,351			194,208	73,729	314,376	73,868
TOTAL			2,990,866	268,030	493,691			5,704,096	723,890	1,075,323	368,166

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,053,479	159,243	207,660			696,119	1,062,414	282,604	34,030
2010		22,366	1,491,301	157,379	106,038		14,653	1,843,841	130,310	307,063	139,249
2011		22,844	1,085,941	26,960	134,279		55,361	2,542,974	106,461	272,802	84,583
2012		48,010	1,489,150	197,718	357,674		57,277	1,628,395	238,891	548,391	90,865
2013	3,539	53,243	1,345,890	374,076	330,018	7,354	59,880	1,442,714	373,556	344,705	81,255
TOTAL	3,539	146,463	6,465,761	915,376	1,135,669	7,354	187,171	8,154,043	1,911,632	1,755,565	429,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,964,331	5,718,242	429,982			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,587,684	-1,541,032	3,859			
TOTAL LOSSES	10,376,647	4,177,210	433,841			
EXPECTED LOSSES	9,423,940	4,142,244	406,628			
CREDIBILITY	.09	.23	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.322	.935	.097	3.354		
INDICATED (POST-TEST)	2.694	1.085	.113	3.892		
PRES. ON RATE LEVEL	2.139	.940	.092	3.171		
DERIVED BY FORMULA	2.189	.973	.097	3.259		
UNDERLYING PRES. RATE	2.109	.927	.091	3.127		
PROPOSED	2.189	.973	.097	3.259		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.935
IND. RATES				4.94	MINIMUM PREMIUM	1605
MAN. RATES	4.36	4.12	4.65	+ 4.94	PRESENT	1535

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	4,308	906,205	21.035			1	1	2	4
2010	5,868	731,579	12.467			3	1	3	7
2011	4,159	193,776	4.659			1		1	2
2012	6,172	417,145	6.758			1		3	4
2013	5,973	24,605	.411					1	1
TOTAL	26,480	2,273,310	8.585			6	2	10	18

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			169,870	38,297	29,887			549,035	61,063	49,096	8,957
2010			303,957	2,113	12,394			366,907	2,678	39,054	4,476
2011			71,868		18,000			79,910		5,020	18,978
2012			85,389		31,948			218,453		78,604	2,751
2013					794					22,576	1,235
TOTAL			631,084	40,410	93,023			1,214,305	63,741	194,350	36,397

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			243,445	87,777	88,436			1,073,958	116,691	106,735	11,035
2010		10,348	686,068	10,544	44,883		8,346	1,041,313	19,866	85,003	5,147
2011		3,651	175,300	6,817	51,349		4,215	193,247	7,493	14,037	23,058
2012		8,170	253,130	24,036	70,462		28,370	793,165	59,621	128,865	3,290
2013		17	1,611	815	1,060		442	32,907	17,419	22,068	1,359
TOTAL		22,186	1,359,554	129,989	256,190		41,373	3,134,590	221,090	356,708	43,889

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,557,703	963,977	43,889			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-388,328	-212,878	557			
TOTAL LOSSES	4,169,375	751,099	44,446			
EXPECTED LOSSES	816,908	579,648	54,814			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	15.745	2.836	.168	18.749		
INDICATED (POST-TEST)	18.264	3.290	.195	21.749		
PRES. ON RATE LEVEL	3.129	2.220	.210	5.559		
DERIVED BY FORMULA	3.280	2.263	.209	5.752		
UNDERLYING PRES. RATE	3.085	2.189	.207	5.481		
PROPOSED	3.280	2.263	.209	5.752		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.710
IND. RATES				8.71	MINIMUM PREMIUM	2000
MAN. RATES	7.27	7.01	8.15	+ 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
2009	76,280	3,848,783	5.045			4	4	25	33
2010	131,042	4,088,688	3.120			9	8	27	44
2011	80,654	1,175,109	1.456			2	7	18	27
2012	76,078	1,176,659	1.546			1	6	14	21
2013	90,956	1,463,254	1.608			2	2	17	21
TOTAL	455,010	11,752,493	2.583			18	27	101	146

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,046,715	141,137	181,108			1,860,554	251,219	284,340	83,710
2010			1,556,146	236,612	145,116			1,462,004	135,908	348,711	204,191
2011			215,095	212,714	139,138			127,859	158,554	178,110	143,639
2012			222,628	150,721	84,709			279,725	182,714	180,832	75,330
2013			299,047	53,775	217,537			414,367	127,989	236,774	113,765
TOTAL			3,339,631	794,959	767,608			4,144,509	856,384	1,228,767	620,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,713,156	323,486	535,897			3,162,386	480,080	618,153	103,131
2010		47,108	3,164,201	557,571	429,161		27,966	3,528,205	321,302	683,137	234,820
2011		12,517	645,746	463,276	377,395		8,014	400,071	323,121	331,482	174,521
2012		22,560	719,443	327,568	201,314		36,921	1,062,022	345,103	294,416	90,095
2013	3,368	50,303	1,246,362	340,107	342,363	14,582	110,520	2,248,904	422,824	302,530	125,142
TOTAL	3,368	132,488	7,488,908	2,012,008	1,886,130	14,582	183,421	10,401,588	1,892,430	2,229,718	727,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,224,355	8,020,286	727,709			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,623,727	-2,273,840	5,704			
TOTAL LOSSES	11,600,628	5,746,446	733,413			
EXPECTED LOSSES	13,663,950	6,006,132	618,813			
CREDIBILITY	.09	.24	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.550	1.263	.161	3.974		
INDICATED (POST-TEST)	2.958	1.465	.187	4.610		
PRES. ON RATE LEVEL	3.045	1.339	.138	4.522		
DERIVED BY FORMULA	3.037	1.369	.150	4.556		
UNDERLYING PRES. RATE	3.003	1.320	.136	4.459		
PROPOSED	3.037	1.369	.150	4.556		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.899
IND. RATES				6.90	MINIMUM PREMIUM	2000
MAN. RATES	6.65	6.11	6.63	+ 6.90	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	75,713	2,765,858	3.653			6	17	32	55
2010	69,540	3,173,609	4.563			5	7	24	36
2011	68,613	2,460,096	3.585			3	5	21	29
2012	72,573	2,158,500	2.974			4	4	23	31
2013	78,013	1,172,342	1.502			1	3	28	32
TOTAL	364,452	11,730,405	3.219			19	36	128	183

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			621,556	421,150	171,284			334,569	626,689	507,884	82,726
2010			1,065,517	307,753	177,242			1,071,175	263,103	214,684	74,135
2011			515,479	139,732	109,091			1,056,898	345,333	224,719	68,844
2012			629,562	144,518	217,560			364,977	178,750	476,738	146,395
2013			109,100	106,567	289,016			51,000	169,532	373,463	73,664
TOTAL			2,941,214	1,119,720	964,193			2,878,619	1,583,407	1,797,488	445,764

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,384,826	965,274	506,828			1,017,424	1,197,605	1,104,137	101,918
2010		32,069	2,182,444	710,657	489,520		21,457	2,722,281	541,485	432,426	85,255
2011		22,129	1,084,380	319,733	317,610		51,383	2,409,223	731,260	475,187	83,645
2012		65,297	2,037,882	427,038	503,848		59,652	1,720,418	459,739	726,523	175,088
2013	1,290	26,168	1,118,507	450,777	424,818	1,933	26,942	1,199,195	483,723	400,216	81,030
TOTAL	1,290	145,663	7,808,039	2,873,479	2,242,624	1,933	159,434	9,068,541	3,413,812	3,138,489	526,936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,184,900	11,668,404	526,936			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,935,139	-3,041,352	6,198			
TOTAL LOSSES	12,249,761	8,627,052	533,134			
EXPECTED LOSSES	10,018,785	8,138,212	641,435			
CREDIBILITY	.07	.20	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.361	2.367	.146	5.874		
INDICATED (POST-TEST)	3.899	2.746	.169	6.814		
PRES. ON RATE LEVEL	2.788	2.265	.178	5.231		
DERIVED BY FORMULA	2.866	2.361	.176	5.403		
UNDERLYING PRES. RATE	2.749	2.233	.176	5.158		
PROPOSED	2.866	2.361	.176	5.403		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.181
IND. RATES				8.18	MINIMUM PREMIUM	2000
MAN. RATES	6.82	6.68	7.67	+ 8.18	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	9,950	565,229	5,680			1	3	3	7
2010	8,401	224,898	2,677				2	3	5
2011	12,361	42,623	.344				1		1
2012	11,594	238,310	2,055			1	2	2	5
2013	13,422	556,522	4,146			1		2	3
TOTAL	55,728	1,627,582	2,921			3	8	10	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			238,955	83,318	22,679			111,341	75,598	30,297	3,041
2010				65,776	27,405				46,885	78,891	5,941
2011				3,732					35,004		3,887
2012			80,183	28,998	10,150			43,705	27,344	44,546	3,384
2013			114,575		1,371			412,520		25,857	2,199
TOTAL			433,713	181,824	61,605			567,566	184,831	179,591	18,452

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			532,392	190,964	67,107			338,588	144,468	65,866	3,747
2010			11,845	147,806	69,345			14,240	93,980	144,269	6,832
2011		21	1,631	7,455	213		207	13,465	62,527	1,794	4,723
2012		8,303	257,932	64,921	31,540		7,216	207,548	59,170	69,834	4,047
2013	780	10,254	157,042	12,573	11,106	8,997	62,930	1,004,010	83,372	55,823	2,419
TOTAL	780	18,578	960,842	423,719	179,311	8,997	70,353	1,577,851	443,517	337,586	21,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,637,401	1,384,133	21,768			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,884,600	-464,667	553			
TOTAL LOSSES	752,801	919,466	22,321			
EXPECTED LOSSES	3,868,081	1,272,827	53,499			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.351	1.650	.040	3.041		
INDICATED (POST-TEST)	1.567	1.914	.046	3.527		
PRES. ON RATE LEVEL	7.040	2.316	.097	9.453		
DERIVED BY FORMULA	6.931	2.292	.094	9.317		
UNDERLYING PRES. RATE	6.941	2.284	.096	9.321		
PROPOSED	6.931	2.292	.094	9.317		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	14.108
IND. RATES				14.11	MINIMUM PREMIUM	2000
MAN. RATES	13.88	12.90	13.86	+ 14.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	5,723	117,634	2.055				1	2	3
2010	3,092	3,194	.103						
2011	2,587	644	.024						
2012	3,405	394	.011						
2013	2,569	29,547	1.150				2	1	3
TOTAL	17,376	151,413	.871				3	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				56,920	4,080				38,844	13,780	4,010
2010											3,194
2011											644
2012											394
2013				14,008	5,925				4,863	2,098	2,653
TOTAL				70,928	10,005				43,707	15,878	10,895

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				130,461	12,072				74,231	29,957	4,940
2010											3,673
2011											782
2012											471
2013		526	48,449	23,812	11,008		225	15,893	6,837	2,871	2,918
TOTAL		526	48,449	154,273	23,080		225	15,893	81,068	32,828	12,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,093	291,249	12,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-441,685	-155,048	347	
TOTAL LOSSES		136,201	13,131	
EXPECTED LOSSES	848,991	396,000	42,745	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.784	.076	.860
INDICATED (POST-TEST)	.000	.909	.088	.997
PRES. ON RATE LEVEL	4.955	2.311	.250	7.516
DERIVED BY FORMULA	4.905	2.269	.245	7.419
UNDERLYING PRES. RATE	4.886	2.279	.246	7.411
PROPOSED	4.905	2.269	.245	7.419

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.234
IND. RATES				11.23	MINIMUM PREMIUM	2000
MAN. RATES	10.11	9.68	11.02	+ 11.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,080									
2010	1,944	1,106	.056							
2011	2,166	222,600	10.277			1				1
2012	1,723	34,280	1.989					1		1
2013	2,135									
TOTAL	10,048	257,986	2.568			1		1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,106
2011			122,700					99,900			
2012					7,186					27,094	
TOTAL			122,700		7,186			99,900		27,094	1,106

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,272
2011		6,114	289,162	5,154	11,398		5,257	240,486	8,332	6,442	
2012		166	6,282	3,444	13,930		362	13,077	8,857	38,525	
TOTAL		6,280	295,444	8,598	25,328		5,619	253,563	17,189	44,967	1,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	560,906	96,082	1,272			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-66,974	-28,734	48			
TOTAL LOSSES	493,932	67,348	1,320			
EXPECTED LOSSES	134,643	76,465	5,125			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.916	.670	.013	5.599		
INDICATED (POST-TEST)	5.703	.777	.015	6.495		
PRES. ON RATE LEVEL	1.359	.772	.052	2.183		
DERIVED BY FORMULA	1.402	.772	.051	2.225		
UNDERLYING PRES. RATE	1.340	.761	.051	2.152		
PROPOSED	1.402	.772	.051	2.225		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.369
IND. RATES				3.37	MINIMUM PREMIUM	1190
MAN. RATES	3.02	2.84	3.20	+ 3.37	PRESENT	1145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,688	1,546,909	57,548			1				1
2010	2,248	756,888	33,669			2			1	3
2011	3,116	101,569	3,259					2	2	4
2012	3,121	83,311	2,669					1	3	4
2013	3,753	41,881	1,115						1	1
TOTAL	14,926	2,530,558	16,954			3		3	7	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			632,909					912,495			1,505
2010			307,045		1,499			445,666		2,678	
2011				38,227	13,997				21,073	18,777	9,495
2012				31,987	14,528				9,506	19,291	7,999
2013					15,724					21,726	4,431
TOTAL			939,954	70,214	45,748			1,358,161	30,579	62,472	23,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			443,892					873,511			1,854
2010		9,704	642,045	4,637	17,092		8,916	1,107,940	12,984	19,937	
2011		280	21,325	79,313	36,911		160	11,405	40,726	34,299	11,536
2012		1,557	54,167	64,161	32,420		681	21,469	19,453	28,498	9,567
2013		337	31,898	16,191	20,996		425	31,672	16,765	21,236	4,874
TOTAL		11,878	1,193,327	164,302	107,419		10,182	2,045,997	89,928	103,970	27,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,261,384	465,619	27,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-271,220	-136,515	250	
TOTAL LOSSES	2,990,164	329,104	28,081	
EXPECTED LOSSES	557,786	374,045	23,731	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.033	2.205	.188	22.426
INDICATED (POST-TEST)	23.238	2.558	.218	26.014
PRES. ON RATE LEVEL	3.790	2.542	.161	6.493
DERIVED BY FORMULA	3.984	2.542	.163	6.689
UNDERLYING PRES. RATE	3.737	2.506	.159	6.402
PROPOSED	3.984	2.542	.163	6.689

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.129
IND. RATES				10.13	MINIMUM PREMIUM	2000
MAN. RATES	8.41	8.18	9.52	+ 10.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	910									
2010	614									
2011	477									
2012	694									
2013	600	8	.001							
TOTAL	3,295	8								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											8
TOTAL											8

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013											9
TOTAL											9

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			9	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-94,176	-24,793	47	
TOTAL LOSSES			56	
EXPECTED LOSSES	186,496	64,747	5,141	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	5.740	1.993	.158	7.891
DERIVED BY FORMULA	5.740	1.973	.156	7.869
UNDERLYING PRES. RATE	5.660	1.965	.156	7.781
PROPOSED	5.740	1.973	.156	7.869

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.916
IND. RATES				11.92	MINIMUM PREMIUM	2000
MAN. RATES	10.95	10.28	11.57	+ 11.92	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,848	353,350	6.042			1		2	2	5
2010	5,589	22,633	.404						1	1
2011	5,919	1,234,764	20.861			2				2
2012	6,148	163,328	2.656			1			1	2
2013	5,959	466,063	7.821			1		1	4	6
TOTAL	29,463	2,240,138	7.603			5		3	8	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			72,599	15,849	12,784			146,117	78,715	18,378	8,908
2010					12,073					8,101	2,459
2011			779,169					449,956			5,639
2012			141,000		2,190					13,276	6,862
2013			113,695	16,486	35,350			177,000	67,199	48,474	7,859
TOTAL			1,106,463	32,335	62,397			773,073	145,914	88,229	31,727

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			161,751	36,326	37,828			444,342	150,424	39,953	10,975
2010			1,547	1,037	29,757			833	591	14,689	2,828
2011		26,429	1,249,589	22,274	49,248		16,079	735,804	25,498	19,710	6,851
2012		12,312	373,781	15,458	18,322		187	6,409	4,337	18,880	8,207
2013	1,346	18,851	380,366	76,463	66,829	6,703	49,944	967,875	156,765	81,480	8,645
TOTAL	1,346	57,592	2,167,034	151,558	201,984	6,703	66,210	2,155,263	337,615	174,712	37,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,454,148	865,869	37,506	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-451,159	-305,381	422	
TOTAL LOSSES	4,002,989	560,488	37,928	
EXPECTED LOSSES	919,540	821,134	44,488	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.586	1.902	.129	15.617
INDICATED (POST-TEST)	15.760	2.206	.150	18.116
PRES. ON RATE LEVEL	3.165	2.827	.153	6.145
DERIVED BY FORMULA	3.291	2.802	.153	6.246
UNDERLYING PRES. RATE	3.121	2.787	.151	6.059
PROPOSED	3.291	2.802	.153	6.246

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.458
IND. RATES				9.46	MINIMUM PREMIUM	2000
MAN. RATES	8.53	8.03	9.01	+ 9.46	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,171	1,642	.075							
2010	1,716	6,794	.395							
2011	1,879	9,499	.505						1	1
2012	2,198	90,721	4.127						1	1
2013	2,565	24,107	.939						3	3
TOTAL	10,529	132,763	1.261						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,642
2010											6,794
2011					926					8,573	
2012					8,446					39,967	42,308
2013					2,900					20,609	598
TOTAL					12,272					69,149	51,342

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,023
2010											7,813
2011		5	303	195	2,301		16	1,505	1,408	15,168	
2012		200	7,384	4,048	16,371		538	19,292	13,064	56,832	50,600
2013		61	5,879	2,986	3,879		403	30,044	15,903	20,144	658
TOTAL		266	13,566	7,229	22,551		957	50,841	30,375	92,144	61,094

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,630	152,299	61,094	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-206,278	-79,407	215	
TOTAL LOSSES		72,892	61,309	
EXPECTED LOSSES	420,845	214,686	20,848	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.692	.582	1.274
INDICATED (POST-TEST)	.000	.803	.675	1.478
PRES. ON RATE LEVEL	4.054	2.068	.201	6.323
DERIVED BY FORMULA	4.013	2.043	.210	6.266
UNDERLYING PRES. RATE	3.997	2.039	.198	6.234
PROPOSED	4.013	2.043	.210	6.266

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.488
IND. RATES				9.49	MINIMUM PREMIUM	2000
MAN. RATES	8.77	8.25	9.27	+ 9.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	988	4,067	.411							
2010	938	752	.080							
2011	940	85,100	9.053			1				1
2012	1,200	41,005	3.417						2	2
2013	1,086									
TOTAL	5,152	130,924	2,541			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											4,067
2010								13,641			752
2011			71,459								
2012					23,870					16,621	514
TOTAL			71,459		23,870			13,641		16,621	5,333

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											5,011
2010											865
2011		3,558	168,403	3,004	6,639		718	32,836	1,137	881	
2012		566	20,868	11,441	46,277		231	8,021	5,432	23,639	615
TOTAL		4,124	189,271	14,445	52,916		949	40,857	6,569	24,520	6,491

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	235,201	98,450	6,491			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-74,386	-42,273	146			
TOTAL LOSSES	160,815	56,177	6,637			
EXPECTED LOSSES	153,375	114,735	14,940			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.121	1.090	.129	4.340		
INDICATED (POST-TEST)	3.620	1.264	.150	5.034		
PRES. ON RATE LEVEL	3.019	2.259	.294	5.572		
DERIVED BY FORMULA	3.019	2.249	.293	5.561		
UNDERLYING PRES. RATE	2.977	2.227	.290	5.494		
PROPOSED	3.019	2.249	.293	5.561		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.421
IND. RATES				8.42	MINIMUM PREMIUM	2000
MAN. RATES	7.70	7.24	8.17	+ 8.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	43,319	724,984	1.673			2	4	4	10
2010	54,415	1,114,162	2.047			4	5	8	17
2011	50,087	1,297,252	2.589			3	4	9	16
2012	49,678	995,664	2.004			3	2	8	13
2013	49,887	580,508	1.163			1	1	3	5
TOTAL	247,386	4,712,570	1.905			13	16	32	61

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			209,580	41,106	161,447			101,779	24,561	118,128	68,383
2010			415,293	99,326	57,837			307,451	29,818	29,077	175,360
2011			570,623	105,961	98,222			244,753	107,449	125,897	44,347
2012			447,077	33,362	40,994			346,674	65,596	34,691	27,270
2013			108,802	64,504	24,023			214,513	16,924	67,826	83,916
TOTAL			1,751,375	344,259	382,523			1,215,170	244,348	375,619	399,276

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			466,944	94,215	477,722			309,510	46,936	256,810	84,248
2010		14,140	954,828	231,177	164,777		6,997	875,799	68,261	65,333	201,664
2011		29,451	1,423,460	256,352	302,789		13,761	652,631	233,012	244,033	53,882
2012		41,080	1,258,192	125,000	128,553		46,536	1,299,065	155,896	83,800	32,615
2013	1,277	19,089	468,826	124,534	61,502	8,058	57,860	1,009,053	127,303	96,513	92,308
TOTAL	1,277	103,760	4,572,250	831,278	1,135,343	8,058	125,154	4,146,058	631,408	746,489	464,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,956,557	3,344,518	464,717			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,948,333	-1,248,557	3,844			
TOTAL LOSSES	5,008,224	2,095,961	468,561			
EXPECTED LOSSES	8,129,104	3,359,501	405,714			
CREDIBILITY	.06	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.024	.847	.189	3.060		
INDICATED (POST-TEST)	2.348	.983	.219	3.550		
PRES. ON RATE LEVEL	3.333	1.377	.166	4.876		
DERIVED BY FORMULA	3.274	1.314	.175	4.763		
UNDERLYING PRES. RATE	3.286	1.358	.164	4.808		
PROPOSED	3.274	1.314	.175	4.763		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.212
IND. RATES				7.21	MINIMUM PREMIUM	2000
MAN. RATES	6.65	6.37	7.15	+ 7.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,344	567,074	10,611			1			3	4
2010	7,489	205,840	2,748				1		5	6
2011	6,387	507,758	7,949			2	2		1	5
2012	4,460	184,420	4,134			1	1		1	3
2013	5,242	116,660	2,225				1		2	3
TOTAL	28,922	1,581,752	5,469			4	5		12	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			173,427		8,863			365,700		6,171	12,913
2010				30,168	41,781				47,157	74,491	12,243
2011			222,882	36,724	1,252			188,383	46,996	7,298	4,223
2012			82,219	7,581	4,808			54,478	27,374	7,072	888
2013				29,432	18,307				45,270	19,003	4,648
TOTAL			478,528	103,905	75,011			608,561	166,797	114,035	34,915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			339,701		26,225			977,702		13,416	15,909
2010			9,178	70,296	103,804			13,822	94,171	136,297	14,079
2011		11,336	541,731	82,982	25,910		10,199	472,844	100,861	27,466	5,131
2012		7,545	230,878	24,270	18,535		8,061	226,744	48,631	17,384	1,062
2013		1,233	113,687	56,063	30,948		2,044	147,165	63,243	26,217	5,113
TOTAL		20,114	1,235,175	233,611	205,422		20,304	1,838,277	306,906	220,780	41,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,113,870	966,719	41,294	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-500,043	-162,515	356	
TOTAL LOSSES	2,613,827	804,204	41,650	
EXPECTED LOSSES	1,011,691	427,756	40,780	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.038	2.781	.144	11.963
INDICATED (POST-TEST)	10.484	3.226	.167	13.877
PRES. ON RATE LEVEL	3.548	1.500	.143	5.191
DERIVED BY FORMULA	3.617	1.569	.144	5.330
UNDERLYING PRES. RATE	3.498	1.479	.141	5.118
PROPOSED	3.617	1.569	.144	5.330

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.071
IND. RATES				8.07	MINIMUM PREMIUM	2000
MAN. RATES	7.66	6.94	7.61	+ 8.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	7,186									
2010	25,148	173,617	.690						3	3
2011	22,894	22,158	.096						1	1
2012	12,540	306,578	2.444			1			1	2
2013	14,946	2,741	.018							
TOTAL	82,714	505,094	.611			1			5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010					97,823					75,470	324
2011					14,255					7,903	
2012			139,220		35,000			121,909		10,449	
2013											2,741
TOTAL			139,220		147,078			121,909		93,822	3,065

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			12,543	8,399	241,099			7,768	5,514	136,840	373
2011		52	4,698	3,006	35,373		16	1,387	1,295	13,982	
2012		12,920	397,766	31,006	81,746		15,376	426,495	22,349	24,398	
2013											3,015
TOTAL		12,972	415,007	42,411	358,218		15,392	435,650	29,158	175,220	3,388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	879,021	605,007	3,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,257,260	-217,889	816	
TOTAL LOSSES		387,118	4,204	
EXPECTED LOSSES	2,646,022	588,924	91,811	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.468	.005	.473
INDICATED (POST-TEST)	.000	.543	.006	.549
PRES. ON RATE LEVEL	3.244	.722	.113	4.079
DERIVED BY FORMULA	3.147	.708	.104	3.959
UNDERLYING PRES. RATE	3.199	.712	.111	4.022
PROPOSED	3.147	.708	.104	3.959

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.995
IND. RATES				6.00	MINIMUM PREMIUM	1885
MAN. RATES	6.15	5.62	5.98	+ 6.00	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	339	944	.278							
2010	264	5,111	1.935							
2011	331									
2012	383									
2013	455									
TOTAL	1,772	6,055	.342							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											944
2010											5,111
TOTAL											6,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,163
2010											5,878
TOTAL											7,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,041	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,400	-15,603	51	
TOTAL LOSSES			7,092	
EXPECTED LOSSES	118,015	42,652	4,732	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.400	.400
INDICATED (POST-TEST)	.000	.000	.464	.464
PRES. ON RATE LEVEL	6.755	2.441	.271	9.467
DERIVED BY FORMULA	6.755	2.417	.273	9.445
UNDERLYING PRES. RATE	6.660	2.407	.267	9.334
PROPOSED	6.755	2.417	.273	9.445

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	14.302
IND. RATES				14.30	MINIMUM PREMIUM	2000
MAN. RATES	13.29	12.43	13.88	+ 14.30	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,031	28,595	2.773				1			1
2010	582									
2011	593									
2012	633									
2013	593									
TOTAL	3,432	28,595	.833				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				14,250					14,345		
TOTAL				14,250					14,345		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				32,661					27,413		
TOTAL				32,661					27,413		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		60,074				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-57,465	-33,909	77			
TOTAL LOSSES		26,165	77			
EXPECTED LOSSES	111,369	87,617	8,958			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.762	.002	.764		
INDICATED (POST-TEST)	.000	.884	.002	.886		
PRES. ON RATE LEVEL	3.291	2.589	.265	6.145		
DERIVED BY FORMULA	3.291	2.572	.262	6.125		
UNDERLYING PRES. RATE	3.245	2.553	.261	6.059		
PROPOSED	3.291	2.572	.262	6.125		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.275
IND. RATES				9.28	MINIMUM PREMIUM	2000
MAN. RATES	8.53	8.03	9.01	+ 9.28	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,345	22,587	1.679						2	2
2010	1,224	810	.066							
2011	1,161	11,485	.989					1		1
2012	2,761	78,827	2.855					2	1	3
2013	1,718	459,848	26.766					2	2	4
TOTAL	8,209	573,557	6.987					5	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					14,696					6,754	1,137
2010											810
2011				3,412					5,122		2,951
2012				25,749	834				50,175	1,403	666
2013				81,057	37,500				326,357	12,217	2,717
TOTAL				110,218	53,030				381,654	20,374	8,281

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					43,486					14,683	1,401
2010											932
2011		21	1,493	6,813	194		32	1,970	9,150	261	3,585
2012		1,007	34,113	46,447	5,053		2,130	64,802	69,851	7,622	797
2013		3,126	286,894	141,094	67,984		12,333	879,062	359,654	67,050	2,989
TOTAL		4,154	322,500	194,354	116,717		14,495	945,834	438,655	89,616	9,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,286,983	839,342	9,704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-341,278	-317,955	352	
TOTAL LOSSES	945,705	521,387	10,056	
EXPECTED LOSSES	734,214	896,669	33,574	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.520	6.351	.122	17.993
INDICATED (POST-TEST)	13.363	7.367	.142	20.872
PRES. ON RATE LEVEL	9.071	11.078	.415	20.564
DERIVED BY FORMULA	9.114	11.004	.410	20.528
UNDERLYING PRES. RATE	8.944	10.923	.409	20.276
PROPOSED	9.130	11.023	.411	20.564

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	31.140
IND. RATES				31.14	MINIMUM PREMIUM	2000
MAN. RATES	26.64	26.87	30.15	+ 31.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	275									
2010	434									
2011	637	888	.139							
2012	263									
2013	195									
TOTAL	1,804	888	.049							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											888
TOTAL											888

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,079
TOTAL											1,079

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,626	-7,977	14	
TOTAL LOSSES			1,093	
EXPECTED LOSSES	75,335	21,215	1,967	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.061	.061
INDICATED (POST-TEST)	.000	.000	.071	.071
PRES. ON RATE LEVEL	4.235	1.193	.111	5.539
DERIVED BY FORMULA	4.235	1.181	.111	5.527
UNDERLYING PRES. RATE	4.176	1.176	.109	5.461
PROPOSED	4.235	1.181	.111	5.527

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.369
IND. RATES				8.37	MINIMUM PREMIUM	2000
MAN. RATES	7.89	7.52	8.12	+ 8.37	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	402									
2010	649									
2011	604	398	.065							
2012	850	41,898	4.929				1			1
2013	515									
TOTAL	3,020	42,296	1.401				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											398
2012				10,218					31,680		
TOTAL				10,218					31,680		398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											484
2012		391	13,245	18,272	1,360		1,329	40,492	43,814	3,553	
TOTAL		391	13,245	18,272	1,360		1,329	40,492	43,814	3,553	484

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,457	66,999	484	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,631	-26,423	53	
TOTAL LOSSES		40,576	537	
EXPECTED LOSSES	121,041	73,326	5,678	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.344	.018	1.362
INDICATED (POST-TEST)	.000	1.559	.021	1.580
PRES. ON RATE LEVEL	4.065	2.462	.191	6.718
DERIVED BY FORMULA	4.065	2.453	.189	6.707
UNDERLYING PRES. RATE	4.008	2.428	.188	6.624
PROPOSED	4.065	2.453	.189	6.707

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.156
IND. RATES				10.16	MINIMUM PREMIUM	2000
MAN. RATES	9.85	9.13	9.85	+ 10.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	137									
2010	835	132,982	15,925							1
2011	802	2,015,751	251,340						1	2
2012	893									
2013	1,175									
TOTAL	3,842	2,148,733	55,927						2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			91,287					41,695			
2011			468,315		12,515			1,523,467		11,454	
TOTAL			559,602		12,515			1,565,162		11,454	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010		3,106	205,488	1,444	4,288		948	117,838	1,360	1,604	
2011		6,002	285,733	7,661	42,155		20,469	937,785	34,311	45,330	
TOTAL		9,108	491,221	9,105	46,443		21,417	1,055,623	35,671	46,934	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,577,369	138,153				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,416	-18,530	67			
TOTAL LOSSES	1,549,953	119,623	67			
EXPECTED LOSSES	61,242	53,366	5,532			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	40.342	3.114	.002	43.458		
INDICATED (POST-TEST)	46.797	3.612	.002	50.411		
PRES. ON RATE LEVEL	1.617	1.409	.145	3.171		
DERIVED BY FORMULA	1.617	1.431	.144	3.192		
UNDERLYING PRES. RATE	1.594	1.389	.144	3.127		
PROPOSED	1.617	1.431	.144	3.192		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.833
IND. RATES				4.83	MINIMUM PREMIUM	1575
MAN. RATES	4.36	4.12	4.65	+ 4.83	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010	30									
2011	51									
2012	41									
2013	17									
TOTAL	139									

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.	-753	-409	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	1,678	1,194	203			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.225	.871	.148	2.244		
DERIVED BY FORMULA	1.225	.871	.148	2.244		
UNDERLYING PRES. RATE	1.208	.859	.146	2.213		
PROPOSED	1.225	.871	.148	2.244		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.398
IND. RATES				3.40	MINIMUM PREMIUM	1195
MAN. RATES	3.22	2.99	3.29	+ 3.40	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,052	12,701	1.207							
2010	887									
2011	1,242	152	.012							
2012	1,021	8,126	.795					1		1
2013	992	2,097	.211							
TOTAL	5,194	23,076	.444					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											12,701
2011											152
2012					1,499					6,627	
2013											2,097
TOTAL					1,499					6,627	14,950

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											15,648
2011											185
2012		33	1,312	716	2,907		88	3,200	2,167	9,423	
2013											2,307
TOTAL		33	1,312	716	2,907		88	3,200	2,167	9,423	18,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,633	15,213	18,140	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,709	-35,011	88	
TOTAL LOSSES			18,228	
EXPECTED LOSSES	55,836	94,115	9,661	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.351	.351
INDICATED (POST-TEST)	.000	.000	.407	.407
PRES. ON RATE LEVEL	1.090	1.838	.189	3.117
DERIVED BY FORMULA	1.090	1.820	.191	3.101
UNDERLYING PRES. RATE	1.075	1.812	.186	3.073
PROPOSED	1.090	1.820	.191	3.101

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.695
IND. RATES				4.70	MINIMUM PREMIUM	1540
MAN. RATES	4.51	4.15	4.57	+ 4.70	PRESENT	1515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,178									
2010	1,032									
2011	1,186	3,196	.269							
2012	1,142									
2013	1,642	207,655	12,646					1	1	2
TOTAL	6,180	210,851	3,412					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,196
2013				66,703	30,988				30,000	79,964	
TOTAL				66,703	30,988				30,000	79,964	3,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,883
2013		2,575	236,354	116,239	56,114		2,673	195,733	93,900	83,230	
TOTAL		2,575	236,354	116,239	56,114		2,673	195,733	93,900	83,230	3,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	437,335	349,483	3,883			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-66,038	-22,566	99			
TOTAL LOSSES	371,297	326,917	3,982			
EXPECTED LOSSES	134,910	61,119	9,270			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.008	5.290	.064	11.362		
INDICATED (POST-TEST)	6.969	6.136	.074	13.179		
PRES. ON RATE LEVEL	2.214	1.003	.152	3.369		
DERIVED BY FORMULA	2.214	1.054	.151	3.419		
UNDERLYING PRES. RATE	2.183	.989	.150	3.322		
PROPOSED	2.214	1.054	.151	3.419		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.177
IND. RATES				5.18	MINIMUM PREMIUM	1670
MAN. RATES	4.81	4.46	4.94	+ 5.18	PRESENT	1615

+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
2009	64					64						
2010	41					41						
2011	49					49						
2012	145					145						
2013	158					158						
TOTAL	457					457						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,318	-11,986	43	
TOTAL LOSSES			43	
EXPECTED LOSSES	22,614	34,773	3,327	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.009	.009
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	5.018	7.717	.739	13.474
DERIVED BY FORMULA	5.018	7.717	.739	13.474
UNDERLYING PRES. RATE	4.948	7.609	.728	13.285
PROPOSED	5.018	7.717	.739	13.474

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	21.011
IND. RATES				21.01	MINIMUM PREMIUM	2000
MAN. RATES	18.03	17.49	19.67	+ 21.01	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
2009	1,884	21,052	1.117			1,884				1	2	3
2010	1,987	7,726	.388			1,987						
2011	2,257	8,031	.355			2,257				1		1
2012	2,555	1,162	.045			2,555						
2013	2,864	16,441	.574			2,864					1	1
TOTAL	11,547	54,412	.471			11,547				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				1,043	5,317				3,259	11,004	429
2010											7,726
2011					2,488					5,543	
2012											1,162
2013					6,325					6,904	3,212
TOTAL				1,043	14,130				3,259	23,451	12,529

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				2,391	15,733				6,228	23,923	529
2010											8,885
2011		10	822	525	6,176		11	972	908	9,807	
2012											1,390
2013		136	12,827	6,515	8,448		139	10,067	5,328	6,749	3,533
TOTAL		146	13,649	9,431	30,357		150	11,039	12,464	40,479	14,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,984	92,731	14,337	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,733	-43,451	295	
TOTAL LOSSES		49,280	14,632	
EXPECTED LOSSES	237,060	119,510	27,944	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.427	.127	.554
INDICATED (POST-TEST)	.000	.495	.147	.642
PRES. ON RATE LEVEL	2.082	1.050	.245	3.377
DERIVED BY FORMULA	2.061	1.039	.243	3.343
UNDERLYING PRES. RATE	2.053	1.035	.242	3.330
PROPOSED	2.061	1.039	.243	3.343

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				5.21	MINIMUM PREMIUM
MAN. RATES	4.56	4.46	4.93	+ 5.21	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,281									
2010	2,339									
2011	2,532									
2012	2,672	1,668	.062							
2013	2,955	5,044	.170						1	1
TOTAL	12,779	6,712	.053						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,668
2013					960					4,084	
TOTAL					960					4,084	1,668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,995
2013		20	1,948	989	1,281		78	5,954	3,152	3,993	
TOTAL		20	1,948	989	1,281		78	5,954	3,152	3,993	1,995

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,000	9,415	1,995			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-43,023	-29,709	84			
TOTAL LOSSES			2,079			
EXPECTED LOSSES	88,687	80,763	8,307			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.016	.016		
INDICATED (POST-TEST)	.000	.000	.019	.019		
PRES. ON RATE LEVEL	.704	.641	.066	1.411		
DERIVED BY FORMULA	.697	.628	.065	1.390		
UNDERLYING PRES. RATE	.694	.632	.065	1.391		
PROPOSED	.697	.628	.065	1.390		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.167
IND. RATES				2.17	MINIMUM PREMIUM	870
MAN. RATES	1.91	1.86	2.06	+ 2.17	PRESENT	840

+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
2009	15,771	126,887	.804			15,771				2	4	6
2010	16,757	64,973	.387			16,757				1	1	2
2011	16,766	863,906	5.152			16,766			1	1	2	4
2012	15,292	184,638	1.207			15,292				1	4	5
2013	16,477	18,500	.112			16,477					2	2
TOTAL	81,063	1,258,904	1.553			81,063			1	5	13	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				45,575	3,825				42,141	20,726	14,620
2010				16,226	1,740				15,087	13,451	18,469
2011			264,085	16,795	3,301			509,521	9,706	5,673	54,825
2012				14,434	49,361				20,199	90,881	9,763
2013					1,246					2,326	14,928
TOTAL			264,085	93,030	59,473			509,521	87,133	133,057	112,605

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				104,458	11,319				80,532	45,058	18,012
2010			2,278	36,031	4,732			3,353	29,368	24,784	21,239
2011		6,666	318,496	39,771	21,373		13,422	615,812	39,444	26,900	66,613
2012		1,706	61,859	49,472	97,606		2,087	69,696	57,641	131,495	11,677
2013		27	2,527	1,285	1,666		44	3,389	1,797	2,272	16,421
TOTAL		8,399	385,160	231,017	136,696		15,553	692,250	208,782	230,509	133,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,101,362	807,004	133,962			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,248,828	-481,601	2,180			
TOTAL LOSSES		325,403	136,142			
EXPECTED LOSSES	2,538,083	1,287,280	231,840			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.401	.168	.569		
INDICATED (POST-TEST)	.000	.465	.195	.660		
PRES. ON RATE LEVEL	3.175	1.611	.290	5.076		
DERIVED BY FORMULA	3.080	1.519	.282	4.881		
UNDERLYING PRES. RATE	3.131	1.588	.286	5.005		
PROPOSED	3.080	1.519	.282	4.881		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.611
IND. RATES				7.61	MINIMUM PREMIUM	2000
MAN. RATES	6.81	6.69	7.41	+ 7.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	38,178	197,084	.516				1	2	3
2010	37,572	239,689	.637				1	5	6
2011	29,607	85,857	.289					2	2
2012	21,215	13,161	.062					1	1
2013	35,538	206,520	.581				1	3	4
TOTAL	162,110	742,311	.458				3	13	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				56,649	10,031				57,554	25,935	46,915
2010				3,784	46,591				3,547	169,874	15,893
2011					33,008					36,509	16,340
2012					886					3,215	9,060
2013				792	81,918				5,115	99,639	19,056
TOTAL				61,225	172,434				66,216	335,172	107,264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				129,840	29,682				109,986	56,383	57,799
2010			6,450	12,365	114,933			17,944	19,087	308,105	18,277
2011		125	10,879	6,963	81,913		69	6,415	5,993	64,592	19,853
2012		17	772	425	1,717		44	1,550	1,052	4,574	10,836
2013		1,784	168,240	85,353	109,562		2,140	158,740	82,376	98,258	20,962
TOTAL		1,926	186,341	234,946	337,807		2,253	184,649	218,494	531,912	127,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	375,169	1,323,159	127,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,505,536	-508,293	1,264	
TOTAL LOSSES		814,866	128,991	
EXPECTED LOSSES	2,979,582	1,317,954	136,173	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.503	.080	.583
INDICATED (POST-TEST)	.000	.583	.093	.676
PRES. ON RATE LEVEL	1.864	.825	.085	2.774
DERIVED BY FORMULA	1.789	.796	.086	2.671
UNDERLYING PRES. RATE	1.838	.813	.084	2.735
PROPOSED	1.789	.796	.086	2.671

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.165
IND. RATES				4.17	MINIMUM PREMIUM	1400
MAN. RATES	3.67	3.62	4.05	+ 4.17	PRESENT	1375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	63,358	1,344,551	2.122			3	14	2		19
2010	40,716	956,716	2.349			2	4	4		10
2011	41,582	579,300	1.393			2	1	4		7
2012	38,215	472,058	1.235			1	5	2		8
2013	37,964	401,660	1.058					12		12
TOTAL	221,835	3,754,285	1.692			8	24	24		56

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			480,969	307,072	3,986			207,265	285,146	11,989	48,124
2010			453,619	36,354	6,708			388,909	36,032	2,752	32,342
2011			352,807	14,931	6,378			174,563	13,020	10,482	7,119
2012			205,305	121,804	6,911			51,500	72,175	10,364	3,999
2013					187,557					208,318	5,785
TOTAL			1,492,700	480,161	211,540			822,237	406,373	243,905	97,369

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,071,599	703,808	11,795			630,293	544,913	26,064	59,289
2010		12,124	807,235	86,595	34,263		6,843	855,504	77,810	17,510	37,193
2011		17,705	840,073	45,994	49,440		9,280	427,074	39,544	30,470	8,650
2012		22,644	705,412	242,116	50,107		9,621	275,296	111,202	26,868	4,783
2013		4,018	380,485	193,132	250,438		4,061	303,667	160,745	203,618	6,364
TOTAL		56,491	3,804,804	1,271,645	396,043		29,805	2,491,834	934,214	304,530	116,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,382,934	2,906,432	116,279			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,556,470	-918,470	1,624			
TOTAL LOSSES	4,826,464	1,987,962	117,903			
EXPECTED LOSSES	3,023,611	2,373,635	190,779			
CREDIBILITY	.05	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.176	.896	.053	3.125		
INDICATED (POST-TEST)	2.524	1.039	.061	3.624		
PRES. ON RATE LEVEL	1.383	1.085	.087	2.555		
DERIVED BY FORMULA	1.440	1.078	.083	2.601		
UNDERLYING PRES. RATE	1.363	1.070	.086	2.519		
PROPOSED	1.440	1.078	.083	2.601		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.055
IND. RATES				4.06	MINIMUM PREMIUM	1370
MAN. RATES	3.09	3.18	3.73	+ 4.06	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	15,330	927,665	6.051			1	1	13	15
2010	17,160	1,246,355	7.263			3	3	11	17
2011	15,100	1,554,767	10.296			3	2	9	14
2012	15,060	1,308,645	8.689			2	2	6	10
2013	15,450	178,289	1.153					10	10
TOTAL	78,100	5,215,721	6.678			9	8	49	66

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			191,093	22,535	14,844			249,396	349,278	69,934	30,585
2010			334,432	49,949	90,659			264,707	321,684	149,862	35,062
2011			635,800	46,359	84,701			599,707	24,237	136,650	27,313
2012			272,085	66,612	208,795			509,209	69,535	158,341	24,068
2013					82,087					86,950	9,252
TOTAL			1,433,410	185,455	481,086			1,623,019	764,734	601,737	126,280

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			425,755	51,650	43,924			758,413	667,470	152,037	37,681
2010		11,386	770,761	123,527	240,518		6,020	805,541	624,832	290,308	40,321
2011		30,590	1,466,109	135,742	268,717		30,582	1,413,041	113,536	279,962	33,185
2012		25,779	825,791	240,768	434,710		52,845	1,486,455	207,269	262,862	28,785
2013		1,764	166,517	84,533	109,610		1,690	126,743	67,102	84,984	10,177
TOTAL		69,519	3,654,933	636,220	1,097,479		91,137	4,590,193	1,680,209	1,070,153	150,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,405,782	4,484,061	150,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,247,651	-626,028	1,767	
TOTAL LOSSES	7,158,131	3,858,033	151,916	
EXPECTED LOSSES	2,541,373	1,668,217	189,784	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.165	4.940	.195	14.300
INDICATED (POST-TEST)	10.631	5.730	.226	16.587
PRES. ON RATE LEVEL	3.300	2.166	.247	5.713
DERIVED BY FORMULA	3.520	2.415	.245	6.180
UNDERLYING PRES. RATE	3.254	2.136	.243	5.633
PROPOSED	3.520	2.415	.245	6.180

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	9.637
IND. RATES				9.64	MINIMUM PREMIUM	2000
MAN. RATES	6.49	6.81	8.34	+ 9.64	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	10,168	714,150	7.023			1	7	6	14
2010	10,296	962,454	9.347			2	3	9	14
2011	9,397	596,271	6.345			2	5	7	14
2012	6,573	255,028	3.879					4	4
2013	5,611	136,196	2.427				1	4	5
TOTAL	42,045	2,664,099	6.336			5	16	30	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			151,629	104,370	24,041			153,730	150,646	82,619	47,115
2010			355,435	79,225	134,790			122,881	67,832	197,627	4,664
2011			154,030	73,403	32,383			79,692	164,576	70,441	21,746
2012					103,608					148,524	2,896
2013				16,450	54,582				9,771	51,717	3,676
TOTAL			661,094	273,448	349,404			356,303	392,825	550,928	80,097

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			337,829	239,215	71,136			467,493	287,884	179,614	58,046
2010		12,101	827,410	192,383	351,077		2,794	376,487	146,075	364,830	5,364
2011		8,234	405,750	159,921	98,836		5,327	267,511	312,189	138,197	26,421
2012		2,420	90,561	49,655	200,845		2,022	71,710	48,552	211,202	3,464
2013		1,642	153,512	77,006	76,522		1,382	101,184	50,398	52,208	4,044
TOTAL		24,397	1,815,062	718,180	798,416		11,525	1,284,385	845,098	946,051	97,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,135,369	3,307,745	97,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-942,813	-755,950	1,136			
TOTAL LOSSES	2,192,556	2,551,795	98,475			
EXPECTED LOSSES	1,852,503	1,949,627	147,159			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.215	6.069	.234	11.518		
INDICATED (POST-TEST)	6.049	7.040	.271	13.360		
PRES. ON RATE LEVEL	4.468	4.703	.355	9.526		
DERIVED BY FORMULA	4.500	4.820	.351	9.671		
UNDERLYING PRES. RATE	4.406	4.637	.350	9.393		
PROPOSED	4.500	4.820	.351	9.671		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.244
IND. RATES				13.24	MINIMUM PREMIUM	2000
MAN. RATES	11.11	10.60	12.24	+ 13.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,780									
2010	1,889	469,258	24.841			1				1
2011	2,088									
2012	2,243	85,766	3.823				1			1
2013	2,641	1,268	.048							
TOTAL	10,641	556,292	5.228			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			173,740					295,518			
2012				46,527					39,239		
2013											1,268
TOTAL			173,740	46,527				295,518	39,239		1,268

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010		5,914	391,092	2,747	8,161		6,721	835,187	9,641	11,371	
2012		1,772	60,317	83,206	6,193		1,647	50,151	54,266	4,401	
2013											1,395
TOTAL		7,686	451,409	85,953	14,354		8,368	885,338	63,907	15,772	1,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,352,801	179,986	1,395			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-332,648	-101,696	109			
TOTAL LOSSES	1,020,153	78,290	1,504			
EXPECTED LOSSES	690,387	278,369	10,322			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.587	.736	.014	10.337		
INDICATED (POST-TEST)	11.121	.854	.016	11.991		
PRES. ON RATE LEVEL	6.580	2.653	.099	9.332		
DERIVED BY FORMULA	6.625	2.617	.097	9.339		
UNDERLYING PRES. RATE	6.488	2.616	.097	9.201		
PROPOSED	6.625	2.617	.097	9.339		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.789
IND. RATES				12.79	MINIMUM PREMIUM	2000
MAN. RATES	12.12	10.94	11.99	+ 12.79	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
2009	39					39						
2010												
2011												
2012	8					8						
2013												
TOTAL	47					47						

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.	-4,096	-1,767	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	6,450	3,903	716	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	13.917	8.424	1.545	23.886
DERIVED BY FORMULA	13.917	8.424	1.545	23.886
UNDERLYING PRES. RATE	13.722	8.306	1.524	23.552
PROPOSED	13.917	8.424	1.545	23.886

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	32.711
IND. RATES				32.71	MINIMUM PREMIUM	2000
MAN. RATES	29.71	27.36	30.69	+ 32.71	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
2009	17,274	467,967	2.709			17,274				4	9	13
2010	19,450	645,973	3.321			19,450			1	6	4	11
2011	19,236	243,621	1.266			19,236				2	5	7
2012	19,862	319,070	1.606			19,862				5	2	7
2013	20,659	444,904	2.153			20,659				1	9	10
TOTAL	96,481	2,121,535	2.199			96,481			1	18	29	48

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				54,390	121,730				59,855	198,466	33,526
2010			122,325	64,516	15,089			235,591	136,046	48,018	24,388
2011				42,500	29,430				48,410	77,928	45,353
2012				67,163	15,404				187,359	27,001	22,143
2013				11,013	141,059				59,889	162,514	70,429
TOTAL			122,325	239,582	322,712			235,591	491,559	513,927	195,839

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				124,662	360,199				114,382	431,464	41,304
2010		4,166	285,464	145,895	44,703		5,359	688,531	267,162	99,685	28,046
2011		363	28,278	91,105	75,461		442	32,311	99,263	140,356	55,104
2012		2,921	100,533	127,485	38,805		8,271	252,499	267,947	59,407	26,483
2013		3,340	314,803	159,174	190,791		5,393	394,972	189,681	168,967	77,472
TOTAL		10,790	729,078	648,321	709,959		19,465	1,368,313	938,435	899,879	228,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,127,646	3,196,594	228,409			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-740,578	-792,282	1,797			
TOTAL LOSSES	1,387,068	2,404,312	230,206			
EXPECTED LOSSES	1,524,400	2,140,914	184,279			
CREDIBILITY	.03	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.438	2.492	.239	4.169		
INDICATED (POST-TEST)	1.668	2.891	.277	4.836		
PRES. ON RATE LEVEL	1.602	2.251	.194	4.047		
DERIVED BY FORMULA	1.604	2.302	.201	4.107		
UNDERLYING PRES. RATE	1.580	2.219	.191	3.990		
PROPOSED	1.604	2.302	.201	4.107		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.624
IND. RATES				5.62	MINIMUM PREMIUM	1785
MAN. RATES	4.91	4.62	5.20	+ 5.62	PRESENT	1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	595									
2010	1,186									
2011	850	81,906	9.636					1	1	1
2012	940	159,079	16.923							1
2013	918	27,639	3.010						2	2
TOTAL	4,489	268,624	5.984					1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					37,529					43,950	427
2012				46,633					111,759		687
2013					7,233					20,406	
TOTAL				46,633	44,762				111,759	64,356	1,114

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		140	12,370	7,919	93,128		90	7,723	7,217	77,758	519
2012		1,780	60,454	83,392	6,207		4,712	142,846	154,564	12,535	822
2013		154	14,676	7,449	9,658		403	29,746	15,748	19,946	
TOTAL		2,074	87,500	98,760	108,993		5,205	180,315	177,529	110,239	1,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	275,094	495,521	1,341	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,476	-45,736	150	
TOTAL LOSSES	182,618	449,785	1,491	
EXPECTED LOSSES	195,451	124,077	15,668	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.068	10.020	.033	14.121
INDICATED (POST-TEST)	4.719	11.623	.038	16.380
PRES. ON RATE LEVEL	4.416	2.803	.354	7.573
DERIVED BY FORMULA	4.416	2.891	.351	7.658
UNDERLYING PRES. RATE	4.354	2.764	.349	7.467
PROPOSED	4.416	2.891	.351	7.658

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.487
IND. RATES				10.49	MINIMUM PREMIUM	2000
MAN. RATES	8.92	8.44	9.73	+ 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
2009	4,551	164,816	3.621			4,551			1		12	13
2010	4,961	638,531	12.871			4,961				4	12	16
2011	5,754	839,140	14.583			5,754		1		2	6	9
2012	5,498	152,224	2.768			5,498				2	11	13
2013	4,647	218,569	4.703			4,647				2	6	8
TOTAL	25,411	2,013,280	7.923			25,411		2		10	47	59

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			75,077		18,777			10,383		52,334	8,245
2010				96,679	50,293				423,814	51,993	15,752
2011			158,052	61,982	30,670			494,422	32,944	48,005	13,065
2012				44,647	37,150				21,644	37,347	11,436
2013				55,622	22,605				32,695	51,690	55,957
TOTAL			233,129	258,930	159,495			504,805	511,097	241,369	104,455

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			167,272		55,561			31,575		113,774	10,158
2010			18,695	218,105	126,607			60,704	801,199	105,333	18,115
2011		6,623	327,381	135,455	91,086		20,548	948,349	98,860	111,460	15,874
2012		2,554	90,366	97,639	77,963		1,429	45,686	42,145	55,536	13,677
2013		2,075	190,527	93,605	42,474		2,223	161,635	74,966	56,042	61,553
TOTAL		11,252	794,241	544,804	393,691		24,200	1,247,949	1,017,170	442,145	119,377

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,077,642	2,397,810	119,377	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-703,956	-595,002	1,216	
TOTAL LOSSES	1,373,686	1,802,808	120,593	
EXPECTED LOSSES	1,443,853	1,610,295	132,137	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.406	7.095	.475	12.976
INDICATED (POST-TEST)	6.271	8.230	.551	15.052
PRES. ON RATE LEVEL	5.763	6.427	.527	12.717
DERIVED BY FORMULA	5.768	6.481	.528	12.777
UNDERLYING PRES. RATE	5.682	6.337	.520	12.539
PROPOSED	5.768	6.481	.528	12.777

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	17.498
IND. RATES				17.50	MINIMUM PREMIUM	2000
MAN. RATES	14.92	14.12	16.34	+ 17.50	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	6,711	1,327,193	19.776			2	6	16	24
2010	7,560	588,120	7.779			1	6	23	30
2011	5,218	1,261,777	24.181			3	8	20	31
2012	5,493	921,094	16.768			3	4	14	21
2013	7,636	782,982	10.253			2	3	20	25
TOTAL	32,618	4,881,166	14.965			11	27	93	131

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			319,854	150,680	227,025			174,421	273,685	135,239	46,289
2010			76,324	57,293	93,996			77,430	84,027	132,969	66,081
2011			407,892	165,481	39,280			385,363	177,942	63,722	22,097
2012			288,098	108,792	16,648			314,326	79,823	55,881	57,526
2013			168,556	107,687	64,612			207,600	59,991	140,524	34,012
TOTAL			1,260,724	589,933	441,561			1,159,140	675,468	528,335	226,005

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			712,635	345,358	671,766			530,414	523,012	294,009	57,028
2010		2,600	191,109	135,969	236,825		1,760	243,491	170,341	246,264	75,993
2011		21,458	1,046,555	355,970	144,794		21,459	1,007,315	360,455	146,698	26,848
2012		29,583	915,414	231,963	75,511		43,406	1,215,663	177,485	113,007	68,801
2013	1,997	30,581	805,178	231,163	133,768	7,864	59,493	1,207,497	228,234	174,177	37,413
TOTAL	1,997	84,222	3,670,891	1,300,423	1,262,664	7,864	126,118	4,204,380	1,459,527	974,155	266,083

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,095,472	4,996,769	266,083	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-590,064	-499,410	864	
TOTAL LOSSES	7,505,408	4,497,359	266,947	
EXPECTED LOSSES	1,198,712	1,319,398	87,742	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.010	13.788	.818	37.616
INDICATED (POST-TEST)	26.692	15.994	.949	43.635
PRES. ON RATE LEVEL	3.727	4.102	.273	8.102
DERIVED BY FORMULA	3.957	4.578	.300	8.835
UNDERLYING PRES. RATE	3.675	4.045	.269	7.989
PROPOSED	3.957	4.578	.300	8.835

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.099
IND. RATES				12.10	MINIMUM PREMIUM	2000
MAN. RATES	9.59	9.07	10.41	+ 12.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	40,697	1,201,246	2.951			3	11	16	30
2010	44,423	566,323	1.274				9	17	26
2011	39,682	576,997	1.454			1	5	17	23
2012	42,381	656,677	1.549			2		10	12
2013	44,302	521,900	1.178			1	1	22	24
TOTAL	211,485	3,523,143	1.666			7	26	82	115

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			397,638	221,259	33,323			214,119	225,899	71,604	37,404
2010				157,234	69,375				212,799	93,930	32,985
2011			73,164	88,226	52,951			71,496	92,923	114,431	83,806
2012			223,651		65,756			207,893		125,982	33,395
2013			84,515	12,337	77,807			68,817	64,333	161,141	52,950
TOTAL			778,968	479,056	299,212			562,325	595,954	567,088	240,540

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			885,938	507,127	98,603			651,136	431,694	155,668	46,082
2010			28,810	353,650	175,297			37,466	407,237	175,866	37,933
2011		4,376	228,442	190,479	143,216		4,538	227,942	190,732	211,826	101,824
2012		20,965	647,327	54,363	149,792		27,689	779,529	73,473	195,405	39,940
2013	1,001	15,130	387,497	110,008	118,500	2,607	23,613	684,585	211,758	177,223	58,245
TOTAL	1,001	40,471	2,178,014	1,215,627	685,408	2,607	55,840	2,380,658	1,314,894	915,988	284,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,658,591	4,131,917	284,024	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,204,742	-2,485,011	3,471	
TOTAL LOSSES		1,646,906	287,495	
EXPECTED LOSSES	12,697,559	6,659,663	361,639	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.779	.136	.915
INDICATED (POST-TEST)	.000	.904	.158	1.062
PRES. ON RATE LEVEL	6.089	3.194	.173	9.456
DERIVED BY FORMULA	5.785	2.873	.171	8.829
UNDERLYING PRES. RATE	6.004	3.149	.171	9.324
PROPOSED	5.785	2.873	.171	8.829

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.091
IND. RATES				12.09	MINIMUM PREMIUM	2000
MAN. RATES	12.82	11.44	12.15	+ 12.09	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	12,990	642,067	4.942			2	2	4	8
2010	12,638	194,769	1.541				3	5	8
2011	10,999	153,742	1.397					5	5
2012	11,282	187,818	1.664				1	4	5
2013	13,631	469,945	3.447					10	10
TOTAL	61,540	1,648,341	2.678			2	6	28	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			359,018	27,044	1,888			191,956	30,682	7,308	24,171
2010				73,750	6,279				87,146	18,495	9,099
2011					41,701					86,973	25,068
2012				7,865	30,601				33,896	92,857	22,599
2013					166,471					281,708	21,766
TOTAL			359,018	108,659	246,940			191,956	151,724	487,341	102,703

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			799,892	61,985	5,587			583,738	58,633	15,888	29,779
2010			10,150	163,622	17,497			13,288	165,315	35,812	10,464
2011		160	13,740	8,798	103,485		176	15,285	14,279	153,877	30,458
2012		1,014	36,945	28,735	60,362		2,680	88,163	77,234	135,839	27,028
2013		3,568	337,708	171,426	222,295		5,488	410,670	217,382	275,355	23,943
TOTAL		4,742	1,198,435	434,566	409,226		8,344	1,111,144	532,843	616,771	121,672

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,322,665	1,993,406	121,672			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-980,670	-416,400	1,296			
TOTAL LOSSES	1,341,995	1,577,006	122,968			
EXPECTED LOSSES	1,985,280	1,106,488	133,541			
CREDIBILITY	.02	.06	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.181	2.563	.200	4.944		
INDICATED (POST-TEST)	2.530	2.973	.232	5.735		
PRES. ON RATE LEVEL	3.272	1.824	.219	5.315		
DERIVED BY FORMULA	3.257	1.893	.220	5.370		
UNDERLYING PRES. RATE	3.226	1.798	.217	5.241		
PROPOSED	3.257	1.893	.220	5.370		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.354
IND. RATES				7.35	MINIMUM PREMIUM	2000
MAN. RATES	6.65	6.15	6.83	+ 7.35	PRESENT	2000

+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
2009	37,615	2,032,917	5.404			37,615			4	9	15	28
2010	39,271	3,574,905	9.103			39,271			11	4	21	36
2011	40,878	2,473,310	6.050			40,878	1		7	9	16	33
2012	50,564	2,125,318	4.203			50,564			4	10	20	34
2013	52,269	2,107,881	4.032			52,269	1		3	5	26	35
TOTAL	220,597	12,314,331	5.582			220,597	2		29	37	98	166

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			739,668	193,029	44,455			725,537	247,970	29,632	52,626
2010			1,659,671	67,245	75,329			1,579,438	40,020	77,209	75,993
2011	335,569		973,594	178,378	91,347			486,393	227,861	150,844	29,324
2012			518,057	200,911	180,300			680,366	342,293	170,401	32,990
2013	706,028		287,655	185,133	260,301	1,553		166,398	177,609	292,459	30,745
TOTAL	1,041,597		4,178,645	824,696	651,732	1,553		3,638,132	1,035,753	720,545	221,678

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,364,125	442,423	131,543			1,342,147	473,869	64,420	64,835
2010		54,981	3,653,938	180,710	263,384		35,082	4,371,411	131,252	200,376	87,392
2011	1,268,019	49,955	2,402,525	416,472	327,286		27,235	1,285,023	472,361	309,915	35,629
2012		52,204	1,643,004	493,149	422,645		84,048	2,381,802	612,744	322,829	39,456
2013	1,153,132	55,459	1,682,012	550,750	428,933	7,920	55,992	1,571,790	460,690	337,255	33,820
TOTAL	2,421,151	212,599	10,745,604	2,083,504	1,573,791	7,920	202,357	10,952,173	2,150,916	1,234,795	261,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,541,804	7,043,006	261,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,020,078	-2,312,753	2,403			
TOTAL LOSSES	17,521,726	4,730,253	263,535			
EXPECTED LOSSES	14,623,376	6,339,958	231,627			
CREDIBILITY	.05	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.943	2.144	.119	10.206		
INDICATED (POST-TEST)	9.214	2.487	.138	11.839		
PRES. ON RATE LEVEL	6.723	2.915	.106	9.744		
DERIVED BY FORMULA	6.848	2.851	.111	9.810		
UNDERLYING PRES. RATE	6.629	2.874	.105	9.608		
PROPOSED	6.848	2.851	.111	9.810		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.434
IND. RATES				13.43	MINIMUM PREMIUM	2000
MAN. RATES	12.02	11.16	12.52	+ 13.43	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,035	603	.029							
2010	1,955	11,092	.567					1		1
2011	2,253									
2012	2,331									
2013	2,480									
TOTAL	11,054	11,695	.106					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											603
2010					5,253					5,839	
TOTAL					5,253					5,839	603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											743
2010			674	452	12,946			601	427	10,588	
TOTAL			674	452	12,946			601	427	10,588	743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,275	24,413	743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-335,688	-105,203	164	
TOTAL LOSSES			907	
EXPECTED LOSSES	689,438	285,746	16,470	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	6.326	2.622	.150	9.098
DERIVED BY FORMULA	6.263	2.570	.147	8.980
UNDERLYING PRES. RATE	6.237	2.585	.149	8.971
PROPOSED	6.263	2.570	.147	8.980

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.298
IND. RATES				12.30	MINIMUM PREMIUM	2000
MAN. RATES	10.56	10.05	11.69	+ 12.30	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
2009	13,184	300,147	2.276			13,184				2	5	7
2010	13,854	494,946	3.572			13,854			1	4	1	6
2011	16,891	1,302,495	7.711			16,891			1	7	6	14
2012	22,469	335,810	1.494			22,469			1	2	3	6
2013	29,293	414,774	1.415			29,293				2	8	10
TOTAL	95,691	2,848,172	2.976			95,691			3	17	23	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				55,140	23,816				98,866	70,836	51,489
2010			166,974	70,950	2,004			158,659	39,537	4,078	52,744
2011			256,048	211,697	22,211			402,418	234,126	100,188	75,807
2012			103,762	53,034	12,698			57,565	40,987	37,636	30,128
2013				13,920	129,603				7,830	201,559	61,862
TOTAL			526,784	404,741	190,332			618,642	421,346	414,297	272,030

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				126,381	70,472				188,933	153,997	63,434
2010		5,685	385,105	159,707	14,728		3,610	453,987	79,861	14,531	60,656
2011		9,995	508,508	434,836	83,303		15,932	763,685	457,384	206,832	92,106
2012		11,339	353,518	111,530	42,035		9,446	269,575	77,929	62,621	36,033
2013		3,181	299,124	151,046	176,139		4,218	314,490	163,931	198,338	68,048
TOTAL		30,200	1,546,255	983,500	386,677		33,206	1,801,737	968,038	636,319	320,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,411,398	2,974,534	320,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,624,339	-835,178	2,643	
TOTAL LOSSES	1,787,059	2,139,356	322,920	
EXPECTED LOSSES	3,456,358	2,349,214	222,961	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.868	2.236	.337	4.441
INDICATED (POST-TEST)	2.167	2.594	.391	5.152
PRES. ON RATE LEVEL	3.663	2.490	.236	6.389
DERIVED BY FORMULA	3.618	2.498	.250	6.366
UNDERLYING PRES. RATE	3.612	2.455	.233	6.300
PROPOSED	3.618	2.498	.250	6.366

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.718
IND. RATES				8.72	MINIMUM PREMIUM	2000
MAN. RATES	7.63	7.24	8.21	+ 8.72	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
2009	20,389	458,558	2,249			20,389			1	3	13	17
2010	21,176	681,550	3,218			21,176			1	3	7	11
2011	22,154	98,343	.443			22,154				1	3	4
2012	20,781	257,577	1,239			20,781				2	5	7
2013	24,196	169,974	.702			24,196				2	1	3
TOTAL	108,696	1,666,002	1,533			108,696			2	11	29	42

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			85,205	39,692	46,471			59,998	79,057	136,410	11,725
2010			237,000	32,334	61,851			185,131	43,912	109,066	12,256
2011				32,740	1,850				26,842	3,649	33,262
2012				45,083	46,491				78,634	76,341	11,028
2013				29,342	3,962				72,288	15,965	48,417
TOTAL			322,205	179,191	160,625			245,129	300,733	341,431	116,688

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			189,837	90,974	137,508			182,454	151,078	296,555	14,445
2010		7,326	496,557	80,216	163,436		3,824	492,160	96,073	205,376	14,094
2011		202	14,919	65,788	6,462		164	10,964	48,548	7,830	40,413
2012		2,813	99,079	102,916	96,127		4,338	137,365	133,706	117,375	13,189
2013		926	84,358	41,174	11,773		2,990	214,044	89,890	27,810	53,259
TOTAL		11,267	884,750	381,068	415,306		11,316	1,036,987	519,295	654,946	135,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,944,320	1,970,615	135,400			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,760,485	-638,511	2,039			
TOTAL LOSSES	183,835	1,332,104	137,439			
EXPECTED LOSSES	3,595,663	1,718,485	207,609			
CREDIBILITY	.03	.09	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.169	1.226	.126	1.521		
INDICATED (POST-TEST)	.196	1.422	.146	1.764		
PRES. ON RATE LEVEL	3.355	1.603	.194	5.152		
DERIVED BY FORMULA	3.260	1.587	.189	5.036		
UNDERLYING PRES. RATE	3.308	1.581	.191	5.080		
PROPOSED	3.260	1.587	.189	5.036		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.896
IND. RATES				6.90	MINIMUM PREMIUM	2000
MAN. RATES	6.54	5.96	6.62	+ 6.90	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
2009	86,049	3,100,963	3.603			86,049	1		3	16	28	48
2010	90,850	1,803,150	1.984			90,850			2	13	23	38
2011	88,727	1,784,572	2.011			88,727			2	11	25	38
2012	91,932	1,378,865	1.499			91,932			3	9	16	28
2013	93,101	1,860,066	1.997			93,101			2	11	27	40
TOTAL	450,659	9,927,616	2.203			450,659	1		12	60	119	192

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	732,615		828,480	305,946	85,132	47		603,802	335,513	140,063	69,365
2010			404,926	239,057	135,637			374,448	337,594	198,754	112,734
2011			428,575	240,368	161,951			176,003	245,197	328,518	203,960
2012			255,475	211,971	201,206			148,440	221,674	268,782	71,317
2013			298,366	221,108	276,284			225,498	388,474	297,211	153,125
TOTAL	732,615		2,215,822	1,218,450	860,210	47		1,528,191	1,528,452	1,233,328	610,501

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,089,399		1,290,133	701,228	251,904	110		1,132,536	641,165	304,499	85,458
2010		12,019	842,403	545,866	357,424		7,195	958,612	660,018	381,363	129,644
2011		23,420	1,168,448	532,296	455,415		11,383	575,710	506,592	605,134	247,811
2012		34,999	1,124,433	501,607	443,767		31,555	926,263	417,502	418,686	85,295
2013	3,530	58,487	1,832,849	614,479	459,708	8,538	79,425	2,375,265	706,405	385,085	168,437
TOTAL	1,092,929	128,925	6,258,266	2,895,476	1,968,218	8,648	129,558	5,968,386	2,931,682	2,094,767	716,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,586,712	9,890,143	716,645			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,509,156	-2,407,686	5,348			
TOTAL LOSSES	9,077,556	7,482,457	721,993			
EXPECTED LOSSES	9,224,990	6,471,464	558,817			
CREDIBILITY	.09	.24	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.014	1.660	.160	3.834		
INDICATED (POST-TEST)	2.336	1.926	.186	4.448		
PRES. ON RATE LEVEL	2.076	1.456	.126	3.658		
DERIVED BY FORMULA	2.099	1.569	.141	3.809		
UNDERLYING PRES. RATE	2.047	1.436	.124	3.607		
PROPOSED	2.099	1.569	.141	3.809		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.216
IND. RATES				5.22	MINIMUM PREMIUM	1680
MAN. RATES	4.41	4.08	4.70	+ 5.22	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	6,746	13,104	.194					1	2	3
2010	6,406	1,762,423	27.512		1			1	2	4
2011	6,588	16,435	.249						1	1
2012	6,488	36,070	.555						1	1
2013	6,686	1,259	.018					1		1
TOTAL	32,914	1,829,291	5.558		1			3	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				2,050	1,197				1,180	4,458	4,219
2010		357,000		49,504	62,200		1,262,500		19,466	10,386	1,367
2011					2,600					7,559	6,276
2012					17,687					9,979	8,404
2013				200				200			859
TOTAL		357,000		51,754	83,684		1,262,500		20,846	32,382	21,125

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				4,699	3,542				2,255	9,691	5,198
2010		258,424	55,270	114,810	154,655		717,117	138,387	37,383	19,340	1,572
2011		10	856	549	6,453		16	1,329	1,243	13,374	7,625
2012		416	15,460	8,477	34,288		132	4,817	3,262	14,189	10,051
2013		5	521	256	43		9	533	214	34	945
TOTAL		258,855	72,107	128,791	198,981		717,274	145,066	44,357	56,628	25,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,193,302	428,757	25,391			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-269,819	-155,724	252			
TOTAL LOSSES	923,483	273,033	25,643			
EXPECTED LOSSES	547,032	416,362	26,660			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.806	.830	.078	3.714		
INDICATED (POST-TEST)	3.255	.963	.090	4.308		
PRES. ON RATE LEVEL	1.686	1.283	.082	3.051		
DERIVED BY FORMULA	1.702	1.270	.082	3.054		
UNDERLYING PRES. RATE	1.662	1.265	.081	3.008		
PROPOSED	1.702	1.270	.082	3.054		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.182
IND. RATES				4.18	MINIMUM PREMIUM	1405
MAN. RATES	3.75	3.45	3.92	+ 4.18	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,937	1,291	.032							
2010	5,028	772,814	15.370			1	2	4	7	
2011	40,035	1,293,314	3.230				14	47	61	
2012	41,349	4,283,819	10.360			9	25	53	87	
2013	40,836	4,785,091	11.717			10	23	58	91	
TOTAL	131,185	11,136,329	8.489			20	64	162	246	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			124,581	61,356	197,288			129,687	19,877	224,504	1,291
2010				401,428	241,069				307,309	325,060	15,521
2011			1,021,775	888,166	282,450			766,973	832,747	456,468	18,448
2012			1,221,624	802,981	429,412			906,532	568,247	784,977	35,240
TOTAL			2,367,980	2,153,931	1,150,219			1,803,192	1,728,180	1,791,009	141,818

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,591
2010		4,242	313,503	154,584	493,770		2,949	392,219	58,039	412,575	17,849
2011		3,294	254,931	852,697	621,122		2,487	175,320	602,301	590,850	22,414
2012		128,922	4,084,345	1,827,744	767,450		136,261	3,911,993	1,418,948	801,965	42,147
2013	14,464	221,471	5,815,328	1,663,919	922,555	34,330	274,558	6,330,896	1,457,509	979,759	78,450
TOTAL	14,464	357,929	10,468,107	4,498,944	2,804,897	34,330	416,255	10,810,428	3,536,797	2,785,149	162,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,101,513	13,625,787	162,451	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,721,840	-1,837,577	2,934	
TOTAL LOSSES	19,379,673	11,788,210	165,385	
EXPECTED LOSSES	6,088,295	5,640,955	230,885	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.773	8.986	.126	23.885
INDICATED (POST-TEST)	17.137	10.424	.146	27.707
PRES. ON RATE LEVEL	4.707	4.361	.178	9.246
DERIVED BY FORMULA	5.204	4.967	.174	10.345
UNDERLYING PRES. RATE	4.641	4.300	.176	9.117
PROPOSED	5.204	4.967	.174	10.345

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	14.167
IND. RATES				14.17	MINIMUM PREMIUM	2000
MAN. RATES	10.97	10.14	11.88	+ 14.17	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	194,962	3,131,393	1.606			5	17	37	59
2010	208,067	2,870,229	1.379			5	8	41	54
2011	225,094	3,765,382	1.672		1	4	14	33	52
2012	232,179	1,472,519	.634			1	13	28	42
2013	257,304	2,287,436	.889			2	6	38	46
TOTAL	1,117,606	13,526,959	1.210			1	17	58	253

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			929,723	279,258	233,818			1,008,927	301,001	248,399	130,267
2010			696,287	115,705	275,959			688,245	330,579	503,626	259,828
2011		589,564	615,609	126,302	345,872		753,121	529,546	251,283	401,345	152,740
2012			88,260	64,723	277,098			110,714	246,164	472,375	213,185
2013			326,761	97,562	344,290			451,084	181,548	687,471	198,720
TOTAL		589,564	2,656,640	683,550	1,477,037		753,121	2,788,516	1,310,575	2,313,216	954,740

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,614,927	640,061	691,869			2,001,653	575,213	540,018	160,489
2010		21,973	1,503,176	289,756	713,627		13,358	1,755,051	677,941	944,395	298,802
2011	27,105	444,370	1,672,717	351,115	922,687	93,277	558,138	1,480,574	558,910	757,093	185,579
2012		16,610	558,894	257,574	554,584		30,611	925,447	512,033	707,971	254,969
2013	2,302	40,306	1,406,643	510,755	508,622	8,541	79,397	2,398,647	785,513	731,639	218,592
TOTAL	29,407	523,259	6,756,357	2,049,261	3,391,389	101,818	681,504	8,561,372	3,109,610	3,681,116	1,118,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,653,717	12,231,376	1,118,431			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,924,079	-4,022,722	11,175			
TOTAL LOSSES	10,729,638	8,208,654	1,129,606			
EXPECTED LOSSES	12,226,609	10,941,362	1,106,429			
CREDIBILITY	.16	.43	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.960	.734	.101	1.795		
INDICATED (POST-TEST)	1.114	.851	.117	2.082		
PRES. ON RATE LEVEL	1.110	.993	.100	2.203		
DERIVED BY FORMULA	1.111	.932	.108	2.151		
UNDERLYING PRES. RATE	1.094	.979	.099	2.172		
PROPOSED	1.111	.932	.108	2.151		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.945
IND. RATES				2.95	MINIMUM PREMIUM	1075
MAN. RATES	2.64	2.52	2.83	+ 2.95	PRESENT	1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	6,646	1,079	.016							
2010	6,135	40,216	.655						2	2
2011	6,235	4,089	.065						1	1
2012	7,118	42,982	.603						1	1
2013	8,102	34,466	.425						2	2
TOTAL	34,236	122,832	.359						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,079
2010					27,225					3,710	9,281
2011					951					655	2,483
2012					25,927					17,055	
2013					7,390					27,076	
TOTAL					61,493					48,496	12,843

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,329
2010			3,489	2,338	67,098			381	271	6,728	10,673
2011		5	314	202	2,362			114	109	1,158	3,017
2012		607	22,662	12,426	50,264		231	8,235	5,575	24,252	
2013		156	14,990	7,608	9,868		533	39,473	20,894	26,466	
TOTAL		768	41,455	22,574	129,592		764	48,203	26,849	58,604	15,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,190	237,619	15,019	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-148,913	-48,478	238	
TOTAL LOSSES		189,141	15,257	
EXPECTED LOSSES	305,385	131,124	23,280	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.552	.045	.597
INDICATED (POST-TEST)	.000	.640	.052	.692
PRES. ON RATE LEVEL	.905	.388	.069	1.362
DERIVED BY FORMULA	.887	.398	.068	1.353
UNDERLYING PRES. RATE	.892	.383	.068	1.343
PROPOSED	.887	.398	.068	1.353

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.852
IND. RATES				1.85	MINIMUM PREMIUM	785
MAN. RATES	1.36	1.40	1.75	+ 1.85	PRESENT	760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	178									
2010	365									
2011	366									
2012	506									
2013	586									
TOTAL	2,001									

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.	-13,731	-13,391	36			
TOTAL LOSSES			36			
EXPECTED LOSSES	30,055	38,178	3,022			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.524	1.935	.153	3.612		
DERIVED BY FORMULA	1.524	1.916	.151	3.591		
UNDERLYING PRES. RATE	1.502	1.908	.151	3.561		
PROPOSED	1.524	1.916	.151	3.591		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.917
IND. RATES				4.92	MINIMUM PREMIUM	1600
MAN. RATES	4.75	4.27	4.64	+ 4.92	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	ALL
2009	11,994	797,358	6.647			11,994			3	9	9	21
2010	12,340	429,242	3.478			12,340			1	3	11	15
2011	11,817	1,356,922	11.482			11,817			4	6	7	17
2012	12,573	628,719	5.000			12,573				10	10	20
2013	10,049	831,194	8.271			10,049			2	5	5	12
TOTAL	58,773	4,043,435	6.880			58,773			10	33	42	85

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			449,816	67,805	18,246			149,436	56,257	33,154	22,644
2010			138,830	36,560	24,668			101,972	27,468	62,186	37,558
2011			568,580	117,136	10,019			445,288	159,015	23,619	33,265
2012				152,324	11,040				337,741	53,277	74,337
2013			226,161	151,253	5,451			235,129	163,245	20,013	29,942
TOTAL			1,383,387	525,078	69,424			931,825	743,726	192,249	197,746

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,002,190	155,409	53,991			454,434	107,507	72,078	27,897
2010		4,727	320,300	85,160	68,322		2,321	298,179	59,550	117,390	43,192
2011		25,922	1,245,348	257,321	78,490		21,995	1,025,948	321,206	75,672	40,417
2012		6,074	207,118	277,709	41,676		14,937	457,400	484,509	113,632	88,907
2013	2,584	38,276	914,845	233,755	71,411	8,516	65,523	1,374,577	250,641	76,038	32,936
TOTAL	2,584	74,999	3,689,801	1,009,354	313,890	8,516	104,776	3,610,538	1,223,413	454,810	233,349

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,491,214	3,001,467	233,349	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,303,734	-761,930	1,621	
TOTAL LOSSES	6,187,480	2,239,537	234,970	
EXPECTED LOSSES	2,650,662	2,033,545	182,196	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.528	3.810	.400	14.738
INDICATED (POST-TEST)	12.212	4.420	.464	17.096
PRES. ON RATE LEVEL	4.574	3.509	.315	8.398
DERIVED BY FORMULA	4.727	3.564	.324	8.615
UNDERLYING PRES. RATE	4.510	3.460	.310	8.280
PROPOSED	4.727	3.564	.324	8.615

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.798
IND. RATES				11.80	MINIMUM PREMIUM	2000
MAN. RATES	10.09	9.40	10.79	+ 11.80	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
2009	5,118	882,300	17.239			5,118				1	4	5
2010	4,611	1,046,993	22.706			4,611		1			2	3
2011	4,856	140,559	2.894			4,856			2		2	5
2012	4,598	140,719	3.060			4,598		1				1
2013	4,768	18,009	.377			4,768					1	1
TOTAL	23,951	2,228,580	9.305			23,951		3	3		9	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				110	395,049				11,860	474,578	703
2010			424,317		347			618,909		2,617	803
2011			70,000	29,823	559				38,238	1,939	
2012			90,865					48,419			1,435
2013					2,296					12,226	3,487
TOTAL			585,182	29,933	398,251			667,328	50,098	491,360	6,428

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				252	1,136,796				22,664	1,015,702	866
2010		5,134	339,504	2,413	7,940		5,003	621,918	7,367	13,209	923
2011		3,667	178,190	62,631	9,591		228	15,048	68,619	5,392	
2012		7,903	239,644	9,283	9,070		6,052	167,393	7,519	3,789	1,716
2013		50	4,662	2,364	3,065		238	17,824	9,434	11,953	3,836
TOTAL		16,754	762,000	76,943	1,166,462		11,521	822,183	115,603	1,050,045	7,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,612,458	2,409,053	7,341			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-284,728	-168,190	240			
TOTAL LOSSES	1,327,730	2,240,863	7,581			
EXPECTED LOSSES	573,866	447,885	25,866			
CREDIBILITY	.01	.03	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.544	9.356	.032	14.932		
INDICATED (POST-TEST)	6.431	10.853	.037	17.321		
PRES. ON RATE LEVEL	2.429	1.897	.110	4.436		
DERIVED BY FORMULA	2.469	2.166	.107	4.742		
UNDERLYING PRES. RATE	2.396	1.870	.108	4.374		
PROPOSED	2.469	2.166	.107	4.742		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.494
IND. RATES				6.49	MINIMUM PREMIUM	2000
MAN. RATES	5.15	4.88	5.70	+ 6.49	PRESENT	1815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	832	48,992	5.888				1		4	5
2010	997	347,193	34.823			1				1
2011	633	34,216	5.405						1	1
2012	578	1,431	.247						1	1
2013	610									
TOTAL	3,650	431,832	11.831			1	1		6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				17,145	802				23,724	5,991	1,330
2010			145,754					201,214			225
2011					8,784					25,432	
2012					235					1,196	
TOTAL			145,754	17,145	9,821			201,214	23,724	32,619	1,555

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				39,296	2,373				45,337	13,024	1,639
2010		4,961	328,095	2,304	6,849		4,577	568,669	6,565	7,744	259
2011		31	2,897	1,857	21,796		53	4,467	4,175	44,995	
2012		8	204	114	453		11	580	391	1,698	
TOTAL		5,000	331,196	43,571	31,471		4,641	573,716	56,468	67,461	1,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	914,553	198,971	1,898	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,483	-74,331	70	
TOTAL LOSSES	814,070	124,640	1,968	
EXPECTED LOSSES	200,750	191,953	8,395	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.303	3.415	.054	25.772
INDICATED (POST-TEST)	25.871	3.961	.063	29.895
PRES. ON RATE LEVEL	5.578	5.334	.233	11.145
DERIVED BY FORMULA	5.578	5.320	.231	11.129
UNDERLYING PRES. RATE	5.500	5.259	.230	10.989
PROPOSED	5.586	5.328	.231	11.145

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	15.263
IND. RATES				15.26	MINIMUM PREMIUM	2000
MAN. RATES	13.02	12.51	14.32	+ 15.26	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	35,803	1,129,890	3.155			2	6	15	23	
2010	36,592	5,957,055	16.279		1	4	3	9	17	
2011	38,386	4,496,305	11.713			5	8	6	20	
2012	37,536	1,177,623	3.137	1			3	13	17	
2013	41,885	723,996	1.728	1			6	11	17	
TOTAL	190,202	13,484,869	7.090	2	1	11	26	54	94	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			339,867	193,294	103,022			107,593	211,451	110,106	64,557
2010		1,061,944	900,036	45,502	81,105		1,625,901	1,958,317	126,725	103,004	54,521
2011	265,000		857,280	150,414	97,318			2,827,496	180,620	57,315	60,862
2012	595,628			69,667	76,528	425			90,249	265,853	79,273
2013				191,774	101,625				179,121	166,292	85,184
TOTAL	860,628	1,061,944	2,097,183	650,651	459,598	425	1,625,901	4,893,406	788,166	702,570	344,397

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			757,223	443,030	304,842			327,190	404,083	239,371	79,534
2010		528,473	1,355,214	116,420	227,405		637,032	3,245,896	281,785	232,330	62,699
2011	1,001,363	25,274	1,232,387	341,199	294,796		35,841	1,665,303	386,997	153,144	73,947
2012	995,702	4,434	157,206	161,253	157,619	653	7,415	243,710	211,719	388,159	94,811
2013		7,664	704,950	347,102	178,079		9,872	715,098	320,539	192,787	93,703
TOTAL	1,997,065	565,845	4,206,980	1,409,004	1,162,741	653	690,160	6,197,197	1,605,123	1,205,791	404,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,657,900	5,382,659	404,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,322,556	-1,626,124	4,050	
TOTAL LOSSES	9,335,344	3,756,535	408,744	
EXPECTED LOSSES	8,838,686	4,382,253	412,739	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.908	1.975	.215	7.098
INDICATED (POST-TEST)	5.693	2.291	.249	8.233
PRES. ON RATE LEVEL	4.713	2.337	.220	7.270
DERIVED BY FORMULA	4.762	2.331	.224	7.317
UNDERLYING PRES. RATE	4.647	2.304	.217	7.168
PROPOSED	4.762	2.331	.224	7.317

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.020
IND. RATES				10.02	MINIMUM PREMIUM	2000
MAN. RATES	8.81	8.21	9.34	+ 10.02	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
2009	2,569	53,629	2.087			2,569				1	1	2
2010	3,143	19,188	.610			3,143					2	2
2011	3,509	41,935	1.195			3,509					4	4
2012	3,756	40,063	1.066			3,756					3	3
2013	4,404	47,052	1.068			4,404					1	1
TOTAL	17,381	201,867	1.161			17,381				1	11	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				17,000	1,287					10,409	24,933
2010					5,750					9,281	4,157
2011					11,880					27,937	2,118
2012					9,063					22,327	8,673
2013					7,081					29,823	10,148
TOTAL				17,000	35,061					99,777	50,029

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				38,964	3,808					22,629	30,717
2010			737	495	14,172			956	679	16,827	4,781
2011		46	3,912	2,504	29,483		64	4,913	4,586	49,426	2,573
2012		208	7,919	4,342	17,566		297	10,780	7,296	31,748	10,373
2013		151	14,366	7,295	9,457		580	43,469	23,013	29,150	11,163
TOTAL		405	26,934	53,600	74,486		941	60,118	35,574	149,780	59,607

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	88,398	313,440	59,607	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-412,584	-166,021	795	
TOTAL LOSSES		147,419	60,402	
EXPECTED LOSSES	865,052	458,162	74,564	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.848	.348	1.196
INDICATED (POST-TEST)	.000	.984	.404	1.388
PRES. ON RATE LEVEL	5.048	2.673	.435	8.156
DERIVED BY FORMULA	4.998	2.622	.434	8.054
UNDERLYING PRES. RATE	4.977	2.636	.429	8.042
PROPOSED	4.998	2.622	.434	8.054

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	11.029
IND. RATES				11.03	MINIMUM PREMIUM	2000
MAN. RATES	10.64	9.56	10.48	+ 11.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,104	23,755	.765						3	3
2010	3,171	97,560	3.076				2		1	3
2011	3,596	20,910	.581							
2012	2,713	698,718	25.754						2	2
2013	2,869	25,462	.887						1	1
TOTAL	15,453	866,405	5.607						2	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					16,164					7,591	
2010				46,842	1,063				45,935	2,102	1,618
2011											20,910
2012					284,767					382,289	31,662
2013					7,501					9,000	8,961
TOTAL				46,842	309,495				45,935	400,982	63,151

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					47,829					16,503	
2010			6,070	103,674	3,904			6,217	86,579	5,012	1,861
2011											25,406
2012		4,897	182,986	100,330	405,829		3,807	135,819	91,952	400,018	37,868
2013		161	15,216	7,725	10,018		178	13,118	6,945	8,797	9,857
TOTAL		5,058	204,272	211,729	467,580		3,985	155,154	185,476	430,330	74,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	368,469	1,295,115	74,992	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-471,908	-195,325	479	
TOTAL LOSSES		1,099,790	75,471	
EXPECTED LOSSES	948,968	519,221	53,313	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	7.117	.488	7.605
INDICATED (POST-TEST)	.000	8.256	.566	8.822
PRES. ON RATE LEVEL	6.228	3.408	.350	9.986
DERIVED BY FORMULA	6.166	3.505	.356	10.027
UNDERLYING PRES. RATE	6.141	3.360	.345	9.846
PROPOSED	6.141	3.491	.354	9.986

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.675
IND. RATES				13.68	MINIMUM PREMIUM	2000
MAN. RATES	12.56	11.49	12.83	+ 13.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,321	1,250,533	94.665			1				1
2010	1,311	337	.025							
2011	1,265	4,297	.339					1		1
2012	396									
2013	512									
TOTAL	4,805	1,255,167	26.122			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			370,345					880,188			
2010					3,152					1,145	337
2011											
TOTAL			370,345		3,152			880,188		1,145	337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			234,772					761,583			
2010											388
2011		10	1,037	664	7,823			200	188	2,025	
TOTAL		10	235,809	664	7,823			761,783	188	2,025	388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	997,602	10,700	388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-180,220	-55,862	136	
TOTAL LOSSES	817,382		524	
EXPECTED LOSSES	341,444	139,489	20,180	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.011	.000	.011	17.022
INDICATED (POST-TEST)	19.733	.000	.013	19.746
PRES. ON RATE LEVEL	7.207	2.944	.426	10.577
DERIVED BY FORMULA	7.207	2.915	.422	10.544
UNDERLYING PRES. RATE	7.106	2.903	.420	10.429
PROPOSED	7.230	2.924	.423	10.577

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	14.485
IND. RATES				14.49	MINIMUM PREMIUM	2000
MAN. RATES	13.54	12.27	13.59	+ 14.49	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
2009	744	7,384	.992			744						
2010	1,492	100,342	6.725			1,492				2		2
2011	1,748	183	.010			1,748						
2012	1,261	4,319	.342			1,261						
2013	1,370					1,370						
TOTAL	6,615	112,228	1.697			6,615				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
2012											4,319
TOTAL					12,414					84,519	15,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											9,097
2010			1,590	1,066	30,594			8,698	6,178	153,247	3,920
2011											222
2012											5,166
TOTAL			1,590	1,066	30,594			8,698	6,178	153,247	18,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,288	191,085	18,405	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-244,227	-74,585	287	
TOTAL LOSSES		116,500	18,692	
EXPECTED LOSSES	512,530	204,999	29,702	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.761	.283	2.044
INDICATED (POST-TEST)	.000	2.043	.328	2.371
PRES. ON RATE LEVEL	7.858	3.143	.455	11.456
DERIVED BY FORMULA	7.779	3.132	.454	11.365
UNDERLYING PRES. RATE	7.748	3.099	.449	11.296
PROPOSED	7.779	3.132	.454	11.365

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	15.564
IND. RATES				15.56	MINIMUM PREMIUM	2000
MAN. RATES	14.13	13.10	14.72	+ 15.56	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,225									
2010	1,425	675,019	47,369			1	3			4
2011	1,407	41,193	2,927				1		1	2
2012	1,510	85,368	5,653				1		4	5
2013	2,795	372,414	13,324				2		2	4
TOTAL	8,362	1,173,994	14,040			1	7		7	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			142,062	88,107				277,629	166,683		538
2011				14,302	6,064				7,780	13,047	
2012				33,896	6,047				23,024	19,667	2,734
2013				30,818	97,162				31,854	190,863	21,717
TOTAL			142,062	167,123	109,273			277,629	229,341	223,577	24,989

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010		4,834	330,944	197,080	9,088		6,315	806,400	322,668	15,032	619
2011		104	8,251	29,848	15,864		75	5,285	16,038	23,481	
2012		1,431	49,226	63,514	16,237		1,241	38,924	38,270	30,552	3,270
2013		2,964	277,257	139,016	136,555		4,899	362,290	181,466	191,939	23,889
TOTAL		9,333	665,678	429,458	177,744		12,530	1,212,899	558,442	261,004	27,778

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,900,440	1,426,648	27,778			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-217,996	-125,996	396			
TOTAL LOSSES	1,682,444	1,300,652	28,174			
EXPECTED LOSSES	457,820	348,027	32,862			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	20.120	15.554	.337	36.011		
INDICATED (POST-TEST)	23.339	18.043	.391	41.773		
PRES. ON RATE LEVEL	5.553	4.221	.398	10.172		
DERIVED BY FORMULA	5.731	4.497	.398	10.626		
UNDERLYING PRES. RATE	5.475	4.162	.393	10.030		
PROPOSED	5.731	4.497	.398	10.626		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	14.552
IND. RATES				14.55	MINIMUM PREMIUM	2000
MAN. RATES	12.80	11.72	13.07	+ 14.55	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	188,740	8,609,244	4,561			13	44	57	114
2010	184,698	3,515,174	1,903			4	16	52	72
2011	172,989	2,170,987	1,254			3	16	18	37
2012	194,550	4,863,133	2,499			3	19	28	50
2013	208,422	2,199,518	1,055			1		32	33
TOTAL	949,399	21,358,056	2,250			24	95	187	306

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,664,041	1,292,419	666,641			1,835,817	1,908,999	655,297	586,030
2010			557,709	366,344	795,188			302,583	617,662	560,448	315,240
2011			434,226	296,170	204,981			350,804	437,628	205,059	242,119
2012			636,338	300,632	202,944			1,909,839	656,204	690,075	467,101
2013			234,988		238,716			500,000		768,648	457,166
TOTAL			3,527,302	2,255,565	2,108,470			4,899,043	3,620,493	2,879,527	2,067,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,353,832	2,962,227	1,967,926			4,924,129	3,648,098	1,421,159	721,989
2010		18,986	1,403,785	887,183	1,996,081		6,884	993,498	1,212,943	1,043,956	362,526
2011		24,202	1,220,360	653,082	565,900		21,490	1,048,830	844,642	407,850	294,174
2012		40,753	1,312,837	663,763	461,659		90,291	2,645,733	1,199,318	1,088,216	558,653
2013	911	17,050	664,110	258,826	329,581	6,200	58,010	1,786,350	636,827	772,379	502,883
TOTAL	911	100,991	7,954,924	5,425,081	5,321,147	6,200	176,675	11,398,540	7,541,828	4,733,560	2,440,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,638,241	23,021,616	2,440,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,269,153	-6,626,171	24,891			
TOTAL LOSSES	12,369,088	16,395,445	2,465,116			
EXPECTED LOSSES	14,858,095	17,801,233	2,534,897			
CREDIBILITY	.14	.39	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.303	1.727	.260	3.290		
INDICATED (POST-TEST)	1.511	2.003	.302	3.816		
PRES. ON RATE LEVEL	1.587	1.902	.271	3.760		
DERIVED BY FORMULA	1.576	1.941	.284	3.801		
UNDERLYING PRES. RATE	1.565	1.875	.267	3.707		
PROPOSED	1.576	1.941	.284	3.801		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.205
IND. RATES				5.21	MINIMUM PREMIUM	1675
MAN. RATES	3.64	3.74	4.83	+ 5.21	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,627									
2010	2,519	89	.003							
2011	1,001	170,013	16.984				1	4		5
2012	1,536	80,019	5.209				1	2		3
2013	1,166	19,282	1.653					3		3
TOTAL	7,849	269,403	3.432				2	9		11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											89
2011				27,429	36,330				62,864	38,369	5,021
2012				10,000	16,173				7,245	39,575	7,026
2013					4,109					12,569	2,604
TOTAL				37,429	56,612				70,109	90,513	14,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											102
2011		301	23,965	62,457	91,714		451	30,920	118,590	71,105	6,101
2012		766	27,099	25,634	32,685		846	28,370	22,956	57,090	8,403
2013		88	8,336	4,226	5,487		243	18,326	9,701	12,285	2,864
TOTAL		1,155	59,400	92,317	129,886		1,540	77,616	151,247	140,480	17,470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	139,711	513,930	17,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-138,135	-73,268	179	
TOTAL LOSSES	1,576	440,662	17,649	
EXPECTED LOSSES	283,035	189,788	21,663	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.020	5.614	.225	5.859
INDICATED (POST-TEST)	.023	6.512	.261	6.796
PRES. ON RATE LEVEL	3.657	2.452	.280	6.389
DERIVED BY FORMULA	3.621	2.533	.280	6.434
UNDERLYING PRES. RATE	3.606	2.418	.276	6.300
PROPOSED	3.621	2.533	.280	6.434

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.811
IND. RATES				8.81	MINIMUM PREMIUM	2000
MAN. RATES	7.63	7.24	8.21	+ 8.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011										
2012	36									
2013	44									
TOTAL	80									

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.	-1,198	-843	5			
TOTAL LOSSES			5			
EXPECTED LOSSES	3,012	2,775	260			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.006	.006		
INDICATED (POST-TEST)	.000	.000	.007	.007		
PRES. ON RATE LEVEL	3.818	3.518	.330	7.666		
DERIVED BY FORMULA	3.818	3.518	.330	7.666		
UNDERLYING PRES. RATE	3.765	3.469	.325	7.559		
PROPOSED	3.818	3.518	.330	7.666		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.498
IND. RATES				10.50	MINIMUM PREMIUM	2000
MAN. RATES	9.05	8.54	9.85	+ 10.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011										
2012										
2013	1									
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.	-8	-5		
TOTAL LOSSES				
EXPECTED LOSSES	19	15	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	1.922	1.569	.206	3.697
DERIVED BY FORMULA	1.922	1.569	.206	3.697
UNDERLYING PRES. RATE	1.895	1.547	.203	3.645
PROPOSED	1.922	1.569	.206	3.697

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.063
IND. RATES				5.06	MINIMUM PREMIUM	1635
MAN. RATES	4.58	4.21	4.75	+ 5.06	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,405	5,587	.232						1	1
2010	1,507	16,429	1.090				1		2	3
2011	1,116	2,625	.235							
2012	1,145									
2013	1,948	228,823	11.746			1	1			2
TOTAL	8,121	253,464	3.121			1	2		3	6

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					58					714	4,815
2010				649	454				9,344	1,789	4,193
2011											2,625
2013			90,340	4,000				128,100	6,076		307
TOTAL			90,340	4,649	512			128,100	15,420	2,503	11,940

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					172					1,552	5,932
2010			140	1,475	1,137			1,403	17,712	3,488	4,822
2011											3,189
2013	1,068	14,097	221,370	20,316	13,571	4,847	33,850	536,492	40,676	17,480	338
TOTAL	1,068	14,097	221,510	21,791	14,880	4,847	33,850	537,895	58,388	22,520	14,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	813,267	117,579	14,281	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,938	-50,330	108	
TOTAL LOSSES	737,329	67,249	14,389	
EXPECTED LOSSES	147,396	129,286	11,207	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.079	.828	.177	10.084
INDICATED (POST-TEST)	10.532	.960	.205	11.697
PRES. ON RATE LEVEL	1.841	1.614	.140	3.595
DERIVED BY FORMULA	1.928	1.601	.141	3.670
UNDERLYING PRES. RATE	1.815	1.592	.138	3.545
PROPOSED	1.928	1.601	.141	3.670

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				5.03	MINIMUM PREMIUM 1630
MAN. RATES	4.49	4.07	4.62	+ 5.03	PRESENT 1530

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	26,209	1,510,617	5.763			2	11	16	29
2010	26,707	2,286,897	8.562			6	6	18	30
2011	28,627	2,099,894	7.335			4	6	20	30
2012	29,675	1,210,621	4.079	1		1	4	14	20
2013	34,268	2,539,343	7.410			2	6	22	30
TOTAL	145,486	9,647,372	6.631	1		15	33	90	139

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			201,311	202,485	102,586			245,793	504,003	218,339	36,100
2010			782,897	92,106	68,352			1,026,653	62,928	124,204	129,757
2011			612,773	179,221	191,615			593,089	116,532	321,742	84,922
2012	350,000		94,781	122,893	115,778			190,662	102,601	153,364	80,542
2013			843,235	227,130	375,716			276,850	324,601	396,722	95,089
TOTAL	350,000		2,534,997	823,835	854,047			2,333,047	1,110,665	1,214,371	426,410

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			448,521	464,095	303,553			747,456	963,151	474,671	44,475
2010		22,287	1,494,354	219,898	201,752		18,182	2,280,255	153,559	257,608	149,220
2011		29,487	1,451,127	421,761	537,333		28,673	1,352,712	304,330	608,726	103,180
2012	644,123	15,571	508,359	284,860	250,170		30,034	858,740	221,395	244,380	96,328
2013	4,799	77,376	2,300,485	742,592	608,879	6,772	66,765	2,162,466	702,213	465,577	104,598
TOTAL	648,922	144,721	6,202,846	2,133,206	1,901,687	6,772	143,654	7,401,629	2,344,648	2,050,962	497,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,548,544	8,430,503	497,801	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,651,960	-1,804,622	3,789	
TOTAL LOSSES	11,896,584	6,625,881	501,590	
EXPECTED LOSSES	5,458,635	4,898,514	372,444	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.177	4.554	.345	13.076
INDICATED (POST-TEST)	9.485	5.283	.400	15.168
PRES. ON RATE LEVEL	3.805	3.415	.260	7.480
DERIVED BY FORMULA	4.032	3.620	.277	7.929
UNDERLYING PRES. RATE	3.752	3.367	.256	7.375
PROPOSED	4.032	3.620	.277	7.929

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.858
IND. RATES				10.86	MINIMUM PREMIUM	2000
MAN. RATES	8.04	8.08	9.61	+ 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	
2009	135									
2010	161									
2011	128									
2012	117									
2013	143									
TOTAL	684									

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.	-7,517	-3,742	13			
TOTAL LOSSES			13			
EXPECTED LOSSES	15,260	9,897	1,458			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	2.263	1.468	.215	3.946		
DERIVED BY FORMULA	2.263	1.468	.215	3.946		
UNDERLYING PRES. RATE	2.231	1.447	.213	3.891		
PROPOSED	2.263	1.468	.215	3.946		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.404
IND. RATES				5.40	MINIMUM PREMIUM	1725
MAN. RATES	4.84	4.49	5.07	+ 5.40	PRESENT	1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	2,788	458,787	16.455			1	5	1	7
2010	2,448	892	.036						
2011	2,771	213,057	7.688			1		3	4
2012	2,815	428,019	15.204				3	2	5
2013	3,048	124,015	4.068					5	5
TOTAL	13,870	1,224,770	8.830			2	8	11	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			98,069	111,885	19,705			49,104	162,853	5,166	12,005
2010											892
2011			95,227		5,700			98,718		7,048	6,364
2012				114,960	8,821				280,158	18,528	5,552
2013					47,113					66,116	10,786
TOTAL			193,296	226,845	81,339			147,822	443,011	96,858	35,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			218,498	256,441	58,307			149,325	311,212	11,231	14,790
2010											1,026
2011		4,771	226,298	5,204	22,990		5,209	238,873	9,394	18,834	7,732
2012		4,585	156,742	209,817	32,409		12,060	367,035	393,516	57,770	6,640
2013		1,013	95,568	48,508	62,909		1,295	96,386	51,020	64,630	11,865
TOTAL		10,369	697,106	519,970	176,615		18,564	851,619	765,142	152,465	42,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,577,658	1,614,192	42,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-289,946	-205,471	458	
TOTAL LOSSES	1,287,712	1,408,721	42,511	
EXPECTED LOSSES	589,891	553,553	46,603	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.284	10.157	.306	19.747
INDICATED (POST-TEST)	10.769	11.782	.355	22.906
PRES. ON RATE LEVEL	4.313	4.048	.341	8.702
DERIVED BY FORMULA	4.378	4.203	.341	8.922
UNDERLYING PRES. RATE	4.253	3.991	.336	8.580
PROPOSED	4.378	4.203	.341	8.922

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	12.218
IND. RATES				12.22	MINIMUM PREMIUM	2000
MAN. RATES	11.16	10.13	11.18	+ 12.22	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	464	140,066	30.186			1				1
2010	320	409	.127							
2011	1,440	1,067	.074							
2012	1,902									
2013	594									
TOTAL	4,720	141,542	2.999			1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			118,574					19,099			2,393
2010											409
2011											1,067
TOTAL			118,574					19,099			3,869

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			264,183					58,080			2,948
2010											470
2011											1,296
TOTAL			264,183					58,080			4,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	322,263		4,714			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-42,857	-17,703	78			
TOTAL LOSSES	279,406		4,792			
EXPECTED LOSSES	93,646	52,722	8,307			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.920	.000	.102	6.022		
INDICATED (POST-TEST)	6.867	.000	.118	6.985		
PRES. ON RATE LEVEL	2.012	1.133	.179	3.324		
DERIVED BY FORMULA	2.012	1.122	.178	3.312		
UNDERLYING PRES. RATE	1.984	1.117	.176	3.277		
PROPOSED	2.019	1.126	.179	3.324		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.552
IND. RATES				4.55	MINIMUM PREMIUM	1500
MAN. RATES	4.14	3.81	4.27	+ 4.55	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	10,545	79,618	.755						2	2
2010	10,441	2,123	.020							
2011	11,877	552,630	4.652			1				1
2012	12,959	47,264	.364				1		1	2
2013	13,753	24,274	.176						2	2
TOTAL	59,575	705,909	1.185			1	1		5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					21,151					50,856	7,611
2010											2,123
2011			287,355					256,936			8,339
2012				10,638	2,518				17,905	4,840	11,363
2013					2,107					20,813	1,354
TOTAL			287,355	10,638	25,776			256,936	17,905	76,509	30,790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					62,586					110,561	9,377
2010											2,441
2011		10,191	481,843	8,588	18,989		9,616	440,086	15,250	11,787	10,132
2012		466	15,990	20,232	6,301		824	25,221	26,345	8,890	13,590
2013		44	4,276	2,172	2,810		407	30,343	16,057	20,342	1,489
TOTAL		10,701	502,109	30,992	90,686		10,847	495,650	57,652	151,580	37,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,019,307	330,910	37,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,512	-107,840	315	
TOTAL LOSSES	855,795	223,070	37,344	
EXPECTED LOSSES	337,791	294,300	30,979	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.437	.374	.063	1.874
INDICATED (POST-TEST)	1.667	.434	.073	2.174
PRES. ON RATE LEVEL	.575	.501	.053	1.129
DERIVED BY FORMULA	.597	.497	.054	1.148
UNDERLYING PRES. RATE	.567	.494	.052	1.113
PROPOSED	.597	.497	.054	1.148

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.572
IND. RATES				1.57	MINIMUM PREMIUM	710
MAN. RATES	1.32	1.24	1.45	+ 1.57	PRESENT	675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	6,880	75,194	1.092				1	2	3
2010	7,384	42,703	.578					3	3
2011	10,201	66,709	.653					3	3
2012	9,862	243,005	2.464				1	5	6
2013	11,364	134,754	1.185					6	6
TOTAL	45,691	562,365	1.231				2	19	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				42,401	2,172				17,318	1,212	12,091
2010					10,677					15,254	16,772
2011					18,054					42,117	6,538
2012				2,651	100,663				10,290	118,828	10,573
2013					38,617					73,250	22,887
TOTAL				45,052	170,183				27,608	250,661	68,861

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				97,183	6,427				33,095	2,635	14,896
2010			1,367	917	26,314			1,570	1,115	27,658	19,288
2011		67	5,945	3,811	44,801		85	7,403	6,916	74,511	7,944
2012		2,455	91,412	52,986	195,492		2,054	70,521	53,072	170,124	12,645
2013		825	78,339	39,766	51,567		1,430	106,786	56,530	71,598	25,176
TOTAL		3,347	177,063	194,663	324,601		3,569	186,280	150,728	346,526	79,949

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	370,259	1,016,518	79,949			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-525,044	-234,738	759			
TOTAL LOSSES		781,780	80,708			
EXPECTED LOSSES	1,094,757	649,726	71,735			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.711	.177	1.888		
INDICATED (POST-TEST)	.000	1.985	.205	2.190		
PRES. ON RATE LEVEL	2.430	1.442	.159	4.031		
DERIVED BY FORMULA	2.381	1.469	.161	4.011		
UNDERLYING PRES. RATE	2.396	1.422	.157	3.975		
PROPOSED	2.381	1.469	.161	4.011		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.493
IND. RATES				5.49	MINIMUM PREMIUM	1750
MAN. RATES	4.75	4.64	5.18	+ 5.49	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	4,704	33,139	.704						3	3
2010	4,790	108,629	2.267				1		1	2
2011	4,276	5,209	.121							
2012	4,651	4,713	.101						1	1
2013	5,078	44,870	.883						2	2
TOTAL	23,499	196,560	.836				1		7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					6,476					25,306	1,357
2010				38,345	157				68,275	602	1,250
2011											5,209
2012					1,035					2,052	1,626
2013					20,025					22,285	2,560
TOTAL				38,345	27,693				68,275	50,245	12,002

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					19,162					55,016	1,672
2010			4,877	84,808	1,438			8,980	128,502	2,873	1,438
2011											6,329
2012		25	905	495	2,006		22	990	671	2,917	1,945
2013		429	40,621	20,616	26,743		433	32,484	17,194	21,782	2,816
TOTAL		454	46,403	105,919	49,349		455	42,454	146,367	82,588	14,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,766	384,223	14,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-202,871	-104,165	348	
TOTAL LOSSES		280,058	14,548	
EXPECTED LOSSES	413,817	278,697	35,953	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.192	.062	1.254
INDICATED (POST-TEST)	.000	1.383	.072	1.455
PRES. ON RATE LEVEL	1.786	1.203	.155	3.144
DERIVED BY FORMULA	1.768	1.208	.153	3.129
UNDERLYING PRES. RATE	1.761	1.186	.153	3.100
PROPOSED	1.768	1.208	.153	3.129

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.285
IND. RATES				4.29	MINIMUM PREMIUM	1430
MAN. RATES	3.86	3.57	4.04	+ 4.29	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	19,096	153,112	.801				2			2
2010	19,428	69,594	.358						3	3
2011	19,003	50,583	.266						2	2
2012	20,424	179,560	.879				2		4	6
2013	20,401	25,902	.126						3	3
TOTAL	98,352	478,751	.487				4		12	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				74,506					68,561		10,045
2010					20,780					36,017	12,797
2011					14,460					26,596	9,527
2012				77,477	11,136				60,528	22,026	8,393
2013					2,038					14,548	9,316
TOTAL				151,983	48,414				129,089	99,187	50,078

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				170,767					131,020		12,375
2010			2,667	1,782	51,216			3,706	2,633	65,305	14,717
2011		57	4,765	3,051	35,881		53	4,673	4,368	47,054	11,575
2012		3,202	110,170	143,887	31,896		2,845	87,998	90,919	38,114	10,038
2013		41	4,134	2,098	2,723		282	21,201	11,223	14,220	10,248
TOTAL		3,300	121,736	321,585	121,716		3,180	117,578	240,163	164,693	58,953

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	245,794	848,157	58,953			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-409,698	-220,191	765			
TOTAL LOSSES		627,966	59,718			
EXPECTED LOSSES	837,960	592,079	79,665			
CREDIBILITY	.03	.09	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.638	.061	.699		
INDICATED (POST-TEST)	.000	.740	.071	.811		
PRES. ON RATE LEVEL	.864	.611	.082	1.557		
DERIVED BY FORMULA	.838	.623	.081	1.542		
UNDERLYING PRES. RATE	.852	.602	.081	1.535		
PROPOSED	.838	.623	.081	1.542		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.111
IND. RATES				2.11	MINIMUM PREMIUM	855
MAN. RATES	2.01	1.82	2.00	+ 2.11	PRESENT	825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	105,743	638,500	.603			1	9	4	14
2010	108,129	205,764	.190			1		2	3
2011	119,746	55,533	.046					3	3
2012	115,620	245,146	.212				2	4	6
2013	116,451	84,132	.072					4	4
TOTAL	565,689	1,229,075	.217			2	11	17	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			82,055	141,404	5,756			44,548	335,009	6,772	22,956
2010			107,213		1,995			69,774		9,097	17,685
2011					21,486					12,522	21,525
2012				55,288	71,646				32,897	69,416	15,899
2013					34,525					42,230	7,377
TOTAL			189,268	196,692	135,408			114,322	367,906	140,037	85,442

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			182,819	324,098	17,033			135,470	640,202	14,723	28,282
2010		3,651	241,595	1,866	9,954		1,587	198,128	2,940	19,180	20,338
2011		78	7,078	4,535	53,317		26	2,203	2,054	22,154	26,153
2012		3,785	134,305	133,211	146,250		2,329	75,559	68,186	102,394	19,015
2013		741	70,038	35,552	46,110		828	61,561	32,592	41,281	8,115
TOTAL		8,255	635,835	499,262	272,664		4,770	472,921	745,974	199,732	101,903

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,121,781	1,717,632	101,903			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-298,803	-280,928	596			
TOTAL LOSSES	822,978	1,436,704	102,499			
EXPECTED LOSSES	610,944	758,024	62,226			
CREDIBILITY	.10	.27	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.145	.254	.018	.417		
INDICATED (POST-TEST)	.168	.295	.021	.484		
PRES. ON RATE LEVEL	.110	.136	.011	.257		
DERIVED BY FORMULA	.116	.179	.014	.309		
UNDERLYING PRES. RATE	.108	.134	.011	.253		
PROPOSED	.116	.179	.014	.309		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.423
IND. RATES				.42	MINIMUM PREMIUM	405
MAN. RATES	.36	.32	.33	+ .42	PRESENT	380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,275	1,259	.023							
2010	5,398									
2011	5,722	1,376	.024							
2012	5,369	886	.016							
2013	5,121	68,891	1,345					1	1	2
TOTAL	26,885	72,412	.269					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,259
2011											1,376
2012											886
2013				24,000	227				41,300	1,954	1,410
TOTAL				24,000	227				41,300	1,954	4,931

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,551
2011											1,672
2012											1,060
2013		692	62,884	30,575	5,603		1,564	111,842	45,828	8,885	1,551
TOTAL		692	62,884	30,575	5,603		1,564	111,842	45,828	8,885	5,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	176,982	90,891	5,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,132	-41,156	152	
TOTAL LOSSES	142,850	49,735	5,986	
EXPECTED LOSSES	69,364	110,229	16,400	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.531	.185	.022	.738
INDICATED (POST-TEST)	.616	.215	.026	.857
PRES. ON RATE LEVEL	.261	.416	.062	.739
DERIVED BY FORMULA	.265	.408	.061	.734
UNDERLYING PRES. RATE	.258	.410	.061	.729
PROPOSED	.267	.411	.061	.739

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.012
IND. RATES				1.01	MINIMUM PREMIUM	565
MAN. RATES	.95	.87	.95	+ 1.01	PRESENT	545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	62,946	537,121	.853					8	19	27
2010	64,410	800,295	1.242					8	20	29
2011	67,454	746,683	1.106					1	13	22
2012	71,406	1,586,366	2.221	1				1	6	19
2013	72,066	732,732	1.016					1	6	20
TOTAL	338,282	4,403,197	1.302	1				4	36	117

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				94,956	37,850				167,398	153,339	83,578
2010			77,010	85,633	68,268			228,512	112,049	157,311	71,512
2011			82,083	121,186	144,120			46,758	196,298	125,527	30,711
2012	481,351		76,197	185,634	55,758			231,967	345,072	164,926	45,461
2013			73,890	88,581	61,431			202,720	118,281	135,493	52,336
TOTAL	481,351		309,180	575,990	367,427			709,957	939,098	736,596	283,598

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				217,639	112,000				319,899	333,360	102,968
2010		2,621	192,954	196,441	174,224		5,199	676,642	229,773	296,953	82,239
2011		5,366	293,914	275,925	372,191		3,876	210,116	375,138	235,153	37,314
2012	863,508	13,520	445,995	364,760	138,725		39,334	1,145,616	559,229	287,355	54,371
2013	643	12,286	482,106	184,444	109,256	5,648	46,227	1,116,312	271,300	171,581	57,570
TOTAL	864,151	33,793	1,414,969	1,239,209	906,396	5,648	94,636	3,148,686	1,755,339	1,324,402	334,462

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,561,883	5,225,346	334,462			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-921,087	-1,243,460	2,937			
TOTAL LOSSES	4,640,796	3,981,886	337,399			
EXPECTED LOSSES	1,890,997	3,362,523	301,071			
CREDIBILITY	.07	.19	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.372	1.177	.100	2.649		
INDICATED (POST-TEST)	1.592	1.365	.116	3.073		
PRES. ON RATE LEVEL	.567	1.008	.090	1.665		
DERIVED BY FORMULA	.639	1.076	.095	1.810		
UNDERLYING PRES. RATE	.559	.994	.089	1.642		
PROPOSED	.639	1.076	.095	1.810		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.478
IND. RATES				2.48	MINIMUM PREMIUM	950
MAN. RATES	1.89	1.78	2.14	+ 2.48	PRESENT	860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,129	1,345	.119							
2010	1,347	646	.047							
2011	1,775	72	.004							
2012	2,092	62,724	2.998				1		1	2
2013	1,366	19,547	1.430						2	2
TOTAL	7,709	84,334	1.094				1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,345
2010											646
2011											72
2012				3,970	10,000				15,250	20,783	12,721
2013					1,920					13,656	3,971
TOTAL				3,970	11,920				15,250	34,439	18,755

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,657
2010											743
2011											87
2012		383	13,885	11,892	19,910		934	29,527	27,881	31,261	15,214
2013		39	3,897	1,979	2,566		264	19,904	10,536	13,345	4,368
TOTAL		422	17,782	13,871	22,476		1,198	49,431	38,417	44,606	22,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,833	119,370	22,069	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,406	-8,396	33	
TOTAL LOSSES	59,427	110,974	22,102	
EXPECTED LOSSES	19,813	23,358	3,546	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.771	1.440	.287	2.498
INDICATED (POST-TEST)	.894	1.670	.333	2.897
PRES. ON RATE LEVEL	.261	.307	.047	.615
DERIVED BY FORMULA	.267	.334	.053	.654
UNDERLYING PRES. RATE	.257	.303	.046	.606
PROPOSED	.267	.334	.053	.654

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	
IND. RATES				.90	MINIMUM PREMIUM	535
MAN. RATES	.72	.70	.79	+ .90	PRESENT	500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	6,314	25,017	.396						1	1
2010	6,544	80,349	1.227					1		1
2011	6,756	37,235	.551					1		2
2012	6,528	74,847	1.146						2	2
2013	6,826	169,854	2.488						3	3
TOTAL	32,968	387,302	1.175						2	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					9,448					6,534	9,035
2010				27,002					48,591		4,756
2011				14,575	1,055				16,209	3,269	2,127
2012					23,052					49,979	1,816
2013					48,622					101,301	19,931
TOTAL				41,577	82,177				64,800	161,083	37,665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					27,957					14,205	11,131
2010			3,420	59,710	741			6,347	91,424	1,269	5,469
2011		93	6,719	29,337	3,452		101	6,809	29,494	6,616	2,584
2012		541	20,145	11,052	44,692		681	24,131	16,338	71,069	2,172
2013		1,042	98,628	50,065	64,922		1,971	147,672	78,171	99,018	21,924
TOTAL		1,676	128,912	150,164	141,764		2,753	184,959	215,427	192,177	43,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	318,300	699,532	43,280	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-195,710	-143,842	468	
TOTAL LOSSES	122,590	555,690	43,748	
EXPECTED LOSSES	399,243	386,385	49,123	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.372	1.686	.133	2.191
INDICATED (POST-TEST)	.432	1.956	.154	2.542
PRES. ON RATE LEVEL	1.228	1.189	.151	2.568
DERIVED BY FORMULA	1.220	1.220	.151	2.591
UNDERLYING PRES. RATE	1.211	1.172	.149	2.532
PROPOSED	1.209	1.209	.150	2.568

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.516
IND. RATES				3.52	MINIMUM PREMIUM	1230
MAN. RATES	3.32	2.99	3.30	+ 3.52	PRESENT	1175

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	114,165	1,800,586	1.577			1	9	49	59
2010	119,285	2,318,800	1.943			1	16	37	54
2011	124,216	1,164,498	.937				13	32	45
2012	132,643	952,745	.718				8	30	38
2013	134,131	1,706,350	1.272			1	5	41	47
TOTAL	624,440	7,942,979	1.272			3	51	189	243

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			91,379	140,414	182,438			171,165	669,584	383,932	161,674
2010			114,478	249,874	462,630			118,615	409,132	832,630	131,441
2011				188,445	186,077				317,009	306,853	166,114
2012				139,916	110,176				302,322	269,377	130,954
2013			73,973	97,630	337,915			44,906	39,917	1,011,145	100,864
TOTAL			279,830	816,279	1,279,236			334,686	1,737,964	2,803,937	691,047

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			203,592	321,829	539,834			520,513	1,279,576	834,668	199,183
2010		3,898	336,784	586,115	923,918		2,697	457,407	822,454	1,226,398	151,157
2011		1,819	143,717	415,648	472,512		2,512	175,848	616,636	559,151	201,828
2012		7,887	277,697	303,020	232,183		16,364	516,477	506,169	416,963	156,621
2013	877	21,045	1,070,597	462,702	455,708	1,699	28,294	1,412,278	649,987	766,373	110,951
TOTAL	877	34,649	2,032,387	2,089,314	2,624,155	1,699	49,867	3,082,523	3,874,822	3,803,553	819,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,202,002	12,391,844	819,740			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,026,299	-3,345,725	9,367			
TOTAL LOSSES	2,175,703	9,046,119	829,107			
EXPECTED LOSSES	6,225,667	9,060,624	955,392			
CREDIBILITY	.11	.29	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.348	1.449	.133	1.930		
INDICATED (POST-TEST)	.404	1.681	.154	2.239		
PRES. ON RATE LEVEL	1.011	1.472	.155	2.638		
DERIVED BY FORMULA	.944	1.533	.155	2.632		
UNDERLYING PRES. RATE	.997	1.451	.153	2.601		
PROPOSED	.944	1.533	.155	2.632		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.604
IND. RATES				3.60	MINIMUM PREMIUM	1250
MAN. RATES	3.43	3.12	3.39	+ 3.60	PRESENT	1195

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	31,816	2,951,986	9.278			3	15	4	22
2010	32,199	783,327	2.432			2	3	7	12
2011	33,617	1,573,103	4.679			1	7	6	14
2012	36,216	1,116,309	3.082			1	10	9	20
2013	37,660	1,128,243	2.995			2		16	18
TOTAL	171,508	7,552,968	4.404			9	35	42	86

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			857,820	404,167	3,158			1,003,158	601,473	9,714	72,496
2010			202,289	68,047	65,204			222,754	34,188	98,137	92,708
2011			164,142	118,859	11,147			1,127,128	86,763	10,991	54,073
2012			148,693	176,170	175,978			62,689	287,070	166,809	98,900
2013			351,751		148,670			281,422		310,710	35,690
TOTAL			1,724,695	767,243	404,157			2,697,151	1,009,494	596,361	353,867

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,096,606	926,349	9,344			1,251,400	1,149,415	21,119	89,315
2010		6,885	472,337	159,272	172,074		5,067	644,106	78,761	187,402	106,614
2011		3,190	170,463	241,808	38,972		18,137	840,740	184,700	45,460	65,699
2012		23,758	774,376	414,582	379,411		22,198	664,174	461,291	274,297	118,284
2013	3,150	44,410	923,503	198,094	235,943	6,723	52,701	1,175,033	287,163	326,521	39,259
TOTAL	3,150	78,243	3,437,285	1,940,105	835,744	6,723	98,103	4,575,453	2,161,330	854,799	419,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,198,957	5,791,978	419,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,870,996	-1,671,721	4,036	
TOTAL LOSSES	6,327,961	4,120,257	423,207	
EXPECTED LOSSES	3,845,210	4,526,096	408,189	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.690	2.402	.247	6.339
INDICATED (POST-TEST)	4.280	2.786	.287	7.353
PRES. ON RATE LEVEL	2.274	2.677	.241	5.192
DERIVED BY FORMULA	2.354	2.690	.247	5.291
UNDERLYING PRES. RATE	2.242	2.639	.238	5.119
PROPOSED	2.354	2.690	.247	5.291

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.246
IND. RATES				7.25	MINIMUM PREMIUM	2000
MAN. RATES	6.24	5.87	6.67	+ 7.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	6,464	515,069	7.968			1	1	1	3
2010	6,449	163,299	2.532				1	1	2
2011	7,662	21,837	.285					2	2
2012	8,192	8,957	.109						
2013	8,553	17,813	.208					1	1
TOTAL	37,320	726,975	1.948			1	2	5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			157,926	15,179	654			305,842	25,216	3,858	6,394
2010				58,852	148				46,478	36,047	21,774
2011					2,912					17,512	1,413
2012											8,957
2013					5,050					2,147	10,616
TOTAL			157,926	74,031	8,764			305,842	71,694	59,564	49,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			273,476	34,790	1,935			722,879	48,188	8,387	7,877
2010			7,477	130,155	1,978			9,779	90,082	66,574	25,040
2011		10	962	612	7,230		37	3,078	2,873	30,980	1,717
2012											10,713
2013		107	10,244	5,198	6,741		39	3,130	1,658	2,099	11,678
TOTAL		117	292,159	170,755	17,884		76	738,866	142,801	108,040	57,025

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,031,218	439,480	57,025			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-145,790	-131,661	554			
TOTAL LOSSES	885,428	307,819	57,579			
EXPECTED LOSSES	301,545	360,138	54,487			
CREDIBILITY	.02	.04	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.373	.825	.154	3.352		
INDICATED (POST-TEST)	2.753	.957	.179	3.889		
PRES. ON RATE LEVEL	.819	.979	.148	1.946		
DERIVED BY FORMULA	.858	.978	.150	1.986		
UNDERLYING PRES. RATE	.808	.965	.146	1.919		
PROPOSED	.858	.978	.150	1.986		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.719
IND. RATES				2.72	MINIMUM PREMIUM	1015
MAN. RATES	2.35	2.19	2.50	+ 2.72	PRESENT	960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	8,193	1,253	.015							
2010	8,187									
2011	7,625									
2012	5,907	974	.016							
2013	7,638									
TOTAL	37,550	2,227	.006							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,253
2012											974
TOTAL											2,227

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,544
2012											1,165
TOTAL											2,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,657	-21,437	69	
TOTAL LOSSES			2,778	
EXPECTED LOSSES	135,180	56,327	7,510	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.008	.008
PRES. ON RATE LEVEL	.365	.152	.021	.538
DERIVED BY FORMULA	.358	.144	.020	.522
UNDERLYING PRES. RATE	.360	.150	.020	.530
PROPOSED	.358	.144	.020	.522

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				.71	MINIMUM PREMIUM
MAN. RATES	.75	.63	.69	+ .71	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	813									
2010	873									
2011	912									
2012	1,064	76	.007							
2013	957									
TOTAL	4,619	76	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012											76
TOTAL											76

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012											91
TOTAL											91

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			91			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,162	-12,580	23			
TOTAL LOSSES			114			
EXPECTED LOSSES	45,913	34,273	2,402			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.007	.753	.053	1.813		
DERIVED BY FORMULA	1.007	.745	.052	1.804		
UNDERLYING PRES. RATE	.994	.742	.052	1.788		
PROPOSED	1.007	.745	.052	1.804		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.470
IND. RATES				2.47	MINIMUM PREMIUM	950
MAN. RATES	2.32	2.09	2.33	+ 2.47	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	6,857									
2010	7,798									
2011	5,781									
2012	5,858									
2013	5,604									
TOTAL	31,898									

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.	-37,148	-12,399	68			
TOTAL LOSSES			68			
EXPECTED LOSSES	74,959	32,536	7,656			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.238	.104	.024	.366		
DERIVED BY FORMULA	.236	.100	.023	.359		
UNDERLYING PRES. RATE	.235	.102	.024	.361		
PROPOSED	.236	.100	.023	.359		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.491
IND. RATES				.49	MINIMUM PREMIUM	425
MAN. RATES	.67	.51	.47	+ .49	PRESENT	415

+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	
2009	7,247	86,397	1.192			7,247				1			1
2010	5,745	265,200	4.616			5,745			1			1	2
2011	5,718	28,329	.495			5,718						1	1
2012	7,607	147,208	1.935			7,607				1		1	2
2013	8,029	192,571	2.398			8,029				1		8	9
TOTAL	34,346	719,705	2.095			34,346			1	3		11	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2009				55,710					19,563			11,124
2010			95,653		1,364			160,335		3,735		4,113
2011					1,063					15,808		11,458
2012				50,797	397				49,214	13,983		32,817
2013				16,439	23,703				36,363	85,106		30,960
TOTAL			95,653	122,946	26,527			160,335	105,140	118,632		90,472

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2009				127,687					37,385			13,705
2010		3,255	215,492	1,631	7,856		3,648	453,519	5,505	12,942		4,730
2011		5	351	226	2,639		32	2,778	2,596	27,968		13,921
2012		1,946	66,198	91,026	7,529		2,274	69,654	72,635	25,401		39,249
2013		980	90,839	45,187	35,285		2,997	220,025	104,696	89,331		34,056
TOTAL		6,186	372,880	265,757	53,309		8,951	745,976	222,817	155,642		105,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,133,993	697,525	105,661			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-601,511	-278,743	774			
TOTAL LOSSES	532,482	418,782	106,435			
EXPECTED LOSSES	1,229,587	752,864	75,904			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.550	1.219	.310	3.079		
INDICATED (POST-TEST)	1.798	1.414	.360	3.572		
PRES. ON RATE LEVEL	3.631	2.223	.224	6.078		
DERIVED BY FORMULA	3.594	2.191	.229	6.014		
UNDERLYING PRES. RATE	3.580	2.192	.221	5.993		
PROPOSED	3.594	2.191	.229	6.014		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.236
IND. RATES				8.24	MINIMUM PREMIUM	2000
MAN. RATES	7.84	7.08	7.81	+ 8.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	225	7,848	34.880						1	1
2010	194	2,146	11.061							
2011	454									
2012	581									
2013	660	9,532	14.442						1	1
TOTAL	2,114	19,526	9.237						2	2

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
2013					1,792					2,356	5,384
TOTAL					3,946					8,050	7,530

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					6,374					12,379	
2010											2,468
2013		37	3,635	1,845	2,393		48	3,436	1,820	2,302	5,922
TOTAL		37	3,635	1,845	8,767		48	3,436	1,820	14,681	8,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,156	27,113	8,390			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-120,170	-94,843	457			
TOTAL LOSSES			8,847			
EXPECTED LOSSES	260,231	275,881	37,219			
CREDIBILITY	.01	.04	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	4.185	4.185		
INDICATED (POST-TEST)	.000	.000	4.855	4.855		
PRES. ON RATE LEVEL	124.847	132.355	17.856	275.058		
DERIVED BY FORMULA	123.599	127.061	17.206	267.866		
UNDERLYING PRES. RATE	123.099	130.502	17.606	271.207		
PROPOSED	123.599	127.061	17.206	267.866		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	366.842
IND. RATES				366.84	MINIMUM PREMIUM	661
MAN. RATES	331.44	323.72	353.41	+366.84	PRESENT	654

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2009	35	155,218	4434.800					1			1
2010	26										
2011	30	7,860	262.000								
2012	34										
2013	28										
TOTAL	153	163,078	1065.869					1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				38,319					116,899		
2011											7,860
TOTAL				38,319					116,899		7,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				87,827					223,394		
2011											9,550
TOTAL				87,827					223,394		9,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		311,221	9,550			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,860	-4,133	18			
TOTAL LOSSES		307,088	9,568			
EXPECTED LOSSES	3,744	11,048	2,079			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	2007.111	62.536	2069.647		
INDICATED (POST-TEST)	.000	2328.249	72.542	2400.791		
PRES. ON RATE LEVEL	24.822	73.239	13.780	111.841		
DERIVED BY FORMULA	24.822	95.789	14.368	134.979		
UNDERLYING PRES. RATE	24.474	72.214	13.587	110.275		
PROPOSED	24.822	95.789	14.368	134.979		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	184.853
IND. RATES				184.85	MINIMUM PREMIUM	479
MAN. RATES	134.05	126.45	143.70	+184.85	PRESENT	438

+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
2009	645	8,861	1.373			645					1	1
2010	685	108,038	15.771			685			1	1		2
2011	539					539						
2012	518	175,958	33.968			518		1				1
2013	613	23,080	3.765			613					1	1
TOTAL	3,000	315,937	10.531			3,000		1	1	3	5	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2009					812					8,049		
2010				29,902	1,494				69,696	1,549		5,397
2012			101,128					74,830				
2013					6,080					17,000		
TOTAL			101,128	29,902	8,386			74,830	69,696	26,598		5,397

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2009					2,403					17,499		
2010			3,980	66,252	4,503			9,262	131,244	4,627		6,207
2012		8,785	266,710	10,333	10,097		9,358	258,697	11,623	5,854		
2013		129	12,336	6,259	8,120		334	24,786	13,119	16,618		
TOTAL		8,914	283,026	82,844	25,123		9,692	292,745	155,986	44,598		6,207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	594,377	308,551	6,207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69,918	-31,262	75	
TOTAL LOSSES	524,459	277,289	6,282	
EXPECTED LOSSES	140,910	82,291	7,949	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.482	9.243	.209	26.934
INDICATED (POST-TEST)	20.279	10.722	.242	31.243
PRES. ON RATE LEVEL	4.763	2.782	.269	7.814
DERIVED BY FORMULA	4.763	2.861	.269	7.893
UNDERLYING PRES. RATE	4.697	2.743	.265	7.705
PROPOSED	4.763	2.861	.269	7.893

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.809
IND. RATES				10.81	MINIMUM PREMIUM	2000
MAN. RATES	10.49	9.30	10.04	+ 10.81	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
2009	12,550	112,850	.899			12,550				1	2	3
2010	14,718	293,918	1.996			14,718			1	1	2	4
2011	13,838	765	.005			13,838						
2012	13,263	53,088	.400			13,263					1	1
2013	13,805	27,722	.200			13,805					2	2
TOTAL	68,174	488,343	.716			68,174			1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				39,895	1,545				37,653	1,153	32,604
2010			95,150	25,134	9,593			109,929	23,767	10,861	19,484
2011											765
2012					14,388					32,805	5,895
2013					11,544					8,352	7,826
TOTAL			95,150	65,029	37,070			109,929	61,420	53,171	66,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				91,439	4,572				71,955	2,507	40,168
2010		3,238	218,597	57,906	28,804		2,499	314,898	49,099	24,544	22,407
2011											929
2012		333	12,575	6,896	27,893		450	15,839	10,723	46,648	7,050
2013		248	23,420	11,887	15,414		164	12,176	6,440	8,164	8,609
TOTAL		3,819	254,592	168,128	76,683		3,113	342,913	138,217	81,863	79,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	604,437	464,891	79,163	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,018,519	-577,496	1,610	
TOTAL LOSSES			80,773	
EXPECTED LOSSES	2,084,761	1,548,233	170,436	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.118	.118
INDICATED (POST-TEST)	.000	.000	.137	.137
PRES. ON RATE LEVEL	3.101	2.303	.254	5.658
DERIVED BY FORMULA	3.039	2.142	.246	5.427
UNDERLYING PRES. RATE	3.058	2.271	.250	5.579
PROPOSED	3.039	2.142	.246	5.427

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.432
IND. RATES				7.43	MINIMUM PREMIUM	2000
MAN. RATES	7.39	6.66	7.27	+ 7.43	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	81	84	1.037							
2010	91									
2011	82	69,664	849.560				1			1
2012	74	2,296	31.027							
2013	65									
TOTAL	393	72,044	183.318				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											84
2011				40,009					22,251		7,404
2012											2,296
TOTAL				40,009					22,251		9,784

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											103
2011		239	17,489	79,915	2,284		133	8,557	39,747	1,142	8,996
2012											2,746
TOTAL		239	17,489	79,915	2,284		133	8,557	39,747	1,142	11,845

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,418	123,088	11,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,219	-32,506	89	
TOTAL LOSSES		90,582	11,934	
EXPECTED LOSSES	67,046	85,845	10,273	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	230.489	30.366	260.855
INDICATED (POST-TEST)	.000	267.367	35.225	302.592
PRES. ON RATE LEVEL	173.024	221.539	26.512	421.075
DERIVED BY FORMULA	173.024	222.456	26.686	422.166
UNDERLYING PRES. RATE	170.601	218.437	26.141	415.179
PROPOSED	172.577	221.881	26.617	421.075

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	576.662
IND. RATES				576.66	MINIMUM PREMIUM	871
MAN. RATES	465.86	454.27	541.02	+576.66	PRESENT	847

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	162	7,514	46,382						1	1
2010	162	1,556	9,604							
2011	295	21,471	72,783						1	1
2012	350	67,910	194,028						2	2
2013	356	162,738	457,129					1	4	5
TOTAL	1,325	261,189	197,124					1	8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					548					3,779	3,187
2010											1,556
2011					10,000					11,353	118
2012					55,410					12,500	
2013				50,000	59,912					50,214	2,612
TOTAL				50,000	125,870					77,846	7,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					1,622					8,216	3,926
2010											1,789
2011		36	3,295	2,108	24,815		21	1,996	1,863	20,084	143
2012		1,297	48,436	26,559	107,415		176	6,038	4,087	17,776	
2013		2,717	251,587	124,906	91,055		979	73,197	38,752	49,080	2,873
TOTAL		4,050	303,318	153,573	224,907		1,176	81,231	44,702	95,156	8,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	389,775	518,338	8,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-191,699	-116,441	487	
TOTAL LOSSES	198,076	401,897	9,218	
EXPECTED LOSSES	409,768	332,466	42,983	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	149,491	303,318	6,957	459,766
INDICATED (POST-TEST)	173,410	351,849	8,070	533,329
PRES. ON RATE LEVEL	313,650	254,480	32,902	601,032
DERIVED BY FORMULA	310,845	259,348	31,412	601,605
UNDERLYING PRES. RATE	309,259	250,917	32,441	592,617
PROPOSED	310,548	259,101	31,383	601,032

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	823.113
IND. RATES				823.11	MINIMUM PREMIUM	1118
MAN. RATES	785.06	708.25	772.24	+823.11	PRESENT	1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	41,593	659,722	1.586			1	9	7	17
2010	38,722	616,326	1.591				8	12	20
2011	37,672	609,846	1.618				4	9	13
2012	49,586	680,332	1.372				5	15	20
2013	46,391	357,177	.769				1	15	16
TOTAL	213,964	2,923,403	1.366			1	27	58	86

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			127,912	84,722	13,731			218,402	123,992	26,844	64,119
2010				172,822	21,844				304,470	67,246	49,944
2011				97,091	22,782				331,890	68,750	89,333
2012				58,190	117,278				197,860	209,227	97,777
2013				5,000	68,381				15,323	197,186	71,287
TOTAL			127,912	417,825	244,016			218,402	973,535	569,253	372,460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			284,988	194,183	40,631			664,160	236,949	58,359	78,995
2010			24,692	384,044	58,574			46,690	577,774	129,876	57,436
2011		668	49,954	198,736	62,070		2,109	139,730	604,122	138,656	108,540
2012		4,959	177,944	160,259	235,100		11,149	353,923	342,033	319,713	116,941
2013		1,608	151,725	76,730	92,418		4,401	327,888	168,606	195,328	78,416
TOTAL		7,235	689,303	1,013,952	488,793		17,659	1,532,391	1,929,484	841,932	440,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,246,588	4,274,161	440,328	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,741,773	-1,414,382	3,702	
TOTAL LOSSES	504,815	2,859,779	444,030	
EXPECTED LOSSES	3,590,316	3,836,374	372,297	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.236	1.337	.208	1.781
INDICATED (POST-TEST)	.274	1.551	.241	2.066
PRES. ON RATE LEVEL	1.702	1.818	.177	3.697
DERIVED BY FORMULA	1.631	1.781	.187	3.599
UNDERLYING PRES. RATE	1.678	1.793	.174	3.645
PROPOSED	1.631	1.781	.187	3.599

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.928
IND. RATES				4.93	MINIMUM PREMIUM	1600
MAN. RATES	4.58	4.21	4.75	+ 4.93	PRESENT	1560

+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
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						
2012	3,369	49,369	1.465			3,369				1		1
2013	3,626	1,809	.049			3,626					2	2
TOTAL	15,579	147,370	.946			15,579				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				8,926	3,750				35,526	2,927	42,752
2010											1,837
2011											474
2012				15,386					33,983		
2013					335					1,474	
TOTAL				24,312	4,085				69,509	4,401	45,063

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				20,458	11,096				67,890	6,363	52,670
2010											2,113
2011											576
2012		591	19,946	27,515	2,048		1,428	43,438	46,998	3,810	
2013		7	675	344	441		26	2,148	1,136	1,440	
TOTAL		598	20,621	48,317	13,585		1,454	45,586	116,024	11,613	55,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	68,259	189,539	55,359			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-142,686	-91,634	332			
TOTAL LOSSES		97,905	55,691			
EXPECTED LOSSES	295,690	251,757	32,405			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.628	.357	.985		
INDICATED (POST-TEST)	.000	.728	.414	1.142		
PRES. ON RATE LEVEL	1.925	1.639	.211	3.775		
DERIVED BY FORMULA	1.906	1.612	.217	3.735		
UNDERLYING PRES. RATE	1.898	1.616	.208	3.722		
PROPOSED	1.906	1.612	.217	3.735		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.115
IND. RATES				5.12	MINIMUM PREMIUM	1650
MAN. RATES	4.90	4.41	4.85	+ 5.12	PRESENT	1585

+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
2009	73,561	1,513,354	2.057			73,561			1	9	13	23
2010	76,830	1,517,926	1.975			76,830			4	7	19	30
2011	88,425	1,265,879	1.431			88,425			2	7	16	25
2012	89,170	608,690	.682			89,170			1	7	13	21
2013	89,636	966,647	1.078			89,636			2	2	31	35
TOTAL	417,622	5,872,496	1.406			417,622			10	32	92	134

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			248,803	170,540	132,831			465,015	256,248	156,677	83,240
2010			510,711	84,872	273,677			178,569	203,954	153,191	112,952
2011			231,497	168,387	48,730			335,240	233,149	173,599	75,277
2012			102,647	78,833	44,964			421	212,741	76,806	92,278
2013			233,908	19,857	87,093			71,541	9,570	420,409	124,269
TOTAL			1,327,566	522,489	587,295			1,050,786	915,662	980,682	488,016

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			243,172	390,878	393,048			620,335	489,689	340,615	102,552
2010		17,386	1,195,455	219,249	700,833		4,065	547,074	400,753	289,953	129,895
2011		12,332	616,945	356,019	151,317		18,781	900,274	471,983	339,978	91,462
2012		12,977	412,228	173,018	107,914		10,038	310,446	319,393	133,110	110,364
2013	2,769	38,682	775,137	154,351	153,572	2,707	27,337	929,061	353,783	421,729	136,696
TOTAL	2,769	81,377	3,242,937	1,293,515	1,506,684	2,707	60,221	3,307,190	2,035,601	1,525,385	570,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,697,201	6,361,185	570,969			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,361,976	-1,997,582	4,923			
TOTAL LOSSES	4,335,225	4,363,603	575,892			
EXPECTED LOSSES	4,865,297	5,433,262	501,146			
CREDIBILITY	.08	.22	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.038	1.045	.138	2.221		
INDICATED (POST-TEST)	1.204	1.212	.160	2.576		
PRES. ON RATE LEVEL	1.182	1.319	.122	2.623		
DERIVED BY FORMULA	1.184	1.295	.131	2.610		
UNDERLYING PRES. RATE	1.165	1.301	.120	2.586		
PROPOSED	1.184	1.295	.131	2.610		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.574
IND. RATES				3.57	MINIMUM PREMIUM	1240
MAN. RATES	2.92	2.88	3.37	+ 3.57	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
2009	91,644	2,279,309	2.487			91,644			4	8	47	59
2010	93,823	3,393,678	3.617			93,823			5	7	49	61
2011	94,802	1,842,160	1.943			94,802			3	10	43	56
2012	109,440	3,185,016	2.910			109,440	1		3	8	38	50
2013	153,899	1,881,854	1.222			153,899				11	54	65
TOTAL	543,608	12,582,017	2.315			543,608	1		15	44	231	291

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			443,232	126,531	306,604			420,661	294,360	552,365	135,556
2010			750,220	154,948	370,626			1,034,384	186,362	719,399	177,739
2011			394,592	153,182	361,698			267,165	94,085	463,615	107,823
2012	386,760		404,430	154,013	354,670	32		649,848	212,421	883,990	138,852
2013			105,506	441,145					183,427	970,446	181,330
TOTAL	386,760		1,992,474	694,180	1,834,743	32		2,372,058	970,655	3,589,815	741,300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			987,521	290,008	907,239			1,279,230	562,522	1,200,841	167,005
2010		23,311	1,608,705	385,280	949,865		20,309	2,621,646	432,340	1,343,619	204,400
2011		21,938	1,116,079	398,852	942,939		15,523	760,797	266,451	842,284	131,005
2012	711,776		1,242,623	473,827	735,774	55	70,523	2,070,224	644,361	1,311,894	166,067
2013		12,482	1,169,305	587,662	612,356		25,715	1,898,744	945,685	979,536	199,463
TOTAL	711,776	96,054	6,124,233	2,135,629	4,148,173	55	132,070	8,630,641	2,851,359	5,678,174	867,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,694,829	14,813,335	867,940	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,752,188	-4,194,610	9,616	
TOTAL LOSSES	9,942,641	10,618,725	877,556	
EXPECTED LOSSES	11,964,811	11,491,873	864,337	
CREDIBILITY	.10	.27	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.829	1.953	.161	3.943
INDICATED (POST-TEST)	2.122	2.265	.187	4.574
PRES. ON RATE LEVEL	2.232	2.144	.162	4.538
DERIVED BY FORMULA	2.221	2.177	.169	4.567
UNDERLYING PRES. RATE	2.201	2.114	.159	4.474
PROPOSED	2.221	2.177	.169	4.567

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.254
IND. RATES				6.25	MINIMUM PREMIUM	1950
MAN. RATES	5.55	5.13	5.83	+ 6.25	PRESENT	1850

+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
2009	3,379	66,078	1.955			3,379				1		1
2010	3,816	7,268	.190			3,816						
2011	3,960	46,922	1.184			3,960				1	1	2
2012	4,489	481	.010			4,489						
2013	4,341	47,876	1.102			4,341					2	2
TOTAL	19,985	168,625	.844			19,985				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				29,959					33,753		2,366
2010											7,268
2011				31,159	474				6,649	2,484	6,156
2012											481
2013					6,615					39,568	1,693
TOTAL				61,118	7,089				40,402	42,052	17,964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				68,666					64,502		2,915
2010											8,358
2011		187	13,777	62,335	2,952		42	2,992	12,282	4,737	7,480
2012											575
2013		141	13,419	6,813	8,834		767	57,678	30,530	38,677	1,862
TOTAL		328	27,196	137,814	11,786		809	60,670	107,314	43,414	21,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,003	300,328	21,190	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-155,298	-134,222	333	
TOTAL LOSSES		166,106	21,523	
EXPECTED LOSSES	322,557	366,325	33,375	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.831	.108	.939
INDICATED (POST-TEST)	.000	.964	.125	1.089
PRES. ON RATE LEVEL	1.637	1.859	.169	3.665
DERIVED BY FORMULA	1.621	1.832	.168	3.621
UNDERLYING PRES. RATE	1.614	1.833	.167	3.614
PROPOSED	1.621	1.832	.168	3.621

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.958
IND. RATES				4.96	MINIMUM PREMIUM	1610
MAN. RATES	4.60	4.24	4.71	+ 4.96	PRESENT	1550

+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
2009	5,167	63,419	1,227			5,167				2	1	3
2010	4,966	59,773	1,203			4,966				1	3	4
2011	5,123	453,167	8,845			5,123				3	2	5
2012	5,438	16,074	.295			5,438					1	1
2013	4,882	17,614	.360			4,882					1	1
TOTAL	25,576	610,047	2,385			25,576				6	8	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				10,231	575				41,470	7,364	3,779
2010				15,958	9,776				6,303	19,701	8,035
2011				63,103	3,017				376,487	8,913	1,647
2012					3,229					5,147	7,698
2013					1,856					10,961	4,797
TOTAL				89,292	18,453				424,260	52,086	25,956

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				23,449	1,701				79,250	16,009	4,656
2010			3,276	36,127	24,531			2,850	13,297	35,887	9,240
2011		381	27,770	122,994	10,982		2,204	142,525	656,115	34,560	2,001
2012		75	2,820	1,549	6,260		66	2,481	1,680	7,320	9,207
2013		37	3,760	1,911	2,476		217	15,976	8,458	10,716	5,277
TOTAL		493	37,626	186,030	45,950		2,487	163,832	758,800	104,492	30,381

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	204,438	1,095,272	30,381			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-200,758	-132,990	347			
TOTAL LOSSES	3,680	962,282	30,728			
EXPECTED LOSSES	408,705	356,786	37,341			
CREDIBILITY	.01	.03	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.014	3.762	.120	3.896		
INDICATED (POST-TEST)	.016	4.364	.139	4.519		
PRES. ON RATE LEVEL	1.621	1.415	.148	3.184		
DERIVED BY FORMULA	1.605	1.503	.148	3.256		
UNDERLYING PRES. RATE	1.598	1.395	.146	3.139		
PROPOSED	1.605	1.503	.148	3.256		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.459
IND. RATES				4.46	MINIMUM PREMIUM	1475
MAN. RATES	3.75	3.58	4.09	+ 4.46	PRESENT	1385

+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
2009	17,250	31,679	.183			17,250				1	1	2
2010	17,994	44,225	.245			17,994				1		1
2011	21,101	155,713	.737			21,101				2		2
2012	20,913	237	.001			20,913						
2013	20,667	20,413	.098			20,667						
TOTAL	97,925	252,267	.258			97,925				4	1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				8,180	4,167				13,633	372	5,327
2010				19,109					21,694		3,422
2011				64,484					71,226		20,003
2012											237
2013											20,413
TOTAL				91,773	4,167				106,553	372	49,402

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				18,749	12,330				26,053	809	6,563
2010			2,420	42,257	525			2,834	40,816	566	3,935
2011		384	28,193	128,804	3,679		419	27,389	127,229	3,651	24,304
2012											283
2013											22,454
TOTAL		384	30,613	189,810	16,534		419	30,223	194,098	5,026	57,539

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,639	405,468	57,539	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-256,910	-111,267	249	
TOTAL LOSSES		294,201	57,788	
EXPECTED LOSSES	528,795	302,588	25,459	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.300	.059	.359
INDICATED (POST-TEST)	.000	.348	.068	.416
PRES. ON RATE LEVEL	.548	.313	.026	.887
DERIVED BY FORMULA	.532	.316	.030	.878
UNDERLYING PRES. RATE	.540	.309	.026	.875
PROPOSED	.532	.316	.030	.878

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				1.20	MINIMUM PREMIUM	615
MAN. RATES	1.03	1.00	1.14	+ 1.20	PRESENT	595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2009	2,907	40,135	1.380					1			1
2010	2,809	2,813	.100						1		1
2011	2,740	219,038	7.994			1	1				2
2012	2,724	65,277	2.396						2		2
2013	3,190	40,680	1.275								
TOTAL	14,370	367,943	2.560			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				18,588					6,534		15,013
2010					597					728	1,488
2011			73,285	34,000				96,152			15,601
2012					5,765					22,347	37,165
2013											40,680
TOTAL			73,285	52,588	6,362			96,152	6,534	23,075	109,947

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				42,604					12,486		18,496
2010			77	52	1,472			76	53	1,320	1,711
2011		3,853	187,571	70,992	8,746		5,060	231,462	8,022	6,199	18,955
2012		141	5,039	2,763	11,177		308	10,791	7,305	31,778	44,449
2013											44,748
TOTAL		3,994	192,687	116,411	21,395		5,368	242,329	27,866	39,297	128,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	444,378	204,969	128,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-267,107	-185,435	465	
TOTAL LOSSES	177,271	19,534	128,824	
EXPECTED LOSSES	542,610	496,053	47,564	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.234	.136	.896	2.266
INDICATED (POST-TEST)	1.431	.158	1.039	2.628
PRES. ON RATE LEVEL	3.830	3.500	.336	7.666
DERIVED BY FORMULA	3.806	3.433	.357	7.596
UNDERLYING PRES. RATE	3.776	3.452	.331	7.559
PROPOSED	3.806	3.433	.357	7.596

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				10.40	MINIMUM PREMIUM	2000
MAN. RATES	9.05	8.54	9.85	+ 10.40	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
2009	43,417	1,019,664	2,348			43,417			2	6	13	21
2010	46,156	561,004	1,215			46,156			1	1	14	16
2011	43,772	1,148,366	2,623			43,772			2	7	10	19
2012	45,896	387,096	.843			45,896				3	4	7
2013	48,645	521,847	1,072			48,645				3	16	19
TOTAL	227,886	3,637,977	1,596			227,886			5	20	57	82

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			232,279	79,250	201,959			166,513	93,107	185,786	60,770
2010			235,000	6,728	39,953			111,500	14,871	112,317	40,635
2011			280,848	117,372	68,861			339,778	230,219	59,127	52,161
2012				78,945	3,204				228,671	11,784	64,492
2013				53,031	160,428				31,621	206,032	70,735
TOTAL			748,127	335,326	474,405			617,791	598,489	575,046	288,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			517,517	181,641	597,597			506,366	177,927	403,901	74,869
2010		7,999	534,962	22,021	109,696		2,537	328,620	39,829	208,330	46,730
2011		14,952	735,860	260,777	203,670		19,358	916,874	449,277	138,314	63,376
2012		3,077	105,145	142,708	16,723		9,775	297,965	320,109	42,407	77,132
2013		4,957	463,366	232,242	225,928		5,202	383,787	192,925	206,724	77,809
TOTAL		30,985	2,356,850	839,389	1,153,614		36,872	2,433,612	1,180,067	999,676	339,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,858,319	4,172,746	339,916			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,243,995	-1,635,706	2,870			
TOTAL LOSSES	2,614,324	2,537,040	342,786			
EXPECTED LOSSES	4,594,182	4,395,921	296,253			
CREDIBILITY	.05	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.147	1.113	.150	2.410		
INDICATED (POST-TEST)	1.331	1.291	.174	2.796		
PRES. ON RATE LEVEL	2.045	1.956	.132	4.133		
DERIVED BY FORMULA	2.009	1.856	.139	4.004		
UNDERLYING PRES. RATE	2.016	1.929	.130	4.075		
PROPOSED	2.009	1.856	.139	4.004		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.483
IND. RATES				5.48	MINIMUM PREMIUM	1745
MAN. RATES	5.28	4.83	5.31	+ 5.48	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	788	675	.085							
2010	622									
2011	785									
2012	888									
2013	1,420	65,045	4.580					1	2	3
TOTAL	4,503	65,720	1.459					1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											675
2013				35,001	679				28,055	1,310	
TOTAL				35,001	679				28,055	1,310	675

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											832
2013		1,019	92,414	44,956	8,643		1,061	75,947	31,119	6,019	
TOTAL		1,019	92,414	44,956	8,643		1,061	75,947	31,119	6,019	832

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	170,441	90,737	832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,835	-19,580	76	
TOTAL LOSSES	122,606	71,157	908	
EXPECTED LOSSES	99,156	53,991	6,485	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.723	1.580	.020	4.323
INDICATED (POST-TEST)	3.159	1.833	.023	5.015
PRES. ON RATE LEVEL	2.233	1.216	.146	3.595
DERIVED BY FORMULA	2.233	1.222	.145	3.600
UNDERLYING PRES. RATE	2.202	1.199	.144	3.545
PROPOSED	2.233	1.222	.145	3.600

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				4.93	MINIMUM PREMIUM
MAN. RATES	4.49	4.07	4.62	+ 4.93	PRESENT

+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
2009	68,474	2,639,313	3.854			68,474			5	21	22	48
2010	66,629	2,231,264	3.348			66,629			5	9	14	28
2011	69,753	987,681	1.415			69,753			1	8	19	28
2012	76,183	848,977	1.114			76,183			1	10	12	23
2013	91,885	2,420,561	2.634			91,885			1	1	46	48
TOTAL	372,924	9,127,796	2.448			372,924			13	49	113	175

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			837,419	434,414	44,662			595,649	557,502	108,051	61,616
2010			681,311	239,171	21,735			941,548	218,558	53,638	75,303
2011			290,764	121,591	105,799			115,886	106,165	142,021	105,455
2012			78,047	179,634	29,141			45,651	270,577	169,742	76,185
2013			104,006	66,761	778,069			130,500	39,750	1,074,217	227,258
TOTAL			1,991,547	1,041,571	979,406			1,829,234	1,192,552	1,547,669	545,817

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,669,831	995,676	132,157			1,609,226	1,065,386	234,901	75,911
2010		18,145	1,232,872	539,182	85,171		15,705	1,985,329	437,653	129,526	86,598
2011		13,146	656,341	275,320	291,877		5,981	297,163	220,961	262,902	128,128
2012		14,292	464,187	343,183	88,195		19,463	585,606	436,787	275,285	91,117
2013	1,161	33,767	1,975,468	899,075	1,063,459	4,666	54,629	2,160,796	898,458	1,064,941	249,983
TOTAL	1,161	79,350	5,998,699	3,052,436	1,660,859	4,666	95,778	6,638,120	3,059,245	1,967,555	631,737

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,817,774	9,740,095	631,737			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,899,656	-2,239,717	5,615			
TOTAL LOSSES	8,918,118	7,500,378	637,352			
EXPECTED LOSSES	8,029,053	6,082,390	540,739			
CREDIBILITY	.08	.21	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.391	2.011	.171	4.573		
INDICATED (POST-TEST)	2.774	2.333	.198	5.305		
PRES. ON RATE LEVEL	2.184	1.654	.147	3.985		
DERIVED BY FORMULA	2.231	1.797	.158	4.186		
UNDERLYING PRES. RATE	2.153	1.631	.145	3.929		
PROPOSED	2.231	1.797	.158	4.186		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.732
IND. RATES				5.73	MINIMUM PREMIUM	1815
MAN. RATES	4.72	4.49	5.12	+ 5.73	PRESENT	1660

+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
2009	57,005	879,739	1,543			57,005			1	12	7	20
2010	56,417	2,040,996	3,617			56,417			4	12	5	21
2011	58,908	733,011	1,244			58,908			1	8	17	26
2012	58,123	998,334	1,717			58,123				12	17	29
2013	59,019	1,016,768	1,722			59,019			1	2	20	23
TOTAL	289,472	5,668,848	1,958			289,472			7	46	66	119

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			115,916	228,117	21,324			95,829	355,416	21,133	42,004
2010			654,071	135,992	43,017			564,800	442,890	117,827	82,399
2011			127,967	104,331	40,374			82,362	159,046	123,873	95,058
2012				197,042	38,543				493,440	197,018	72,291
2013			170,628	74,268	70,276			124,705	197,553	243,838	135,500
TOTAL			1,068,582	739,750	213,534			867,696	1,648,345	703,689	427,252

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			258,261	522,845	63,097			291,416	679,199	45,943	51,749
2010		19,310	1,299,616	313,390	136,392		10,583	1,384,798	857,083	243,104	94,759
2011		7,154	360,491	222,297	118,029		5,512	281,203	311,305	232,627	115,495
2012		8,405	289,126	370,854	100,934		23,438	725,802	746,824	335,499	86,460
2013	1,623	24,884	656,384	189,453	129,551	3,796	38,418	1,284,522	426,899	284,572	149,050
TOTAL	1,623	59,753	2,863,878	1,618,839	548,003	3,796	77,951	3,967,741	3,021,310	1,141,745	497,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,974,742	6,329,897	497,513			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,111,483	-1,535,987	3,984			
TOTAL LOSSES	4,863,259	4,793,910	501,497			
EXPECTED LOSSES	4,298,659	4,122,082	419,735			
CREDIBILITY	.06	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.680	1.656	.173	3.509		
INDICATED (POST-TEST)	1.949	1.921	.201	4.071		
PRES. ON RATE LEVEL	1.506	1.444	.147	3.097		
DERIVED BY FORMULA	1.533	1.530	.157	3.220		
UNDERLYING PRES. RATE	1.485	1.424	.145	3.054		
PROPOSED	1.533	1.530	.157	3.220		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.409
IND. RATES				4.41	MINIMUM PREMIUM	1465
MAN. RATES	3.47	3.33	3.98	+ 4.41	PRESENT	1355

+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
2009	16,371	816,553	4.987			16,371			1	2	1	4
2010	16,918	76,088	.449			16,918				1	3	4
2011	17,399	118,639	.681			17,399				3	1	4
2012	18,109	486,626	2.687			18,109		1		3	1	5
2013	20,102	291,669	1.450			20,102				3	4	7
TOTAL	88,899	1,789,575	2.013			88,899			2	12	10	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			330,962	45,727	3,817			339,432	76,976	4,589	15,050
2010				41,134	5,796				3,125	17,661	8,372
2011				62,566	2,933				27,935	5,976	19,229
2012			117,344	57,859	1,070			192,000	106,625		11,728
2013				31,484	106,481				34,192	79,893	39,619
TOTAL			448,306	238,770	120,097			531,432	248,853	108,119	93,998

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			359,820	104,806	11,295			503,687	147,101	9,976	18,542
2010			5,954	91,459	15,415			2,222	7,170	32,105	9,628
2011		389	28,313	125,592	10,844		176	11,795	50,884	12,004	23,363
2012		10,415	324,308	113,605	19,177		23,759	668,968	171,398	24,015	14,026
2013		3,182	297,891	149,447	149,147		2,829	206,703	98,342	83,868	43,581
TOTAL		13,986	1,016,286	584,909	205,878		26,764	1,393,375	474,895	161,968	109,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,450,411	1,427,650	109,140			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-893,303	-552,878	1,285			
TOTAL LOSSES	1,557,108	874,772	110,425			
EXPECTED LOSSES	1,834,875	1,495,281	128,904			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.752	.984	.124	2.860		
INDICATED (POST-TEST)	2.032	1.141	.144	3.317		
PRES. ON RATE LEVEL	2.093	1.706	.147	3.946		
DERIVED BY FORMULA	2.091	1.661	.147	3.899		
UNDERLYING PRES. RATE	2.064	1.682	.145	3.891		
PROPOSED	2.091	1.661	.147	3.899		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.339
IND. RATES				5.34	MINIMUM PREMIUM	1710
MAN. RATES	4.84	4.49	5.07	+ 5.34	PRESENT	1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	99,250	120,266	.121						6	6
2010	96,681	419,492	.433					2	19	21
2011	96,721	1,225,443	1.266					8	18	27
2012	98,591	715,354	.725			1		3	10	14
2013	100,184	645,983	.644					1	15	16
TOTAL	491,427	3,126,538	.636			2		14	68	84

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					9,945					44,941	65,380
2010				9,069	135,118				91,545	117,962	65,798
2011			174,371	142,547	58,890			161,833	482,559	140,207	65,036
2012			70,018	114,238	25,179			73,973	236,151	80,722	115,073
2013				16,138	56,572				2,007	474,705	96,561
TOTAL			244,389	281,992	285,704			235,806	812,262	858,537	407,848

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					29,426					97,702	80,548
2010			18,472	31,653	333,265			24,100	180,860	216,275	75,668
2011		9,743	491,871	304,485	170,442		11,651	599,066	898,463	283,203	79,019
2012		11,057	354,765	223,527	71,009		20,287	596,539	364,481	147,058	137,627
2013		1,672	156,729	78,666	79,116		9,323	697,300	368,463	464,334	106,217
TOTAL		22,472	1,021,837	638,331	683,258		41,261	1,917,005	1,812,267	1,208,572	479,079

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,002,575	4,342,428	479,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,527,659	-1,134,329	3,260	
TOTAL LOSSES	1,474,916	3,208,099	482,339	
EXPECTED LOSSES	3,105,819	3,037,019	344,000	
CREDIBILITY	.09	.25	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.300	.653	.098	1.051
INDICATED (POST-TEST)	.348	.757	.114	1.219
PRES. ON RATE LEVEL	.641	.627	.071	1.339
DERIVED BY FORMULA	.615	.660	.082	1.357
UNDERLYING PRES. RATE	.632	.618	.070	1.320
PROPOSED	.607	.651	.081	1.339

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.833
IND. RATES				1.83	MINIMUM PREMIUM	780
MAN. RATES	1.66	1.53	1.72	+ 1.83	PRESENT	750

+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
2009	227,047	4,544,385	2.001			227,047			3	46	53	102
2010	239,852	4,001,226	1.668			239,852			4	37	58	99
2011	244,782	5,974,961	2.440			244,782			9	41	50	100
2012	247,167	3,830,103	1.549			247,167			3	40	42	85
2013	253,612	2,510,283	.989			253,612				1	60	61
TOTAL	1,212,460	20,860,958	1.721			1,212,460			19	165	263	447

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			363,980	884,392	274,806			409,768	1,638,637	588,410	384,392
2010			524,710	533,158	342,631			478,982	975,795	770,051	375,899
2011			1,217,502	778,934	292,862			1,233,478	1,528,077	592,374	331,734
2012			239,751	801,096	331,865			343,204	1,274,328	496,279	343,580
2013				1,300	531,175				52,500	1,376,869	548,439
TOTAL			2,345,943	2,998,880	1,773,339			2,465,432	5,469,337	3,823,983	1,984,044

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			775,275	2,027,031	813,150			1,165,591	3,131,433	1,279,203	473,571
2010		16,842	1,225,376	1,216,244	882,313		10,043	1,454,540	1,906,628	1,438,700	432,284
2011		57,398	2,878,660	1,661,181	867,431		64,828	3,187,864	2,913,271	1,193,246	403,057
2012		59,116	1,960,904	1,616,185	773,930		103,322	3,054,874	1,977,950	875,494	410,922
2013		11,416	1,080,906	548,620	709,591		28,751	2,145,679	1,118,811	1,354,687	603,283
TOTAL		144,772	7,921,121	7,069,261	4,046,415		206,944	11,008,548	11,048,093	6,141,330	2,323,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,281,385	28,305,099	2,323,117	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,631,693	-8,068,972	22,768	
TOTAL LOSSES	11,649,692	20,236,127	2,345,885	
EXPECTED LOSSES	15,628,610	21,739,407	2,364,297	
CREDIBILITY	.17	.46	.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.961	1.669	.193	2.823
INDICATED (POST-TEST)	1.115	1.936	.224	3.275
PRES. ON RATE LEVEL	1.307	1.819	.198	3.324
DERIVED BY FORMULA	1.274	1.873	.210	3.357
UNDERLYING PRES. RATE	1.289	1.793	.195	3.277
PROPOSED	1.261	1.855	.208	3.324

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.552
IND. RATES				4.55	MINIMUM PREMIUM	1500
MAN. RATES	4.14	3.81	4.27	+ 4.55	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	943	11,994	1.271						1	1
2010	1,262	160	.012							
2011	917									
2012	1,420	321,978	22.674			1				1
2013	1,344	25,605	1.905						5	5
TOTAL	5,886	359,737	6.112			1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					8,750					2,050	1,194
2010											160
2012			191,701					129,832			445
2013					7,611					17,994	
TOTAL			191,701		16,361			129,832		20,044	1,799

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					25,891					4,457	1,471
2010											184
2012		15,700	476,869	18,476	18,052		15,300	423,354	19,019	9,581	532
2013		163	15,441	7,837	10,160		355	26,230	13,885	17,592	
TOTAL		15,863	492,310	26,313	54,103		15,655	449,584	32,904	31,630	2,187

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	973,412	144,950	2,187	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,343	-32,459	117	
TOTAL LOSSES	868,069	112,491	2,304	
EXPECTED LOSSES	222,314	88,761	11,418	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.748	1.911	.039	16.698
INDICATED (POST-TEST)	17.108	2.217	.045	19.370
PRES. ON RATE LEVEL	3.831	1.529	.197	5.557
DERIVED BY FORMULA	3.831	1.536	.195	5.562
UNDERLYING PRES. RATE	3.777	1.508	.194	5.479
PROPOSED	3.831	1.536	.195	5.562

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				7.62	MINIMUM PREMIUM
MAN. RATES	6.30	6.36	7.14	+ 7.62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	11,170	66,552	.595				1	1	2
2010	14,720	161,496	1.097				2	1	3
2011	16,106	40,851	.253					1	1
2012	15,348	75,700	.493					2	2
2013	15,414	20,193	.131					1	1
TOTAL	72,758	364,792	.501				3	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				27,327	1,040				30,355	7,118	712
2010				90,938	1,800				56,229	1,208	11,321
2011					5,520					21,203	14,128
2012					7,175					41,610	26,915
2013					2,520					16,481	1,192
TOTAL				118,265	18,055				86,584	87,620	54,268

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				62,633	3,077				58,008	15,475	877
2010			11,750	201,248	6,930			7,470	105,881	3,658	13,019
2011		21	1,821	1,165	13,699		43	3,725	3,482	37,512	17,166
2012		166	6,271	3,440	13,910		560	20,091	13,603	59,166	32,190
2013		55	5,116	2,594	3,367		325	24,027	12,721	16,112	1,311
TOTAL		242	24,958	271,080	40,983		928	55,313	193,695	131,923	64,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	81,441	637,681	64,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-168,675	-130,026	364	
TOTAL LOSSES		507,655	64,927	
EXPECTED LOSSES	350,692	355,059	37,106	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.698	.089	.787
INDICATED (POST-TEST)	.000	.810	.103	.913
PRES. ON RATE LEVEL	.489	.495	.051	1.035
DERIVED BY FORMULA	.474	.517	.055	1.046
UNDERLYING PRES. RATE	.482	.488	.051	1.021
PROPOSED	.469	.512	.054	1.035

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.417
IND. RATES				1.42	MINIMUM PREMIUM	670
MAN. RATES	1.23	1.16	1.33	+ 1.42	PRESENT	645

+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
2009	6,572	89,850	1.367			6,572				1	3	4
2010	6,963	7,754	.111			6,963					2	2
2011	5,615	981	.017			5,615						
2012	5,451	186,384	3.419			5,451		1			1	2
2013	5,596	4,622	.082			5,596					1	1
TOTAL	30,197	289,591	.959			30,197		1	1	1	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				37,756	12,057				11,612	18,150	10,275
2010					249					1,852	5,653
2011											981
2012			150,026		3,065			22,911		8,514	1,868
2013					299					3,361	962
TOTAL			150,026	37,756	15,670			22,911	11,612	31,877	19,739

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				86,537	35,677				22,191	39,458	12,659
2010			31	23	614			191	136	3,357	6,501
2011											1,192
2012		13,111	398,353	16,799	20,921		2,977	83,316	6,340	13,897	2,234
2013		5	605	308	398		65	4,894	2,595	3,286	1,058
TOTAL		13,116	398,989	103,667	57,610		3,042	88,401	31,262	59,998	23,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	503,548	252,537	23,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-571,329	-248,296	540	
TOTAL LOSSES		4,241	24,184	
EXPECTED LOSSES	1,149,902	652,860	60,394	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.014	.080	.094
INDICATED (POST-TEST)	.000	.016	.093	.109
PRES. ON RATE LEVEL	3.862	2.193	.203	6.258
DERIVED BY FORMULA	3.823	2.106	.199	6.128
UNDERLYING PRES. RATE	3.808	2.162	.200	6.170
PROPOSED	3.823	2.106	.199	6.128

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.392
IND. RATES				8.39	MINIMUM PREMIUM	2000
MAN. RATES	7.69	7.17	8.04	+ 8.39	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
2009	23,581	659,919	2,798			23,581			1	4	5	10
2010	26,183	407,065	1,554			26,183				3	10	13
2011	25,641	1,250,595	4,877			25,641			3	3	10	16
2012	23,661	241,800	1,021			23,661				3	7	10
2013	25,861	313,771	1,213			25,861				1	12	13
TOTAL	124,927	2,873,150	2,300			124,927			4	14	44	62

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			183,109	40,835	12,554			209,021	85,993	54,030	74,377
2010				63,538	18,589				238,954	40,582	45,402
2011			307,374		28,174			471,277	172,261	121,689	53,591
2012				51,002	28,724				39,447	82,910	39,717
2013				8,797	81,811				30,653	140,324	52,186
TOTAL			490,483	260,401	169,852			680,298	567,308	439,535	265,273

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			389,498	93,595	37,147			606,857	164,331	117,461	91,632
2010			10,432	142,099	47,551			35,389	452,551	79,821	52,212
2011		16,002	775,725	211,068	103,948		26,065	1,222,123	366,987	254,514	65,113
2012		2,620	91,226	104,984	62,470		2,789	90,434	81,653	122,314	47,502
2013		2,014	188,843	95,370	111,189		3,869	285,454	141,181	142,319	57,405
TOTAL		20,636	1,455,724	647,116	362,305		32,723	2,240,257	1,206,703	716,429	313,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,749,340	2,932,553	313,864			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,152,263	-696,927	2,384			
TOTAL LOSSES	2,597,077	2,235,626	316,248			
EXPECTED LOSSES	2,349,876	1,866,409	251,104			
CREDIBILITY	.04	.10	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.079	1.790	.253	4.122		
INDICATED (POST-TEST)	2.412	2.076	.293	4.781		
PRES. ON RATE LEVEL	1.908	1.515	.204	3.627		
DERIVED BY FORMULA	1.928	1.571	.214	3.713		
UNDERLYING PRES. RATE	1.881	1.494	.201	3.576		
PROPOSED	1.928	1.571	.214	3.713		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.084
IND. RATES				5.08	MINIMUM PREMIUM	1640
MAN. RATES	4.42	4.04	4.66	+ 5.08	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
2009	3,875	1,157	.029			3,875						
2010	4,131	59,646	1.443			4,131				2	2	
2011	4,221	12,074	.286			4,221				1	1	
2012	4,080	51,414	1.260			4,080			1		1	
2013	4,463	2,750	.061			4,463						
TOTAL	20,770	127,041	.612			20,770				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,157
2010					16,604					39,042	4,000
2011					1,667					8,942	1,465
2012				738					44,221		6,455
2013											2,750
TOTAL				738	18,271				44,221	47,984	15,827

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,425
2010			2,129	1,426	40,922			4,019	2,855	70,792	4,600
2011		5	549	351	4,136		16	1,573	1,470	15,820	1,780
2012		25	958	1,319	97		1,856	56,520	61,161	4,961	7,720
2013											3,025
TOTAL		30	3,636	3,096	45,155		1,872	62,112	65,486	91,573	18,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	67,650	205,310	18,550	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,959	-67,061	241	
TOTAL LOSSES		138,249	18,791	
EXPECTED LOSSES	196,276	180,490	24,924	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.666	.090	.756
INDICATED (POST-TEST)	.000	.773	.104	.877
PRES. ON RATE LEVEL	.958	.881	.122	1.961
DERIVED BY FORMULA	.948	.878	.121	1.947
UNDERLYING PRES. RATE	.945	.869	.120	1.934
PROPOSED	.948	.878	.121	1.947

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.666
IND. RATES				2.67	MINIMUM PREMIUM	1005
MAN. RATES	2.54	2.29	2.52	+ 2.67	PRESENT	965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	36,473	23,739	.065						1	1
2010	35,538	138								
2011	60,736	18,490	.030							
2012	58,020	6,406	.011							
2013	65,999	14,105	.021						1	1
TOTAL	256,766	62,878	.024						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,824					17,803	1,112
2010											138
2011											18,490
2012											6,406
2013					3,803					668	9,634
TOTAL					8,627					18,471	35,780

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					14,274					38,704	1,370
2010											159
2011											22,465
2012											7,662
2013		84	7,715	3,918	5,072		13	976	517	656	10,597
TOTAL		84	7,715	3,918	19,346		13	976	517	39,360	42,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,788	63,141	42,253			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-407,166	-182,557	389			
TOTAL LOSSES			42,642			
EXPECTED LOSSES	852,463	510,965	35,947			
CREDIBILITY	.06	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.017	.017		
INDICATED (POST-TEST)	.000	.000	.020	.020		
PRES. ON RATE LEVEL	.337	.202	.014	.553		
DERIVED BY FORMULA	.317	.170	.015	.502		
UNDERLYING PRES. RATE	.332	.199	.014	.545		
PROPOSED	.317	.170	.015	.502		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.687
IND. RATES				.69	MINIMUM PREMIUM	480
MAN. RATES	.72	.66	.71	+ .69	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	17,565	510,429	2.905			1	4	6	11
2010	21,021	479,030	2.278				6	6	12
2011	18,647	940,894	5.045			3	6	12	21
2012	17,060	579,614	3.397			1	5	4	10
2013	39,696	342,822	.863				1	18	19
TOTAL	113,989	2,852,789	2.503			5	22	46	73

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			98,269	63,229	4,307			184,041	101,982	42,731	15,870
2010				163,000	14,691				234,738	23,669	42,932
2011			299,768	158,892	28,355			217,263	138,997	50,007	47,612
2012			78,738	112,858	18,774			221,698	114,981	14,986	17,579
2013				40,834	82,835				30,949	87,246	100,958
TOTAL			476,775	538,813	148,962			623,002	621,647	218,639	224,951

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			218,943	144,920	12,745			559,669	194,888	92,897	19,551
2010			22,536	361,709	40,672			33,096	443,389	49,045	49,372
2011		16,000	785,249	335,948	107,249		12,352	585,261	274,617	109,599	57,849
2012		11,071	354,944	218,269	58,696		30,681	863,683	195,784	50,270	21,024
2013		2,946	274,255	136,923	119,629		2,863	208,852	100,539	90,501	111,054
TOTAL		30,017	1,655,927	1,197,769	338,991		45,896	2,250,561	1,209,217	392,312	258,850

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,982,401	3,138,289	258,850			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,972,099	-1,713,539	4,422			
TOTAL LOSSES	10,302	1,424,750	263,272			
EXPECTED LOSSES	8,268,761	4,680,389	364,764			
CREDIBILITY	.03	.09	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.009	1.250	.231	1.490		
INDICATED (POST-TEST)	.010	1.450	.268	1.728		
PRES. ON RATE LEVEL	7.357	4.164	.325	11.846		
DERIVED BY FORMULA	7.137	3.920	.319	11.376		
UNDERLYING PRES. RATE	7.254	4.106	.320	11.680		
PROPOSED	7.137	3.920	.319	11.376		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	15.579
IND. RATES				15.58	MINIMUM PREMIUM	2000
MAN. RATES	15.84	14.07	15.22	+ 15.58	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
2009	111					111						
2010	134					134						
2011	40					40						
2012	36					36						
2013	44	2,876	6,536			44						
TOTAL	365	2,876	.788			365						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013												2,876
TOTAL												2,876

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013												3,164
TOTAL												3,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,164	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,864	-5,122	14	
TOTAL LOSSES			3,178	
EXPECTED LOSSES	13,205	12,465	1,865	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.871	.871
INDICATED (POST-TEST)	.000	.000	1.010	1.010
PRES. ON RATE LEVEL	3.669	3.464	.518	7.651
DERIVED BY FORMULA	3.669	3.464	.518	7.651
UNDERLYING PRES. RATE	3.618	3.415	.511	7.544
PROPOSED	3.669	3.464	.518	7.651

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.478
IND. RATES				10.48	MINIMUM PREMIUM	2000
MAN. RATES	9.08	8.61	9.83	+ 10.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,957	36,661	.615						3	3
2010	6,094	304,165	4.991					3	2	5
2011	5,746	52,834	.919					1		1
2012	6,213	4,782	.076							
2013	6,482	109,844	1.694						2	2
TOTAL	30,492	508,286	1.667					4	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,640					10,862	21,159
2010				101,858	1,644				158,561	7,175	34,927
2011				5,675					26,878		20,281
2012											4,782
2013					20,328					84,986	4,530
TOTAL				107,533	26,612				185,439	103,023	85,679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					13,729					23,614	26,068
2010			13,115	225,385	6,846			21,450	298,853	17,149	40,166
2011		36	2,483	11,337	324		159	10,337	48,010	1,377	24,641
2012											5,719
2013		437	41,234	20,934	27,144		1,654	123,889	65,580	83,071	4,983
TOTAL		473	56,832	257,656	48,043		1,813	155,676	412,443	125,211	101,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	214,794	843,353	101,577			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-399,397	-327,838	1,039			
TOTAL LOSSES		515,515	102,616			
EXPECTED LOSSES	816,575	880,304	107,333			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.691	.337	2.028		
INDICATED (POST-TEST)	.000	1.962	.391	2.353		
PRES. ON RATE LEVEL	2.716	2.928	.357	6.001		
DERIVED BY FORMULA	2.689	2.889	.358	5.936		
UNDERLYING PRES. RATE	2.678	2.887	.352	5.917		
PROPOSED	2.689	2.889	.358	5.936		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.129
IND. RATES				8.13	MINIMUM PREMIUM	2000
MAN. RATES	7.00	6.59	7.71	+ 8.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	58,634	1,184,376	2.019			2	7	39	48
2010	60,303	936,482	1.552				13	38	51
2011	64,011	1,462,026	2.284			2	13	29	44
2012	70,145	1,458,292	2.078			2	11	41	54
2013	93,364	2,176,199	2.330			2	11	59	72
TOTAL	346,457	7,217,375	2.083			8	55	206	269

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			158,704	64,395	222,098			385,111	81,348	219,906	52,814
2010				221,328	83,486				308,982	204,310	118,376
2011			159,965	229,236	111,789			291,961	300,844	257,505	110,726
2012			227,073	264,315	151,490			104,559	245,908	309,828	155,119
2013			167,489	275,805	426,818			265,195	198,795	661,240	180,857
TOTAL			713,231	1,055,079	995,681			1,046,826	1,135,877	1,652,789	617,892

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			326,345	147,593	657,189			978,269	155,456	478,078	65,066
2010			38,742	496,590	211,828			61,375	596,271	378,512	136,132
2011		9,753	514,029	488,187	305,343		17,665	863,776	604,014	489,826	134,532
2012		33,342	1,073,939	568,502	351,541		27,614	825,367	457,599	476,331	185,522
2013	1,835	41,077	1,945,783	814,435	652,693	8,702	80,629	2,423,279	784,943	709,452	198,943
TOTAL	1,835	84,172	3,898,838	2,515,307	2,178,594	8,702	125,908	5,152,066	2,598,283	2,532,199	720,195

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,271,521	9,824,383	720,195			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,412,365	-2,281,482	7,751			
TOTAL LOSSES	6,859,156	7,542,901	727,946			
EXPECTED LOSSES	5,006,303	6,243,155	713,702			
CREDIBILITY	.07	.20	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.980	2.177	.210	4.367		
INDICATED (POST-TEST)	2.297	2.525	.244	5.066		
PRES. ON RATE LEVEL	1.465	1.828	.209	3.502		
DERIVED BY FORMULA	1.523	1.967	.216	3.706		
UNDERLYING PRES. RATE	1.445	1.802	.206	3.453		
PROPOSED	1.523	1.967	.216	3.706		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.075
IND. RATES				5.08	MINIMUM PREMIUM	1640
MAN. RATES	4.16	3.91	4.50	+ 5.08	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	44,022	2,816,039	6,396	1		2	9	23	35	
2010	53,898	463,904	.860			1	3	23	27	
2011	59,512	558,574	.938			1	5	18	24	
2012	60,568	1,605,044	2,649			1	3	24	28	
2013	58,074	1,063,117	1,830			1	1	29	31	
TOTAL	276,074	6,506,678	2,357	1		6	21	117	145	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	628,990		576,092	223,024	68,643			963,608	157,081	131,044	67,557
2010			83,338	34,376	101,154			31,864	10,451	148,198	54,523
2011			74,042	146,837	49,991			15,439	94,105	87,046	91,114
2012			329,842	108,745	113,453			421,392	331,573	251,078	48,961
2013			137,586	18,985	406,965			38,392	15,878	359,107	86,204
TOTAL	628,990		1,200,900	531,967	740,206			1,470,695	609,088	976,473	348,359

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	935,308		641,982	511,171	203,114			1,350,728	300,181	284,890	83,230
2010		2,838	204,914	86,023	254,169		726	106,673	31,525	270,207	62,701
2011		4,749	255,159	306,960	139,323		1,546	88,661	183,673	159,815	110,704
2012		17,855	575,352	259,623	247,000		37,472	1,100,576	556,730	406,235	58,557
2013	1,629	30,609	1,196,571	466,339	566,956	1,453	17,692	721,526	304,397	358,635	94,825
TOTAL	936,937	56,051	2,873,978	1,630,116	1,410,562	1,453	57,436	3,368,164	1,376,506	1,479,782	410,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,294,019	5,896,966	410,017			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,886,285	-1,556,684	3,762			
TOTAL LOSSES	5,407,734	4,340,282	413,779			
EXPECTED LOSSES	3,920,251	4,254,300	383,744			
CREDIBILITY	.06	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.959	1.572	.150	3.681		
INDICATED (POST-TEST)	2.272	1.824	.174	4.270		
PRES. ON RATE LEVEL	1.440	1.563	.141	3.144		
DERIVED BY FORMULA	1.490	1.607	.147	3.244		
UNDERLYING PRES. RATE	1.420	1.541	.139	3.100		
PROPOSED	1.490	1.607	.147	3.244		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.442
IND. RATES				4.44	MINIMUM PREMIUM	1470
MAN. RATES	4.07	3.63	4.04	+ 4.44	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	19,393	145,676	.751				2	9	11
2010	20,123	162,048	.805				4	8	12
2011	23,492	516,428	2.198			1	3	12	16
2012	27,643	354,143	1.281				4	10	14
2013	27,984	728,170	2.602				10	17	27
TOTAL	118,635	1,906,465	1.607			1	23	56	80

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				58,920	8,879				32,781	21,645	23,451
2010				19,381	38,075				30,381	45,056	29,155
2011			183,575	79,059	22,433			78,648	77,039	55,490	20,184
2012				98,650	34,225				95,579	95,955	29,734
2013				144,827	105,330				213,081	216,729	48,203
TOTAL			183,575	400,837	208,942			78,648	448,861	434,875	150,727

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				135,045	26,273				62,644	47,057	28,892
2010			7,337	46,124	94,373			8,607	60,448	82,493	33,528
2011		9,695	474,573	170,348	77,217		4,692	228,711	153,284	107,195	24,524
2012		4,569	157,794	192,814	79,462		5,349	168,483	163,545	147,164	35,562
2013		6,407	590,371	291,564	172,659		12,109	878,267	395,904	247,822	53,023
TOTAL		20,671	1,230,075	835,895	449,984		22,150	1,284,068	835,825	631,731	175,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,556,964	2,753,435	175,529			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,264,958	-913,901	1,430			
TOTAL LOSSES	292,006	1,839,534	176,959			
EXPECTED LOSSES	4,727,605	2,518,620	137,617			
CREDIBILITY	.04	.10	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.246	1.551	.149	1.946		
INDICATED (POST-TEST)	.285	1.799	.173	2.257		
PRES. ON RATE LEVEL	4.042	2.152	.118	6.312		
DERIVED BY FORMULA	3.892	2.117	.124	6.133		
UNDERLYING PRES. RATE	3.985	2.123	.116	6.224		
PROPOSED	3.892	2.117	.124	6.133		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.399
IND. RATES				8.40	MINIMUM PREMIUM	2000
MAN. RATES	8.38	7.47	8.11	+ 8.40	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
2009	32,205	1,327,674	4.122			32,205			1	2	10	13
2010	31,620	248,004	.784			31,620					9	9
2011	32,254	924,957	2.867			32,254			2	3	8	13
2012	31,441	470,531	1.496			31,441			1	2	13	16
2013	32,229	353,666	1.097			32,229				1	13	14
TOTAL	159,749	3,324,832	2.081			159,749			4	8	53	65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			165,332	49,534	66,546			372,259	455,045	176,355	42,603
2010					60,235					149,760	38,009
2011			225,894	41,375	33,088			436,761	82,069	56,073	49,697
2012			81,430	52,932	84,609			41,015	80,355	86,826	43,364
2013				3,137	77,396				20,561	138,521	114,051
TOTAL			472,656	146,978	321,874			850,035	638,030	607,535	287,724

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			211,998	99,658	196,909			651,509	704,638	383,397	52,487
2010			7,723	5,171	148,456			15,410	10,946	271,542	43,710
2011		11,481	554,459	98,985	105,181		23,381	1,083,831	191,931	131,323	60,382
2012		11,071	357,325	143,523	179,188		9,689	286,409	145,889	135,684	51,863
2013		1,747	165,150	83,666	104,051		3,455	256,192	128,963	138,867	125,456
TOTAL		24,299	1,296,655	431,003	733,785		36,525	2,293,351	1,182,367	1,060,813	333,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,650,830	3,407,968	333,898			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,483,366	-994,998	2,798			
TOTAL LOSSES	2,167,464	2,412,970	336,696			
EXPECTED LOSSES	3,011,269	2,661,418	297,132			
CREDIBILITY	.04	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.357	1.510	.211	3.078		
INDICATED (POST-TEST)	1.574	1.752	.245	3.571		
PRES. ON RATE LEVEL	1.912	1.690	.188	3.790		
DERIVED BY FORMULA	1.898	1.697	.195	3.790		
UNDERLYING PRES. RATE	1.885	1.666	.186	3.737		
PROPOSED	1.898	1.697	.195	3.790		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.190
IND. RATES				5.19	MINIMUM PREMIUM	1670
MAN. RATES	4.63	4.28	4.87	+ 5.19	PRESENT	1595

+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
2009	5,467	222,839	4.076			5,467				3	2	5
2010	6,211	367,519	5.917			6,211				1	3	4
2011	6,305	63,632	1.009			6,305				1	2	3
2012	6,644	113,029	1.701			6,644				2	4	6
2013	12,335	184,626	1.496			12,335				2	5	7
TOTAL	36,962	951,645	2.575			36,962				9	16	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				91,926	10,571				107,569	9,264	3,509
2010				3,000	51,147				1	300,736	12,635
2011				3,352	3,623				23,745	7,970	24,942
2012				41,070	1,375				47,235	2,710	20,639
2013				40,999	17,382				63,394	35,426	27,425
TOTAL				180,347	84,098				241,944	356,106	89,150

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				210,694	31,280				205,564	20,140	4,323
2010			6,941	11,027	126,139			30,950	21,981	545,289	14,530
2011		31	2,663	7,462	9,180		160	10,533	43,724	15,320	30,305
2012		1,597	54,451	74,104	8,129		2,010	61,683	66,210	9,149	24,684
2013		1,548	141,906	69,736	32,270		3,042	218,929	95,371	45,333	30,168
TOTAL		3,176	205,961	373,023	206,998		5,212	322,095	432,850	635,231	104,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	536,444	1,648,102	104,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-319,339	-227,798	858	
TOTAL LOSSES	217,105	1,420,304	104,868	
EXPECTED LOSSES	669,751	629,093	71,337	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.587	3.843	.284	4.714
INDICATED (POST-TEST)	.681	4.458	.329	5.468
PRES. ON RATE LEVEL	1.838	1.726	.196	3.760
DERIVED BY FORMULA	1.815	1.835	.203	3.853
UNDERLYING PRES. RATE	1.812	1.702	.193	3.707
PROPOSED	1.815	1.835	.203	3.853

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.276
IND. RATES				5.28	MINIMUM PREMIUM	1695
MAN. RATES	4.48	4.24	4.83	+ 5.28	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	12,211	230,951	1.891				3	3	3	6
2010	12,534	282,851	2.256				3	4	4	7
2011	12,316	134,734	1.093				2	2	2	4
2012	14,005	43,963	.313				2			2
2013	14,272	159,878	1.120				2	4		6
TOTAL	65,338	852,377	1.305				12	13		25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				72,965	56,672				49,921	45,505	5,888
2010				77,323	12,627				162,793	14,109	15,999
2011				33,874	49,040				20,941	24,447	6,432
2012				12,020					30,159		1,784
2013				52,310	20,415				51,500	16,574	19,079
TOTAL				248,492	138,754				315,314	100,635	49,182

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				167,236	167,693				95,399	98,927	7,254
2010			11,414	172,072	33,241			22,711	307,322	29,833	18,399
2011		389	30,971	78,013	123,628		170	12,352	41,418	44,328	7,815
2012		449	15,585	21,495	1,599		1,274	38,544	41,712	3,382	2,134
2013		1,937	177,467	87,153	38,803		2,234	160,078	68,049	24,892	20,987
TOTAL		2,775	235,437	525,969	364,964		3,678	233,685	553,900	201,362	56,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	475,575	1,646,195	56,589			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-765,868	-374,397	483			
TOTAL LOSSES		1,271,798	57,072			
EXPECTED LOSSES	1,575,953	1,012,740	49,004			
CREDIBILITY	.02	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.946	.087	2.033		
INDICATED (POST-TEST)	.000	2.257	.101	2.358		
PRES. ON RATE LEVEL	2.446	1.572	.076	4.094		
DERIVED BY FORMULA	2.397	1.620	.078	4.095		
UNDERLYING PRES. RATE	2.412	1.550	.075	4.037		
PROPOSED	2.396	1.620	.078	4.094		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.606
IND. RATES				5.61	MINIMUM PREMIUM	1780
MAN. RATES	5.09	4.70	5.26	+ 5.61	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,914	297,137	7.591					2	4	6
2010	3,039	184,862	6.082			1			1	2
2011	5,747	75,133	1.307						3	3
2012	7,435	43,202	.581						3	3
2013	8,068	353,977	4.387					4	15	19
TOTAL	28,203	954,311	3.384			1		6	26	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				117,648	26,077				124,398	27,857	1,157
2010			128,802		1,121			51,563		1,379	1,997
2011					17,666					48,115	9,352
2012					7,997					2,757	32,448
2013				62,961	125,606				52,503	83,742	29,165
TOTAL			128,802	180,609	178,467			51,563	176,901	163,850	74,119

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				269,650	77,161				237,725	60,562	1,425
2010		4,383	290,078	2,135	8,814		1,173	145,867	1,784	4,486	2,297
2011		62	5,819	3,729	43,844		95	8,457	7,898	85,128	11,363
2012		174	6,985	3,829	15,498		33	1,337	899	3,920	38,808
2013		4,492	418,564	208,942	181,642		3,569	260,646	120,961	90,725	32,082
TOTAL		9,111	721,446	488,285	326,959		4,870	416,307	369,267	244,821	85,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,151,734	1,429,332	85,975	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-522,149	-364,720	904	
TOTAL LOSSES	629,585	1,064,612	86,879	
EXPECTED LOSSES	1,110,634	1,038,998	77,558	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.232	3.775	.308	6.315
INDICATED (POST-TEST)	2.589	4.379	.357	7.325
PRES. ON RATE LEVEL	3.994	3.736	.279	8.009
DERIVED BY FORMULA	3.980	3.762	.282	8.024
UNDERLYING PRES. RATE	3.938	3.684	.275	7.897
PROPOSED	3.973	3.755	.281	8.009

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	10.968
IND. RATES				10.97	MINIMUM PREMIUM	2000
MAN. RATES	9.09	9.17	10.29	+ 10.97	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	12,876	1,337,515	10.387			1	3	9	13
2010	13,583	774,235	5.700			2	4	2	8
2011	10,108	36,417	.360				1		1
2012	11,475	32,194	.280					4	4
2013	11,482	41,692	.363					2	2
TOTAL	59,524	2,222,053	3.733			3	8	17	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			152,908	88,586	8,960			324,091	718,384	35,752	8,834
2010			302,881	76,841	12,540			196,949	93,692	41,299	50,033
2011				12,000					11,021		13,396
2012					2,285					9,928	19,981
2013					3,295					14,687	23,710
TOTAL			455,789	177,427	27,080			521,040	823,097	101,666	115,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			193,376	202,365	26,513			559,425	1,367,813	77,725	10,883
2010		9,443	635,851	175,387	46,048		3,908	502,221	184,905	83,941	57,538
2011		73	5,247	23,970	682		64	4,238	19,685	565	16,276
2012		50	1,997	1,098	4,430		143	4,792	3,240	14,120	23,897
2013		72	6,689	3,393	4,399		286	21,411	11,339	14,359	26,081
TOTAL		9,638	843,160	406,213	82,072		4,401	1,092,087	1,586,982	190,710	134,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,949,286	2,265,977	134,675			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-245,764	-280,352	716			
TOTAL LOSSES	1,703,522	1,985,625	135,391			
EXPECTED LOSSES	497,621	739,883	77,976			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.862	3.336	.227	6.425		
INDICATED (POST-TEST)	3.320	3.870	.263	7.453		
PRES. ON RATE LEVEL	.848	1.261	.132	2.241		
DERIVED BY FORMULA	.897	1.418	.140	2.455		
UNDERLYING PRES. RATE	.836	1.243	.131	2.210		
PROPOSED	.897	1.418	.140	2.455		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.362
IND. RATES				3.36	MINIMUM PREMIUM	1185
MAN. RATES	2.46	2.40	2.88	+ 3.36	PRESENT	1060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	8,639	8,606	.099				1			1
2010	16,420	1,274	.007				1			1
2011	8,485	5,674	.066					1		1
2012	5,275	81,746	1,549				1			1
2013	6,010	4,590	.076						1	1
TOTAL	44,829	101,890	.227				3		2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				7,622					143		841
2010				770					504		
2011					525					1,858	3,291
2012				42,144					36,810		2,792
2013					611					673	3,306
TOTAL				50,536	1,136				37,457	2,531	10,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				17,470					273		1,036
2010			98	1,703	21			65	948	13	
2011			172	111	1,300		5	327	305	3,288	3,999
2012		1,614	54,636	75,367	5,612		1,549	47,046	50,908	4,128	3,339
2013		15	1,238	629	814		13	981	518	661	3,637
TOTAL		1,629	56,144	95,280	7,747		1,567	48,419	52,952	8,090	12,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	107,759	164,069	12,011	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,276	-63,326	138	
TOTAL LOSSES		100,743	12,149	
EXPECTED LOSSES	243,869	160,936	18,380	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.225	.027	.252
INDICATED (POST-TEST)	.000	.261	.031	.292
PRES. ON RATE LEVEL	.552	.364	.041	.957
DERIVED BY FORMULA	.541	.359	.041	.941
UNDERLYING PRES. RATE	.544	.359	.041	.944
PROPOSED	.541	.359	.041	.941

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.288
IND. RATES				1.29	MINIMUM PREMIUM	635
MAN. RATES	1.27	1.13	1.23	+ 1.29	PRESENT	620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	710,250	2,713,518	.382			5	15	19	39
2010	739,792	3,236,896	.437			4	15	29	48
2011	782,223	2,777,458	.355			2	13	24	41
2012	815,278	1,074,086	.131	1	1		11	18	29
2013	827,762	2,388,518	.288				9	34	43
TOTAL	3,875,305	12,190,476	.315	1	1	11	63	124	200

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			734,519	328,625	113,842			486,699	499,262	262,493	288,078
2010			728,312	519,889	284,569			604,005	523,876	416,400	159,845
2011	200,000	222,569	398,174	350,790	72,367		508,874	438,210	342,245	101,510	142,719
2012				89,682	145,765				252,715	433,873	152,051
2013				241,576	491,190				339,165	1,045,219	271,368
TOTAL	200,000	222,569	1,861,005	1,530,562	1,107,733		508,874	1,528,914	1,957,263	2,259,495	1,014,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,636,508	753,208	336,858			1,480,051	954,090	570,659	354,912
2010		24,485	1,721,386	1,185,446	749,391		13,478	1,785,847	1,035,417	791,474	183,822
2011	777,095	342,392	967,407	729,302	229,103	131,499	765,006	1,047,243	657,212	219,737	173,404
2012		6,838	243,663	230,223	294,511		16,521	532,497	491,327	645,298	181,853
2013		17,448	1,624,739	811,227	709,250		32,937	2,418,713	1,170,507	1,078,914	298,505
TOTAL	777,095	391,163	6,193,703	3,709,406	2,319,113	131,499	827,942	7,264,351	4,308,553	3,306,082	1,192,496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,585,753	13,643,154	1,192,496			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,922,052	-3,479,401	12,870			
TOTAL LOSSES	9,663,701	10,163,753	1,205,366			
EXPECTED LOSSES	12,168,458	9,416,993	1,317,604			
CREDIBILITY	.36	.99	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.249	.262	.031	.542		
INDICATED (POST-TEST)	.289	.304	.036	.629		
PRES. ON RATE LEVEL	.318	.246	.035	.599		
DERIVED BY FORMULA	.308	.303	.036	.647		
UNDERLYING PRES. RATE	.314	.243	.034	.591		
PROPOSED	.299	.295	.035	.629		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.861
IND. RATES				.86	MINIMUM PREMIUM	525
MAN. RATES	.74	.68	.77	+ .86	PRESENT	495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	101,366	11,736	.011						1	1
2010	111,266	938,603	.843			1				1
2011	109,391	595,633	.544			1		1	7	9
2012	106,265	478,280	.450			1		2	4	7
2013	65,980	150,518	.228						5	5
TOTAL	494,268	2,174,770	.440			3		3	17	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					856					2,016	8,864
2010			559,560					346,628			32,415
2011			91,233	5,315	24,717			273,936	94,945	77,155	28,332
2012			184,700	42,356	42,183			88,100	65,953	24,792	30,196
2013					27,588					96,755	26,175
TOTAL			835,493	47,671	95,344			708,664	160,898	200,718	125,982

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,533					4,383	10,920
2010		8,158	539,564	3,790	11,260		3,378	419,645	4,844	5,714	37,277
2011		4,666	225,472	19,666	70,110		15,126	709,512	205,115	159,033	34,423
2012		18,651	578,900	114,829	105,850		14,136	400,835	113,008	49,544	36,114
2013		588	55,966	28,411	36,837		1,880	141,045	74,664	94,576	28,793
TOTAL		32,063	1,399,902	166,696	226,590		34,520	1,671,037	397,631	313,250	147,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,137,522	1,104,167	147,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,472,393	-417,197	1,329	
TOTAL LOSSES	1,965,129	686,970	148,856	
EXPECTED LOSSES	2,372,487	1,107,161	163,108	
CREDIBILITY	.09	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.398	.139	.030	.567
INDICATED (POST-TEST)	.462	.161	.035	.658
PRES. ON RATE LEVEL	.487	.227	.033	.747
DERIVED BY FORMULA	.485	.211	.034	.730
UNDERLYING PRES. RATE	.480	.224	.033	.737
PROPOSED	.485	.211	.034	.730

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	
IND. RATES				1.00	MINIMUM PREMIUM	560
MAN. RATES	1.06	.89	.96	+ 1.00	PRESENT	545

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	3,801,828	9,326,429	.245	1		17	33	46	97
2010	4,249,351	8,026,868	.188			10	39	49	98
2011	4,387,963	5,953,962	.135			7	40	50	97
2012	4,546,157	2,856,669	.062			2	26	45	73
2013	4,867,700	2,988,309	.061			1	12	72	85
TOTAL	21,852,999	29,152,237	.133	1		37	150	262	450

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	334,414		2,841,274	752,397	182,915			3,333,534	770,305	505,884	605,706
2010			1,994,819	676,119	380,394			2,261,265	948,870	1,131,459	633,942
2011			1,031,782	761,257	370,777			1,370,217	1,094,200	716,268	609,461
2012			211,968	412,874	328,427			123,911	619,938	646,881	512,670
2013			78,498	300,713	707,836			59,737	256,282	1,070,111	515,132
TOTAL	334,414		6,158,341	2,903,360	1,970,349			7,148,664	3,689,595	4,070,603	2,876,911

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	497,274		4,764,273	1,724,492	541,248			7,313,020	1,472,049	1,099,789	746,230
2010		49,715	3,422,290	1,550,878	1,024,666		30,759	4,062,294	1,912,081	2,128,332	729,033
2011		53,317	2,694,428	1,638,717	1,051,781		71,657	3,463,260	2,173,156	1,401,440	740,496
2012		41,829	1,381,337	917,404	712,792		50,325	1,533,061	1,088,080	999,063	613,154
2013	929	35,966	2,401,572	1,122,362	1,022,651	2,263	46,048	2,479,206	1,116,708	1,096,947	566,645
TOTAL	498,203	180,827	14,663,900	6,953,853	4,353,138	2,263	198,789	18,850,841	7,762,074	6,725,571	3,395,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,394,823	25,794,636	3,395,558			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,596,789	-9,339,281	39,143			
TOTAL LOSSES	21,798,034	16,455,355	3,434,701			
EXPECTED LOSSES	26,005,069	25,349,478	3,933,539			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.100	.075	.016	.191		
INDICATED (POST-TEST)	.116	.087	.019	.222		
PRES. ON RATE LEVEL	.121	.118	.018	.257		
DERIVED BY FORMULA	.116	.087	.019	.222		
UNDERLYING PRES. RATE	.119	.116	.018	.253		
PROPOSED	.116	.087	.019	.222		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.304
IND. RATES				.30	MINIMUM PREMIUM	375
MAN. RATES	.36	.32	.33	+ .30	PRESENT	380

+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
2009	39,911	282,014	.706			39,911			1	4	6	11
2010	40,983	1,849,780	4.513			40,983			3	3	8	14
2011	43,040	314,471	.730			43,040			1	1	7	9
2012	43,994	1,168,883	2.656			43,994			2	3	11	16
2013	45,593	255,272	.559			45,593					8	8
TOTAL	213,521	3,870,420	1.813			213,521			7	11	40	58

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			70,622	11,315	14,296			65,495	3,672	69,656	46,958
2010			621,834	63,718	58,311			917,539	82,475	67,389	38,514
2011			90,444	3,000	30,641			126,511	106	31,210	32,559
2012			172,445	48,158	250,537			269,066	146,227	259,352	23,098
2013					103,237					143,581	8,454
TOTAL			955,345	126,191	457,022			1,378,611	232,480	571,188	149,583

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			157,346	25,934	42,302			199,170	7,017	151,432	57,852
2010		15,576	1,045,743	153,141	166,957		14,480	1,816,699	180,866	148,837	44,291
2011		4,636	224,557	16,253	84,609		6,718	310,073	15,868	63,381	39,559
2012		22,678	736,200	223,817	509,296		43,308	1,242,315	328,806	406,249	27,625
2013		2,210	209,417	106,306	137,852		2,802	209,298	110,805	140,347	9,299
TOTAL		45,100	2,373,263	525,451	941,016		67,308	3,777,555	643,362	910,246	178,626

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,263,226	3,020,075	178,626			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,155,671	-1,374,502	2,058			
TOTAL LOSSES	4,107,555	1,645,573	180,684			
EXPECTED LOSSES	4,417,750	3,710,995	211,386			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.924	.771	.085	2.780		
INDICATED (POST-TEST)	2.232	.894	.099	3.225		
PRES. ON RATE LEVEL	2.098	1.763	.100	3.961		
DERIVED BY FORMULA	2.105	1.641	.100	3.846		
UNDERLYING PRES. RATE	2.069	1.738	.099	3.906		
PROPOSED	2.105	1.641	.100	3.846		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.267
IND. RATES				5.27	MINIMUM PREMIUM	1690
MAN. RATES	5.10	4.60	5.09	+ 5.27	PRESENT	1650

+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
2009	358,220	522,782	.145			358,220				6	5	11
2010	416,816	1,560,591	.374			416,816			3	1	9	13
2011	486,433	1,042,566	.214			486,433			3	1	6	10
2012	466,113	158,375	.033			466,113				2	3	5
2013	499,002	753,157	.150			499,002			1	3	10	14
TOTAL	2,226,584	4,037,471	.181			2,226,584			7	13	33	53

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				129,484	17,362				271,626	54,075	50,235
2010			588,371	23,711	47,747			608,160	24,466	189,807	78,329
2011			261,445	15,000	96,542			197,469		450,512	21,598
2012				43,378	12,393				42,740	9,432	50,432
2013			84,941	123,064	99,643			67,649	150,502	182,751	44,607
TOTAL			934,757	334,637	273,687			873,278	489,334	886,577	245,201

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				296,777	51,375				519,077	117,560	61,890
2010		17,672	1,177,803	64,741	142,720		12,565	1,583,974	77,925	366,048	90,078
2011		13,479	654,510	61,320	264,710		11,295	554,530	90,426	809,780	26,242
2012		1,937	67,068	83,510	29,802		1,944	59,178	62,193	18,207	60,317
2013	1,005	18,823	720,785	272,552	172,190	2,563	26,914	938,720	320,586	212,736	49,068
TOTAL	1,005	51,911	2,620,166	778,900	660,797	2,563	52,718	3,136,402	1,070,207	1,524,331	287,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,864,765	4,034,235	287,595			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,525,788	-1,083,408	3,792			
TOTAL LOSSES	4,338,977	2,950,827	291,387			
EXPECTED LOSSES	3,161,749	2,961,357	378,519			
CREDIBILITY	.25	.68	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.195	.133	.013	.341		
INDICATED (POST-TEST)	.226	.154	.015	.395		
PRES. ON RATE LEVEL	.144	.135	.017	.296		
DERIVED BY FORMULA	.165	.148	.016	.329		
UNDERLYING PRES. RATE	.142	.133	.017	.292		
PROPOSED	.165	.148	.016	.329		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.450
IND. RATES				.45	MINIMUM PREMIUM	415
MAN. RATES	.56	.40	.38	+ .45	PRESENT	390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	371,597	869,958	.234	1		1	2	1	5	
2010	376,997	145,671	.038				1	3	4	
2011	391,230	706,488	.180			1	4	3	5	
2012	391,117	292,015	.074				3	3	6	
2013	396,654	277,960	.070				2	3	5	
TOTAL	1,927,595	2,292,092	.119	1		2	12	10	25	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	280,560		137,001	19,415	12,997	35,000		312,986	25,383		46,616
2010				19,724	33,172				55,113	18,651	19,011
2011			162,812	103,014				287,259	104,502		48,901
2012				40,659	27,732				110,356	91,170	22,098
2013				87,322	10,483				118,270	30,334	31,551
TOTAL	280,560		299,813	270,134	84,384	35,000		600,245	413,624	140,155	168,177

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009	417,193		279,575	44,500	38,458	81,550		871,768	48,507		57,431
2010			6,751	46,464	82,298			9,119	105,056	35,256	21,863
2011		8,646	424,923	212,538	20,847		15,582	724,838	210,387	23,701	59,415
2012		2,198	76,952	86,005	59,175		5,886	185,068	182,426	142,024	26,429
2013		2,722	248,392	121,194	33,300		4,973	356,340	150,328	49,619	34,706
TOTAL	417,193	13,566	1,036,593	510,701	234,078	81,550	26,441	2,147,133	696,704	250,600	199,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,722,476	1,692,083	199,844			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-897,117	-487,478	2,578			
TOTAL LOSSES	2,825,359	1,204,605	202,422			
EXPECTED LOSSES	1,831,215	1,310,765	269,864			
CREDIBILITY	.23	.62	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.147	.062	.011	.220		
INDICATED (POST-TEST)	.171	.072	.013	.256		
PRES. ON RATE LEVEL	.097	.069	.014	.180		
DERIVED BY FORMULA	.114	.071	.013	.198		
UNDERLYING PRES. RATE	.095	.068	.014	.177		
PROPOSED	.114	.071	.013	.198		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.271
IND. RATES				.27	MINIMUM PREMIUM	365
MAN. RATES	.21	.19	.23	+ .27	PRESENT	350

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	678,970	3,794,505	.558			7	18	28	53
2010	718,067	2,306,490	.321			2	13	28	43
2011	734,489	3,122,244	.425			7	16	24	47
2012	767,361	2,949,232	.384			7	12	24	43
2013	821,593	1,706,811	.207			1	7	41	49
TOTAL	3,720,480	13,879,282	.373			1	66	145	235

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			976,583	388,845	104,409			1,375,884	560,604	223,778	164,402
2010			276,580	210,182	279,137			198,979	580,489	447,233	313,890
2011			1,069,966	341,895	168,441			757,146	244,479	280,079	260,238
2012			1,050,370	149,751	487,780			354,775	302,675	344,341	259,540
2013	41,037			230,084	311,564	127,706			194,952	538,498	262,970
TOTAL	41,037		3,373,499	1,320,757	1,351,331	127,706		2,686,784	1,883,199	1,833,929	1,261,040

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,832,994	891,233	308,947			3,383,712	1,071,313	486,494	202,543
2010		9,416	685,000	493,109	706,729		4,528	684,185	1,131,352	833,717	360,974
2011		54,715	2,664,915	762,310	534,453		40,562	1,907,056	543,791	555,309	316,189
2012		105,695	3,292,695	555,155	852,997		60,891	1,749,021	565,591	461,350	310,410
2013	100,796	13,268	1,230,521	611,729	466,875	200,852	17,712	1,299,457	624,755	559,274	289,267
TOTAL	100,796	183,094	9,706,125	3,313,536	2,870,001	200,852	123,693	9,023,431	3,936,802	2,896,144	1,479,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,337,991	13,016,483	1,479,383			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,636,678	-4,332,402	13,977			
TOTAL LOSSES	11,701,313	8,684,081	1,493,360			
EXPECTED LOSSES	15,700,425	11,719,512	1,413,782			
CREDIBILITY	.35	.96	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.315	.233	.040	.588		
INDICATED (POST-TEST)	.365	.270	.046	.681		
PRES. ON RATE LEVEL	.428	.319	.039	.786		
DERIVED BY FORMULA	.406	.272	.046	.724		
UNDERLYING PRES. RATE	.422	.315	.038	.775		
PROPOSED	.406	.272	.046	.724		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.991
IND. RATES				.99	MINIMUM PREMIUM	555
MAN. RATES	.85	.81	1.01	+ .99	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	26,504	163,531	.617				2	3	5
2010	28,051	216,045	.770			1	2	3	6
2011	31,472	482,896	1.534			1	2	11	14
2012	33,882	484,536	1.430				7	9	16
2013	36,550	355,248	.971				2	15	17
TOTAL	156,459	1,702,256	1.088			2	15	41	58

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				57,763	5,886				50,278	16,881	32,723
2010			68,590	8,488	5,285			85,172	1,861	10,524	36,125
2011			81,722	32,803	67,524			113,579	30,972	87,850	68,446
2012				167,961	53,248				169,299	50,939	43,089
2013				52,343	71,057				34,500	168,875	28,473
TOTAL			150,312	319,358	203,000			198,751	286,910	335,069	208,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				132,393	17,417				96,081	36,700	40,315
2010		2,336	156,149	20,311	16,479		1,936	242,036	7,050	22,407	41,544
2011		4,521	229,187	83,203	177,022		6,335	300,767	79,225	164,337	83,162
2012		7,678	264,290	325,892	125,577		7,810	240,972	250,793	91,412	51,534
2013		3,026	280,274	139,343	106,442		4,566	337,237	167,331	170,897	31,320
TOTAL		17,561	929,900	701,142	442,937		20,647	1,121,012	600,480	485,753	247,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,089,120	2,230,312	247,875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-668,708	-363,320	2,306	
TOTAL LOSSES	1,420,412	1,866,992	250,181	
EXPECTED LOSSES	1,386,227	993,515	225,301	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.908	1.193	.160	2.261
INDICATED (POST-TEST)	1.053	1.384	.186	2.623
PRES. ON RATE LEVEL	.899	.644	.146	1.689
DERIVED BY FORMULA	.905	.733	.151	1.789
UNDERLYING PRES. RATE	.886	.635	.144	1.665
PROPOSED	.905	.733	.151	1.789

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.45	MINIMUM PREMIUM	945
MAN. RATES	1.84	1.74	2.17	+ 2.45	PRESENT	870

+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
2009	33,923	170,748	.503			33,923					6	6
2010	34,890	1,832,318	5.251			34,890			2	5	3	10
2011	34,773	568,412	1.634			34,773				1	8	9
2012	38,788	218,572	.563			38,788				2	9	11
2013	39,655	166,490	.419			39,655				1	7	8
TOTAL	182,029	2,956,540	1.624			182,029			2	9	33	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					8,080					51,546	111,122
2010			318,021	144,075	1,275			967,630	240,141	8,869	152,307
2011				51,226	71,837				41,571	234,258	169,520
2012				10,998	13,829				31,129	52,067	110,549
2013				1,550	5,626				400	42,147	116,767
TOTAL			318,021	207,849	100,647			967,630	313,241	388,887	660,265

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					23,909					112,062	136,902
2010		5,645	391,732	321,328	14,881		9,068	1,159,041	465,478	37,690	175,153
2011		580	46,074	117,487	181,183		723	57,147	112,712	416,581	205,967
2012		731	26,341	26,299	28,265		2,022	64,925	60,076	77,527	132,217
2013		165	15,449	7,748	7,853		837	62,498	32,959	41,263	128,444
TOTAL		7,121	479,596	472,862	256,091		12,650	1,343,611	671,225	685,123	778,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,842,978	2,085,301	778,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-785,881	-586,823	4,775	
TOTAL LOSSES	1,057,097	1,498,478	783,458	
EXPECTED LOSSES	1,616,416	1,587,294	484,196	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.581	.823	.430	1.834
INDICATED (POST-TEST)	.674	.955	.499	2.128
PRES. ON RATE LEVEL	.901	.884	.270	2.055
DERIVED BY FORMULA	.890	.893	.302	2.085
UNDERLYING PRES. RATE	.888	.872	.266	2.026
PROPOSED	.890	.893	.302	2.085

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.86	MINIMUM PREMIUM	1055
MAN. RATES	2.45	2.30	2.64	+ 2.86	PRESENT	995

+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
2009	170,945	6,621,283	3.873				170,945		1	10	28	59	98
2010	158,568	5,220,809	3.292				158,568			7	24	64	95
2011	162,779	4,761,646	2.925				162,779			6	19	70	95
2012	186,876	3,575,085	1.913				186,876			5	18	67	90
2013	188,478	3,688,165	1.956				188,478			1	12	119	132
TOTAL	867,646	23,866,988	2.751				867,646		1	29	101	379	510

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009		286,738	1,654,871	485,706	110,445		292,395	2,346,046	603,411	404,247	437,424
2010			1,114,373	469,976	248,746			2,106,355	560,297	406,587	314,475
2011			881,816	478,202	352,615			1,403,271	758,626	648,971	238,145
2012			532,051	364,087	359,617			588,806	846,114	542,145	342,265
2013			101,196	238,499	872,317			111,180	292,243	1,717,624	355,106
TOTAL		286,738	4,284,307	2,036,470	1,943,740		292,395	6,555,658	3,060,691	3,719,574	1,687,415

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009		666,196	2,795,913	1,113,240	326,809		330,159	4,984,640	1,153,119	878,834	538,906
2010		25,054	1,748,357	1,072,260	660,519		27,874	3,578,248	1,123,876	799,002	361,647
2011		41,754	2,102,026	1,061,245	972,358		63,995	3,069,357	1,553,919	1,258,395	289,346
2012		66,589	2,132,149	875,595	796,540		112,687	3,270,634	1,434,022	909,426	409,349
2013	1,198	41,234	2,626,500	1,216,900	1,231,758	4,210	73,551	3,727,292	1,668,680	1,742,504	390,616
TOTAL	1,198	840,827	11,404,945	5,339,240	3,987,984	4,210	608,266	18,630,171	6,933,616	5,588,161	1,989,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,489,617	21,849,001	1,989,864			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,113,552	-5,619,773	19,050			
TOTAL LOSSES	21,376,065	16,229,228	2,008,914			
EXPECTED LOSSES	20,710,710	15,175,128	1,934,850			
CREDIBILITY	.13	.37	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.464	1.870	.232	4.566		
INDICATED (POST-TEST)	2.858	2.169	.269	5.296		
PRES. ON RATE LEVEL	2.421	1.774	.226	4.421		
DERIVED BY FORMULA	2.478	1.920	.243	4.641		
UNDERLYING PRES. RATE	2.387	1.749	.223	4.359		
PROPOSED	2.478	1.920	.243	4.641		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.355
IND. RATES				6.36	MINIMUM PREMIUM	1980
MAN. RATES	5.66	5.06	5.68	+ 6.36	PRESENT	1810

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	354,502	2,446,219	.690			2	5	48	55
2010	340,743	2,321,060	.681			6	6	28	40
2011	374,535	1,809,017	.483			5	3	40	48
2012	379,780	2,178,226	.573			5	3	49	57
2013	391,763	1,612,103	.411			2	3	63	68
TOTAL	1,841,323	10,366,625	.563			20	20	228	268

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			667,155	47,567	270,066			770,129	127,925	365,497	197,880
2010			1,031,746	110,828	86,576			530,466	177,046	229,250	155,148
2011			749,192	28,414	207,489			228,571	43,077	461,377	90,897
2012			671,782	34,859	348,953			353,777	58,957	531,378	178,520
2013			198,300	93,497	294,733			183,355	163,726	558,949	119,543
TOTAL			3,318,175	315,165	1,207,817			2,066,298	570,731	2,146,451	741,988

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			746,293	109,024	799,127			1,246,417	244,465	794,589	243,789
2010		32,107	2,148,343	267,424	260,725		10,259	1,321,690	364,584	437,649	178,420
2011		38,294	1,846,388	132,009	586,117		13,183	647,884	171,746	833,216	110,440
2012		63,403	1,986,936	292,987	743,048		49,392	1,432,480	304,666	787,114	213,510
2013	2,184	37,552	1,271,944	452,872	440,148	6,238	60,227	1,916,728	650,991	595,176	131,497
TOTAL	2,184	171,356	7,999,904	1,254,316	2,829,165	6,238	133,061	6,565,199	1,736,452	3,447,744	877,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,877,942	9,267,677	877,656			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,191,644	-3,084,542	9,657			
TOTAL LOSSES	9,686,298	6,183,135	887,313			
EXPECTED LOSSES	10,606,022	8,322,780	994,314			
CREDIBILITY	.22	.60	.64			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.526	.336	.048	.910		
INDICATED (POST-TEST)	.610	.390	.056	1.056		
PRES. ON RATE LEVEL	.584	.458	.055	1.097		
DERIVED BY FORMULA	.590	.417	.056	1.063		
UNDERLYING PRES. RATE	.576	.452	.054	1.082		
PROPOSED	.590	.417	.056	1.063		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.455
IND. RATES				1.46	MINIMUM PREMIUM	680
MAN. RATES	1.50	1.33	1.41	+ 1.46	PRESENT	665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	87,902	224,441	.255				1	1		2
2010	81,116	2,769	.003							
2011	98,438	5,717	.005							
2012	102,570	213,479	.208			1		1		2
2013	108,285	360,271	.332							
TOTAL	478,311	806,677	.169			1	1	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				58,073	15,000				140,862	4,246	6,260
2010											2,769
2011			106,797					61,921		20,000	5,717
2012					12,500						12,261
2013											360,271
TOTAL			106,797	58,073	27,500			61,921	140,862	24,246	387,278

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				133,103	44,385				269,187	9,231	7,712
2010											3,184
2011			292,590	16,906	34,898		8,018	223,726	16,157	33,285	6,946
2012		9,567									14,664
2013											396,298
TOTAL		9,567	292,590	150,009	79,283		8,018	223,726	285,344	42,516	428,804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	533,901	557,152	428,804			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-186,215	-110,660	481			
TOTAL LOSSES	347,686	446,492	429,285			
EXPECTED LOSSES	382,649	301,336	47,832			
CREDIBILITY	.09	.25	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.073	.093	.090	.256		
INDICATED (POST-TEST)	.085	.108	.104	.297		
PRES. ON RATE LEVEL	.081	.064	.010	.155		
DERIVED BY FORMULA	.081	.075	.034	.190		
UNDERLYING PRES. RATE	.080	.063	.010	.153		
PROPOSED	.081	.075	.034	.190		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.260
IND. RATES				.26	MINIMUM PREMIUM	365
MAN. RATES	.19	.18	.20	+ .26	PRESENT	345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	59,049	275,280	.466				2	6	8
2010	59,508	39,316	.066						
2011	58,067	17,110	.029						
2012	62,346	33,284	.053						
2013	61,836	114,633	.185				1	2	3
TOTAL	300,806	479,623	.159				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				64,374	24,337				118,356	65,599	2,614
2010											39,316
2011											17,110
2012											33,284
2013				51,783	6,368				17,431	24,308	14,743
TOTAL				116,157	30,705				135,787	89,907	107,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				147,545	72,014				226,178	142,612	3,220
2010											45,213
2011											20,789
2012											39,808
2013		1,615	147,604	72,025	19,948		1,113	81,432	37,462	26,702	16,217
TOTAL		1,615	147,604	219,570	91,962		1,113	81,432	263,640	169,314	125,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	231,764	744,486	125,247			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-427,005	-236,292	1,697			
TOTAL LOSSES		508,194	126,944			
EXPECTED LOSSES	872,336	634,700	177,476			
CREDIBILITY	.07	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.169	.042	.211		
INDICATED (POST-TEST)	.000	.196	.049	.245		
PRES. ON RATE LEVEL	.294	.214	.060	.568		
DERIVED BY FORMULA	.273	.211	.058	.542		
UNDERLYING PRES. RATE	.290	.211	.059	.560		
PROPOSED	.273	.211	.058	.542		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.742
IND. RATES				.74	MINIMUM PREMIUM	490
MAN. RATES	.78	.69	.73	+ .74	PRESENT	485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	16,366	92,283	.563				2	4	6
2010	15,672	780,606	4.980			1	9	13	23
2011	14,572	575,881	3.951			1	4	13	18
2012	12,405	346,473	2.793				6	8	14
2013	11,840	483,713	4.085			1	1	4	6
TOTAL	70,855	2,278,956	3.216			3	22	42	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				17,123	2,944				13,175	25,518	33,523
2010			156,223	191,500	13,978			78,705	230,369	50,863	58,968
2011			124,017	80,324	13,251			140,663	87,639	40,764	89,223
2012				98,697	2,963				167,923	35,335	41,555
2013			84,137	69,039	10,608			100,454	149,239	39,455	30,781
TOTAL			364,377	456,683	43,744			319,822	648,345	191,935	254,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				39,245	8,711				25,178	55,476	41,300
2010		5,319	377,719	427,136	47,035		1,790	257,756	439,717	101,268	67,813
2011		6,694	331,750	168,448	48,978		8,003	379,474	174,979	85,688	108,406
2012		3,827	130,550	177,918	18,892		7,558	231,678	243,789	69,075	49,700
2013	996	15,230	396,680	111,903	41,148	3,803	32,660	857,506	216,435	76,530	33,859
TOTAL	996	31,070	1,236,699	924,650	164,764	3,803	50,011	1,726,414	1,100,098	388,037	301,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,048,993	2,577,549	301,078			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-432,678	-557,335	2,019			
TOTAL LOSSES	2,616,315	2,020,214	303,097			
EXPECTED LOSSES	860,889	1,458,196	236,655			
CREDIBILITY	.02	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.692	2.851	.428	6.971		
INDICATED (POST-TEST)	4.283	3.307	.496	8.086		
PRES. ON RATE LEVEL	1.232	2.087	.339	3.658		
DERIVED BY FORMULA	1.293	2.172	.350	3.815		
UNDERLYING PRES. RATE	1.215	2.058	.334	3.607		
PROPOSED	1.293	2.172	.350	3.815		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.224
IND. RATES				5.22	MINIMUM PREMIUM	1680
MAN. RATES	4.24	4.07	4.70	+ 5.22	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	258,702	708,622	.273			1	6	7	14	
2010	257,408	524,438	.203				2	7	9	
2011	264,802	1,268,469	.479			1	7	9	18	
2012	274,808	846,885	.308	1			4	4	9	
2013	273,078	648,338	.237	1			4	11	15	
TOTAL	1,328,798	3,996,752	.301	2		2	23	38	65	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			65,489	111,360	43,734			91,101	210,538	33,657	152,743
2010				79,376	92,686				134,498	47,710	170,168
2011	3,500		81,553	145,457	143,307			367,955	197,772	170,859	158,066
2012	317,175			126,290	8,568	1			231,452	44,190	119,209
2013				79,507	143,601				78,837	234,475	111,918
TOTAL	320,675		147,042	541,990	431,896	1		459,056	853,097	530,891	712,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			145,909	255,236	129,409			277,038	402,338	73,170	188,179
2010			21,941	183,480	230,613			22,474	256,542	90,019	195,693
2011	13,227	4,420	253,052	323,309	369,530		15,852	761,612	404,031	329,994	192,050
2012	583,712	5,008	171,207	229,955	33,413	2	10,356	317,173	334,551	88,796	142,574
2013		5,360	498,103	248,392	209,320		7,479	549,834	265,536	242,502	123,110
TOTAL	596,939	14,788	1,090,212	1,240,372	972,285	2	33,687	1,928,131	1,662,998	824,481	841,606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,663,759	4,700,136	841,606			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,561,678	-1,486,900	8,260			
TOTAL LOSSES	2,102,081	3,213,236	849,866			
EXPECTED LOSSES	3,189,115	3,999,682	863,718			
CREDIBILITY	.18	.49	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.158	.242	.064	.464		
INDICATED (POST-TEST)	.183	.281	.074	.538		
PRES. ON RATE LEVEL	.244	.305	.066	.615		
DERIVED BY FORMULA	.233	.293	.070	.596		
UNDERLYING PRES. RATE	.240	.301	.065	.606		
PROPOSED	.233	.293	.070	.596		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.816
IND. RATES				.82	MINIMUM PREMIUM	510
MAN. RATES	.72	.70	.79	+ .82	PRESENT	500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	4,062	159,453	3.925			1	1			2
2010	3,776	39,234	1.039				1		1	2
2011	4,058	9,898	.243							
2012	4,971	119,204	2.397						2	2
2013	4,936	35,654	.722						1	1
TOTAL	21,803	363,443	1.667			1	2		4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			107,407	15,341				29,495	2,890		4,320
2010				5,453	137				15,042	4,615	13,987
2011											9,898
2012					63,100					52,644	3,460
2013					18,170					14,838	2,646
TOTAL			107,407	20,794	81,407			29,495	17,932	72,097	34,311

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			239,303	35,162				89,694	5,523		5,322
2010			709	12,070	486			2,439	28,639	8,761	16,085
2011											12,026
2012		1,473	55,150	30,240	122,323		725	25,417	17,212	74,860	4,138
2013		390	36,859	18,713	24,265		290	21,636	11,447	14,502	2,911
TOTAL		1,863	332,021	96,185	147,074		1,015	139,186	62,821	98,123	40,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	474,085	404,203	40,482			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-137,154	-99,285	256			
TOTAL LOSSES	336,931	304,918	40,738			
EXPECTED LOSSES	283,220	270,575	25,291			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.545	1.399	.187	3.131		
INDICATED (POST-TEST)	1.792	1.623	.217	3.632		
PRES. ON RATE LEVEL	1.317	1.259	.118	2.694		
DERIVED BY FORMULA	1.322	1.270	.121	2.713		
UNDERLYING PRES. RATE	1.299	1.241	.116	2.656		
PROPOSED	1.322	1.270	.121	2.713		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.108
IND. RATES				4.11	MINIMUM PREMIUM	1385
MAN. RATES	3.46	3.32	3.95	+ 4.11	PRESENT	1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	8,993	24,231	.269						2	2
2010	8,726	8,277	.094							
2011	9,489	14,851	.156						1	1
2012	10,927	13,291	.121							
2013	9,673	107,816	1.114						1	1
TOTAL	47,808	168,466	.352						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					6,560					14,112	3,559
2010					476					154	8,277
2011											14,221
2012											13,291
2013					24,857					76,449	6,510
TOTAL					31,893					90,715	45,858

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					19,411					30,680	4,385
2010											9,519
2011			157	100	1,181			28	26	273	17,279
2012											15,896
2013		531	50,424	25,596	33,192		1,490	111,441	58,993	74,724	7,161
TOTAL		531	50,581	25,696	53,784		1,490	111,469	59,019	105,677	54,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	164,071	244,176	54,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-134,062	-77,505	619	
TOTAL LOSSES	30,009	166,671	54,859	
EXPECTED LOSSES	275,853	210,355	64,063	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.063	.349	.115	.527
INDICATED (POST-TEST)	.073	.405	.133	.611
PRES. ON RATE LEVEL	.585	.446	.136	1.167
DERIVED BY FORMULA	.575	.444	.136	1.155
UNDERLYING PRES. RATE	.577	.440	.134	1.151
PROPOSED	.575	.444	.136	1.155

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.581
IND. RATES				1.58	MINIMUM PREMIUM	715
MAN. RATES	1.34	1.28	1.50	+ 1.58	PRESENT	690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	6,453	9,637	.149			6,453				1	1	2
2010	6,532	6,024	.092			6,532						
2011	6,735	15,091	.224			6,735					1	1
2012	6,680	159,443	2.386			6,680			1	1		2
2013	6,972	16,480	.236			6,972					1	1
TOTAL	33,372	206,675	.619			33,372				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				2,963	622				705	1,582	3,765
2010											6,024
2011					7,248					2,823	5,020
2012				45,813	10,203				68,198	9,321	25,908
2013					283					1,669	14,528
TOTAL				48,776	18,356				68,903	15,395	55,245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				6,791	1,840				1,347	3,439	4,638
2010											6,928
2011		26	2,389	1,529	17,988		5	493	464	4,995	6,099
2012		1,980	68,309	86,815	25,874		2,999	91,666	97,366	20,902	30,986
2013		5	573	292	379		30	2,430	1,288	1,631	15,981
TOTAL		2,011	71,271	95,427	46,081		3,034	94,589	100,465	30,967	64,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	170,905	272,940	64,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-179,447	-70,536	346	
TOTAL LOSSES		202,404	64,978	
EXPECTED LOSSES	366,091	189,553	36,042	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.607	.195	.802
INDICATED (POST-TEST)	.000	.704	.226	.930
PRES. ON RATE LEVEL	1.113	.576	.109	1.798
DERIVED BY FORMULA	1.091	.581	.114	1.786
UNDERLYING PRES. RATE	1.097	.568	.108	1.773
PROPOSED	1.091	.581	.114	1.786

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.45	MINIMUM PREMIUM	945
MAN. RATES	2.48	2.15	2.31	+ 2.45	PRESENT	910

+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
2009	19,297	238,789	1.237			19,297				3	2	5
2010	17,407	226,594	1.301			17,407				4	6	10
2011	20,246	160,450	.792			20,246				4	1	5
2012	15,910	177,876	1.118			15,910				1	3	4
2013	15,362	61,446	.399			15,362					2	2
TOTAL	88,222	865,155	.981			88,222				12	14	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				12,384	59,512				54,594	84,191	28,108
2010				67,867	11,899				62,333	46,851	37,644
2011				28,377	563				54,493	181	76,836
2012				50,584	11,367				42,156	50,500	23,269
2013					11,456					35,992	13,998
TOTAL				159,212	94,797				213,576	217,715	179,855

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				28,385	176,096				104,329	183,031	34,629
2010			10,127	151,097	31,184			12,959	120,703	86,576	43,291
2011		170	12,594	56,800	3,013		324	20,994	97,369	3,117	93,356
2012		2,188	75,515	95,909	28,766		2,449	78,268	74,810	76,537	27,829
2013		246	23,237	11,794	15,298		702	52,461	27,769	35,181	15,398
TOTAL		2,604	121,473	343,985	254,357		3,475	164,682	424,980	384,442	214,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	292,234	1,407,764	214,503	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,285,141	-827,996	2,105	
TOTAL LOSSES		579,768	216,608	
EXPECTED LOSSES	2,564,613	2,190,552	240,846	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.657	.246	.903
INDICATED (POST-TEST)	.000	.762	.285	1.047
PRES. ON RATE LEVEL	2.948	2.518	.277	5.743
DERIVED BY FORMULA	2.860	2.378	.278	5.516
UNDERLYING PRES. RATE	2.907	2.483	.273	5.663
PROPOSED	2.860	2.378	.278	5.516

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.554
IND. RATES				7.55	MINIMUM PREMIUM	2000
MAN. RATES	7.22	6.64	7.38	+ 7.55	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	122,143	3,992,414	3.268			9	13	35	57
2010	119,715	1,972,017	1.647			2	16	36	54
2011	121,696	1,759,004	1.445			1	12	32	45
2012	126,583	1,616,544	1.277			2	9	34	45
2013	133,710	2,641,503	1.975			1	22	53	77
TOTAL	623,847	11,981,482	1.921			1	15	190	278

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,226,849	287,114	270,321			1,315,583	416,492	361,124	114,931
2010			419,676	226,494	166,246			410,431	262,817	334,473	151,880
2011			93,005	296,575	195,251			243,191	329,449	369,665	231,868
2012			186,817	167,022	198,656			253,308	206,941	426,724	177,076
2013	3,500		155,917	421,362	328,039			118,632	512,295	979,390	122,368
TOTAL	3,500		2,082,264	1,398,567	1,158,513			2,341,145	1,727,994	2,471,376	798,123

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,427,190	658,066	799,880			3,520,617	795,915	785,083	141,595
2010		13,031	911,895	521,183	433,926		8,520	1,127,330	531,147	627,730	174,662
2011		7,160	413,175	637,494	510,070		15,478	777,096	669,442	686,584	281,720
2012		27,186	882,879	412,988	425,991		46,143	1,346,219	465,033	649,824	211,783
2013	10,430	42,827	2,100,861	885,368	538,233	4,457	68,001	3,183,270	1,297,129	1,008,481	134,605
TOTAL	10,430	90,204	6,736,000	3,115,099	2,708,100	4,457	138,142	9,954,532	3,758,666	3,757,702	944,365

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,933,765	13,339,567	944,365			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,936,507	-3,948,155	8,724			
TOTAL LOSSES	8,997,258	9,391,412	953,089			
EXPECTED LOSSES	16,201,308	10,617,876	898,340			
CREDIBILITY	.11	.29	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.442	1.505	.153	3.100		
INDICATED (POST-TEST)	1.673	1.746	.177	3.596		
PRES. ON RATE LEVEL	2.634	1.726	.146	4.506		
DERIVED BY FORMULA	2.528	1.732	.156	4.416		
UNDERLYING PRES. RATE	2.597	1.702	.144	4.443		
PROPOSED	2.528	1.732	.156	4.416		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.047
IND. RATES				6.05	MINIMUM PREMIUM	1900
MAN. RATES	5.95	5.40	5.79	+ 6.05	PRESENT	1840

+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
2009	39,221	565,343	1.441			39,221				8	17	25
2010	41,913	1,410,124	3.364			41,913			2	3	18	23
2011	44,016	915,352	2.079			44,016			1	8	11	20
2012	45,194	1,344,271	2.974			45,194			2	12	14	28
2013	49,293	493,637	1.001			49,293			1	2	10	13
TOTAL	219,637	4,728,727	2.153			219,637			6	33	70	109

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				121,706	93,326				148,852	98,164	103,295
2010			543,046	25,868	76,764			459,274	156,063	120,455	28,654
2011			96,594	175,667	21,398			130,708	346,002	90,815	54,168
2012			162,183	280,750	47,768			355,658	370,443	73,804	53,665
2013			140,000	38,902	69,075			1,016	45,141	137,513	61,990
TOTAL			941,823	642,893	308,331			946,656	1,066,501	520,751	301,772

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				278,950	276,151				284,455	213,408	127,259
2010		12,729	854,777	69,701	207,475		5,965	773,825	310,983	232,568	32,952
2011		5,930	311,489	359,450	72,092		9,110	463,684	643,858	186,846	65,814
2012		24,535	791,580	539,920	144,586		54,543	1,558,287	583,596	170,246	64,183
2013	1,656	24,291	568,591	143,990	120,524	39	4,624	323,712	154,823	142,161	68,189
TOTAL	1,656	67,485	2,526,437	1,392,011	820,828	39	74,242	3,119,508	1,977,715	945,229	358,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,789,367	5,135,783	358,397			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,899,929	-1,643,145	2,801			
TOTAL LOSSES	3,889,438	3,492,638	361,198			
EXPECTED LOSSES	3,911,735	4,454,238	281,135			
CREDIBILITY	.05	.15	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.771	1.590	.164	3.525		
INDICATED (POST-TEST)	2.054	1.844	.190	4.088		
PRES. ON RATE LEVEL	1.806	2.057	.130	3.993		
DERIVED BY FORMULA	1.818	2.025	.139	3.982		
UNDERLYING PRES. RATE	1.781	2.028	.128	3.937		
PROPOSED	1.823	2.031	.139	3.993		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.468
IND. RATES				5.47	MINIMUM PREMIUM	1745
MAN. RATES	4.65	4.36	5.13	+ 5.47	PRESENT	1665

+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
2009	39,519	268,626	.679			39,519				3	15	18
2010	33,405	1,213,553	3.632			33,405			1	9	14	24
2011	42,737	1,076,866	2.519			42,737		1		11	12	24
2012	55,196	480,022	.869			55,196				5	12	17
2013	42,955	198,433	.461			42,955				1	8	9
TOTAL	213,812	3,237,500	1.514			213,812		2		29	61	92

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				37,269	43,301				27,026	88,502	72,528
2010			124,525	150,828	116,803			143,953	372,497	269,305	35,642
2011			75,951	234,811	50,299			45,734	485,862	74,239	109,970
2012				121,659	13,177				123,651	116,630	104,905
2013				21,348	26,652				34,992	75,826	39,615
TOTAL			200,476	565,915	250,232			189,687	1,044,028	624,502	362,660

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				85,420	128,128				51,647	192,403	89,354
2010		4,238	314,391	345,529	297,859		3,274	483,198	725,221	503,560	40,989
2011		5,377	298,217	482,833	145,277		5,458	310,009	883,869	159,205	133,614
2012		4,942	169,245	223,875	41,726		6,799	214,363	209,130	179,711	125,466
2013		1,177	109,600	54,431	40,304		2,772	202,875	96,054	80,020	43,577
TOTAL		15,734	891,453	1,192,088	653,294		18,303	1,210,445	1,965,921	1,114,899	433,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,135,935	4,926,202	433,000			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,856,172	-1,546,313	3,632			
TOTAL LOSSES	279,763	3,379,889	436,632			
EXPECTED LOSSES	3,846,478	4,250,582	369,895			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.131	1.581	.204	1.916		
INDICATED (POST-TEST)	.152	1.834	.237	2.223		
PRES. ON RATE LEVEL	1.825	2.016	.175	4.016		
DERIVED BY FORMULA	1.741	1.991	.184	3.916		
UNDERLYING PRES. RATE	1.799	1.988	.173	3.960		
PROPOSED	1.741	1.991	.184	3.916		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	5.362
IND. RATES				5.36	MINIMUM PREMIUM	1715
MAN. RATES	4.83	4.60	5.16	+ 5.36	PRESENT	1670

+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
2009	203,870	2,053,947	1.007			203,870			1	20	50	71
2010	224,480	2,405,722	1.071			224,480			3	24	52	79
2011	224,007	2,115,861	.944			224,007			2	16	52	70
2012	226,714	1,867,726	.823			226,714			2	19	54	75
2013	237,364	1,927,291	.811			237,364				14	56	70
TOTAL	1,116,435	10,370,547	.929			1,116,435			8	93	264	365

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			80,645	216,356	178,752			189,979	434,339	717,349	236,527
2010			322,182	413,867	104,216			443,125	465,786	360,760	295,786
2011			167,750	308,621	234,397			225,036	369,923	451,986	358,148
2012			180,142	291,619	76,201			99,729	533,507	379,070	307,458
2013				205,858	271,722				525,959	605,225	318,527
TOTAL			750,719	1,436,321	865,288			957,869	2,329,514	2,514,390	1,516,446

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			178,585	495,889	528,429			574,216	830,023	1,518,056	291,401
2010		9,897	720,408	928,733	281,859		8,736	1,183,249	915,268	681,053	340,154
2011		11,087	607,504	672,950	614,850		14,940	763,426	753,740	833,124	435,150
2012		28,573	919,785	576,452	204,518		40,082	1,209,682	877,232	606,654	367,720
2013		11,712	1,086,644	540,073	408,305		31,279	2,270,261	1,031,438	680,396	350,380
TOTAL		61,269	3,512,926	3,214,097	2,037,961		95,037	6,000,834	4,407,701	4,319,283	1,784,805

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,670,066	13,979,042	1,784,805			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,122,029	-4,623,549	17,979			
TOTAL LOSSES	5,548,037	9,355,493	1,802,784			
EXPECTED LOSSES	8,462,577	12,470,579	1,853,282			
CREDIBILITY	.16	.43	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.497	.838	.161	1.496		
INDICATED (POST-TEST)	.577	.972	.187	1.736		
PRES. ON RATE LEVEL	.769	1.133	.168	2.070		
DERIVED BY FORMULA	.738	1.064	.177	1.979		
UNDERLYING PRES. RATE	.758	1.117	.166	2.041		
PROPOSED	.738	1.064	.177	1.979		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.710
IND. RATES				2.71	MINIMUM PREMIUM	1015
MAN. RATES	2.84	2.49	2.66	+ 2.71	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	51,924	382,531	.736				3	11	14
2010	53,300	549,273	1.030				4	11	15
2011	53,611	1,032,801	1.926			1	6	11	18
2012	55,513	251,787	.453				1	12	13
2013	53,638	572,334	1.067				4	13	17
TOTAL	267,986	2,788,726	1.041			1	18	58	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				64,756	95,758				40,727	108,764	72,526
2010				73,462	11,230				186,183	113,157	165,241
2011			78,648	176,012	155,802			178,588	257,059	122,888	63,804
2012				11,355	30,318				16,365	146,566	47,183
2013				95,605	39,007				272,872	80,212	84,638
TOTAL			78,648	421,190	332,115			178,588	773,206	571,587	433,392

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				148,421	283,349				77,829	236,453	89,352
2010			10,743	163,413	29,690			35,963	358,566	210,032	190,028
2011		5,569	313,649	387,753	403,971		11,166	550,357	494,248	242,107	77,522
2012		1,132	41,213	34,827	60,285		2,669	91,688	70,536	210,251	56,431
2013		3,575	327,803	161,043	73,208		11,679	837,017	354,722	124,471	93,102
TOTAL		10,276	693,408	895,457	850,503		25,514	1,515,025	1,355,901	1,023,314	506,435

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,244,223	4,125,175	506,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-766,162	-1,130,927	3,726	
TOTAL LOSSES	1,478,061	2,994,248	510,161	
EXPECTED LOSSES	1,565,038	3,038,961	393,939	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.552	1.117	.190	1.859
INDICATED (POST-TEST)	.640	1.296	.220	2.156
PRES. ON RATE LEVEL	.592	1.150	.149	1.891
DERIVED BY FORMULA	.595	1.175	.162	1.932
UNDERLYING PRES. RATE	.584	1.134	.147	1.865
PROPOSED	.595	1.175	.162	1.932

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	TOTAL
IND. RATES				2.65	MINIMUM PREMIUM	995
MAN. RATES	2.34	2.17	2.43	+ 2.65	PRESENT	940

+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
2009	41,906	147,752	.352			41,906				2		2
2010	41,575	47,510	.114			41,575					3	3
2011	43,724	36,003	.082			43,724				1		2
2012	43,057	19,325	.044			43,057					1	1
2013	45,356	248,483	.547			45,356					3	3
TOTAL	215,618	499,073	.231			215,618				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				33,782					100,147		13,823
2010					20,835					18,813	7,862
2011				1,176	296				21,459	633	12,439
2012					4,892					4,086	10,347
2013					115,047					88,222	45,214
TOTAL				34,958	141,070				121,606	111,754	89,685

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				77,429					191,381		17,030
2010			2,671	1,789	51,349			1,936	1,375	34,111	9,041
2011		5	611	2,412	799		128	8,363	38,434	2,217	15,113
2012		116	4,276	2,346	9,479		55	1,970	1,335	5,811	12,375
2013		2,471	233,389	118,469	153,625		1,719	128,612	68,076	86,232	49,735
TOTAL		2,592	240,947	202,445	215,252		1,902	140,881	300,601	128,371	103,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	386,322	846,669	103,294			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-294,034	-273,533	685			
TOTAL LOSSES	92,288	573,136	103,979			
EXPECTED LOSSES	599,419	735,257	71,154			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.043	.266	.048	.357		
INDICATED (POST-TEST)	.050	.309	.056	.415		
PRES. ON RATE LEVEL	.282	.346	.033	.661		
DERIVED BY FORMULA	.270	.341	.036	.647		
UNDERLYING PRES. RATE	.278	.341	.033	.652		
PROPOSED	.270	.341	.036	.647		
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	.886
IND. RATES				.89	MINIMUM PREMIUM	530
MAN. RATES	.82	.76	.85	+ .89	PRESENT	520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2009	3,426	17,874	.521								
2010	3,582	72,410	2.021				1				1
2011	3,589	39,205	1.092						4		4
2012	4,060	3,795	.093								
2013	3,404	84,124	2.471				3				3
TOTAL	18,061	217,408	1.204				4		4		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											17,874
2010				49,696					17,711		5,003
2011					3,474					34,294	1,437
2012											3,795
2013				33,642					44,687		5,795
TOTAL				83,338	3,474				62,398	34,294	33,904

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009											22,021
2010			6,295	109,894	1,362			2,314	33,323	463	5,753
2011		20	1,141	738	8,626		69	6,028	5,631	60,674	1,746
2012											4,539
2013		966	87,507	42,532	7,435		1,655	117,923	47,952	7,545	6,375
TOTAL		986	94,943	153,164	17,423		1,724	126,265	86,906	68,682	40,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	223,918	326,175	40,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,809	-68,663	372	
TOTAL LOSSES	46,109	257,512	40,806	
EXPECTED LOSSES	365,194	185,306	39,915	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.255	1.426	.226	1.907
INDICATED (POST-TEST)	.296	1.654	.262	2.212
PRES. ON RATE LEVEL	2.051	1.041	.223	3.315
DERIVED BY FORMULA	2.033	1.059	.224	3.316
UNDERLYING PRES. RATE	2.022	1.026	.221	3.269
PROPOSED	2.032	1.059	.224	3.315

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				4.54	MINIMUM PREMIUM
MAN. RATES	4.07	3.71	4.26	+ 4.54	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	12,912	220,162	1.705				3	5	8
2010	13,986	894,136	6.393			1	5	5	11
2011	14,696	300,941	2.047				4	9	13
2012	15,203	566,092	3.723			1	2	13	16
2013	15,141	159,789	1.055				1	5	6
TOTAL	71,938	2,141,120	2.976			2	15	37	54

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				27,385	35,256				41,834	70,939	44,748
2010			144,270	93,573	113,297			156,418	181,469	187,076	18,033
2011				129,664	5,104				107,759	23,243	35,171
2012			125,696	45,123	75,135			164,600	25,277	98,728	31,533
2013				15,713	5,297				28,568	33,254	76,957
TOTAL			269,966	311,458	234,089			321,018	384,907	413,240	206,442

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				62,766	104,322				79,944	154,221	55,130
2010		4,910	351,138	218,925	288,575		3,558	485,019	360,203	349,958	20,738
2011		789	58,372	260,071	20,069		686	45,531	196,295	46,647	42,733
2012		14,408	455,675	129,557	164,212		22,967	649,016	92,792	156,088	37,713
2013		563	51,612	25,319	10,549		1,707	123,862	56,312	37,328	84,653
TOTAL		20,670	916,797	696,638	587,727		28,918	1,303,428	785,546	744,242	240,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,269,813	2,814,153	240,967			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-874,546	-661,662	1,412			
TOTAL LOSSES	1,395,267	2,152,491	242,379			
EXPECTED LOSSES	1,799,889	1,791,975	145,315			
CREDIBILITY	.03	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.940	2.992	.337	5.269		
INDICATED (POST-TEST)	2.250	3.471	.391	6.112		
PRES. ON RATE LEVEL	2.538	2.526	.205	5.269		
DERIVED BY FORMULA	2.529	2.592	.218	5.339		
UNDERLYING PRES. RATE	2.502	2.491	.202	5.195		
PROPOSED	2.529	2.592	.218	5.339		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.311
IND. RATES				7.31	MINIMUM PREMIUM	2000
MAN. RATES	6.37	5.89	6.77	+ 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
2009	38,920	1,896,456	4.872			2	1	28	31
2010	38,070	1,303,846	3.424			1	7	24	32
2011	39,443	542,012	1.374				1	18	19
2012	40,155	976,228	2.431				2	24	26
2013	40,460	521,015	1.287				3	13	16
TOTAL	197,048	5,239,557	2.659			3	14	107	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			309,088	30,220	398,047			331,977	12,604	740,778	73,742
2010			109,097	125,750	131,296			257,194	242,498	347,325	90,686
2011				31,903	86,130				87,237	260,293	76,449
2012				64,161	145,537				116,871	551,860	97,799
2013				65,991	71,004				63,118	193,541	127,361
TOTAL			418,185	318,025	832,014			589,171	522,328	2,093,797	466,037

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			688,648	69,264	1,177,819			1,009,542	24,086	1,610,452	90,850
2010		3,715	278,341	291,074	332,170		5,849	794,300	490,033	645,985	104,289
2011		517	42,336	81,896	215,563		1,042	79,295	198,560	464,984	92,886
2012		5,841	210,392	184,494	290,670		12,379	415,843	342,025	797,840	116,968
2013		3,413	315,681	156,551	109,390		6,112	448,707	217,094	199,834	140,097
TOTAL		13,486	1,535,398	783,279	2,125,612		25,382	2,747,687	1,271,798	3,719,095	545,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,321,953	7,899,784	545,090			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,177,732	-1,680,823	4,322			
TOTAL LOSSES	2,144,221	6,218,961	549,412			
EXPECTED LOSSES	4,437,520	4,514,370	453,211			
CREDIBILITY	.05	.14	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.088	3.156	.279	4.523		
INDICATED (POST-TEST)	1.262	3.661	.324	5.247		
PRES. ON RATE LEVEL	2.284	2.324	.233	4.841		
DERIVED BY FORMULA	2.233	2.511	.246	4.990		
UNDERLYING PRES. RATE	2.252	2.291	.230	4.773		
PROPOSED	2.233	2.511	.246	4.990		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	6.833
IND. RATES				6.83	MINIMUM PREMIUM	2000
MAN. RATES	5.76	5.54	6.22	+ 6.83	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	42,512	2,663,089	6.264			3	8	14	25
2010	72,300	1,024,829	1.417			1	12	24	37
2011	61,415	1,908,041	3.106			4	8	21	33
2012	69,549	970,983	1.396			1	8	21	30
2013	54,750	644,117	1.176				5	20	25
TOTAL	300,526	7,211,059	2.399			9	41	100	150

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			766,114	84,769	18,148			1,165,482	420,229	108,150	100,197
2010			130,754	186,522	59,229			53,247	321,706	170,787	102,584
2011			432,901	146,094	46,824			805,419	243,931	139,412	93,460
2012			91,868	146,205	40,992			320,093	159,535	132,611	79,679
2013				138,772	56,088				149,587	236,011	63,659
TOTAL			1,421,637	702,362	221,281			2,344,241	1,294,988	786,971	439,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			636,579	194,290	53,700			1,399,883	803,057	235,116	123,443
2010		4,451	325,557	419,610	157,233		1,210	210,073	619,505	320,113	117,972
2011		18,821	920,146	316,681	157,646		33,711	1,582,431	509,337	298,364	113,554
2012		10,559	347,765	285,848	103,563		28,752	826,953	289,102	219,123	95,296
2013		5,170	474,723	233,209	105,540		10,138	738,783	342,646	255,956	70,025
TOTAL		39,001	2,704,770	1,449,638	577,682		73,811	4,758,123	2,563,647	1,328,672	520,290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,575,705	5,919,639	520,290			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,417,444	-1,778,428	6,250			
TOTAL LOSSES	5,158,261	4,141,211	526,540			
EXPECTED LOSSES	5,090,910	4,847,485	670,173			
CREDIBILITY	.07	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.716	1.378	.175	3.269		
INDICATED (POST-TEST)	1.991	1.598	.203	3.792		
PRES. ON RATE LEVEL	1.718	1.636	.226	3.580		
DERIVED BY FORMULA	1.737	1.629	.222	3.588		
UNDERLYING PRES. RATE	1.694	1.613	.223	3.530		
PROPOSED	1.737	1.629	.222	3.588		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	4.913
IND. RATES				4.91	MINIMUM PREMIUM	1595
MAN. RATES	4.43	4.10	4.60	+ 4.91	PRESENT	1520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	3,151	614,422	19,499			1	1	1	3
2010	3,554	149,375	4,203				2	2	4
2011	3,293	200,648	6,093			1	1	1	3
2012	2,726	744,998	27,329			2	2	2	4
2013	2,488	334,932	13,461				3	2	5
TOTAL	15,212	2,044,375	13,439			4	9	6	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			164,933	14,368	2,570			396,388	19,575	6,031	10,557
2010				35,780	4,127				94,927	2,942	11,599
2011			69,432	19,785	2,932			39,265	59,479	3,348	6,407
2012			324,380	36,465				312,547	38,002		33,604
2013				129,481	4,056				162,033	29,457	9,905
TOTAL			558,745	235,879	13,685			748,200	374,016	41,778	72,072

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			232,777	32,931	7,605			763,578	37,408	13,111	13,007
2010			5,062	79,477	11,152			12,702	178,820	7,812	13,339
2011		3,588	173,242	43,052	14,853		2,429	117,988	110,068	11,504	7,785
2012		21,814	667,165	89,231	28,324		26,016	723,338	82,874	19,537	40,190
2013		3,791	345,007	167,874	34,021		6,585	470,556	196,617	56,152	10,896
TOTAL		29,193	1,423,253	412,565	95,955		35,030	2,088,162	605,787	108,116	85,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,575,638	1,222,423	85,217			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-387,461	-236,033	487			
TOTAL LOSSES	3,188,177	986,390	85,704			
EXPECTED LOSSES	779,158	621,715	57,198			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	20.958	6.484	.563	28.005		
INDICATED (POST-TEST)	24.311	7.521	.653	32.485		
PRES. ON RATE LEVEL	5.195	4.145	.381	9.721		
DERIVED BY FORMULA	5.386	4.213	.389	9.988		
UNDERLYING PRES. RATE	5.122	4.087	.376	9.585		
PROPOSED	5.386	4.213	.389	9.988		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.678
IND. RATES				13.68	MINIMUM PREMIUM	2000
MAN. RATES	12.07	11.13	12.49	+ 13.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	315,978	612,155	.193			2	3	7	12
2010	321,978	292,156	.090				3	6	9
2011	355,344	245,415	.069				1	6	7
2012	320,136	417,931	.130				2	2	4
2013	356,460	342,158	.095			1		4	5
TOTAL	1,669,896	1,909,815	.114			3	9	25	37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			197,783	77,975	35,158			129,213	60,031	83,648	28,347
2010				60,634	43,456				87,667	65,306	35,093
2011				17,928	34,483				8,052	143,873	41,079
2012				50,987	5,017				283,944	28,584	49,399
2013			71,300		21,266			137,750		64,751	47,091
TOTAL			269,083	207,524	139,380			266,963	439,694	386,162	201,009

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			440,660	178,719	104,033			392,937	114,719	181,851	34,923
2010			13,252	137,813	108,764			18,171	169,717	120,703	40,357
2011		234	19,199	43,084	86,586		334	28,382	37,999	254,957	49,911
2012		2,063	70,485	93,585	16,518		12,356	376,723	402,048	72,491	59,081
2013	844	11,504	209,815	33,960	38,428	5,218	37,454	654,632	86,742	81,001	51,801
TOTAL	844	13,801	753,411	487,161	354,329	5,218	50,144	1,470,845	811,225	711,003	236,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	2,294,263	2,363,718	236,073		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,655,751	-614,635	2,255		
TOTAL LOSSES	638,512	1,749,083	238,328		
EXPECTED LOSSES	3,373,191	1,653,197	233,785		
CREDIBILITY	.20	.57	.60		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.038	.105	.014	.157	
INDICATED (POST-TEST)	.044	.122	.016	.182	
PRES. ON RATE LEVEL	.205	.100	.014	.319	
DERIVED BY FORMULA	.173	.113	.015	.301	
UNDERLYING PRES. RATE	.202	.099	.014	.315	
PROPOSED	.173	.113	.015	.301	
IND. RATES					
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				.41	MINIMUM PREMIUM
MAN. RATES	.45	.40	.41	+ .41	PRESENT
					400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	22,231	1,006,077	4.525			2	3	11	16
2010	21,906	817,159	3.730			1	5	10	16
2011	23,057	567,149	2.459				4	5	9
2012	23,896	400,984	1.678			1	1	7	9
2013	24,181	175,514	.725				1	10	11
TOTAL	115,271	2,966,883	2.574			4	14	43	61

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			701,592	66,464	27,093			89,109	33,301	17,926	70,592
2010			173,850	163,194	146,076			14,468	149,117	112,484	57,970
2011				164,605	13,901				265,494	49,452	73,697
2012			245,306	9,983	20,979			47,651	2,420	38,632	36,013
2013				8,035	15,236				29,688	68,040	54,515
TOTAL			1,120,748	412,281	223,285			151,228	480,020	286,534	292,787

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,563,123	152,336	80,169			270,980	63,638	38,974	86,969
2010		5,919	430,742	376,165	372,662		330	71,936	289,249	208,398	66,666
2011		1,037	76,544	331,727	43,892		1,678	110,811	482,348	101,098	89,542
2012		22,179	678,237	52,968	66,482		6,568	186,480	23,379	58,932	43,072
2013		548	51,811	25,849	22,121		2,425	177,547	84,363	71,522	59,967
TOTAL		29,683	2,800,457	939,045	585,326		11,001	817,754	942,977	478,924	346,216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,658,895	2,946,272	346,216	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,828,235	-810,548	3,217	
TOTAL LOSSES	1,830,660	2,135,724	349,433	
EXPECTED LOSSES	3,737,086	2,184,385	333,133	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.588	1.853	.303	3.744
INDICATED (POST-TEST)	1.842	2.149	.351	4.342
PRES. ON RATE LEVEL	3.288	1.922	.293	5.503
DERIVED BY FORMULA	3.245	1.945	.299	5.489
UNDERLYING PRES. RATE	3.242	1.895	.289	5.426
PROPOSED	3.245	1.945	.299	5.489

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.517
IND. RATES				7.52	MINIMUM PREMIUM	2000
MAN. RATES	6.57	6.19	7.07	+ 7.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	17,389	154,217	.886				1	3	4
2010	15,437	40,902	.264				1	6	7
2011	15,353	346,335	2.255				4	5	9
2012	14,919	210,183	1.408			1	2	1	4
2013	15,226	51,560	.338					2	2
TOTAL	78,324	803,197	1.025			1	8	17	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				32,081	9,348				20,627	82,319	9,842
2010				6,114	7,339				3,936	15,897	7,616
2011				106,620	20,639				121,393	96,244	1,439
2012			86,516	43,860	48			44,384	33,437	423	1,515
2013					11,087					17,407	23,066
TOTAL			86,516	188,675	48,461			44,384	179,393	212,290	43,478

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				73,530	27,661				39,418	178,962	12,125
2010			1,714	14,151	18,256			2,151	8,569	28,928	8,758
2011		715	53,410	217,324	57,292		914	63,601	232,635	176,499	1,748
2012		9,184	285,078	87,306	14,570		6,974	196,386	53,276	7,823	1,812
2013		236	22,495	11,413	14,806		338	25,373	13,434	17,015	25,373
TOTAL		10,135	362,697	403,724	132,585		8,226	287,511	347,332	409,227	49,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	668,569	1,292,868	49,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-397,318	-333,918	604	
TOTAL LOSSES	271,251	958,950	50,420	
EXPECTED LOSSES	798,122	885,062	65,793	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.346	1.224	.064	1.634
INDICATED (POST-TEST)	.401	1.420	.074	1.895
PRES. ON RATE LEVEL	1.034	1.146	.085	2.265
DERIVED BY FORMULA	1.015	1.165	.084	2.264
UNDERLYING PRES. RATE	1.019	1.130	.084	2.233
PROPOSED	1.015	1.165	.084	2.264

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.100
IND. RATES				3.10	MINIMUM PREMIUM	1115
MAN. RATES	2.60	2.48	2.91	+ 3.10	PRESENT	1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	626,806	1,251,079	.199			3	10	14	27
2010	634,715	893,531	.140				8	23	31
2011	649,506	621,261	.095			1	4	7	12
2012	579,860	1,083,428	.186			2	9	11	22
2013	794,667	1,089,066	.137			2	3	13	18
TOTAL	3,285,554	4,938,365	.150			8	34	68	110

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			336,660	258,498	57,777			220,758	188,225	163,070	26,091
2010				215,724	178,297				244,262	193,281	61,967
2011			92,283	113,017	25,362			130,113	91,207	117,138	52,141
2012			170,847	225,751	199,223			90,378	154,260	144,517	98,452
2013			327,402	77,337	73,369			166,112	131,833	181,398	131,615
TOTAL			927,192	890,327	534,028			607,361	809,787	799,404	370,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			750,078	592,479	170,962			671,326	359,698	354,516	32,144
2010			50,189	492,347	445,342			51,789	473,703	356,830	71,262
2011		5,361	275,253	234,979	77,960		7,620	368,879	193,003	220,302	63,351
2012		28,126	917,382	516,644	433,325		19,781	579,393	274,620	229,881	117,749
2013	3,305	47,067	1,002,767	220,553	154,337	5,350	45,537	1,186,805	319,149	217,725	144,777
TOTAL	3,305	80,554	2,995,669	2,057,002	1,281,926	5,350	72,938	2,858,192	1,620,173	1,379,254	429,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	6,016,008	6,338,355	429,283		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,242,560	-1,260,510	3,653		
TOTAL LOSSES	3,773,448	5,077,845	432,936		
EXPECTED LOSSES	4,566,919	3,384,120	361,412		
CREDIBILITY	.32	.89	.94		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.115	.155	.013	.283	
INDICATED (POST-TEST)	.133	.180	.015	.328	
PRES. ON RATE LEVEL	.141	.105	.011	.257	
DERIVED BY FORMULA	.138	.172	.015	.325	
UNDERLYING PRES. RATE	.139	.103	.011	.253	
PROPOSED	.138	.172	.015	.325	
IND. RATES					
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE
IND. RATES				.43	MINIMUM PREMIUM
MAN. RATES	.35	.34	.33	+ .43	PRESENT
					380

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	507									
2010	759									
2011	661									
2012	410									
2013	900	50,495	5,610						6	6
TOTAL	3,237	50,495	1,560						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013					11,296					16,686	22,513
TOTAL					11,296					16,686	22,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013		238	22,909	11,635	15,079		325	24,326	12,881	16,311	24,764
TOTAL		238	22,909	11,635	15,079		325	24,326	12,881	16,311	24,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,798	55,906	24,764	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,495	-41,375	557	
TOTAL LOSSES		14,531	25,321	
EXPECTED LOSSES	144,629	110,705	52,699	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.449	.782	1.231
INDICATED (POST-TEST)	.000	.521	.907	1.428
PRES. ON RATE LEVEL	4.531	3.469	1.651	9.651
DERIVED BY FORMULA	4.531	3.440	1.644	9.615
UNDERLYING PRES. RATE	4.468	3.420	1.628	9.516
PROPOSED	4.531	3.440	1.644	9.615

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.167
IND. RATES				13.17	MINIMUM PREMIUM	2000
MAN. RATES	11.93	10.93	12.40	+ 13.17	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	2,130	261,872	12.294			1			1	2
2010	2,211	183,923	8.318				1		2	3
2011	2,134	140,600	6.588						1	1
2012	2,437	15,457	.634							
2013	2,088	220,310	10.551					3	1	4
TOTAL	11,000	822,162	7.474			1		4	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			206,233		1,714			49,975		3,950	
2010				25,121	7,848				127,575	14,037	9,342
2011					18,001					121,070	1,529
2012											15,457
2013				43,571	10,965				130,726	35,048	
TOTAL			206,233	68,692	38,528			49,975	258,301	174,105	26,328

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			459,487		5,072			151,974		8,587	
2010			4,191	56,225	20,032			18,107	241,057	28,781	10,743
2011		67	5,931	3,798	44,674		244	21,275	19,875	214,198	1,858
2012											18,487
2013		1,480	135,571	66,380	24,263		5,520	396,076	167,332	56,331	
TOTAL		1,547	605,180	126,403	94,041		5,764	587,432	428,264	307,897	31,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,199,923	956,605	31,088	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-159,667	-87,660	122	
TOTAL LOSSES	1,040,256	868,945	31,210	
EXPECTED LOSSES	327,360	235,951	13,200	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.457	7.900	.284	17.641
INDICATED (POST-TEST)	10.970	9.164	.329	20.463
PRES. ON RATE LEVEL	3.018	2.175	.122	5.315
DERIVED BY FORMULA	3.098	2.315	.126	5.539
UNDERLYING PRES. RATE	2.976	2.145	.120	5.241
PROPOSED	3.098	2.315	.126	5.539

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	7.585
IND. RATES				7.59	MINIMUM PREMIUM	2000
MAN. RATES	6.65	6.15	6.83	+ 7.59	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	25,446	1,261,727	4.958			3	2	6	11
2010	26,477	1,419,491	5.361			3	5	3	11
2011	29,579	1,892,967	6.399			4	4	3	11
2012	32,314	1,005,057	3.110			1	7	5	13
2013	30,823	2,959,693	9.602			4	2	13	19
TOTAL	144,639	8,538,935	5.904			15	20	30	65

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			730,513	44,260	15,580			381,723	46,884	23,587	19,180
2010			507,647	140,156	37,328			594,378	30,864	82,997	26,121
2011			874,520	149,481	113,832			635,494	45,514	43,608	30,518
2012			96,931	97,211	10,496			99,670	620,358	48,421	31,970
2013			1,103,351	46,120	228,234			1,038,908	92,139	423,666	27,275
TOTAL			3,312,962	477,228	405,470			2,750,173	835,759	622,279	135,064

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,627,583	101,444	46,101			1,160,820	89,596	51,279	23,630
2010		14,395	974,358	319,820	115,707		9,669	1,213,690	78,000	167,649	30,039
2011		44,926	2,163,808	359,331	372,241		33,792	1,554,968	141,479	120,465	37,079
2012		12,381	390,628	188,489	42,946		38,689	1,143,087	870,043	144,668	38,236
2013	8,573	118,419	2,275,671	415,770	416,761	22,768	169,644	3,306,157	586,287	506,976	30,003
TOTAL	8,573	190,121	7,432,048	1,384,854	993,756	22,768	251,794	8,378,722	1,765,405	991,037	158,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,284,026	5,135,052	158,987			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,468,682	-1,691,261	3,577			
TOTAL LOSSES	11,815,344	3,443,791	162,564			
EXPECTED LOSSES	9,235,200	4,609,645	363,043			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.169	2.381	.112	10.662		
INDICATED (POST-TEST)	9.476	2.762	.130	12.368		
PRES. ON RATE LEVEL	6.476	3.232	.254	9.962		
DERIVED BY FORMULA	6.596	3.180	.239	10.015		
UNDERLYING PRES. RATE	6.385	3.187	.251	9.823		
PROPOSED	6.596	3.180	.239	10.015		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.715
IND. RATES				13.72	MINIMUM PREMIUM	2000
MAN. RATES	12.55	11.53	12.80	+ 13.72	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
2009	7,609	12,593	.165			7,609					1	1
2010	7,773	205,970	2.649			7,773			1			1
2011	7,991					7,991						
2012	7,590					7,590						
2013	7,969	3,651	.045			7,969						
TOTAL	38,932	222,214	.571			38,932			1		1	2

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					46,468			18,050
2013											3,651
TOTAL			141,452		719			46,468		6,335	27,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,128					13,772	6,824
2010		4,817	318,411	2,236	6,645		1,056	131,326	1,517	1,789	20,758
2013											4,016
TOTAL		4,817	318,411	2,236	8,773		1,056	131,326	1,517	15,561	31,598

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	455,610	28,087	31,598			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-159,784	-63,638	144			
TOTAL LOSSES	295,826		31,742			
EXPECTED LOSSES	325,083	170,522	15,183			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.760	.000	.082	.842		
INDICATED (POST-TEST)	.882	.000	.095	.977		
PRES. ON RATE LEVEL	.847	.444	.040	1.331		
DERIVED BY FORMULA	.848	.422	.043	1.313		
UNDERLYING PRES. RATE	.835	.438	.039	1.312		
PROPOSED	.848	.422	.043	1.313		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.798
IND. RATES				1.80	MINIMUM PREMIUM	770
MAN. RATES	1.54	1.48	1.71	+ 1.80	PRESENT	750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	1,262	22,803	1.806						2	2
2010	1,351	3,786	.280						1	1
2011	1,370	1,764	.128							
2012	1,364	711	.052							
2013	1,300	102,129	7.856						1	1
TOTAL	6,647	131,193	1.974						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,312					13,678	4,813
2010					1,643					1,174	969
2011											1,764
2012											711
2013				27,119					72,944		2,066
TOTAL				27,119	5,955				72,944	14,852	10,323

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009					12,759					29,736	5,930
2010			210	140	4,048			120	86	2,128	1,114
2011											2,143
2012											850
2013		774	70,538	34,285	5,989		2,703	192,501	78,278	12,315	2,273
TOTAL		774	70,748	34,425	22,796		2,703	192,621	78,364	44,179	12,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	266,846	179,764	12,310			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-109,712	-61,328	197			
TOTAL LOSSES	157,134	118,436	12,507			
EXPECTED LOSSES	224,203	164,779	21,138			
CREDIBILITY	.01	.01	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.364	1.782	.188	4.334		
INDICATED (POST-TEST)	2.742	2.067	.218	5.027		
PRES. ON RATE LEVEL	3.421	2.514	.323	6.258		
DERIVED BY FORMULA	3.414	2.510	.321	6.245		
UNDERLYING PRES. RATE	3.373	2.479	.318	6.170		
PROPOSED	3.414	2.510	.321	6.245		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	8.552
IND. RATES				8.55	MINIMUM PREMIUM	2000
MAN. RATES	7.67	7.09	8.04	+ 8.55	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
2009	29					29						
2010	56					56						
2011	37					37						
2012	32					32						
2013	39					39						
TOTAL	193					193						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,761	-2,256	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	11,956	5,993	594	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	6.283	3.149	.312	9.744
DERIVED BY FORMULA	6.283	3.149	.312	9.744
UNDERLYING PRES. RATE	6.195	3.105	.308	9.608
PROPOSED	6.283	3.149	.312	9.744

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	13.344
IND. RATES				13.34	MINIMUM PREMIUM	2000
MAN. RATES	12.02	11.16	12.52	+ 13.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	896									
2010	825									
2011	755									
2012	323									
2013	203									
TOTAL	3,002									

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.	-32,595	-5,179	10			
TOTAL LOSSES			10			
EXPECTED LOSSES	61,421	12,848	1,532			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	2.075	.434	.052	2.561		
DERIVED BY FORMULA	2.075	.430	.051	2.556		
UNDERLYING PRES. RATE	2.046	.428	.051	2.525		
PROPOSED	2.075	.430	.051	2.556		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.500
IND. RATES				3.50	MINIMUM PREMIUM	1225
MAN. RATES	2.55	2.64	3.29	+ 3.50	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	54									
2010	37									
2011										
2012										
2013										
TOTAL	91									

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.	-360	-181		
TOTAL LOSSES				
EXPECTED LOSSES	609	391	125	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.679	.436	.139	1.254
DERIVED BY FORMULA	.679	.436	.139	1.254
UNDERLYING PRES. RATE	.669	.430	.137	1.236
PROPOSED	.679	.436	.139	1.254

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.717
IND. RATES				1.72	MINIMUM PREMIUM	750
MAN. RATES	1.68	1.47	1.61	+ 1.72	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	5,279	57,732	1.093				1			1
2010	5,636	22,490	.399							
2011	5,901									
2012	4,765									
2013	4,929									
TOTAL	26,510	80,222	.303				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				40,858					16,838		36
2010											22,490
TOTAL				40,858					16,838		22,526

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009				93,647					32,177		44
2010											25,864
TOTAL				93,647					32,177		25,908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		125,824	25,908			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-162,510	-18,154	183			
TOTAL LOSSES		107,670	26,091			
EXPECTED LOSSES	327,928	48,249	20,413			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.406	.098	.504		
INDICATED (POST-TEST)	.000	.471	.114	.585		
PRES. ON RATE LEVEL	1.255	.185	.077	1.517		
DERIVED BY FORMULA	1.242	.196	.078	1.516		
UNDERLYING PRES. RATE	1.237	.182	.077	1.496		
PROPOSED	1.242	.196	.078	1.516		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	2.076
IND. RATES				2.08	MINIMUM PREMIUM	845
MAN. RATES	2.04	1.78	1.95	+ 2.08	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	3,265									
2010	2,654	817	.030							
2011	3,373	3,106	.092							
2012	4,262	15,400	.361							
2013	5,056									
TOTAL	18,610	19,323	.104							

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
2012											15,400
TOTAL											19,323

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											940
2011											3,774
2012											18,418
TOTAL											23,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			23,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-259,199	-38,988	127	
TOTAL LOSSES			23,259	
EXPECTED LOSSES	539,319	107,752	11,353	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.125	.125
INDICATED (POST-TEST)	.000	.000	.145	.145
PRES. ON RATE LEVEL	2.939	.587	.062	3.588
DERIVED BY FORMULA	2.910	.569	.064	3.543
UNDERLYING PRES. RATE	2.898	.579	.061	3.538
PROPOSED	2.910	.569	.064	3.543

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	
IND. RATES				4.85	MINIMUM PREMIUM	1580
MAN. RATES	4.79	4.21	4.61	+ 4.85	PRESENT	1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2009	40,828	1,423,968	3.487			3	6	5	14
2010	54,134	840,761	1.553			3	1	8	12
2011	44,198	213,174	.482				4	6	10
2012	47,861	462,488	.966				4	7	11
2013	47,867	527,543	1.102				3	9	12
TOTAL	234,888	3,467,934	1.476			6	18	35	59

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			515,044	168,043	8,954			404,079	240,251	29,522	58,075
2010			412,491	32,214	9,221			292,718	27,554	15,901	50,662
2011				31,716	40,101				21,103	73,859	46,395
2012				61,311	9,595				261,008	59,157	71,417
2013				62,365	136,786				57,068	241,326	29,998
TOTAL			927,535	355,649	204,657			696,797	606,984	419,765	256,547

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,147,519	385,155	26,496			1,228,805	459,120	64,181	71,548
2010		14,042	933,791	78,551	42,987		6,659	832,511	62,554	40,815	58,261
2011		346	27,077	71,812	101,322		270	21,094	49,818	131,756	56,370
2012		2,562	87,861	114,243	26,756		11,809	362,163	380,320	113,395	85,415
2013		4,722	439,714	219,710	196,437		6,823	502,392	247,460	245,522	32,998
TOTAL		21,672	2,635,962	869,471	393,998		25,561	2,946,965	1,199,272	595,669	304,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,630,160	3,058,410	304,592			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,645,563	-611,783	3,627			
TOTAL LOSSES	3,984,597	2,446,627	308,219			
EXPECTED LOSSES	3,401,177	1,644,216	380,519			
CREDIBILITY	.06	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.696	1.042	.131	2.869		
INDICATED (POST-TEST)	1.967	1.209	.152	3.328		
PRES. ON RATE LEVEL	1.469	.710	.164	2.343		
DERIVED BY FORMULA	1.499	.785	.162	2.446		
UNDERLYING PRES. RATE	1.448	.700	.162	2.310		
PROPOSED	1.499	.785	.162	2.446		
IND. RATES						
YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	3.349
IND. RATES				3.35	MINIMUM PREMIUM	1185
MAN. RATES	2.78	2.65	3.01	+ 3.35	PRESENT	1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	896									
2010	825									
2011	755									
2012	323									
2013	203									
TOTAL	3,002									

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.	-5,099	-5,916	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	9,607	14,679	1,051	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.325	.496	.035	.856
DERIVED BY FORMULA	.325	.491	.035	.851
UNDERLYING PRES. RATE	.320	.489	.035	.844
PROPOSED	.325	.491	.035	.851

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	1.165
IND. RATES				1.17	MINIMUM PREMIUM	605
MAN. RATES	.85	.88	1.10	+ 1.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	54									
2010	37									
2011										
2012										
2013										
TOTAL	91									

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.	-112	-21		
TOTAL LOSSES				
EXPECTED LOSSES	190	44	3	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.212	.050	.003	.265
DERIVED BY FORMULA	.212	.050	.003	.265
UNDERLYING PRES. RATE	.209	.049	.003	.261
PROPOSED	.212	.050	.003	.265

YEAR	12-1-13	12-1-14	12-1-15	12-1-16	IND. RATE	
IND. RATES				.36	MINIMUM PREMIUM	390
MAN. RATES	.36	.31	.34	+ .36	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2009	158									
2010	154									
2011	184									
2012	151									
2013	135									
TOTAL	782									

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.	-29,779	-5		
TOTAL LOSSES				
EXPECTED LOSSES	59,999	11		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	77.815	.015	.000	77.830
DERIVED BY FORMULA	77.815	.015	.000	77.830
UNDERLYING PRES. RATE	76.725	.015	.000	76.740
PROPOSED	77.815	.015	.000	77.830

YEAR	12-1-12	12-1-13	12-1-14	12-1-16	IND. RATE	106.588
IND. RATES				106.59	MINIMUM PREMIUM	401
MAN. RATES	100.00	100.00	100.00	+106.59	PRESENT	

+PROPOSED