

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
2001	3,513	14,438	.410			3,513					1	1
2002	3,631	346,167	9.533			3,631			1	2	2	5
2003	3,990	116,037	2.908			3,990				1	3	4
2004	4,791	267,210	5.577			4,791		1		1	3	5
2005	4,905	172,382	3.514			4,905				1	4	5
TOTAL	20,830	916,234	4.399			20,830			2	5	13	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,500					195	11,743
2002			176,100	20,486	3,854			86,490	36,906	9,073	13,258
2003				34,549	8,142				33,690	16,677	22,979
2004			73,375	4,562	9,358			93,292	5,877	71,475	9,271
2005				54,055	9,967				27,843	77,297	3,220
TOTAL			249,475	113,652	33,821			179,782	104,316	174,717	60,471

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,025					363	14,209
2002		11,356	317,861	21,016	3,714		17,778	382,290	80,934	17,052	15,605
2003		2,691	19,598	28,690	8,652		3,160	33,531	61,608	32,101	25,116
2004	457	13,740	157,169	8,011	9,538	674	38,644	543,344	47,003	105,483	10,652
2005	178	9,422	120,651	29,436	12,231	507	24,630	225,188	64,672	92,699	3,471
TOTAL	635	37,209	615,279	87,153	36,160	1,181	84,212	1,184,353	254,217	247,698	69,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,922,869	625,228	69,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	85,091	4,767	1,188	
TOTAL LOSSES	2,007,960	629,995	70,241	
EXPECTED LOSSES	2,526,679	1,207,306	99,359	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.640	3.024	.337	13.001
INDICATED (POST-TEST)	5.745	1.802	.201	7.748
PRES. ON RATE LEVEL	10.848	5.183	.427	16.458
DERIVED BY FORMULA	10.797	5.048	.418	16.263
UNDERLYING PRES. RATE	12.130	5.796	.477	18.403
PROPOSED	10.797	5.048	.418	16.263

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	22.891
IND. RATES				22.89	MINIMUM PREMIUM	3650
MAN. RATES	36.55	28.52	25.22	+ 22.89	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,901	7,078	.181				1			1
2002	3,774	8,044	.213						1	1
2003	3,650	55,555	1.522				1		4	5
2004	3,521	18,596	.528							
2005	3,274	9,483	.289						1	1
TOTAL	18,120	98,756	.545				2		6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				3,549					1,675		1,854
2002					872					3,169	4,003
2003				15,000	6,209				4,168	22,796	7,382
2004											18,596
2005					319					2,861	6,303
TOTAL				18,549	7,400				5,843	28,826	38,138

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				3,609					3,819		2,243
2002		16	146	24	717		28	820	192	5,203	4,712
2003		1,409	9,761	12,640	6,190		3,009	16,624	10,300	39,696	8,069
2004											21,367
2005	1	55	575	102	219	17	636	5,258	1,368	3,156	6,795
TOTAL	1	1,480	10,482	16,375	7,126	17	3,673	22,702	15,679	48,055	43,186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,355	87,235	43,186	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,182	-505	324	
TOTAL LOSSES	61,537	86,730	43,510	
EXPECTED LOSSES	701,970	211,280	32,073	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.340	.479	.240	1.059
INDICATED (POST-TEST)	.203	.285	.143	.631
PRES. ON RATE LEVEL	3.465	1.043	.158	4.666
DERIVED BY FORMULA	3.432	1.013	.157	4.602
UNDERLYING PRES. RATE	3.874	1.166	.177	5.217
PROPOSED	3.432	1.013	.157	4.602

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.477
IND. RATES				6.48	MINIMUM PREMIUM	1030
MAN. RATES	11.48	8.09	7.15	+ 6.48	PRESENT	1115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	188					188						
2002	210					210						
2003	201					201						
2004	233					233						
2005	417	10,407	2,495			417					1	1
TOTAL	1,249	10,407	.833			1,249					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,430						7,977
TOTAL					2,430						7,977

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	12	423	4,375	767	1,678	43	1,770	14,652	3,815	8,794	
TOTAL	12	423	4,375	767	1,678	43	1,770	14,652	3,815	8,794	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,275	15,054		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,320	459	45	
TOTAL LOSSES	22,595	15,513	45	
EXPECTED LOSSES	36,770	37,470	3,047	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.809	1.242	.004	3.055
INDICATED (POST-TEST)	1.078	.740	.002	1.820
PRES. ON RATE LEVEL	2.633	2.683	.218	5.534
DERIVED BY FORMULA	2.633	2.664	.216	5.513
UNDERLYING PRES. RATE	2.944	3.000	.244	6.188
PROPOSED	2.633	2.664	.216	5.513

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.760
IND. RATES				7.76	MINIMUM PREMIUM	2095
MAN. RATES	12.72	9.59	8.48	+ 7.76	PRESENT	2280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	359									
2002	789	479	.060							
2003	493	258	.052							
2004	191									
2005	73									
TOTAL	1,905	737	.039							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											479
2003											258
TOTAL											737

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											564
2003											282
TOTAL											846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	664	-336	11	
TOTAL LOSSES	664		857	
EXPECTED LOSSES	28,880	14,612	1,828	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.035	.000	.045	.080
INDICATED (POST-TEST)	.021	.000	.027	.048
PRES. ON RATE LEVEL	1.356	.686	.086	2.128
DERIVED BY FORMULA	1.356	.679	.085	2.120
UNDERLYING PRES. RATE	1.516	.767	.096	2.379
PROPOSED	1.356	.679	.085	2.120

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.984
IND. RATES				2.98	MINIMUM PREMIUM	970
MAN. RATES	4.87	3.69	3.26	+ 2.98	PRESENT	1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	29					29						
2002	31					31						
2003												
2004												
2005												
TOTAL	60					60						

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.	497	-123		
TOTAL LOSSES	497			
EXPECTED LOSSES	13,697	3,734	112	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.828	.000	.000	.828
INDICATED (POST-TEST)	.493	.000	.000	.493
PRES. ON RATE LEVEL	20.416	5.565	.167	26.148
DERIVED BY FORMULA	20.416	5.565	.167	26.148
UNDERLYING PRES. RATE	22.829	6.223	.187	29.239
PROPOSED	20.416	5.565	.167	26.148

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	36.805
IND. RATES				36.81	MINIMUM PREMIUM	3650
MAN. RATES	58.45	45.31	40.07	+ 36.81	PRESENT	3550

+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
2001	1,598	25,201	1.577			1,598					5	5
2002	1,518	41,781	2.752			1,518					3	3
2003	1,806	4,268	.236			1,806					1	1
2004	2,582	37,635	1.457			2,582					6	6
2005	830					830						
TOTAL	8,334	108,885	1.307			8,334					15	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					8,449					10,857	5,895
2002					7,824					30,853	3,104
2003					179					389	3,700
2004					15,875					16,159	5,601
TOTAL					32,327					58,258	18,300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					6,844					20,215	7,133
2002		158	1,310	220	6,429		301	7,986	1,862	50,658	3,653
2003		19	83	11	163		42	232	51	668	4,044
2004		1,446	15,348	2,620	12,858		1,375	17,501	4,803	22,201	6,436
TOTAL		1,623	16,741	2,851	26,294		1,718	25,719	6,716	93,742	21,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,801	129,603	21,266			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,598	-997	273			
TOTAL LOSSES	50,399	128,606	21,539			
EXPECTED LOSSES	147,931	134,095	31,752			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.605	1.543	.258	2.406		
INDICATED (POST-TEST)	.361	.920	.154	1.435		
PRES. ON RATE LEVEL	1.587	1.439	.341	3.367		
DERIVED BY FORMULA	1.575	1.429	.337	3.341		
UNDERLYING PRES. RATE	1.775	1.609	.381	3.765		
PROPOSED	1.575	1.429	.337	3.341		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.702
IND. RATES				4.70	MINIMUM PREMIUM	1375
MAN. RATES	7.49	5.84	5.16	+ 4.70	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	22,490	679,717	3.022				4	20	24
2002	23,950	478,029	1.995				4	26	30
2003	30,604	357,091	1.166				4	14	18
2004	33,918	545,867	1.609			2	3	15	20
2005	40,834	541,315	1.325				6	26	32
TOTAL	151,796	2,602,019	1.714			2	21	101	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				39,691	79,472				90,401	446,533	23,620
2002				51,826	91,024				95,948	203,447	35,784
2003				69,407	24,853				55,097	123,896	83,838
2004			170,873	87,664	33,671			64,472	51,984	73,776	63,427
2005				123,737	97,405				99,390	181,856	38,927
TOTAL			170,873	372,325	326,425			64,472	392,820	1,029,508	245,596

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				40,366	64,373				206,115	831,445	28,580
2002		1,841	24,175	51,831	75,312		1,995	79,434	212,844	338,364	42,118
2003		6,217	43,344	58,213	25,115		17,298	112,972	113,219	218,985	91,635
2004	1,060	38,198	447,548	73,198	36,712	464	32,021	470,402	109,999	113,537	72,877
2005	753	34,554	410,375	90,947	79,453	1,287	67,019	630,976	185,874	227,184	41,963
TOTAL	1,813	80,810	925,442	314,555	280,965	1,751	118,333	1,293,784	828,051	1,729,515	277,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,421,933	3,153,086	277,173	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	125,789	29,005	4,307	
TOTAL LOSSES	2,547,722	3,182,091	281,480	
EXPECTED LOSSES	3,726,593	3,848,029	333,952	
CREDIBILITY	.04	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.678	2.096	.185	3.959
INDICATED (POST-TEST)	1.000	1.249	.110	2.359
PRES. ON RATE LEVEL	2.196	2.266	.197	4.659
DERIVED BY FORMULA	2.148	2.113	.183	4.444
UNDERLYING PRES. RATE	2.455	2.535	.220	5.210
PROPOSED	2.148	2.113	.183	4.444

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.255
IND. RATES				6.26	MINIMUM PREMIUM	1740
MAN. RATES	10.72	8.07	7.14	+ 6.26	PRESENT	1960

+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
2001	5,937	21,048	.354			5,937					3	3
2002	6,082	58,115	.955			6,082					3	3
2003	4,708	44,417	.943			4,708					2	2
2004	5,013	447,022	8.917			5,013			1		3	4
2005	3,846	97,495	2.534			3,846					3	3
TOTAL	25,586	668,097	2.611			25,586			1		14	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,677					12,754	4,617
2002					25,749					29,265	3,101
2003					10,940					31,216	2,261
2004			130,265		11,611			298,840		3,711	2,595
2005					23,667					69,379	4,449
TOTAL			130,265		75,644			298,840		146,325	17,023

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,979					23,747	5,587
2002		525	4,307	723	21,155		287	7,578	1,769	48,051	3,650
2003		1,014	5,092	741	9,965		3,917	18,794	4,029	53,788	2,471
2004	339	10,421	118,439	4,415	10,644	904	43,548	618,767	24,139	13,712	2,982
2005	108	4,137	42,577	7,477	16,325	379	15,458	127,462	33,170	76,498	4,796
TOTAL	447	16,097	170,415	13,356	61,068	1,283	63,210	772,601	63,107	215,796	19,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,024,053	353,327	19,486	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,227	-3,225	466	
TOTAL LOSSES	1,042,280	350,102	19,952	
EXPECTED LOSSES	555,984	513,768	50,406	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.074	1.368	.078	5.520
INDICATED (POST-TEST)	2.428	.815	.046	3.289
PRES. ON RATE LEVEL	1.943	1.796	.176	3.915
DERIVED BY FORMULA	1.948	1.747	.170	3.865
UNDERLYING PRES. RATE	2.173	2.008	.197	4.378
PROPOSED	1.948	1.747	.170	3.865

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.440
IND. RATES				5.44	MINIMUM PREMIUM	1550
MAN. RATES	8.87	6.79	6.00	+ 5.44	PRESENT	1690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	78									
2002	17									
2003	15									
2004	15									
2005										
TOTAL	125									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	949	-94		
TOTAL LOSSES	949			
EXPECTED LOSSES	20,443	5,576	157	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.759	.000	.000	.759
INDICATED (POST-TEST)	.452	.000	.000	.452
PRES. ON RATE LEVEL	14.626	3.989	.113	18.728
DERIVED BY FORMULA	14.626	3.989	.113	18.728
UNDERLYING PRES. RATE	16.355	4.461	.126	20.942
PROPOSED	14.626	3.989	.113	18.728

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	26.361
IND. RATES				26.36	MINIMUM PREMIUM	3650
MAN. RATES	43.66	32.46	28.70	+ 26.36	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003	20									
2004										
2005										
TOTAL	20									

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	-2		
TOTAL LOSSES	2			
EXPECTED LOSSES	346	343	58	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.010	.000	.000	.010
INDICATED (POST-TEST)	.006	.000	.000	.006
PRES. ON RATE LEVEL	1.547	1.533	.261	3.341
DERIVED BY FORMULA	1.547	1.533	.261	3.341
UNDERLYING PRES. RATE	1.730	1.714	.292	3.736
PROPOSED	1.547	1.533	.261	3.341

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.702
IND. RATES				4.70	MINIMUM PREMIUM	820
MAN. RATES	7.53	5.79	5.12	+ 4.70	PRESENT	875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	104									
2002	146									
2003	342									
2004	571									
2005	381									
TOTAL	1,544									

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.	1,410	195	22			
TOTAL LOSSES	1,410	195	22			
EXPECTED LOSSES	44,189	20,675	1,698			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.091	.013	.001	.105		
INDICATED (POST-TEST)	.054	.008	.001	.063		
PRES. ON RATE LEVEL	2.560	1.197	.098	3.855		
DERIVED BY FORMULA	2.560	1.185	.097	3.842		
UNDERLYING PRES. RATE	2.862	1.339	.110	4.311		
PROPOSED	2.560	1.185	.097	3.842		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.631
IND. RATES				5.63	MINIMUM PREMIUM	1595
MAN. RATES	9.47	7.11	6.29	+ 5.63	PRESENT	1760

+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
2001	7,165	147,349	2.056			7,165				1	8	9
2002	7,361	851,738	11.570			7,361			1		12	13
2003	11,975	88,495	.738			11,975				1	1	2
2004	15,184	75,801	.499			15,184				1		1
2005	16,578	293	.001			16,578						
TOTAL	58,263	1,163,676	1.997			58,263			1	3	21	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				3,985	32,612				586	73,038	37,128
2002			86,247		246,266			126,004		285,726	107,495
2003				34,916	2,160				47,811	1,917	1,691
2004				30,000					39,000		6,801
2005											293
TOTAL			86,247	68,901	281,038			126,004	87,397	360,681	153,408

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				4,053	26,416				1,336	135,997	44,925
2002		10,518	194,824	7,616	202,508		28,560	612,475	21,982	469,862	126,522
2003		2,160	16,985	28,583	3,217		1,765	34,487	84,625	8,072	1,848
2004		1,999	27,277	20,473	1,901		2,613	55,760	57,184	5,812	7,814
2005											316
TOTAL		14,677	239,086	60,725	234,042		32,938	702,722	165,127	619,743	181,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	989,423	1,079,637	181,425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	62,561	11,280	2,480	
TOTAL LOSSES	1,051,984	1,090,917	183,905	
EXPECTED LOSSES	1,844,606	1,080,779	182,363	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.806	1.872	.316	3.994
INDICATED (POST-TEST)	1.076	1.116	.188	2.380
PRES. ON RATE LEVEL	2.831	1.659	.280	4.770
DERIVED BY FORMULA	2.796	1.616	.273	4.685
UNDERLYING PRES. RATE	3.166	1.855	.313	5.334
PROPOSED	2.796	1.616	.273	4.685

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.594
IND. RATES				6.59	MINIMUM PREMIUM	1045
MAN. RATES	10.65	8.27	7.31	+ 6.59	PRESENT	1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,467	1,833	.124						2	2
2002	1,474	11,308	.767						3	3
2003	1,510	15,726	1.041						1	1
2004	1,595	4,422	.277						3	3
2005	1,649	1,254	.076							
TOTAL	7,695	34,543	.449						9	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					754					586	493
2002					2,699					3,617	4,992
2003					1,181					2,229	12,316
2004					1,713					2,709	
2005											1,254
TOTAL					6,347					9,141	19,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					610					1,091	597
2002		54	452	75	2,218		42	937	220	5,937	5,876
2003		112	550	80	1,076		286	1,342	288	3,841	13,461
2004		162	1,658	282	1,385		236	2,940	803	3,724	
2005											1,352
TOTAL		328	2,660	437	5,289		564	5,219	1,311	14,593	21,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,771	21,630	21,286	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,629	275	428	
TOTAL LOSSES	13,400	21,905	21,714	
EXPECTED LOSSES	138,510	215,690	38,322	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.174	.285	.282	.741
INDICATED (POST-TEST)	.104	.170	.168	.442
PRES. ON RATE LEVEL	1.610	2.507	.445	4.562
DERIVED BY FORMULA	1.595	2.460	.439	4.494
UNDERLYING PRES. RATE	1.800	2.803	.498	5.101
PROPOSED	1.595	2.460	.439	4.494

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.325
IND. RATES				6.33	MINIMUM PREMIUM	1015
MAN. RATES	10.44	7.90	6.99	+ 6.33	PRESENT	1095

+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
2001	4,807	279,445	5.813			4,807	1			1	1	3
2002	4,810	1,042,275	21.668			4,810	1				1	2
2003	5,079	97,388	1.917			5,079					5	5
2004	5,333	40,924	.767			5,333					2	2
2005	5,007	119,289	2.382			5,007				1	2	3
TOTAL	25,036	1,579,321	6.308			25,036	2			2	11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	241,698			11,564	146	2,394			13,077	197	10,369
2002	77,705				10,356	911,944				29,579	12,691
2003					18,218					75,190	3,980
2004					7,027					29,766	4,131
2005				34,159	772				62,265	12,366	9,727
TOTAL	319,403			45,723	36,519	914,338			75,342	147,098	40,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	569,199			11,761	118	82,354			29,816	367	12,546
2002	101,745	209	1,732	291	8,509	600,971	287	7,657	1,786	48,567	14,937
2003		1,700	8,485	1,236	16,590		9,431	45,252	9,706	129,560	4,350
2004		638	6,797	1,160	5,692		2,529	32,235	8,844	40,895	4,747
2005	86	4,981	66,305	16,855	3,917	255	19,352	208,697	67,876	30,336	10,486
TOTAL	671,030	7,528	83,319	31,303	34,826	683,580	31,599	293,841	118,028	249,725	47,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,770,897	433,882	47,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	32,385	26	290	
TOTAL LOSSES	1,803,282	433,908	47,356	
EXPECTED LOSSES	981,160	285,911	26,788	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.203	1.733	.189	9.125
INDICATED (POST-TEST)	4.293	1.033	.113	5.439
PRES. ON RATE LEVEL	3.505	1.021	.096	4.622
DERIVED BY FORMULA	3.513	1.022	.097	4.632
UNDERLYING PRES. RATE	3.919	1.142	.107	5.168
PROPOSED	3.513	1.022	.097	4.632

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.789
IND. RATES				6.79	MINIMUM PREMIUM	1865
MAN. RATES	11.63	8.53	7.54	+ 6.79	PRESENT	2055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,699	43,256	1.169				1	4	5
2002									
2003	1,465								
2004	1,711	34,920	2.040					1	1
2005	513	26,054	5.078					1	1
TOTAL	7,388	104,230	1.411				1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				9,758	9,488				6,180	16,487	1,343
2004					7,891					26,144	885
2005					18,554					7,500	
TOTAL				9,758	35,933				6,180	50,131	2,228

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				9,924	7,685				14,090	30,698	1,625
2004		716	7,633	1,303	6,390		2,229	28,312	7,768	35,920	1,017
2005	85	3,235	33,376	5,861	12,798	40	1,671	13,774	3,585	8,270	
TOTAL	85	3,951	41,009	17,088	26,873	40	3,900	42,086	25,443	74,888	2,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,071	144,292	2,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,958	-421	128	
TOTAL LOSSES	100,029	143,871	2,770	
EXPECTED LOSSES	199,180	101,511	18,322	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.354	1.947	.037	3.338
INDICATED (POST-TEST)	.807	1.160	.022	1.989
PRES. ON RATE LEVEL	2.411	1.229	.222	3.862
DERIVED BY FORMULA	2.395	1.228	.218	3.841
UNDERLYING PRES. RATE	2.696	1.374	.248	4.318
PROPOSED	2.395	1.228	.218	3.841

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.630
IND. RATES				5.63	MINIMUM PREMIUM	1595
MAN. RATES	9.12	7.12	6.30	+ 5.63	PRESENT	1760

+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
2001	584	3,489	.597			584						
2002	358	732,397	204.580			358			1		2	3
2003	766	30,566	3.990			766				1		1
2004	1,020	715,551	70.152			1,020			1			1
2005	698	1,112	.159			698						
TOTAL	3,426	1,483,115	43.290			3,426			2		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											3,489
2002			261,344		5,844			462,036		3,108	65
2003					3,227					27,339	
2004			276,172					429,356			10,023
2005											1,112
TOTAL			537,516		9,071			891,392		30,447	14,689

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											4,222
2002		6,514	178,795	973	4,995		36,111	755,078	6,807	6,107	77
2003		298	1,503	219	2,939		3,429	16,454	3,526	47,108	
2004	567	15,647	179,070	4,171	2,075	1,024	48,929	695,883	26,082	9,748	11,516
2005											1,199
TOTAL	567	22,459	359,368	5,363	10,009	1,024	88,469	1,467,415	36,415	62,963	17,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,939,302	114,750	17,014	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,849	343	271	
TOTAL LOSSES	1,943,151	115,093	17,285	
EXPECTED LOSSES	113,298	74,720	23,467	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	56.718	3.359	.505	60.582
INDICATED (POST-TEST)	33.804	2.002	.301	36.107
PRES. ON RATE LEVEL	2.957	1.951	.613	5.521
DERIVED BY FORMULA	2.957	1.952	.610	5.519
UNDERLYING PRES. RATE	3.307	2.181	.685	6.173
PROPOSED	2.958	1.953	.610	5.521

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.771
IND. RATES				7.77	MINIMUM PREMIUM	1185
MAN. RATES	12.60	9.57	8.46	+ 7.77	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,042	130,032	3.217			1			1	2
2002	4,749	2,488	.052						1	1
2003	6,350	6,968	.109						2	2
2004	4,347	33,861	.778				1		1	2
2005	7,350	8,801	.119						2	2
TOTAL	26,838	182,150	.679			1	1		7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			92,411		1,582			21,400		4,623	10,016
2002					117					1,195	1,176
2003					2,803					2,230	1,935
2004				17,031	241				5,368	8,522	2,699
2005					1,449					3,172	4,180
TOTAL			92,411	17,031	6,192			21,400	5,368	19,742	20,006

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			176,690		1,281			84,337		8,608	12,119
2002		3	19	3	96		14	311	72	1,962	1,384
2003		267	1,306	190	2,553		278	1,345	288	3,839	2,115
2004		1,151	15,718	11,659	1,276		1,083	16,902	10,402	12,509	3,101
2005	6	250	2,609	458	1,000	17	711	5,832	1,518	3,500	4,506
TOTAL	6	1,671	196,342	12,310	6,206	17	2,086	108,727	12,280	30,418	23,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	308,849	61,214	23,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,409	1,979	433	
TOTAL LOSSES	332,258	63,193	23,658	
EXPECTED LOSSES	721,675	284,216	34,085	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.238	.235	.088	1.561
INDICATED (POST-TEST)	.738	.140	.052	.930
PRES. ON RATE LEVEL	2.405	.947	.113	3.465
DERIVED BY FORMULA	2.388	.907	.110	3.405
UNDERLYING PRES. RATE	2.689	1.059	.127	3.875
PROPOSED	2.388	.907	.110	3.405

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.290
IND. RATES				5.29	MINIMUM PREMIUM	1515
MAN. RATES	9.12	6.58	5.82	+ 5.29	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	30,181	873,659	2.894			4	2	7	13
2002	31,355	184,424	.588				2	10	12
2003	28,694	1,141,902	3.979			3	3	7	13
2004	27,391	3,214,257	11.734		1	5	6	12	24
2005	26,450	700,011	2.646				6	9	15
TOTAL	144,071	6,114,253	4.244		1	12	19	45	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			430,367	64,942	28,310			239,933	50,728	32,620	26,759
2002				34,506	37,642				29,944	68,058	14,274
2003			450,221	88,732	55,896			356,280	86,502	65,942	38,329
2004		412,102	387,624	191,550	61,301		1,520,365	272,990	193,222	109,806	65,297
2005				174,094	70,396				297,700	106,664	51,157
TOTAL		412,102	1,268,212	553,824	253,545		1,520,365	869,203	658,096	383,090	195,816

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			822,863	66,046	22,931			945,575	115,659	60,738	32,379
2002		757	12,258	33,865	31,276		672	25,979	66,702	113,095	16,800
2003		83,361	815,257	84,688	59,039		171,722	1,448,893	190,374	130,512	41,894
2004	21,751	218,123	1,010,984	158,667	70,617	77,781	645,623	1,768,253	368,311	198,425	75,026
2005	748	37,008	457,488	106,897	65,819	1,497	103,084	1,085,160	347,291	197,453	55,148
TOTAL	22,499	339,249	3,118,850	450,163	249,682	79,278	921,101	5,273,860	1,088,337	700,223	221,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,754,837	2,488,405	221,247	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	102,103	-3,231	1,470	
TOTAL LOSSES	9,856,940	2,485,174	222,717	
EXPECTED LOSSES	3,119,138	1,273,587	144,071	
CREDIBILITY	.04	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.842	1.725	.155	8.722
INDICATED (POST-TEST)	4.078	1.028	.092	5.198
PRES. ON RATE LEVEL	1.936	.791	.089	2.816
DERIVED BY FORMULA	2.022	.827	.089	2.938
UNDERLYING PRES. RATE	2.165	.884	.100	3.149
PROPOSED	2.022	.827	.089	2.938

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.564
IND. RATES				4.56	MINIMUM PREMIUM	1340
MAN. RATES	6.65	5.35	4.73	+ 4.56	PRESENT	1390

+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
2001	3,718	68,833	1.851				3,718				1	3	4
2002	1,292						1,292						
2003	840						840						
2004	997						997						
2005	1,037	153	.014				1,037						
TOTAL	7,884	68,986	.875				7,884				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				18,362	3,039				32,144	11,605	3,683
2005											153
TOTAL				18,362	3,039				32,144	11,605	3,836

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				18,674	2,461				73,288	21,608	4,456
2005											165
TOTAL				18,674	2,461				73,288	21,608	4,621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		116,031	4,621	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,882	-804	70	
TOTAL LOSSES	8,882	115,227	4,691	
EXPECTED LOSSES	202,777	125,986	8,751	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.113	1.462	.060	1.635
INDICATED (POST-TEST)	.067	.871	.036	.974
PRES. ON RATE LEVEL	2.300	1.429	.099	3.828
DERIVED BY FORMULA	2.278	1.418	.098	3.794
UNDERLYING PRES. RATE	2.572	1.598	.111	4.281
PROPOSED	2.278	1.418	.098	3.794

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.894
IND. RATES				5.89	MINIMUM PREMIUM	1655
MAN. RATES	9.19	7.27	6.43	+ 5.89	PRESENT	1795

+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
2001	1,363	27,711	2.033			1,363					3	3
2002	1,517	160,735	10.595			1,517			1	1	3	5
2003	1,529	133,174	8.709			1,529		1			1	2
2004	1,515	135,420	8.938			1,515				3		3
2005	1,564	159,703	10.211			1,564				1	2	3
TOTAL	7,488	616,743	8.236			7,488			2	5	9	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					9,620					15,908	2,183
2002			84,159	5,531	2,298			57,737	1,039	8,518	1,453
2003			79,691		201			40,175		783	12,324
2004				59,963					68,790		6,667
2005				147	58,119				20,305	73,350	7,782
TOTAL			163,850	65,641	70,238			97,912	90,134	98,559	30,409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					7,792					29,621	2,641
2002		5,440	151,248	6,007	2,108		11,889	249,248	4,853	14,361	1,710
2003		14,473	147,963	1,719	1,162		20,819	174,344	3,863	2,412	13,470
2004		3,991	54,520	40,919	3,800		4,610	98,356	100,862	10,252	7,660
2005	269	10,152	104,826	18,433	40,103	464	21,768	195,420	55,287	86,325	8,389
TOTAL	269	34,056	458,557	67,078	54,965	464	59,086	717,368	164,865	142,971	33,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,269,800	429,879	33,870	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,908	52	144	
TOTAL LOSSES	1,278,708	429,931	34,014	
EXPECTED LOSSES	273,536	130,740	13,029	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.077	5.742	.454	23.273
INDICATED (POST-TEST)	10.178	3.422	.271	13.871
PRES. ON RATE LEVEL	3.267	1.561	.156	4.984
DERIVED BY FORMULA	3.336	1.598	.158	5.092
UNDERLYING PRES. RATE	3.653	1.746	.174	5.573
PROPOSED	3.336	1.598	.158	5.092

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.910
IND. RATES				7.91	MINIMUM PREMIUM	2130
MAN. RATES	12.18	9.47	8.37	+ 7.91	PRESENT	2255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	759	1,505	.198						2	2
2002	747	7,673	1.027						5	5
2003	773	2,601	.336							
2004	725	34,124	4.706						3	3
2005	583	20,138	3.454						3	3
TOTAL	3,587	66,041	1.841						13	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					719					641	145
2002					3,191					3,222	1,260
2003											2,601
2004					13,404					14,968	5,752
2005					9,258					10,782	98
TOTAL					26,572					29,613	9,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					583					1,193	175
2002		64	536	90	2,623		28	835	197	5,290	1,483
2003											2,843
2004		1,223	12,967	2,214	10,854		1,266	16,204	4,446	20,564	6,609
2005	43	1,612	16,655	2,925	6,385	60	2,391	19,806	5,153	11,889	106
TOTAL	43	2,899	30,158	5,229	20,445	60	3,685	36,845	9,796	38,936	11,216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	73,690	74,406	11,216	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,130	-185	23	
TOTAL LOSSES	75,820	74,221	11,239	
EXPECTED LOSSES	66,145	48,783	2,331	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.114	2.069	.313	4.496
INDICATED (POST-TEST)	1.260	1.233	.187	2.680
PRES. ON RATE LEVEL	1.649	1.216	.058	2.923
DERIVED BY FORMULA	1.649	1.216	.059	2.924
UNDERLYING PRES. RATE	1.844	1.360	.065	3.269
PROPOSED	1.648	1.216	.059	2.923

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.541
IND. RATES				4.54	MINIMUM PREMIUM	1335
MAN. RATES	7.23	5.55	4.91	+ 4.54	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	239	3,564	1.491							
2002	251	40,614	16.180				1			1
2003	583	271	.046							
2004	722	871	.120							
2005	872	4,417	.506						1	1
TOTAL	2,667	49,737	1.865				1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											3,564
2002				9,436					18,669		12,509
2003											271
2004											871
2005					114					1,263	3,040
TOTAL				9,436	114				18,669	1,263	20,255

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											4,312
2002			1,629	8,972	96			5,211	39,022	840	14,723
2003											296
2004											1,001
2005	1	20	207	36	79	7	278	2,315	602	1,392	3,277
TOTAL	1	20	1,836	9,008	175	7	278	7,526	39,624	2,232	23,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,668	51,039	23,609	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,053	788	59	
TOTAL LOSSES	11,721	51,827	23,668	
EXPECTED LOSSES	60,301	50,646	3,948	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.439	1.943	.887	3.269
INDICATED (POST-TEST)	.262	1.158	.529	1.949
PRES. ON RATE LEVEL	2.022	1.698	.133	3.853
DERIVED BY FORMULA	2.022	1.693	.137	3.852
UNDERLYING PRES. RATE	2.261	1.899	.148	4.308
PROPOSED	2.022	1.693	.137	3.852

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.984
IND. RATES				5.98	MINIMUM PREMIUM	1675
MAN. RATES	9.22	7.32	6.47	+ 5.98	PRESENT	1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,036	37,588	1,846						3	3
2002	2,121	26,390	1,244						3	3
2003	2,223	80,067	3,601						2	3
2004	2,151	21,925	1,019					1	2	3
2005	2,087	70,324	3,369						3	3
TOTAL	10,618	236,294	2,225						2	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,951					22,259	11,378
2002					7,620					17,325	1,445
2003				43,618	737				27,006	4,875	3,831
2004				802	2,537				8,089	4,961	5,536
2005					41,945					26,752	1,627
TOTAL				44,420	56,790					35,095	23,817

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,201					41,446	13,767
2002		152	1,274	213	6,262		168	4,483	1,045	28,446	1,701
2003		2,516	20,305	35,571	2,232		1,462	21,754	48,290	11,093	4,187
2004		281	3,181	966	2,104		955	16,939	13,333	8,024	6,361
2005	195	7,316	75,452	13,249	28,931	146	5,957	49,142	12,788	29,494	1,754
TOTAL	195	10,265	100,212	49,999	42,730	146	8,542	92,318	75,456	118,503	27,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	211,678	286,688	27,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,214	-124	312	
TOTAL LOSSES	221,892	286,564	28,082	
EXPECTED LOSSES	313,655	228,393	29,199	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.090	2.699	.264	5.053
INDICATED (POST-TEST)	1.246	1.609	.157	3.012
PRES. ON RATE LEVEL	2.642	1.923	.246	4.811
DERIVED BY FORMULA	2.628	1.914	.243	4.785
UNDERLYING PRES. RATE	2.954	2.151	.275	5.380
PROPOSED	2.628	1.914	.243	4.785

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.433
IND. RATES				7.43	MINIMUM PREMIUM	2015
MAN. RATES	11.35	9.14	8.08	+ 7.43	PRESENT	2185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002	56									
2003	145									
2004	129									
2005	155									
TOTAL	485									

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.	233	128	19	
TOTAL LOSSES	233	128	19	
EXPECTED LOSSES	8,255	8,759	1,232	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.048	.026	.004	.078
INDICATED (POST-TEST)	.029	.015	.002	.046
PRES. ON RATE LEVEL	1.522	1.615	.227	3.364
DERIVED BY FORMULA	1.522	1.615	.227	3.364
UNDERLYING PRES. RATE	1.702	1.806	.254	3.762
PROPOSED	1.522	1.615	.227	3.364

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.226
IND. RATES				5.23	MINIMUM PREMIUM	1500
MAN. RATES	7.83	6.39	5.65	+ 5.23	PRESENT	1610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001												
2002												
2003												
2004	41					41						
2005	41	1,450	3,536			41				1		1
TOTAL	82	1,450	1,768			82				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					326					1,124	
TOTAL					326					1,124	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1	55	585	103	224	7	249	2,072	535	1,241	
TOTAL	1	55	585	103	224	7	249	2,072	535	1,241	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,969	2,103		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	58	78	3	
TOTAL LOSSES	3,027	2,181	3	
EXPECTED LOSSES	1,336	2,256	142	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.691	2.660	.004	6.355
INDICATED (POST-TEST)	2.200	1.585	.002	3.787
PRES. ON RATE LEVEL	1.458	2.461	.154	4.073
DERIVED BY FORMULA	1.458	2.461	.154	4.073
UNDERLYING PRES. RATE	1.630	2.752	.172	4.554
PROPOSED	1.458	2.461	.154	4.073

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.327
IND. RATES				6.33	MINIMUM PREMIUM	1760
MAN. RATES	9.63	7.74	6.84	+ 6.33	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,814	983,937	25,798			3,814			2	1	7	10
2002	4,142	123,624	2,984			4,142				5	3	8
2003	4,404	164,018	3,724			4,404				3	5	8
2004	7,173	475,098	6,623			7,173			2	6	7	15
2005	4,700	145,107	3,087			4,700				8	9	17
TOTAL	24,233	1,891,784	7,807			24,233			4	23	31	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			327,299	2,326	23,132			580,497	4,846	24,563	21,274
2002				39,941	1,296				35,862	6,921	39,604
2003				69,961	3,622				53,325	6,653	30,457
2004			186,703	74,851	4,485			98,378	57,696	16,229	36,756
2005				15,130	6,021				68,755	14,323	40,878
TOTAL			514,002	202,209	38,556			678,875	220,484	68,689	168,969

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			361,671	2,366	18,736			776,090	11,049	45,737	25,742
2002		25	7,117	38,016	1,467		70	11,803	75,381	12,977	46,614
2003		4,257	33,709	57,221	5,799		2,538	41,179	94,969	16,782	33,290
2004	1,160	37,392	438,717	60,355	12,626	707	39,173	582,555	107,485	37,646	42,233
2005	69	3,199	39,585	9,258	5,652	285	21,514	231,665	75,277	34,229	44,066
TOTAL	1,229	44,873	880,799	167,216	44,280	992	63,295	1,643,292	364,161	147,371	191,945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,634,480	723,028	191,945	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	39,344	846	967	
TOTAL LOSSES	2,673,824	723,874	192,912	
EXPECTED LOSSES	1,193,233	912,857	86,512	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.034	2.987	.796	14.817
INDICATED (POST-TEST)	6.576	1.780	.474	8.830
PRES. ON RATE LEVEL	4.404	3.369	.319	8.092
DERIVED BY FORMULA	4.426	3.305	.327	8.058
UNDERLYING PRES. RATE	4.924	3.767	.357	9.048
PROPOSED	4.445	3.319	.328	8.092

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	12.571
IND. RATES				12.57	MINIMUM PREMIUM	3225
MAN. RATES	17.91	15.37	13.59	+ 12.57	PRESENT	3490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,332	126,610	3.799						2	2
2002	3,816	55,995	1.467						2	2
2003	4,413	11,259	.255						1	1
2004	4,936	140,537	2.847				1		2	3
2005	4,532	157,470	3.474						4	4
TOTAL	21,029	491,871	2.339					1	11	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					71,263					46,077	9,270
2002					17,270					13,742	24,983
2003					82					553	10,624
2004				6,338	44,124				35,446	40,788	13,841
2005					71,178					82,310	3,982
TOTAL				6,338	203,917				35,446	183,470	62,700

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					57,723					85,795	11,217
2002		350	2,890	484	14,190		133	3,554	831	22,564	29,405
2003		4	36	6	75		76	333	72	954	11,612
2004		4,445	48,443	11,613	36,137		5,849	94,836	64,093	61,318	15,903
2005	328	12,414	128,036	22,486	49,093	447	18,341	151,214	39,350	90,755	4,293
TOTAL	328	17,213	179,405	34,589	157,218	447	24,399	249,937	104,346	261,386	72,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	471,729	557,539	72,430	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,877	608	744	
TOTAL LOSSES	484,606	558,147	73,174	
EXPECTED LOSSES	398,498	289,779	64,979	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.304	2.654	.348	5.306
INDICATED (POST-TEST)	1.373	1.582	.207	3.162
PRES. ON RATE LEVEL	1.695	1.232	.276	3.203
DERIVED BY FORMULA	1.692	1.246	.273	3.211
UNDERLYING PRES. RATE	1.895	1.378	.309	3.582
PROPOSED	1.688	1.243	.272	3.203

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.976
IND. RATES				4.98	MINIMUM PREMIUM	1440
MAN. RATES	8.77	6.08	5.38	+ 4.98	PRESENT	1545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	269	666	.247						1	1
2002	323									
2003	351									
2004	315	311,339	98.837					1		1
2005	327	5,005	1,530							
TOTAL	1,585	317,010	20.001						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					65					340	261
2004				3,943					307,396		
2005											5,005
TOTAL				3,943	65				307,396	340	5,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					53					633	316
2004		219	3,018	2,266	210		17,349	370,054	379,502	38,564	
2005											5,395
TOTAL		219	3,018	2,266	263		17,349	370,054	379,502	39,197	5,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	390,640	421,228	5,711	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,445	14	78	
TOTAL LOSSES	393,085	421,242	5,789	
EXPECTED LOSSES	77,348	62,037	7,196	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	24.800	26.577	.365	51.742
INDICATED (POST-TEST)	14.781	15.840	.218	30.839
PRES. ON RATE LEVEL	4.364	3.500	.406	8.270
DERIVED BY FORMULA	4.364	3.623	.404	8.391
UNDERLYING PRES. RATE	4.880	3.914	.454	9.248
PROPOSED	4.364	3.623	.404	8.391

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	13.036
IND. RATES				13.04	MINIMUM PREMIUM	3335
MAN. RATES	19.98	15.71	13.89	+ 13.04	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002	118									
2003	86									
2004	120									
2005	131									
TOTAL	455									

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	23	15	
TOTAL LOSSES	112	23	15	
EXPECTED LOSSES	4,080	4,068	1,091	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.025	.005	.003	.033
INDICATED (POST-TEST)	.015	.003	.002	.020
PRES. ON RATE LEVEL	.801	.800	.215	1.816
DERIVED BY FORMULA	.801	.800	.215	1.816
UNDERLYING PRES. RATE	.897	.894	.240	2.031
PROPOSED	.801	.800	.215	1.816

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.821
IND. RATES				2.82	MINIMUM PREMIUM	935
MAN. RATES	4.25	3.45	3.05	+ 2.82	PRESENT	990

+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
2001	988					988						
2002	986	16,930	1,717			986				1		1
2003	1,032	26,716	2,588			1,032						1
2004	1,031	8,749	.848			1,031						1
2005	1,076	18,581	1,726			1,076						1
TOTAL	5,113	70,976	1,388			5,113				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				11,000							5,930
2003					14,971					11,745	
2004					1,992					6,757	
2005					2,894					14,902	785
TOTAL				11,000	19,857					33,404	6,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,899	10,459	111						6,980
2003		1,390	6,971	1,015	13,635		1,479	7,070	1,515	20,236	
2004		180	1,928	328	1,613		575	7,318	2,008	9,282	
2005	14	503	5,205	914	1,995	83	3,321	27,379	7,127	16,432	846
TOTAL	14	2,073	16,003	12,716	17,354	83	5,375	41,767	10,650	45,950	7,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,315	86,670	7,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,732	98	298	
TOTAL LOSSES	71,047	86,768	8,124	
EXPECTED LOSSES	172,410	110,799	26,894	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.390	1.697	.159	3.246
INDICATED (POST-TEST)	.828	1.011	.095	1.934
PRES. ON RATE LEVEL	3.016	1.938	.470	5.424
DERIVED BY FORMULA	3.016	1.919	.463	5.398
UNDERLYING PRES. RATE	3.372	2.167	.526	6.065
PROPOSED	3.016	1.919	.463	5.398

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.386
IND. RATES				8.39	MINIMUM PREMIUM	2240
MAN. RATES	13.15	10.30	9.11	+ 8.39	PRESENT	2425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	42												
2002	43												
2003													
2004													
2005													
TOTAL	85												

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.	122	-41		
TOTAL LOSSES	122			
EXPECTED LOSSES	3,303	1,258	41	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.144	.000	.000	.144
INDICATED (POST-TEST)	.086	.000	.000	.086
PRES. ON RATE LEVEL	3.474	1.324	.043	4.841
DERIVED BY FORMULA	3.474	1.324	.043	4.841
UNDERLYING PRES. RATE	3.885	1.480	.048	5.413
PROPOSED	3.474	1.324	.043	4.841

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.520
IND. RATES				7.52	MINIMUM PREMIUM	2035
MAN. RATES	11.17	9.19	8.13	+ 7.52	PRESENT	2195

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	324									
2002										
2003										
2004	42,851	3,288	.007							
2005	18,524	3,609	.019							
TOTAL	61,699	6,897	.011							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,288
2005											3,609
TOTAL											6,897

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,778
2005											3,891
TOTAL											7,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,590	12,196	1,994	
TOTAL LOSSES	25,590	12,196	9,663	
EXPECTED LOSSES	645,988	646,606	120,313	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.041	.020	.016	.077
INDICATED (POST-TEST)	.024	.012	.010	.046
PRES. ON RATE LEVEL	.936	.937	.175	2.048
DERIVED BY FORMULA	.918	.863	.160	1.941
UNDERLYING PRES. RATE	1.047	1.048	.195	2.290
PROPOSED	.918	.863	.160	1.941

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.015
IND. RATES				3.02	MINIMUM PREMIUM	980
MAN. RATES	5.10	3.89	3.44	+ 3.02	PRESENT	1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	8,600	629,027	7.314			3	1	1	5
2002	6,780								
2003	2,417								
2004	909	78,635	8.650				1		1
2005	750	553	.073						
TOTAL	19,456	708,215	3.640			3	2	1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			404,505	20,831	5,757			150,425	21,227	1,400	24,882
2004				50,240					27,500		895
2005											553
TOTAL			404,505	71,071	5,757			150,425	48,727	1,400	26,330

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			773,414	21,185	4,663			592,825	48,398	2,607	30,107
2004		3,338	45,679	34,286	3,184		1,846	39,322	40,322	4,098	1,028
2005											596
TOTAL		3,338	819,093	55,471	7,847		1,846	632,147	88,720	6,705	31,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,456,424	158,743	31,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,358	-3,459	216	
TOTAL LOSSES	1,465,782	155,284	31,947	
EXPECTED LOSSES	258,182	157,011	44,749	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.534	.798	.164	8.496
INDICATED (POST-TEST)	4.490	.476	.098	5.064
PRES. ON RATE LEVEL	1.187	.722	.205	2.114
DERIVED BY FORMULA	1.220	.712	.201	2.133
UNDERLYING PRES. RATE	1.327	.807	.230	2.364
PROPOSED	1.220	.712	.201	2.133

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.313
IND. RATES				3.31	MINIMUM PREMIUM	1050
MAN. RATES	5.02	4.02	3.55	+ 3.31	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	348									
2002	139									
2003	186									
2004	276									
2005	278									
TOTAL	1,227									

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.	608	72	33			
TOTAL LOSSES	608	72	33			
EXPECTED LOSSES	15,289	14,294	2,933			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.050	.006	.003	.059		
INDICATED (POST-TEST)	.030	.004	.002	.036		
PRES. ON RATE LEVEL	1.114	1.042	.214	2.370		
DERIVED BY FORMULA	1.114	1.032	.212	2.358		
UNDERLYING PRES. RATE	1.246	1.165	.239	2.650		
PROPOSED	1.114	1.032	.212	2.358		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.663
IND. RATES				3.66	MINIMUM PREMIUM	1130
MAN. RATES	5.57	4.50	3.98	+ 3.66	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	4,909	230,640	4.698			1	3	7	11
2002	3,380	136,473	4.037				2	1	3
2003	2,487	346,535	13.933			2		4	6
2004	2,425	5,631	.232						
2005	2,211	24,325	1.100					5	5
TOTAL	15,412	743,604	4.825			3	5	17	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			82,223	18,820	8,166			69,759	33,161	11,092	7,419
2002				38,289	2,038				65,535	3,019	27,592
2003			159,813		17,210			119,622		48,676	1,214
2004											5,631
2005					8,278					15,404	643
TOTAL			242,036	57,109	35,692			189,381	98,696	78,191	42,499

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			157,210	19,140	6,615			274,920	75,607	20,654	8,977
2002		42	6,952	36,464	2,060		28	19,071	137,169	7,906	32,476
2003		30,592	304,555	4,586	17,638		67,769	546,978	17,486	87,041	1,327
2004											6,470
2005	40	1,442	14,893	2,615	5,709	83	3,446	28,300	7,365	16,984	693
TOTAL	40	32,076	483,610	62,805	32,022	83	71,243	869,269	237,627	132,585	49,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,456,321	465,039	49,943	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,345	-2,159	373	
TOTAL LOSSES	1,471,666	462,880	50,316	
EXPECTED LOSSES	421,518	321,650	42,846	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.549	3.003	.326	12.878
INDICATED (POST-TEST)	5.691	1.790	.194	7.675
PRES. ON RATE LEVEL	2.446	1.866	.249	4.561
DERIVED BY FORMULA	2.478	1.864	.247	4.589
UNDERLYING PRES. RATE	2.735	2.087	.278	5.100
PROPOSED	2.478	1.864	.247	4.589

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.129
IND. RATES				7.13	MINIMUM PREMIUM	1945
MAN. RATES	11.75	8.66	7.66	+ 7.13	PRESENT	2080

+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
2001	6,678	362,867	5.433			6,678			1	2	3	6
2002	6,910	297,340	4.303			6,910			1		4	5
2003	8,899	352,547	3.961			8,899			1	3	8	12
2004	8,893	292,967	3.294			8,893				6	5	11
2005	10,487	183,242	1.747			10,487				1	7	8
TOTAL	41,867	1,488,963	3.556			41,867			3	12	27	42

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			113,881	43,285	8,298			92,466	85,143	13,561	6,233
2002			166,248		15,338			88,676		16,459	10,619
2003			134,488	28,988	42,181			15,475	47,354	52,139	31,922
2004				127,278	13,264				108,310	25,550	18,565
2005				24,749	33,209				25,145	69,047	31,092
TOTAL			414,617	224,300	112,290			196,617	265,952	176,756	98,431

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			217,740	44,021	6,722			364,409	194,126	25,251	7,542
2002		10,958	298,696	1,781	12,926		18,282	383,246	4,321	27,530	12,499
2003		29,938	282,462	29,344	41,103		16,019	131,367	91,748	94,972	34,891
2004		9,687	128,556	89,043	18,805		9,448	182,527	166,401	51,244	21,331
2005	215	9,298	106,773	22,526	25,357	454	22,096	201,961	58,036	82,875	33,518
TOTAL	215	59,881	1,034,227	186,715	104,913	454	65,845	1,263,510	514,632	281,872	109,781

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,424,132	1,088,132	109,781	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,690	5,286	1,026	
TOTAL LOSSES	2,460,822	1,093,418	110,807	
EXPECTED LOSSES	1,102,359	941,171	83,315	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.878	2.612	.265	8.755
INDICATED (POST-TEST)	3.503	1.557	.158	5.218
PRES. ON RATE LEVEL	2.355	2.010	.178	4.543
DERIVED BY FORMULA	2.378	1.983	.177	4.538
UNDERLYING PRES. RATE	2.633	2.248	.199	5.080
PROPOSED	2.381	1.985	.177	4.543

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.058
IND. RATES				7.06	MINIMUM PREMIUM	1930
MAN. RATES	10.72	8.63	7.63	+ 7.06	PRESENT	2075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,151	31,488	.758					1	1	2
2002	4,026	174,913	4.344			1			1	2
2003	3,727	791	.021							
2004	3,853	39,897	1.035						2	2
2005	3,812	61,156	1.604						1	1
TOTAL	19,569	308,245	1.575			1		1	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				8,116	959				14,364	7,801	248
2002			71,514		193			101,818		775	613
2003											791
2004					1,579					18,283	20,035
2005					15,656					39,000	6,500
TOTAL			71,514	8,116	18,387			101,818	14,364	65,859	28,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				8,254	777				32,750	14,525	300
2002		4,584	127,418	586	297		20,824	435,352	3,865	1,851	722
2003											865
2004		144	1,528	261	1,278		1,558	19,796	5,433	25,118	23,020
2005	72	2,732	28,163	4,945	10,798	212	8,696	71,648	18,645	43,002	7,007
TOTAL	72	7,460	157,109	14,046	13,150	212	31,078	526,796	60,693	84,496	31,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	722,727	172,385	31,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,348	-205	123	
TOTAL LOSSES	733,075	172,180	32,037	
EXPECTED LOSSES	308,408	184,339	11,545	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.746	.880	.164	4.790
INDICATED (POST-TEST)	2.233	.524	.098	2.855
PRES. ON RATE LEVEL	1.409	.843	.053	2.305
DERIVED BY FORMULA	1.417	.830	.055	2.302
UNDERLYING PRES. RATE	1.576	.942	.059	2.577
PROPOSED	1.419	.831	.055	2.305

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.581
IND. RATES				3.58	MINIMUM PREMIUM	1110
MAN. RATES	5.89	4.38	3.87	+ 3.58	PRESENT	1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,631	23,474	.892						3	3
2002	2,692	16,566	.615						4	4
2003	2,769	33,594	1.213					1	4	5
2004	2,602	34,627	1.330						2	2
2005	2,759	2,583	.093							
TOTAL	13,453	110,844	.824						1	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					7,942					15,512	20
2002					2,634					11,918	2,014
2003				7,910	14,726				3,346	6,284	1,328
2004					6,190					27,058	1,379
2005											2,583
TOTAL				7,910	31,492				3,346	60,772	7,324

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					6,433					28,883	24
2002		54	441	74	2,165		119	3,083	720	19,568	2,370
2003		1,815	10,473	7,439	13,693		908	6,117	6,716	11,158	1,452
2004		564	5,989	1,021	5,014		2,305	29,291	8,039	37,173	1,584
2005											2,784
TOTAL		2,433	16,903	8,534	27,305		3,332	38,491	15,475	96,782	8,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,159	148,096	8,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,644	15	182	
TOTAL LOSSES	67,803	148,111	8,396	
EXPECTED LOSSES	201,795	165,607	16,817	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.504	1.101	.062	1.667
INDICATED (POST-TEST)	.300	.656	.037	.993
PRES. ON RATE LEVEL	1.341	1.101	.112	2.554
DERIVED BY FORMULA	1.331	1.088	.110	2.529
UNDERLYING PRES. RATE	1.500	1.231	.125	2.856
PROPOSED	1.331	1.088	.110	2.529

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.929
IND. RATES				3.93	MINIMUM PREMIUM	1195
MAN. RATES	6.19	4.85	4.29	+ 3.93	PRESENT	1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	7,163	29,706	.414						3	3
2002	6,706	88,828	1.324						6	6
2003	5,382	267,650	4.973			1			6	8
2004	7,035	171,875	2.443					1	8	9
2005	6,947	498,281	7.172					1	13	14
TOTAL	33,233	1,056,340	3.179			1		3	36	40

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,259					5,406	23,041
2002					14,428					54,942	19,458
2003			89,974	5,653	19,190			32,053	38,892	60,414	21,474
2004				25,304	25,565				31,054	60,791	29,161
2005				17,535	33,699				24,766	396,020	26,261
TOTAL			89,974	48,492	94,141			32,053	94,712	577,573	119,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,019					10,065	27,880
2002		294	2,413	406	11,854		539	14,219	3,317	90,211	22,902
2003		18,417	178,480	7,833	18,782		25,348	202,202	79,435	108,825	23,471
2004		4,014	47,737	21,486	22,306		7,236	110,218	63,593	88,146	33,506
2005	196	8,142	91,716	18,787	24,129	1,899	80,790	685,802	183,867	373,857	28,309
TOTAL	196	30,867	320,346	48,512	78,090	1,899	113,913	1,012,441	330,212	671,104	136,068

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,479,662	1,127,918	136,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,716	121	812	
TOTAL LOSSES	1,495,378	1,128,039	136,880	
EXPECTED LOSSES	451,304	570,279	73,777	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.500	3.394	.412	8.306
INDICATED (POST-TEST)	2.682	2.023	.246	4.951
PRES. ON RATE LEVEL	1.214	1.535	.199	2.948
DERIVED BY FORMULA	1.243	1.564	.202	3.009
UNDERLYING PRES. RATE	1.358	1.716	.222	3.296
PROPOSED	1.243	1.564	.202	3.009

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.674
IND. RATES				4.67	MINIMUM PREMIUM	1365
MAN. RATES	7.03	5.60	4.95	+ 4.67	PRESENT	1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,805	6,497	.359						1	1
2002	2,004	55,185	2.753						1	2
2003	1,462	30,861	2.110						1	1
2004	1,475	447,679	30.351			1				1
2005	1,766	42,773	2.422						2	2
TOTAL	8,512	582,995	6.849			1			2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					497					539	5,461
2002				14,747	6,623				31,107		2,708
2003				11,989					18,872		
2004			296,179					151,500			
2005					16,423					26,350	
TOTAL			296,179	26,736	23,543			151,500	49,979	26,889	8,169

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					403					1,004	6,608
2002		132	3,654	14,208	5,591			8,679	65,022	1,400	3,187
2003		674	5,486	9,763	429		605	13,151	33,307	1,883	
2004	1,004	27,669	316,665	7,377	3,671	594	28,467	404,886	15,176	5,671	
2005	74	2,860	29,544	5,189	11,328	146	5,872	48,401	12,602	29,053	
TOTAL	1,078	31,335	355,349	36,537	21,422	740	34,944	475,117	126,107	39,011	9,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	898,563	223,077	9,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,615	-323	297	
TOTAL LOSSES	904,178	222,754	10,092	
EXPECTED LOSSES	167,176	223,867	27,749	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.622	2.617	.119	13.358
INDICATED (POST-TEST)	6.331	1.560	.071	7.962
PRES. ON RATE LEVEL	1.756	2.352	.292	4.400
DERIVED BY FORMULA	1.802	2.336	.288	4.426
UNDERLYING PRES. RATE	1.964	2.630	.326	4.920
PROPOSED	1.802	2.336	.288	4.426

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.876
IND. RATES				6.88	MINIMUM PREMIUM	1885
MAN. RATES	10.39	8.36	7.39	+ 6.88	PRESENT	2020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	494									
2002	381									
2003	467	1,511	.323							
2004	581	1,197	.206							
2005	426									
TOTAL	2,349	2,708	.115							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,511
2004											1,197
TOTAL											2,708

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,652
2004											1,375
TOTAL											3,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,027	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,046	-6	58	
TOTAL LOSSES	1,046		3,085	
EXPECTED LOSSES	30,679	33,566	5,498	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.045	.000	.131	.176
INDICATED (POST-TEST)	.027	.000	.078	.105
PRES. ON RATE LEVEL	1.168	1.278	.209	2.655
DERIVED BY FORMULA	1.168	1.265	.208	2.641
UNDERLYING PRES. RATE	1.306	1.429	.234	2.969
PROPOSED	1.168	1.265	.208	2.641

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.103
IND. RATES				4.10	MINIMUM PREMIUM	1235
MAN. RATES	6.15	5.04	4.46	+ 4.10	PRESENT	1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	10									
2002	14									
2003	39									
2004										
2005	31									
TOTAL	94									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	59	10	1	
TOTAL LOSSES	59	10	1	
EXPECTED LOSSES	2,134	718	109	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.063	.011	.001	.075
INDICATED (POST-TEST)	.038	.007	.001	.046
PRES. ON RATE LEVEL	2.030	.682	.104	2.816
DERIVED BY FORMULA	2.030	.682	.104	2.816
UNDERLYING PRES. RATE	2.270	.763	.116	3.149
PROPOSED	2.030	.682	.104	2.816

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.374
IND. RATES				4.37	MINIMUM PREMIUM	1295
MAN. RATES	6.65	5.35	4.73	+ 4.37	PRESENT	1390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001		112								
2002										
2003										
2004										
2005	120									
TOTAL	120	112	.093							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											112
TOTAL											112

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											136
TOTAL											136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	121	112	2	
TOTAL LOSSES	121	112	138	
EXPECTED LOSSES	2,346	1,510	67	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.101	.093	.115	.309
INDICATED (POST-TEST)	.060	.055	.069	.184
PRES. ON RATE LEVEL	1.748	1.125	.050	2.923
DERIVED BY FORMULA	1.748	1.125	.050	2.923
UNDERLYING PRES. RATE	1.955	1.258	.056	3.269
PROPOSED	1.748	1.125	.050	2.923

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.541
IND. RATES				4.54	MINIMUM PREMIUM	1335
MAN. RATES	7.23	5.55	4.91	+ 4.54	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	9									
2002	276									
2003	516									
2004	59	1,302	2,206							
2005	485	11,841	2,441						1	1
TOTAL	1,345	13,143	.977						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,302
2005					8,941					2,900	
TOTAL					8,941					2,900	1,302

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,496
2005	41	1,559	16,085	2,825	6,167	17	641	5,327	1,386	3,197	
TOTAL	41	1,559	16,085	2,825	6,167	17	641	5,327	1,386	3,197	1,496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,670	13,575	1,496	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	498	223	26	
TOTAL LOSSES	24,168	13,798	1,522	
EXPECTED LOSSES	20,228	16,437	1,750	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.797	1.026	.113	2.936
INDICATED (POST-TEST)	1.071	.611	.067	1.749
PRES. ON RATE LEVEL	1.345	1.093	.116	2.554
DERIVED BY FORMULA	1.345	1.088	.116	2.549
UNDERLYING PRES. RATE	1.504	1.222	.130	2.856
PROPOSED	1.345	1.088	.116	2.549

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.960
IND. RATES				3.96	MINIMUM PREMIUM	1200
MAN. RATES	6.19	4.85	4.29	+ 3.96	PRESENT	1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	130									
2002	92	318	.345							
2003	118	978	.828							
2004	121									
2005	153	370	.241							
TOTAL	614	1,666	.271							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											318
2003											978
2005											370
TOTAL											1,666

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											374
2003											1,069
2005											399
TOTAL											1,842

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,842	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	255	57	20	
TOTAL LOSSES	255	57	1,862	
EXPECTED LOSSES	7,128	9,818	1,651	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.042	.009	.303	.354
INDICATED (POST-TEST)	.025	.005	.181	.211
PRES. ON RATE LEVEL	1.038	1.430	.241	2.709
DERIVED BY FORMULA	1.038	1.430	.241	2.709
UNDERLYING PRES. RATE	1.161	1.599	.269	3.029
PROPOSED	1.038	1.430	.241	2.709

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.208
IND. RATES				4.21	MINIMUM PREMIUM	1260
MAN. RATES	6.55	5.14	4.55	+ 4.21	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	348									
2002	532	1,137	.213						1	1
2003	293									
2004	246	6,300	2,560							
2005	210	12,702	6,048						1	1
TOTAL	1,629	20,139	1,236						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					210					927	
2004											6,300
2005					2,216					10,486	
TOTAL					2,426					11,413	6,300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		3	35	6	173		7	240	57	1,522	
2004											7,239
2005	10	388	3,986	700	1,528	56	2,337	19,273	5,014	11,562	
TOTAL	10	391	4,021	706	1,701	56	2,344	19,513	5,071	13,084	7,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,335	20,562	7,239	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	895	-240	29	
TOTAL LOSSES	27,230	20,322	7,268	
EXPECTED LOSSES	30,072	20,199	3,519	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.672	1.248	.446	3.366
INDICATED (POST-TEST)	.997	.744	.266	2.007
PRES. ON RATE LEVEL	1.651	1.109	.193	2.953
DERIVED BY FORMULA	1.651	1.105	.194	2.950
UNDERLYING PRES. RATE	1.846	1.240	.216	3.302
PROPOSED	1.651	1.105	.194	2.950

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.583
IND. RATES				4.58	MINIMUM PREMIUM	1345
MAN. RATES	6.81	5.61	4.96	+ 4.58	PRESENT	1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	5,194	78,006	1.501						6	6
2002	6,216	139,432	2.243					2	3	5
2003	5,692	684,393	12.023			2		2	2	6
2004	6,264	227,555	3.632			1		1	4	6
2005	7,219	22,192	.307						2	2
TOTAL	30,585	1,151,578	3.765			3		5	17	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					38,800					17,476	21,730
2002				27,740	19,150				25,881	52,968	13,693
2003			386,364	46,855	3,685			100,946	119,548	14,605	12,390
2004			65,386	40,133	2,532			51,794	58,368	5,645	3,697
2005					3,628					10,753	7,811
TOTAL			451,750	114,728	67,795			152,740	203,797	101,447	59,321

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					31,428					32,539	26,293
2002		387	7,994	26,913	16,014		518	20,933	57,302	88,135	16,117
2003		73,062	740,073	46,676	9,781		57,683	528,996	222,323	39,768	13,542
2004	406	14,116	167,231	30,794	6,081	373	22,249	343,582	96,776	20,008	4,248
2005	17	631	6,524	1,145	2,503	59	2,397	19,760	5,142	11,854	8,420
TOTAL	423	88,196	921,822	105,528	65,807	432	82,847	913,271	381,543	192,304	68,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,006,991	745,182	68,620	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22,372	1,249	772	
TOTAL LOSSES	2,029,363	746,431	69,392	
EXPECTED LOSSES	674,400	469,786	65,452	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.635	2.441	.227	9.303
INDICATED (POST-TEST)	3.954	1.455	.135	5.544
PRES. ON RATE LEVEL	1.972	1.374	.191	3.537
DERIVED BY FORMULA	1.992	1.378	.188	3.558
UNDERLYING PRES. RATE	2.205	1.536	.214	3.955
PROPOSED	1.992	1.378	.188	3.558

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.527
IND. RATES				5.53	MINIMUM PREMIUM	1570
MAN. RATES	8.40	6.72	5.94	+ 5.53	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	48,873	2,210,905	4.523	1		3	6	18	28	
2002	49,023	1,482,374	3.023			3	8	21	32	
2003	38,952	1,133,590	2.910			1	4	12	17	
2004	31,509	716,607	2.274			1	2	12	15	
2005	37,087	915,739	2.469			2	4	13	19	
TOTAL	205,444	6,459,215	3.144	1		10	24	76	111	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	581,729		467,943	139,984	48,469	79,075		531,206	88,775	123,867	149,857
2002			335,948	147,611	204,443			323,401	152,875	196,931	121,165
2003			170,582	146,137	22,700			432,974	160,439	110,603	90,155
2004			116,193	41,893	118,616			108,119	61,053	224,496	46,237
2005			128,738	103,856	73,953			94,196	192,950	219,745	102,301
TOTAL	581,729		1,219,404	579,481	468,181	79,075		1,489,896	656,092	875,642	509,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	271,701		658,560	142,363	39,261	539,484		1,280,401	202,407	230,641	181,327
2002		25,298	647,713	148,776	170,108		66,556	1,444,987	343,313	332,020	142,611
2003		20,374	180,069	121,737	26,582		91,316	785,868	310,574	210,297	98,539
2004	687	32,548	369,834	53,229	101,226	741	58,696	835,109	175,137	324,602	53,126
2005	2,698	64,766	593,395	84,352	66,351	8,833	203,083	1,410,963	323,158	304,373	110,280
TOTAL	275,086	142,986	2,449,571	550,457	403,528	549,058	419,651	5,757,328	1,354,589	1,401,933	585,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,593,680	3,710,507	585,883			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	204,056	-12,155	4,205			
TOTAL LOSSES	9,797,736	3,698,352	590,088			
EXPECTED LOSSES	6,126,340	3,048,789	427,324			
CREDIBILITY	.05	.19	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.769	1.800	.287	6.856		
INDICATED (POST-TEST)	2.842	1.073	.171	4.086		
PRES. ON RATE LEVEL	2.667	1.327	.186	4.180		
DERIVED BY FORMULA	2.676	1.279	.183	4.138		
UNDERLYING PRES. RATE	2.982	1.484	.208	4.674		
PROPOSED	2.676	1.279	.183	4.138		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.428
IND. RATES				6.43	MINIMUM PREMIUM	1780
MAN. RATES	9.91	7.94	7.02	+ 6.43	PRESENT	1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	10,838	31,174	.287						1	1
2002	10,823	141,546	1.307						10	10
2003	9,790	395,298	4.037			1			6	7
2004	8,430	77,559	.920				1			1
2005	9,624	199	.002							
TOTAL	49,505	645,776	1.304			1	1		17	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					8,310					15,965	6,899
2002					46,989					76,435	18,122
2003			160,471		7,805			170,615		25,554	30,853
2004				44,415					32,318		826
2005											199
TOTAL			160,471	44,415	63,104			170,615	32,318	117,954	56,899

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					6,731					29,727	8,348
2002		948	7,861	1,320	38,608		749	19,782	4,617	125,498	21,330
2003		20,746	208,481	2,891	8,465		63,725	523,356	14,293	47,139	33,722
2004		2,956	40,383	30,309	2,816		2,165	46,209	47,387	4,817	949
2005											215
TOTAL		24,650	256,725	34,520	56,620		66,639	589,347	66,297	207,181	64,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	937,361	364,618	64,564	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	48,427	-733	744	
TOTAL LOSSES	985,788	363,885	65,308	
EXPECTED LOSSES	1,457,428	405,446	71,783	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.991	.735	.132	2.858
INDICATED (POST-TEST)	1.187	.438	.079	1.704
PRES. ON RATE LEVEL	2.633	.732	.130	3.495
DERIVED BY FORMULA	2.604	.711	.126	3.441
UNDERLYING PRES. RATE	2.944	.819	.145	3.908
PROPOSED	2.604	.711	.126	3.441

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.345
IND. RATES				5.35	MINIMUM PREMIUM	1525
MAN. RATES	8.31	6.64	5.87	+ 5.35	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	40,468	53,607	.132				1	4	5
2002	36,740	1,227,793	3.341			3	3	4	10
2003	40,948	976,533	2.384			4	2	5	11
2004	33,307	1,005,100	3.017			4	4	6	14
2005	39,202	309,087	.788			2	1	3	6
TOTAL	190,665	3,572,120	1.874			13	11	22	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				7,297	7,139				5,587	9,104	24,480
2002			502,600	46,659	76,871			454,825	59,506	39,808	47,524
2003			451,681	35,086	6,690			401,390	22,720	24,531	34,435
2004			456,737	100,519	40,278			212,223	86,187	78,504	30,652
2005			163,001	29,304	11,294			49,547	10,916	25,320	19,705
TOTAL			1,574,019	218,865	142,272			1,117,985	184,916	177,267	156,796

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				7,421	5,782				12,738	16,952	29,621
2002		25,046	674,036	49,503	64,345		64,892	1,375,152	138,621	69,833	55,936
2003		76,584	775,882	37,756	12,362		175,863	1,475,146	74,531	53,376	37,638
2004	2,824	88,214	1,021,497	96,009	49,323	1,520	85,176	1,242,511	188,451	135,184	35,219
2005	2,788	53,131	409,010	31,084	17,084	3,877	62,584	305,790	36,672	36,280	21,242
TOTAL	5,612	242,975	2,880,425	221,773	148,896	5,397	388,515	4,398,599	451,013	311,625	179,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,921,523	1,133,307	179,656	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	146,063	847	3,280	
TOTAL LOSSES	8,067,586	1,134,154	182,936	
EXPECTED LOSSES	4,377,668	2,730,323	305,064	
CREDIBILITY	.05	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.231	.595	.096	4.922
INDICATED (POST-TEST)	2.522	.355	.057	2.934
PRES. ON RATE LEVEL	2.053	1.281	.143	3.477
DERIVED BY FORMULA	2.076	1.114	.127	3.317
UNDERLYING PRES. RATE	2.296	1.432	.160	3.888
PROPOSED	2.076	1.114	.127	3.317

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.153
IND. RATES				5.15	MINIMUM PREMIUM	1480
MAN. RATES	8.68	6.60	5.84	+ 5.15	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	45									
2002	3									
2003										
2004										
2005										
TOTAL	48									

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.	58	-10		
TOTAL LOSSES	58			
EXPECTED LOSSES	942	595	86	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.121	.000	.000	.121
INDICATED (POST-TEST)	.072	.000	.000	.072
PRES. ON RATE LEVEL	1.755	1.108	.162	3.025
DERIVED BY FORMULA	1.755	1.108	.162	3.025
UNDERLYING PRES. RATE	1.962	1.239	.181	3.382
PROPOSED	1.755	1.108	.162	3.025

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.699
IND. RATES				4.70	MINIMUM PREMIUM	1375
MAN. RATES	7.44	5.74	5.08	+ 4.70	PRESENT	1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,122	7,369	.236							
2002	3,030	254	.008							
2003	2,855	232,598	8.147			1			1	2
2004	2,632	14,547	.552							
2005	2,861	136,127	4.758						2	2
TOTAL	14,500	390,895	2.696			1			3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											7,369
2002											254
2003			67,630		2,313			150,000		179	12,476
2004											14,547
2005					75,591					58,670	1,866
TOTAL			67,630		77,904			150,000		58,849	36,512

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											8,916
2002											299
2003		11,462	116,159	1,483	2,869		70,945	595,426	12,908	3,949	13,636
2004											16,715
2005	351	13,181	135,983	23,880	52,141	322	13,071	107,790	28,051	64,694	2,012
TOTAL	351	24,643	252,142	25,363	55,010	322	84,016	703,216	40,959	68,643	41,578

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,064,690	189,975	41,578	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,734	-208	465	
TOTAL LOSSES	1,077,424	189,767	42,043	
EXPECTED LOSSES	380,915	188,790	44,226	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.431	1.309	.290	9.030
INDICATED (POST-TEST)	4.429	.780	.173	5.382
PRES. ON RATE LEVEL	2.349	1.164	.273	3.786
DERIVED BY FORMULA	2.370	1.152	.270	3.792
UNDERLYING PRES. RATE	2.627	1.302	.305	4.234
PROPOSED	2.370	1.152	.270	3.792

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.891
IND. RATES				5.89	MINIMUM PREMIUM	1655
MAN. RATES	9.63	7.19	6.36	+ 5.89	PRESENT	1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	23,934	460,818	1.925			1			5	6
2002	22,627	51,978	.229						1	1
2003	22,316									
2004	22,339	56,888	.254							
2005	22,516	24,510	.108						2	2
TOTAL	113,732	594,194	.522			1			8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			114,075		79,722			46,107		91,042	129,872
2002					6,196					10,865	34,917
2004											56,888
2005					12,340					12,170	
TOTAL			114,075		98,258			46,107		114,077	221,677

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			218,111		64,574			181,708		169,520	157,145
2002		126	1,036	174	5,091		105	2,813	656	17,840	41,097
2004											65,364
2005	58	2,149	22,199	3,901	8,512	67	2,720	22,359	5,816	13,419	
TOTAL	58	2,275	241,346	4,075	78,177	67	2,825	206,880	6,472	200,779	263,606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	453,451	289,503	263,606	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	74,499	-509	2,991	
TOTAL LOSSES	527,950	288,994	266,597	
EXPECTED LOSSES	2,220,048	943,976	280,919	
CREDIBILITY	.03	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.464	.254	.234	.952
INDICATED (POST-TEST)	.277	.151	.139	.567
PRES. ON RATE LEVEL	1.746	.742	.221	2.709
DERIVED BY FORMULA	1.702	.671	.210	2.583
UNDERLYING PRES. RATE	1.952	.830	.247	3.029
PROPOSED	1.702	.671	.210	2.583

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.012
IND. RATES				4.01	MINIMUM PREMIUM	1210
MAN. RATES	6.82	5.14	4.55	+ 4.01	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	8,391	62,926	.749				2	4	6
2002	5,319	38,781	.729					3	3
2003	7,973	25,861	.324					6	6
2004	4,103	103,962	2.533					7	7
2005	9,171	130,843	1.426				3	2	5
TOTAL	34,957	362,373	1.037				5	22	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				28,324	1,910				19,591	5,251	7,850
2002					9,720					8,332	20,729
2003					7,873					8,682	9,306
2004					53,333					46,608	4,021
2005				62,750	2,306				54,546	5,984	5,257
TOTAL				91,074	75,142				74,137	74,857	47,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				28,806	1,547				44,667	9,777	9,499
2002		197	1,624	273	7,987		84	2,158	503	13,681	24,398
2003		732	3,668	535	7,171		1,093	5,225	1,119	14,956	10,171
2004		4,853	51,590	8,806	43,192		3,971	50,460	13,852	64,034	4,620
2005	162	9,321	123,409	31,245	7,814	197	15,875	173,914	57,153	21,230	5,667
TOTAL	162	15,103	180,291	69,665	67,711	197	21,023	231,757	117,294	123,678	54,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	448,533	378,348	54,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	44,985	3,588	1,002	
TOTAL LOSSES	493,518	381,936	55,357	
EXPECTED LOSSES	1,256,006	559,662	83,546	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.412	1.093	.158	2.663
INDICATED (POST-TEST)	.842	.651	.094	1.587
PRES. ON RATE LEVEL	3.213	1.432	.214	4.859
DERIVED BY FORMULA	3.166	1.385	.207	4.758
UNDERLYING PRES. RATE	3.593	1.601	.239	5.433
PROPOSED	3.166	1.385	.207	4.758

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.392
IND. RATES				7.39	MINIMUM PREMIUM	2005
MAN. RATES	11.63	9.23	8.16	+ 7.39	PRESENT	2200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	118									
2002	163									
2003	142									
2004	139	2,338	1,682							
2005	166	9,277	5,588							
TOTAL	728	11,615	1,595							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,338
2005											9,277
TOTAL											11,615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,686
2005											10,001
TOTAL											12,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	549	8	26	
TOTAL LOSSES	549	8	12,713	
EXPECTED LOSSES	17,144	6,886	2,286	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.075	.001	1.746	1.822
INDICATED (POST-TEST)	.045	.001	1.041	1.087
PRES. ON RATE LEVEL	2.106	.846	.281	3.233
DERIVED BY FORMULA	2.106	.846	.281	3.233
UNDERLYING PRES. RATE	2.355	.946	.314	3.615
PROPOSED	2.106	.846	.281	3.233

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.022
IND. RATES				5.02	MINIMUM PREMIUM	1450
MAN. RATES	7.79	6.14	5.43	+ 5.02	PRESENT	1555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	26									
2002										
2003										
2004	5									
2005										
TOTAL	31									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	41	-6		
TOTAL LOSSES	41			
EXPECTED LOSSES	674	476	76	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.132	.000	.000	.132
INDICATED (POST-TEST)	.079	.000	.000	.079
PRES. ON RATE LEVEL	1.944	1.372	.221	3.537
DERIVED BY FORMULA	1.944	1.372	.221	3.537
UNDERLYING PRES. RATE	2.174	1.534	.247	3.955
PROPOSED	1.944	1.372	.221	3.537

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.495
IND. RATES				5.50	MINIMUM PREMIUM	1565
MAN. RATES	8.40	6.72	5.94	+ 5.50	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	65									
2002	32	35,150	109,843						1	1
2003	365									
2004	402	1,235	.307							
2005	823	6,603	.802						2	2
TOTAL	1,687	42,988	2,548						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,880					26,270	
2004											1,235
2005					1,716					4,250	637
TOTAL					10,596					30,520	1,872

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		180	1,485	250	7,296		259	6,799	1,588	43,134	
2004											1,419
2005	8	300	3,087	543	1,186	24	955	7,808	2,031	4,687	687
TOTAL	8	480	4,572	793	8,482	24	1,214	14,607	3,619	47,821	2,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,905	60,715	2,106	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,850	805	80	
TOTAL LOSSES	22,755	61,520	2,186	
EXPECTED LOSSES	49,717	24,950	4,183	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.349	3.647	.130	5.126
INDICATED (POST-TEST)	.804	2.174	.077	3.055
PRES. ON RATE LEVEL	2.635	1.323	.222	4.180
DERIVED BY FORMULA	2.635	1.332	.221	4.188
UNDERLYING PRES. RATE	2.947	1.479	.248	4.674
PROPOSED	2.630	1.329	.221	4.180

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.494
IND. RATES				6.49	MINIMUM PREMIUM	1795
MAN. RATES	9.91	7.94	7.02	+ 6.49	PRESENT	1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,989	3,041	.060							
2002	4,170	2,835	.067						1	1
2003	4,161	7,906	.190						2	2
2004	3,429	34,940	1.018						1	1
2005	3,563	2,556	.071							
TOTAL	20,312	51,278	.252						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					798						3,041
2002					1,533					1,852	185
2003					12,500					4,396	1,977
2004										1,437	21,003
2005											2,556
TOTAL					14,831					7,685	28,762

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											3,680
2002		16	134	22	656		21	479	111	3,041	218
2003		140	715	105	1,397		555	2,643	566	7,574	2,161
2004		1,136	12,093	2,063	10,123		124	1,558	425	1,974	24,132
2005											2,755
TOTAL		1,292	12,942	2,190	12,176		700	4,680	1,102	12,589	32,946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,614	28,057	32,946	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,611	-634	214	
TOTAL LOSSES	30,225	27,423	33,160	
EXPECTED LOSSES	313,618	215,104	21,733	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.149	.135	.163	.447
INDICATED (POST-TEST)	.089	.080	.097	.266
PRES. ON RATE LEVEL	1.381	.947	.096	2.424
DERIVED BY FORMULA	1.368	.912	.096	2.376
UNDERLYING PRES. RATE	1.544	1.059	.107	2.710
PROPOSED	1.368	.912	.096	2.376

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.691
IND. RATES				3.69	MINIMUM PREMIUM	1135
MAN. RATES	5.67	4.60	4.07	+ 3.69	PRESENT	1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,300	241,015	10.478				3	7		10
2002	2,856	82,223	2.878				2	2		4
2003	2,786	29,057	1.042					2		2
2004	3,224	75,220	2.333					4		4
2005	3,060	15,531	.507					1		1
TOTAL	14,226	443,046	3.114				5	16		21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				49,825	2,926				162,140	10,952	15,172
2002				16,156	21,972				31,605	4,861	7,629
2003					1,111					15,487	12,459
2004					17,417					50,451	7,352
2005					634					10,437	4,460
TOTAL				65,981	44,060				193,745	92,188	47,072

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				50,672	2,368				369,679	20,392	18,358
2002		445	6,466	15,979	18,215		49	10,081	66,359	9,404	8,979
2003		105	517	75	1,012		1,934	9,318	1,996	26,685	13,617
2004		1,582	16,841	2,877	14,106		4,294	54,617	14,991	69,314	8,447
2005	3	110	1,142	201	435	56	2,322	19,175	4,991	11,509	4,808
TOTAL	3	2,242	24,966	69,804	36,136	56	8,599	93,191	458,016	137,304	54,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	129,057	701,260	54,209	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,181	370	475	
TOTAL LOSSES	141,238	701,630	54,684	
EXPECTED LOSSES	376,705	315,532	41,825	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.993	4.932	.384	6.309
INDICATED (POST-TEST)	.592	2.939	.229	3.760
PRES. ON RATE LEVEL	2.368	1.984	.263	4.615
DERIVED BY FORMULA	2.350	2.013	.262	4.625
UNDERLYING PRES. RATE	2.648	2.218	.294	5.160
PROPOSED	2.345	2.009	.261	4.615

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.169
IND. RATES				7.17	MINIMUM PREMIUM	1955
MAN. RATES	10.82	8.76	7.75	+ 7.17	PRESENT	2105

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	6,487	33,562	.517				3	3	6
2002	5,600	25,120	.448					2	2
2003	6,365	768	.012						
2004	6,749	131,279	1.945					6	6
2005	7,751	187,754	2.422			1		5	6
TOTAL	32,952	378,483	1.149			1	3	16	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				10,043	4,262				12,990	3,308	2,959
2002					13,552					8,540	3,028
2003											768
2004					60,606					61,105	9,568
2005			82,462		4,619			67,281		13,905	19,487
TOTAL			82,462	10,043	83,039			67,281	12,990	86,858	35,810

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				10,214	3,452				29,617	6,159	3,580
2002		273	2,268	380	11,135		84	2,210	517	14,023	3,564
2003											839
2004		5,515	58,623	10,008	49,085		5,198	66,146	18,157	83,947	10,994
2005	1,369	24,570	176,778	8,171	6,415	5,108	76,489	333,346	25,258	22,711	21,007
TOTAL	1,369	30,358	237,669	28,773	70,087	5,108	81,771	401,702	73,549	126,840	39,984

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	757,977	299,249	39,984	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,630	1,403	400	
TOTAL LOSSES	777,607	300,652	40,384	
EXPECTED LOSSES	567,433	361,813	33,941	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.360	.912	.123	3.395
INDICATED (POST-TEST)	1.407	.544	.073	2.024
PRES. ON RATE LEVEL	1.540	.982	.092	2.614
DERIVED BY FORMULA	1.537	.960	.091	2.588
UNDERLYING PRES. RATE	1.722	1.098	.103	2.923
PROPOSED	1.537	.960	.091	2.588

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.020
IND. RATES				4.02	MINIMUM PREMIUM	1215
MAN. RATES	6.21	4.97	4.39	+ 4.02	PRESENT	1310

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003	39									
2004	185	374	.202							
2005	198									
TOTAL	422	374	.089							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											374
TOTAL											374

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											430
TOTAL											430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			430	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	362	212	13	
TOTAL LOSSES	362	212	443	
EXPECTED LOSSES	9,102	6,583	637	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.086	.050	.105	.241
INDICATED (POST-TEST)	.051	.030	.063	.144
PRES. ON RATE LEVEL	1.929	1.395	.135	3.459
DERIVED BY FORMULA	1.929	1.395	.135	3.459
UNDERLYING PRES. RATE	2.157	1.560	.151	3.868
PROPOSED	1.929	1.395	.135	3.459

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.373
IND. RATES				5.37	MINIMUM PREMIUM	1530
MAN. RATES	7.46	6.57	5.81	+ 5.37	PRESENT	1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	667	5,154	.772						1	1
2002	2,734	12,228	.447						1	1
2003	424	1,319	.311						1	1
2004	315									
2005	165									
TOTAL	4,305	18,701	.434						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					473					2,450	2,231
2002					4,487					4,723	3,018
2003					343					976	
TOTAL					5,303					8,149	5,249

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					383					4,562	2,700
2002		90	751	126	3,687		49	1,221	286	7,755	3,552
2003		31	160	23	312		118	588	126	1,681	
TOTAL		121	911	149	4,382		167	1,809	412	13,998	6,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,008	18,941	6,252	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,459	-1,345	34	
TOTAL LOSSES	4,467	17,596	6,286	
EXPECTED LOSSES	68,880	41,155	6,629	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.104	.409	.146	.659
INDICATED (POST-TEST)	.062	.244	.087	.393
PRES. ON RATE LEVEL	1.431	.855	.138	2.424
DERIVED BY FORMULA	1.431	.849	.137	2.417
UNDERLYING PRES. RATE	1.600	.956	.154	2.710
PROPOSED	1.431	.849	.137	2.417

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.755
IND. RATES				3.76	MINIMUM PREMIUM	1155
MAN. RATES	5.67	4.60	4.07	+ 3.76	PRESENT	1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	832	205,193	24,662				1	1	2
2002	511								
2003	405								
2004	382								
2005	384	465,773	121,295			1		1	2
TOTAL	2,514	670,966	26,689			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				22,946	2,006				178,620	1,621	
2005			201,900		673			250,000		13,200	
TOTAL			201,900	22,946	2,679			250,000	178,620	14,821	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				23,336	1,625				407,254	3,018	
2005	1,600	28,312	200,983	8,171	4,295	9,129	134,989	578,206	39,802	27,836	
TOTAL	1,600	28,312	200,983	31,507	5,920	9,129	134,989	578,206	447,056	30,854	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	953,219	515,337		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,228	-425	43	
TOTAL LOSSES	956,447	514,912	43	
EXPECTED LOSSES	86,431	79,468	4,826	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	38.045	20.482	.002	58.529
INDICATED (POST-TEST)	22.675	12.207	.001	34.883
PRES. ON RATE LEVEL	3.074	2.827	.172	6.073
DERIVED BY FORMULA	3.074	2.921	.170	6.165
UNDERLYING PRES. RATE	3.438	3.161	.192	6.791
PROPOSED	3.074	2.921	.170	6.165

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.577
IND. RATES				9.58	MINIMUM PREMIUM	2520
MAN. RATES	14.76	11.54	10.20	+ 9.58	PRESENT	2685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	10,438	294,952	2.825				1	14	15
2002	7,706	99,129	1.286					11	11
2003	8,519	155,290	1.822					11	12
2004	9,151	801,572	8.759			2	6	8	16
2005	8,495	296,902	3.495			1	1	8	10
TOTAL	44,309	1,647,845	3.719			3	9	52	64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				39,682	46,050				80,816	103,745	24,659
2002					19,485					48,340	31,304
2003				16,859	21,444				14,568	49,551	52,868
2004			192,263	145,289	10,695			239,230	154,627	28,941	30,527
2005			69,466	2,012	19,199			72,796	53,805	52,214	27,410
TOTAL			261,729	203,842	116,873			312,026	303,816	282,791	166,768

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				40,357	37,303				184,260	193,172	29,837
2002		395	3,260	545	16,009		483	12,503	2,923	79,371	36,845
2003		2,939	17,701	15,186	20,129		6,684	39,977	32,103	86,833	57,785
2004	905	35,588	427,973	107,568	21,180	1,256	72,912	1,107,184	267,368	74,773	35,076
2005	1,231	23,670	180,281	12,693	16,167	5,898	105,367	589,658	98,645	79,991	29,548
TOTAL	2,136	62,592	629,215	176,349	110,788	7,154	185,446	1,749,322	585,299	514,140	189,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,635,865	1,386,576	189,091	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,657	-150	1,596	
TOTAL LOSSES	2,693,522	1,386,426	190,687	
EXPECTED LOSSES	1,650,067	1,514,038	151,980	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.079	3.129	.430	9.638
INDICATED (POST-TEST)	3.623	1.865	.256	5.744
PRES. ON RATE LEVEL	3.330	3.056	.307	6.693
DERIVED BY FORMULA	3.336	2.973	.303	6.612
UNDERLYING PRES. RATE	3.724	3.417	.343	7.484
PROPOSED	3.336	2.973	.303	6.612

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.272
IND. RATES				10.27	MINIMUM PREMIUM	2685
MAN. RATES	16.20	12.71	11.24	+ 10.27	PRESENT	2930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	233	599	.257							
2002	12									
2003										
2004										
2005										
TOTAL	245	599	.244							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											599
TOTAL											599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											725
TOTAL											725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			725	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	337	-50	1	
TOTAL LOSSES	337		726	
EXPECTED LOSSES	5,422	3,192	291	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.138	.000	.296	.434
INDICATED (POST-TEST)	.082	.000	.176	.258
PRES. ON RATE LEVEL	1.979	1.165	.107	3.251
DERIVED BY FORMULA	1.979	1.165	.107	3.251
UNDERLYING PRES. RATE	2.213	1.303	.119	3.635
PROPOSED	1.979	1.165	.107	3.251

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.050
IND. RATES				5.05	MINIMUM PREMIUM	1455
MAN. RATES	7.85	6.18	5.46	+ 5.05	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	10,271	442,888	4.312			2	1	4	7
2002	10,895	143,618	1.318				2	5	7
2003	11,301	1,131,609	10.013			3		12	15
2004	11,516	555,292	4.821			1	5	9	15
2005	10,415	354,555	3.404			1	5	4	10
TOTAL	54,398	2,627,962	4.831			7	13	34	54

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			283,130	19,349	5,712			96,501	22,988	8,051	7,157
2002				29,290	37,957				33,350	26,350	16,671
2003			495,775		61,812			463,960		93,990	16,072
2004			65,910	86,234	28,567			51,679	231,256	63,146	28,500
2005			57,466	105,842	16,690			66,556	79,877	17,950	10,174
TOTAL			902,281	240,715	150,738			678,696	367,471	209,487	78,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			541,345	19,678	4,627			380,310	52,413	14,991	8,660
2002		768	11,408	28,915	31,482		259	16,131	71,304	44,766	19,622
2003		74,856	735,842	12,346	60,975		182,612	1,490,440	43,171	170,724	17,567
2004	408	19,636	235,359	66,578	30,096	373	38,712	652,468	367,357	124,761	32,747
2005	1,274	34,514	348,558	61,419	24,263	5,320	97,874	576,057	106,484	48,518	10,968
TOTAL	1,682	129,774	1,872,512	188,936	151,443	5,693	319,457	3,115,406	640,729	403,760	89,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,444,524	1,384,868	89,564	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	40,173	-807	715	
TOTAL LOSSES	5,484,697	1,384,061	90,279	
EXPECTED LOSSES	1,239,186	855,681	67,454	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.083	2.544	.166	12.793
INDICATED (POST-TEST)	6.009	1.516	.099	7.624
PRES. ON RATE LEVEL	2.037	1.407	.111	3.555
DERIVED BY FORMULA	2.116	1.416	.110	3.642
UNDERLYING PRES. RATE	2.278	1.573	.124	3.975
PROPOSED	2.116	1.416	.110	3.642

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.658
IND. RATES				5.66	MINIMUM PREMIUM	1600
MAN. RATES	8.25	6.75	5.97	+ 5.66	PRESENT	1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	9,395	1,442,911	15.358			2	10	11	23
2002	10,522	2,483,513	23.603			4	4	1	9
2003	15,735	1,019,182	6.477			3	10	6	19
2004	10,382	263,698	2.539				4	4	8
2005	7,645	385,065	5.036				1	6	7
TOTAL	53,679	5,594,369	10.422			9	29	28	66

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			125,439	197,217	18,125			501,822	398,691	80,559	121,058
2002			667,484	108,830	2,780			1,475,433	81,942	2,255	144,789
2003			248,936	128,108	23,878			163,756	203,465	79,329	171,710
2004				34,371	21,780				45,324	62,255	99,968
2005				10,297	132,342				21,299	155,624	65,503
TOTAL			1,041,859	478,823	198,905			2,141,011	750,721	380,022	603,028

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			157,146	200,569	14,681			836,999	909,014	150,001	146,480
2002		24,595	701,600	106,669	4,128		82,927	1,756,426	186,628	9,697	170,417
2003		54,582	531,658	111,278	29,393		100,876	898,286	384,659	161,325	187,679
2004		4,261	52,319	27,055	19,818		8,333	132,213	84,956	92,286	114,863
2005	641	24,538	257,634	46,820	92,306	914	40,333	349,508	95,607	177,305	70,612
TOTAL	641	107,976	1,700,357	492,391	160,326	914	232,469	3,973,432	1,660,864	590,614	690,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,015,789	2,904,195	690,051	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	26,423	-7,857	2,952	
TOTAL LOSSES	6,042,212	2,896,338	693,003	
EXPECTED LOSSES	917,912	1,693,572	319,390	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.256	5.396	1.291	17.943
INDICATED (POST-TEST)	6.709	3.216	.769	10.694
PRES. ON RATE LEVEL	1.529	2.822	.532	4.883
DERIVED BY FORMULA	1.633	2.854	.551	5.038
UNDERLYING PRES. RATE	1.710	3.155	.595	5.460
PROPOSED	1.633	2.854	.551	5.038

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.827
IND. RATES				7.83	MINIMUM PREMIUM	2110
MAN. RATES	11.19	9.27	8.20	+ 7.83	PRESENT	2210

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,120	347,354	31.013			1			1	2
2002	1,033	425,134	41.155				1			1
2003	1,166	1,940	.166						1	1
2004	1,245	70,361	5.651					1		1
2005	1,713	3,367	.196						1	1
TOTAL	6,277	848,156	13.512			1		2	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			88,790		1,626			248,458		3,375	5,105
2002				26,016					397,496		1,622
2003					400					565	975
2004				25,590					42,666		2,105
2005					419					2,290	658
TOTAL			88,790	51,606	2,445			248,458	440,162	6,230	10,465

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			145,276		1,317			837,923		6,284	6,177
2002			4,464	24,587	261			110,259	825,848	17,778	1,909
2003		35	187	28	364		76	339	72	974	1,066
2004		1,703	23,269	17,465	1,621		2,856	61,004	62,561	6,356	2,419
2005	3	73	752	132	287	13	507	4,209	1,094	2,524	709
TOTAL	3	1,811	173,948	42,212	3,850	13	3,439	1,013,734	889,575	33,916	12,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,192,948	969,553	12,280	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,384	545	111	
TOTAL LOSSES	1,196,332	970,098	12,391	
EXPECTED LOSSES	96,604	74,885	8,663	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.059	15.455	.197	34.711
INDICATED (POST-TEST)	11.359	9.211	.117	20.687
PRES. ON RATE LEVEL	1.376	1.067	.124	2.567
DERIVED BY FORMULA	1.376	1.230	.124	2.730
UNDERLYING PRES. RATE	1.539	1.193	.138	2.870
PROPOSED	1.376	1.230	.124	2.730

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.241
IND. RATES				4.24	MINIMUM PREMIUM	1265
MAN. RATES	6.03	4.87	4.31	+ 4.24	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	550	1,068	.194			550						
2002	394	5,270	1.337			394						
2003	398					398						
2004	514	706	.137			514						
2005	481	8,987	1.868			481						
TOTAL	2,337	16,031	.686			2,337						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,068
2002											5,270
2004											706
2005											8,987
TOTAL											16,031

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,292
2002											6,203
2004											811
2005											9,688
TOTAL											17,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			17,994	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,151	59	89	
TOTAL LOSSES	1,151	59	18,083	
EXPECTED LOSSES	32,042	44,989	8,250	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.049	.003	.774	.826
INDICATED (POST-TEST)	.029	.002	.461	.492
PRES. ON RATE LEVEL	1.225	1.722	.316	3.263
DERIVED BY FORMULA	1.225	1.705	.317	3.247
UNDERLYING PRES. RATE	1.371	1.925	.353	3.649
PROPOSED	1.225	1.705	.317	3.247

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.044
IND. RATES				5.04	MINIMUM PREMIUM	1455
MAN. RATES	7.63	6.20	5.48	+ 5.04	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003										
2004										
2005	71									
TOTAL	71									

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.	128	125	6	
TOTAL LOSSES	128	125	6	
EXPECTED LOSSES	2,471	1,673	190	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.180	.176	.008	.364
INDICATED (POST-TEST)	.107	.105	.005	.217
PRES. ON RATE LEVEL	3.112	2.108	.240	5.460
DERIVED BY FORMULA	3.112	2.108	.240	5.460
UNDERLYING PRES. RATE	3.480	2.357	.268	6.105
PROPOSED	3.112	2.108	.240	5.460

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.482
IND. RATES				8.48	MINIMUM PREMIUM	2265
MAN. RATES	12.97	10.37	9.17	+ 8.48	PRESENT	2440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	13,889	116,654	.839				1	2	3
2002	14,188	137,034	.965					2	2
2003	14,757	319,920	2.167			1		7	8
2004	17,347	76,874	.443					5	5
2005	19,780	409,789	2.071			1	1	8	10
TOTAL	79,961	1,060,271	1.326			2	2	24	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				46,449	2,558				49,987	6,041	11,619
2002					15,099					100,777	21,158
2003			90,079		41,008			78,233		97,200	13,400
2004					4,546					45,782	26,546
2005			70,186	42,182	15,948			175,111	20,000	48,980	37,382
TOTAL			160,265	88,631	79,159			253,344	69,987	298,780	110,105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				47,239	2,072				113,970	11,248	14,059
2002		306	2,525	423	12,406		987	26,083	6,087	165,470	24,903
2003		20,140	186,244	4,710	38,452		52,507	397,072	19,870	169,557	14,646
2004		415	4,399	753	3,682		3,899	49,565	13,602	62,901	30,501
2005	1,083	24,737	221,984	30,060	17,353	10,662	166,925	781,843	81,551	74,526	40,298
TOTAL	1,083	45,598	415,152	83,185	73,965	10,662	224,318	1,254,563	235,080	483,702	124,407

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,951,376	875,932	124,407	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	104,274	5,031	1,374	
TOTAL LOSSES	2,055,650	880,963	125,781	
EXPECTED LOSSES	3,052,112	1,067,479	112,744	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.571	1.102	.157	3.830
INDICATED (POST-TEST)	1.532	.657	.094	2.283
PRES. ON RATE LEVEL	3.414	1.194	.126	4.734
DERIVED BY FORMULA	3.358	1.140	.123	4.621
UNDERLYING PRES. RATE	3.817	1.335	.141	5.293
PROPOSED	3.358	1.140	.123	4.621

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.179
IND. RATES				7.18	MINIMUM PREMIUM	1955
MAN. RATES	11.53	8.99	7.95	+ 7.18	PRESENT	2150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,403	47,869	1.992				1			1
2002	2,213	16,281	.735							
2003	2,636	36,560	1.386						2	2
2004	3,650	17,072	.467						1	1
2005	4,347	23,052	.530						2	2
TOTAL	15,249	140,834	.924				1		5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				24,062					20,044		3,763
2002											16,281
2003					11,049					22,964	2,547
2004					842					12,442	3,788
2005					1,555					3,391	18,106
TOTAL				24,062	13,446				20,044	38,797	44,485

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				24,471					45,700		4,554
2002											19,163
2003		1,029	5,146	749	10,061		2,874	13,830	2,964	39,570	2,784
2004		76	815	139	681		1,059	13,471	3,698	17,095	4,352
2005	8	269	2,797	492	1,072	17	756	6,231	1,625	3,739	19,518
TOTAL	8	1,374	8,758	25,851	11,814	17	4,689	33,532	53,987	60,404	50,371

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,378	152,056	50,371	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,712	3,340	401	
TOTAL LOSSES	58,090	155,396	50,772	
EXPECTED LOSSES	273,872	357,131	29,888	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.381	1.019	.333	1.733
INDICATED (POST-TEST)	.227	.607	.198	1.032
PRES. ON RATE LEVEL	1.606	2.095	.175	3.876
DERIVED BY FORMULA	1.592	2.050	.176	3.818
UNDERLYING PRES. RATE	1.796	2.342	.196	4.334
PROPOSED	1.592	2.050	.176	3.818

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.931
IND. RATES				5.93	MINIMUM PREMIUM	1665
MAN. RATES	9.03	7.36	6.51	+ 5.93	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	6,362	610,925	9.602			1	2	8	11
2002	4,586	857,717	18.702			1	2	8	11
2003	6,054	411,469	6.796			1	1	3	5
2004	4,925	432,376	8.779			1	1	7	9
2005	8,271	624,592	7.551			1	3	12	16
TOTAL	30,198	2,937,079	9.726			5	9	38	52

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			191,192	56,648	36,359			147,363	67,760	105,669	5,934
2002			240,866	44,703	34,235			347,918	93,022	62,244	34,729
2003			217,490	45,805	8,955			96,767	30,631	10,093	1,728
2004			230,561	10,000	16,837			102,800	3,658	54,673	13,847
2005			78,591	55,359	105,215			45,104	40,946	290,910	8,467
TOTAL			958,700	212,515	201,601			739,952	236,017	523,589	64,705

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			365,559	57,611	29,451			580,758	154,493	196,756	7,180
2002		8,198	222,277	44,419	28,808		35,224	765,816	204,552	107,348	40,876
2003		42,867	428,695	42,563	12,469		52,120	446,199	64,427	23,009	1,889
2004	1,310	38,342	438,951	19,236	19,063	679	37,309	525,363	38,881	82,110	15,910
2005	1,908	48,864	455,036	66,559	81,143	5,086	124,927	863,107	192,312	336,682	9,127
TOTAL	3,218	138,271	1,910,518	230,388	170,934	5,765	249,580	3,181,243	654,665	745,905	74,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,488,595	1,801,892	74,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	63,496	8,076	1,099	
TOTAL LOSSES	5,552,091	1,809,968	76,081	
EXPECTED LOSSES	1,767,490	1,056,627	87,272	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.386	5.994	.252	24.632
INDICATED (POST-TEST)	10.958	3.572	.150	14.680
PRES. ON RATE LEVEL	5.234	3.129	.259	8.622
DERIVED BY FORMULA	5.291	3.151	.254	8.696
UNDERLYING PRES. RATE	5.853	3.499	.289	9.641
PROPOSED	5.291	3.151	.254	8.696

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	13.510
IND. RATES				13.51	MINIMUM PREMIUM	3445
MAN. RATES	20.18	16.38	14.48	+ 13.51	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	11,508	118,281	1.027				3	5	8
2002	11,903	242,500	2.037					9	9
2003	12,099	118,329	.978					9	11
2004	9,794	444,382	4.537			1	1	3	5
2005	13,374	91,394	.683				2	3	5
TOTAL	58,678	1,014,886	1.730			1	8	29	38

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				46,424	20,226				21,885	13,441	16,305
2002					48,426					181,307	12,767
2003				34,578	19,568				8,881	36,954	18,348
2004			270,962	9,100	13,099			102,843	5,327	17,173	25,878
2005				27,181	2,592				30,110	15,026	16,485
TOTAL			270,962	117,283	103,911			102,843	66,203	263,901	89,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				47,214	16,383				49,898	25,027	19,729
2002		981	8,100	1,361	39,790		1,771	46,926	10,952	297,695	15,027
2003		3,759	24,929	29,489	19,059		4,899	28,439	20,447	64,563	20,054
2004	1,422	41,002	469,668	18,826	16,388	627	31,756	451,935	28,869	30,348	29,734
2005	78	4,317	56,312	14,037	4,484	172	11,380	117,552	37,157	24,647	17,771
TOTAL	1,500	50,059	559,009	110,927	96,104	799	49,806	644,852	147,323	442,280	102,315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,306,025	796,634	102,315	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	93,645	2,479	1,928	
TOTAL LOSSES	1,399,670	799,113	104,243	
EXPECTED LOSSES	2,815,371	1,401,818	170,167	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.385	1.362	.178	3.925
INDICATED (POST-TEST)	1.421	.812	.106	2.339
PRES. ON RATE LEVEL	4.291	2.137	.259	6.687
DERIVED BY FORMULA	4.234	2.031	.247	6.512
UNDERLYING PRES. RATE	4.798	2.389	.290	7.477
PROPOSED	4.234	2.031	.247	6.512

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.117
IND. RATES				10.12	MINIMUM PREMIUM	2650
MAN. RATES	16.35	12.70	11.23	+ 10.12	PRESENT	2930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1,324	38,172	2.883				1	1	2
2002	1,190	106,182	8.922				1	3	4
2003	390	475	.121						
2004	1,097	3,381	.308					1	1
2005	822								
TOTAL	4,823	148,210	3.073				2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				12,337	18,801				3,483	3,006	545
2002				7,093	2,896				83,282	11,301	1,610
2003											475
2004					1,297					2,084	
TOTAL				19,430	22,994				86,765	16,391	2,630

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				12,547	15,229				7,941	5,597	659
2002		61	1,709	6,824	2,451		112	26,166	174,764	22,305	1,895
2003											519
2004		116	1,255	214	1,051		172	2,261	620	2,863	
TOTAL		177	2,964	19,585	18,731		284	28,427	183,325	30,765	3,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,852	252,406	3,073	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,177	-284	120	
TOTAL LOSSES	37,029	252,122	3,193	
EXPECTED LOSSES	139,239	53,295	12,345	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.768	5.227	.066	6.061
INDICATED (POST-TEST)	.458	3.115	.039	3.612
PRES. ON RATE LEVEL	2.582	.988	.229	3.799
DERIVED BY FORMULA	2.582	1.031	.225	3.838
UNDERLYING PRES. RATE	2.887	1.105	.256	4.248
PROPOSED	2.556	1.021	.222	3.799

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.902
IND. RATES				5.90	MINIMUM PREMIUM	1655
MAN. RATES	9.38	7.21	6.38	+ 5.90	PRESENT	1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1,957	352,232	17,998			1		2	3
2002	1,786	23,905	1,338					2	2
2003	1,824	95,883	5,256				1	1	2
2004	1,878	49,227	2,621				1	1	2
2005	2,133	32,492	1,523					1	1
TOTAL	9,578	553,739	5,781			1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			183,515		4,141			156,183		7,974	419
2002					4,165					19,369	371
2003				30,161	29,194				10,070	26,058	400
2004				5,678	716				41,780	1,053	
2005					10,748					20,847	897
TOTAL			183,515	35,839	48,964			156,183	51,850	75,301	2,087

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			294,526		3,354			516,659		14,847	507
2002		87	697	117	3,422		189	5,016	1,169	31,803	437
2003		4,406	27,397	26,546	27,667		3,589	22,705	21,134	45,904	437
2004		441	5,855	3,993	939		2,888	60,875	61,574	7,671	
2005	50	1,872	19,335	3,396	7,412	113	4,649	38,298	9,968	22,987	967
TOTAL	50	6,806	347,810	34,052	42,794	113	11,315	643,553	93,845	123,212	2,348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,009,647	293,903	2,348	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,838	542	216	
TOTAL LOSSES	1,027,485	294,445	2,564	
EXPECTED LOSSES	520,468	262,725	19,060	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.728	3.074	.027	13.829
INDICATED (POST-TEST)	6.394	1.832	.016	8.242
PRES. ON RATE LEVEL	4.860	2.453	.178	7.491
DERIVED BY FORMULA	4.875	2.441	.173	7.489
UNDERLYING PRES. RATE	5.434	2.743	.199	8.376
PROPOSED	4.876	2.442	.173	7.491

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	11.638
IND. RATES				11.64	MINIMUM PREMIUM	3005
MAN. RATES	18.75	14.23	12.58	+ 11.64	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	468	8,409	1.796				1			1
2002	517									
2003	559	435	.077							
2004	556	2,265	.407							
2005	514	1,309	.254							
TOTAL	2,614	12,418	.475				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				3,442					4,478		489
2003											435
2004											2,265
2005											1,309
TOTAL				3,442					4,478		4,498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				3,501					10,210		592
2003											475
2004											2,602
2005											1,411
TOTAL				3,501					10,210		5,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		13,711	5,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,056	-14	50	
TOTAL LOSSES	2,056	13,697	5,130	
EXPECTED LOSSES	64,070	39,261	4,757	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.079	.524	.196	.799
INDICATED (POST-TEST)	.047	.312	.117	.476
PRES. ON RATE LEVEL	2.192	1.343	.163	3.698
DERIVED BY FORMULA	2.192	1.333	.163	3.688
UNDERLYING PRES. RATE	2.451	1.502	.182	4.135
PROPOSED	2.192	1.333	.163	3.688

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.729
IND. RATES				5.73	MINIMUM PREMIUM	1615
MAN. RATES	8.94	7.02	6.21	+ 5.73	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	208	4,412	2.121						1	1
2002	171									
2003										
2004										
2005										
TOTAL	379	4,412	1.164						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,070					2,342	
TOTAL					2,070					2,342	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,677					4,361	
TOTAL					1,677					4,361	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		6,038				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	166	-110	2			
TOTAL LOSSES	166	5,928	2			
EXPECTED LOSSES	4,165	3,612	576			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.044	1,564	.001	1,609		
INDICATED (POST-TEST)	.026	.932	.001	.959		
PRES. ON RATE LEVEL	.983	.852	.136	1,971		
DERIVED BY FORMULA	.983	.852	.136	1,971		
UNDERLYING PRES. RATE	1.099	.953	.152	2,204		
PROPOSED	.983	.852	.136	1,971		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.062
IND. RATES				3.06	MINIMUM PREMIUM	990
MAN. RATES	4.14	3.74	3.31	+ 3.06	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	6,247	66,334	1.061						3	3
2002	6,181	286,335	4.632			1			10	11
2003	10,069	702,014	6.972			2			11	19
2004	6,778	283,938	4.189				2		3	5
2005	5,790	69,241	1.195						3	3
TOTAL	35,065	1,407,862	4.015			3	8		30	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			79,972		9,869					9,538	46,927
2002			139,476		14,873			107,753		52,932	30,805
2003				124,090	30,864			168,424	161,585	53,926	23,649
2004				85,575	7,684				167,064	8,283	15,332
2005					15,085					28,356	25,800
TOTAL			219,448	209,665	78,375			276,177	328,649	153,035	142,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					7,995					17,759	56,781
2002		5,425	144,939	1,067	12,376		22,546	474,217	7,237	87,527	36,257
2003		33,677	315,136	105,961	34,163		91,676	814,922	306,626	113,142	25,848
2004		6,391	85,237	59,665	11,645		11,905	247,825	247,422	36,279	17,616
2005	71	2,633	27,138	4,763	10,403	156	6,315	52,108	13,559	31,262	27,812
TOTAL	71	48,126	572,450	171,456	76,582	156	132,442	1,589,072	574,844	285,969	164,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,342,317	1,108,851	164,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	38,313	-1,691	1,433	
TOTAL LOSSES	2,380,630	1,107,160	165,747	
EXPECTED LOSSES	1,279,874	867,509	145,170	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.789	3.157	.473	10.419
INDICATED (POST-TEST)	4.046	1.882	.282	6.210
PRES. ON RATE LEVEL	3.264	2.213	.370	5.847
DERIVED BY FORMULA	3.280	2.193	.365	5.838
UNDERLYING PRES. RATE	3.650	2.474	.414	6.538
PROPOSED	3.285	2.196	.366	5.847

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.083
IND. RATES				9.08	MINIMUM PREMIUM	2405
MAN. RATES	13.90	11.11	9.82	+ 9.08	PRESENT	2595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,174	6,055	.515						1	1
2002	1,288	8,733	.678						1	1
2003	1,437									
2004	1,592									
2005	1,246	4,315	.346							
TOTAL	6,737	19,103	.284						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,072					2,333	2,650
2002					702					7,011	1,020
2005											4,315
TOTAL					1,774					9,344	7,985

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					868					4,344	3,207
2002		13	118	20	577		70	1,813	423	11,511	1,201
2005											4,652
TOTAL		13	118	20	1,445		70	1,813	423	15,855	9,060

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,014	17,743	9,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,101	-50	94	
TOTAL LOSSES	4,115	17,693	9,154	
EXPECTED LOSSES	65,820	54,367	9,028	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.061	.263	.136	.460
INDICATED (POST-TEST)	.036	.157	.081	.274
PRES. ON RATE LEVEL	.874	.721	.120	1.715
DERIVED BY FORMULA	.866	.710	.119	1.695
UNDERLYING PRES. RATE	.977	.807	.134	1.918
PROPOSED	.866	.710	.119	1.695

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.633
IND. RATES				2.63	MINIMUM PREMIUM	890
MAN. RATES	3.98	3.26	2.88	+ 2.63	PRESENT	950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	308	14,153	4.595						1	1
2002	253	4,585	1.812						2	2
2003	340	84,569	24.873			1			2	3
2004	252									
2005	301	1,485	.493						1	1
TOTAL	1,454	104,792	7.207			1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					6,068					7,910	175
2002					798					1,162	2,625
2003			55,072		5,594			19,114		3,390	1,399
2005					304					1,181	
TOTAL			55,072		12,764			19,114		13,643	4,199

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					4,915					14,728	212
2002		16	134	22	655		7	300	70	1,909	3,090
2003		10,514	104,791	1,559	5,772		10,279	84,760	2,229	6,348	1,529
2005	1	51	544	95	210	7	264	2,173	565	1,300	
TOTAL	1	10,581	105,469	1,676	11,552	7	10,550	87,233	2,864	24,285	4,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	213,841	40,377	4,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,287	41	42	
TOTAL LOSSES	215,128	40,418	4,873	
EXPECTED LOSSES	38,648	32,612	3,867	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.796	2.780	.335	17.911
INDICATED (POST-TEST)	8.818	1.657	.200	10.675
PRES. ON RATE LEVEL	2.377	2.006	.238	4.621
DERIVED BY FORMULA	2.377	2.003	.238	4.618
UNDERLYING PRES. RATE	2.658	2.243	.266	5.167
PROPOSED	2.379	2.004	.238	4.621

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.179
IND. RATES				7.18	MINIMUM PREMIUM	1955
MAN. RATES	11.01	8.77	7.76	+ 7.18	PRESENT	2110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,809	7,019	.388						1	1
2002	1,859	1,267	.068							
2003	1,771	52,935	2.988						2	2
2004	1,712	8,792	.513						1	1
2005	1,478	1,977	.133							
TOTAL	8,629	71,990	.834						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,053					4,592	1,374
2002											1,267
2003					27,314					24,650	971
2004					5,762					2,415	615
2005											1,977
TOTAL					34,129					31,657	6,204

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					853					8,550	1,663
2002											1,491
2003		2,535	12,719	1,853	24,877		3,093	14,842	3,179	42,475	1,061
2004		521	5,573	952	4,667		208	2,620	716	3,318	707
2005											2,131
TOTAL		3,056	18,292	2,805	30,397		3,301	17,462	3,895	54,343	7,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,111	91,440	7,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,946	-404	166	
TOTAL LOSSES	48,057	91,036	7,219	
EXPECTED LOSSES	183,538	117,959	16,826	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.557	1.055	.084	1.696
INDICATED (POST-TEST)	.332	.629	.050	1.011
PRES. ON RATE LEVEL	1.902	1.223	.174	3.299
DERIVED BY FORMULA	1.886	1.211	.172	3.269
UNDERLYING PRES. RATE	2.127	1.367	.195	3.689
PROPOSED	1.886	1.211	.172	3.269

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.078
IND. RATES				5.08	MINIMUM PREMIUM	1465
MAN. RATES	7.88	6.26	5.54	+ 5.08	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	405	1,046	.258							
2002	621	16,133	2.597							
2003	496									
2004	452	3,239	.716							
2005	416	106,712	25.651						1	1
TOTAL	2,390	127,130	5.319						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,046
2002											16,133
2004											3,239
2005					5,086					101,626	
TOTAL					5,086					101,626	20,418

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,266
2002											18,989
2004											3,722
2005	24	886	9,152	1,607	3,509	557	22,638	186,702	48,591	112,053	
TOTAL	24	886	9,152	1,607	3,509	557	22,638	186,702	48,591	112,053	23,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	219,959	165,760	23,977	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,038	-163	64	
TOTAL LOSSES	221,997	165,597	24,041	
EXPECTED LOSSES	67,782	33,149	6,477	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.289	6.929	1.006	17.224
INDICATED (POST-TEST)	5.536	4.130	.600	10.266
PRES. ON RATE LEVEL	2.536	1.241	.242	4.019
DERIVED BY FORMULA	2.536	1.270	.246	4.052
UNDERLYING PRES. RATE	2.836	1.387	.271	4.494
PROPOSED	2.536	1.270	.246	4.052

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.295
IND. RATES				6.30	MINIMUM PREMIUM	1750
MAN. RATES	9.62	7.63	6.75	+ 6.30	PRESENT	1870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	18,211	376,546	2.067				5	14	19
2002	18,589	1,102,765	5.932			3	5	20	28
2003	19,418	896,261	4.615			2	5	10	17
2004	19,369	855,925	4.419			1	8	20	29
2005	20,333	575,333	2.829				1	26	27
TOTAL	95,920	3,806,830	3.969			6	24	90	120

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				68,242	100,014				46,648	78,692	82,950
2002			238,081	106,704	145,443			164,801	106,154	261,288	80,294
2003			363,110	99,472	30,403			156,183	85,752	75,380	85,961
2004			67,627	127,590	129,037			86,296	156,768	177,976	110,631
2005				20,016	93,078				38,816	302,619	120,804
TOTAL			668,818	422,024	497,975			407,280	434,138	895,955	480,640

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				69,402	81,013				106,357	146,526	100,369
2002		18,206	466,838	107,479	121,037		36,249	801,581	243,861	434,736	94,506
2003		56,152	548,153	88,706	34,481		67,720	571,374	171,159	141,293	93,955
2004	420	31,825	373,521	111,474	114,130	624	55,438	840,079	298,608	273,808	127,115
2005	487	19,068	205,468	39,138	66,185	1,772	77,726	671,894	183,316	344,076	130,227
TOTAL	907	125,251	1,593,980	416,199	416,846	2,396	237,133	2,884,928	1,003,301	1,340,439	546,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,844,595	3,176,785	546,172	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	106,463	2,466	4,644	
TOTAL LOSSES	4,951,058	3,179,251	550,816	
EXPECTED LOSSES	3,214,279	2,511,185	418,211	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.162	3.314	.574	9.050
INDICATED (POST-TEST)	3.077	1.975	.342	5.394
PRES. ON RATE LEVEL	2.997	2.341	.390	5.728
DERIVED BY FORMULA	2.999	2.301	.384	5.684
UNDERLYING PRES. RATE	3.351	2.618	.436	6.405
PROPOSED	2.999	2.301	.384	5.684

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.830
IND. RATES				8.83	MINIMUM PREMIUM	2345
MAN. RATES	13.71	10.88	9.62	+ 8.83	PRESENT	2545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	14,877	115,242	.774				2	9		11
2002	13,144	328,079	2.496				3	8		11
2003	12,368	904,370	7.312			1	8	5		14
2004	16,736	249,857	1.492				3	12		15
2005	27,082	501,818	1.852			1	4	10		15
TOTAL	84,207	2,099,366	2.493			2	20	44		66

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				2,395	19,448				12,466	38,058	42,875
2002				71,274	40,625				67,389	132,296	16,495
2003			104,700	85,813	36,425			360,901	157,830	80,560	78,141
2004				14,597	28,855				44,965	83,237	78,203
2005			63,643	119,075	12,589			65,224	109,152	54,667	77,468
TOTAL			168,343	293,154	137,942			426,125	391,802	388,818	293,182

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				2,435	15,753				28,423	70,865	51,879
2002		823	19,103	68,910	34,098		1,295	53,052	148,851	220,254	19,415
2003		15,858	134,713	73,260	36,759		90,303	789,456	302,589	158,425	85,408
2004		3,602	41,168	14,727	24,286		10,080	154,412	90,659	121,053	89,855
2005	1,390	37,439	378,956	67,061	22,977	5,510	112,396	724,836	152,812	96,713	83,511
TOTAL	1,390	57,722	573,940	226,393	133,873	5,510	214,074	1,721,756	723,334	667,310	330,068

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,574,392	1,750,910	330,068			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	53,574	15,404	7,309			
TOTAL LOSSES	2,627,966	1,766,314	337,377			
EXPECTED LOSSES	1,441,623	1,326,261	517,873			
CREDIBILITY	.03	.10	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.121	2.098	.401	5.620		
INDICATED (POST-TEST)	1.860	1.250	.239	3.349		
PRES. ON RATE LEVEL	1.531	1.409	.550	3.490		
DERIVED BY FORMULA	1.541	1.393	.516	3.450		
UNDERLYING PRES. RATE	1.712	1.575	.615	3.902		
PROPOSED	1.541	1.393	.516	3.450		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.359
IND. RATES				5.36	MINIMUM PREMIUM	1530
MAN. RATES	8.28	6.63	5.86	+ 5.36	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	6,599	159,971	2,424			1			2	3
2002	6,301	701,603	11,134			1			1	2
2003	5,603	129,820	2,316				3		1	4
2004	5,441	319,110	5,864			1			2	3
2005	5,372	47,963	.892						1	1
TOTAL	29,316	1,358,467	4,634			3		3	7	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			99,729		9,081			35,198		12,202	3,761
2002			356,291		3,511			328,231		7,378	6,192
2003				37,526	219				56,825	6,861	28,389
2004			146,104		14,694			127,696		27,696	2,920
2005					13,573					33,277	1,113
TOTAL			602,124	37,526	41,078			491,125	56,825	87,414	42,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			190,682		7,356			138,715		22,720	4,551
2002		8,701	240,579	1,192	3,147		25,446	532,377	5,101	12,821	7,288
2003		2,121	17,281	30,574	1,542		2,682	43,747	101,170	17,491	31,029
2004	717	21,141	240,837	7,706	14,527	728	37,158	525,091	26,784	44,985	3,355
2005	63	2,366	24,417	4,288	9,363	182	7,413	61,137	15,909	36,689	1,200
TOTAL	780	34,329	713,796	43,760	35,935	910	72,699	1,301,067	148,964	134,706	47,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,123,581	363,365	47,423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	50,226	-1,723	556	
TOTAL LOSSES	2,173,807	361,642	47,979	
EXPECTED LOSSES	1,499,220	671,043	54,822	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.415	1.234	.164	8.813
INDICATED (POST-TEST)	4.419	.735	.098	5.252
PRES. ON RATE LEVEL	4.574	2.047	.167	6.788
DERIVED BY FORMULA	4.572	1.981	.164	6.717
UNDERLYING PRES. RATE	5.114	2.289	.187	7.590
PROPOSED	4.572	1.981	.164	6.717

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.435
IND. RATES				10.44	MINIMUM PREMIUM	2725
MAN. RATES	16.37	12.89	11.40	+ 10.44	PRESENT	2970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	187									
2002	189									
2003	383									
2004	429									
2005	366									
TOTAL	1,554									

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.	710	116	15	
TOTAL LOSSES	710	116	15	
EXPECTED LOSSES	22,223	17,126	1,212	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.046	.007	.001	.054
INDICATED (POST-TEST)	.027	.004	.001	.032
PRES. ON RATE LEVEL	1.279	.986	.069	2.334
DERIVED BY FORMULA	1.279	.976	.068	2.323
UNDERLYING PRES. RATE	1.430	1.102	.078	2.610
PROPOSED	1.279	.976	.068	2.323

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.609
IND. RATES				3.61	MINIMUM PREMIUM	1120
MAN. RATES	5.66	4.43	3.92	+ 3.61	PRESENT	1195

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,418	52,139	3.676						1	1
2002	1,512	22,634	1.496						1	1
2003	1,553	1,613,457	103.892		1			1	1	3
2004	1,250	1,504	.120							
2005	1,442	406	.028							
TOTAL	7,175	1,690,140	23.556		1			1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					10,212					38,403	3,524
2002					3,104					11,822	7,708
2003		722,809		17,322	832		816,072		27,374	26,543	2,505
2004											1,504
2005											406
TOTAL		722,809		17,322	14,148		816,072		27,374	76,768	15,647

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					8,272					71,506	4,264
2002		64	520	87	2,551		119	3,060	713	19,411	9,072
2003	26,324	205,087	23,774	14,240	1,377	103,873	451,521	48,285	52,599	48,469	2,738
2004											1,728
2005											438
TOTAL	26,324	205,151	24,294	14,327	12,200	103,873	451,640	51,345	53,312	139,386	18,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	862,627	219,225	18,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,692	-40	87	
TOTAL LOSSES	864,319	219,185	18,327	
EXPECTED LOSSES	52,305	53,167	8,252	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.046	3.055	.255	15.356
INDICATED (POST-TEST)	7.179	1.821	.152	9.152
PRES. ON RATE LEVEL	.652	.663	.102	1.417
DERIVED BY FORMULA	.717	.686	.103	1.506
UNDERLYING PRES. RATE	.729	.741	.115	1.585
PROPOSED	.717	.686	.103	1.506

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.34	MINIMUM PREMIUM	820
MAN. RATES	3.36	2.69	2.38	+ 2.34	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	15,613	778,324	4.985			2			4	6
2002	13,857	897,834	6.479			1	1		10	12
2003	12,647	182,616	1.443			1	1		6	8
2004	13,532	191,146	1.412				1		10	11
2005	13,582	221,244	1.628			1	1		6	8
TOTAL	69,231	2,271,164	3.281			5	4		36	45

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			312,602		26,312			389,621		34,114	15,675
2002			516,200	43,019	26,233			162,000	60,642	54,778	34,962
2003			55,959	12,192	24,682			6,448	15,145	62,410	5,780
2004				10,000	48,377					115,274	17,495
2005			100,069	3,968	19,242			36,996	8,000	28,847	24,122
TOTAL			984,830	69,179	144,846			595,065	83,787	295,423	98,034

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			401,651		21,312			1,091,440		63,520	18,967
2002		16,396	453,104	43,653	22,468		16,426	363,388	132,986	93,110	41,150
2003		13,122	120,907	12,798	23,602		11,632	76,025	35,382	109,219	6,318
2004		5,063	55,892	14,814	39,812		9,812	124,814	34,257	158,367	20,102
2005	1,733	32,774	246,592	16,153	17,589	2,941	48,915	246,136	31,989	38,011	26,004
TOTAL	1,733	67,355	1,278,146	87,418	124,783	2,941	86,785	1,901,803	234,614	462,227	112,541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,338,763	909,042	112,541	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56,379	-805	1,578	
TOTAL LOSSES	3,395,142	908,237	114,119	
EXPECTED LOSSES	1,641,466	947,081	149,539	
CREDIBILITY	.02	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.904	1.312	.165	6.381
INDICATED (POST-TEST)	2.923	.782	.098	3.803
PRES. ON RATE LEVEL	2.120	1.224	.193	3.537
DERIVED BY FORMULA	2.136	1.184	.184	3.504
UNDERLYING PRES. RATE	2.371	1.368	.216	3.955
PROPOSED	2.156	1.195	.186	3.537

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.495
IND. RATES				5.50	MINIMUM PREMIUM	1565
MAN. RATES	8.49	6.72	5.94	+ 5.50	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,435	408,266	11,885			2	3	3	8
2002	3,532	313,290	8,870			1	1	4	6
2003	2,051	359,875	17,546			1		1	2
2004	580	3,527	.608						
2005	136								
TOTAL	9,734	1,084,958	11.146			4	4	8	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			141,526	65,809	2,254			76,554	69,879	3,676	48,568
2002			102,578	33,320	16,167			18,761	72,490	30,004	39,970
2003			94,032		89			241,270		3,352	21,132
2004											3,527
TOTAL			338,136	99,129	18,510			336,585	142,369	37,032	113,197

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			270,598	66,927	1,825			301,699	159,323	6,844	58,767
2002		6,896	191,178	32,969	13,819		4,131	108,176	154,037	52,634	47,045
2003		9,947	101,702	1,178	754		72,894	610,391	13,600	9,500	23,097
2004											4,053
TOTAL		16,843	563,478	101,074	16,398		77,025	1,020,266	326,960	68,978	132,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,677,612	513,410	132,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,723	-2,860	64	
TOTAL LOSSES	1,680,335	510,550	133,026	
EXPECTED LOSSES	90,040	119,242	14,309	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.263	5.245	1.367	23.875
INDICATED (POST-TEST)	10.289	3.126	.815	14.230
PRES. ON RATE LEVEL	.827	1.096	.131	2.054
DERIVED BY FORMULA	.922	1.137	.152	2.211
UNDERLYING PRES. RATE	.925	1.225	.147	2.297
PROPOSED	.922	1.137	.152	2.211

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.435
IND. RATES				3.44	MINIMUM PREMIUM	1080
MAN. RATES	4.79	3.90	3.45	+ 3.44	PRESENT	1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	6,965	9,335	.134						2	2
2002	3,974	502	.012							
2003	2,017	36,574	1.813						1	1
2004	1,576	33,329	2.114						1	1
2005	2,007	28,412	1.415						2	2
TOTAL	16,539	108,152	.654						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,436					1,710	4,189
2002											502
2003					3,142					31,437	1,995
2004					10,882					20,651	1,796
2005					12,000					13,745	2,667
TOTAL					29,460					67,543	11,149

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,783					3,184	5,069
2002											591
2003		294	1,463	213	2,862		3,942	18,921	4,058	54,169	2,181
2004		990	10,527	1,797	8,811		1,762	22,361	6,136	28,371	2,064
2005	56	2,094	21,592	3,792	8,274	77	3,063	25,251	6,570	15,157	2,875
TOTAL	56	3,378	33,582	5,802	22,730	77	8,767	66,533	16,764	100,881	12,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	112,393	146,177	12,780	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,142	-1,934	269	
TOTAL LOSSES	127,535	144,243	13,049	
EXPECTED LOSSES	380,727	188,048	35,724	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.771	.872	.079	1.722
INDICATED (POST-TEST)	.460	.520	.047	1.027
PRES. ON RATE LEVEL	2.059	1.017	.193	3.269
DERIVED BY FORMULA	2.043	1.002	.187	3.232
UNDERLYING PRES. RATE	2.302	1.137	.216	3.655
PROPOSED	2.043	1.002	.187	3.232

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.021
IND. RATES				5.02	MINIMUM PREMIUM	1450
MAN. RATES	7.89	6.21	5.49	+ 5.02	PRESENT	1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002	228									
2003	302									
2004	282									
2005	239	1,739	.727							
TOTAL	1,051	1,739	.165							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,739
TOTAL											1,739

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,875
TOTAL											1,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	523	32	26	
TOTAL LOSSES	523	32	1,901	
EXPECTED LOSSES	21,240	11,561	2,112	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.050	.003	.181	.234
INDICATED (POST-TEST)	.030	.002	.108	.140
PRES. ON RATE LEVEL	1.807	.984	.180	2.971
DERIVED BY FORMULA	1.807	.974	.179	2.960
UNDERLYING PRES. RATE	2.021	1.100	.201	3.322
PROPOSED	1.807	.974	.179	2.960

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.598
IND. RATES				4.60	MINIMUM PREMIUM	1350
MAN. RATES	7.32	5.64	4.99	+ 4.60	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	669	4,525	.676							
2002	818									
2003	957	2,833	.296							
2004	704	4,593	.652							
2005	1,014	1,642	.161							
TOTAL	4,162	13,593	.327							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											4,525
2003											2,833
2004											4,593
2005											1,642
TOTAL											13,593

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											5,475
2003											3,096
2004											5,277
2005											1,770
TOTAL											15,618

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			15,618	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,423	106	56	
TOTAL LOSSES	1,423	106	15,674	
EXPECTED LOSSES	44,575	29,383	4,746	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.034	.003	.377	.414
INDICATED (POST-TEST)	.020	.002	.225	.247
PRES. ON RATE LEVEL	.958	.631	.102	1.691
DERIVED BY FORMULA	.958	.625	.103	1.686
UNDERLYING PRES. RATE	1.071	.706	.114	1.891
PROPOSED	.958	.625	.103	1.686

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.619
IND. RATES				2.62	MINIMUM PREMIUM	885
MAN. RATES	4.29	3.21	2.84	+ 2.62	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	16,093	269,991	1.677			1			7	8
2002	18,749	431,620	2.302			2	3		5	10
2003	10,841	289,679	2.672				4		5	9
2004	7,425	280,578	3.778			1	3			4
2005	7,374	2,980	.040							
TOTAL	60,482	1,274,848	2.108			4	10		17	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			135,584		12,501			21,078		49,425	51,403
2002			163,279	37,729	7,028			111,811	46,817	12,346	52,610
2003				87,242	12,103				89,308	78,672	22,354
2004			79,087	47,838				78,357	49,092		26,204
2005											2,980
TOTAL			377,950	172,809	31,632			211,246	185,217	140,443	155,551

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			259,237		10,126			83,068		92,029	62,198
2002		10,601	298,530	37,398	6,474		22,980	494,121	102,801	23,015	61,922
2003		6,042	45,561	71,873	14,143		12,700	109,621	167,761	144,465	24,433
2004	492	16,742	198,671	36,263	4,831	566	30,318	454,500	86,385	12,696	30,108
2005											3,212
TOTAL	492	33,385	801,999	145,534	35,574	566	65,998	1,141,310	356,947	272,205	181,873

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,043,750	810,260	181,873	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22,464	-5,339	830	
TOTAL LOSSES	2,066,214	804,921	182,703	
EXPECTED LOSSES	708,849	439,100	104,634	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.416	1.331	.302	5.049
INDICATED (POST-TEST)	2.036	.793	.180	3.009
PRES. ON RATE LEVEL	1.048	.649	.155	1.852
DERIVED BY FORMULA	1.068	.661	.157	1.886
UNDERLYING PRES. RATE	1.172	.726	.173	2.071
PROPOSED	1.068	.661	.157	1.886

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.930
IND. RATES				2.93	MINIMUM PREMIUM	960
MAN. RATES	4.24	3.52	3.11	+ 2.93	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	4,450	130,454	2.931				1	1	2
2002	4,643	9,908	.213					1	1
2003	7,791	174,310	2.237					3	3
2004	8,124	193,054	2.376				1	8	9
2005	8,534	124,916	1.463				1	1	2
TOTAL	33,542	632,642	1.886				3	14	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				21,915	32,830				28,782	44,011	2,916
2002					5,123					2,947	1,838
2003					104,743					60,453	9,114
2004				33,969	44,600				31,113	70,405	12,967
2005				24,320	1,341				23,582	14,695	60,978
TOTAL				80,204	188,637				83,477	192,511	87,813

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				22,288	26,592				65,623	81,948	3,528
2002		103	857	143	4,209		28	764	179	4,839	2,163
2003		9,724	48,772	7,107	95,392		7,565	36,380	7,798	104,168	9,962
2004		6,320	74,028	30,551	38,269		8,066	120,711	66,539	101,366	14,899
2005	65	3,685	48,633	12,252	3,335	153	9,562	97,432	30,495	22,529	65,734
TOTAL	65	19,832	172,290	72,341	167,797	153	25,221	255,287	170,634	314,850	96,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	472,848	725,622	96,286	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,814	1,798	464	
TOTAL LOSSES	487,662	727,420	96,750	
EXPECTED LOSSES	454,158	243,851	36,561	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.454	2.169	.288	3.911
INDICATED (POST-TEST)	.867	1.293	.172	2.332
PRES. ON RATE LEVEL	1.211	.650	.098	1.959
DERIVED BY FORMULA	1.204	.689	.102	1.995
UNDERLYING PRES. RATE	1.354	.727	.109	2.190
PROPOSED	1.204	.689	.102	1.995

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.099
IND. RATES				3.10	MINIMUM PREMIUM	1000
MAN. RATES	4.48	3.72	3.29	+ 3.10	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003										
2004										
2005	3									
TOTAL	3									

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	1		
TOTAL LOSSES	1	1		
EXPECTED LOSSES	17	8	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.033	.033	.000	.066
INDICATED (POST-TEST)	.020	.020	.000	.040
PRES. ON RATE LEVEL	.492	.244	.038	.774
DERIVED BY FORMULA	.492	.244	.038	.774
UNDERLYING PRES. RATE	.550	.273	.043	.866
PROPOSED	.492	.244	.038	.774

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.202
IND. RATES				1.20	MINIMUM PREMIUM	550
MAN. RATES	2.01	1.47	1.30	+ 1.20	PRESENT	580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	21,720	1,180,404	5.434			3	1	7	11
2002	18,965	144,348	.761			1		5	6
2003	14,604	62,825	.430				1	1	2
2004	12,415	102,097	.822				1	1	2
2005	13,750	80,804	.587				1	2	3
TOTAL	81,454	1,570,478	1.928			4	4	16	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			423,987	25,617	18,694			582,345	3,646	79,167	46,948
2002			62,000		12,363			182		35,403	34,400
2003				23,041	440				16,460	948	21,936
2004				45,000	1,106				46,000	2,117	7,874
2005				40,000	15,000				18,000	5,000	2,804
TOTAL			485,987	133,658	47,603			582,527	84,106	122,635	113,962

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			454,396	26,052	15,142			1,032,254	8,313	147,409	56,807
2002		4,226	112,508	852	10,279		378	9,946	2,148	58,131	40,489
2003		1,328	10,750	18,795	1,224		648	12,044	29,169	3,276	23,976
2004		3,091	41,987	30,891	3,747		3,268	68,063	68,079	9,766	9,047
2005	165	8,301	103,000	24,191	14,313	83	5,912	62,952	20,306	10,338	3,023
TOTAL	165	16,946	722,641	100,781	44,705	83	10,206	1,185,259	128,015	228,920	133,342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,935,300	502,421	133,342	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	68,212	-3,791	1,365	
TOTAL LOSSES	2,003,512	498,630	134,707	
EXPECTED LOSSES	1,981,776	775,442	144,174	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.460	.612	.165	3.237
INDICATED (POST-TEST)	1.466	.365	.098	1.929
PRES. ON RATE LEVEL	2.176	.851	.158	3.185
DERIVED BY FORMULA	2.155	.802	.151	3.108
UNDERLYING PRES. RATE	2.433	.952	.177	3.562
PROPOSED	2.155	.802	.151	3.108

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.828
IND. RATES				4.83	MINIMUM PREMIUM	1405
MAN. RATES	7.74	6.05	5.35	+ 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	
2001	1,729	5,199	.300						2	2
2002	1,596	46,172	2.892						1	1
2003	1,454	3,429	.235						1	1
2004	1,358	119,853	8.825					2		2
2005	1,646	8,910	.541						1	1
TOTAL	7,783	183,563	2.359						2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,945					2,598	656
2002					25,113					21,059	
2003					453					893	2,083
2004				47,343				70,376			2,134
2005					59					5,500	3,351
TOTAL				47,343	27,570				70,376	30,050	8,224

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,575					4,838	794
2002		509	4,201	705	20,634		203	5,450	1,272	34,578	
2003		46	212	30	413		118	539	114	1,537	2,277
2004		3,149	43,043	32,310	3,002		4,714	100,627	103,188	10,484	2,452
2005		9	107	19	38	30	1,223	10,101	2,627	6,066	3,612
TOTAL		3,713	47,563	33,064	25,662	30	6,258	116,717	107,201	57,503	9,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	174,281	223,430	9,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,520	6	86	
TOTAL LOSSES	176,801	223,436	9,221	
EXPECTED LOSSES	73,549	39,927	7,783	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.272	2.871	.118	5.261
INDICATED (POST-TEST)	1.354	1.711	.070	3.135
PRES. ON RATE LEVEL	.845	.459	.089	1.393
DERIVED BY FORMULA	.850	.484	.089	1.423
UNDERLYING PRES. RATE	.945	.513	.100	1.558
PROPOSED	.850	.484	.089	1.423

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.210
IND. RATES				2.21	MINIMUM PREMIUM	790
MAN. RATES	3.42	2.65	2.34	+ 2.21	PRESENT	825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	473	594	.125							
2002	463									
2003	513									
2004	420									
2005	455									
TOTAL	2,324	594	.026							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											594
TOTAL											594

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											719
TOTAL											719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			719	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,146	-20	37	
TOTAL LOSSES	1,146		756	
EXPECTED LOSSES	35,186	28,098	3,556	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.049	.000	.033	.082
INDICATED (POST-TEST)	.029	.000	.020	.049
PRES. ON RATE LEVEL	1.354	1.081	.137	2.572
DERIVED BY FORMULA	1.354	1.070	.136	2.560
UNDERLYING PRES. RATE	1.514	1.209	.153	2.876
PROPOSED	1.354	1.070	.136	2.560

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.977
IND. RATES				3.98	MINIMUM PREMIUM	1205
MAN. RATES	6.24	4.89	4.32	+ 3.98	PRESENT	1295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,651	395	.023						1	1
2002	557									
2003	274									
2004	245									
2005	487									
TOTAL	3,214	395	.012						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					211					184	
TOTAL					211					184	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					171					343	
TOTAL					171					343	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		514		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	820	-115	28	
TOTAL LOSSES	820	399	28	
EXPECTED LOSSES	17,902	20,441	3,375	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.026	.012	.001	.039
INDICATED (POST-TEST)	.015	.007	.001	.023
PRES. ON RATE LEVEL	.498	.569	.094	1.161
DERIVED BY FORMULA	.498	.563	.093	1.154
UNDERLYING PRES. RATE	.557	.636	.105	1.298
PROPOSED	.498	.563	.093	1.154

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.792
IND. RATES				1.79	MINIMUM PREMIUM	690
MAN. RATES	2.77	2.21	1.95	+ 1.79	PRESENT	730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,516									
2002	1,231									
2003	1,872	347	.018							
2004	1,489									
2005	301									
TOTAL	6,409	347	.005							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											347
TOTAL											347

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											379
TOTAL											379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			379	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,139	-485	49	
TOTAL LOSSES	2,139		428	
EXPECTED LOSSES	73,446	38,454	7,179	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.033	.000	.007	.040
INDICATED (POST-TEST)	.020	.000	.004	.024
PRES. ON RATE LEVEL	1.025	.537	.100	1.662
DERIVED BY FORMULA	1.015	.526	.098	1.639
UNDERLYING PRES. RATE	1.146	.600	.112	1.858
PROPOSED	1.015	.526	.098	1.639

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.546
IND. RATES				2.55	MINIMUM PREMIUM	870
MAN. RATES	4.02	3.16	2.79	+ 2.55	PRESENT	930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003										
2004										
2005	73									
TOTAL	73									

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.	48	46	4	
TOTAL LOSSES	48	46	4	
EXPECTED LOSSES	937	623	137	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.066	.063	.005	.134
INDICATED (POST-TEST)	.039	.038	.003	.080
PRES. ON RATE LEVEL	1.147	.763	.168	2.078
DERIVED BY FORMULA	1.147	.763	.168	2.078
UNDERLYING PRES. RATE	1.283	.853	.188	2.324
PROPOSED	1.147	.763	.168	2.078

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.228
IND. RATES				3.23	MINIMUM PREMIUM	1030
MAN. RATES	5.30	3.95	3.49	+ 3.23	PRESENT	1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,031	94,110	3.104			1			1	2
2002	29,831	40,540	.135				1		2	3
2003	33,157	16,557	.049							
2004	32,617	273,801	.839			1			3	4
2005	36,371	37,557	.103						2	2
TOTAL	135,007	462,565	.343			2	1		8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			51,699		528			39,838		639	1,406
2002				12,170	9,890				7,500	9,833	1,147
2003											16,557
2004			87,003		7,154			160,624		14,127	4,893
2005					10,992					24,827	1,738
TOTAL			138,702	12,170	28,564			200,462	7,500	49,426	25,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			98,848		428			157,002		1,190	1,701
2002		203	3,757	11,850	8,249		98	4,637	16,273	16,484	1,350
2003											18,097
2004	407	11,887	135,494	4,176	7,286	873	42,923	608,638	26,435	27,721	5,622
2005	52	1,916	19,775	3,473	7,584	136	5,539	45,608	11,871	27,373	1,874
TOTAL	459	14,006	257,874	19,499	23,547	1,009	48,560	815,885	54,579	72,768	28,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,137,793	170,393	28,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	33,163	3,731	2,404	
TOTAL LOSSES	1,170,956	174,124	31,048	
EXPECTED LOSSES	1,223,163	653,434	182,260	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.867	.129	.023	1.019
INDICATED (POST-TEST)	.517	.077	.014	.608
PRES. ON RATE LEVEL	.810	.433	.121	1.364
DERIVED BY FORMULA	.798	.383	.105	1.286
UNDERLYING PRES. RATE	.906	.484	.135	1.525
PROPOSED	.798	.383	.105	1.286

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.997
IND. RATES				2.00	MINIMUM PREMIUM	740
MAN. RATES	3.45	2.59	2.29	+ 2.00	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	14,481	36,677	.253				1			1
2002	16,887	271,680	1.608				2	2		4
2003	18,906	26,721	.141				1			1
2004	21,215	88,832	.418				3			3
2005	23,570	9,336	.039							
TOTAL	95,059	433,246	.456				7	2		9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				6,390					13,255		17,032
2002				47,577	1,142				196,628	5,359	20,974
2003				2,102					12,063		12,556
2004				14,114					53,359		21,359
2005											9,336
TOTAL				70,183	1,142				275,305	5,359	81,257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				6,499					30,221		20,609
2002		22	8,409	45,270	1,418		56	56,261	411,332	17,647	24,686
2003		116	965	1,712	76		378	8,411	21,288	1,203	13,724
2004		939	12,830	9,630	892		3,580	76,296	78,236	7,955	24,542
2005											10,064
TOTAL		1,077	22,204	63,111	2,386		4,014	140,968	541,077	26,805	93,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	168,263	633,379	93,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,678	1,446	1,168	
TOTAL LOSSES	184,941	634,825	94,793	
EXPECTED LOSSES	503,813	293,732	95,059	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.195	.668	.100	.963
INDICATED (POST-TEST)	.116	.398	.060	.574
PRES. ON RATE LEVEL	.474	.276	.090	.840
DERIVED BY FORMULA	.463	.289	.086	.838
UNDERLYING PRES. RATE	.530	.309	.100	.939
PROPOSED	.463	.289	.086	.838

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.301
IND. RATES				1.30	MINIMUM PREMIUM	575
MAN. RATES	1.94	1.59	1.41	+ 1.30	PRESENT	605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,027	2,346	.077						1	1
2002	3,215	353	.010							
2003	3,136	7,525	.239							
2004	3,536	896	.025							
2005	3,439	1,711	.049							
TOTAL	16,353	12,831	.078						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					872					1,276	198
2002											353
2003											7,525
2004											896
2005											1,711
TOTAL					872					1,276	10,683

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					706					2,376	240
2002											415
2003											8,225
2004											1,030
2005											1,844
TOTAL					706					2,376	11,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,082	11,754	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,276	81	109	
TOTAL LOSSES	4,276	3,163	11,863	
EXPECTED LOSSES	128,862	103,025	9,812	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.026	.019	.073	.118
INDICATED (POST-TEST)	.015	.011	.044	.070
PRES. ON RATE LEVEL	.705	.563	.054	1.322
DERIVED BY FORMULA	.698	.546	.054	1.298
UNDERLYING PRES. RATE	.788	.630	.060	1.478
PROPOSED	.698	.546	.054	1.298

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.02	MINIMUM PREMIUM	745
MAN. RATES	2.87	2.51	2.22	+ 2.02	PRESENT	795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	180												
2002	35												
2003	54												
2004	3												
2005	3												
TOTAL	275												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	187	-67	1	
TOTAL LOSSES	187		1	
EXPECTED LOSSES	4,109	4,173	454	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.068	.000	.000	.068
INDICATED (POST-TEST)	.041	.000	.000	.041
PRES. ON RATE LEVEL	1.335	1.357	.148	2.840
DERIVED BY FORMULA	1.335	1.357	.148	2.840
UNDERLYING PRES. RATE	1.494	1.517	.165	3.176
PROPOSED	1.335	1.357	.148	2.840

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.412
IND. RATES				4.41	MINIMUM PREMIUM	1305
MAN. RATES	6.85	5.39	4.77	+ 4.41	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	10	54,005	540.050				1		1	2
2002	178	241,705	135.789			1				1
2003	890	3,112	.349						2	2
2004	58	1,894	3.265						2	2
2005	156	56,331	36.109				1		1	2
TOTAL	1,292	357,047	27.635			1		2	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				17,965	626				32,301	1,387	1,726
2002			115,215					126,490			
2003					1,448					1,664	
2004					228					1,084	582
2005				16,060	1,393				37,350		1,528
TOTAL			115,215	34,025	3,695			126,490	69,651	4,135	3,836

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				18,270	507				73,646	2,583	2,089
2002		7,381	205,228	936	224		25,865	540,593	4,746	719	
2003		132	674	98	1,318		210	1,006	216	2,869	
2004		26	222	38	183		96	1,173	322	1,490	669
2005	46	2,527	33,023	8,248	2,554	113	9,954	111,567	37,175	10,021	1,647
TOTAL	46	10,066	239,147	27,590	4,786	113	36,125	654,339	116,105	17,682	4,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	939,836	166,163	4,405	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	472	-54	28	
TOTAL LOSSES	940,308	166,109	4,433	
EXPECTED LOSSES	35,375	19,406	3,281	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	72.779	12.857	.343	85.979
INDICATED (POST-TEST)	43.376	7.663	.204	51.243
PRES. ON RATE LEVEL	2.449	1.343	.227	4.019
DERIVED BY FORMULA	2.449	1.406	.227	4.082
UNDERLYING PRES. RATE	2.738	1.502	.254	4.494
PROPOSED	2.449	1.406	.227	4.082

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.341
IND. RATES				6.34	MINIMUM PREMIUM	1760
MAN. RATES	9.62	7.63	6.75	+ 6.34	PRESENT	1870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	218									
2002	223	1,430	.641						1	1
2003	1,446	11,715	.810						1	1
2004	2,832	45,948	1.622					1	1	2
2005	1,444									
TOTAL	6,163	59,093	.959						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					128					1,302	
2003					7,150					4,315	250
2004				15,667	12,500				11,968	3,958	1,855
TOTAL				15,667	19,778				11,968	9,575	2,105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		3	21	4	105		14	337	79	2,138	
2003		662	3,331	484	6,512		538	2,598	557	7,436	273
2004		2,176	26,336	12,754	11,116		1,143	21,400	18,721	7,221	2,131
TOTAL		2,841	29,688	13,242	17,733		1,695	24,335	19,357	16,795	2,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,559	67,127	2,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,520	456	110	
TOTAL LOSSES	61,079	67,583	2,514	
EXPECTED LOSSES	79,379	40,183	8,074	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.991	1.097	.041	2.129
INDICATED (POST-TEST)	.591	.654	.024	1.269
PRES. ON RATE LEVEL	1.152	.583	.117	1.852
DERIVED BY FORMULA	1.152	.584	.115	1.851
UNDERLYING PRES. RATE	1.288	.652	.131	2.071
PROPOSED	1.152	.584	.115	1.851

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.88	MINIMUM PREMIUM	945
MAN. RATES	4.24	3.52	3.11	+ 2.88	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001													
2002													
2003	11												
2004													
2005													
TOTAL	11												

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	-1		
TOTAL LOSSES	1			
EXPECTED LOSSES	269	106	17	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.009	.000	.000	.009
INDICATED (POST-TEST)	.005	.000	.000	.005
PRES. ON RATE LEVEL	2.183	.866	.136	3.185
DERIVED BY FORMULA	2.183	.866	.136	3.185
UNDERLYING PRES. RATE	2.441	.968	.153	3.562
PROPOSED	2.183	.866	.136	3.185

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.948
IND. RATES				4.95	MINIMUM PREMIUM	1435
MAN. RATES	7.74	6.05	5.35	+ 4.95	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	44	616	1.400						1	1
2002	30									
2003	28									
2004	36									
2005	186									
TOTAL	324	616	.190						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					360					256	
TOTAL					360					256	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					292					477	
TOTAL					292					477	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		769		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	277	153	7	
TOTAL LOSSES	277	922	7	
EXPECTED LOSSES	6,334	4,344	407	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.085	.285	.002	.372
INDICATED (POST-TEST)	.051	.170	.001	.222
PRES. ON RATE LEVEL	1.748	1.199	.113	3.060
DERIVED BY FORMULA	1.748	1.199	.113	3.060
UNDERLYING PRES. RATE	1.955	1.341	.126	3.422
PROPOSED	1.748	1.199	.113	3.060

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.754
IND. RATES				4.75	MINIMUM PREMIUM	1385
MAN. RATES	7.32	5.81	5.14	+ 4.75	PRESENT	1485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	50									
2002	76									
2003	81									
2004	83									
2005	78									
TOTAL	368									

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.	269	4	5	
TOTAL LOSSES	269	4	5	
EXPECTED LOSSES	8,784	5,414	431	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.073	.001	.001	.075
INDICATED (POST-TEST)	.044	.001	.001	.046
PRES. ON RATE LEVEL	2.135	1.316	.104	3.555
DERIVED BY FORMULA	2.135	1.316	.104	3.555
UNDERLYING PRES. RATE	2.387	1.471	.117	3.975
PROPOSED	2.135	1.316	.104	3.555

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.523
IND. RATES				5.52	MINIMUM PREMIUM	1565
MAN. RATES	8.41	6.75	5.97	+ 5.52	PRESENT	1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,630	42,312	.913						2	2
2002	2,155	16,338	.758						1	1
2003	4,614	172,009	3.727			1			6	7
2004	6,215	21,595	.347						5	5
2005	9,666	178,800	1.849					2	4	6
TOTAL	27,280	431,054	1.580			1		2	18	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					16,403					18,884	7,025
2002					2,552					4,127	9,659
2003			109,365		4,078			46,280		3,342	8,944
2004					4,847					16,123	625
2005				26,805	16,465				69,160	21,528	44,842
TOTAL			109,365	26,805	44,345			46,280	69,160	64,004	71,095

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					13,286					35,162	8,500
2002		52	428	71	2,097		42	1,068	249	6,777	11,369
2003		20,210	204,828	2,616	5,056		24,283	202,292	4,766	6,983	9,776
2004		446	4,687	800	3,925		1,370	17,449	4,787	22,150	718
2005	142	6,681	80,558	18,236	14,008	324	23,224	246,132	79,128	42,283	48,340
TOTAL	142	27,389	290,501	21,723	38,372	324	48,919	466,941	88,930	113,355	78,703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	834,216	262,380	78,703	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,492	5,388	700	
TOTAL LOSSES	844,708	267,768	79,403	
EXPECTED LOSSES	270,619	302,809	45,830	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.096	.982	.291	4.369
INDICATED (POST-TEST)	1.845	.585	.173	2.603
PRES. ON RATE LEVEL	.887	.993	.150	2.030
DERIVED BY FORMULA	.897	.973	.151	2.021
UNDERLYING PRES. RATE	.992	1.110	.168	2.270
PROPOSED	.901	.977	.152	2.030

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.153
IND. RATES				3.15	MINIMUM PREMIUM	1010
MAN. RATES	4.95	3.86	3.41	+ 3.15	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	5,489	240,164	4.375				2	11	13
2002	5,952	734,332	12.337			2	3	3	8
2003	5,465	136,120	2.490			1		4	5
2004	6,013	81,383	1.353				1	1	2
2005	6,020	30,701	.509					2	2
TOTAL	28,939	1,222,700	4.225			3	6	21	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				83,891	23,892				31,927	71,937	28,517
2002			361,490	87,234	2,229			188,553	41,389	11,220	42,217
2003			88,058		4,794			30,684		8,812	3,772
2004				38,886	137				35,443	3,055	3,862
2005					1,129					2,777	26,795
TOTAL			449,548	210,011	32,181			219,237	108,759	97,801	105,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				85,317	19,353				72,794	133,946	34,506
2002		23,175	658,565	85,942	3,416		38,593	819,091	94,254	21,357	49,689
2003		16,417	165,628	2,212	5,449		16,919	138,103	4,009	15,998	4,123
2004		2,600	35,484	26,559	2,574		2,629	53,975	52,879	9,477	4,437
2005	7	201	2,030	356	779	17	617	5,094	1,324	3,065	28,885
TOTAL	7	42,393	861,707	200,386	31,571	17	58,758	1,016,263	225,260	183,843	121,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,979,145	641,060	121,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	44,500	121	975	
TOTAL LOSSES	2,023,645	641,181	122,615	
EXPECTED LOSSES	1,342,480	840,678	88,553	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.993	2.216	.424	9.633
INDICATED (POST-TEST)	4.168	1.321	.253	5.742
PRES. ON RATE LEVEL	4.148	2.598	.274	7.020
DERIVED BY FORMULA	4.148	2.534	.273	6.955
UNDERLYING PRES. RATE	4.639	2.905	.306	7.850
PROPOSED	4.148	2.534	.273	6.955

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.805
IND. RATES				10.81	MINIMUM PREMIUM	2810
MAN. RATES	16.75	13.33	11.79	+ 10.81	PRESENT	3060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	331	206	.062							
2002	73									
2003	24									
2004										
2005										
TOTAL	428	206	.048							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											206
TOTAL											206

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											249
TOTAL											249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			249	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	477	-109	4	
TOTAL LOSSES	477		253	
EXPECTED LOSSES	9,181	5,487	1,232	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.111	.000	.059	.170
INDICATED (POST-TEST)	.066	.000	.035	.101
PRES. ON RATE LEVEL	1.918	1.146	.258	3.322
DERIVED BY FORMULA	1.918	1.146	.258	3.322
UNDERLYING PRES. RATE	2.145	1.282	.288	3.715
PROPOSED	1.918	1.146	.258	3.322

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.161
IND. RATES				5.16	MINIMUM PREMIUM	1485
MAN. RATES	8.05	6.31	5.58	+ 5.16	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	281									
2002	322									
2003	241									
2004	167									
2005	133									
TOTAL	1,144									

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.	522	-193	22	
TOTAL LOSSES	522		22	
EXPECTED LOSSES	16,989	17,366	2,814	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.046	.000	.002	.048
INDICATED (POST-TEST)	.027	.000	.001	.028
PRES. ON RATE LEVEL	1.328	1.358	.220	2.906
DERIVED BY FORMULA	1.328	1.344	.218	2.890
UNDERLYING PRES. RATE	1.485	1.518	.246	3.249
PROPOSED	1.328	1.344	.218	2.890

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.489
IND. RATES				4.49	MINIMUM PREMIUM	1325
MAN. RATES	7.00	5.52	4.88	+ 4.49	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	156	576	.369							
2002	993									
2003	1,031									
2004	1,600	1,496	.093							
2005	1,631									
TOTAL	5,411	2,072	.038							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											576
2004											1,496
TOTAL											2,072

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											697
2004											1,719
TOTAL											2,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,416	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,953	1,635	290	
TOTAL LOSSES	3,953	1,635	2,706	
EXPECTED LOSSES	130,136	163,468	20,184	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.073	.030	.050	.153
INDICATED (POST-TEST)	.044	.018	.030	.092
PRES. ON RATE LEVEL	2.151	2.702	.333	5.186
DERIVED BY FORMULA	2.151	2.648	.327	5.126
UNDERLYING PRES. RATE	2.405	3.021	.373	5.799
PROPOSED	2.151	2.648	.327	5.126

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.963
IND. RATES				7.96	MINIMUM PREMIUM	2140
MAN. RATES	12.32	9.85	8.71	+ 7.96	PRESENT	2335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	7,987	2,382,206	29,826			3	6	25	34
2002	7,902	239,535	3,031				2	15	17
2003	15,176	225,713	1,487			1	2	5	8
2004	11,783	978,392	8,303			1	4	10	15
2005	13,669	329,858	2,413				4	14	18
TOTAL	56,517	4,155,704	7,353			5	18	69	92

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			740,247	127,613	136,787			1,120,147	106,534	128,522	22,356
2002				40,469	54,475				48,619	76,230	19,742
2003			88,219	59,905	13,309			18,353	9,261	27,967	8,699
2004			170,760	128,232	26,416			250,903	339,350	26,768	35,963
2005				50,690	90,945				65,021	101,131	22,071
TOTAL			999,226	406,909	321,932			1,389,403	568,785	360,618	108,831

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			945,441	129,781	110,797			1,477,327	242,897	239,308	27,051
2002		1,100	16,107	40,008	45,163		742	33,304	106,237	127,352	23,236
2003		20,602	197,310	51,574	15,350		13,256	102,708	21,671	49,599	9,508
2004	593	27,306	329,382	96,233	31,691	1,010	73,378	1,201,873	531,297	96,975	41,321
2005	548	23,061	259,929	53,382	67,752	755	39,817	379,982	113,066	128,947	23,793
TOTAL	1,141	72,069	1,748,169	370,978	270,753	1,765	127,193	3,195,194	1,015,168	642,181	124,909

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,145,531	2,299,080	124,909	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	62,208	10,952	3,069	
TOTAL LOSSES	5,207,739	2,310,032	127,978	
EXPECTED LOSSES	1,969,619	1,774,069	252,631	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.214	4.087	.226	13.527
INDICATED (POST-TEST)	5.492	2.436	.135	8.063
PRES. ON RATE LEVEL	3.117	2.807	.400	6.324
DERIVED BY FORMULA	3.165	2.777	.379	6.321
UNDERLYING PRES. RATE	3.485	3.139	.447	7.071
PROPOSED	3.167	2.778	.379	6.324

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.824
IND. RATES				9.82	MINIMUM PREMIUM	2580
MAN. RATES	14.94	12.01	10.62	+ 9.82	PRESENT	2785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	50,484	464,095	.919				1	9	10
2002	42,039	587,169	1.396			2		7	9
2003	38,726	14,044	.036						
2004	30,825	190,090	.616				1	7	8
2005	23,190	98,255	.423					6	6
TOTAL	185,264	1,353,653	.731			2	2	29	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				43,157	62,821				192,968	133,326	31,823
2002			292,562		84,548			80,403		53,151	76,505
2003											14,044
2004				11,823	26,335				35,261	76,615	40,056
2005					24,089					56,203	17,963
TOTAL			292,562	54,980	197,793			80,403	228,229	319,295	180,391

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				43,891	50,885				439,967	248,253	38,506
2002		20,453	535,271	4,749	70,039		16,965	357,387	6,229	87,729	90,046
2003											15,350
2004		3,194	36,225	12,419	22,078		8,877	133,375	74,465	110,513	46,024
2005	115	4,199	43,341	7,607	16,616	309	12,529	103,249	26,871	61,972	19,364
TOTAL	115	27,846	614,837	68,666	159,618	309	38,371	594,011	547,532	508,467	209,290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,275,489	1,284,283	209,290	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	69,280	-9,041	1,626	
TOTAL LOSSES	1,344,769	1,275,242	210,916	
EXPECTED LOSSES	2,091,630	1,106,025	194,527	
CREDIBILITY	.05	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.726	.688	.114	1.528
INDICATED (POST-TEST)	.433	.410	.068	.911
PRES. ON RATE LEVEL	1.009	.534	.094	1.637
DERIVED BY FORMULA	.980	.513	.089	1.582
UNDERLYING PRES. RATE	1.129	.597	.105	1.831
PROPOSED	.980	.513	.089	1.582

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.46	MINIMUM PREMIUM	850
MAN. RATES	4.04	3.11	2.75	+ 2.46	PRESENT	920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	9,774	240,736	2.463			1			2	3
2002	9,438	47,172	.499						3	3
2003	10,298	693,424	6.733			2			1	4
2004	11,152	71,034	.636					1		1
2005	11,928	110,033	.922						3	3
TOTAL	52,590	1,162,399	2.210			3		2	9	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			117,523		17,479			62,699		30,787	12,248
2002					13,132					20,562	13,478
2003			465,899	42,672	1,303			162,568	17,000	594	3,388
2004				22,048					41,518		7,468
2005					19,485					79,943	10,605
TOTAL			583,422	64,720	51,399			225,267	58,518	131,886	47,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			224,704		14,158			247,097		57,326	14,820
2002		263	2,196	369	10,790		203	5,322	1,242	33,761	15,864
2003		75,345	765,142	43,433	7,650		71,565	607,696	42,966	6,362	3,703
2004		1,465	20,047	15,047	1,398		2,785	59,363	60,876	6,186	8,581
2005	90	3,398	35,051	6,156	13,442	441	17,805	146,863	38,220	88,140	11,432
TOTAL	90	80,471	1,047,140	65,005	47,438	441	92,358	1,066,341	143,304	191,775	54,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,286,841	447,522	54,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	64,492	993	573	
TOTAL LOSSES	2,351,333	448,515	54,973	
EXPECTED LOSSES	1,907,966	346,569	49,435	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.471	.853	.105	5.429
INDICATED (POST-TEST)	2.665	.508	.063	3.236
PRES. ON RATE LEVEL	3.245	.589	.084	3.918
DERIVED BY FORMULA	3.233	.583	.082	3.898
UNDERLYING PRES. RATE	3.628	.659	.094	4.381
PROPOSED	3.233	.583	.082	3.898

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.055
IND. RATES				6.06	MINIMUM PREMIUM	1695
MAN. RATES	9.33	7.44	6.58	+ 6.06	PRESENT	1825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	99,759	308,638	.309			1	2	3	6
2002	56,233	362,191	.644				5	9	14
2003	43,559	307,307	.705			1	1	3	5
2004	47,596	307,114	.645				4	3	7
2005	47,980	675,530	1.407			1	10	7	18
TOTAL	295,127	1,960,780	.664			3	22	25	50

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			61,982	50,965	4,652			17,540	103,989	22,766	46,744
2002				94,048	51,188				110,514	50,499	55,942
2003			78,397	18,320	11,072			131,828	1,582	23,140	42,968
2004				55,468	24,942				147,683	47,608	31,413
2005			98,860	145,576	23,672			72,014	245,003	25,978	64,427
TOTAL			239,239	364,377	115,526			221,382	608,771	169,991	241,494

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			118,510	51,831	3,768			69,125	237,095	42,390	56,560
2002		1,039	24,802	90,863	43,005		490	43,914	234,048	87,890	65,844
2003		16,186	158,031	17,337	11,698		70,474	581,715	18,041	43,498	46,964
2004		5,963	74,554	41,976	23,719		13,954	262,718	230,693	87,417	36,094
2005	2,082	53,318	521,204	86,316	34,633	6,270	149,613	1,109,005	276,179	102,253	69,452
TOTAL	2,082	76,506	897,101	288,323	116,823	6,270	234,531	2,066,477	996,056	363,448	274,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,282,967	1,764,650	274,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	53,768	-3,584	1,716	
TOTAL LOSSES	3,336,735	1,761,066	276,630	
EXPECTED LOSSES	1,398,902	891,284	185,929	
CREDIBILITY	.06	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.131	.597	.094	1.822
INDICATED (POST-TEST)	.674	.356	.056	1.086
PRES. ON RATE LEVEL	.424	.270	.056	.750
DERIVED BY FORMULA	.439	.291	.056	.786
UNDERLYING PRES. RATE	.474	.302	.063	.839
PROPOSED	.439	.291	.056	.786

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.221
IND. RATES				1.22	MINIMUM PREMIUM	555
MAN. RATES	1.77	1.43	1.26	+ 1.22	PRESENT	570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	15,500	17,932	.115				1	1	2
2002	4,132								
2003	19,646	57,458	.292				1		1
2004	21,046	37,207	.176				1		1
2005	28,431	36,217	.127						
TOTAL	88,755	148,814	.168				3	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				2,244	839				7,911	706	6,232
2003				29,858					25,000		2,600
2004				5,000					19,880		12,327
2005											36,217
TOTAL				37,102	839				52,791	706	57,376

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				2,282	680				18,037	1,315	7,541
2003		1,672	13,665	24,317	1,069		798	17,430	44,120	2,493	2,842
2004		332	4,545	3,413	318		1,334	28,422	29,149	2,963	14,164
2005											39,042
TOTAL		2,004	18,210	30,012	2,067		2,132	45,852	91,306	6,771	63,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,198	130,156	63,589	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	50,214	7,119	1,540	
TOTAL LOSSES	118,412	137,275	65,129	
EXPECTED LOSSES	1,334,875	432,237	106,505	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.133	.155	.073	.361
INDICATED (POST-TEST)	.079	.092	.044	.215
PRES. ON RATE LEVEL	1.345	.436	.107	1.888
DERIVED BY FORMULA	1.307	.398	.100	1.805
UNDERLYING PRES. RATE	1.504	.487	.120	2.111
PROPOSED	1.307	.398	.100	1.805

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.80	MINIMUM PREMIUM	930
MAN. RATES	4.64	3.59	3.17	+ 2.80	PRESENT	1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	11,958	19,202	.160						2	2
2002	10,133	1,280,978	12.641						2	5
2003	9,626	341,809	3.550	1		1			1	2
2004	10,310	26,003	.252						1	3
2005	2,642	5,691	.215							4
TOTAL	44,669	1,673,683	3.747	1		1			3	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			178,542	47,518	2,506			776,598	222,200	1,721	14,975
2002					2,223					821	53,076
2003	326,488				580					626	14,115
2004				3,293	1,817				1,805	2,399	16,689
2005											5,691
TOTAL	326,488		178,542	50,811	7,126			776,598	224,005	5,567	104,546

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,030					3,204	18,120
2002		2,459	75,714	45,550	2,378		33,526	762,878	470,656	12,278	62,470
2003	830,556	50	269	39	528		84	379	80	1,077	15,428
2004		391	4,753	2,547	1,678		316	5,182	3,361	3,560	19,175
2005											6,135
TOTAL	830,556	2,900	80,736	48,136	6,614		33,926	768,439	474,097	20,119	121,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,716,557	548,966	121,328	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,275	-7,044	649	
TOTAL LOSSES	1,739,832	541,922	121,977	
EXPECTED LOSSES	735,699	526,648	93,805	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.895	1.213	.273	5.381
INDICATED (POST-TEST)	2.321	.723	.163	3.207
PRES. ON RATE LEVEL	1.473	1.054	.188	2.715
DERIVED BY FORMULA	1.490	1.031	.186	2.707
UNDERLYING PRES. RATE	1.647	1.179	.210	3.036
PROPOSED	1.494	1.034	.187	2.715

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.218
IND. RATES				4.22	MINIMUM PREMIUM	1260
MAN. RATES	6.51	5.16	4.56	+ 4.22	PRESENT	1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,571	41,067	1.597				1			1
2002	944	5,285	.559					1		1
2003	213	5,398	2.534							
2004	188	2,545	1.353							
2005	950	55	.005							
TOTAL	4,866	54,350	1.117				1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				20,146					19,334		1,587
2002					274					1,773	3,238
2003											5,398
2004											2,545
2005											55
TOTAL				20,146	274				19,334	1,773	12,823

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				20,488					44,082		1,920
2002		6	45	8	225		14	461	107	2,912	3,811
2003											5,900
2004											2,924
2005											59
TOTAL		6	45	20,496	225		14	461	44,189	2,912	14,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	526	67,822	14,614	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,807	-192	84	
TOTAL LOSSES	6,333	67,630	14,698	
EXPECTED LOSSES	121,699	61,117	9,295	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.130	1.390	.302	1.822
INDICATED (POST-TEST)	.077	.828	.180	1.085
PRES. ON RATE LEVEL	2.237	1.123	.171	3.531
DERIVED BY FORMULA	2.237	1.117	.171	3.525
UNDERLYING PRES. RATE	2.501	1.256	.191	3.948
PROPOSED	2.237	1.117	.171	3.525

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.476
IND. RATES				5.48	MINIMUM PREMIUM	1560
MAN. RATES	8.28	6.71	5.93	+ 5.48	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	35,438	221,165	.624				2	7	9
2002	39,757	204,456	.514					8	8
2003	48,459	588,432	1.214					10	12
2004	65,547	562,011	.857			1	3	9	13
2005	41,539	70,951	.170					3	3
TOTAL	230,740	1,647,015	.714			1	7	37	45

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				30,776	37,949				48,453	59,436	44,551
2002					57,849					120,589	26,018
2003				60,705	116,814				118,795	237,504	54,614
2004			101,075	61,005	81,517			82,698	31,509	189,640	14,567
2005					2,864					8,358	59,729
TOTAL			101,075	152,486	296,993			82,698	198,757	615,527	199,479

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				31,299	30,738				110,473	110,670	53,907
2002		1,174	9,679	1,625	47,531		1,183	31,211	7,282	197,999	30,623
2003		14,247	82,179	57,365	108,562		33,594	225,778	240,299	421,091	59,693
2004	627	28,814	332,645	59,716	72,189	598	46,781	655,971	117,747	270,913	16,737
2005	15	496	5,155	908	1,980	50	1,865	15,343	3,998	9,217	64,388
TOTAL	642	44,731	429,658	150,913	261,000	648	83,423	928,303	479,799	1,009,890	225,348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,487,405	1,901,602	225,348	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	120,862	-652	1,962	
TOTAL LOSSES	1,608,267	1,900,950	227,310	
EXPECTED LOSSES	3,804,903	2,618,899	182,285	
CREDIBILITY	.06	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.697	.824	.099	1.620
INDICATED (POST-TEST)	.415	.491	.059	.965
PRES. ON RATE LEVEL	1.475	1.015	.070	2.560
DERIVED BY FORMULA	1.411	.910	.068	2.389
UNDERLYING PRES. RATE	1.649	1.135	.079	2.863
PROPOSED	1.411	.910	.068	2.389

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.711
IND. RATES				3.71	MINIMUM PREMIUM	1140
MAN. RATES	6.38	4.86	4.30	+ 3.71	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002	59									
2003										
2004	253									
2005	252	3,889	1,543							
TOTAL	564	3,889	.690							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,889
TOTAL											3,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,192
TOTAL											4,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	324	78	12	
TOTAL LOSSES	324	78	4,204	
EXPECTED LOSSES	8,240	3,034	631	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.057	.014	.745	.816
INDICATED (POST-TEST)	.034	.008	.444	.486
PRES. ON RATE LEVEL	1.307	.481	.100	1.888
DERIVED BY FORMULA	1.307	.481	.100	1.888
UNDERLYING PRES. RATE	1.461	.538	.112	2.111
PROPOSED	1.307	.481	.100	1.888

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.933
IND. RATES				2.93	MINIMUM PREMIUM	960
MAN. RATES	4.64	3.59	3.17	+ 2.93	PRESENT	1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	16,458	806,793	4.902			1	1	14	16
2002	12,801	1,053,188	8.227			3	10	11	24
2003	15,657	871,587	5.566			2	2	12	16
2004	16,073	677,243	4.213			1	5	24	30
2005	20,074	870,817	4.338			3	4	16	23
TOTAL	81,063	4,279,628	5.279			10	22	77	109

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			130,849	10,784	253,915			255,820	3,610	130,099	21,716
2002			369,196	175,123	30,877			240,374	137,428	79,372	20,818
2003			276,690	51,719	41,028			339,467	21,593	69,353	71,737
2004			80,868	71,915	181,465			54,657	69,559	160,804	57,975
2005			202,909	113,532	71,065			99,288	203,683	108,413	71,927
TOTAL			1,060,512	423,073	578,350			989,606	435,873	548,041	244,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			195,475	10,967	205,670			787,724	8,231	242,244	26,276
2002		24,272	693,037	170,384	27,855		49,917	1,086,222	301,073	137,873	24,503
2003		41,664	400,351	49,027	41,583		119,762	983,158	67,110	127,317	78,409
2004	503	35,170	399,604	82,747	153,360	395	37,199	541,625	159,822	235,041	66,613
2005	3,922	87,030	758,130	94,175	68,224	8,638	186,759	1,261,765	282,014	185,052	77,537
TOTAL	4,425	188,136	2,446,597	407,300	496,692	9,033	393,637	4,660,494	818,250	927,527	273,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,702,322	2,649,769	273,338	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	178,560	12,667	2,827	
TOTAL LOSSES	7,880,882	2,662,436	276,165	
EXPECTED LOSSES	5,059,141	2,362,987	234,273	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.722	3.284	.341	13.347
INDICATED (POST-TEST)	5.794	1.957	.203	7.954
PRES. ON RATE LEVEL	5.581	2.607	.259	8.447
DERIVED BY FORMULA	5.587	2.542	.253	8.382
UNDERLYING PRES. RATE	6.241	2.915	.289	9.445
PROPOSED	5.587	2.542	.253	8.382

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	12.286
IND. RATES				12.29	MINIMUM PREMIUM	3160
MAN. RATES	20.47	15.58	13.78	+ 12.29	PRESENT	3530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	9,809	439,724	4.482			1	1	5	7	
2002	10,032	112,757	1.123				3	5	8	
2003	10,050	61,948	.616					3	3	
2004	12,298	168,013	1.366					4	4	
2005	9,560	274,719	2.873					4	4	
TOTAL	51,749	1,057,161	2.043			1	4	21	26	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			90,032	25,000	15,278			270,428	1,758	21,878	15,350
2002				28,360	7,226				29,875	26,327	20,969
2003					13,575					44,296	4,077
2004					70,264					93,216	4,533
2005					103,054					151,000	20,665
TOTAL			90,032	53,360	209,397			270,428	31,633	336,717	65,594

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			161,398	25,425	12,375			999,248	4,008	40,736	18,574
2002		145	6,105	27,169	6,223		252	15,151	64,035	44,571	24,681
2003		1,258	6,324	922	12,362		5,547	26,663	5,717	76,326	4,456
2004		6,395	67,971	11,604	56,902		7,935	100,930	27,697	128,061	5,208
2005	478	17,968	185,386	32,556	71,083	825	33,626	277,404	72,200	166,496	22,277
TOTAL	478	25,766	427,184	97,676	158,945	825	47,360	1,419,396	173,657	456,190	75,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,921,009	886,468	75,196	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	74,116	-1,212	868	
TOTAL LOSSES	1,995,125	885,256	76,064	
EXPECTED LOSSES	2,254,704	1,039,638	82,281	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.855	1.711	.147	5.713
INDICATED (POST-TEST)	2.298	1.020	.088	3.406
PRES. ON RATE LEVEL	3.896	1.797	.142	5.835
DERIVED BY FORMULA	3.864	1.743	.138	5.745
UNDERLYING PRES. RATE	4.357	2.009	.159	6.525
PROPOSED	3.864	1.743	.138	5.745

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.421
IND. RATES				8.42	MINIMUM PREMIUM	2250
MAN. RATES	14.36	10.77	9.52	+ 8.42	PRESENT	2525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,475	338,662	7.567			1			10	11
2002	4,693	51,014	1.087						5	5
2003	5,264	321,002	6.098			1			5	7
2004	8,122	310,556	3.823			1		1	5	7
2005	8,701	126,295	1.451						1	4
TOTAL	31,255	1,147,529	3.672			3		3	29	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			110,030		37,062			76,469		109,572	5,529
2002					8,206					14,007	28,801
2003			80,405	2,027	38,855			99,340	9,688	79,018	11,669
2004			69,365	38,561	10,486			117,442	38,589	33,921	2,192
2005				20,508	20,624				1,710	32,206	51,247
TOTAL			259,800	61,096	115,233			293,251	49,987	268,724	99,438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			210,377		30,019			301,364		204,024	6,690
2002		166	1,373	230	6,743		140	3,626	845	22,998	33,899
2003		18,314	168,215	6,011	36,450		61,432	484,227	36,593	139,754	12,754
2004	431	15,408	181,302	31,216	12,514	848	45,966	667,903	88,253	60,418	2,519
2005	147	6,507	76,080	16,492	16,257	186	7,601	64,268	17,104	35,971	55,244
TOTAL	578	40,395	637,347	53,949	101,983	1,034	115,139	1,521,388	142,795	463,165	111,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,315,881	761,892	111,106	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	89,513	6,402	675	
TOTAL LOSSES	2,405,394	768,294	111,781	
EXPECTED LOSSES	2,564,161	733,554	50,635	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.696	2.458	.358	10.512
INDICATED (POST-TEST)	4.587	1.465	.213	6.265
PRES. ON RATE LEVEL	7.337	2.099	.145	9.581
DERIVED BY FORMULA	7.310	2.067	.149	9.526
UNDERLYING PRES. RATE	8.204	2.347	.162	10.713
PROPOSED	7.310	2.067	.149	9.526

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	13.963
IND. RATES				13.96	MINIMUM PREMIUM	3550
MAN. RATES	23.16	17.67	15.63	+ 13.96	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	147									
2002	148									
2003	254									
2004	296	271	.091							
2005	430									
TOTAL	1,275	271	.021							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											271
TOTAL											271

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											311
TOTAL											311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			311	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,947	586	40	
TOTAL LOSSES	1,947	586	351	
EXPECTED LOSSES	55,564	38,621	2,729	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.153	.046	.028	.227
INDICATED (POST-TEST)	.091	.027	.017	.135
PRES. ON RATE LEVEL	3.897	2.709	.192	6.798
DERIVED BY FORMULA	3.897	2.682	.190	6.769
UNDERLYING PRES. RATE	4.358	3.029	.214	7.601
PROPOSED	3.897	2.682	.190	6.769

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.922
IND. RATES				9.92	MINIMUM PREMIUM	2600
MAN. RATES	16.63	12.54	11.09	+ 9.92	PRESENT	2895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,328	63,719	4.798				1			1
2002	1,265	684	.054						1	1
2003	1,070	190,687	17.821						3	4
2004	1,694	231,109	13.642						1	5
2005	1,703	495,364	29.087			1				1
TOTAL	7,060	981,563	13.903			1	3	10		14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				19,190					43,257		1,272
2002					189					495	
2003				32,960	76,617				49,197	31,406	507
2004				36,960	44,152				42,000	106,603	1,394
2005			112,502		53			382,290		130	389
TOTAL			112,502	89,110	121,011			382,290	134,454	138,634	3,562

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				19,516					98,626		1,539
2002		3	31	5	155		7	127	31	812	
2003		8,961	50,761	32,042	70,956		5,514	53,200	90,878	59,025	554
2004		6,486	76,315	32,510	38,097		11,893	175,476	93,261	152,718	1,602
2005	813	14,379	101,920	4,073	1,987	12,665	184,737	775,074	46,910	18,722	419
TOTAL	813	29,829	229,027	88,146	111,195	12,665	202,151	1,003,877	329,706	231,277	4,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,478,362	760,324	4,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,557	908	163	
TOTAL LOSSES	1,491,919	761,232	4,277	
EXPECTED LOSSES	382,936	223,519	13,415	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.132	10.782	.061	31.975
INDICATED (POST-TEST)	12.595	6.426	.036	19.057
PRES. ON RATE LEVEL	4.851	2.831	.170	7.852
DERIVED BY FORMULA	4.928	2.903	.167	7.998
UNDERLYING PRES. RATE	5.424	3.166	.190	8.780
PROPOSED	4.928	2.903	.167	7.998

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	11.723
IND. RATES				11.72	MINIMUM PREMIUM	3025
MAN. RATES	19.03	14.49	12.81	+ 11.72	PRESENT	3305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	40,021	2,127,619	5.316			4	7	20	31
2002	41,278	2,648,549	6.416			8	3	17	28
2003	45,067	2,157,928	4.788		1	2	3	21	27
2004	48,139	3,464,764	7.197			4	6	14	24
2005	54,341	1,425,048	2.622			5	2	28	35
TOTAL	228,846	11,823,908	5.167		1	23	21	100	145

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			692,532	128,785	71,778			1,013,613	131,032	39,047	50,832
2002			1,448,081	69,756	112,776			779,569	60,358	149,143	28,866
2003		165,073	318,748	98,034	59,931		866,635	206,376	69,785	297,589	75,757
2004			1,081,652	106,954	139,743			1,803,712	161,496	135,704	35,503
2005			356,820	27,250	324,755			229,120	32,294	393,069	61,740
TOTAL		165,073	3,897,833	430,779	708,983		866,635	4,032,390	454,965	1,014,552	252,698

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			937,178	130,975	58,141			2,119,602	298,751	72,705	61,507
2002		85,743	2,351,577	80,076	95,899		145,305	3,061,988	161,571	251,598	33,975
2003	10,628	142,058	576,080	89,664	61,376	195,030	967,101	988,681	179,111	524,233	82,802
2004	2,159	79,329	913,270	111,929	127,844	4,003	213,820	3,100,814	379,180	248,642	40,793
2005	7,399	163,376	1,364,940	144,888	240,691	19,388	346,068	1,866,775	283,449	467,200	66,556
TOTAL	20,186	470,506	6,143,045	557,532	583,951	218,421	1,672,294	11,137,860	1,302,062	1,564,378	285,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,662,312	4,007,923	285,633	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	246,430	15,888	3,209	
TOTAL LOSSES	19,908,742	4,023,811	288,842	
EXPECTED LOSSES	7,334,514	4,222,208	270,038	
CREDIBILITY	.05	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.700	1.758	.126	10.584
INDICATED (POST-TEST)	5.185	1.048	.075	6.308
PRES. ON RATE LEVEL	2.866	1.650	.106	4.622
DERIVED BY FORMULA	2.982	1.530	.099	4.611
UNDERLYING PRES. RATE	3.205	1.845	.118	5.168
PROPOSED	2.989	1.534	.099	4.622

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.774
IND. RATES				6.77	MINIMUM PREMIUM	1860
MAN. RATES	11.20	8.53	7.54	+ 6.77	PRESENT	2055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	42,663	2,599,412	6.092			4	4	30	38
2002	39,907	1,351,800	3.387		1	1	6	23	31
2003	47,590	1,506,395	3.165			3	2	19	24
2004	56,832	1,387,035	2.440			2	10	23	35
2005	70,722	1,565,254	2.213	2		2	3	22	29
TOTAL	257,714	8,409,896	3.263	2	1	12	25	117	157

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			908,431	66,933	280,651			970,168	121,317	217,283	34,629
2002		324,264	88,988	96,598	152,893		6,792	32,897	227,612	258,870	162,886
2003			501,373	77,114	49,117			551,876	182,698	82,945	61,272
2004			180,915	201,354	186,961			135,333	278,362	312,621	91,489
2005	807,576		129,298	60,946	123,284	47,340		60,251	95,970	185,959	54,630
TOTAL	807,576	324,264	1,809,005	502,945	792,906	47,340	6,792	1,750,525	905,959	1,057,678	404,906

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,349,175	68,072	227,327			2,530,395	276,603	404,579	41,901
2002		881,224	280,451	97,288	126,769		50,680	272,810	492,755	435,474	191,717
2003		79,770	783,269	74,495	52,296		235,288	2,016,186	372,936	172,396	66,970
2004	1,126	61,440	718,901	176,558	168,295	975	91,928	1,400,220	525,923	480,278	105,121
2005	823,029	67,421	601,746	79,102	96,141	130,785	132,713	903,921	201,091	237,374	58,891
TOTAL	824,155	1,089,855	3,733,542	495,515	670,828	131,760	510,609	7,123,532	1,869,308	1,730,101	464,600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,413,453	4,765,752	464,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	319,115	30,616	2,879	
TOTAL LOSSES	13,732,568	4,796,368	467,479	
EXPECTED LOSSES	9,133,385	3,839,939	221,634	
CREDIBILITY	.06	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.329	1.861	.181	7.371
INDICATED (POST-TEST)	3.176	1.109	.108	4.393
PRES. ON RATE LEVEL	3.169	1.333	.077	4.579
DERIVED BY FORMULA	3.169	1.284	.084	4.537
UNDERLYING PRES. RATE	3.544	1.490	.086	5.120
PROPOSED	3.169	1.284	.084	4.537

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.650
IND. RATES				6.65	MINIMUM PREMIUM	1835
MAN. RATES	11.20	8.45	7.47	+ 6.65	PRESENT	2040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	821									
2002	698	17,515	2.509						1	1
2003	979	142	.014							
2004	627	261	.041							
2005	439	14,224	3.240						1	1
TOTAL	3,564	32,142	.902						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					11,849					5,666	
2003											142
2004											261
2005					1,771					12,453	
TOTAL					13,620					18,119	403

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		241	1,982	333	9,736		56	1,468	342	9,303	
2003											155
2004											300
2005	8	309	3,187	559	1,221	70	2,774	22,878	5,951	13,731	
TOTAL	8	550	5,169	892	10,957	70	2,830	24,346	6,293	23,034	455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,973	41,176	455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,240	-644	58	
TOTAL LOSSES	41,213	40,532	513	
EXPECTED LOSSES	268,654	97,083	6,771	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.156	1.137	.014	2.307
INDICATED (POST-TEST)	.689	.678	.008	1.375
PRES. ON RATE LEVEL	6.741	2.436	.170	9.347
DERIVED BY FORMULA	6.741	2.418	.168	9.327
UNDERLYING PRES. RATE	7.538	2.724	.190	10.452
PROPOSED	6.741	2.418	.168	9.327

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	13.671
IND. RATES				13.67	MINIMUM PREMIUM	3480
MAN. RATES	22.94	17.24	15.25	+ 13.67	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	4												
2002													
2003													
2004													
2005													
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.	21	-2		
TOTAL LOSSES	21			
EXPECTED LOSSES	318	178	16	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.525	.000	.000	.525
INDICATED (POST-TEST)	.313	.000	.000	.313
PRES. ON RATE LEVEL	7.111	3.985	.354	11.450
DERIVED BY FORMULA	7.111	3.985	.354	11.450
UNDERLYING PRES. RATE	7.951	4.456	.396	12.803
PROPOSED	7.111	3.985	.354	11.450

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	16.783
IND. RATES				16.78	MINIMUM PREMIUM	3650
MAN. RATES	28.32	21.12	18.68	+ 16.78	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	8,742	41,768	.477				1	1	2
2002	8,070	123,486	1.530				1	2	3
2003	9,730	399,232	4.103				1	4	6
2004	12,299	976,739	7.941				2	3	14
2005	12,489	224,686	1.799				1		1
TOTAL	51,330	1,765,911	3.440				4	6	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				7,167	7,171					24,920	2,510
2002				11,883	29,970				16,815	57,070	7,748
2003			140,754	35,000	13,559			143,162	19,500	38,343	8,914
2004			266,420	60,874	61,484			383,864	74,177	82,388	47,532
2005			121,000					95,000			8,686
TOTAL			528,174	114,924	112,184			622,026	110,492	202,721	75,390

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				7,289	5,809					46,401	3,037
2002		608	7,066	12,140	24,743		560	19,468	38,596	94,464	9,119
2003		28,758	283,511	32,435	15,331		79,226	656,241	52,768	71,804	9,743
2004	1,264	44,533	514,046	60,996	58,283	1,522	84,731	1,229,914	172,024	138,734	54,614
2005	1,975	34,885	247,194	9,849	4,742	7,105	103,607	434,618	26,279	10,420	9,364
TOTAL	3,239	108,784	1,051,817	122,709	108,908	8,627	268,124	2,340,241	289,667	361,823	85,877

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,780,832	883,107	85,877	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	77,278	5,264	1,400	
TOTAL LOSSES	3,858,110	888,371	87,277	
EXPECTED LOSSES	2,250,307	984,510	114,466	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.516	1.731	.170	9.417
INDICATED (POST-TEST)	4.480	1.032	.101	5.613
PRES. ON RATE LEVEL	3.921	1.715	.199	5.835
DERIVED BY FORMULA	3.932	1.667	.191	5.790
UNDERLYING PRES. RATE	4.384	1.918	.223	6.525
PROPOSED	3.932	1.667	.191	5.790

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.486
IND. RATES				8.49	MINIMUM PREMIUM	2265
MAN. RATES	14.24	10.76	9.52	+ 8.49	PRESENT	2525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,166	2,874,343	90.787		1				3	4
2002	1,865	269,829	14.468			1				1
2003	2,729	145,090	5.316				1		2	3
2004	3,687	3,859	.104						2	2
2005	4,258	39,748	.933						4	4
TOTAL	15,705	3,332,869	21.222		1	1	1	1	11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		1,401,312			113,947		1,309,389			46,994	2,701
2002			131,328					132,816			5,685
2003				12,010	68,178				19,013	36,586	9,303
2004					1,943					1,666	250
2005					9,169					27,501	3,078
TOTAL		1,401,312	131,328	12,010	193,237		1,309,389	132,816	19,013	112,747	21,017

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		301,604			92,297		859,042			87,503	3,268
2002		8,411	233,929	1,067	256		27,154	567,631	4,981	755	6,691
2003		7,002	37,247	14,408	62,522		5,194	35,277	38,272	64,935	10,168
2004		180	1,884	319	1,576		140	1,800	495	2,288	287
2005	43	1,608	16,495	2,895	6,327	149	6,116	50,522	13,152	30,319	3,318
TOTAL	43	318,805	289,555	18,689	162,978	149	897,646	655,230	56,900	185,800	23,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,161,428	424,367	23,732	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,508	2,526	445	
TOTAL LOSSES	2,184,936	426,893	24,177	
EXPECTED LOSSES	632,284	278,449	34,395	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.912	2.718	.154	16.784
INDICATED (POST-TEST)	8.292	1.620	.092	10.004
PRES. ON RATE LEVEL	3.600	1.586	.196	5.382
DERIVED BY FORMULA	3.647	1.587	.192	5.426
UNDERLYING PRES. RATE	4.026	1.773	.219	6.018
PROPOSED	3.647	1.587	.192	5.426

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.953
IND. RATES				7.95	MINIMUM PREMIUM	2140
MAN. RATES	13.08	9.93	8.78	+ 7.95	PRESENT	2350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1,764	17,968	1.018				1	1	2
2002	2,438								
2003	1,514								
2004	2,066	301	.014						
2005	2,838								
TOTAL	10,620	18,269	.172				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				11,846	2,191				2,378	1,553	
2004											301
TOTAL				11,846	2,191				2,378	1,553	301

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				12,047	1,775				5,422	2,892	
2004											346
TOTAL				12,047	1,775				5,422	2,892	346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		22,136	346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	26,822	1,383	519	
TOTAL LOSSES	26,822	23,519	865	
EXPECTED LOSSES	783,967	344,301	41,418	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.253	.221	.008	.482
INDICATED (POST-TEST)	.151	.132	.005	.288
PRES. ON RATE LEVEL	6.602	2.899	.349	9.850
DERIVED BY FORMULA	6.537	2.816	.339	9.692
UNDERLYING PRES. RATE	7.382	3.242	.390	11.014
PROPOSED	6.537	2.816	.339	9.692

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	14.206
IND. RATES				14.21	MINIMUM PREMIUM	3610
MAN. RATES	23.85	18.17	16.07	+ 14.21	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	24,112	1,001,495	4.153			2	3	13	18
2002	17,751	810,950	4.568			1	2	13	16
2003	19,634	1,077,268	5.486			4	8	13	25
2004	19,645	654,502	3.331			1	6	11	18
2005	20,465	1,097,082	5.360			2	5	9	16
TOTAL	101,607	4,641,297	4.568			10	24	59	93

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			231,227	58,689	153,082			261,092	55,649	188,158	53,598
2002			243,712	18,739	42,487			346,848	19,498	102,939	36,727
2003			432,314	141,596	36,181			206,054	130,333	112,070	18,720
2004			71,099	146,679	46,140			75,343	201,555	84,298	29,388
2005			274,285	145,751	63,648			310,560	160,412	115,254	27,172
TOTAL			1,252,637	511,454	341,538			1,199,897	567,447	602,719	165,605

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			442,106	59,686	123,997			1,028,964	126,880	350,349	64,854
2002		8,460	221,594	19,975	35,329		35,517	753,434	53,307	170,858	43,228
2003		89,710	883,835	127,017	43,329		124,397	1,050,048	263,782	211,583	20,461
2004	442	26,153	317,503	110,968	48,280	544	46,678	748,960	334,436	151,019	33,767
2005	4,243	95,263	841,220	108,905	66,976	18,088	315,832	1,728,743	277,503	194,997	29,291
TOTAL	4,685	219,586	2,706,258	426,551	317,911	18,632	522,424	5,310,149	1,055,908	1,078,806	191,601

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,781,734	2,879,176	191,601	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	128,311	1,294	2,130	
TOTAL LOSSES	8,910,045	2,880,470	193,731	
EXPECTED LOSSES	3,653,788	2,101,233	199,150	
CREDIBILITY	.03	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.769	2.835	.191	11.795
INDICATED (POST-TEST)	5.226	1.690	.114	7.030
PRES. ON RATE LEVEL	3.216	1.850	.175	5.241
DERIVED BY FORMULA	3.276	1.831	.168	5.275
UNDERLYING PRES. RATE	3.596	2.068	.196	5.860
PROPOSED	3.276	1.831	.168	5.275

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.732
IND. RATES				7.73	MINIMUM PREMIUM	2085
MAN. RATES	12.71	9.67	8.55	+ 7.73	PRESENT	2295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,253	8,791	.206						1	1
2002	3,671	12,859	.350						2	2
2003	3,825	732,231	19.143			4			1	5
2004	3,292	54,514	1.655						3	3
2005	4,241	24,137	.569					1	1	2
TOTAL	19,282	832,532	4.318			4		1	8	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					566					1,487	6,738
2002					4,441					6,437	1,981
2003			484,869		393			242,371		55	4,543
2004					9,695					43,558	1,261
2005				4,152	1,741				7,545	7,004	3,695
TOTAL			484,869	4,152	16,836			242,371	7,545	58,541	18,218

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					458					2,769	8,153
2002		90	743	124	3,649		63	1,667	391	10,568	2,332
2003		87,999	899,883	10,404	6,319		124,965	1,048,935	22,710	6,514	4,965
2004		881	9,376	1,601	7,853		3,700	47,161	12,946	59,845	1,449
2005	18	891	11,021	2,568	1,614	63	3,580	35,412	10,857	9,746	3,983
TOTAL	18	89,861	921,023	14,697	19,893	63	132,308	1,133,175	46,904	89,442	20,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,276,448	170,936	20,882	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,190	426	346	
TOTAL LOSSES	2,296,638	171,362	21,228	
EXPECTED LOSSES	586,943	283,060	31,237	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.911	.889	.110	12.910
INDICATED (POST-TEST)	7.099	.530	.066	7.695
PRES. ON RATE LEVEL	2.722	1.313	.145	4.180
DERIVED BY FORMULA	2.766	1.282	.142	4.190
UNDERLYING PRES. RATE	3.044	1.468	.162	4.674
PROPOSED	2.766	1.282	.142	4.190

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.141
IND. RATES				6.14	MINIMUM PREMIUM	1715
MAN. RATES	9.31	7.71	6.82	+ 6.14	PRESENT	1885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,533	327,474	9.269			1	1	10	12
2002	2,494	360,679	14.461			1	1	7	9
2003	1,933	17,607	.910					4	4
2004	2,486	18,607	.748					2	2
2005	3,997	321,502	8.043			1	2	4	7
TOTAL	14,443	1,045,869	7.241			3	4	27	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			169,658	27,173	26,118			50,460	10,076	34,621	9,368
2002			103,914	33,374	38,214			120,703	22,479	37,024	4,971
2003					4,626					12,981	
2004					2,375					13,544	2,688
2005			77,897	46,636	8,006			91,876	79,957	16,775	355
TOTAL			351,469	107,183	79,339			263,039	112,512	114,945	17,382

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			324,386	27,635	21,157			198,863	22,973	64,464	11,335
2002		7,433	197,254	33,652	31,937		25,046	531,720	53,752	62,488	5,851
2003		438	2,154	312	4,211		1,622	7,808	1,671	22,371	
2004		215	2,299	393	1,924		1,154	14,660	4,026	18,611	3,089
2005	1,426	30,479	262,156	31,545	13,197	7,201	125,260	689,957	113,011	50,019	383
TOTAL	1,426	38,565	788,249	93,537	72,426	7,201	153,082	1,443,008	195,433	217,953	20,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,431,531	579,349	20,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,826	2,727	423	
TOTAL LOSSES	2,455,357	582,076	21,081	
EXPECTED LOSSES	620,182	406,571	33,509	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.000	4.030	.146	21.176
INDICATED (POST-TEST)	10.132	2.402	.087	12.621
PRES. ON RATE LEVEL	3.840	2.517	.208	6.565
DERIVED BY FORMULA	3.903	2.514	.204	6.621
UNDERLYING PRES. RATE	4.294	2.815	.232	7.341
PROPOSED	3.903	2.514	.204	6.621

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.705
IND. RATES				9.71	MINIMUM PREMIUM	2550
MAN. RATES	15.90	12.11	10.71	+ 9.71	PRESENT	2805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	13,513	124,484	.921						12	12
2002	13,777	150,673	1.093						21	21
2003	14,751	823,660	5.583			2	4		12	18
2004	16,074	260,907	1.623			1	3		8	12
2005	18,901	237,948	1.258			1	2		12	15
TOTAL	77,016	1,597,672	2.074			4	9		65	78

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					42,864					47,185	34,435
2002					36,133					92,614	21,926
2003			184,555	100,200	40,178			288,872	43,389	72,977	93,489
2004			65,800	64,574	18,076			6,400	50,928	30,461	24,668
2005			58,202	41,606	18,812			20,169	17,353	45,841	35,965
TOTAL			308,557	206,380	156,063			315,441	111,670	289,078	210,483

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					34,720					87,858	41,666
2002		734	6,046	1,012	29,687		910	23,969	5,599	152,066	25,807
2003		40,474	382,771	87,999	42,281		145,350	1,206,154	110,492	136,994	102,183
2004	408	17,231	205,300	50,065	20,231	47	8,210	137,187	84,905	49,874	28,344
2005	1,140	25,969	231,813	30,917	19,379	1,806	36,833	228,321	44,760	57,427	38,770
TOTAL	1,548	84,408	825,930	169,993	146,298	1,853	191,303	1,595,631	245,756	484,219	236,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,700,673	1,046,266	236,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	74,774	5,916	1,836	
TOTAL LOSSES	2,775,447	1,052,182	238,606	
EXPECTED LOSSES	2,202,658	1,324,675	151,722	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.604	1.366	.310	5.280
INDICATED (POST-TEST)	2.148	.814	.185	3.147
PRES. ON RATE LEVEL	2.558	1.538	.176	4.272
DERIVED BY FORMULA	2.546	1.466	.177	4.189
UNDERLYING PRES. RATE	2.860	1.720	.197	4.777
PROPOSED	2.546	1.466	.177	4.189

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.140
IND. RATES				6.14	MINIMUM PREMIUM	1715
MAN. RATES	10.48	7.88	6.97	+ 6.14	PRESENT	1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	5,557	315,764	5.682			1	1	5	7
2002	5,395	295,604	5.479			1		2	3
2003	6,153	605,618	9.842			3	1	1	5
2004	7,441	151,384	2.034				1	6	7
2005	6,803	177,345	2.606				1	5	6
TOTAL	31,349	1,545,715	4.931			5	4	19	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			116,517	17,000	67,842			30,988	4,239	73,402	5,776
2002			144,141		33,986			47,963		60,428	9,086
2003			432,148	34,601	960			114,606	20,337	914	2,052
2004				44,092	10,713				36,000	58,582	1,997
2005				10,000	55,192				12,000	96,162	3,991
TOTAL			692,806	105,693	168,693			193,557	72,576	289,488	22,902

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			222,781	17,289	54,952			122,124	9,665	136,674	6,989
2002		9,921	262,438	2,126	28,205		10,405	220,625	5,450	99,491	10,694
2003		80,431	818,150	37,493	7,428		59,860	510,708	46,745	6,637	2,243
2004		3,908	50,454	31,857	11,473		7,408	114,902	70,195	85,848	2,295
2005	281	11,045	118,287	22,297	39,061	560	24,611	212,509	57,918	109,258	4,302
TOTAL	281	105,305	1,472,110	111,062	141,119	560	102,284	1,180,868	189,973	437,908	26,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,861,408	880,062	26,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22,728	991	330	
TOTAL LOSSES	2,884,136	881,053	26,853	
EXPECTED LOSSES	677,765	395,624	28,841	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.200	2.810	.086	12.096
INDICATED (POST-TEST)	5.483	1.675	.051	7.209
PRES. ON RATE LEVEL	1.933	1.129	.082	3.144
DERIVED BY FORMULA	1.969	1.156	.080	3.205
UNDERLYING PRES. RATE	2.162	1.262	.092	3.516
PROPOSED	1.969	1.156	.080	3.205

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.697
IND. RATES				4.70	MINIMUM PREMIUM	1375
MAN. RATES	7.38	5.80	5.13	+ 4.70	PRESENT	1485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	37,789	1,110,855	2.939			2	4	43	49
2002	35,670	1,122,758	3.147	1		3	3	35	42
2003	37,347	1,506,550	4.033			3	7	39	49
2004	38,722	1,906,345	4.923			3	9	27	39
2005	44,826	1,667,109	3.719	1		1	7	27	36
TOTAL	194,354	7,313,617	3.763	2		12	30	171	215

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			265,986	88,018	130,762			237,727	37,447	232,951	117,964
2002	3,500		264,619	59,051	195,696	3,000		265,183	55,625	213,178	62,906
2003			254,179	139,346	192,485			201,694	432,804	221,629	64,413
2004			694,496	146,748	64,719			579,503	218,782	125,730	76,367
2005	519,718		141,718	268,938	99,251	5,000		67,841	275,787	178,345	110,511
TOTAL	523,218		1,620,998	702,101	682,913	8,000		1,351,948	1,020,445	971,833	432,161

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			508,565	89,514	105,917			936,883	85,379	433,755	142,736
2002	4,583	20,928	514,287	63,790	161,901	1,977	56,302	1,204,037	139,094	354,036	74,040
2003		71,800	625,040	131,979	183,409		145,621	1,307,998	811,321	430,392	70,403
2004	3,224	104,569	1,213,732	134,546	73,506	2,834	160,786	2,375,116	430,348	232,317	87,746
2005	531,262	96,387	979,137	173,666	100,682	20,087	187,200	1,461,771	378,519	278,062	119,131
TOTAL	539,069	293,684	3,840,761	593,495	625,415	24,898	549,909	7,285,805	1,844,661	1,728,562	494,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,534,126	4,792,133	494,056	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	252,439	13,858	4,079	
TOTAL LOSSES	12,786,565	4,805,991	498,135	
EXPECTED LOSSES	7,395,169	4,761,674	351,781	
CREDIBILITY	.05	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.579	2.473	.256	9.308
INDICATED (POST-TEST)	3.921	1.474	.153	5.548
PRES. ON RATE LEVEL	3.403	2.191	.162	5.756
DERIVED BY FORMULA	3.429	2.062	.160	5.651
UNDERLYING PRES. RATE	3.805	2.450	.181	6.436
PROPOSED	3.429	2.062	.160	5.651

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.283
IND. RATES				8.28	MINIMUM PREMIUM	2215
MAN. RATES	13.95	10.62	9.39	+ 8.28	PRESENT	2495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	35,574	2,942,695	8.272	1	1	5	8	49	64	
2002	38,956	3,352,096	8.604	1	1	3	3	35	43	
2003	43,532	2,372,427	5.449			7	9	50	66	
2004	53,880	4,370,274	8.111			12	9	39	60	
2005	58,489	1,331,991	2.277			2	5	37	44	
TOTAL	230,431	14,369,483	6.236	2	2	29	34	210	277	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	150,500	495,820	642,981	168,244	117,917	35,302	509,854	380,792	111,069	253,283	76,933
2002	304,315	426,522	423,385	96,787	206,101	15,000	591,247	689,284	149,445	355,989	94,021
2003			635,539	122,906	173,130			745,329	182,483	301,393	211,647
2004			1,516,223	236,014	86,398			1,758,173	401,337	279,052	93,077
2005			187,340	75,591	147,647			377,683	121,226	303,121	119,383
TOTAL	454,815	922,342	3,405,468	699,542	731,193	50,302	1,101,101	3,951,261	965,560	1,492,838	595,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	222,125	237,805	1,153,639	171,105	95,512	761,074	745,394	1,316,944	253,237	471,613	93,089
2002	398,462	248,334	604,142	100,350	170,896	9,885	818,662	2,426,485	355,621	594,246	110,663
2003		132,043	1,252,331	124,706	169,466		392,728	3,240,235	424,388	555,470	231,330
2004	7,031	217,602	2,518,528	227,055	110,683	9,109	485,925	7,066,390	903,399	529,894	106,945
2005	2,768	69,938	646,280	92,855	113,881	14,641	283,730	1,690,227	312,218	385,221	128,695
TOTAL	630,386	905,722	6,174,920	716,071	660,438	794,709	2,726,439	15,740,281	2,248,863	2,536,444	670,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,972,457	6,161,816	670,722	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	411,080	44,252	5,761	
TOTAL LOSSES	27,383,537	6,206,068	676,483	
EXPECTED LOSSES	12,173,669	7,659,526	460,862	
CREDIBILITY	.05	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.884	2.693	.294	14.871
INDICATED (POST-TEST)	7.083	1.605	.175	8.863
PRES. ON RATE LEVEL	4.724	2.973	.179	7.876
DERIVED BY FORMULA	4.842	2.699	.178	7.719
UNDERLYING PRES. RATE	5.283	3.324	.200	8.807
PROPOSED	4.940	2.754	.182	7.876

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	11.544
IND. RATES				11.54	MINIMUM PREMIUM	2980
MAN. RATES	18.98	14.53	12.85	+ 11.54	PRESENT	3315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	28,557	2,718,264	9,518			10	8	33	51
2002	23,993	7,084,644	29,527	1		3	7	19	30
2003	24,878	2,703,403	10,866			7	6	23	36
2004	29,853	1,979,250	6,629			8		17	25
2005	33,028	1,083,358	3,280			3	4	11	18
TOTAL	140,309	15,568,919	11,096	1		31	25	103	160

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,209,396	186,063	146,838			935,385	54,195	160,812	25,575
2002	1,951,502		273,922	51,754	68,623	4,298,521		266,304	16,831	141,321	15,866
2003			934,840	188,888	140,146			1,112,404	126,632	177,004	23,489
2004			1,083,750		65,243			686,102		130,600	13,555
2005			397,723	120,210	19,554			336,151	82,694	25,323	101,703
TOTAL	1,951,502		3,899,631	546,915	440,404	4,298,521		3,336,346	280,352	635,060	180,188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,236,400	189,225	118,938			3,434,078	123,565	299,429	30,946
2002	466,283	17,390	465,447	53,166	57,392	516,916	46,667	987,828	52,025	234,059	18,674
2003		153,970	1,485,022	178,707	143,222		411,703	3,431,058	316,369	337,434	25,673
2004	6,559	186,872	2,133,865	59,008	76,841	4,746	238,072	3,369,479	159,799	224,637	15,575
2005	5,797	116,073	940,881	91,616	38,402	17,541	277,984	1,343,544	157,898	75,267	109,636
TOTAL	478,639	474,305	7,261,615	571,722	434,795	539,203	974,426	12,565,987	809,656	1,170,826	200,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,294,175	2,986,999	200,504	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	219,826	13,422	1,984	
TOTAL LOSSES	22,514,001	3,000,421	202,488	
EXPECTED LOSSES	6,239,542	3,525,965	168,372	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.046	2.138	.144	18.328
INDICATED (POST-TEST)	9.563	1.274	.086	10.923
PRES. ON RATE LEVEL	3.977	2.248	.107	6.332
DERIVED BY FORMULA	4.200	2.112	.104	6.416
UNDERLYING PRES. RATE	4.447	2.513	.120	7.080
PROPOSED	4.200	2.112	.104	6.416

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.404
IND. RATES				9.40	MINIMUM PREMIUM	2480
MAN. RATES	14.97	11.68	10.33	+ 9.40	PRESENT	2715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	12,953	304,556	2.351			1	2	10	13
2002	13,002	2,065,002	15.882		1	2		11	14
2003	17,545	392,819	2.238			2		4	6
2004	17,332	440,653	2.542			1	2	10	13
2005	21,747	3,955,006	18.186		1	2	2	13	18
TOTAL	82,579	7,158,036	8.668		2	8	6	48	64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			55,233	17,955	108,056			23,488	2,832	75,852	21,140
2002		989,552	239,173		30,448		662,943	86,657		38,307	17,922
2003			202,891		24,092			99,619		39,226	26,991
2004			154,584	49,353	49,960			49,352	44,001	53,966	39,437
2005		980,010	310,172	75,848	173,312		1,632,990	371,231	51,259	302,777	57,407
TOTAL		1,969,562	962,053	143,156	385,868		2,295,933	630,347	98,092	510,128	162,897

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			105,605	18,261	87,525			92,566	6,457	141,236	25,580
2002		449,665	470,736	3,009	25,483		676,627	407,090	7,310	63,388	21,094
2003		39,037	387,691	5,976	24,433		56,279	454,731	14,391	70,233	29,501
2004	960	34,339	396,510	48,996	47,096	355	24,570	363,387	89,628	84,085	45,313
2005	34,253	412,184	975,411	110,241	135,945	84,078	967,935	2,009,090	273,344	377,676	61,885
TOTAL	35,213	935,225	2,335,953	186,483	320,482	84,433	1,725,411	3,326,864	391,130	736,618	183,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,443,099	1,634,713	183,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	122,311	9,765	1,359	
TOTAL LOSSES	8,565,410	1,644,478	184,732	
EXPECTED LOSSES	3,638,431	1,393,108	107,354	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.372	1.991	.224	12.587
INDICATED (POST-TEST)	6.182	1.187	.134	7.503
PRES. ON RATE LEVEL	3.940	1.509	.116	5.565
DERIVED BY FORMULA	4.007	1.477	.118	5.602
UNDERLYING PRES. RATE	4.406	1.687	.130	6.223
PROPOSED	4.007	1.477	.118	5.602

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.211
IND. RATES				8.21	MINIMUM PREMIUM	2200
MAN. RATES	13.74	10.27	9.08	+ 8.21	PRESENT	2420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	10,728	1,243,261	11.588			3	5	2	10	
2002	5,650	384,003	6.796			1	3	3	7	
2003	6,477	353,724	5.461			1	1	7	9	
2004	20,087	777,871	3.872	1		1	1	5	8	
2005	4,915	1,021,148	20.776			1	1	2	4	
TOTAL	47,857	3,780,007	7.899	1		7	11	19	38	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			761,056	138,906	2,412			242,379	62,144	2,324	34,040
2002			101,495	36,522	39,516			75,645	26,433	84,108	20,284
2003			247,186	22,000	13,432			35,712	978	22,287	12,129
2004	552,791		110,463	23,316	7,922			16,446	7,068	35,294	24,571
2005			178,006	51,945	75,406			572,686	27,884	114,159	1,062
TOTAL	552,791		1,398,206	272,689	138,688			942,868	124,507	258,172	92,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,455,139	141,267	1,954			955,216	141,689	4,327	41,188
2002		7,303	193,703	36,662	33,033		16,293	352,439	63,171	139,720	23,874
2003		47,323	474,988	24,116	16,060		21,206	168,638	7,949	39,447	13,257
2004	921,631	21,212	245,600	22,266	10,404	120	9,153	128,982	23,877	50,675	28,232
2005	1,328	35,610	341,271	53,343	59,210	13,304	216,477	1,063,262	128,903	151,819	1,145
TOTAL	922,959	111,448	2,710,701	277,654	120,661	13,424	263,129	2,668,537	365,589	385,988	107,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,690,198	1,149,892	107,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	214,344	-5,206	1,188	
TOTAL LOSSES	6,904,542	1,144,686	108,884	
EXPECTED LOSSES	5,946,711	1,183,982	128,256	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.427	2.392	.228	17.047
INDICATED (POST-TEST)	8.598	1.426	.136	10.160
PRES. ON RATE LEVEL	11.113	2.212	.240	13.565
DERIVED BY FORMULA	11.063	2.157	.233	13.453
UNDERLYING PRES. RATE	12.426	2.474	.268	15.168
PROPOSED	11.063	2.157	.233	13.453

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	19.719
IND. RATES				19.72	MINIMUM PREMIUM	3650
MAN. RATES	33.10	25.02	22.13	+ 19.72	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,197	620	.019							
2002	2,378	19,089	.802						1	1
2003	2,894	34,294	1.185						1	1
2004	2,630	5,222	.198						1	1
2005	3,473	35,761	1.029							
TOTAL	14,572	94,986	.652						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											620
2002					13,467					5,414	208
2003				20,294					14,000		
2004					674					918	3,630
2005											35,761
TOTAL				20,294	14,141				14,000	6,332	40,219

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											750
2002		274	2,254	378	11,065		56	1,401	327	8,889	245
2003		1,138	9,287	16,526	726		445	9,759	24,709	1,397	
2004		58	650	113	546		80	989	274	1,262	4,171
2005											38,550
TOTAL		1,470	12,191	17,017	12,337		581	12,149	25,310	11,548	43,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,391	66,212	43,716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	32,582	869	223	
TOTAL LOSSES	58,973	67,081	43,939	
EXPECTED LOSSES	921,824	205,611	19,089	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.405	.460	.302	1.167
INDICATED (POST-TEST)	.241	.274	.180	.695
PRES. ON RATE LEVEL	5.657	1.262	.117	7.036
DERIVED BY FORMULA	5.603	1.232	.119	6.954
UNDERLYING PRES. RATE	6.326	1.411	.131	7.868
PROPOSED	5.603	1.232	.119	6.954

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.193
IND. RATES				10.19	MINIMUM PREMIUM	2665
MAN. RATES	17.38	12.98	11.48	+ 10.19	PRESENT	2990

+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
2001	157					157					
2002	125					125					
2003	55					55					
2004	19					19					
2005	37					37					
TOTAL	393					393					

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.	1,006	-166	4	
TOTAL LOSSES	1,006		4	
EXPECTED LOSSES	27,794	10,541	535	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.256	.000	.001	.257
INDICATED (POST-TEST)	.153	.000	.001	.154
PRES. ON RATE LEVEL	6.324	2.399	.122	8.845
DERIVED BY FORMULA	6.324	2.399	.122	8.845
UNDERLYING PRES. RATE	7.072	2.682	.136	9.890
PROPOSED	6.324	2.399	.122	8.845

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	12.965
IND. RATES				12.97	MINIMUM PREMIUM	3320
MAN. RATES	22.08	16.32	14.43	+ 12.97	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	5,803	221,126	3.810			1	1	4	6
2002	5,060	452,157	8.935			1	1	1	3
2003	5,378	396,426	7.371			1	2	1	4
2004	4,268	75,801	1.776				1	2	3
2005	5,032	431,542	8.575			1	3	5	9
TOTAL	25,541	1,577,052	6.175			4	8	13	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			56,513	38,654	5,681			84,404	14,932	4,813	16,129
2002			97,496	47,026	14,159			236,029	46,203	8,572	2,672
2003			274,509	20,056	1,029			70,000	24,888	1,103	4,841
2004				8,153	6,009				16,846	4,867	39,926
2005			164,554	91,877	2,520			74,989	80,765	11,177	5,660
TOTAL			593,072	205,766	29,398			465,422	183,634	30,532	69,228

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			108,053	39,311	4,602			332,636	34,045	8,962	19,516
2002		5,205	147,297	45,735	12,255		38,099	809,762	104,069	17,211	3,145
2003		51,028	519,020	22,278	5,029		37,007	320,956	50,622	6,237	5,291
2004		1,093	13,224	6,556	5,384		1,547	29,352	26,147	9,199	45,875
2005	2,921	60,942	515,310	58,868	17,297	5,921	105,780	604,835	106,464	42,212	6,101
TOTAL	2,921	118,268	1,302,904	172,748	44,567	5,921	182,433	2,097,541	321,347	83,821	79,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,709,988	622,483	79,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	39,546	-396	462	
TOTAL LOSSES	3,749,534	622,087	80,390	
EXPECTED LOSSES	1,174,886	531,508	44,186	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.680	2.436	.315	17.431
INDICATED (POST-TEST)	8.749	1.452	.188	10.389
PRES. ON RATE LEVEL	4.114	1.861	.155	6.130
DERIVED BY FORMULA	4.160	1.841	.157	6.158
UNDERLYING PRES. RATE	4.600	2.081	.173	6.854
PROPOSED	4.160	1.841	.157	6.158

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.026
IND. RATES				9.03	MINIMUM PREMIUM	2390
MAN. RATES	14.84	11.31	10.00	+ 9.03	PRESENT	2635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	5,538	1,394,972	25.189			4	5	10	19
2002	5,519	100,317	1.817				2	6	8
2003	6,327	517,509	8.179				5	8	13
2004	5,396	538,164	9.973				5	11	16
2005	5,175	328,990	6.357			1	2	8	11
TOTAL	27,955	2,879,952	10.302			5	19	43	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			494,804	116,834	131,570			445,843	113,260	83,013	9,648
2002				14,894	17,953				7,385	44,225	15,860
2003				115,561	43,972				184,159	159,545	14,272
2004				147,653	58,561				211,944	96,671	23,335
2005			69,064	35,482	30,358			70,515	46,169	73,464	3,938
TOTAL			563,868	430,424	282,414			516,358	562,917	456,918	67,053

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			875,974	118,821	106,572			1,597,154	258,232	154,569	11,674
2002		364	5,574	14,666	14,902		434	13,508	18,107	72,947	18,667
2003		10,576	73,364	97,100	44,176		25,870	224,411	345,594	293,281	15,599
2004		15,156	190,896	110,439	56,785		22,438	407,702	339,489	164,393	26,812
2005	1,356	30,246	263,142	32,468	27,162	5,814	105,575	595,469	100,581	101,115	4,245
TOTAL	1,356	56,342	1,408,950	373,494	249,597	5,814	154,317	2,838,244	1,062,003	786,305	76,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,465,023	2,471,399	76,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	82,940	-2,266	672	
TOTAL LOSSES	4,547,963	2,469,133	77,669	
EXPECTED LOSSES	2,581,644	1,591,478	65,136	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.269	8.833	.278	25.380
INDICATED (POST-TEST)	9.696	5.264	.166	15.126
PRES. ON RATE LEVEL	8.259	5.091	.208	13.558
DERIVED BY FORMULA	8.273	5.100	.206	13.579
UNDERLYING PRES. RATE	9.235	5.693	.233	15.161
PROPOSED	8.273	5.100	.206	13.579

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	19.904
IND. RATES				19.90	MINIMUM PREMIUM	3650
MAN. RATES	32.60	25.01	22.12	+ 19.90	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	21,018	130,898	.622				3	8	11
2002	18,883	213,360	1.129				2	9	11
2003	20,605	488,183	2.369			1	1	7	9
2004	18,626	303,977	1.632				2	7	9
2005	18,821	203,955	1.083				1	5	6
TOTAL	97,953	1,340,373	1.368			1	9	36	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				26,481	41,131				10,537	22,869	29,880
2002				38,975	29,028				64,065	47,158	34,134
2003			205,626	25,842	29,756			132,767	11,208	70,811	12,173
2004				72,443	43,109				51,357	123,131	13,937
2005				53,390	10,871				94,000	10,624	35,070
TOTAL			205,626	217,131	153,895			132,767	231,167	274,593	125,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				26,932	33,316				24,024	42,582	36,155
2002		586	11,588	37,873	24,243		455	30,081	136,760	80,312	40,176
2003		38,023	371,504	27,053	30,314		71,279	571,215	40,187	126,322	13,305
2004		8,746	107,568	56,561	39,507		13,916	206,746	111,897	176,811	16,014
2005	181	9,477	121,021	29,400	12,793	345	27,416	300,291	98,626	36,928	37,805
TOTAL	181	56,832	611,681	177,819	140,173	345	113,066	1,108,333	411,494	462,955	143,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,890,438	1,192,441	143,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56,800	-513	953	
TOTAL LOSSES	1,947,238	1,191,928	144,408	
EXPECTED LOSSES	1,704,381	662,163	91,097	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.988	1.217	.147	3.352
INDICATED (POST-TEST)	1.185	.725	.088	1.998
PRES. ON RATE LEVEL	1.556	.605	.083	2.244
DERIVED BY FORMULA	1.545	.618	.084	2.247
UNDERLYING PRES. RATE	1.740	.676	.093	2.509
PROPOSED	1.543	.617	.084	2.244

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.289
IND. RATES				3.29	MINIMUM PREMIUM	1045
MAN. RATES	5.46	4.14	3.66	+ 3.29	PRESENT	1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	82,602	1,352,948	1.637			1	5	23	29
2002	76,853	1,182,788	1.539			2	8	41	51
2003	98,734	2,055,190	2.081			3	5	28	36
2004	81,207	1,763,551	2.171			6	3	35	44
2005	92,297	1,109,766	1.202			3	1	25	29
TOTAL	431,693	7,464,243	1.729			15	22	152	189

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			305,050	156,718	122,079			232,175	213,615	238,754	84,557
2002			222,737	217,267	151,028			76,936	169,067	225,929	119,824
2003			581,049	144,945	75,952			729,897	302,040	135,643	85,664
2004			640,481	25,734	238,999			403,982	48,493	334,176	71,686
2005			496,942	16,466	111,681			151,000	25,764	219,875	88,038
TOTAL			2,246,259	561,130	699,739			1,593,990	758,979	1,154,377	449,769

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			382,749	159,382	98,883			600,450	487,043	444,563	102,314
2002		17,342	459,533	212,634	126,714		17,967	434,479	369,927	379,004	141,033
2003		82,458	789,863	131,129	78,921		253,227	2,194,448	591,721	275,486	93,631
2004	3,560	121,570	1,377,349	83,187	208,199	2,482	150,311	2,118,411	233,629	489,970	82,367
2005	8,589	163,500	1,236,192	83,282	97,928	12,496	219,460	1,167,279	172,258	265,808	94,905
TOTAL	12,149	384,870	4,245,686	669,614	610,645	14,978	640,965	6,515,067	1,854,578	1,854,831	514,250

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,813,715	4,989,668	514,250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	252,545	9,325	4,317	
TOTAL LOSSES	12,066,260	4,998,993	518,567	
EXPECTED LOSSES	7,692,770	5,175,999	388,524	
CREDIBILITY	.08	.30	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.795	1.158	.120	4.073
INDICATED (POST-TEST)	1.666	.690	.072	2.428
PRES. ON RATE LEVEL	1.594	1.072	.080	2.746
DERIVED BY FORMULA	1.600	.957	.077	2.634
UNDERLYING PRES. RATE	1.782	1.199	.090	3.071
PROPOSED	1.600	.957	.077	2.634

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.860
IND. RATES				3.86	MINIMUM PREMIUM	1175
MAN. RATES	6.96	5.07	4.48	+ 3.86	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	6,153	259,944	4.224			1	1	6	8	
2002	5,678	567,427	9.993			1	1	4	6	
2003	5,028	390,675	7.769			2	1	6	9	
2004	5,182	181,378	3.500					5	5	
2005	4,925	19,139	.388				1	2	3	
TOTAL	26,966	1,418,563	5.261			4	4	23	31	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			118,358	11,325	9,676			77,864	14,243	19,147	9,331
2002			270,783	10,791	13,285			216,449	25,154	21,795	9,170
2003			188,533	3,007	9,397			115,656	32,545	34,433	7,104
2004					67,489					98,759	15,130
2005				10,511	639				4,200	1,032	2,757
TOTAL			577,674	35,634	100,486			409,969	76,142	175,166	43,492

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			226,300	11,518	7,837			306,862	32,474	35,651	11,291
2002		9,767	268,260	11,838	11,312		24,454	519,315	58,344	37,591	10,793
2003		35,229	355,584	7,122	10,985		65,004	543,932	72,714	65,633	7,765
2004		6,136	65,289	11,147	54,659		8,413	106,935	29,347	135,678	17,384
2005	30	1,612	21,125	5,313	1,483	20	1,353	14,436	4,674	2,265	2,972
TOTAL	30	52,744	936,558	46,938	86,276	20	99,224	1,491,480	197,553	276,818	50,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,580,056	607,585	50,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,903	-721	422	
TOTAL LOSSES	2,596,959	606,864	50,627	
EXPECTED LOSSES	499,679	296,086	41,528	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.630	2.250	.188	12.068
INDICATED (POST-TEST)	5.739	1.341	.112	7.192
PRES. ON RATE LEVEL	1.657	.982	.138	2.777
DERIVED BY FORMULA	1.698	1.000	.137	2.835
UNDERLYING PRES. RATE	1.853	1.098	.154	3.105
PROPOSED	1.698	1.000	.137	2.835

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.155
IND. RATES				4.16	MINIMUM PREMIUM	1250
MAN. RATES	6.52	5.12	4.53	+ 4.16	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	73,353	3,069,030	4.183			9	5	48	62
2002	69,056	2,687,871	3.892			7	12	52	71
2003	73,294	1,935,522	2.640			6	8	45	59
2004	83,802	6,219,210	7.421		1	7	7	42	57
2005	101,736	1,872,623	1.840			2	7	48	57
TOTAL	401,241	15,784,256	3.934			1	31	235	306

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,468,042	116,428	212,608			918,288	78,546	163,230	111,888
2002			914,141	265,176	234,788			597,926	358,096	200,484	117,260
2003			612,659	215,368	140,603			306,048	316,744	217,176	126,924
2004		1,633,122	927,368	105,172	127,648		2,116,888	671,547	207,926	301,971	127,568
2005			395,416	189,954	219,928			230,883	331,354	383,333	121,755
TOTAL		1,633,122	4,317,626	892,098	935,575		2,116,888	2,724,692	1,292,666	1,266,194	605,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,293,497	118,408	172,212			2,848,335	179,084	303,933	135,384
2002		60,714	1,640,629	265,821	197,287		118,564	2,589,288	782,022	348,542	138,015
2003		127,201	1,208,156	196,983	142,662		181,257	1,560,425	613,174	413,198	138,728
2004	53,119	487,701	1,832,669	129,706	128,289	69,946	677,390	3,144,730	489,848	480,740	146,575
2005	6,768	158,471	1,416,589	188,152	183,192	17,364	381,813	2,566,935	565,826	532,471	131,252
TOTAL	59,887	834,087	8,391,540	899,070	823,642	87,310	1,359,024	12,709,713	2,629,954	2,078,884	689,954

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,441,561	6,431,550	689,954	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	410,456	25,821	7,305	
TOTAL LOSSES	23,852,017	6,457,371	697,259	
EXPECTED LOSSES	11,816,547	4,806,867	593,836	
CREDIBILITY	.08	.29	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.945	1.609	.174	7.728
INDICATED (POST-TEST)	3.543	.959	.104	4.606
PRES. ON RATE LEVEL	2.634	1.071	.132	3.837
DERIVED BY FORMULA	2.707	1.039	.123	3.869
UNDERLYING PRES. RATE	2.945	1.198	.148	4.291
PROPOSED	2.707	1.039	.123	3.869

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.671
IND. RATES				5.67	MINIMUM PREMIUM	1600
MAN. RATES	9.22	7.08	6.26	+ 5.67	PRESENT	1750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	56,140	2,752,909	4.903			3	8	47	58
2002	61,059	1,873,014	3.067			3	7	46	56
2003	68,084	1,951,461	2.866			5	3	49	57
2004	64,555	2,061,092	3.192			5	7	42	54
2005	77,941	2,834,401	3.636			5	12	36	53
TOTAL	327,779	11,472,877	3.500			21	37	220	278

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			654,227	184,249	270,062			924,046	222,108	396,341	101,876
2002			371,303	126,024	254,085			424,204	220,396	332,941	144,061
2003			575,872	50,006	123,414			673,135	29,896	223,239	275,899
2004			782,969	146,601	165,051			495,497	126,837	227,384	116,753
2005			511,970	391,396	102,464			1,027,581	398,410	254,974	147,606
TOTAL			2,896,341	898,276	915,076			3,544,463	997,647	1,434,879	786,195

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			736,554	187,382	218,748			2,213,043	506,407	737,985	123,270
2002		20,964	503,972	128,967	210,517		50,822	1,141,701	489,521	557,904	169,560
2003		105,350	1,011,988	59,837	120,356		323,842	2,630,645	135,148	402,788	301,557
2004	4,551	150,237	1,728,578	160,744	159,600	2,954	168,906	2,433,817	328,748	359,379	134,149
2005	8,819	203,904	1,852,455	259,526	127,215	36,462	656,599	3,728,963	643,601	437,631	159,119
TOTAL	13,370	480,455	5,833,547	796,456	836,436	39,416	1,200,169	12,148,169	2,103,425	2,495,687	887,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,715,126	6,232,004	887,655	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	188,433	21,736	6,708	
TOTAL LOSSES	19,903,559	6,253,740	894,363	
EXPECTED LOSSES	5,703,355	6,152,412	567,057	
CREDIBILITY	.07	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.072	1.908	.273	8.253
INDICATED (POST-TEST)	3.619	1.137	.163	4.919
PRES. ON RATE LEVEL	1.555	1.679	.155	3.389
DERIVED BY FORMULA	1.699	1.544	.157	3.400
UNDERLYING PRES. RATE	1.740	1.877	.173	3.790
PROPOSED	1.699	1.544	.157	3.400

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.983
IND. RATES				4.98	MINIMUM PREMIUM	1440
MAN. RATES	8.21	6.25	5.53	+ 4.98	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	12,148	622,843	5.127			2		4	6
2002	14,488	729,657	5.036		1		2	11	14
2003	13,955	656,921	4.707			3	1	5	9
2004	14,486	143,725	.992				2	2	4
2005	17,792	806,643	4.533			2	4	7	13
TOTAL	72,869	2,959,789	4.062		1	7	9	29	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			284,788		21,017			271,381		37,140	8,517
2002		3,043		47,530	64,471		287,501		194,311	123,358	9,443
2003			442,612	14,321	6,795			136,622	19,465	20,847	16,259
2004				39,584	17,339				53,170	27,536	6,096
2005			164,735	97,768	73,838			264,546	122,901	78,657	4,198
TOTAL		3,043	892,135	199,203	183,460		287,501	672,549	389,847	287,538	44,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			544,514		17,024			1,069,513		69,155	10,306
2002		6,480	19,467	47,005	53,448		1,108,186	131,254	416,547	211,290	11,114
2003		81,732	831,005	21,592	12,142		73,668	617,364	49,836	41,480	17,771
2004		4,207	52,762	29,875	16,550		5,909	105,837	86,142	45,754	7,004
2005	3,068	70,690	629,915	83,273	66,595	18,974	315,215	1,622,925	227,121	146,340	4,525
TOTAL	3,068	163,109	2,077,663	181,745	165,759	18,974	1,502,978	3,546,893	779,646	514,019	50,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,312,685	1,641,169	50,720	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	155,301	5,685	944	
TOTAL LOSSES	7,467,986	1,646,854	51,664	
EXPECTED LOSSES	4,681,834	1,612,590	78,698	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.249	2.260	.071	12.580
INDICATED (POST-TEST)	6.108	1.347	.042	7.497
PRES. ON RATE LEVEL	5.746	1.979	.097	7.822
DERIVED BY FORMULA	5.757	1.922	.092	7.771
UNDERLYING PRES. RATE	6.425	2.213	.108	8.746
PROPOSED	5.757	1.922	.092	7.771

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	11.390
IND. RATES				11.39	MINIMUM PREMIUM	2945
MAN. RATES	19.18	14.43	12.76	+ 11.39	PRESENT	3290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	2,769	572,747	20.684			1		3	4
2002	2,039	49,007	2.403				1	3	4
2003	1,874	448,612	23.938			1		3	5
2004	2,192	13,058	.595				1	1	1
2005	2,281	228,570	10.020			1		1	2
TOTAL	11,155	1,311,994	11.761			3		3	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			162,078		5,605			396,507		6,784	1,773
2002				1,585	18,251				7,184	18,564	3,423
2003			252,576	13,067	3,327			169,423	4,501	4,749	969
2004				3,450					8,782		826
2005			123,291		6,833			88,864		7,788	1,794
TOTAL			537,945	18,102	34,016			654,794	20,467	37,885	8,785

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			162,714		4,541			820,485		12,632	2,145
2002		370	3,327	2,020	15,012		182	6,809	16,137	30,804	4,029
2003		34,074	345,378	14,763	5,734		63,696	534,541	19,998	11,863	1,059
2004		230	3,136	2,355	219		591	12,558	12,876	1,310	949
2005	2,046	36,738	264,165	12,194	9,546	6,690	98,639	420,855	28,304	18,335	1,934
TOTAL	2,046	71,412	778,720	31,332	35,052	6,690	163,108	1,795,248	77,315	74,944	10,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,817,224	218,643	10,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,628	94	256	
TOTAL LOSSES	2,832,852	218,737	10,372	
EXPECTED LOSSES	433,706	219,196	23,761	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	25.395	1.961	.093	27.449
INDICATED (POST-TEST)	15.135	1.169	.055	16.359
PRES. ON RATE LEVEL	3.477	1.757	.191	5.425
DERIVED BY FORMULA	3.594	1.739	.187	5.520
UNDERLYING PRES. RATE	3.888	1.965	.213	6.066
PROPOSED	3.594	1.739	.187	5.520

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.091
IND. RATES				8.09	MINIMUM PREMIUM	2170
MAN. RATES	13.06	10.01	8.85	+ 8.09	PRESENT	2365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,537	15,525	.611						2	2
2002	2,549	195	.007							
2003	2,724	284,000	10.425			1				1
2004	2,162	1,751	.080						1	1
2005	2,679									
TOTAL	12,651	301,471	2.383			1			3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					4,513					10,467	545
2002											195
2003			176,600					107,400			
2004					170					585	996
TOTAL			176,600		4,683			107,400		11,052	1,736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,656					19,490	659
2002											230
2003		28,915	295,767	3,410	1,958		49,970	419,516	9,080	2,566	
2004		18	166	29	136		48	639	175	802	1,144
TOTAL		28,933	295,933	3,439	5,750		50,018	420,155	9,255	22,858	2,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	795,039	41,302	2,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,580	53	89	
TOTAL LOSSES	799,619	41,355	2,122	
EXPECTED LOSSES	139,287	107,535	8,097	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.321	.327	.017	6.665
INDICATED (POST-TEST)	3.767	.195	.010	3.972
PRES. ON RATE LEVEL	.985	.760	.057	1.802
DERIVED BY FORMULA	1.013	.743	.056	1.812
UNDERLYING PRES. RATE	1.101	.850	.064	2.015
PROPOSED	1.013	.743	.056	1.812

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.66	MINIMUM PREMIUM	895
MAN. RATES	4.41	3.33	2.94	+ 2.66	PRESENT	965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,758	113,756	4.124						3	3
2002	2,700	35,676	1.321						2	2
2003	3,337	19,607	.587						2	3
2004	3,563	64,438	1.808					1	1	1
2005	4,757	74,661	1.569					1	2	3
TOTAL	17,115	308,138	1.800					3	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					74,733					37,789	1,234
2002					13,994					20,999	683
2003				4,400	2,797				9,317	1,692	1,401
2004				41,566					22,397		475
2005				34,786	4,140				25,500	7,249	2,986
TOTAL				80,752	95,664				57,214	67,729	6,779

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					60,534					70,364	1,493
2002		283	2,342	393	11,498		203	5,435	1,269	34,480	804
2003		508	3,317	3,772	2,703		504	7,514	16,660	3,841	1,531
2004		2,761	37,790	28,366	2,635		1,506	32,023	32,838	3,338	546
2005	103	5,663	73,559	18,225	6,308	116	8,413	89,475	28,845	14,833	3,219
TOTAL	103	9,215	117,008	50,756	83,678	116	10,626	134,447	79,612	126,856	7,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	271,515	340,902	7,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,786	3,170	263	
TOTAL LOSSES	288,301	344,072	7,856	
EXPECTED LOSSES	486,580	389,367	20,195	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.684	2.010	.046	3.740
INDICATED (POST-TEST)	1.004	1.198	.027	2.229
PRES. ON RATE LEVEL	2.542	2.035	.106	4.683
DERIVED BY FORMULA	2.527	2.002	.103	4.632
UNDERLYING PRES. RATE	2.843	2.275	.118	5.236
PROPOSED	2.527	2.002	.103	4.632

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.789
IND. RATES				6.79	MINIMUM PREMIUM	1865
MAN. RATES	11.46	8.64	7.64	+ 6.79	PRESENT	2080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,595	2,359	.147							
2002	1,530	1,575	.102							
2003	1,564	53,590	3.426						4	4
2004	954									
2005	1,395	17,435	1.249						1	1
TOTAL	7,038	74,959	1.065						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											2,359
2002											1,575
2003					22,007					28,600	2,983
2005					7,008					10,427	
TOTAL					29,015					39,027	6,917

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											2,854
2002											1,854
2003		2,040	10,248	1,493	20,042		3,581	17,211	3,690	49,276	3,260
2005	33	1,224	12,605	2,216	4,835	56	2,322	19,158	4,987	11,495	
TOTAL	33	3,264	22,853	3,709	24,877	56	5,903	36,369	8,677	60,771	7,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,478	98,034	7,968	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,453	-188	112	
TOTAL LOSSES	80,931	97,846	8,080	
EXPECTED LOSSES	379,067	121,897	10,838	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.150	1.390	.115	2.655
INDICATED (POST-TEST)	.685	.828	.069	1.582
PRES. ON RATE LEVEL	4.816	1.549	.138	6.503
DERIVED BY FORMULA	4.775	1.535	.137	6.447
UNDERLYING PRES. RATE	5.386	1.732	.154	7.272
PROPOSED	4.775	1.535	.137	6.447

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.450
IND. RATES				9.45	MINIMUM PREMIUM	2490
MAN. RATES	15.60	12.00	10.61	+ 9.45	PRESENT	2780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	5,144	67,852	1,319						3	3
2002	6,839	103,958	1,520					1	8	9
2003	6,099	642,120	10,528			2		1	7	10
2004	6,825	112,546	1,649					1	3	4
2005	6,848	413,403	6,036			2			6	8
TOTAL	31,755	1,339,879	4,219			4		3	27	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					23,025					41,191	3,636
2002				48,685	10,015				19,734	8,351	17,173
2003			291,877	8,964	27,702			239,655	7,435	59,845	6,642
2004				46,957	7,839				26,452	10,577	20,721
2005			164,639		26,419			162,020		57,037	3,288
TOTAL			456,516	104,606	95,000			401,675	53,621	177,001	51,460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					18,650					76,697	4,400
2002		202	10,083	46,570	8,720		84	7,664	41,751	14,600	20,213
2003		42,076	415,880	13,776	28,192		98,344	801,711	37,305	108,512	7,260
2004		3,834	50,275	33,340	9,324		2,681	49,274	41,929	18,473	23,808
2005	2,812	52,070	383,870	21,748	24,671	12,433	189,414	846,008	72,083	80,660	3,544
TOTAL	2,812	98,182	860,108	115,434	89,557	12,433	290,523	1,704,657	193,068	298,942	59,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,968,715	697,001	59,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22,155	425	517	
TOTAL LOSSES	2,990,870	697,426	59,742	
EXPECTED LOSSES	690,035	783,395	45,727	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.419	2.196	.188	11.803
INDICATED (POST-TEST)	5.614	1.309	.112	7.035
PRES. ON RATE LEVEL	1.943	2.206	.129	4.278
DERIVED BY FORMULA	1.980	2.161	.128	4.269
UNDERLYING PRES. RATE	2.173	2.467	.144	4.784
PROPOSED	1.984	2.166	.128	4.278

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.270
IND. RATES				6.27	MINIMUM PREMIUM	1745
MAN. RATES	10.37	7.89	6.98	+ 6.27	PRESENT	1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1,474	55,666	3.776				1	2	3
2002	1,349	340,850	25.266				2	1	3
2003	1,590	16,554	1.041				1	2	3
2004	1,862	124,418	6.681			1		1	2
2005	2,205	31,059	1.408					1	1
TOTAL	8,480	568,547	6.705			1	4	7	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				13,297	3,338				19,379	18,380	1,272
2002				49,271	747				282,286	5,970	2,576
2003				278	4,658				4,276	5,178	2,164
2004			61,964		13,000			44,999		2,679	1,776
2005					5,501					8,879	16,679
TOTAL			61,964	62,846	27,244			44,999	305,941	41,086	24,467

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				13,523	2,704				44,184	34,223	1,539
2002		16	8,632	46,870	1,112		56	80,325	590,414	22,503	3,032
2003		445	2,295	543	4,252		781	6,094	8,215	9,349	2,365
2004	384	11,808	134,153	4,979	11,937	326	15,749	223,602	9,067	6,770	2,041
2005	26	964	9,896	1,737	3,797	50	1,969	16,311	4,243	9,793	17,980
TOTAL	410	13,233	154,976	67,652	23,802	376	18,555	326,332	656,123	82,638	26,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	513,882	830,215	26,957	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,788	910	173	
TOTAL LOSSES	524,670	831,125	27,130	
EXPECTED LOSSES	310,453	138,564	13,653	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.187	9.801	.320	16.308
INDICATED (POST-TEST)	3.687	5.841	.191	9.719
PRES. ON RATE LEVEL	3.274	1.461	.144	4.879
DERIVED BY FORMULA	3.278	1.549	.145	4.972
UNDERLYING PRES. RATE	3.661	1.634	.161	5.456
PROPOSED	3.278	1.549	.145	4.972

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.287
IND. RATES				7.29	MINIMUM PREMIUM	1985
MAN. RATES	11.89	9.00	7.96	+ 7.29	PRESENT	2155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2001	1,199	1,666	.138								
2002	1,255	54,915	4.375						1	1	2
2003	1,604	20,657	1.287							1	1
2004	1,721	10,854	.630						1		1
2005	2,353	5,021	.213							1	1
TOTAL	8,132	93,113	1.145						2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,666
2002				24,315	944				19,289		10,367
2003					5,887					2,758	12,012
2004				6,566					1,678		2,610
2005					621						4,400
TOTAL				30,881	7,452				20,967	2,758	31,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											2,016
2002		19	4,356	23,146	1,020			5,383	40,320	867	12,202
2003		546	2,740	399	5,361		345	1,658	355	4,753	13,129
2004		438	5,970	4,480	416		108	2,402	2,461	251	2,999
2005	3	108	1,116	196	426						4,743
TOTAL	3	1,111	14,182	28,221	7,223		453	9,443	43,136	5,871	35,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,192	84,451	35,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,345	1,687	285	
TOTAL LOSSES	32,537	86,138	35,374	
EXPECTED LOSSES	214,115	180,937	21,305	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.400	1.059	.435	1.894
INDICATED (POST-TEST)	.238	.631	.259	1.128
PRES. ON RATE LEVEL	2.355	1.990	.234	4.579
DERIVED BY FORMULA	2.334	1.963	.235	4.532
UNDERLYING PRES. RATE	2.633	2.225	.262	5.120
PROPOSED	2.334	1.963	.235	4.532

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.643
IND. RATES				6.64	MINIMUM PREMIUM	1830
MAN. RATES	11.22	8.45	7.47	+ 6.64	PRESENT	2040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	41,971	1,191,431	2.838	1		2	7	21	31	
2002	34,151	1,051,928	3.080			3		16	19	
2003	41,442	1,562,267	3.769	1		3	3	15	22	
2004	64,908	1,271,856	1.959			4	3	15	22	
2005	63,939	1,228,129	1.920			1	6	27	34	
TOTAL	246,411	6,305,611	2.559	2		13	19	94	128	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	109,504		473,411	63,130	34,638			288,400	86,847	74,060	61,441
2002			486,526		42,957			399,474		63,413	59,558
2003	350,000		408,930	114,422	185,596			145,245	103,179	160,098	94,797
2004			595,825	73,169	63,248			281,607	42,780	125,305	89,922
2005			78,686	111,614	207,954			47,500	127,110	358,123	297,142
TOTAL	459,504		2,043,378	362,335	534,393			1,162,226	359,916	780,999	602,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	257,882		790,487	64,204	28,057			1,045,441	198,011	137,901	74,344
2002		30,097	819,799	4,912	36,177		73,216	1,533,499	17,150	106,138	70,100
2003	890,370	97,829	897,580	114,530	178,150		98,214	796,880	216,356	290,004	103,613
2004	3,562	108,819	1,251,475	86,557	68,885	1,931	105,930	1,510,812	149,208	196,940	103,321
2005	2,528	74,796	746,954	126,376	157,591	5,897	165,443	1,254,931	310,876	434,180	320,319
TOTAL	1,154,342	311,541	4,506,295	396,579	468,860	7,828	442,803	6,141,563	891,601	1,165,163	671,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,564,372	2,922,203	671,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	245,586	18,232	4,133	
TOTAL LOSSES	12,809,958	2,940,435	675,830	
EXPECTED LOSSES	6,879,795	2,424,685	322,798	
CREDIBILITY	.06	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.199	1.193	.274	6.666
INDICATED (POST-TEST)	3.099	.711	.163	3.973
PRES. ON RATE LEVEL	2.497	.880	.117	3.494
DERIVED BY FORMULA	2.533	.845	.127	3.505
UNDERLYING PRES. RATE	2.792	.984	.131	3.907
PROPOSED	2.533	.845	.127	3.505

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.137
IND. RATES				5.14	MINIMUM PREMIUM	1480
MAN. RATES	8.48	6.45	5.70	+ 5.14	PRESENT	1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	6,227	72,993	1.172				1	4	5
2002	6,582	491,800	7.471			1	2	4	7
2003	6,622	498,556	7.528			3	1	3	7
2004	6,171	308,574	5.000			1	2	8	11
2005	8,091	24,333	.300					3	3
TOTAL	33,693	1,396,256	4.144			5	6	22	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				26,562	8,170				21,998	13,444	2,819
2002			215,291	48,329	63,674			88,871	17,815	54,072	3,748
2003			260,989	12,403	5,774			182,710	12,250	21,843	2,587
2004			69,736	18,128	45,738			52,190	26,530	81,908	14,344
2005					8,376					13,049	2,908
TOTAL			546,016	105,422	131,732			323,771	78,593	184,316	26,406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				27,014	6,617				50,155	25,033	3,411
2002		15,081	402,484	49,490	53,224		18,702	398,791	43,840	90,090	4,411
2003		48,585	492,638	16,078	8,910		97,339	812,398	41,552	43,699	2,828
2004	433	17,319	197,554	23,111	39,775	377	26,738	382,581	72,822	120,061	16,481
2005	38	1,460	15,069	2,644	5,775	73	2,903	23,974	6,239	14,386	3,135
TOTAL	471	82,445	1,107,745	118,337	114,301	450	145,682	1,617,744	214,608	293,269	30,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,954,537	740,515	30,266	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	42,569	1,661	687	
TOTAL LOSSES	2,997,106	742,176	30,953	
EXPECTED LOSSES	1,267,193	519,545	58,289	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.895	2.203	.092	11.190
INDICATED (POST-TEST)	5.301	1.313	.055	6.669
PRES. ON RATE LEVEL	3.363	1.379	.155	4.897
DERIVED BY FORMULA	3.402	1.375	.149	4.926
UNDERLYING PRES. RATE	3.761	1.542	.173	5.476
PROPOSED	3.402	1.375	.149	4.926

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.220
IND. RATES				7.22	MINIMUM PREMIUM	1965
MAN. RATES	11.74	9.04	7.99	+ 7.22	PRESENT	2160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,162	17,043	.409						1	1
2002	3,412	161,415	4.730			1			2	3
2003	3,687	9,171	.248						1	1
2004	3,279	45,530	1.388						1	1
2005	19,623	55,667	.283						2	2
TOTAL	34,163	288,826	.845			1			7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,400					10,985	2,658
2002			61,323		4,316			70,555		24,107	1,114
2003					3,113					4,249	1,809
2004					13,620					31,910	
2005					12,876					39,748	3,043
TOTAL			61,323		37,325			70,555		110,999	8,624

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,754					20,454	3,216
2002		4,014	109,954	619	3,665		14,662	307,775	4,105	39,984	1,311
2003		290	1,450	211	2,835		530	2,556	547	7,322	1,977
2004		1,240	13,174	2,249	11,030		2,717	34,545	9,481	43,840	
2005	60	2,245	23,165	4,069	8,882	219	8,860	73,031	19,004	43,825	3,280
TOTAL	60	7,789	147,743	7,148	29,166	219	26,769	417,907	33,137	155,425	9,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	600,487	224,876	9,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,714	9,807	965	
TOTAL LOSSES	650,201	234,683	10,749	
EXPECTED LOSSES	1,172,132	281,846	46,803	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.903	.687	.031	2.621
INDICATED (POST-TEST)	1.134	.409	.018	1.561
PRES. ON RATE LEVEL	3.068	.738	.123	3.929
DERIVED BY FORMULA	3.029	.718	.117	3.864
UNDERLYING PRES. RATE	3.431	.825	.137	4.393
PROPOSED	3.029	.718	.117	3.864

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.663
IND. RATES				5.66	MINIMUM PREMIUM	1600
MAN. RATES	8.80	7.25	6.41	+ 5.66	PRESENT	1790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	241	1,577	.654						1	1
2002	718									
2003	213	426	.200							
2004	349									
2005	375									
TOTAL	1,896	2,003	.106						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					607					748	222
2003											426
TOTAL					607					748	648

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					492					1,393	269
2003											466
TOTAL					492					1,393	735

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		1,885	735	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,886	-418	58	
TOTAL LOSSES	3,886	1,467	793	
EXPECTED LOSSES	133,877	52,405	5,537	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.205	.077	.042	.324
INDICATED (POST-TEST)	.122	.046	.025	.193
PRES. ON RATE LEVEL	6.315	2.472	.261	9.048
DERIVED BY FORMULA	6.315	2.448	.259	9.022
UNDERLYING PRES. RATE	7.061	2.764	.292	10.117
PROPOSED	6.315	2.448	.259	9.022

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	13.224
IND. RATES				13.22	MINIMUM PREMIUM	3375
MAN. RATES	22.86	16.69	14.76	+ 13.22	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,165	5,400	.249						1	1
2002	2,398	7,087	.295						1	1
2003	573	650	.113							
2004	1,745	604	.034							
2005	767	1,773	.231							
TOTAL	7,648	15,514	.203						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					491					645	4,264
2002					2,476					3,836	775
2003											650
2004											604
2005											1,773
TOTAL					2,967					4,481	8,066

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					398					1,201	5,159
2002		52	414	69	2,035		35	993	231	6,298	912
2003											710
2004											694
2005											1,911
TOTAL		52	414	69	2,433		35	993	231	7,499	9,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,494	10,232	9,386	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,991	-2,073	132	
TOTAL LOSSES	8,485	8,159	9,518	
EXPECTED LOSSES	201,219	147,683	16,979	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.111	.107	.124	.342
INDICATED (POST-TEST)	.066	.064	.074	.204
PRES. ON RATE LEVEL	2.353	1.727	.198	4.278
DERIVED BY FORMULA	2.330	1.694	.196	4.220
UNDERLYING PRES. RATE	2.631	1.931	.222	4.784
PROPOSED	2.330	1.694	.196	4.220

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.185
IND. RATES				6.19	MINIMUM PREMIUM	1725
MAN. RATES	10.37	7.89	6.98	+ 6.19	PRESENT	1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	877	8,340	.950						4	4
2002	616	3,535	.573						1	1
2003	945	153	.016							
2004	899	105,945	11.784					1		1
2005	1,281	393,742	30.737					2	1	3
TOTAL	4,618	511,715	11.081					3	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					945					5,074	2,321
2002					400					2,856	279
2003											153
2004				49,964					55,981		
2005				72,060	334				282,501	8,247	30,600
TOTAL				122,024	1,679				338,482	16,177	33,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					765					9,449	2,808
2002		10	66	11	328		28	738	172	4,689	328
2003											167
2004		3,323	45,426	34,096	3,166		3,755	80,038	82,083	8,342	
2005	124	7,278	97,243	24,837	5,271	600	50,428	559,646	185,368	57,984	32,987
TOTAL	124	10,611	142,735	58,944	9,530	600	54,211	640,422	267,623	80,464	36,290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	848,703	416,561	36,290	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,131	3,459	186	
TOTAL LOSSES	859,834	420,020	36,476	
EXPECTED LOSSES	311,900	386,527	14,362	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.619	9.095	.790	28.504
INDICATED (POST-TEST)	11.097	5.421	.471	16.989
PRES. ON RATE LEVEL	6.040	7.486	.278	13.804
DERIVED BY FORMULA	6.040	7.465	.282	13.787
UNDERLYING PRES. RATE	6.754	8.370	.311	15.435
PROPOSED	6.048	7.474	.282	13.804

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	20.233
IND. RATES				20.23	MINIMUM PREMIUM	3650
MAN. RATES	34.25	25.47	22.52	+ 20.23	PRESENT	3550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	122									
2002	451	4,122	.913						1	1
2003	331									
2004	563	504	.089							
2005	165									
TOTAL	1,632	4,626	.283						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,457					1,669	996
2004											504
TOTAL					1,457					1,669	1,500

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		29	243	41	1,197		14	431	100	2,741	1,172
2004											579
TOTAL		29	243	41	1,197		14	431	100	2,741	1,751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	717	4,079	1,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,608	-203	15	
TOTAL LOSSES	2,325	3,876	1,766	
EXPECTED LOSSES	62,735	19,127	1,698	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.142	.238	.108	.488
INDICATED (POST-TEST)	.085	.142	.064	.291
PRES. ON RATE LEVEL	3.438	1.048	.093	4.579
DERIVED BY FORMULA	3.438	1.039	.093	4.570
UNDERLYING PRES. RATE	3.844	1.172	.104	5.120
PROPOSED	3.438	1.039	.093	4.570

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.698
IND. RATES				6.70	MINIMUM PREMIUM	1845
MAN. RATES	11.20	8.45	7.47	+ 6.70	PRESENT	2040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,594	33,015	2.071				1		1	2
2002	1,648	210,759	12.788			1				1
2003	2,020	1,931	.095							
2004	2,152	88,612	4.117				3		4	7
2005	1,142	46,757	4.094				1		1	2
TOTAL	8,556	381,074	4.454			1	5		6	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			169,861	20,343	293			34,234	10,859		1,520
2002											6,664
2003											1,931
2004				30,063	6,011				36,459	11,444	4,635
2005				31,921	2,971				7,000	4,588	277
TOTAL			169,861	82,327	9,275			34,234	54,318	16,032	15,027

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				20,689	237				24,759		1,839
2002		10,880	302,567	1,380	331		7,002	146,311	1,285	195	7,844
2003											2,111
2004		2,554	33,149	21,506	6,777		3,420	64,512	56,859	21,154	5,326
2005	91	5,052	66,012	16,460	5,215	47	2,888	29,336	9,158	6,933	299
TOTAL	91	18,486	401,728	60,035	12,560	47	13,310	240,159	92,061	28,282	17,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	673,821	192,938	17,419	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,965	-1,091	152	
TOTAL LOSSES	683,786	191,847	17,571	
EXPECTED LOSSES	324,614	209,622	16,427	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.992	2.242	.205	10.439
INDICATED (POST-TEST)	4.763	1.336	.122	6.221
PRES. ON RATE LEVEL	3.393	2.191	.172	5.756
DERIVED BY FORMULA	3.407	2.174	.171	5.752
UNDERLYING PRES. RATE	3.794	2.450	.192	6.436
PROPOSED	3.409	2.176	.171	5.756

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.437
IND. RATES				8.44	MINIMUM PREMIUM	2255
MAN. RATES	13.95	10.62	9.39	+ 8.44	PRESENT	2495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2001	365	138,259	37,879			1	1				2
2002	153	4,067	2,658								
2003	477	7,302	1,530							1	1
2004	302										
2005	408	2,252	.551							1	1
TOTAL	1,705	151,880	8,908			1	1			2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			61,318	22,708				41,412	10,929		1,892
2002											4,067
2003					1,691					3,890	1,721
2005					838					1,414	
TOTAL			61,318	22,708	2,529			41,412	10,929	5,304	7,680

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			117,240	23,094				163,205	24,918		2,289
2002											4,787
2003		155	788	114	1,540		487	2,340	501	6,701	1,881
2005	4	143	1,510	264	578	7	313	2,602	677	1,557	
TOTAL	4	298	119,538	23,472	2,118	7	800	168,147	26,096	8,258	8,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	288,794	59,944	8,957	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,008	159	30	
TOTAL LOSSES	289,802	60,103	8,987	
EXPECTED LOSSES	29,070	20,784	2,507	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.997	3.525	.527	21.049
INDICATED (POST-TEST)	10.130	2.101	.314	12.545
PRES. ON RATE LEVEL	1.525	1.090	.131	2.746
DERIVED BY FORMULA	1.525	1.100	.133	2.758
UNDERLYING PRES. RATE	1.705	1.219	.147	3.071
PROPOSED	1.525	1.100	.133	2.758

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.042
IND. RATES				4.04	MINIMUM PREMIUM	1220
MAN. RATES	6.96	5.07	4.48	+ 4.04	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,396	1,176	.084							
2002	1,303	22,560	1.731						3	3
2003	1,659	36,584	2.205						2	3
2004	1,145	124,224	10.849			1	1		1	2
2005	993	57,074	5.747						2	2
TOTAL	6,496	241,618	3.719			1	1		8	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,176
2002					9,372					10,329	2,859
2003				23,355	886				10,036	1,371	936
2004			94,262		565			29,235			162
2005					21,177					35,348	549
TOTAL			94,262	23,355	32,000			29,235	10,036	47,048	5,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,423
2002		191	1,568	263	7,702		98	2,675	624	16,959	3,365
2003		1,390	11,102	19,080	1,642		479	7,817	17,889	3,359	1,023
2004	587	16,216	185,495	4,403	2,602	210	10,079	143,383	5,377	2,008	186
2005	98	3,689	38,096	6,692	14,608	196	7,885	64,942	16,902	38,978	592
TOTAL	685	21,486	236,261	30,438	26,554	406	18,541	218,817	40,792	61,304	6,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	496,196	159,088	6,589	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,271	-562	124	
TOTAL LOSSES	498,467	158,526	6,713	
EXPECTED LOSSES	72,885	130,245	13,252	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.673	2.440	.103	10.216
INDICATED (POST-TEST)	4.573	1.454	.061	6.088
PRES. ON RATE LEVEL	1.003	1.793	.183	2.979
DERIVED BY FORMULA	1.039	1.786	.181	3.006
UNDERLYING PRES. RATE	1.122	2.005	.204	3.331
PROPOSED	1.039	1.786	.181	3.006

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.406
IND. RATES				4.41	MINIMUM PREMIUM	1305
MAN. RATES	7.36	5.50	4.86	+ 4.41	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	215									
2002	306	3,889	1.270							
2003	376									
2004	482	1,284	.266							
2005	655									
TOTAL	2,034	5,173	.254							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,889
2004											1,284
TOTAL											5,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											4,577
2004											1,475
TOTAL											6,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,052	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,509	270	47	
TOTAL LOSSES	1,509	270	6,099	
EXPECTED LOSSES	44,321	21,723	3,234	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.074	.013	.300	.387
INDICATED (POST-TEST)	.044	.008	.179	.231
PRES. ON RATE LEVEL	1.949	.955	.142	3.046
DERIVED BY FORMULA	1.949	.946	.142	3.037
UNDERLYING PRES. RATE	2.179	1.068	.159	3.406
PROPOSED	1.949	.946	.142	3.037

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.451
IND. RATES				4.45	MINIMUM PREMIUM	1315
MAN. RATES	7.51	5.62	4.97	+ 4.45	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	110					110						
2002	175					175						
2003	66					66						
2004	64					64						
2005	66					66						
TOTAL	481					481						

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.	626	-408	25	
TOTAL LOSSES	626		25	
EXPECTED LOSSES	20,376	31,338	2,987	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.130	.000	.005	.135
INDICATED (POST-TEST)	.077	.000	.003	.080
PRES. ON RATE LEVEL	3.788	5.826	.556	10.170
DERIVED BY FORMULA	3.788	5.826	.556	10.170
UNDERLYING PRES. RATE	4.236	6.515	.621	11.372
PROPOSED	3.788	5.826	.556	10.170

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	15.800
IND. RATES				15.80	MINIMUM PREMIUM	3650
MAN. RATES	23.88	19.32	17.08	+ 15.80	PRESENT	3550

+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
2001	1,349	2,645	.196			1,349						
2002	1,516	3,421	.225			1,516				1		1
2003	1,383	5,592	.404			1,383				1		1
2004	1,537	172,247	11.206			1,537				1		3
2005	1,597	6,017	.376			1,597						
TOTAL	7,382	189,922	2.573			7,382				1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											2,645
2002					772					304	2,345
2003					1,925					3,503	164
2004				41,177	3,462				112,801	9,735	5,072
2005											6,017
TOTAL				41,177	6,159				112,801	13,542	16,243

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											3,200
2002		16	129	22	635			79	17	500	2,760
2003		178	897	131	1,753		437	2,109	452	6,035	179
2004		3,054	40,784	28,671	5,413		8,390	171,817	168,289	30,183	5,828
2005											6,486
TOTAL		3,248	41,810	28,824	7,801		8,827	174,005	168,758	36,718	18,453

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	227,890	242,101	18,453	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,734	37	113	
TOTAL LOSSES	230,624	242,138	18,566	
EXPECTED LOSSES	82,531	41,560	10,114	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.124	3.280	.252	6.656
INDICATED (POST-TEST)	1.862	1.955	.150	3.967
PRES. ON RATE LEVEL	1.000	.503	.123	1.626
DERIVED BY FORMULA	1.009	.532	.124	1.665
UNDERLYING PRES. RATE	1.118	.563	.137	1.818
PROPOSED	1.009	.532	.124	1.665

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.586
IND. RATES				2.59	MINIMUM PREMIUM	880
MAN. RATES	3.34	3.09	2.73	+ 2.59	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	723	466	.064						1	1
2002	598	63,987	10.700				1		1	2
2003	863	721	.083							
2004	1,044									
2005	1,659	37,838	2.280						1	1
TOTAL	4,887	103,012	2.108						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					111					355	
2002				25,694	980				20,699	12,127	4,487
2003											721
2005					6,755					30,875	208
TOTAL				25,694	7,846				20,699	43,357	5,416

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					90					661	
2002		19	4,599	24,458	1,064		119	8,915	44,000	20,843	5,281
2003											788
2005	31	1,177	12,157	2,135	4,660	169	6,876	56,723	14,760	34,043	224
TOTAL	31	1,196	16,756	26,593	5,814	169	6,995	65,638	58,760	55,547	6,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,785	146,714	6,293	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	956	256	31	
TOTAL LOSSES	91,741	146,970	6,324	
EXPECTED LOSSES	26,145	17,300	2,101	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.877	3.007	.129	5.013
INDICATED (POST-TEST)	1.119	1.792	.077	2.988
PRES. ON RATE LEVEL	.478	.317	.038	.833
DERIVED BY FORMULA	.478	.347	.039	.864
UNDERLYING PRES. RATE	.535	.354	.043	.932
PROPOSED	.478	.347	.039	.864

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.342
IND. RATES				1.34	MINIMUM PREMIUM	585
MAN. RATES	1.88	1.58	1.40	+ 1.34	PRESENT	600

+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
2001	25,334	623,098	2.459			25,334			2	1	3	6
2002	10,506	169,872	1.616			10,506				2	4	6
2003	11,078	200,571	1.810			11,078					7	7
2004	12,962	110,972	.856			12,962				2		2
2005	11,804	99,104	.839			11,804				1	3	4
TOTAL	71,684	1,203,617	1.679			71,684			2	6	17	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			223,444	1,675	21,386			186,589	1,386	155,906	32,712
2002				54,899	8,699				34,533	48,474	23,267
2003					62,009					101,117	37,445
2004				39,961					42,149		28,862
2005				14,079	6,934				24,021	33,522	20,548
TOTAL			223,444	110,614	99,028			186,589	102,089	339,019	142,834

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			427,225	1,703	17,323			735,347	3,160	290,297	39,582
2002		177	10,936	52,443	7,702		476	22,189	75,112	81,144	27,385
2003		5,752	28,880	4,205	56,473		12,674	60,865	13,048	174,230	40,928
2004		2,665	36,331	27,270	2,532		2,820	60,269	61,800	6,279	33,162
2005	67	3,210	39,232	9,036	6,177	255	13,861	133,331	39,934	43,401	22,151
TOTAL	67	11,804	542,604	94,657	90,207	255	29,831	1,012,001	193,054	595,351	163,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,596,562	973,269	163,208	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	79,210	-1,935	1,708	
TOTAL LOSSES	1,675,772	971,334	164,916	
EXPECTED LOSSES	1,989,233	979,203	181,360	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.338	1.355	.230	3.923
INDICATED (POST-TEST)	1.393	.808	.137	2.338
PRES. ON RATE LEVEL	2.482	1.222	.226	3.930
DERIVED BY FORMULA	2.449	1.185	.217	3.851
UNDERLYING PRES. RATE	2.775	1.366	.253	4.394
PROPOSED	2.449	1.185	.217	3.851

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.982
IND. RATES				5.98	MINIMUM PREMIUM	1675
MAN. RATES	9.47	7.46	6.60	+ 5.98	PRESENT	1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	21,835	42,879	.196						2	2
2002	28,682	23,264	.081						2	2
2003	41,504	39,728	.095						2	2
2004	33,181	145,906	.439						3	3
2005	29,875	79,755	.266						4	4
TOTAL	155,077	331,532	.214						13	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					9,356					19,362	14,161
2002					1,175					8,471	13,618
2003					3,350					17,381	18,997
2004					18,652					114,243	13,011
2005					18,643					43,977	17,135
TOTAL					51,176					203,434	76,922

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					7,578					36,052	17,135
2002		26	197	33	966		77	2,192	511	13,909	16,028
2003		306	1,561	228	3,052		2,177	10,465	2,243	29,950	20,764
2004		1,691	18,040	3,078	15,106		9,728	123,697	33,947	156,953	14,950
2005	88	3,255	33,536	5,888	12,860	239	9,799	80,793	21,025	48,490	18,472
TOTAL	88	5,278	53,334	9,227	39,562	239	21,781	217,147	57,726	285,354	87,349

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	297,867	391,869	87,349	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	80,632	217	1,572	
TOTAL LOSSES	378,499	392,086	88,921	
EXPECTED LOSSES	2,721,601	1,107,250	145,773	
CREDIBILITY	.04	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.244	.253	.057	.554
INDICATED (POST-TEST)	.145	.151	.034	.330
PRES. ON RATE LEVEL	1.569	.639	.084	2.292
DERIVED BY FORMULA	1.512	.566	.076	2.154
UNDERLYING PRES. RATE	1.755	.714	.094	2.563
PROPOSED	1.512	.566	.076	2.154

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.346
IND. RATES				3.35	MINIMUM PREMIUM	1055
MAN. RATES	5.75	4.35	3.85	+ 3.35	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	10,640	1,488	.013						1	1
2002	11,539	19,316	.167				1		1	2
2003	7,539	1,562	.020							
2004	4,729	880	.018							
2005	7,344	199,160	2.711						6	6
TOTAL	41,791	222,406	.532						1	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					100					164	1,224
2002				188	2,458				1,358	10,621	4,691
2003											1,562
2004											880
2005					112,380					80,455	6,325
TOTAL				188	114,938				1,358	91,240	14,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					81					305	1,481
2002		48	443	248	2,022		105	3,128	3,481	17,498	5,521
2003											1,707
2004											1,011
2005	521	19,596	202,155	35,504	77,516	442	17,934	147,817	38,471	88,711	6,818
TOTAL	521	19,644	202,598	35,752	79,619	442	18,039	150,945	41,952	106,514	16,538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	392,189	263,837	16,538	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,785	-1,544	256	
TOTAL LOSSES	402,974	262,293	16,794	
EXPECTED LOSSES	325,969	247,820	27,164	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.964	.628	.040	1.632
INDICATED (POST-TEST)	.575	.374	.024	.973
PRES. ON RATE LEVEL	.698	.530	.058	1.286
DERIVED BY FORMULA	.696	.521	.056	1.273
UNDERLYING PRES. RATE	.780	.593	.065	1.438
PROPOSED	.696	.521	.056	1.273

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.977
IND. RATES				1.98	MINIMUM PREMIUM	735
MAN. RATES	3.16	2.44	2.16	+ 1.98	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	14,285	727,817	5.094			2	3	7	12
2002	15,039	472,725	3.143			2	2	9	13
2003	1,167	40,106	3.436					3	3
2004	1,982	143,756	7.253				3	3	6
2005	2,754	95,637	3.472				1	3	4
TOTAL	35,227	1,480,041	4.201			4	9	25	38

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			406,560	54,348	26,573			126,177	48,491	30,440	35,228
2002			190,079	53,681	19,283			59,565	37,721	94,782	17,614
2003					15,000					21,919	3,187
2004				51,378	2,105				88,274	984	1,015
2005				23,813	18,663				20,573	31,777	811
TOTAL			596,639	183,220	81,624			185,742	195,059	179,902	57,855

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			777,343	55,272	21,524			497,264	110,559	56,680	42,626
2002		12,570	351,074	53,127	16,758		13,100	289,639	86,807	157,665	20,732
2003		1,394	6,985	1,017	13,663		2,749	13,193	2,830	37,768	3,483
2004		3,612	48,745	35,409	4,959		6,009	127,282	129,729	14,502	1,166
2005	143	6,639	78,826	17,479	15,235	239	12,559	119,823	35,672	40,554	874
TOTAL	143	24,215	1,262,973	162,304	72,139	239	34,417	1,047,201	365,597	307,169	68,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,369,188	907,209	68,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	29,540	-10,629	423	
TOTAL LOSSES	2,398,728	896,580	69,304	
EXPECTED LOSSES	808,812	482,258	71,511	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.809	2.545	.197	9.551
INDICATED (POST-TEST)	4.058	1.517	.117	5.692
PRES. ON RATE LEVEL	2.053	1.224	.182	3.459
DERIVED BY FORMULA	2.093	1.242	.178	3.513
UNDERLYING PRES. RATE	2.296	1.369	.203	3.868
PROPOSED	2.093	1.242	.178	3.513

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.457
IND. RATES				5.46	MINIMUM PREMIUM	1555
MAN. RATES	8.34	6.57	5.81	+ 5.46	PRESENT	1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003										
2004	52									
2005										
TOTAL	52									

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.	12	-1		
TOTAL LOSSES	12			
EXPECTED LOSSES	339	261	6	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.023	.000	.000	.023
INDICATED (POST-TEST)	.014	.000	.000	.014
PRES. ON RATE LEVEL	.582	.449	.011	1.042
DERIVED BY FORMULA	.582	.449	.011	1.042
UNDERLYING PRES. RATE	.651	.502	.012	1.165
PROPOSED	.582	.449	.011	1.042

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.618
IND. RATES				1.62	MINIMUM PREMIUM	650
MAN. RATES	2.66	1.98	1.75	+ 1.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	5,025	235,622	4.688			1	1	5	7
2002	5,587	98,460	1.762				1	5	6
2003	6,755	13,835	.204						
2004	6,664	83,006	1.245				1	4	5
2005	6,260	643,379	10.277			2	3	1	6
TOTAL	30,291	1,074,302	3.547			3	6	15	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			54,993	1,667	50,376			14,913	208	99,098	14,367
2002				16,024	14,694				10,430	55,464	1,848
2003											13,835
2004				4,910	10,879				180	53,527	13,510
2005			222,175	65,752	4,500			198,162	128,955	10,564	13,271
TOTAL			277,168	88,353	80,449			213,075	139,773	218,653	56,831

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			105,147	1,695	40,805			58,772	474	184,521	17,384
2002		297	5,227	15,648	12,235		532	17,265	25,149	91,540	2,175
2003											15,122
2004		1,319	14,985	5,144	9,121		4,562	58,217	16,166	73,562	15,523
2005	3,503	68,753	548,495	49,950	17,592	14,123	236,171	1,241,275	183,984	66,289	14,306
TOTAL	3,503	70,369	673,854	72,437	79,753	14,123	241,265	1,375,529	225,773	415,912	64,510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,378,643	793,875	64,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	30,316	1,334	1,048	
TOTAL LOSSES	2,408,959	795,209	65,558	
EXPECTED LOSSES	949,321	1,135,914	94,206	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.953	2.625	.216	10.794
INDICATED (POST-TEST)	4.740	1.565	.129	6.434
PRES. ON RATE LEVEL	2.803	3.354	.277	6.434
DERIVED BY FORMULA	2.822	3.265	.270	6.357
UNDERLYING PRES. RATE	3.134	3.750	.311	7.195
PROPOSED	2.856	3.305	.273	6.434

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.056
IND. RATES				9.06	MINIMUM PREMIUM	2400
MAN. RATES	14.55	11.15	9.86	+ 9.06	PRESENT	2605

+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
2001	94	969	1.030			94					
2002	79					79					
2003	8					8					
2004	8					8					
2005	8					8					
TOTAL	197	969	.492			197					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											969
TOTAL											969

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,172
TOTAL											1,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,172	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	842	-324	12	
TOTAL LOSSES	842		1,184	
EXPECTED LOSSES	21,889	13,251	2,435	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.427	.000	.601	1.028
INDICATED (POST-TEST)	.254	.000	.358	.612
PRES. ON RATE LEVEL	9.937	6.016	1.105	17.058
DERIVED BY FORMULA	9.937	6.016	1.105	17.058
UNDERLYING PRES. RATE	11.111	6.727	1.236	19.074
PROPOSED	9.937	6.016	1.105	17.058

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	24.010
IND. RATES				24.01	MINIMUM PREMIUM	3650
MAN. RATES	37.29	29.56	26.14	+ 24.01	PRESENT	3550

+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
2001	8,887	52,545	.591			8,887				1	3	4
2002	10,330	372,291	3.603			10,330				3	10	13
2003	9,861	337,072	3.418			9,861		1			4	5
2004	16,066	520,004	3.236			16,066				4	11	15
2005	14,057	204,029	1.451			14,057				2	8	10
TOTAL	59,201	1,485,941	2.510			59,201		1	10	36	47	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				23,250	707				20,950	3,781	3,857
2002				83,364	52,493				89,136	123,088	24,210
2003			126,224		7,243			156,993		37,732	8,880
2004				107,715	123,516				83,786	175,240	29,747
2005				49,143	27,278				51,246	55,841	20,521
TOTAL			126,224	263,472	211,237			156,993	245,118	395,682	87,215

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				23,645	574				47,766	7,040	4,667
2002		1,069	23,179	80,738	43,970		1,211	56,735	193,754	206,116	28,495
2003		22,315	224,672	3,042	8,061		81,208	664,659	18,765	68,949	9,706
2004		18,410	217,416	93,911	106,853		20,526	309,525	174,923	253,246	34,179
2005	247	11,742	142,462	32,508	23,691	463	26,099	255,649	77,702	75,322	22,122
TOTAL	247	53,536	607,729	233,844	183,149	463	129,044	1,286,568	512,910	610,673	99,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,077,587	1,540,576	99,169	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,316	4,511	1,268	
TOTAL LOSSES	2,101,903	1,545,087	100,437	
EXPECTED LOSSES	718,108	1,049,043	103,603	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.550	2.610	.170	6.330
INDICATED (POST-TEST)	2.116	1.556	.101	3.773
PRES. ON RATE LEVEL	1.085	1.585	.156	2.826
DERIVED BY FORMULA	1.106	1.583	.151	2.840
UNDERLYING PRES. RATE	1.213	1.772	.175	3.160
PROPOSED	1.106	1.583	.151	2.840

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.997
IND. RATES				4.00	MINIMUM PREMIUM	1210
MAN. RATES	6.22	4.90	4.33	+ 4.00	PRESENT	1295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	448	2,258	.504						1	1
2002	379									
2003	284									
2004	283	4,120	1.455							
2005	762									
TOTAL	2,156	6,378	.296						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					726					1,532	
2004											4,120
TOTAL					726					1,532	4,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					588					2,853	
2004											4,734
TOTAL					588					2,853	4,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,441	4,734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,515	568	79	
TOTAL LOSSES	2,515	4,009	4,813	
EXPECTED LOSSES	65,133	43,723	5,519	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.117	.186	.223	.526
INDICATED (POST-TEST)	.070	.111	.133	.314
PRES. ON RATE LEVEL	2.702	1.813	.229	4.744
DERIVED BY FORMULA	2.702	1.796	.228	4.726
UNDERLYING PRES. RATE	3.021	2.028	.256	5.305
PROPOSED	2.702	1.796	.228	4.726

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.652
IND. RATES				6.65	MINIMUM PREMIUM	1835
MAN. RATES	10.52	8.22	7.27	+ 6.65	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
2001	8,140	495,565	6.088			8,140			1	3	15	19
2002	7,967	86,697	1.088			7,967				1	10	11
2003	7,401	161,662	2.184			7,401				2	15	17
2004	6,611	428,560	6.482			6,611			1	4	13	18
2005	5,239	298,979	5.706			5,239				3	15	18
TOTAL	35,358	1,471,463	4.162			35,358			2	13	68	83

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			99,427	73,164	29,458			24,150	115,858	94,557	58,951
2002				10,000	15,837					34,118	26,742
2003				32,617	34,913				30,796	41,383	21,953
2004			59,571	68,439	28,229			98,647	80,322	68,392	24,960
2005				54,036	33,562				116,972	67,289	27,120
TOTAL			158,998	238,256	141,999			122,797	343,948	305,739	159,726

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			190,104	74,408	23,863			95,175	264,156	176,064	71,331
2002		318	4,380	9,952	13,113		329	8,833	2,061	56,022	31,475
2003		5,069	31,190	28,929	32,961		6,154	46,384	59,696	74,374	23,995
2004	371	17,337	206,426	54,087	28,556	711	45,219	672,691	156,226	112,706	28,679
2005	292	13,537	163,072	36,883	28,508	722	46,161	472,996	148,587	105,570	29,235
TOTAL	663	36,261	595,172	204,259	127,001	1,433	97,863	1,296,079	630,726	524,736	184,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,027,471	1,486,722	184,715	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	46,021	-8,823	1,198	
TOTAL LOSSES	2,073,492	1,477,899	185,913	
EXPECTED LOSSES	1,426,342	1,495,289	130,472	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.864	4.180	.526	10.570
INDICATED (POST-TEST)	3.495	2.491	.313	6.299
PRES. ON RATE LEVEL	3.608	3.782	.330	7.720
DERIVED BY FORMULA	3.606	3.705	.329	7.640
UNDERLYING PRES. RATE	4.034	4.229	.369	8.632
PROPOSED	3.606	3.705	.329	7.640

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.754
IND. RATES				10.75	MINIMUM PREMIUM	2795
MAN. RATES	17.41	13.38	11.83	+ 10.75	PRESENT	3070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,479	48,439	1,953						6	6
2002	3,094	133,404	4,311						11	12
2003	2,562	606,244	23,662			2		3	10	15
2004	1,813	56,709	3,127						11	11
2005	2,848	71,283	2,502						11	11
TOTAL	12,796	916,079	7,159			2		4	49	55

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					14,123					24,080	10,236
2002				24,770	20,543				38,857	44,860	4,374
2003			141,872	42,324	158,727			96,372	26,900	127,713	12,336
2004					10,676					31,603	14,430
2005					20,035					35,946	15,302
TOTAL			141,872	67,094	224,104			96,372	65,757	264,202	56,678

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					11,440					44,838	12,386
2002		415	7,714	24,128	17,131		448	22,457	83,931	75,409	5,148
2003		42,832	356,527	48,268	147,817		66,575	512,694	72,979	225,305	13,483
2004		978	10,326	1,762	8,645		2,702	34,225	9,399	43,413	16,580
2005	95	3,502	36,028	6,321	13,815	199	8,005	66,041	17,166	39,640	16,496
TOTAL	95	47,727	410,595	80,479	198,848	199	77,730	635,417	183,475	428,605	64,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,171,763	891,407	64,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,130	-141	246	
TOTAL LOSSES	1,185,893	891,266	64,339	
EXPECTED LOSSES	437,239	335,896	22,394	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.268	6.965	.503	16.736
INDICATED (POST-TEST)	5.524	4.151	.300	9.975
PRES. ON RATE LEVEL	3.056	2.348	.156	5.560
DERIVED BY FORMULA	3.081	2.402	.160	5.643
UNDERLYING PRES. RATE	3.417	2.625	.175	6.217
PROPOSED	3.081	2.402	.160	5.643

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.943
IND. RATES				7.94	MINIMUM PREMIUM	2135
MAN. RATES	12.72	9.63	8.52	+ 7.94	PRESENT	2285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	28,008	2,551,198	9.108			7	11	64	82
2002	28,173	2,894,504	10.274		1	2	11	60	74
2003	30,452	1,560,933	5.125			2	9	55	66
2004	36,326	2,290,508	6.305			4	11	52	67
2005	31,887	1,670,567	5.239		1	7	5	40	53
TOTAL	154,846	10,967,710	7.083		2	22	47	271	342

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,030,539	294,348	223,850			359,815	230,674	349,290	62,682
2002		563,939	122,388	220,143	197,713		431,715	520,422	364,164	414,312	59,708
2003			271,001	239,800	156,287			187,456	339,626	319,624	47,139
2004			641,687	377,858	190,339			293,778	362,727	377,636	46,483
2005		122,944	707,673	148,085	134,747		32,400	233,767	86,783	142,763	61,405
TOTAL		686,883	2,773,288	1,280,234	902,936		464,115	1,595,238	1,383,974	1,603,625	277,417

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,970,390	299,352	181,318			1,418,030	525,936	650,374	75,845
2002		348,513	260,482	215,758	164,839		643,162	1,306,224	797,213	698,086	70,276
2003		77,109	685,363	211,689	154,251		147,502	1,240,442	658,186	589,584	51,523
2004	3,733	145,404	1,705,768	316,719	191,739	1,970	150,604	2,265,866	694,211	591,627	53,409
2005	44,811	583,980	2,059,590	173,511	135,947	29,210	411,823	1,603,824	219,892	206,460	66,195
TOTAL	48,544	1,155,006	6,681,593	1,217,029	828,094	31,180	1,353,091	7,834,386	2,895,438	2,736,131	317,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,103,800	7,676,692	317,248	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	271,584	6,390	3,623	
TOTAL LOSSES	17,375,384	7,683,082	320,871	
EXPECTED LOSSES	8,180,515	5,617,812	325,177	
CREDIBILITY	.04	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.221	4.962	.207	16.390
INDICATED (POST-TEST)	6.688	2.957	.123	9.768
PRES. ON RATE LEVEL	4.725	3.244	.188	8.157
DERIVED BY FORMULA	4.804	3.201	.178	8.183
UNDERLYING PRES. RATE	5.283	3.628	.210	9.121
PROPOSED	4.804	3.201	.178	8.183

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	11.518
IND. RATES				11.52	MINIMUM PREMIUM	2975
MAN. RATES	18.13	14.13	12.50	+ 11.52	PRESENT	3230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	17,996	442,174	2.457			1	3	9	13
2002	19,494	396,498	2.033			1	2	10	13
2003	17,661	316,131	1.789				3	7	10
2004	21,826	154,025	.705					4	4
2005	19,166	182,587	.952					11	11
TOTAL	96,143	1,491,415	1.551			2	8	41	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			84,424	40,029	52,926			9,922	145,864	84,932	24,077
2002			168,034	64,714	23,761			32,700	48,395	42,677	16,217
2003				59,862	54,927				97,169	68,627	35,546
2004					5,365					99,967	48,693
2005					55,839					97,268	29,480
TOTAL			252,458	164,605	192,818			42,622	291,428	393,471	154,013

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			161,419	40,710	42,868			39,103	332,570	158,142	29,133
2002		11,249	314,461	63,566	20,504		7,107	164,307	104,962	72,438	19,088
2003		8,460	52,972	52,481	52,163		11,683	109,041	180,340	127,939	38,852
2004		487	5,192	885	4,344		8,505	108,235	29,706	137,337	55,948
2005	258	9,729	100,444	17,639	38,515	534	21,674	178,711	46,505	107,241	31,779
TOTAL	258	29,925	634,488	175,281	158,394	534	48,969	599,397	694,083	603,097	174,800

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,313,571	1,630,855	174,800	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	90,965	-629	1,579	
TOTAL LOSSES	1,404,536	1,630,226	176,379	
EXPECTED LOSSES	2,744,883	1,655,583	145,176	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.461	1.696	.183	3.340
INDICATED (POST-TEST)	.871	1.011	.109	1.991
PRES. ON RATE LEVEL	2.553	1.540	.135	4.228
DERIVED BY FORMULA	2.503	1.482	.132	4.117
UNDERLYING PRES. RATE	2.855	1.722	.151	4.728
PROPOSED	2.503	1.482	.132	4.117

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.795
IND. RATES				5.80	MINIMUM PREMIUM	1635
MAN. RATES	9.62	7.33	6.48	+ 5.80	PRESENT	1805

+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
2001	53,834	3,047,580	5.661			53,834			11	7	65	83
2002	52,831	5,603,494	10.606			52,831			18	16	50	84
2003	48,783	2,980,268	6.109			48,783			10	8	36	54
2004	46,026	2,431,205	5.282			46,026			9	11	30	50
2005	45,469	2,079,638	4.573			45,469			4	10	42	56
TOTAL	246,943	16,142,185	6.537			246,943			52	52	223	327

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,280,909	127,071	360,312			663,389	107,742	423,972	84,185
2002			2,421,273	322,813	231,282			1,976,528	277,116	312,713	61,769
2003			1,335,176	159,565	172,813			898,361	98,579	241,020	74,754
2004			1,120,917	211,596	159,674			443,350	172,888	292,451	30,329
2005			446,359	385,604	159,113			465,010	261,818	314,522	47,212
TOTAL			6,604,634	1,206,649	1,083,194			4,446,638	918,143	1,584,678	298,249

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,449,098	129,233	291,850			2,614,416	245,651	789,435	101,864
2002		144,994	3,996,036	331,232	197,551		277,044	5,885,411	648,411	533,539	72,702
2003		241,919	2,372,123	167,255	177,790		428,525	3,530,982	276,863	445,444	81,706
2004	6,973	220,788	2,546,213	222,015	168,233	3,198	189,386	2,738,275	421,890	458,025	34,848
2005	7,848	191,360	1,790,142	268,513	162,775	21,815	421,482	2,541,328	482,374	445,329	50,895
TOTAL	14,821	799,061	13,153,612	1,118,248	998,199	25,013	1,316,437	17,310,412	2,075,189	2,671,772	342,015

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,619,356	6,863,408	342,015	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	453,545	-16,745	2,565	
TOTAL LOSSES	33,072,901	6,846,663	344,580	
EXPECTED LOSSES	13,685,581	6,983,548	251,883	
CREDIBILITY	.06	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.393	2.773	.140	16.306
INDICATED (POST-TEST)	7.982	1.653	.083	9.718
PRES. ON RATE LEVEL	4.956	2.529	.092	7.577
DERIVED BY FORMULA	5.138	2.345	.090	7.573
UNDERLYING PRES. RATE	5.542	2.828	.102	8.472
PROPOSED	5.141	2.346	.090	7.577

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.665
IND. RATES				10.67	MINIMUM PREMIUM	2775
MAN. RATES	16.37	13.13	11.61	+ 10.67	PRESENT	3020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,277	31,059	1,364				1			1
2002	2,255	403,927	17,912						1	3
2003	2,535	326,922	12,896	1		1	1		3	6
2004	2,361									
2005	2,421	136,585	5,641				2			2
TOTAL	11,849	898,493	7,583	1		3	4		4	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				13,487					17,572		
2002			262,514		1,126			138,358		1,929	
2003	2,000		155,227	21,396	8,406			99,176	21,084	18,815	818
2005				75,174					61,411		
TOTAL	2,000		417,741	110,057	9,532			237,534	100,067	20,744	818

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				13,716					40,064		
2002		16,839	467,793	2,165	1,437		28,309	591,812	5,307	3,955	
2003	5,088	30,144	301,731	21,315	10,332		54,162	455,225	48,925	37,150	894
2005	183	10,678	142,861	36,558	7,454	189	16,358	183,423	61,118	16,476	
TOTAL	5,271	57,661	912,385	73,754	19,223	189	98,829	1,230,460	155,414	57,581	894

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,304,795	305,972	894	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,629	126	169	
TOTAL LOSSES	2,322,424	306,098	1,063	
EXPECTED LOSSES	537,234	253,924	15,523	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.600	2.583	.009	22.192
INDICATED (POST-TEST)	11.682	1.539	.005	13.226
PRES. ON RATE LEVEL	4.055	1.916	.117	6.088
DERIVED BY FORMULA	4.131	1.905	.114	6.150
UNDERLYING PRES. RATE	4.534	2.143	.131	6.808
PROPOSED	4.131	1.905	.114	6.150

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.656
IND. RATES				8.66	MINIMUM PREMIUM	2305
MAN. RATES	13.79	10.55	9.33	+ 8.66	PRESENT	2480

+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
2001	14,609	154,447	1.057			14,609				3	5	8
2002	14,712	197,851	1.344			14,712				3	8	11
2003	13,049	268,891	2.060			13,049				6	5	11
2004	13,245	354,264	2.674			13,245				3	4	7
2005	15,526	407,813	2.626			15,526				4	8	12
TOTAL	71,141	1,383,266	1.944			71,141				19	30	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				62,958	13,707				39,638	24,048	14,096
2002				70,230	17,767				49,939	33,038	26,877
2003				103,062	8,134				93,634	28,640	35,421
2004				128,817	3,908				165,058	19,531	36,950
2005				74,322	47,097				188,313	69,373	28,708
TOTAL				439,389	90,613				536,582	174,630	142,052

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				64,028	11,102				90,375	44,779	17,056
2002		361	15,099	67,276	15,307		315	22,491	106,378	56,496	31,634
2003		6,528	50,958	84,479	11,097		6,558	82,509	168,945	58,687	38,715
2004		8,927	120,905	88,553	11,330		12,737	257,149	247,817	51,430	42,456
2005	401	18,774	225,962	51,017	39,858	946	65,647	689,939	220,593	126,996	30,947
TOTAL	401	34,590	412,924	355,353	88,694	946	85,257	1,052,088	834,108	338,388	160,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,586,206	1,616,543	160,808	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	73,460	937	1,441	
TOTAL LOSSES	1,659,666	1,617,480	162,249	
EXPECTED LOSSES	2,164,820	1,215,089	129,476	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.333	2.274	.228	4.835
INDICATED (POST-TEST)	1.390	1.355	.136	2.881
PRES. ON RATE LEVEL	2.721	1.528	.163	4.412
DERIVED BY FORMULA	2.681	1.512	.160	4.353
UNDERLYING PRES. RATE	3.043	1.708	.182	4.933
PROPOSED	2.681	1.512	.160	4.353

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.127
IND. RATES				6.13	MINIMUM PREMIUM	1710
MAN. RATES	10.09	7.65	6.76	+ 6.13	PRESENT	1870

+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
2001	13,376	925,016	6.915			13,376			1		5	6
2002	14,718	319,974	2.174			14,718			1		1	2
2003	17,553	497,418	2.833			17,553			1	4	13	18
2004	18,373	360,002	1.959			18,373				3	10	13
2005	19,704	448,783	2.277			19,704			1	1	10	12
TOTAL	83,724	2,551,193	3.047			83,724			4	8	39	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			227,050		11,749			624,467		12,994	48,756
2002			192,538		4,213			75,000		12,299	35,924
2003			85,038	75,520	48,303			36,423	165,115	55,727	31,292
2004				95,832	27,700				96,441	109,451	30,578
2005			78,425	750	106,718			125,129	779	95,789	41,193
TOTAL			583,051	172,102	198,683			861,019	262,335	286,260	187,743

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			147,428		9,517			835,771		24,195	58,995
2002		12,422	343,664	1,683	3,836		15,453	323,722	3,557	20,623	42,283
2003		24,150	214,838	66,593	47,740		30,997	306,295	301,996	113,460	34,202
2004		8,903	113,922	69,974	28,508		15,775	256,392	173,928	164,749	35,134
2005	1,578	37,801	328,752	39,466	76,275	8,431	136,837	661,936	75,807	117,434	44,406
TOTAL	1,578	83,276	1,148,604	177,716	165,876	8,431	199,062	2,384,116	555,288	440,461	215,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,825,067	1,339,341	215,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	86,983	4,171	2,004	
TOTAL LOSSES	3,912,050	1,343,512	217,024	
EXPECTED LOSSES	2,648,190	1,063,295	168,286	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.673	1.605	.259	6.537
INDICATED (POST-TEST)	2.785	.957	.154	3.896
PRES. ON RATE LEVEL	2.828	1.136	.180	4.144
DERIVED BY FORMULA	2.827	1.118	.177	4.122
UNDERLYING PRES. RATE	3.163	1.270	.201	4.634
PROPOSED	2.827	1.118	.177	4.122

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.802
IND. RATES				5.80	MINIMUM PREMIUM	1635
MAN. RATES	9.22	7.18	6.35	+ 5.80	PRESENT	1775

+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
2001	65,499	3,463,709	5.288			65,499			8	7	34	49
2002	63,851	2,850,275	4.463			63,851			7	9	38	54
2003	64,302	1,724,319	2.681			64,302			3	12	31	46
2004	68,218	1,862,488	2.730			68,218			3	5	31	39
2005	68,716	1,276,543	1.857			68,716			1	2	32	35
TOTAL	330,586	11,177,334	3.381			330,586			22	35	166	223

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,168,425	112,431	286,405			1,199,802	139,783	471,094	85,769
2002			981,733	189,895	195,100			900,530	216,624	274,256	92,137
2003			420,555	172,456	107,937			569,572	181,539	191,764	80,496
2004			567,330	68,903	184,503			505,005	64,047	363,669	109,031
2005			131,103	37,522	301,432			74,425	48,852	588,446	94,763
TOTAL			3,269,146	581,207	1,075,377			3,249,334	650,845	1,889,229	462,196

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,609,000	114,343	231,986			3,288,289	318,705	877,178	103,780
2002		57,673	1,559,392	192,848	163,846		160,663	3,434,022	498,362	464,456	108,445
2003		71,546	659,740	153,891	107,985		202,976	1,695,449	376,587	357,434	87,982
2004	2,461	89,256	1,017,839	95,593	162,794	2,602	159,542	2,253,097	268,219	533,943	125,277
2005	3,625	95,696	881,384	124,143	216,779	8,918	225,312	1,567,479	350,539	670,094	102,154
TOTAL	6,086	314,171	5,727,355	680,818	883,390	11,520	748,493	12,238,336	1,812,412	2,903,105	527,638

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,045,961	6,279,725	527,638			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	269,933	3,460	4,726			
TOTAL LOSSES	19,315,894	6,283,185	532,364			
EXPECTED LOSSES	8,046,463	5,540,622	429,762			
CREDIBILITY	.07	.25	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.843	1.901	.161	7.905		
INDICATED (POST-TEST)	3.482	1.133	.096	4.711		
PRES. ON RATE LEVEL	2.177	1.499	.116	3.792		
DERIVED BY FORMULA	2.268	1.408	.111	3.787		
UNDERLYING PRES. RATE	2.434	1.676	.130	4.240		
PROPOSED	2.271	1.410	.111	3.792		
IND. RATES						
YEAR	6-1-07	12-1-07	10-1-08	12-1-08	IND. RATE	5.337
IND. RATES				5.34	MINIMUM PREMIUM	1525
MAN. RATES	8.25	6.57	5.81	+ 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
2001	8,220	167,900	2.042				2	5	7
2002	8,940	44,117	.493					3	3
2003	7,996	37,196	.465					4	4
2004	8,402	375,809	4.472			2		2	4
2005	7,790	23,377	.300					2	2
TOTAL	41,348	648,399	1.568			2	2	16	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				32,582	63,403				24,180	47,326	409
2002					19,288					19,099	5,730
2003					3,375					31,172	2,649
2004			181,634		2,288			185,700		4,380	1,807
2005					8,046					14,158	1,173
TOTAL			181,634	32,582	96,400			185,700	24,180	116,135	11,768

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				33,135	51,356				55,131	88,122	495
2002		390	3,227	542	15,848		189	4,945	1,154	31,360	6,744
2003		305	1,568	229	3,073		3,916	18,758	4,020	53,711	2,895
2004	1,003	27,916	319,352	7,765	5,528	1,142	54,914	780,433	30,373	16,881	2,076
2005	38	1,401	14,478	2,541	5,550	76	3,152	26,015	6,769	15,609	1,264
TOTAL	1,041	30,012	338,625	44,212	81,355	1,218	62,171	830,151	97,447	205,683	13,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,263,218	428,697	13,474	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,142	-732	310	
TOTAL LOSSES	1,282,360	427,965	13,784	
EXPECTED LOSSES	585,486	368,410	29,770	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.101	1.035	.033	4.169
INDICATED (POST-TEST)	1.848	.617	.020	2.485
PRES. ON RATE LEVEL	1.266	.797	.065	2.128
DERIVED BY FORMULA	1.278	.786	.062	2.126
UNDERLYING PRES. RATE	1.416	.891	.072	2.379
PROPOSED	1.279	.787	.062	2.128

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.995
IND. RATES				3.00	MINIMUM PREMIUM	975
MAN. RATES	4.72	3.69	3.26	+ 3.00	PRESENT	1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	33,956	1,847,305	5.440			4	4	46	54	
2002	24,518	1,325,685	5.406	1		3	14	29	47	
2003	7,069	110,333	1.560				1	7	8	
2004	7,262	51,816	.713				1	3	4	
2005	6,978	302,544	4.335			1		8	9	
TOTAL	79,783	3,637,683	4.559	1		8	20	93	122	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			559,707	124,769	310,000			353,485	88,997	293,909	116,438
2002	6,637		310,010	249,606	109,986	1,513		290,610	199,039	127,882	30,402
2003				2,847	7,571				28,245	22,246	49,424
2004				12,828	4,032				17,387	13,446	4,123
2005			64,921		43,484			99,810		87,421	6,908
TOTAL	6,637		934,638	390,050	475,073	1,513		743,905	333,668	544,904	207,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,070,159	126,890	251,099			1,393,085	202,913	547,260	140,890
2002	8,691	22,081	613,275	242,938	93,490	997	60,579	1,329,030	434,659	220,582	35,783
2003		855	4,826	2,831	6,994		3,680	33,080	52,717	41,148	54,020
2004		1,218	15,566	9,420	4,080		2,306	39,424	29,484	21,061	4,737
2005	1,260	26,292	210,851	19,018	32,533	7,939	128,331	617,226	69,397	107,338	7,447
TOTAL	9,951	50,446	1,914,677	401,097	388,196	8,936	194,896	3,411,845	789,170	937,389	242,877

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,590,751	2,515,852	242,877	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	109,661	-50,508	749	
TOTAL LOSSES	5,700,412	2,465,344	243,626	
EXPECTED LOSSES	2,838,678	3,146,641	115,685	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.145	3.090	.305	10.540
INDICATED (POST-TEST)	4.258	1.842	.182	6.282
PRES. ON RATE LEVEL	3.182	3.527	.130	6.839
DERIVED BY FORMULA	3.214	3.359	.135	6.708
UNDERLYING PRES. RATE	3.558	3.944	.145	7.647
PROPOSED	3.214	3.359	.135	6.708

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.442
IND. RATES				9.44	MINIMUM PREMIUM	2490
MAN. RATES	15.65	11.85	10.48	+ 9.44	PRESENT	2750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	233,471	2,514,582	1.077			5	5	47	57
2002	231,220	2,606,484	1.127			4	10	53	67
2003	239,320	3,257,533	1.361	1		9	11	65	86
2004	249,217	6,570,801	2.636		1	5	7	69	82
2005	258,661	1,418,411	.548			2	5	55	62
TOTAL	1,211,889	16,367,811	1.351	1	1	25	38	289	354

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			547,936	61,917	269,622			982,142	41,394	449,382	162,189
2002			532,678	207,338	381,518			589,137	341,291	375,392	179,130
2003	3,500		1,064,040	195,523	312,747	1,723		750,452	224,443	488,913	216,192
2004		385,945	579,640	157,018	555,405		3,055,114	461,097	242,122	893,107	241,353
2005			192,799	57,435	245,314			85,433	177,375	458,314	201,741
TOTAL	3,500	385,945	2,917,093	679,231	1,764,606	1,723	3,055,114	2,868,261	1,026,625	2,665,108	1,000,605

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			947,752	62,970	218,392			2,579,667	94,378	836,750	196,249
2002		36,672	904,193	211,524	316,438		93,890	2,078,334	752,620	634,243	210,836
2003	8,904	233,065	2,209,491	203,219	304,893	17,300	455,315	3,698,424	529,491	884,713	236,297
2004	15,369	230,332	1,658,485	221,488	470,972	106,116	941,785	3,172,207	691,318	1,288,526	277,315
2005	4,438	106,497	944,324	121,118	182,473	9,420	242,594	1,762,627	419,301	562,289	217,477
TOTAL	28,711	606,566	6,664,245	820,319	1,493,168	132,836	1,733,584	13,291,259	2,487,108	4,206,521	1,138,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,457,201	9,007,116	1,138,174			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	344,562	10,993	9,468			
TOTAL LOSSES	22,801,763	9,018,109	1,147,642			
EXPECTED LOSSES	10,301,058	9,016,454	848,323			
CREDIBILITY	.17	.61	.64			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.882	.744	.095	2.721		
INDICATED (POST-TEST)	1.122	.443	.057	1.622		
PRES. ON RATE LEVEL	.760	.665	.063	1.488		
DERIVED BY FORMULA	.822	.530	.059	1.411		
UNDERLYING PRES. RATE	.850	.744	.070	1.664		
PROPOSED	.867	.559	.062	1.488		
YEAR	12-1-07	6-1-08	10-1-08	12-1-08	IND. RATE	2.094
IND. RATES				2.09	MINIMUM PREMIUM	760
MAN. RATES	4.55	2.58	2.28	+ 2.09	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	5,044	5,288	.104						1	1
2002	5,233	131,474	2.512			1			2	3
2003	5,062	37,493	.740				1		2	3
2004	6,127	2,477	.040							
2005	6,979	20,536	.294						1	1
TOTAL	28,445	197,268	.694			1	1		6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					590					2,965	1,733
2002			56,850		9,004			56,349		6,782	2,489
2003				2,180	4,337				3,495	4,866	22,615
2004											2,477
2005					2,694					15,894	1,948
TOTAL			56,850	2,180	16,625			56,349	3,495	30,507	31,262

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					478					5,521	2,097
2002		3,824	102,770	714	7,509		11,588	242,580	2,523	11,456	2,930
2003		523	3,020	2,068	4,025		732	5,366	6,795	8,735	24,718
2004											2,846
2005	13	472	4,845	850	1,858	86	3,550	29,202	7,599	17,526	2,100
TOTAL	13	4,819	110,635	3,632	13,870	86	15,870	277,148	16,917	43,238	34,691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	408,571	77,657	34,691	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,830	292	124	
TOTAL LOSSES	414,401	77,949	34,815	
EXPECTED LOSSES	170,100	68,836	10,240	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.457	.274	.122	1.853
INDICATED (POST-TEST)	.868	.163	.073	1.104
PRES. ON RATE LEVEL	.535	.216	.032	.783
DERIVED BY FORMULA	.538	.213	.034	.785
UNDERLYING PRES. RATE	.598	.242	.036	.876
PROPOSED	.538	.213	.034	.785

YEAR	12-1-07	6-1-08	10-1-08	12-1-08	IND. RATE	1.104
IND. RATES				1.10	MINIMUM PREMIUM	530
MAN. RATES	1.33	1.36	1.20	+ 1.10	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1,027	6,984	.680				1	1	2
2002	786	9,133	1.161				1		1
2003	735	889	.120						
2004	651	2,070	.317						
2005	428	1,163	.271					1	1
TOTAL	3,627	20,239	.558				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				1,305	2,933					1,125	1,621
2002				3,052					5,744		337
2003											889
2004					768						2,070
2005										395	
TOTAL				4,357	3,701				5,744	1,520	4,917

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				1,327	2,376					2,095	1,961
2002			527	2,902	31			1,603	12,006	259	397
2003											972
2004											2,378
2005	4	135	1,380	243	531	3	89	732	192	435	
TOTAL	4	135	1,907	4,472	2,938	3	89	2,335	12,198	2,789	5,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,473	22,397	5,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,471	-495	39	
TOTAL LOSSES	5,944	21,902	5,747	
EXPECTED LOSSES	43,560	59,229	4,679	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.164	.604	.158	.926
INDICATED (POST-TEST)	.098	.360	.094	.552
PRES. ON RATE LEVEL	1.074	1.461	.115	2.650
DERIVED BY FORMULA	1.074	1.450	.115	2.639
UNDERLYING PRES. RATE	1.201	1.633	.129	2.963
PROPOSED	1.074	1.450	.115	2.639

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.714
IND. RATES				3.71	MINIMUM PREMIUM	1140
MAN. RATES	5.87	4.59	4.06	+ 3.71	PRESENT	1230

+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
2001	10,600	808,096	7.623			10,600			2	2	16	20
2002	12,059	121,459	1.007			12,059					14	14
2003	17,645	1,163,565	6.594			17,645			2		20	28
2004	14,635	584,384	3.993			14,635				6	20	26
2005	14,823	920,874	6.212			14,823			2	6	39	47
TOTAL	69,762	3,598,378	5.158			69,762			6	20	109	135

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			310,458	40,520	50,206			269,694	42,451	77,844	16,923
2002					37,119					46,803	37,537
2003			347,702	169,123	49,392			247,120	219,460	79,884	50,884
2004				142,094	34,878				243,621	98,715	65,076
2005			149,829	145,141	95,708			81,766	230,338	170,068	48,024
TOTAL			807,989	496,878	267,303			598,580	735,870	473,314	218,444

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			593,596	41,209	40,669			1,062,864	96,788	144,947	20,477
2002		756	6,210	1,042	30,501		462	12,111	2,830	76,848	44,181
2003		68,799	660,248	147,534	54,742		121,644	1,079,328	416,627	164,913	55,616
2004		12,617	162,931	102,729	37,250		24,739	455,187	386,545	171,919	74,772
2005	3,245	80,494	754,102	113,013	86,280	7,743	188,457	1,374,540	333,176	258,263	51,770
TOTAL	3,245	162,666	2,177,087	405,527	249,442	7,743	335,302	3,984,030	1,235,966	816,890	246,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,670,073	2,707,825	246,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	70,642	4,542	2,015	
TOTAL LOSSES	6,740,715	2,712,367	248,831	
EXPECTED LOSSES	2,276,333	2,019,610	178,591	
CREDIBILITY	.02	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.662	3.888	.357	13.907
INDICATED (POST-TEST)	5.759	2.317	.213	8.289
PRES. ON RATE LEVEL	2.918	2.589	.229	5.736
DERIVED BY FORMULA	2.975	2.565	.227	5.767
UNDERLYING PRES. RATE	3.263	2.895	.256	6.414
PROPOSED	2.975	2.565	.227	5.767

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.117
IND. RATES				8.12	MINIMUM PREMIUM	2180
MAN. RATES	12.61	9.94	8.79	+ 8.12	PRESENT	2350

+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
2001	3,113	52,508	1,686			3,113				1	2	3
2002	3,467	90,542	2,611			3,467				2		2
2003	4,299	298,783	6,950			4,299			1	1	4	6
2004	4,846	138,042	2,848			4,846			1		2	3
2005	6,278	32,096	.511			6,278					2	2
TOTAL	22,003	611,971	2,781			22,003			2	4	10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				26,135	2,374				15,396	6,352	2,251
2002				47,924					39,395		3,223
2003			101,913	4,038	18,454			59,793	6,520	106,718	1,347
2004			97,936		3,419			28,579		5,142	2,966
2005					3,307					6,279	22,510
TOTAL			199,849	78,097	27,554			88,372	61,311	124,491	32,297

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				26,579	1,923				35,103	11,828	2,724
2002			8,276	45,568	484			10,994	82,346	1,772	3,793
2003		20,428	199,548	6,720	18,202		44,412	327,539	30,880	186,121	1,472
2004	609	17,105	195,467	5,043	4,996	207	10,287	145,732	6,781	9,026	3,408
2005	16	575	5,951	1,045	2,282	33	1,397	11,533	3,003	6,920	24,266
TOTAL	625	38,108	409,242	84,955	27,887	240	56,096	495,798	158,113	215,667	35,663

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,000,109	486,622	35,663	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,860	2,796	419	
TOTAL LOSSES	1,017,969	489,418	36,082	
EXPECTED LOSSES	524,992	313,762	31,466	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.627	2.224	.164	7.015
INDICATED (POST-TEST)	2.758	1.326	.098	4.182
PRES. ON RATE LEVEL	2.134	1.275	.128	3.537
DERIVED BY FORMULA	2.140	1.277	.127	3.544
UNDERLYING PRES. RATE	2.386	1.426	.143	3.955
PROPOSED	2.140	1.277	.127	3.544

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.988
IND. RATES				4.99	MINIMUM PREMIUM	1445
MAN. RATES	8.13	6.13	5.42	+ 4.99	PRESENT	1555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	40,990	1,573,235	3.838			3	7	28	38
2002	39,915	1,437,164	3.600			4	6	24	34
2003	43,745	2,127,251	4.862			3	10	31	44
2004	46,063	1,606,863	3.488			5	6	48	59
2005	60,237	1,320,060	2.191			3	6	50	59
TOTAL	230,950	8,064,573	3.492			18	35	181	234

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			433,680	120,323	169,768			425,438	124,625	220,130	79,271
2002			391,252	37,088	110,454			486,030	68,181	258,542	85,617
2003			534,992	180,278	113,341			759,670	173,524	282,724	82,722
2004			441,547	140,179	157,072			331,085	104,223	290,533	142,224
2005			271,216	95,548	123,831			100,342	117,998	410,222	200,903
TOTAL			2,072,687	573,416	674,466			2,102,565	588,551	1,462,151	590,737

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			763,094	122,368	137,513			1,568,932	284,145	409,878	95,918
2002		27,062	715,179	41,516	91,880		99,995	2,123,515	176,021	430,289	100,771
2003		73,679	677,870	160,758	113,263		182,024	1,475,293	368,346	511,709	90,415
2004	2,717	98,493	1,136,066	141,560	146,017	2,299	141,621	2,026,325	297,714	436,582	163,415
2005	5,242	113,361	958,406	107,664	105,510	10,109	232,239	1,565,112	341,320	494,970	216,573
TOTAL	7,959	312,595	4,250,615	573,866	594,183	12,408	655,879	8,759,177	1,467,546	2,283,428	667,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,998,633	4,919,023	667,092	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	285,149	32,276	6,851	
TOTAL LOSSES	14,283,782	4,951,299	673,943	
EXPECTED LOSSES	8,268,010	5,422,706	549,661	
CREDIBILITY	.06	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.185	2.144	.292	8.621
INDICATED (POST-TEST)	3.686	1.278	.174	5.138
PRES. ON RATE LEVEL	3.201	2.100	.213	5.514
DERIVED BY FORMULA	3.230	1.936	.205	5.371
UNDERLYING PRES. RATE	3.580	2.348	.238	6.166
PROPOSED	3.230	1.936	.205	5.371

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.560
IND. RATES				7.56	MINIMUM PREMIUM	2045
MAN. RATES	12.14	9.56	8.45	+ 7.56	PRESENT	2270

+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
2001	3,566	88,204	2.473			3,566			1			1
2002	2,415	21,738	.900			2,415				2		2
2003	3,244	17,026	.524			3,244						
2004	3,378	3,024	.089			3,378						
2005	3,024	4,285	.141			3,024						
TOTAL	15,627	134,277	.859			15,627			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			60,000					25,000			3,204
2002					11,313					10,425	
2003											17,026
2004											3,024
2005											4,285
TOTAL			60,000		11,313			25,000		10,425	27,539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			114,720					98,525			3,877
2002		228	1,894	318	9,295		98	2,701	630	17,118	
2003											18,609
2004											3,475
2005											4,619
TOTAL		228	116,614	318	9,295		98	101,226	630	17,118	30,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	218,166	27,361	30,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,910	463	809	
TOTAL LOSSES	246,076	27,824	31,389	
EXPECTED LOSSES	802,445	472,872	75,948	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.575	.178	.201	1.954
INDICATED (POST-TEST)	.939	.106	.120	1.165
PRES. ON RATE LEVEL	4.592	2.706	.435	7.733
DERIVED BY FORMULA	4.555	2.628	.422	7.605
UNDERLYING PRES. RATE	5.135	3.026	.486	8.647
PROPOSED	4.555	2.628	.422	7.605

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.704
IND. RATES				10.70	MINIMUM PREMIUM	2785
MAN. RATES	17.66	13.40	11.85	+ 10.70	PRESENT	3075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	742									
2002	780	10,092	1,293						1	1
2003	920	200,256	21,766						3	4
2004	1,183	136,086	11,503			1			1	1
2005	1,155	3,121	.270						1	1
TOTAL	4,780	349,555	7,313			1		1	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					960					5,645	3,487
2003				42,030	28,482				116,961	11,963	820
2004			77,507					58,123			456
2005					193					1,399	1,529
TOTAL			77,507	42,030	29,635			58,123	116,961	19,007	6,292

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		19	160	27	789		56	1,461	340	9,268	4,104
2003		5,001	32,496	36,162	27,441		5,228	88,745	207,960	32,276	896
2004	481	13,288	152,077	3,543	1,764	421	20,043	285,066	10,686	3,991	524
2005	1	35	350	62	133	7	313	2,577	667	1,542	1,648
TOTAL	482	18,343	185,083	39,794	30,127	428	25,640	377,849	219,653	47,077	7,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	607,825	336,651	7,172	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,979	587	196	
TOTAL LOSSES	616,804	337,238	7,368	
EXPECTED LOSSES	267,010	115,628	16,013	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.904	7.055	.154	20.113
INDICATED (POST-TEST)	7.691	4.205	.092	11.988
PRES. ON RATE LEVEL	4.996	2.162	.300	7.458
DERIVED BY FORMULA	4.996	2.203	.296	7.495
UNDERLYING PRES. RATE	5.586	2.419	.335	8.340
PROPOSED	4.996	2.203	.296	7.495

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.549
IND. RATES				10.55	MINIMUM PREMIUM	2750
MAN. RATES	16.73	12.92	11.43	+ 10.55	PRESENT	2975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	467	10,917	2.337						2	2
2002	422	3,112	.737						1	1
2003	486									
2004	512	33,629	6.568				1			1
2005	583	11,624	1.993						1	1
TOTAL	2,470	59,282	2.400						1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,479					6,224	1,214
2002					114					2,998	
2004				16,943					12,055		4,631
2005					986					2,230	8,408
TOTAL				16,943	4,579				12,055	11,452	14,253

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,818					11,589	1,469
2002		3	19	3	94		28	775	181	4,922	
2004		1,124	15,402	11,561	1,074		811	17,231	17,676	1,795	5,321
2005	5	172	1,771	311	682	13	497	4,100	1,066	2,459	9,064
TOTAL	5	1,299	17,192	11,875	4,668	13	1,336	22,106	18,923	20,765	15,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,951	56,231	15,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,493	265	118	
TOTAL LOSSES	47,444	56,496	15,972	
EXPECTED LOSSES	160,427	66,715	10,054	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.921	2.287	.647	4.855
INDICATED (POST-TEST)	1.145	1.363	.386	2.894
PRES. ON RATE LEVEL	5.808	2.416	.364	8.588
DERIVED BY FORMULA	5.808	2.405	.364	8.577
UNDERLYING PRES. RATE	6.495	2.701	.407	9.603
PROPOSED	5.808	2.405	.364	8.577

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	12.072
IND. RATES				12.07	MINIMUM PREMIUM	3105
MAN. RATES	19.26	14.88	13.16	+ 12.07	PRESENT	3385

+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
2001	998	222,999	22.344			998			2		3	5
2002	1,089	2,016	.185			1,089						
2003	1,191	2,097	.176			1,191						
2004	1,631	46,572	2.855			1,631				1		1
2005	1,656	7,481	.451			1,656						
TOTAL	6,565	281,165	4.283			6,565			2		4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			119,226		6,492			75,871		10,430	10,980
2002											2,016
2003											2,097
2004					4,582					41,680	310
2005											7,481
TOTAL			119,226		11,074			75,871		52,110	22,884

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			227,960		5,259			299,008		19,420	13,286
2002											2,373
2003											2,292
2004		415	4,433	757	3,711		3,548	45,131	12,384	57,264	356
2005											8,065
TOTAL		415	232,393	757	8,970		3,548	344,139	12,384	76,684	26,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	580,495	98,795	26,372	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,118	831	268	
TOTAL LOSSES	592,613	99,626	26,640	
EXPECTED LOSSES	356,808	142,592	21,337	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.027	1.518	.406	10.951
INDICATED (POST-TEST)	5.380	.905	.242	6.527
PRES. ON RATE LEVEL	4.861	1.942	.291	7.094
DERIVED BY FORMULA	4.866	1.921	.290	7.077
UNDERLYING PRES. RATE	5.435	2.172	.325	7.932
PROPOSED	4.866	1.921	.290	7.077

YEAR	6-1-07	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				9.96	MINIMUM PREMIUM	2610
MAN. RATES	14.16	12.29	10.87	+ 9.96	PRESENT	2845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	511	270	.052							
2002	608	1,001,725	164.757			1		1		2
2003	708	62,839	8.875				1			1
2004	701	5,039	.718						2	2
2005	796	185,774	23.338				1	1	2	3
TOTAL	3,324	1,255,647	37.775			1	2	5		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											270
2002			340,217		366			655,695		4,616	831
2003				32,648					28,992		1,199
2004					1,657					3,132	250
2005				34,240	1,747				145,116	4,671	
TOTAL			340,217	66,888	3,770			655,695	174,108	12,419	2,550

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											327
2002		4,922	136,768	633	450		30,283	633,352	5,827	8,420	978
2003		1,831	14,940	26,589	1,168		925	20,211	51,165	2,894	1,311
2004		149	1,606	274	1,341		268	3,392	933	4,300	287
2005	91	5,170	68,212	17,205	4,602	468	39,716	442,033	146,659	44,070	
TOTAL	91	12,072	221,526	44,701	7,561	468	71,192	1,098,988	204,584	59,684	2,903

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,404,337	316,530	2,903	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,334	450	151	
TOTAL LOSSES	1,409,671	316,980	3,054	
EXPECTED LOSSES	164,304	113,182	12,598	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	42.409	9.536	.092	52.037
INDICATED (POST-TEST)	25.276	5.683	.055	31.014
PRES. ON RATE LEVEL	4.421	3.045	.339	7.805
DERIVED BY FORMULA	4.421	3.071	.336	7.828
UNDERLYING PRES. RATE	4.943	3.405	.379	8.727
PROPOSED	4.421	3.071	.336	7.828

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	11.018
IND. RATES				11.02	MINIMUM PREMIUM	2860
MAN. RATES	17.41	13.52	11.96	+ 11.02	PRESENT	3100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	128,658	1,176,191	.914				13	24	37
2002	150,287	1,748,804	1.163			4	14	22	40
2003	157,164	2,492,608	1.585			3	35	19	57
2004	175,195	2,922,739	1.668			5	39	25	69
2005	181,200	1,167,685	.644				18	25	44
TOTAL	792,504	9,508,027	1.200			1	12	119	247

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				199,336	228,271				238,911	225,854	283,819
2002			313,032	270,235	173,103			270,012	249,977	190,162	282,283
2003			338,483	465,682	47,732			422,387	670,450	149,419	398,455
2004			596,648	513,064	70,738			369,765	607,826	339,349	425,349
2005	17,500			254,340	65,726				310,929	213,770	305,420
TOTAL	17,500		1,248,163	1,702,657	585,570			1,062,164	2,078,093	1,118,554	1,695,326

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				202,723	184,899				544,718	420,537	343,421
2002		22,681	608,861	264,239	145,532		53,764	1,203,649	543,530	324,923	332,247
2003		79,146	732,669	388,213	63,429		146,941	1,454,282	1,221,923	329,832	435,511
2004	2,918	120,935	1,454,476	383,241	100,469	1,900	160,292	2,526,060	1,040,401	574,862	488,726
2005	18,704	47,558	601,576	144,456	70,549	2,133	130,503	1,321,471	411,653	319,120	329,243
TOTAL	21,622	270,320	3,397,582	1,382,872	564,878	4,033	491,500	6,505,462	3,762,225	1,969,274	1,929,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,690,519	7,679,249	1,929,148			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	331,117	18,874	17,363			
TOTAL LOSSES	11,021,636	7,698,123	1,946,511			
EXPECTED LOSSES	10,096,500	6,871,010	1,481,983			
CREDIBILITY	.13	.46	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.391	.971	.246	2.608		
INDICATED (POST-TEST)	.829	.579	.147	1.555		
PRES. ON RATE LEVEL	1.139	.776	.167	2.082		
DERIVED BY FORMULA	1.099	.685	.157	1.941		
UNDERLYING PRES. RATE	1.274	.867	.187	2.328		
PROPOSED	1.099	.685	.157	1.941		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.732
IND. RATES				2.73	MINIMUM PREMIUM	910
MAN. RATES	4.79	3.61	3.19	+ 2.73	PRESENT	1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,089	4,418	.405							
2002	318	14,056	4.420						2	2
2003	2,036	74,778	3.672						1	3
2004	3,841	172,970	4.503						2	8
2005	2,315	124,775	5.389						1	3
TOTAL	9,599	390,997	4.073						4	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					789					3,380	4,418
2002					11,420				26,447	2,291	9,887
2003				30,685	24,280				26,560	51,807	3,935
2004				59,146	9,057				82,494	17,468	11,177
2005				14,345	45,546						1,411
TOTAL				104,176	45,546				135,501	74,946	30,828

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					649			877	205	5,549	5,346
2002		16	132	22	11,498		28	19,819	46,968	6,590	11,637
2003		2,783	19,361	25,763	23,410		1,127	94,052	54,338	75,132	4,301
2004		6,146	77,262	44,371	7,668		6,185	278,495	90,451	41,385	12,842
2005	78	3,616	43,560	9,838	348		25,884				1,521
TOTAL	78	12,561	140,315	79,994	43,225	348	33,224	393,243	191,962	128,656	35,647

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	579,769	443,837	35,647			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	10,420	1,725	316			
TOTAL LOSSES	590,189	445,562	35,963			
EXPECTED LOSSES	298,049	151,760	23,709			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.148	4.642	.375	11.165		
INDICATED (POST-TEST)	3.664	2.767	.224	6.655		
PRES. ON RATE LEVEL	2.777	1.414	.221	4.412		
DERIVED BY FORMULA	2.786	1.441	.221	4.448		
UNDERLYING PRES. RATE	3.105	1.581	.247	4.933		
PROPOSED	2.786	1.441	.221	4.448		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.261
IND. RATES				6.26	MINIMUM PREMIUM	1740
MAN. RATES	10.09	7.65	6.76	+ 6.26	PRESENT	1870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003	15									
2004	15									
2005	93									
TOTAL	123									

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.	82	83	5	
TOTAL LOSSES	82	83	5	
EXPECTED LOSSES	1,859	1,515	199	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.067	.067	.004	.138
INDICATED (POST-TEST)	.040	.040	.002	.082
PRES. ON RATE LEVEL	1.351	1.101	.145	2.597
DERIVED BY FORMULA	1.351	1.101	.145	2.597
UNDERLYING PRES. RATE	1.511	1.231	.162	2.904
PROPOSED	1.351	1.101	.145	2.597

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.655
IND. RATES				3.66	MINIMUM PREMIUM	1130
MAN. RATES	5.64	4.50	3.98	+ 3.66	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	779	3,625	.465							
2002	354	2,671	.754							
2003	378	608	.160							
2004	190									
2005	1,464	36,558	2.497						2	2
TOTAL	3,165	43,462	1.373						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											3,625
2002											2,671
2003											608
2005					21,224					14,093	1,241
TOTAL					21,224					14,093	8,145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											4,386
2002											3,144
2003											665
2005	99	3,702	38,179	6,705	14,640	76	3,137	25,889	6,733	15,543	1,338
TOTAL	99	3,702	38,179	6,705	14,640	76	3,137	25,889	6,733	15,543	9,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	71,082	43,621	9,533	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,870	1,053	79	
TOTAL LOSSES	73,952	44,674	9,612	
EXPECTED LOSSES	65,831	43,424	4,590	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.337	1.412	.304	4.053
INDICATED (POST-TEST)	1.393	.842	.181	2.416
PRES. ON RATE LEVEL	1.860	1.227	.130	3.217
DERIVED BY FORMULA	1.860	1.223	.131	3.214
UNDERLYING PRES. RATE	2.080	1.372	.145	3.597
PROPOSED	1.860	1.223	.131	3.214

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.524
IND. RATES				4.52	MINIMUM PREMIUM	1330
MAN. RATES	7.23	5.57	4.93	+ 4.52	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	15,483	528,828	3.415				2	15	17
2002	18,493	925,501	5.004				7	11	18
2003	16,991	832,978	4.902					19	21
2004	21,159	883,264	4.174			2	1	3	26
2005	22,870	110,251	.482					13	13
TOTAL	94,996	3,280,822	3.454			3	12	80	95

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				28,437	244,719				27,728	192,088	35,856
2002				163,693	111,285				476,849	142,374	31,300
2003			318,503		78,818			196,152		196,448	43,057
2004			66,522	105,714	177,927			64,488	170,132	248,330	50,151
2005					34,609					36,525	39,117
TOTAL			385,025	297,844	647,358			260,640	674,709	815,765	199,481

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				28,921	198,224				63,220	357,668	43,386
2002		2,259	46,885	158,771	93,089		1,400	169,932	1,005,344	255,224	36,840
2003		62,495	601,006	11,854	75,516		122,823	942,264	43,184	343,544	47,061
2004	413	34,639	398,752	104,575	152,312	464	54,775	828,392	335,091	370,951	57,624
2005	160	6,043	62,255	10,933	23,872	199	8,119	67,091	17,466	40,280	42,168
TOTAL	573	105,436	1,108,898	315,054	543,013	663	187,117	2,007,679	1,464,305	1,367,667	227,079

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,410,366	3,690,039	227,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	74,514	7,321	2,241	
TOTAL LOSSES	3,484,880	3,697,360	229,320	
EXPECTED LOSSES	2,226,707	2,092,762	186,192	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.668	3.892	.241	7.801
INDICATED (POST-TEST)	2.186	2.320	.144	4.650
PRES. ON RATE LEVEL	2.096	1.970	.176	4.242
DERIVED BY FORMULA	2.099	2.009	.172	4.280
UNDERLYING PRES. RATE	2.344	2.203	.196	4.743
PROPOSED	2.099	2.009	.172	4.280

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.024
IND. RATES				6.02	MINIMUM PREMIUM	1685
MAN. RATES	9.22	7.35	6.50	+ 6.02	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	10									
2002	9									
2003	9									
2004	77									
2005	10									
TOTAL	115									

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.	69	-4	2	
TOTAL LOSSES	69		2	
EXPECTED LOSSES	2,003	1,299	193	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.060	.000	.002	.062
INDICATED (POST-TEST)	.036	.000	.001	.037
PRES. ON RATE LEVEL	1.557	1.009	.149	2.715
DERIVED BY FORMULA	1.557	1.009	.149	2.715
UNDERLYING PRES. RATE	1.741	1.128	.167	3.036
PROPOSED	1.557	1.009	.149	2.715

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.821
IND. RATES				3.82	MINIMUM PREMIUM	1170
MAN. RATES	5.96	4.70	4.16	+ 3.82	PRESENT	1255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,374	2,518	.183						1	1
2002	1,492	41,012	2.748						9	9
2003	1,622	1,808	.111							
2004	1,816	121,587	6.695					2	2	4
2005	2,178	17,397	.798					1	1	2
TOTAL	8,482	184,322	2.173					3	13	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					540					1,468	510
2002					16,579					23,636	797
2003											1,808
2004				41,773	6,709				61,486	6,843	4,776
2005				6,203	80				10,000	1,114	
TOTAL				47,976	23,908				71,486	33,061	7,891

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					437					2,733	617
2002		338	2,775	466	13,621		238	6,118	1,427	38,807	938
2003											1,976
2004		3,391	44,467	29,614	8,077		4,707	95,325	92,188	18,561	5,488
2005	15	893	11,937	3,042	670	37	2,914	31,916	10,483	3,914	
TOTAL	15	4,622	59,179	33,122	22,805	37	7,859	133,359	104,098	64,015	9,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	205,071	224,040	9,019	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,885	1,543	344	
TOTAL LOSSES	215,956	225,583	9,363	
EXPECTED LOSSES	321,891	274,393	27,568	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.546	2.660	.110	5.316
INDICATED (POST-TEST)	1.517	1.585	.066	3.168
PRES. ON RATE LEVEL	3.394	2.893	.291	6.578
DERIVED BY FORMULA	3.375	2.867	.287	6.529
UNDERLYING PRES. RATE	3.795	3.235	.325	7.355
PROPOSED	3.375	2.867	.287	6.529

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	9.190
IND. RATES				9.19	MINIMUM PREMIUM	2430
MAN. RATES	14.03	11.40	10.08	+ 9.19	PRESENT	2655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	81									
2002	132									
2003	1,444									
2004	1,980									
2005	2,686	36,331	1,352						6	6
TOTAL	6,323	36,331	.575						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					8,860					22,256	5,215
TOTAL					8,860					22,256	5,215

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	44	1,544	15,935	2,796	6,106	126	4,953	40,900	10,643	24,539	5,622
TOTAL	44	1,544	15,935	2,796	6,106	126	4,953	40,900	10,643	24,539	5,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	63,502	44,084	5,622			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,907	1,427	148			
TOTAL LOSSES	66,409	45,511	5,770			
EXPECTED LOSSES	83,211	52,102	8,156			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.050	.720	.091	1.861		
INDICATED (POST-TEST)	.626	.429	.054	1.109		
PRES. ON RATE LEVEL	1.177	.737	.115	2.029		
DERIVED BY FORMULA	1.171	.731	.114	2.016		
UNDERLYING PRES. RATE	1.316	.824	.129	2.269		
PROPOSED	1.171	.731	.114	2.016		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.837
IND. RATES				2.84	MINIMUM PREMIUM	935
MAN. RATES	4.52	3.52	3.11	+ 2.84	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	5,208	859	.016							
2002	5,824	1,447	.024							
2003	7,273	45,843	.630						2	2
2004	7,628	1,024	.013							
2005	6,460	6,511	.100							
TOTAL	32,393	55,684	.172						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											859
2002											1,447
2003					2,699					38,714	4,430
2004											1,024
2005											6,511
TOTAL					2,699					38,714	14,271

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,039
2002											1,703
2003		248	1,259	183	2,457		4,850	23,302	4,996	66,710	4,842
2004											1,177
2005											7,019
TOTAL		248	1,259	183	2,457		4,850	23,302	4,996	66,710	15,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,659	74,346	15,780	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,754	97	182	
TOTAL LOSSES	35,413	74,443	15,962	
EXPECTED LOSSES	181,401	114,023	16,520	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.109	.230	.049	.388
INDICATED (POST-TEST)	.065	.137	.029	.231
PRES. ON RATE LEVEL	.501	.315	.045	.861
DERIVED BY FORMULA	.497	.306	.044	.847
UNDERLYING PRES. RATE	.560	.352	.051	.963
PROPOSED	.497	.306	.044	.847

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.192
IND. RATES				1.19	MINIMUM PREMIUM	550
MAN. RATES	1.96	1.49	1.32	+ 1.19	PRESENT	585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	6,785	138,993	2.048				1	1	2	
2002	6,469	173,596	2.683				2	5	7	
2003	7,240	437,347	6.040			1		4	5	
2004	8,027	90,872	1.132					5	5	
2005	9,023	42,891	.475					5	5	
TOTAL	37,544	883,699	2.354			1	3	20	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				26,107	9,784				76,368	25,167	1,567
2002				19,442	31,647				17,027	90,613	14,867
2003			109,560		25,355			236,427		57,037	8,968
2004					16,050					68,388	6,434
2005					5,848					27,931	9,112
TOTAL			109,560	45,549	88,684			236,427	93,395	269,136	40,948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				26,551	7,925				174,119	46,861	1,896
2002		643	8,652	19,376	26,198		889	28,207	41,063	149,547	17,498
2003		13,865	129,572	3,078	23,871		77,735	627,037	20,185	101,907	9,802
2004		1,460	15,526	2,652	12,999		5,825	74,041	20,326	93,959	7,393
2005	29	1,021	10,517	1,846	4,033	153	6,235	51,322	13,354	30,797	9,823
TOTAL	29	16,989	164,267	53,503	75,026	153	90,684	780,607	269,047	423,071	46,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,052,729	820,647	46,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,354	1,800	638	
TOTAL LOSSES	1,080,083	822,447	47,050	
EXPECTED LOSSES	801,189	416,739	53,313	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.877	2.191	.125	5.193
INDICATED (POST-TEST)	1.715	1.306	.075	3.096
PRES. ON RATE LEVEL	1.908	.993	.127	3.028
DERIVED BY FORMULA	1.904	1.012	.124	3.040
UNDERLYING PRES. RATE	2.134	1.110	.142	3.386
PROPOSED	1.904	1.012	.124	3.040

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.279
IND. RATES				4.28	MINIMUM PREMIUM	1275
MAN. RATES	6.66	5.25	4.64	+ 4.28	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,288	61,696	1.876						4	4
2002	3,779	9,321	.246						1	1
2003	4,508	153,942	3.414						3	3
2004	4,194	26,375	.628					1	1	2
2005	4,732	234,611	4.957			1	1		1	3
TOTAL	20,501	485,945	2.370			1	2		10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					37,626					17,863	6,207
2002					4,320					3,621	1,380
2003					103,744					45,235	4,963
2004				2,240	864				17,067	775	5,429
2005			164,373	1,632	465			63,733	1,439		2,969
TOTAL			164,373	3,872	147,019			63,733	18,506	67,494	20,948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					30,477					33,261	7,510
2002		87	723	121	3,550		35	937	218	5,946	1,624
2003		9,630	48,310	7,038	94,482		5,648	27,229	5,834	77,946	5,425
2004		225	2,873	1,671	841		1,211	25,237	25,254	3,611	6,238
2005	2,690	47,704	339,738	14,319	6,925	4,770	69,882	295,869	19,062	7,375	3,201
TOTAL	2,690	57,646	391,644	23,149	136,275	4,770	76,776	349,272	50,368	128,139	23,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	882,798	337,931	23,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,331	664	408	
TOTAL LOSSES	893,129	338,595	24,406	
EXPECTED LOSSES	320,021	210,545	34,852	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.357	1.652	.119	6.128
INDICATED (POST-TEST)	2.597	.985	.071	3.653
PRES. ON RATE LEVEL	1.396	.918	.152	2.466
DERIVED BY FORMULA	1.408	.921	.149	2.478
UNDERLYING PRES. RATE	1.561	1.027	.170	2.758
PROPOSED	1.408	.921	.149	2.478

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.488
IND. RATES				3.49	MINIMUM PREMIUM	1090
MAN. RATES	5.59	4.28	3.78	+ 3.49	PRESENT	1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	21,873	36,518	.166						3	3
2002	24,417	700,901	2.870			2			3	5
2003	23,158	75,672	.326						6	6
2004	23,139	260,254	1.124				1		10	11
2005	23,707	34,317	.144						3	3
TOTAL	116,294	1,107,662	.952			2	1		25	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					4,142					9,557	22,819
2002			360,393		1,932			314,830		5,463	18,283
2003					10,698					47,021	17,953
2004				36,916	30,058				18,524	157,603	17,153
2005					3,209					13,164	17,944
TOTAL			360,393	36,916	50,039			314,830	18,524	232,808	94,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,354					17,795	27,611
2002		13,076	362,812	1,706	1,983		37,139	776,570	7,132	10,001	21,519
2003		991	4,984	726	9,744		5,893	28,304	6,067	81,016	19,623
2004		5,198	62,640	30,155	26,681		14,654	197,119	73,991	219,289	19,709
2005	17	558	5,770	1,012	2,213	70	2,923	24,184	6,295	14,518	19,344
TOTAL	17	19,823	436,206	33,599	43,975	70	60,609	1,026,177	93,485	342,619	107,806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,542,902	513,678	107,806	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,963	-247	972	
TOTAL LOSSES	1,570,865	513,431	108,778	
EXPECTED LOSSES	857,086	640,781	89,546	
CREDIBILITY	.03	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.351	.441	.094	1.886
INDICATED (POST-TEST)	.805	.263	.056	1.124
PRES. ON RATE LEVEL	.659	.493	.069	1.221
DERIVED BY FORMULA	.663	.463	.067	1.193
UNDERLYING PRES. RATE	.737	.551	.077	1.365
PROPOSED	.663	.463	.067	1.193

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.679
IND. RATES				1.68	MINIMUM PREMIUM	665
MAN. RATES	2.68	2.11	1.87	+ 1.68	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	65,012	46,644	.071						3	3
2002	65,964	312,269	.473			1	1		9	11
2003	73,863	1,538,790	2.083			4	5		24	33
2004	84,757	127,581	.150						2	4
2005	87,451	186,246	.212						1	8
TOTAL	377,047	2,211,530	.587			5	9		46	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					9,259					33,131	4,254
2002			120,126	5,166	37,256			52,671	4,889	83,042	9,119
2003			419,042	85,997	140,711			696,094	56,929	118,876	21,141
2004				46,357	23,785				32,959	16,009	8,471
2005				17,371	37,807				14,258	108,771	8,039
TOTAL			539,168	154,891	248,818			748,765	109,035	359,829	51,024

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					7,500					61,690	5,147
2002		8,453	221,099	6,935	30,897		11,581	247,960	17,212	136,868	10,733
2003		72,825	666,735	86,054	134,946		195,537	1,612,197	148,298	219,702	23,107
2004		5,252	65,155	35,564	22,199		3,572	64,453	53,082	26,910	9,733
2005	220	9,060	101,015	20,391	27,800	632	28,017	242,411	66,196	123,753	8,666
TOTAL	220	95,590	1,054,004	148,944	223,342	632	238,707	2,167,021	284,788	568,923	57,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,556,174	1,225,997	57,386	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,557	2,375	490	
TOTAL LOSSES	3,579,731	1,228,372	57,876	
EXPECTED LOSSES	701,307	659,832	41,475	
CREDIBILITY	.08	.28	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.949	.326	.015	1.290
INDICATED (POST-TEST)	.566	.194	.009	.769
PRES. ON RATE LEVEL	.166	.157	.010	.333
DERIVED BY FORMULA	.198	.167	.010	.375
UNDERLYING PRES. RATE	.186	.175	.011	.372
PROPOSED	.198	.167	.010	.375

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.53	MINIMUM PREMIUM	395
MAN. RATES	.90	.58	.51	+ .53	PRESENT	390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,375	2,613	.077							
2002	3,581	67,093	1.873				1			1
2003	3,890	14,815	.380					1		1
2004	4,157									
2005	4,626	5,171	.111							
TOTAL	19,629	89,692	.457				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											2,613
2002				5,339					51,250		10,504
2003					613					2,317	11,885
2005											5,171
TOTAL				5,339	613				51,250	2,317	30,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											3,162
2002			922	5,076	54			14,302	107,126	2,307	12,363
2003		54	288	41	558		286	1,394	297	3,995	12,990
2005											5,574
TOTAL		54	1,210	5,117	612		286	15,696	107,423	6,302	34,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,246	119,454	34,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,219	220	91	
TOTAL LOSSES	18,465	119,674	34,180	
EXPECTED LOSSES	36,510	61,832	7,655	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.094	.610	.174	.878
INDICATED (POST-TEST)	.056	.364	.104	.524
PRES. ON RATE LEVEL	.166	.282	.035	.483
DERIVED BY FORMULA	.165	.285	.038	.488
UNDERLYING PRES. RATE	.186	.315	.039	.540
PROPOSED	.165	.285	.038	.488

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.69	MINIMUM PREMIUM	430
MAN. RATES	.99	.84	.74	+ .69	PRESENT	445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	37,762	432,276	1.144			1	1	11	13
2002	38,069	372,718	.979				6	11	17
2003	42,683	482,174	1.129				6	7	13
2004	43,702	380,207	.869				4	16	20
2005	48,269	298,409	.618				2	24	26
TOTAL	210,485	1,965,784	.934			1	19	69	89

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			169,884	36,676	23,394			5,149	106,788	59,385	31,000
2002				77,160	30,349				101,283	129,530	34,396
2003				110,723	15,566				183,337	104,586	67,962
2004				49,453	61,833				74,539	157,828	36,554
2005				27,867	35,518				30,681	175,480	28,863
TOTAL			169,884	301,879	166,660			5,149	496,628	626,809	198,775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			324,818	37,299	18,948			20,292	243,477	110,576	37,510
2002		619	18,404	74,217	25,714		1,260	61,792	219,533	217,235	40,484
2003		7,653	57,927	91,227	18,141		18,944	190,756	337,048	198,499	74,282
2004		8,913	104,771	43,959	53,210		18,426	277,474	156,177	227,944	42,001
2005	240	10,161	116,838	24,773	27,261	1,055	47,284	414,022	114,425	201,723	31,114
TOTAL	240	27,346	622,758	271,475	143,274	1,055	85,914	964,336	1,070,660	955,977	225,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,701,649	2,441,386	225,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	30,172	4,765	1,862	
TOTAL LOSSES	1,731,821	2,446,151	227,253	
EXPECTED LOSSES	902,981	1,563,905	159,968	
CREDIBILITY	.05	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.823	1.162	.108	2.093
INDICATED (POST-TEST)	.491	.693	.064	1.248
PRES. ON RATE LEVEL	.384	.664	.068	1.116
DERIVED BY FORMULA	.389	.670	.067	1.126
UNDERLYING PRES. RATE	.429	.743	.076	1.248
PROPOSED	.389	.670	.067	1.126

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.584
IND. RATES				1.58	MINIMUM PREMIUM	640
MAN. RATES	2.38	1.93	1.71	+ 1.58	PRESENT	675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	33									
2002	412									
2003	1,007	24,385	2.421						1	1
2004	1,392									
2005	1,742	22,609	1.297							2
TOTAL	4,586	46,994	1.025						1	2
										3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				18,000					6,385		
2005					3,203					18,834	572
TOTAL				18,000	3,203				6,385	18,834	572

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		1,014	8,238	14,658	646		202	4,449	11,266	638	
2005	14	558	5,761	1,012	2,208	103	4,192	34,600	9,007	20,767	617
TOTAL	14	1,572	13,999	15,670	2,854	103	4,394	39,049	20,273	21,405	617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,131	60,202	617	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	405	201	38	
TOTAL LOSSES	59,536	60,403	655	
EXPECTED LOSSES	12,428	9,768	2,247	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.298	1.317	.014	2.629
INDICATED (POST-TEST)	.774	.785	.008	1.567
PRES. ON RATE LEVEL	.242	.191	.044	.477
DERIVED BY FORMULA	.242	.197	.043	.482
UNDERLYING PRES. RATE	.271	.213	.049	.533
PROPOSED	.242	.197	.043	.482

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.68	MINIMUM PREMIUM	430
MAN. RATES	1.05	.83	.73	+ .68	PRESENT	445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	4,402	35,095	.797				1	1	2
2002	4,636	11,305	.243					1	1
2003	4,804	120,645	2.511				3	3	6
2004	4,892	121,001	2.473				1	1	2
2005	5,390	7,663	.142					1	1
TOTAL	24,124	295,709	1.226				5	7	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				7,584	2,566				14,053	3,612	7,280
2002					3,160					5,158	2,987
2003				51,893	7,734				30,159	29,947	912
2004				37,200	9,302				58,014	15,324	1,161
2005					384					1,713	5,566
TOTAL				96,677	23,146				102,226	55,754	17,906

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				7,713	2,078				32,041	6,726	8,809
2002		64	529	88	2,597		49	1,334	312	8,468	3,516
2003		3,628	27,354	42,782	8,902		4,715	39,041	57,097	54,608	997
2004		3,323	42,823	26,922	9,890		5,197	99,536	89,617	29,697	1,334
2005	3	71	692	121	266	10	388	3,148	821	1,891	6,000
TOTAL	3	7,086	71,398	77,626	23,733	10	10,349	143,059	179,888	101,390	20,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	231,905	382,637	20,656	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,023	568	495	
TOTAL LOSSES	242,928	383,205	21,151	
EXPECTED LOSSES	331,706	278,150	43,182	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.007	1.588	.088	2.683
INDICATED (POST-TEST)	.600	.946	.052	1.598
PRES. ON RATE LEVEL	1.230	1.031	.160	2.421
DERIVED BY FORMULA	1.224	1.028	.155	2.407
UNDERLYING PRES. RATE	1.375	1.153	.179	2.707
PROPOSED	1.224	1.028	.155	2.407

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.388
IND. RATES				3.39	MINIMUM PREMIUM	1065
MAN. RATES	5.49	4.19	3.71	+ 3.39	PRESENT	1150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	82,832	920,930	1.111				13	61	74	
2002	81,415	1,281,650	1.574			2	14	47	63	
2003	85,835	1,090,126	1.270			2	9	39	50	
2004	92,858	711,073	.765	1		1	3	33	38	
2005	93,879	1,259,139	1.341			1	3	37	41	
TOTAL	436,819	5,262,918	1.205	1		6	42	217	266	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				185,293	143,642				206,160	281,942	103,893
2002			340,115	138,222	117,153			221,158	184,442	173,162	107,398
2003			116,974	209,749	100,057			145,586	297,002	127,774	92,984
2004	3,500		85,634	32,196	95,900	37,417		20,000	68,147	243,257	125,022
2005			61,773	91,316	246,516			30,788	171,559	536,975	120,212
TOTAL	3,500		604,496	656,776	703,268	37,417		417,532	927,310	1,363,110	549,509

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				188,444	116,348				470,046	524,978	125,711
2002		16,012	422,789	136,446	98,063		29,679	681,417	401,125	293,398	126,407
2003		42,262	359,614	180,103	100,061		100,523	914,010	554,267	253,639	101,631
2004	6,363	25,541	290,068	41,726	81,645	108,525	32,177	458,883	175,861	345,735	143,650
2005	2,376	73,768	743,189	127,316	181,509	5,768	198,922	1,639,807	435,996	641,475	129,589
TOTAL	8,739	157,583	1,815,660	674,035	577,626	114,293	361,301	3,694,117	2,037,295	2,059,225	626,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,151,693	5,348,181	626,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	150,663	9,042	7,222	
TOTAL LOSSES	6,302,356	5,357,223	634,210	
EXPECTED LOSSES	4,494,867	5,766,011	642,123	
CREDIBILITY	.08	.31	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.443	1.226	.145	2.814
INDICATED (POST-TEST)	.860	.731	.086	1.677
PRES. ON RATE LEVEL	.920	1.181	.131	2.232
DERIVED BY FORMULA	.915	1.042	.117	2.074
UNDERLYING PRES. RATE	1.029	1.320	.147	2.496
PROPOSED	.915	1.042	.117	2.074

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.919
IND. RATES				2.92	MINIMUM PREMIUM	955
MAN. RATES	5.40	3.87	3.42	+ 2.92	PRESENT	1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	35,945	1,558,345	4.335			3	8	33	44
2002	31,353	1,207,402	3.850			2	5	27	34
2003	36,471	1,407,816	3.860			4	3	17	24
2004	31,503	1,525,897	4.843			4	11	22	37
2005	31,991	631,007	1.972				3	21	24
TOTAL	167,263	6,330,467	3.785			13	30	120	163

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			249,310	229,585	220,892			255,035	232,385	308,066	63,072
2002			182,760	178,283	75,862			346,350	224,745	103,492	95,910
2003			484,769	70,784	53,413			544,953	99,123	96,128	58,646
2004			268,496	197,328	68,427			481,976	237,398	192,198	80,074
2005				75,346	82,907				94,337	301,307	77,110
TOTAL			1,185,335	751,326	501,501			1,628,314	887,988	1,001,191	374,812

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			460,686	233,487	178,923			965,853	529,837	573,620	76,317
2002		11,921	332,309	172,964	64,446		60,783	1,338,634	487,003	181,697	112,886
2003		76,020	743,585	69,184	55,724		208,585	1,750,321	222,476	185,454	64,100
2004	1,553	62,204	736,030	157,376	73,609	3,168	183,778	2,702,432	485,961	329,601	92,005
2005	571	25,162	292,339	62,837	64,659	1,944	92,240	835,293	237,940	357,529	83,125
TOTAL	2,124	175,307	2,564,949	695,848	437,361	5,112	545,386	7,592,533	1,963,217	1,627,901	428,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,885,411	4,724,327	428,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	80,090	-2,021	3,543	
TOTAL LOSSES	10,965,501	4,722,306	431,976	
EXPECTED LOSSES	2,410,259	3,291,736	339,544	
CREDIBILITY	.04	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.556	2.823	.258	9.637
INDICATED (POST-TEST)	3.907	1.683	.154	5.744
PRES. ON RATE LEVEL	1.289	1.760	.181	3.230
DERIVED BY FORMULA	1.394	1.748	.176	3.318
UNDERLYING PRES. RATE	1.441	1.968	.203	3.612
PROPOSED	1.394	1.748	.176	3.318

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.670
IND. RATES				4.67	MINIMUM PREMIUM	1365
MAN. RATES	6.81	5.60	4.95	+ 4.67	PRESENT	1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,653	15,589	.587						2	2
2002	3,259	36,413	1.117				1			1
2003	2,661	22,022	.827				1	1		2
2004	2,719	76,330	2.807				1			1
2005	3,442	2,955	.085							
TOTAL	14,734	153,309	1.041				3	3		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,573					10,939	2,077
2002				14,540					6,417		15,456
2003				10,002	258				10,197	1,565	
2004				40,000					25,000		11,330
2005											2,955
TOTAL				64,542	2,831				41,614	12,504	31,818

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,084					20,369	2,513
2002			2,511	13,825	147			1,791	13,413	288	18,192
2003		580	4,697	8,161	594		530	8,049	18,198	3,716	
2004		2,663	36,367	27,297	2,537		1,674	35,740	36,654	3,725	13,018
2005											3,185
TOTAL		3,243	43,575	49,283	5,362		2,204	45,580	68,265	28,098	36,908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	94,602	151,008	36,908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,418	191	290	
TOTAL LOSSES	99,020	151,199	37,198	
EXPECTED LOSSES	133,195	123,470	25,047	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.672	1.026	.252	1.950
INDICATED (POST-TEST)	.401	.611	.150	1.162
PRES. ON RATE LEVEL	.809	.749	.152	1.710
DERIVED BY FORMULA	.805	.745	.152	1.702
UNDERLYING PRES. RATE	.904	.838	.170	1.912
PROPOSED	.805	.745	.152	1.702

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.40	MINIMUM PREMIUM	835
MAN. RATES	3.98	2.96	2.62	+ 2.40	PRESENT	890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	6,102									
2002	6,503									
2003	6,030									
2004	8,388	187,516	2.235					1		1
2005	7,664	200	.002							
TOTAL	34,687	187,716	.541					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			100,827					85,491			1,198
2005											200
TOTAL			100,827					85,491			1,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	627	17,287	197,832	4,609	2,294	616	29,483	419,294	15,717	5,874	1,377
2005											216
TOTAL	627	17,287	197,832	4,609	2,294	616	29,483	419,294	15,717	5,874	1,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	665,139	28,494	1,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,296	149	116	
TOTAL LOSSES	668,435	28,643	1,709	
EXPECTED LOSSES	97,470	69,721	10,061	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.927	.083	.005	2.015
INDICATED (POST-TEST)	1.148	.049	.003	1.200
PRES. ON RATE LEVEL	.251	.180	.026	.457
DERIVED BY FORMULA	.269	.172	.025	.466
UNDERLYING PRES. RATE	.281	.201	.029	.511
PROPOSED	.269	.172	.025	.466

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.66	MINIMUM PREMIUM	425
MAN. RATES	1.01	.79	.70	+ .66	PRESENT	435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	273									
2002	409									
2003	417									
2004	503									
2005	539									
TOTAL	2,141									

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.	854	103	21	
TOTAL LOSSES	854	103	21	
EXPECTED LOSSES	26,505	21,452	1,562	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.040	.005	.001	.046
INDICATED (POST-TEST)	.024	.003	.001	.028
PRES. ON RATE LEVEL	1.107	.896	.066	2.069
DERIVED BY FORMULA	1.107	.887	.065	2.059
UNDERLYING PRES. RATE	1.238	1.002	.073	2.313
PROPOSED	1.107	.887	.065	2.059

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.898
IND. RATES				2.90	MINIMUM PREMIUM	950
MAN. RATES	5.20	3.59	3.17	+ 2.90	PRESENT	1020

+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
2001	2,573	32,214	1.252			2,573				1	1	2
2002	1,896	1,329	.070			1,896					2	2
2003	2,429	58,880	2.424			2,429				1	3	4
2004	2,800	5,942	.212			2,800						
2005	3,137	50,314	1.603			3,137					3	3
TOTAL	12,835	148,679	1.158			12,835				2	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				10,898	205				19,583		1,528
2002					1,134					195	
2003				16,937	14,996				6,497	19,898	552
2004											5,942
2005					18,559					29,715	2,040
TOTAL				27,835	34,894				26,080	49,808	10,062

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				11,083	166				44,649		1,849
2002		25	190	32	932			49	11	321	
2003		2,349	14,731	14,807	14,264		2,690	16,502	14,032	34,938	603
2004											6,827
2005	87	3,239	33,389	5,865	12,801	163	6,623	54,597	14,209	32,764	2,199
TOTAL	87	5,613	48,310	31,787	28,163	163	9,313	71,148	72,901	68,023	11,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	134,634	200,874	11,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,135	1,607	348	
TOTAL LOSSES	150,769	202,481	11,826	
EXPECTED LOSSES	454,229	286,863	28,751	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.175	1.578	.092	2.845
INDICATED (POST-TEST)	.700	.940	.055	1.695
PRES. ON RATE LEVEL	3.165	1.999	.200	5.364
DERIVED BY FORMULA	3.140	1.967	.196	5.303
UNDERLYING PRES. RATE	3.539	2.235	.224	5.998
PROPOSED	3.140	1.967	.196	5.303

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.464
IND. RATES				7.46	MINIMUM PREMIUM	2025
MAN. RATES	12.28	9.30	8.22	+ 7.46	PRESENT	2215

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	283	151	.533							
2002	286	236	.825							
2003	299	1,285	4.297							
2004	238	4,650	19.537						1	1
2005	257	78,329	304.782						1	1
TOTAL	1,363	84,651	62.106						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											151
2002											236
2003											1,285
2004					1,333					3,317	
2005				43,062					35,061		206
TOTAL				43,062	1,333				35,061	3,317	1,878

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											183
2002											278
2003											1,405
2004		121	1,289	220	1,080		284	3,597	983	4,558	
2005	104	6,117	81,835	20,942	4,270	106	9,347	104,726	34,893	9,404	222
TOTAL	104	6,238	83,124	21,162	5,350	106	9,631	108,323	35,876	13,962	2,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	207,526	76,350	2,088	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,115	-122	122	
TOTAL LOSSES	209,641	76,228	2,210	
EXPECTED LOSSES	65,351	67,380	11,742	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	153.809	55.927	1.621	211.357
INDICATED (POST-TEST)	91.670	33.332	.966	125.968
PRES. ON RATE LEVEL	42.878	44.210	7.704	94.792
DERIVED BY FORMULA	43.366	43.884	7.434	94.684
UNDERLYING PRES. RATE	47.947	49.435	8.614	105.996
PROPOSED	43.415	43.934	7.443	94.792

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	133.429
IND. RATES				133.43	MINIMUM PREMIUM	403
MAN. RATES	190.34	164.27	145.26	+133.43	PRESENT	420

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	97	951	9.804							
2002	77									
2003	75	10,635	141.800						1	1
2004	53	4,082	77.018						1	1
2005	54									
TOTAL	356	15,668	44.011						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											951
2003					732					7,947	1,956
2004					381					3,701	
TOTAL					1,113					11,648	2,907

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,151
2003		66	340	50	666		992	4,782	1,025	13,695	2,138
2004		35	366	63	309		316	4,009	1,100	5,084	
TOTAL		101	706	113	975		1,308	8,791	2,125	18,779	3,289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,906	21,992	3,289	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	254	-79	37	
TOTAL LOSSES	11,160	21,913	3,326	
EXPECTED LOSSES	7,476	14,024	4,118	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	31.348	61.553	9.343	102.244
INDICATED (POST-TEST)	18.683	36.686	5.568	60.937
PRES. ON RATE LEVEL	18.782	35.232	10.343	64.357
DERIVED BY FORMULA	18.782	35.247	10.248	64.277
UNDERLYING PRES. RATE	21.002	39.396	11.565	71.963
PROPOSED	18.782	35.247	10.248	64.277

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	90.476
IND. RATES				90.48	MINIMUM PREMIUM	360
MAN. RATES	140.77	111.52	98.62	+ 90.48	PRESENT	372

+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
2001	663	1,930	.291			663					1	1
2002	1,315	2,873	.218			1,315						
2003	1,256	116,542	9.278			1,256					3	3
2004	693	23,534	3.395			693					3	3
2005	598	1,153	.192			598						
TOTAL	4,525	146,032	3.227			4,525					7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,457					473	
2002											2,873
2003					40,460					72,936	3,146
2004					2,226					18,652	2,656
2005											1,153
TOTAL					44,143					92,061	9,828

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,180					881	
2002											3,382
2003		3,755	18,837	2,744	36,849		9,145	43,898	9,412	125,678	3,439
2004		202	2,151	365	1,804		1,586	20,192	5,544	25,623	3,052
2005											1,243
TOTAL		3,957	20,988	3,109	39,833		10,731	64,090	14,956	152,182	11,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	99,766	210,080	11,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,331	-1,496	146	
TOTAL LOSSES	107,097	208,584	11,262	
EXPECTED LOSSES	283,401	156,882	16,697	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.367	4.610	.249	7.226
INDICATED (POST-TEST)	1.411	2.748	.148	4.307
PRES. ON RATE LEVEL	5.601	3.101	.330	9.032
DERIVED BY FORMULA	5.601	3.097	.326	9.024
UNDERLYING PRES. RATE	6.263	3.467	.369	10.099
PROPOSED	5.601	3.097	.326	9.024

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	12.702
IND. RATES				12.70	MINIMUM PREMIUM	3255
MAN. RATES	20.49	15.65	13.84	+ 12.70	PRESENT	3550

+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
2001	12,060	184,888	1,533			12,060				1	19	20
2002	13,846	542,003	3,914			13,846				5	11	16
2003	14,025	680,491	4,851			14,025			3	3	10	16
2004	13,395	772,763	5,769			13,395			2	4	27	33
2005	10,777	211,810	1,965			10,777				2	6	8
TOTAL	64,103	2,391,955	3,731			64,103			5	15	73	93

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				10,240	31,767				14,576	97,467	30,838
2002				150,444	64,466				191,811	91,992	43,290
2003			275,643	66,150	12,300			138,981	109,491	41,353	36,573
2004			230,726	106,176	61,609			76,991	61,571	179,432	56,258
2005				74,604	11,985				59,643	28,802	36,776
TOTAL			506,369	407,614	182,127			215,972	437,092	439,046	203,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				10,414	25,731				33,233	181,484	37,314
2002		1,310	36,763	144,858	54,486		903	77,343	406,500	159,676	50,952
2003		54,850	547,469	60,610	16,956		80,319	702,691	211,592	85,857	39,974
2004	1,433	52,243	608,833	93,181	61,871	555	45,968	659,913	157,753	260,970	64,640
2005	237	12,688	163,339	40,064	15,663	337	22,303	231,055	73,128	47,754	39,645
TOTAL	1,670	121,091	1,356,404	349,127	174,707	892	149,493	1,671,002	882,206	735,741	232,525

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,300,552	2,141,781	232,525	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	52,366	-5,292	1,746	
TOTAL LOSSES	3,352,918	2,136,489	234,271	
EXPECTED LOSSES	1,673,729	1,500,010	175,642	
CREDIBILITY	.02	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.231	3.333	.365	8.929
INDICATED (POST-TEST)	3.118	1.986	.218	5.322
PRES. ON RATE LEVEL	2.335	2.093	.245	4.673
DERIVED BY FORMULA	2.351	2.083	.243	4.677
UNDERLYING PRES. RATE	2.611	2.340	.274	5.225
PROPOSED	2.351	2.083	.243	4.677

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.583
IND. RATES				6.58	MINIMUM PREMIUM	1815
MAN. RATES	10.36	8.10	7.16	+ 6.58	PRESENT	1965

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	144	6,587	45,743							
2002	113	69,625	616,150				1	1		2
2003	109	4,533	41,587							
2004	93	9,046	97,268				1			1
2005	110	803	7,300							
TOTAL	569	90,594	159,216				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											6,587
2002				16,320	4,289				46,483	838	1,695
2003											4,533
2004				3,080					5,966		
2005											803
TOTAL				19,400	4,289				52,449	838	13,618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											7,970
2002		87	3,537	15,637	3,689		7	13,189	97,211	3,467	1,995
2003											4,955
2004		205	2,798	2,102	197		400	8,531	8,748	888	
2005											866
TOTAL		292	6,335	17,739	3,886		407	21,720	105,959	4,355	15,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,754	131,939	15,786			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,181	-87	97			
TOTAL LOSSES	30,935	131,852	15,883			
EXPECTED LOSSES	62,455	68,788	9,408			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	54,367	231,726	27,914	314,007		
INDICATED (POST-TEST)	32,403	138,109	16,637	187,149		
PRES. ON RATE LEVEL	98,163	108,116	14,786	221,065		
DERIVED BY FORMULA	97,505	109,016	14,842	221,363		
UNDERLYING PRES. RATE	109,765	120,894	16,534	247,193		
PROPOSED	97,374	108,869	14,822	221,065		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	311.171
IND. RATES				311.17	MINIMUM PREMIUM	581
MAN. RATES	474.18	383.08	338.76	+311.17	PRESENT	619

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	173	860	4.971							
2002	136									
2003	148	12,344	83.405						1	1
2004	120	50,979	424.825						1	1
2005	138									
TOTAL	715	64,183	89.766						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											860
2003					1,237					859	10,248
2004					26,800					20,000	4,179
TOTAL					28,037					20,859	15,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,041
2003		112	576	85	1,126		109	519	111	1,480	11,201
2004		2,440	25,927	4,426	21,704		1,706	21,658	5,943	27,480	4,802
TOTAL		2,552	26,503	4,511	22,830		1,815	22,177	6,054	28,960	17,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,047	62,355	17,044	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,764	-78	103	
TOTAL LOSSES	56,811	62,277	17,147	
EXPECTED LOSSES	109,626	95,314	9,943	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	79.456	87.101	23.982	190.539
INDICATED (POST-TEST)	47.356	51.912	14.293	113.561
PRES. ON RATE LEVEL	137.116	119.217	12.435	268.768
DERIVED BY FORMULA	136.218	117.198	12.491	265.907
UNDERLYING PRES. RATE	153.322	133.307	13.905	300.534
PROPOSED	136.218	117.198	12.491	265.907

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	374.290
IND. RATES				374.29	MINIMUM PREMIUM	644
MAN. RATES	603.75	465.75	411.86	+374.29	PRESENT	694

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	70,365	1,657,490	2.355			3	15	32	50
2002	67,762	2,400,149	3.542			5	10	39	54
2003	61,459	1,305,702	2.124			3	9	30	42
2004	69,309	1,661,988	2.397			3	9	34	46
2005	65,944	599,564	.909				5	22	27
TOTAL	334,839	7,624,893	2.277			14	48	157	219

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			242,941	190,724	98,432			247,040	258,589	489,725	130,039
2002			687,546	161,156	40,969			545,649	241,594	622,794	100,441
2003			262,153	180,112	54,469			156,669	233,524	257,300	161,475
2004			383,228	207,836	106,506			374,175	216,322	263,546	110,375
2005				118,341	71,427				151,815	166,479	91,502
TOTAL			1,575,868	858,169	371,803			1,323,533	1,101,844	1,799,844	593,832

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			464,503	193,966	79,730			973,585	589,582	911,869	157,347
2002		36,933	1,038,607	158,955	36,387		84,820	1,874,284	557,069	1,035,652	118,219
2003		62,694	594,232	155,983	59,274		120,461	995,669	460,006	470,791	176,492
2004	1,852	74,686	877,386	173,058	106,217	2,000	132,692	1,956,440	446,540	413,380	126,821
2005	618	29,265	353,373	80,118	60,999	1,377	77,529	759,288	230,705	224,289	98,639
TOTAL	2,470	203,578	3,328,101	762,080	342,607	3,377	415,502	6,559,266	2,283,902	3,055,981	677,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,512,294	6,444,570	677,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	152,274	-3,622	4,677	
TOTAL LOSSES	10,664,568	6,440,948	682,195	
EXPECTED LOSSES	4,503,585	4,781,501	438,639	
CREDIBILITY	.07	.26	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.185	1.924	.204	5.313
INDICATED (POST-TEST)	1.898	1.147	.122	3.167
PRES. ON RATE LEVEL	1.203	1.277	.117	2.597
DERIVED BY FORMULA	1.252	1.243	.118	2.613
UNDERLYING PRES. RATE	1.345	1.428	.131	2.904
PROPOSED	1.252	1.243	.118	2.613

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.678
IND. RATES				3.68	MINIMUM PREMIUM	1135
MAN. RATES	5.64	4.50	3.98	+ 3.68	PRESENT	1215

+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
2001	1,888	60,862	3.223			1,888				1	1	2
2002	2,089	50,718	2.427			2,089				1		1
2003	2,052	2,267	.110			2,052					1	1
2004	2,128	18,282	.859			2,128					2	2
2005	2,680	7,501	.279			2,680					2	2
TOTAL	10,837	139,630	1.288			10,837				2	6	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				39,865	724				18,896	375	1,002
2002				44,000					5,248		1,470
2003					66					1,137	1,064
2004					2,001					9,249	7,032
2005					841					2,764	3,896
TOTAL				83,865	3,632				24,144	13,525	14,464

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				40,543	586				43,083	698	1,212
2002			7,598	41,837	444			1,465	10,970	236	1,730
2003		4	29	5	61		134	685	147	1,958	1,163
2004		185	1,934	330	1,620		787	10,015	2,747	12,706	8,080
2005	5	148	1,513	267	579	16	612	5,076	1,323	3,049	4,200
TOTAL	5	337	11,074	82,982	3,290	16	1,533	17,241	58,270	18,647	16,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,206	163,189	16,385	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,187	806	293	
TOTAL LOSSES	37,393	163,995	16,678	
EXPECTED LOSSES	213,489	201,893	24,274	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.345	1.513	.154	2.012
INDICATED (POST-TEST)	.206	.902	.092	1.200
PRES. ON RATE LEVEL	1.762	1.666	.200	3.628
DERIVED BY FORMULA	1.746	1.643	.197	3.586
UNDERLYING PRES. RATE	1.970	1.863	.224	4.057
PROPOSED	1.746	1.643	.197	3.586

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.047
IND. RATES				5.05	MINIMUM PREMIUM	1455
MAN. RATES	8.23	6.29	5.56	+ 5.05	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
2001	54,661	518,153	.947			54,661			1	1	32	34
2002	60,323	611,024	1.012			60,323				8	23	31
2003	61,667	653,952	1.060			61,667			2		26	28
2004	64,861	549,007	.846			64,861	1			6	15	22
2005	68,286	729,756	1.068			68,286				3	29	32
TOTAL	309,798	3,061,892	.988			309,798	1		3	18	125	147

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			57,286	38,855	105,608			35,749	15,999	197,621	67,035
2002				102,449	61,985				212,085	130,106	104,399
2003			194,722		69,931			150,991		160,528	77,780
2004	150,000			136,393	15,924				115,526	54,639	76,525
2005				102,508	119,221				213,615	208,800	85,612
TOTAL	150,000		252,008	380,205	372,669			186,740	557,225	751,694	411,351

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			109,531	39,516	85,541			140,887	36,478	367,973	81,112
2002		1,251	28,062	99,153	51,964		1,295	92,869	451,168	223,169	122,878
2003		41,827	393,875	8,906	66,084		97,964	750,077	34,856	280,600	85,014
2004	249,899	10,535	139,413	95,710	21,538		12,380	224,308	185,630	92,282	87,927
2005	798	34,902	403,611	86,066	92,094	1,759	101,061	994,879	303,507	285,100	92,290
TOTAL	250,697	88,515	1,074,492	329,351	317,221	1,759	212,700	2,203,020	1,011,639	1,249,124	469,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,831,183	2,907,335	469,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	63,464	4,610	3,638	
TOTAL LOSSES	3,894,647	2,911,945	472,859	
EXPECTED LOSSES	1,926,943	2,658,066	319,093	
CREDIBILITY	.07	.24	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.257	.940	.153	2.350
INDICATED (POST-TEST)	.749	.560	.091	1.400
PRES. ON RATE LEVEL	.556	.768	.092	1.416
DERIVED BY FORMULA	.570	.718	.092	1.380
UNDERLYING PRES. RATE	.622	.858	.103	1.583
PROPOSED	.578	.729	.093	1.400

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.970
IND. RATES				1.97	MINIMUM PREMIUM	735
MAN. RATES	3.29	2.45	2.17	+ 1.97	PRESENT	785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	110,053	3,477,741	3.160			110,053			5	16	92	113
2002	77,595	1,632,878	2.104			77,595			1	6	70	77
2003	79,831	1,821,152	2.281			79,831			4	5	55	64
2004	88,165	1,313,016	1.489			88,165			2	10	51	63
2005	79,203	2,588,331	3.267			79,203			4	8	52	64
TOTAL	434,847	10,833,118	2.491			434,847			16	45	320	381

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			468,462	361,452	467,875			748,118	528,063	698,171	205,600
2002			113,665	81,752	230,226			230,426	217,102	651,306	108,401
2003			442,494	139,710	94,897			582,176	168,207	256,805	136,863
2004			279,685	92,580	110,780			260,022	133,546	284,330	152,073
2005			444,566	131,878	227,746			483,643	562,818	588,556	149,124
TOTAL			1,748,872	807,372	1,131,524			2,304,385	1,609,736	2,479,168	752,061

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			720,971	367,597	378,977			2,193,774	1,203,982	1,299,991	248,776
2002		9,077	175,979	84,757	190,126		35,084	829,150	498,414	1,079,970	127,588
2003		73,149	685,669	126,871	95,246		247,809	2,037,026	368,198	470,057	149,591
2004	1,290	51,829	598,488	90,953	100,297	1,247	92,724	1,345,970	312,043	422,406	174,732
2005	7,060	157,460	1,350,663	158,442	182,624	29,590	612,317	3,914,067	807,477	802,475	160,756
TOTAL	8,350	291,515	3,531,770	828,620	947,270	30,837	987,934	10,319,987	3,190,114	4,074,899	861,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,170,393	9,040,903	861,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	274,218	-8,883	6,419	
TOTAL LOSSES	15,444,611	9,032,020	867,862	
EXPECTED LOSSES	7,735,927	7,340,218	630,528	
CREDIBILITY	.08	.31	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.552	2.077	.200	5.829
INDICATED (POST-TEST)	2.117	1.238	.119	3.474
PRES. ON RATE LEVEL	1.591	1.510	.129	3.230
DERIVED BY FORMULA	1.633	1.426	.126	3.185
UNDERLYING PRES. RATE	1.779	1.688	.145	3.612
PROPOSED	1.656	1.446	.128	3.230

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.546
IND. RATES				4.55	MINIMUM PREMIUM	1340
MAN. RATES	7.33	5.60	4.95	+ 4.55	PRESENT	1445

+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
2001	7,857	42,543	.541			7,857				1	2	3
2002	4,564	31,610	.692			4,564					1	1
2003	4,583	248,060	5.412			4,583		1		2	9	12
2004	6,549	65,196	.995			6,549					5	5
2005	3,876	70,206	1.811			3,876					3	3
TOTAL	27,429	457,615	1.668			27,429			1	3	20	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				1,316	1,535				3,025	21,543	15,124
2002					5,000					5,000	21,610
2003			114,241	34,393	19,961			32,732	24,846	18,385	3,502
2004					28,270					33,890	3,036
2005					12,729					47,996	9,481
TOTAL			114,241	35,709	67,495			32,732	27,871	126,814	52,753

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				1,338	1,243				6,897	40,113	18,300
2002		103	836	140	4,108		49	1,296	303	8,210	25,435
2003		24,502	237,014	31,809	20,818		19,970	170,037	49,288	35,014	3,828
2004		2,573	27,348	4,672	22,896		2,880	36,701	10,071	46,564	3,488
2005	59	2,218	22,901	4,022	8,778	262	10,690	88,183	22,952	52,923	10,221
TOTAL	59	29,396	288,099	41,981	57,843	262	33,589	296,217	89,511	182,824	61,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	647,622	372,159	61,272	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,903	-1,770	370	
TOTAL LOSSES	660,525	370,389	61,642	
EXPECTED LOSSES	353,285	424,875	40,321	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.408	1.350	.225	3.983
INDICATED (POST-TEST)	1.435	.805	.134	2.374
PRES. ON RATE LEVEL	1.152	1.385	.132	2.669
DERIVED BY FORMULA	1.155	1.356	.132	2.643
UNDERLYING PRES. RATE	1.288	1.549	.147	2.984
PROPOSED	1.155	1.356	.132	2.643

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.720
IND. RATES				3.72	MINIMUM PREMIUM	1145
MAN. RATES	5.94	4.63	4.09	+ 3.72	PRESENT	1240

+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
2001	5,888	27,907	.473			5,888					2	2
2002	6,466	151,429	2.341			6,466					2	2
2003	6,641	26,489	.398			6,641					2	2
2004	6,579	50,545	.768			6,579					3	3
2005	6,052	24,551	.405			6,052					2	2
TOTAL	31,626	280,921	.888			31,626					11	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,384					15,862	8,661
2002					50,261					88,358	12,810
2003					618					7,384	18,487
2004					2,478					14,460	33,607
2005					3,843					18,785	1,923
TOTAL					60,584					144,849	75,488

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,741					29,535	10,480
2002		1,021	8,408	1,411	41,296		868	22,873	5,339	145,078	15,077
2003		54	287	42	562		924	4,442	952	12,719	20,206
2004		223	2,395	407	2,005		1,230	15,655	4,293	19,861	38,614
2005	18	670	6,913	1,213	2,650	102	4,181	34,515	8,982	20,716	2,073
TOTAL	18	1,968	18,003	3,073	49,254	102	7,203	77,485	19,566	227,909	86,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	104,779	299,802	86,450	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,234	-417	421	
TOTAL LOSSES	119,013	299,385	86,871	
EXPECTED LOSSES	442,447	371,606	39,850	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.376	.947	.275	1.598
INDICATED (POST-TEST)	.224	.564	.164	.952
PRES. ON RATE LEVEL	1.251	1.051	.113	2.415
DERIVED BY FORMULA	1.241	1.027	.116	2.384
UNDERLYING PRES. RATE	1.399	1.175	.126	2.700
PROPOSED	1.241	1.027	.116	2.384

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.355
IND. RATES				3.36	MINIMUM PREMIUM	1060
MAN. RATES	5.43	4.18	3.70	+ 3.36	PRESENT	1145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	15,832	102,364	.646			15,832			1	1	1	3
2002	18,722	7,775	.041			18,722					1	1
2003	17,469	205,782	1.177			17,469			1		4	5
2004	17,946	141,193	.786			17,946				1	2	3
2005	19,522	106,328	.544			19,522			1			1
TOTAL	89,491	563,442	.630			89,491			3	2	8	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			55,341	806	187			27,156	8,040	7,867	2,967
2002					2,487					2,373	2,915
2003			110,068		19,197			37,289		35,714	3,514
2004				17,800	36,883				43,725	37,522	5,263
2005			64,093					40,630			1,605
TOTAL			229,502	18,606	58,754			105,075	51,765	83,476	16,264

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			105,812	820	151			107,022	18,331	14,648	3,590
2002		52	416	70	2,043		21	614	144	3,896	3,431
2003		21,754	213,176	3,657	18,836		23,685	182,866	8,104	62,524	3,841
2004		4,536	51,859	18,237	30,997		6,124	103,139	75,261	58,065	6,047
2005	1,047	18,478	130,941	5,218	2,512	3,038	44,310	185,882	11,239	4,458	1,730
TOTAL	1,047	44,820	502,204	28,002	54,539	3,038	74,140	579,523	113,079	143,591	18,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,204,772	339,211	18,639	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,378	126	192	
TOTAL LOSSES	1,215,150	339,337	18,831	
EXPECTED LOSSES	317,693	142,291	17,003	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.358	.379	.021	1.758
INDICATED (POST-TEST)	.809	.226	.013	1.048
PRES. ON RATE LEVEL	.318	.142	.017	.477
DERIVED BY FORMULA	.333	.151	.017	.501
UNDERLYING PRES. RATE	.355	.159	.019	.533
PROPOSED	.333	.151	.017	.501

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.71	MINIMUM PREMIUM	435
MAN. RATES	1.04	.83	.73	+ .71	PRESENT	445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	6,053	132,856	2.194				2	6	8
2002	5,087	14,893	.292				1	1	2
2003	4,205	395,472	9.404				1	1	5
2004	3,692	319,463	8.652			1		5	6
2005	3,927	34,831	.886				1	1	2
TOTAL	22,964	897,515	3.908			2	5	16	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				1,279	50,852				13,371	60,002	7,352
2002				320	495				1,804	3,283	8,991
2003			221,473	5,000	2,657			134,806	683	15,445	15,408
2004			95,063		3,707			198,467		14,679	7,547
2005				4,640	1,150				10,001	1,499	17,541
TOTAL			316,536	11,239	58,861			333,273	25,859	94,908	56,839

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				1,301	41,190				30,485	111,725	8,896
2002		10	139	318	411		35	1,352	3,969	5,472	10,582
2003		29,437	299,139	7,660	4,557		51,944	429,429	12,279	29,247	16,841
2004	368	10,481	119,678	3,315	4,345	891	43,841	621,734	27,067	28,652	8,672
2005	17	860	10,883	2,619	1,252	37	2,998	32,624	10,672	4,340	18,909
TOTAL	385	40,788	429,839	15,213	51,755	928	98,818	1,085,139	84,472	179,436	63,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,655,897	330,876	63,900	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,381	-2,534	466	
TOTAL LOSSES	1,674,278	328,342	64,366	
EXPECTED LOSSES	532,307	607,167	48,683	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.291	1.430	.280	9.001
INDICATED (POST-TEST)	4.345	.852	.167	5.364
PRES. ON RATE LEVEL	2.073	2.365	.189	4.627
DERIVED BY FORMULA	2.096	2.304	.188	4.588
UNDERLYING PRES. RATE	2.318	2.644	.212	5.174
PROPOSED	2.114	2.324	.189	4.627

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.512
IND. RATES				6.51	MINIMUM PREMIUM	1800
MAN. RATES	9.48	8.02	7.09	+ 6.51	PRESENT	1950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	41,859	1,331,407	3.180				41,859			3	5	22	30
2002	45,848	1,585,940	3.459				45,848			4	4	50	58
2003	49,032	933,497	1.903				49,032			2	9	40	51
2004	51,848	818,394	1.578				51,848			3	6	25	34
2005	57,864	1,179,743	2.038				57,864			1	10	39	50
TOTAL	246,451	5,848,981	2.373				246,451			13	34	176	223

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			258,683	81,101	111,153			598,541	63,343	161,990	56,596
2002			430,644	97,167	284,004			313,399	62,908	353,750	44,068
2003			209,934	161,244	117,838			40,099	202,526	169,560	32,296
2004			251,012	137,262	46,072			114,534	110,150	78,238	81,126
2005			74,311	267,253	145,575			34,873	268,936	337,703	51,092
TOTAL			1,224,584	744,027	704,642			1,101,446	707,863	1,101,241	265,178

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			386,168	82,480	90,034			1,168,160	144,422	301,625	68,481
2002		31,889	790,755	103,681	235,120		61,958	1,332,170	163,598	585,290	51,868
2003		58,078	518,209	143,796	115,671		48,356	416,781	383,047	313,431	35,300
2004	1,559	56,384	661,877	112,751	51,716	827	53,538	803,945	205,797	131,775	93,214
2005	2,544	84,786	921,567	181,993	129,820	5,279	184,957	1,583,223	438,770	448,301	55,077
TOTAL	4,103	231,137	3,278,576	624,701	622,361	6,106	348,809	5,304,279	1,335,634	1,780,422	303,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,173,010	4,363,118	303,940	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	135,995	13,084	3,377	
TOTAL LOSSES	9,309,005	4,376,202	307,317	
EXPECTED LOSSES	4,096,017	3,925,966	285,883	
CREDIBILITY	.06	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.777	1.776	.125	5.678
INDICATED (POST-TEST)	2.251	1.058	.075	3.384
PRES. ON RATE LEVEL	1.486	1.425	.104	3.015
DERIVED BY FORMULA	1.532	1.348	.098	2.978
UNDERLYING PRES. RATE	1.662	1.593	.116	3.371
PROPOSED	1.551	1.365	.099	3.015

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.243
IND. RATES				4.24	MINIMUM PREMIUM	1265
MAN. RATES	6.71	5.23	4.62	+ 4.24	PRESENT	1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,535	3,434	.135						1	1
2002	1,981									
2003	1,478	880	.059						1	1
2004	1,136									
2005	1,451	2,011	.138							
TOTAL	8,581	6,325	.074						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					670					400	2,364
2003					880						
2005											2,011
TOTAL					1,550					400	4,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					543					745	2,860
2003		81	409	60	801						
2005											2,168
TOTAL		81	409	60	1,344					745	5,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	490	2,149	5,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,600	-555	114	
TOTAL LOSSES	7,090	1,594	5,142	
EXPECTED LOSSES	185,607	110,695	12,356	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.083	.019	.060	.162
INDICATED (POST-TEST)	.049	.011	.036	.096
PRES. ON RATE LEVEL	1.934	1.154	.129	3.217
DERIVED BY FORMULA	1.915	1.131	.127	3.173
UNDERLYING PRES. RATE	2.163	1.290	.144	3.597
PROPOSED	1.915	1.131	.127	3.173

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.466
IND. RATES				4.47	MINIMUM PREMIUM	1320
MAN. RATES	7.23	5.57	4.93	+ 4.47	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	65,007	2,233,687	3.436			65,007			4	14	37	55
2002	63,313	1,297,167	2.048			63,313			2	7	33	42
2003	66,862	1,241,908	1.857			66,862			2	6	18	26
2004	71,304	1,082,479	1.518			71,304			1	8	17	26
2005	69,726	610,102	.874			69,726				4	18	22
TOTAL	336,212	6,465,343	1.923			336,212			9	39	123	171

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			524,585	230,253	334,191			368,310	267,095	403,510	105,743
2002			243,200	107,756	264,637			207,270	99,738	284,875	89,691
2003			368,115	75,876	41,464			432,973	114,426	97,218	111,836
2004			57,358	259,965	87,223			64,691	366,025	110,543	136,674
2005				117,678	77,760				173,570	160,268	80,826
TOTAL			1,193,258	791,528	805,275			1,073,244	1,020,854	1,056,414	524,770

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			742,238	234,168	270,696			711,928	608,975	751,337	127,949
2002		19,051	443,311	111,624	218,937		36,676	810,012	231,906	473,176	105,566
2003		51,795	500,757	69,751	43,433		121,214	1,023,036	233,628	184,335	122,237
2004	358	35,075	433,287	194,437	88,418	468	56,262	960,280	581,438	210,862	157,038
2005	650	30,293	363,524	81,791	65,305	1,410	81,953	812,884	249,375	223,274	87,130
TOTAL	1,008	136,214	2,483,117	691,771	686,789	1,878	296,105	4,318,140	1,905,322	1,842,984	599,920

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,236,462	5,126,866	599,920	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	188,012	3,971	6,230	
TOTAL LOSSES	7,424,474	5,130,837	606,150	
EXPECTED LOSSES	5,631,552	4,696,882	564,837	
CREDIBILITY	.07	.26	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.208	1.526	.180	3.914
INDICATED (POST-TEST)	1.316	.909	.107	2.332
PRES. ON RATE LEVEL	1.498	1.250	.150	2.898
DERIVED BY FORMULA	1.485	1.161	.138	2.784
UNDERLYING PRES. RATE	1.675	1.397	.168	3.240
PROPOSED	1.485	1.161	.138	2.784

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.918
IND. RATES				3.92	MINIMUM PREMIUM	1190
MAN. RATES	6.71	5.02	4.44	+ 3.92	PRESENT	1320

+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
2001	47,987	3,287,925	6.851			47,987			8	1	18	27
2002	50,590	1,169,868	2.312			50,590			2	4	24	30
2003	54,330	1,388,008	2.554			54,330			3	4	23	30
2004	61,428	931,862	1.516			61,428				6	34	40
2005	63,114	684,038	1.083			63,114				1	33	34
TOTAL	277,449	7,461,701	2.689			277,449			13	16	132	161

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,132,114	25,952	114,777			1,796,057	3,683	95,439	119,903
2002			164,665	110,464	121,035			132,029	324,760	239,576	77,339
2003			359,161	72,064	90,857			383,637	27,674	300,356	154,259
2004				203,070	100,748				193,794	306,894	127,356
2005				32,800	171,556				29,000	345,841	104,841
TOTAL			1,655,940	444,350	598,973			2,311,723	578,911	1,288,106	583,698

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,309,562	26,393	92,970			3,082,163	8,397	177,707	145,083
2002		13,004	332,635	109,768	100,883		29,345	716,909	698,259	408,729	91,028
2003		64,642	608,896	71,011	88,858		195,393	1,516,806	116,100	528,359	168,605
2004		22,658	282,090	155,217	94,455		39,133	609,368	375,350	450,523	146,332
2005	879	34,564	370,936	70,145	121,584	1,978	84,792	722,001	194,209	389,114	113,019
TOTAL	879	134,868	2,904,119	432,534	498,750	1,978	348,663	6,647,247	1,392,315	1,954,432	664,067

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,037,754	4,278,031	664,067			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	71,616	8,393	4,243			
TOTAL LOSSES	10,109,370	4,286,424	668,310			
EXPECTED LOSSES	2,147,455	2,893,793	363,458			
CREDIBILITY	.06	.23	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.644	1.545	.241	5.430		
INDICATED (POST-TEST)	2.172	.921	.144	3.237		
PRES. ON RATE LEVEL	.692	.933	.117	1.742		
DERIVED BY FORMULA	.781	.930	.123	1.834		
UNDERLYING PRES. RATE	.774	1.043	.131	1.948		
PROPOSED	.781	.930	.123	1.834		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.581
IND. RATES				2.58	MINIMUM PREMIUM	875
MAN. RATES	3.88	3.02	2.67	+ 2.58	PRESENT	905

+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
2001	16,218	303,363	1.870			16,218			1		13	14
2002	17,048	208,603	1.223			17,048				2	9	11
2003	17,201	506,163	2.942			17,201			1	6	13	20
2004	21,599	298,260	1.380			21,599				2	17	19
2005	22,215	419,126	1.886			22,215				2	16	18
TOTAL	94,281	1,735,515	1.841			94,281			2	12	68	82

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			85,487		78,740			59,215		55,986	23,935
2002				44,503	38,234				52,065	49,938	23,863
2003			96,499	32,643	81,739			55,054	51,055	168,334	20,839
2004				38,492	34,685				112,131	84,731	28,221
2005				62,306	111,955				24,418	183,069	37,378
TOTAL			181,986	177,944	345,353			114,269	239,669	542,058	134,236

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			163,451		63,780			233,366		104,248	28,961
2002		778	14,081	43,389	31,861		490	27,458	111,842	84,336	28,087
2003		26,928	232,061	34,192	76,791		51,112	375,164	116,981	296,597	22,777
2004		5,711	68,542	31,996	30,528		14,742	252,073	189,583	133,112	32,426
2005	675	28,374	319,803	65,666	83,395	1,076	47,285	409,251	111,834	208,404	40,293
TOTAL	675	61,791	797,938	175,243	286,355	1,076	113,629	1,297,312	530,240	826,697	152,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,272,421	1,818,535	152,544	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	51,052	4,365	1,889	
TOTAL LOSSES	2,323,473	1,822,900	154,433	
EXPECTED LOSSES	1,506,611	1,197,370	158,392	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.464	1.933	.164	4.561
INDICATED (POST-TEST)	1.469	1.152	.098	2.719
PRES. ON RATE LEVEL	1.429	1.136	.150	2.715
DERIVED BY FORMULA	1.430	1.138	.144	2.712
UNDERLYING PRES. RATE	1.598	1.270	.168	3.036
PROPOSED	1.432	1.139	.144	2.715

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.821
IND. RATES				3.82	MINIMUM PREMIUM	1170
MAN. RATES	5.96	4.70	4.16	+ 3.82	PRESENT	1255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	63,373	463,927	.732			1	2	7	10
2002	69,547	270,468	.388				2	10	12
2003	71,478	426,990	.597			1	3	15	19
2004	79,152	390,821	.493			1	1	12	14
2005	77,503	418,636	.540				3	21	24
TOTAL	361,053	1,970,842	.546			3	11	65	79

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			78,651	40,163	5,894			200,500	86,290	19,975	32,454
2002				80,472	29,635				38,809	80,193	41,359
2003			68,221	67,627	24,356			82,362	104,808	57,619	21,997
2004			184,529	29,000	18,128			28,532	7,521	87,730	35,381
2005				47,530	44,166				102,277	138,519	86,144
TOTAL			331,401	264,792	122,179			311,394	339,705	384,036	217,335

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			129,697	40,846	4,775			681,488	196,742	37,194	39,269
2002		600	18,854	77,349	25,162		777	31,583	85,964	133,419	48,680
2003		18,419	168,872	58,193	25,442		53,036	464,186	200,118	111,922	24,043
2004	1,146	35,213	405,968	31,219	20,713	207	17,827	245,695	42,340	123,604	40,653
2005	327	14,445	169,762	37,064	35,176	1,069	58,118	559,948	168,019	180,153	92,863
TOTAL	1,473	68,677	893,153	244,671	111,268	1,276	129,758	1,982,900	693,183	586,292	245,508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,077,237	1,635,414	245,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	71,486	2,392	1,753	
TOTAL LOSSES	3,148,723	1,637,806	247,261	
EXPECTED LOSSES	2,173,539	1,729,444	155,252	
CREDIBILITY	.07	.27	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.872	.454	.068	1.394
INDICATED (POST-TEST)	.520	.271	.041	.832
PRES. ON RATE LEVEL	.538	.428	.039	1.005
DERIVED BY FORMULA	.537	.386	.040	.963
UNDERLYING PRES. RATE	.602	.479	.043	1.124
PROPOSED	.537	.386	.040	.963

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.355
IND. RATES				1.36	MINIMUM PREMIUM	590
MAN. RATES	2.32	1.74	1.54	+ 1.36	PRESENT	635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	133,903	2,048,014	1.529			133,903			3	16	51	70
2002	159,621	1,835,467	1.149			159,621			2	15	74	91
2003	191,972	4,690,450	2.443			191,972			5	14	83	102
2004	199,198	2,733,574	1.372			199,198	1		1	19	109	130
2005	202,704	1,939,271	.956			202,704				11	84	95
TOTAL	887,398	13,246,776	1.493			887,398	1		11	75	401	488

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			381,321	292,301	172,577			228,389	423,466	270,093	279,867
2002			225,692	283,308	185,151			60,943	413,535	403,191	263,647
2003			587,772	264,084	219,527			2,570,796	269,556	451,696	327,019
2004	4,116		72,776	361,259	341,159	3,087		29,670	647,420	848,464	425,623
2005			172,549	172,549	252,649				280,033	743,552	490,488
TOTAL	4,116		1,267,561	1,373,501	1,171,063	3,087		2,889,798	2,034,010	2,716,996	1,786,644

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			729,086	297,272	139,789			900,081	965,502	502,914	338,639
2002		18,197	481,912	276,409	155,426		16,398	480,229	891,059	680,968	310,312
2003		100,734	893,462	237,687	213,801		335,393	2,727,896	583,085	819,067	357,432
2004	7,309	67,554	801,264	306,203	300,816	9,157	125,885	1,989,868	1,206,862	1,264,181	489,041
2005	1,599	68,560	782,378	163,720	191,374	4,944	240,266	2,202,453	634,221	894,944	528,747
TOTAL	8,908	255,045	3,688,102	1,281,291	1,001,206	14,101	717,942	8,300,527	4,280,729	4,162,074	2,024,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,984,625	10,725,300	2,024,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	292,830	31,768	14,938	
TOTAL LOSSES	13,277,455	10,757,068	2,039,109	
EXPECTED LOSSES	9,104,703	9,761,378	1,268,979	
CREDIBILITY	.14	.49	.52	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.496	1.212	.230	2.938
INDICATED (POST-TEST)	.892	.722	.137	1.751
PRES. ON RATE LEVEL	.917	.984	.128	2.029
DERIVED BY FORMULA	.914	.856	.133	1.903
UNDERLYING PRES. RATE	1.026	1.100	.143	2.269
PROPOSED	.914	.856	.133	1.903

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.68	MINIMUM PREMIUM	900
MAN. RATES	4.52	3.52	3.11	+ 2.68	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	8,759	4,652	.053						2	2
2002	9,762	38,789	.397						3	3
2003	12,205	2,505	.020						1	1
2004	17,648	28,149	.159						4	4
2005	21,486	14,022	.065						1	1
TOTAL	69,860	88,117	.126						11	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					281					886	3,485
2002					8,140					26,905	3,744
2003					395					15	2,095
2004					7,548					11,631	8,970
2005					95					202	13,725
TOTAL					16,459					39,639	32,019

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					227					1,650	4,217
2002		164	1,362	229	6,689		259	6,968	1,624	44,177	4,407
2003		35	186	28	360			10	2	24	2,290
2004		686	7,303	1,246	6,111		979	12,591	3,451	15,984	10,307
2005		13	173	30	65		40	372	98	223	14,796
TOTAL		898	9,024	1,533	13,452		1,278	19,941	5,175	62,058	36,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,141	82,218	36,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	70,882	12,840	1,897	
TOTAL LOSSES	102,023	95,058	37,914	
EXPECTED LOSSES	2,028,036	1,100,296	134,131	
CREDIBILITY	.02	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.146	.136	.054	.336
INDICATED (POST-TEST)	.087	.081	.032	.200
PRES. ON RATE LEVEL	2.595	1.409	.172	4.176
DERIVED BY FORMULA	2.545	1.289	.158	3.992
UNDERLYING PRES. RATE	2.903	1.575	.192	4.670
PROPOSED	2.545	1.289	.158	3.992

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.619
IND. RATES				5.62	MINIMUM PREMIUM	1590
MAN. RATES	9.68	7.24	6.40	+ 5.62	PRESENT	1785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	11,549	12,746	.110						1	1
2002	13,063	2,881	.022							
2003	12,457	40,441	.324				1		4	5
2004	11,971	2,961	.024							
2005	16,884	6,827	.040						1	1
TOTAL	65,924	65,856	.100						1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,939					8,027	780
2002											2,881
2003				10,400	2,185				20,420	6,514	922
2004					29					27	2,961
2005											6,771
TOTAL				10,400	6,153				20,420	14,568	14,315

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,191					14,946	944
2002											3,391
2003		790	5,774	8,621	2,360		1,471	18,151	36,877	13,258	1,008
2004											3,402
2005		4	54	10	20			52	12	27	7,299
TOTAL		794	5,828	8,631	5,571		1,471	18,203	36,889	28,231	16,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,296	79,322	16,044	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,785	1,437	418	
TOTAL LOSSES	37,081	80,759	16,462	
EXPECTED LOSSES	319,731	324,345	34,281	
CREDIBILITY	.02	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.056	.123	.025	.204
INDICATED (POST-TEST)	.033	.073	.015	.121
PRES. ON RATE LEVEL	.434	.440	.046	.920
DERIVED BY FORMULA	.426	.407	.043	.876
UNDERLYING PRES. RATE	.485	.492	.052	1.029
PROPOSED	.426	.407	.043	.876

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.233
IND. RATES				1.23	MINIMUM PREMIUM	560
MAN. RATES	2.14	1.59	1.41	+ 1.23	PRESENT	605

+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
2001	5,942	38,151	.642			5,942					2	2
2002	6,386	161,565	2.529			6,386				2	2	4
2003	6,781	417,894	6.162			6,781			1		5	6
2004	6,496	228,917	3.523			6,496				1	4	5
2005	7,406	44,836	.605			7,406					3	3
TOTAL	33,011	891,363	2.700			33,011			1	3	16	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					4,597					5,889	27,665
2002				25,967	54,407				26,067	48,767	6,357
2003			144,130		29,604			201,412		40,300	2,448
2004				11,928	131,174				11,233	72,897	1,685
2005					5,583					13,384	25,869
TOTAL			144,130	37,895	225,365			201,412	37,300	181,237	64,024

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,724					10,965	33,475
2002		1,104	13,585	26,218	44,965		483	19,898	57,431	81,243	7,482
2003		19,096	180,905	3,933	28,068		69,942	568,937	16,988	72,776	2,676
2004		12,733	137,736	29,805	106,985		6,948	94,984	38,134	101,825	1,936
2005	26	974	10,044	1,764	3,851	73	2,973	24,592	6,399	14,758	27,887
TOTAL	26	33,907	342,270	61,720	187,593	73	80,346	708,411	118,952	281,567	73,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,165,033	649,832	73,456	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,559	927	427	
TOTAL LOSSES	1,190,592	650,759	73,883	
EXPECTED LOSSES	775,429	449,610	37,302	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.607	1.971	.224	5.802
INDICATED (POST-TEST)	2.150	1.175	.134	3.459
PRES. ON RATE LEVEL	2.101	1.218	.101	3.420
DERIVED BY FORMULA	2.102	1.216	.103	3.421
UNDERLYING PRES. RATE	2.349	1.362	.113	3.824
PROPOSED	2.102	1.216	.103	3.421

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.815
IND. RATES				4.82	MINIMUM PREMIUM	1405
MAN. RATES	7.51	5.93	5.24	+ 4.82	PRESENT	1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	19,651	299,322	1,523			19,651				1	18	19
2002	19,444	163,734	.842			19,444					10	10
2003	19,763	537,244	2,718			19,763			1	2	12	15
2004	21,288	709,248	3,331			21,288			1	8	9	18
2005	21,149	321,741	1,521			21,149				5	10	15
TOTAL	101,295	2,031,289	2,005			101,295			2	16	59	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				32,025	71,338				56,925	95,623	43,411
2002					45,748					94,911	23,075
2003			84,932	51,998	32,782			91,360	109,929	51,816	114,427
2004			56,395	183,135	30,178			57,216	260,850	86,847	34,627
2005				103,746	26,038				83,944	64,775	43,238
TOTAL			141,327	370,904	206,084			148,576	511,648	393,972	258,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				32,569	57,783				129,789	178,051	52,527
2002		925	7,651	1,285	37,585		924	24,566	5,736	155,840	27,159
2003		21,377	196,651	46,388	32,760		57,071	503,199	209,250	102,664	125,069
2004	351	24,602	306,346	132,533	37,330	413	44,614	747,609	418,798	162,116	39,786
2005	376	19,278	243,998	58,677	28,245	611	36,817	369,739	114,513	93,942	46,611
TOTAL	727	66,182	754,646	271,452	193,703	1,024	139,426	1,645,113	878,086	692,613	291,152

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,607,118	2,035,854	291,152	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,568	911	1,734	
TOTAL LOSSES	2,656,686	2,036,765	292,886	
EXPECTED LOSSES	1,481,946	1,154,763	157,007	
CREDIBILITY	.03	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.623	2.011	.289	4.923
INDICATED (POST-TEST)	1.563	1.199	.172	2.934
PRES. ON RATE LEVEL	1.307	1.020	.139	2.466
DERIVED BY FORMULA	1.315	1.041	.143	2.499
UNDERLYING PRES. RATE	1.463	1.140	.155	2.758
PROPOSED	1.315	1.041	.143	2.499

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.517
IND. RATES				3.52	MINIMUM PREMIUM	1095
MAN. RATES	5.38	4.27	3.78	+ 3.52	PRESENT	1165

+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
2001	4,809	90,590	1.883			4,809			1		5	6
2002	6,217	85,143	1.369			6,217					3	3
2003	5,799	162,891	2.808			5,799				3	12	15
2004	7,282	38,101	.523			7,282					4	4
2005	6,973	17,650	.253			6,973				1	2	3
TOTAL	31,080	394,375	1.269			31,080			1	4	26	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			56,285		2,456			18,205		4,289	9,355
2002					30,417					48,697	6,029
2003				49,068	26,054				33,393	49,588	4,788
2004					3,794					13,456	20,851
2005				1,087	3,504				758	4,419	7,882
TOTAL			56,285	50,155	66,225			18,205	34,151	120,449	48,905

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			107,617		1,990			71,746		7,986	11,320
2002		618	5,089	854	24,992		476	12,605	2,942	79,958	7,096
2003		5,183	34,577	41,729	25,484		7,296	53,127	65,325	88,776	5,233
2004		344	3,671	627	3,073		1,147	14,564	3,999	18,486	23,958
2005	20	765	8,370	1,636	2,526	29	1,184	10,391	2,866	5,076	8,497
TOTAL	20	6,910	159,324	44,846	58,065	29	10,103	162,433	75,132	200,282	56,104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	338,819	378,325	56,104	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,159	519	421	
TOTAL LOSSES	346,978	378,844	56,525	
EXPECTED LOSSES	250,505	257,654	36,053	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.116	1.219	.182	2.517
INDICATED (POST-TEST)	.665	.727	.108	1.500
PRES. ON RATE LEVEL	.721	.741	.104	1.566
DERIVED BY FORMULA	.720	.740	.104	1.564
UNDERLYING PRES. RATE	.806	.829	.116	1.751
PROPOSED	.720	.740	.104	1.564

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.20	MINIMUM PREMIUM	785
MAN. RATES	3.54	2.71	2.40	+ 2.20	PRESENT	840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	29,034	27,491	.094						1	1
2002	46,482	5,628	.012							
2003	38,126	30,952	.081						2	2
2004	30,061	296								
2005	32,663	4,093	.012							
TOTAL	176,366	68,460	.039						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,433					24,764	294
2002											5,628
2003					3,493					26,904	555
2004											296
2005											4,093
TOTAL					5,926					51,668	10,866

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,971					46,111	356
2002											6,624
2003		329	1,626	238	3,180		3,370	16,189	3,471	46,358	607
2004											340
2005											4,412
TOTAL		329	1,626	238	5,151		3,370	16,189	3,471	92,469	12,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,514	101,329	12,339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,275	-1,604	358	
TOTAL LOSSES	40,789	99,725	12,697	
EXPECTED LOSSES	647,263	386,242	35,273	
CREDIBILITY	.05	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.023	.057	.007	.087
INDICATED (POST-TEST)	.014	.034	.004	.052
PRES. ON RATE LEVEL	.328	.196	.018	.542
DERIVED BY FORMULA	.312	.168	.015	.495
UNDERLYING PRES. RATE	.367	.219	.020	.606
PROPOSED	.312	.168	.015	.495

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.70	MINIMUM PREMIUM	435
MAN. RATES	1.32	.94	.83	+ .70	PRESENT	465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,082	1,350	.064						1	1
2002	1,453	13,378	.920						2	2
2003	2,448	107,665	4.398						1	2
2004	1,034	94,046	9.095						2	2
2005	4,710	18,486	.392						1	1
TOTAL	11,727	234,925	2.003						3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					560					580	210
2002					1,020					11,088	1,270
2003				29,704	347				73,306	1,247	3,061
2004				55,412					38,290		344
2005					400					6,132	11,954
TOTAL				85,116	2,327				111,596	19,047	16,839

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					454					1,080	254
2002		23	170	28	838		105	2,870	669	18,205	1,495
2003		1,696	13,755	24,215	1,380		2,505	51,855	129,534	9,459	3,346
2004		3,683	50,378	37,814	3,511		2,561	54,753	56,139	5,706	395
2005	3	73	721	126	276	33	1,367	11,260	2,931	6,761	12,886
TOTAL	3	5,475	65,024	62,183	6,459	33	6,538	120,738	189,273	41,211	18,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	197,811	299,126	18,376	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,339	12,220	719	
TOTAL LOSSES	234,150	311,346	19,095	
EXPECTED LOSSES	966,538	631,734	45,618	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.997	2.655	.163	4.815
INDICATED (POST-TEST)	1.190	1.582	.097	2.869
PRES. ON RATE LEVEL	7.371	4.817	.348	12.536
DERIVED BY FORMULA	7.309	4.720	.340	12.369
UNDERLYING PRES. RATE	8.242	5.387	.389	14.018
PROPOSED	7.309	4.720	.340	12.369

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	17.410
IND. RATES				17.41	MINIMUM PREMIUM	3650
MAN. RATES	29.58	21.72	19.21	+ 17.41	PRESENT	3550

+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
2001	36					36						
2002	52					52						
2003	52					52						
2004	38					38						
2005	26					26						
TOTAL	204					204						

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.	156	-45	6	
TOTAL LOSSES	156		6	
EXPECTED LOSSES	5,510	5,207	776	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.076	.000	.003	.079
INDICATED (POST-TEST)	.045	.000	.002	.047
PRES. ON RATE LEVEL	2.416	2.282	.340	5.038
DERIVED BY FORMULA	2.416	2.282	.340	5.038
UNDERLYING PRES. RATE	2.701	2.552	.380	5.633
PROPOSED	2.416	2.282	.340	5.038

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.091
IND. RATES				7.09	MINIMUM PREMIUM	1935
MAN. RATES	11.26	8.73	7.72	+ 7.09	PRESENT	2100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,444	12,632	.366						1	1
2002	4,596	110,942	2,413						4	4
2003	4,496	106,807	2,375						6	6
2004	6,256	208,504	3,332					2	9	11
2005	5,549	641,072	11,552					3	2	5
TOTAL	24,341	1,079,957	4,437					5	22	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					114					1,060	11,458
2002					30,054					59,128	21,760
2003					38,078					59,251	9,478
2004				58,522	34,379				55,374	43,831	16,398
2005				128,628	4,774				460,018	13,126	34,526
TOTAL				187,150	107,399				515,392	176,396	93,620

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					92					1,974	13,864
2002		609	5,027	844	24,694		581	15,302	3,570	97,084	25,612
2003		3,543	17,732	2,584	34,680		7,414	35,653	7,646	102,095	10,359
2004		7,034	86,460	45,617	31,554		7,444	126,634	94,218	68,474	18,841
2005	283	16,116	213,015	53,820	13,959	978	82,237	912,947	302,436	94,277	37,219
TOTAL	283	27,302	322,234	102,865	104,979	978	97,676	1,090,536	407,870	363,904	105,895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,539,009	979,618	105,895	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,566	1,813	881	
TOTAL LOSSES	1,559,575	981,431	106,776	
EXPECTED LOSSES	631,649	617,532	73,997	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.407	4.032	.439	10.878
INDICATED (POST-TEST)	3.819	2.403	.262	6.484
PRES. ON RATE LEVEL	2.320	2.269	.272	4.861
DERIVED BY FORMULA	2.335	2.274	.272	4.881
UNDERLYING PRES. RATE	2.595	2.537	.304	5.436
PROPOSED	2.335	2.274	.272	4.881

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.870
IND. RATES				6.87	MINIMUM PREMIUM	1885
MAN. RATES	11.14	8.43	7.45	+ 6.87	PRESENT	2035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	33,217	910,702	2.741			2	4	15	21
2002	39,298	632,205	1.608				5	29	34
2003	42,361	1,155,530	2.727			1	3	31	35
2004	39,144	759,416	1.940				4	26	30
2005	44,017	402,756	.915				1	25	26
TOTAL	198,037	3,860,609	1.949			3	17	126	146

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			385,332	42,794	61,306			294,625	14,239	72,528	39,878
2002				40,207	225,685				34,721	245,206	86,386
2003			72,873	56,758	326,368			186,575	90,674	320,056	102,226
2004				158,062	130,368				228,473	185,404	57,109
2005				25,892	83,325				31,705	146,747	115,087
TOTAL			458,205	323,713	827,052			481,200	399,812	969,941	400,686

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			514,167	43,522	49,659			643,296	32,464	135,047	48,252
2002		4,573	44,702	44,565	185,833		2,387	73,161	87,396	404,175	101,676
2003		43,444	279,795	69,538	299,936		115,400	864,035	214,473	564,241	111,733
2004		22,376	269,817	129,398	115,591		31,094	527,425	390,094	288,757	65,618
2005	450	18,211	199,092	38,918	60,039	892	41,154	364,318	101,712	170,307	124,064
TOTAL	450	88,604	1,307,573	325,941	711,058	892	190,035	2,472,235	826,139	1,562,527	451,343

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,059,789	3,425,665	451,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	69,853	5,204	4,540	
TOTAL LOSSES	4,129,642	3,430,869	455,883	
EXPECTED LOSSES	2,170,485	2,950,751	398,054	
CREDIBILITY	.05	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.085	1.732	.230	4.047
INDICATED (POST-TEST)	1.243	1.032	.137	2.412
PRES. ON RATE LEVEL	.979	1.333	.180	2.492
DERIVED BY FORMULA	.992	1.279	.172	2.443
UNDERLYING PRES. RATE	1.096	1.490	.201	2.787
PROPOSED	.992	1.279	.172	2.443

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.438
IND. RATES				3.44	MINIMUM PREMIUM	1080
MAN. RATES	5.54	4.32	3.82	+ 3.44	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	18,239	279,428	1.532			1	4	12	17	
2002	19,615	447,565	2.281			1	1	13	15	
2003	21,038	410,691	1.952				5	6	11	
2004	27,810	253,182	.910				4	18	22	
2005	29,166	203,644	.698				1	18	19	
TOTAL	115,868	1,594,510	1.376			2	15	67	84	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			58,531	103,170	10,065			29,786	39,456	23,108	15,312
2002			145,741	29,465	66,984			131,732	15,977	33,549	24,117
2003				122,826	9,661				183,172	49,784	45,248
2004				62,502	56,360				24,245	68,860	41,215
2005				10,980	62,895				8,500	92,249	29,020
TOTAL			204,272	328,943	205,965			161,518	271,350	267,550	154,912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			111,911	104,924	8,152			117,387	89,960	43,029	18,528
2002		10,097	259,456	31,006	55,598		25,553	540,478	40,055	56,503	28,386
2003		7,773	60,713	100,683	13,187		12,077	157,658	329,695	104,058	49,456
2004		9,292	111,356	51,962	49,602		7,475	109,218	56,007	98,219	47,356
2005	324	12,516	134,009	25,214	44,475	532	22,823	194,867	52,564	104,001	31,284
TOTAL	324	39,678	677,445	313,789	171,014	532	67,928	1,119,608	568,281	405,810	175,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,905,515	1,458,894	175,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	41,834	11,032	1,993	
TOTAL LOSSES	1,947,349	1,469,926	177,003	
EXPECTED LOSSES	1,229,359	1,975,550	159,898	
CREDIBILITY	.03	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.681	1.269	.153	3.103
INDICATED (POST-TEST)	1.002	.756	.091	1.849
PRES. ON RATE LEVEL	.949	1.525	.123	2.597
DERIVED BY FORMULA	.951	1.425	.119	2.495
UNDERLYING PRES. RATE	1.061	1.705	.138	2.904
PROPOSED	.951	1.425	.119	2.495

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.511
IND. RATES				3.51	MINIMUM PREMIUM	1095
MAN. RATES	5.96	4.50	3.98	+ 3.51	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	7,072	14,097	.199						2	2
2002	9,938	137,896	1.387				1		8	9
2003	8,687	516,203	5.942			1	1		9	11
2004	10,563	394,862	3.738			1	1	1	11	13
2005	12,875	67,851	.526				1		3	4
TOTAL	49,135	1,130,909	2.302			2	4		33	39

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,980					7,183	2,934
2002				29,368	33,046				20,404	52,275	2,803
2003			131,945	35,624	26,271			225,236	44,391	37,892	14,844
2004			71,833	34,858	78,906			64,000	6,150	133,919	5,196
2005				20,844	10,198				10,000	15,816	10,993
TOTAL			203,778	120,694	152,401			289,236	80,945	247,085	36,770

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,223					13,375	3,550
2002		673	10,597	28,851	27,446		511	19,225	45,806	86,751	3,299
2003		18,386	171,297	32,441	26,147		73,874	622,132	95,533	73,200	16,224
2004	446	21,817	248,961	40,106	67,744	460	33,873	467,681	60,583	189,302	5,970
2005	98	4,736	57,960	13,362	9,102	117	6,185	58,935	17,520	20,119	11,850
TOTAL	544	45,612	488,815	114,760	133,662	577	114,443	1,167,973	219,442	382,747	40,893

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,817,964	850,611	40,893			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	65,599	6,515	588			
TOTAL LOSSES	1,883,563	857,126	41,481			
EXPECTED LOSSES	1,980,141	1,300,604	46,678			
CREDIBILITY	.02	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.833	1.744	.084	5.661		
INDICATED (POST-TEST)	2.284	1.039	.050	3.373		
PRES. ON RATE LEVEL	3.604	2.367	.085	6.056		
DERIVED BY FORMULA	3.578	2.274	.082	5.934		
UNDERLYING PRES. RATE	4.030	2.647	.095	6.772		
PROPOSED	3.578	2.274	.082	5.934		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.352
IND. RATES				8.35	MINIMUM PREMIUM	2230
MAN. RATES	13.59	10.49	9.28	+ 8.35	PRESENT	2465

+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
2001	21,566	497,430	2.306			21,566			1	2	10	13
2002	24,148	137,537	.569			24,148				2	9	11
2003	24,058	380,787	1.582			24,058				1	17	18
2004	26,462	468,299	1.769			26,462				4	18	22
2005	29,982	1,115,547	3.720			29,982			1	5	10	16
TOTAL	126,216	2,599,600	2.060			126,216			2	14	64	80

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			84,657	54,260	65,357			58,858	137,988	85,506	10,804
2002				38,852	8,077				10,530	20,133	59,945
2003				7,817	129,770				37,878	185,202	20,120
2004				64,866	34,538				133,400	188,937	46,558
2005			260,219	105,836	7,387			486,328	167,809	21,918	66,050
TOTAL			344,876	271,631	245,129			545,186	487,605	501,696	203,477

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			161,864	55,183	52,940			231,959	314,613	159,212	13,073
2002		165	8,059	37,168	7,028		189	8,154	23,225	33,533	70,555
2003		12,491	64,002	15,168	118,463		24,407	137,859	90,744	322,895	21,991
2004		7,457	92,389	49,966	32,068		25,025	395,287	251,754	279,447	53,495
2005	1,245	33,130	333,487	58,547	17,875	8,782	168,388	1,039,810	207,622	81,122	71,202
TOTAL	1,245	53,243	659,801	216,032	228,374	8,782	218,009	1,813,069	887,958	876,209	230,316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,754,149	2,208,573	230,316	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	66,758	5,211	2,293	
TOTAL LOSSES	2,820,907	2,213,784	232,609	
EXPECTED LOSSES	1,999,261	1,573,914	193,110	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.235	1.754	.184	4.173
INDICATED (POST-TEST)	1.332	1.045	.110	2.487
PRES. ON RATE LEVEL	1.417	1.115	.137	2.669
DERIVED BY FORMULA	1.414	1.106	.133	2.653
UNDERLYING PRES. RATE	1.584	1.247	.153	2.984
PROPOSED	1.414	1.106	.133	2.653

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.734
IND. RATES				3.73	MINIMUM PREMIUM	1145
MAN. RATES	6.00	4.63	4.09	+ 3.73	PRESENT	1240

+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
2001	6,535	105,272	1.610			6,535				1	7	8
2002	5,960	77,999	1.308			5,960				1	3	4
2003	6,268	19,835	.316			6,268					3	3
2004	8,033	7,528	.093			8,033					1	1
2005	8,035	35,755	.444			8,035					4	4
TOTAL	34,831	246,389	.707			34,831				2	18	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				44,233	17,342				11,369	24,519	7,809
2002				17,357	2,745				38,634	8,498	10,765
2003					3,985					8,794	7,056
2004					516					863	6,149
2005					9,294					13,486	12,975
TOTAL				61,590	33,882				50,003	56,160	44,754

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				44,985	14,047				25,921	45,654	9,449
2002		55	3,459	16,579	2,431		84	12,980	81,271	15,690	12,670
2003		371	1,854	270	3,629		1,101	5,297	1,138	15,153	7,712
2004		51	500	85	417		68	937	258	1,186	7,065
2005	45	1,618	16,720	2,938	6,409	76	3,013	24,772	6,446	14,874	13,987
TOTAL	45	2,095	22,533	64,857	26,933	76	4,266	43,986	115,034	92,557	50,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	73,001	299,381	50,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,550	1,858	734	
TOTAL LOSSES	92,551	301,239	51,617	
EXPECTED LOSSES	565,308	521,073	62,348	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.266	.865	.148	1.279
INDICATED (POST-TEST)	.159	.516	.088	.763
PRES. ON RATE LEVEL	1.451	1.338	.160	2.949
DERIVED BY FORMULA	1.425	1.289	.156	2.870
UNDERLYING PRES. RATE	1.623	1.496	.179	3.298
PROPOSED	1.425	1.289	.156	2.870

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.039
IND. RATES				4.04	MINIMUM PREMIUM	1220
MAN. RATES	6.67	5.11	4.52	+ 4.04	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	13,795	889,487	6.447			2	7	8	17
2002	13,010	286,029	2.198			1	1	4	6
2003	15,886	10,693	.067					3	3
2004	11,253	7,700	.068					1	1
2005	11,134	3,655	.032						
TOTAL	65,078	1,197,564	1.840			3	8	16	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			199,780	114,064	36,516			81,449	396,731	57,715	3,232
2002			92,874	1,545	48,245			101,145	4,632	28,838	8,750
2003					1,267					2,055	7,371
2004					297					126	7,277
2005											3,655
TOTAL			292,654	115,609	86,325			182,594	401,363	88,734	30,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			381,979	113,888	29,577			320,991	847,654	107,465	3,911
2002		6,925	173,769	3,578	39,836		20,964	441,027	15,219	48,136	10,299
2003		123	590	85	1,154		244	1,234	264	3,542	8,057
2004		28	285	48	240		12	141	39	171	8,361
2005											3,940
TOTAL		7,076	556,623	117,599	70,807		21,220	763,393	863,176	159,314	34,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,348,312	1,210,896	34,568	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	47,619	-3,066	536	
TOTAL LOSSES	1,395,931	1,207,830	35,104	
EXPECTED LOSSES	1,500,699	1,094,612	54,666	
CREDIBILITY	.02	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.145	1.856	.054	4.055
INDICATED (POST-TEST)	1.278	1.106	.032	2.416
PRES. ON RATE LEVEL	2.063	1.504	.075	3.642
DERIVED BY FORMULA	2.047	1.468	.071	3.586
UNDERLYING PRES. RATE	2.306	1.682	.084	4.072
PROPOSED	2.047	1.468	.071	3.586

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.047
IND. RATES				5.05	MINIMUM PREMIUM	1455
MAN. RATES	8.26	6.31	5.58	+ 5.05	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,509	226,672	6.459				2	10	12
2002	8,789	107,663	1.224				4	4	8
2003	3,716	103,170	2.776				3	4	7
2004	4,568	90,480	1.980				3	6	9
2005	6,175	207,976	3.368				4	2	6
TOTAL	26,757	735,961	2.751				16	26	42

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				60,494	11,731				78,612	24,836	50,999
2002				59,620	7,241				30,672	9,073	1,057
2003				33,500	7,657				42,555	19,096	362
2004				38,362	12,660				8,008	28,876	2,574
2005				79,363	1,533				112,671	14,213	196
TOTAL				271,339	40,822				272,518	96,094	55,188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				61,522	9,503				179,235	46,244	61,709
2002		147	11,506	56,891	6,551		84	10,904	64,662	16,277	1,244
2003		2,595	18,898	27,802	8,170		3,775	41,159	77,562	37,147	396
2004		3,709	47,126	28,270	12,680		2,997	42,715	20,323	40,868	2,958
2005	200	11,539	153,572	39,077	8,927	418	33,188	362,659	118,928	45,888	211
TOTAL	200	17,990	231,102	213,562	45,831	418	40,044	457,437	460,710	186,424	66,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	747,191	906,527	66,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,657	-2,224	807	
TOTAL LOSSES	772,848	904,303	67,325	
EXPECTED LOSSES	849,803	713,610	70,906	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.888	3.380	.252	6.520
INDICATED (POST-TEST)	1.721	2.014	.150	3.885
PRES. ON RATE LEVEL	2.840	2.385	.237	5.462
DERIVED BY FORMULA	2.829	2.366	.233	5.428
UNDERLYING PRES. RATE	3.176	2.667	.265	6.108
PROPOSED	2.829	2.366	.233	5.428

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	7.640
IND. RATES				7.64	MINIMUM PREMIUM	2065
MAN. RATES	12.42	9.47	8.37	+ 7.64	PRESENT	2255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	9,420	38,603	.409						5	5
2002	11,543	90,514	.784					1	5	6
2003	13,276	83,480	.628					2	1	3
2004	14,371	304,814	2.121			1		1	8	10
2005	11,812	111,828	.946						5	5
TOTAL	60,422	629,239	1.041			1		4	24	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					6,163					16,771	15,669
2002				26,038	4,772				23,483	20,611	15,610
2003				19,681	1,061				45,057	1,006	16,675
2004			97,237	40,475	13,585			32,984	50,172	43,845	26,516
2005					53,993					28,653	29,182
TOTAL			97,237	86,194	79,574			32,984	118,712	110,886	103,652

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					4,992					31,228	18,959
2002		97	5,296	24,892	4,185		203	11,882	50,329	34,899	18,373
2003		1,209	9,498	16,099	1,670		1,564	32,023	79,648	6,227	18,226
2004	605	20,606	240,736	34,308	15,780	239	18,453	280,980	92,655	69,973	30,467
2005	249	9,418	97,125	17,056	37,244	159	6,384	52,631	13,703	31,592	31,458
TOTAL	854	31,330	352,655	92,355	63,871	398	26,604	377,516	236,335	173,919	117,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	789,357	566,480	117,483	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,993	47	574	
TOTAL LOSSES	800,350	566,527	118,057	
EXPECTED LOSSES	350,448	597,574	52,566	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.325	.938	.195	2.458
INDICATED (POST-TEST)	.790	.559	.116	1.465
PRES. ON RATE LEVEL	.519	.884	.078	1.481
DERIVED BY FORMULA	.524	.858	.081	1.463
UNDERLYING PRES. RATE	.580	.989	.087	1.656
PROPOSED	.525	.859	.081	1.465

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.06	MINIMUM PREMIUM	755
MAN. RATES	3.24	2.57	2.27	+ 2.06	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,887	18,306	.374						1	1
2002	7,209									
2003	10,812	100,353	.928						3	3
2004	10,845	86,055	.793				1			1
2005	10,321	39,988	.387						1	1
TOTAL	44,074	244,702	.555						1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					9,000					5,829	3,477
2003					19,117					73,537	7,699
2004				36,250					44,760		5,045
2005					16,380					16,020	7,588
TOTAL				36,250	44,497				44,760	95,386	23,809

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					7,290					10,854	4,207
2003		1,768	8,903	1,298	17,410		9,220	44,257	9,487	126,711	8,415
2004		2,410	32,957	24,739	2,297		3,000	63,993	65,629	6,670	5,797
2005	75	2,858	29,466	5,175	11,299	86	3,565	29,429	7,661	17,664	8,180
TOTAL	75	7,036	71,326	31,212	38,296	86	15,785	137,679	82,777	161,899	26,599

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	231,987	314,184	26,599	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,987	954	231	
TOTAL LOSSES	238,974	315,138	26,830	
EXPECTED LOSSES	228,304	199,655	18,951	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.542	.715	.061	1.318
INDICATED (POST-TEST)	.323	.426	.036	.785
PRES. ON RATE LEVEL	.463	.405	.039	.907
DERIVED BY FORMULA	.460	.406	.039	.905
UNDERLYING PRES. RATE	.518	.453	.043	1.014
PROPOSED	.460	.406	.039	.905

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.273
IND. RATES				1.27	MINIMUM PREMIUM	570
MAN. RATES	2.01	1.57	1.39	+ 1.27	PRESENT	600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	587,529	3,946,338	.671	1		7	5	56	69
2002	598,798	1,563,235	.261			2	9	43	54
2003	623,108	1,669,830	.267			5	11	41	57
2004	675,697	2,376,754	.351			7	6	36	49
2005	715,674	1,304,555	.182			1	9	24	34
TOTAL	3,200,806	10,860,712	.339	1		22	40	200	263

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	568,675		794,960	68,474	466,430			1,234,252	99,285	583,116	131,146
2002			463,383	134,384	218,378			136,629	175,554	291,356	143,551
2003			381,987	203,576	106,217			371,992	263,476	214,437	128,145
2004			827,008	79,397	126,819			811,022	125,209	195,540	211,759
2005			142,703	180,288	104,669			275,000	180,876	179,362	241,657
TOTAL	568,675		2,610,041	666,119	1,022,513			2,828,895	844,400	1,463,811	856,258

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	983,200		1,369,470	69,639	377,807			3,448,114	226,369	1,085,764	158,687
2002		33,262	861,719	137,560	181,661		29,795	687,182	389,493	487,034	168,960
2003		90,606	851,418	181,166	108,713		227,028	1,922,594	527,501	405,628	140,062
2004	4,437	139,149	1,594,884	107,738	123,965	4,652	247,422	3,553,747	360,234	331,601	243,311
2005	2,048	63,728	671,601	126,349	92,761	11,470	232,913	1,476,986	302,472	260,844	260,506
TOTAL	989,685	326,745	5,349,092	622,452	884,907	16,122	737,158	11,088,623	1,806,069	2,570,871	971,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,507,425	5,884,299	971,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	413,087	14,090	7,351	
TOTAL LOSSES	18,920,512	5,898,389	978,877	
EXPECTED LOSSES	12,323,103	6,177,555	640,162	
CREDIBILITY	.32	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.591	.184	.031	.806
INDICATED (POST-TEST)	.352	.110	.018	.480
PRES. ON RATE LEVEL	.344	.173	.018	.535
DERIVED BY FORMULA	.347	.110	.018	.475
UNDERLYING PRES. RATE	.385	.193	.020	.598
PROPOSED	.351	.111	.018	.480

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.68	MINIMUM PREMIUM	430
MAN. RATES	1.33	.93	.82	+ .68	PRESENT	465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	54,653	37,099	.067						3	3
2002	44,761	1,376,574	3.075		1		1		7	9
2003	48,873	127,528	.260				1		3	4
2004	54,722	155,019	.283				1		6	7
2005	44,337	59,190	.133						4	4
TOTAL	247,346	1,755,410	.710		1		3		23	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,017					17,811	18,271
2002		645,314		6,986	22,529		593,937		21,306	61,868	24,634
2003				38,131	12,406				13,299	33,169	30,523
2004				14,201	16,587				21,615	72,292	30,324
2005					4,282					39,807	15,101
TOTAL		645,314		59,318	56,821		593,937		56,220	224,947	118,853

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					824					33,164	22,108
2002		301,298	32,454	7,419	18,582		628,117	47,524	49,931	102,543	28,994
2003		3,295	23,225	31,897	12,663		4,581	29,235	27,751	58,478	33,362
2004		2,451	28,958	12,431	14,332		7,607	109,172	53,180	102,544	34,842
2005	19	741	7,703	1,352	2,953	218	8,866	73,124	19,031	43,890	16,279
TOTAL	19	307,785	92,340	53,099	49,354	218	649,171	259,055	149,893	340,619	135,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,308,588	592,965	135,585	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	44,173	-708	1,194	
TOTAL LOSSES	1,352,761	592,257	136,779	
EXPECTED LOSSES	1,301,041	549,108	116,252	
CREDIBILITY	.06	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.547	.239	.055	.841
INDICATED (POST-TEST)	.326	.142	.033	.501
PRES. ON RATE LEVEL	.470	.199	.042	.711
DERIVED BY FORMULA	.461	.187	.040	.688
UNDERLYING PRES. RATE	.526	.222	.047	.795
PROPOSED	.461	.187	.040	.688

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				.97	MINIMUM PREMIUM	500
MAN. RATES	1.63	1.23	1.09	+ .97	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	2,726,089	7,756,549	.284	1		10	46	152	209
2002	2,675,523	8,551,466	.319		1	13	37	165	216
2003	2,891,745	6,763,338	.233			19	27	122	168
2004	3,074,377	4,163,479	.135			7	35	101	143
2005	3,286,985	7,721,538	.234		1	3	31	81	116
TOTAL	14,654,719	34,956,370	.239	1	2	52	176	621	852

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,500		1,121,405	770,349	945,689			972,734	1,874,041	1,285,006	783,825
2002		502,563	1,760,848	597,550	1,103,727		56,300	1,430,004	601,170	1,951,603	547,701
2003			2,120,209	465,307	415,042			1,804,364	704,781	768,821	484,814
2004			746,118	547,839	510,724			351,993	720,838	764,681	521,286
2005		1,500,000	571,079	504,780	390,119		2,000,000	688,020	680,669	808,360	578,511
TOTAL	3,500	2,002,563	6,319,659	2,885,825	3,365,301		2,056,300	5,247,115	4,581,499	5,578,471	2,916,137

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	8,243		1,771,391	760,577	766,009			2,566,729	2,995,379	2,392,680	948,428
2002		713,978	2,947,800	611,326	915,739		392,522	5,311,202	1,415,570	3,237,624	644,644
2003		416,640	4,006,034	448,611	418,468		877,846	7,325,848	1,480,952	1,434,015	529,902
2004	4,641	210,831	2,456,090	492,317	465,309	2,541	234,782	3,584,936	1,348,878	1,182,149	598,958
2005	31,066	461,437	2,251,312	390,563	329,609	68,343	1,063,023	4,910,951	1,147,479	1,106,567	623,635
TOTAL	43,950	1,802,886	13,432,627	2,703,394	2,895,134	70,884	2,568,173	23,699,666	8,388,258	9,353,035	3,345,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,618,186	23,339,821	3,345,567			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	976,194	58,315	26,962			
TOTAL LOSSES	42,594,380	23,398,136	3,372,529			
EXPECTED LOSSES	29,016,343	23,154,456	2,344,755			
CREDIBILITY	.88	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.291	.160	.023	.474		
INDICATED (POST-TEST)	.173	.095	.014	.282		
PRES. ON RATE LEVEL	.177	.141	.015	.333		
DERIVED BY FORMULA	.173	.095	.014	.282		
UNDERLYING PRES. RATE	.198	.158	.016	.372		
PROPOSED	.173	.095	.014	.282		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	.396
IND. RATES				.40	MINIMUM PREMIUM	365
MAN. RATES	.90	.58	.51	+ .40	PRESENT	390

+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
2001	31,809	925,551	2.909			31,809			2	4	4	10
2002	26,926	708,788	2.632			26,926			2	5	10	17
2003	34,104	461,516	1.353			34,104				4	14	18
2004	36,138	480,148	1.328			36,138				5	12	17
2005	38,479	867,600	2.254			38,479			1	3	19	23
TOTAL	167,456	3,443,603	2.056			167,456			5	21	59	85

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			348,056	72,969	25,905			297,074	97,286	73,164	11,097
2002			171,103	93,321	25,285			258,510	100,342	44,886	15,341
2003				115,906	53,137				164,205	85,705	42,563
2004				108,724	60,365				238,174	36,104	36,781
2005			59,429	74,664	87,199			46,200	369,344	200,621	30,143
TOTAL			578,588	465,584	251,891			601,784	969,351	440,480	135,925

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			535,779	74,210	20,983			842,611	221,812	136,232	13,427
2002		10,076	286,330	90,654	22,007		44,719	965,252	220,578	79,443	18,056
2003		11,442	77,786	97,994	52,546		15,986	166,083	300,853	164,056	46,521
2004		12,714	157,247	84,171	55,777		19,042	379,622	359,955	85,098	42,261
2005	1,524	40,964	393,514	61,883	68,489	5,372	167,073	1,386,585	377,465	298,706	32,494
TOTAL	1,524	75,196	1,450,656	408,912	219,802	5,372	246,820	3,740,153	1,480,663	763,535	152,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,519,721	2,872,912	152,759	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	109,418	9,744	1,920	
TOTAL LOSSES	5,629,139	2,882,656	154,679	
EXPECTED LOSSES	3,198,410	2,490,071	164,106	
CREDIBILITY	.04	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.362	1.721	.092	5.175
INDICATED (POST-TEST)	2.004	1.026	.055	3.085
PRES. ON RATE LEVEL	1.708	1.330	.088	3.126
DERIVED BY FORMULA	1.720	1.281	.082	3.083
UNDERLYING PRES. RATE	1.910	1.487	.098	3.495
PROPOSED	1.721	1.282	.082	3.085

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.342
IND. RATES				4.34	MINIMUM PREMIUM	1290
MAN. RATES	7.08	5.42	4.79	+ 4.34	PRESENT	1405

+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
2001	162,155	365,077	.225			162,155				4	8	12
2002	143,241	2,565,183	1.790			143,241			7	15	21	43
2003	154,250	671,425	.435			154,250				11	18	29
2004	169,201	657,988	.388			169,201			1	2	11	14
2005	240,283	290,210	.120			240,283				1	13	14
TOTAL	869,130	4,549,883	.523			869,130			8	33	71	112

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				87,132	29,835				98,154	63,664	86,292
2002			945,339	198,696	41,243			843,628	350,744	41,265	144,268
2003				110,100	57,648				159,364	212,246	132,067
2004			101,823	25,754	29,069			305,310	65,025	72,481	58,526
2005				754	37,479				1,325	163,766	86,886
TOTAL			1,047,162	422,436	195,274			1,148,938	674,612	553,422	508,039

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				88,614	24,166				223,792	118,543	104,413
2002		44,849	1,265,137	195,670	37,229		100,224	2,194,785	753,957	86,308	169,804
2003		11,511	77,232	93,575	56,441		31,696	238,844	308,632	381,611	144,349
2004	325	13,364	154,555	24,772	26,362	1,136	64,810	943,528	145,813	120,088	67,246
2005	178	6,637	68,854	12,206	25,926	902	36,838	304,820	79,612	180,922	93,663
TOTAL	503	76,361	1,565,778	414,837	170,124	2,038	233,568	3,681,977	1,511,806	887,472	579,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,560,225	2,984,239	579,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	163,584	17,989	4,579	
TOTAL LOSSES	5,723,809	3,002,228	584,054	
EXPECTED LOSSES	4,597,698	2,398,799	356,344	
CREDIBILITY	.13	.48	.51	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.659	.345	.067	1.071
INDICATED (POST-TEST)	.393	.206	.040	.639
PRES. ON RATE LEVEL	.473	.247	.037	.757
DERIVED BY FORMULA	.463	.227	.039	.729
UNDERLYING PRES. RATE	.529	.276	.041	.846
PROPOSED	.463	.227	.039	.729

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.026
IND. RATES				1.03	MINIMUM PREMIUM	510
MAN. RATES	1.66	1.31	1.16	+ 1.03	PRESENT	545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	199,042	175,824	.088			1			3	4
2002	219,896	165,995	.075						6	6
2003	245,502	144,085	.058						2	2
2004	271,145	300,695	.110			1	2		8	11
2005	298,363	494,223	.165			2	3		6	11
TOTAL	1,233,948	1,280,822	.104			4	5		25	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			50,080		33,086			66,785		15,051	10,822
2002					60,699					52,817	52,479
2003					52,191					36,366	55,528
2004			63,116	53,471	52,864			5,000	13,064	72,131	41,049
2005			165,909	31,925	43,220			117,629	76,763	41,912	16,865
TOTAL			279,105	85,396	242,060			189,414	89,827	218,277	176,743

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			95,753		26,799			263,200		28,025	13,095
2002		1,233	10,154	1,705	49,871		518	13,672	3,191	86,721	61,768
2003		4,843	24,300	3,541	47,531		4,556	21,892	4,690	62,660	60,692
2004	391	19,183	223,587	48,105	47,632	36	8,746	121,307	41,513	101,386	47,165
2005	2,990	59,908	477,356	42,682	39,473	9,259	158,071	844,430	128,984	79,704	18,180
TOTAL	3,381	85,167	831,150	96,033	211,306	9,295	171,891	1,264,501	178,378	358,496	200,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,365,385	844,213	200,900	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	47,601	4,856	1,789	
TOTAL LOSSES	2,412,986	849,069	202,689	
EXPECTED LOSSES	1,431,379	1,122,892	148,074	
CREDIBILITY	.17	.61	.65	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.196	.069	.016	.281
INDICATED (POST-TEST)	.117	.041	.010	.168
PRES. ON RATE LEVEL	.104	.081	.011	.196
DERIVED BY FORMULA	.106	.057	.010	.173
UNDERLYING PRES. RATE	.116	.091	.012	.219
PROPOSED	.106	.057	.010	.173

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				.24	MINIMUM PREMIUM	325
MAN. RATES	.43	.34	.30	+ .24	PRESENT	340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	383,045	701,777	.183			1	8	24	33
2002	417,970	1,947,910	.466			4	16	35	55
2003	455,953	1,324,059	.290			3	11	33	47
2004	483,962	1,616,698	.334			3	7	31	41
2005	510,204	1,233,842	.241			1	7	33	41
TOTAL	2,251,134	6,824,286	.303			12	49	156	217

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			52,865	61,921	100,879			30,361	120,064	201,011	134,676
2002			370,815	245,413	343,316			252,753	213,408	359,072	163,133
2003			247,758	237,442	48,702			190,741	273,230	149,751	176,435
2004			369,697	118,609	93,164			360,376	163,249	311,966	199,637
2005			66,916	192,874	206,986			112,201	175,572	355,907	123,386
TOTAL			1,108,051	856,259	793,047			946,432	945,523	1,377,707	797,267

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			101,078	62,975	81,710			119,653	273,747	374,282	162,958
2002		30,713	760,326	246,003	285,279		55,196	1,232,731	477,249	600,612	192,008
2003		62,804	591,061	201,977	55,893		125,823	1,106,083	519,404	290,340	192,844
2004	1,997	71,490	828,854	111,029	90,278	2,079	136,785	1,983,252	384,994	472,704	229,382
2005	2,526	82,786	875,593	164,644	164,519	10,879	248,456	1,691,591	375,942	451,803	133,010
TOTAL	4,523	247,793	3,156,912	786,628	677,679	12,958	566,260	6,133,310	2,031,336	2,189,741	910,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,121,756	5,685,384	910,202			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	218,974	11,467	8,895			
TOTAL LOSSES	10,340,730	5,696,851	919,097			
EXPECTED LOSSES	6,640,846	4,254,643	765,385			
CREDIBILITY	.25	.91	.96			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.459	.253	.041	.753		
INDICATED (POST-TEST)	.274	.151	.024	.449		
PRES. ON RATE LEVEL	.264	.169	.030	.463		
DERIVED BY FORMULA	.267	.153	.024	.444		
UNDERLYING PRES. RATE	.295	.189	.034	.518		
PROPOSED	.270	.155	.024	.449		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	.632
IND. RATES				.63	MINIMUM PREMIUM	420
MAN. RATES	1.02	.80	.71	+ .63	PRESENT	440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	16,273	37,258	.228						2	2
2002	10,264	85,235	.830					1	5	6
2003	13,530	72,021	.532					2	2	4
2004	14,179	65,517	.462					1	3	4
2005	13,555	142,556	1.051					2	2	4
TOTAL	67,801	402,587	.594					6	14	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					878					5,322	31,058
2002				1,211	9,469				19,303	3,130	52,122
2003				27,159	573				24,070	3,195	17,024
2004				20,097	3,728				14,570	5,059	22,063
2005				42,495	5,311				62,890	20,560	11,300
TOTAL				90,962	19,959				120,833	37,266	133,567

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					711					9,910	37,580
2002		195	1,794	1,418	7,790		28	6,196	40,536	6,007	61,348
2003		1,575	12,693	22,157	1,496		1,160	18,709	42,891	7,905	18,607
2004		1,677	21,879	14,331	4,294		1,399	26,306	22,866	9,118	25,350
2005	128	6,964	90,318	22,342	7,876	301	21,360	225,620	72,418	39,538	12,181
TOTAL	128	10,411	126,684	60,248	22,167	301	23,947	276,831	178,711	72,478	155,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	438,302	333,604	155,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,624	511	862	
TOTAL LOSSES	453,926	334,115	155,928	
EXPECTED LOSSES	439,350	331,547	80,005	
CREDIBILITY	.02	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.669	.493	.230	1.392
INDICATED (POST-TEST)	.399	.294	.137	.830
PRES. ON RATE LEVEL	.580	.436	.106	1.122
DERIVED BY FORMULA	.576	.423	.109	1.108
UNDERLYING PRES. RATE	.648	.489	.118	1.255
PROPOSED	.576	.423	.109	1.108

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.559
IND. RATES				1.56	MINIMUM PREMIUM	635
MAN. RATES	2.56	1.94	1.72	+ 1.56	PRESENT	675

+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
2001	16,745	94,578	.564			16,745				1	4	5
2002	18,647	307,055	1.646			18,647				2	11	13
2003	20,818	271,761	1.305			20,818				2	5	7
2004	23,300	327,739	1.406			23,300				4	7	11
2005	27,407	116,051	.423			27,407				2	8	10
TOTAL	106,917	1,117,184	1.045			106,917				11	35	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				27,519	10,976				18,375	11,928	25,780
2002				1,581	56,516				8,640	204,956	35,362
2003				28,270	54,278				46,684	111,351	31,178
2004				96,049	7,210				117,707	29,833	76,940
2005				8,433	8,534				33,014	20,460	45,610
TOTAL				161,852	137,514				224,420	378,528	214,870

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				27,987	8,890				41,895	22,209	31,194
2002		1,139	9,727	3,088	46,451		2,016	55,462	30,442	336,915	41,621
2003		6,634	38,211	26,703	50,447		15,441	99,572	96,756	196,525	34,078
2004		7,044	94,304	66,741	11,926		10,423	200,592	181,454	58,523	88,404
2005	61	2,680	31,377	6,794	6,725	214	13,365	136,204	42,643	31,410	49,168
TOTAL	61	17,497	173,619	131,313	124,439	214	41,245	491,830	393,190	645,582	244,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	724,466	1,294,524	244,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,971	5,364	2,496	
TOTAL LOSSES	752,437	1,299,888	246,961	
EXPECTED LOSSES	832,884	940,870	199,935	
CREDIBILITY	.03	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.704	1.216	.231	2.151
INDICATED (POST-TEST)	.420	.725	.138	1.283
PRES. ON RATE LEVEL	.697	.787	.167	1.651
DERIVED BY FORMULA	.689	.780	.163	1.632
UNDERLYING PRES. RATE	.779	.880	.187	1.846
PROPOSED	.689	.780	.163	1.632

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.30	MINIMUM PREMIUM	810
MAN. RATES	3.65	2.86	2.53	+ 2.30	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
2001	82,891	3,539,874	4.270			82,891		1	5	7	101	114
2002	90,850	3,452,135	3.799			90,850			6	8	89	103
2003	93,436	5,055,960	5.411			93,436	1		9	5	106	121
2004	109,202	2,812,372	2.575			109,202			5	20	90	115
2005	113,383	2,336,929	2.061			113,383				11	97	108
TOTAL	489,762	17,197,270	3.511			489,762		2	25	51	483	561

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		440,683	518,506	79,882	646,566		94,500	608,798	131,742	823,680	195,517
2002			1,013,848	136,239	527,716			724,320	148,180	654,528	247,304
2003		628,816	1,562,047	55,346	638,730		70,640	1,091,393	116,582	676,185	216,221
2004			476,068	394,254	401,146			242,806	376,795	639,327	281,976
2005				334,630	345,308				376,551	965,978	314,462
TOTAL		1,069,499	3,570,469	1,000,351	2,559,466		165,140	2,667,317	1,149,850	3,759,698	1,255,480

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		490,541	907,359	81,240	523,712		320,644	2,143,724	300,371	1,533,691	236,575
2002		61,036	1,511,755	150,736	436,487		103,912	2,248,589	367,164	1,084,065	291,077
2003	70,673	817,484	2,484,521	113,058	597,722	27,746	589,975	3,698,954	362,622	1,196,371	236,330
2004	2,958	144,349	1,680,609	357,070	360,676	1,755	163,387	2,421,763	787,072	951,175	323,990
2005	2,420	107,762	1,257,094	271,832	271,351	6,407	315,531	2,899,354	836,614	1,166,098	338,990
TOTAL	76,051	1,621,172	7,841,338	973,936	2,189,948	35,908	1,493,449	13,412,384	2,653,843	5,931,400	1,426,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,480,302	11,749,127	1,426,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	331,158	36,197	11,838	
TOTAL LOSSES	24,811,460	11,785,324	1,438,800	
EXPECTED LOSSES	9,922,579	11,622,052	1,004,013	
CREDIBILITY	.09	.33	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.066	2.406	.294	7.766
INDICATED (POST-TEST)	3.019	1.434	.175	4.628
PRES. ON RATE LEVEL	1.812	2.122	.183	4.117
DERIVED BY FORMULA	1.921	1.895	.180	3.996
UNDERLYING PRES. RATE	2.026	2.373	.205	4.604
PROPOSED	1.979	1.952	.186	4.117

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.795
IND. RATES				5.80	MINIMUM PREMIUM	1635
MAN. RATES	9.15	7.13	6.31	+ 5.80	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	195,433	2,809,095	1.437		1	7	2	39	49
2002	248,309	2,967,597	1.195		1	3	9	49	62
2003	265,225	1,008,824	.380			1		59	60
2004	276,158	828,193	.299				4	40	44
2005	305,615	1,061,457	.347				7	52	59
TOTAL	1,290,740	8,675,166	.672		2	11	22	239	274

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		254,772	714,269	4,555	202,186		77,384	1,146,395	3,618	292,138	113,778
2002		541,229	546,028	53,285	195,062		787,072	338,200	75,889	298,815	132,017
2003			100,968		288,113			25,000		431,605	163,138
2004				141,876	122,877				111,699	323,259	128,482
2005				169,875	204,359				183,435	345,550	158,238
TOTAL		796,001	1,361,265	369,591	1,012,597		864,456	1,509,595	374,641	1,691,367	695,653

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		510,526	1,255,796	4,632	163,769		472,673	3,332,904	8,249	543,960	137,672
2002		252,507	938,804	60,251	161,769		769,466	1,200,320	187,993	495,477	155,384
2003		45,087	321,512	21,703	263,625		66,929	367,943	58,027	744,360	178,310
2004		20,632	247,865	117,107	108,510		35,014	509,719	259,838	460,762	147,626
2005	1,366	59,764	690,470	147,170	157,815	2,445	125,862	1,182,743	347,781	430,191	170,581
TOTAL	1,366	888,516	3,454,447	350,863	855,488	2,445	1,469,944	6,593,629	861,888	2,674,750	789,573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,410,347	4,742,989	789,573	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	212,824	16,050	7,079	
TOTAL LOSSES	12,623,171	4,759,039	796,652	
EXPECTED LOSSES	6,582,775	4,788,645	593,741	
CREDIBILITY	.17	.63	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.978	.369	.062	1.409
INDICATED (POST-TEST)	.583	.220	.037	.840
PRES. ON RATE LEVEL	.456	.332	.041	.829
DERIVED BY FORMULA	.478	.261	.038	.777
UNDERLYING PRES. RATE	.510	.371	.046	.927
PROPOSED	.510	.278	.041	.829

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.166
IND. RATES				1.17	MINIMUM PREMIUM	545
MAN. RATES	2.05	1.44	1.27	+ 1.17	PRESENT	570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	78,696	319,144	.405			1			1	2
2002	84,719	32,797	.038						1	1
2003	99,292	42,533	.042						1	1
2004	87,451	4,808	.005						1	1
2005	97,366	18,095	.018							
TOTAL	447,524	417,377	.093			1			4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			136,843		159			178,270		2,218	1,654
2002					4,705					14,956	13,136
2003					22,281					19,687	565
2004					1,571					1,174	2,063
2005											18,095
TOTAL			136,843		28,716			178,270		38,035	35,513

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			261,644		129			702,562		4,130	2,001
2002		97	788	132	3,866		147	3,870	903	24,557	15,461
2003		2,067	10,375	1,512	20,292		2,471	11,848	2,541	33,923	618
2004		142	1,521	260	1,272		104	1,275	350	1,612	2,370
2005											19,506
TOTAL		2,306	274,328	1,904	25,559		2,722	719,555	3,794	64,222	39,956

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	998,911	95,479	39,956	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,501	256	302	
TOTAL LOSSES	1,015,412	95,735	40,258	
EXPECTED LOSSES	510,177	147,683	26,852	
CREDIBILITY	.09	.31	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.227	.021	.009	.257
INDICATED (POST-TEST)	.135	.013	.005	.153
PRES. ON RATE LEVEL	.102	.030	.005	.137
DERIVED BY FORMULA	.105	.025	.005	.135
UNDERLYING PRES. RATE	.114	.033	.006	.153
PROPOSED	.107	.025	.005	.137

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				.19	MINIMUM PREMIUM	315
MAN. RATES	.31	.24	.21	+ .19	PRESENT	320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	45,870	273,938	.597			1		3	4
2002	48,813	105,941	.217				2	4	6
2003	49,406	91,961	.186				1	4	5
2004	53,101	106,247	.200					4	4
2005	55,115	176,601	.320				1	1	1
TOTAL	252,305	754,688	.299			1	4	15	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			119,509		27,911			96,174		9,825	20,519
2002				13,934	5,080				17,673	60,171	9,083
2003				550	11,523					26,684	53,204
2004					8,866					22,178	75,203
2005				34,776					41,736		100,089
TOTAL			119,509	49,260	53,380			96,174	59,409	118,858	258,098

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			228,501		22,608			379,022		18,294	24,828
2002		102	3,257	13,390	4,314		588	20,510	40,579	99,590	10,691
2003		1,107	5,614	1,229	10,514		3,337	16,063	3,442	45,982	58,152
2004		810	8,574	1,463	7,179		1,886	24,011	6,586	30,470	86,408
2005	84	4,941	66,090	16,914	3,447	126	11,127	124,660	41,538	11,194	107,896
TOTAL	84	6,960	312,036	32,996	48,062	126	16,938	564,266	92,145	205,530	287,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	900,410	378,733	287,975			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	22,943	1,302	1,460			
TOTAL LOSSES	923,353	380,035	289,435			
EXPECTED LOSSES	691,316	817,468	128,677			
CREDIBILITY	.06	.21	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.366	.151	.115	.632		
INDICATED (POST-TEST)	.218	.090	.069	.377		
PRES. ON RATE LEVEL	.244	.290	.046	.580		
DERIVED BY FORMULA	.242	.248	.051	.541		
UNDERLYING PRES. RATE	.274	.324	.051	.649		
PROPOSED	.242	.248	.051	.541		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	.761
IND. RATES				.76	MINIMUM PREMIUM	450
MAN. RATES	1.39	1.01	.89	+ .76	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	10,463	531,856	5.083			1		11	12
2002	10,224	217,648	2.128					2	2
2003	11,878	181,504	1.528				1	8	9
2004	12,920	95,859	.741				4	3	7
2005	15,906	342,989	2.156					17	17
TOTAL	61,391	1,369,856	2.231			1	5	41	47

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			107,034		129,290			121,958		112,157	61,417
2002					78,052					127,616	11,980
2003				7,414	25,270				19,240	116,276	13,304
2004				35,128	2,697				14,323	5,382	38,329
2005					73,805					205,647	63,537
TOTAL			107,034	42,542	309,114			121,958	33,563	567,078	188,567

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			204,649		104,725			480,636		208,836	74,315
2002		1,583	13,056	2,191	64,129		1,253	33,032	7,710	209,537	14,100
2003		2,760	15,160	7,751	23,277		15,196	83,402	48,957	202,273	14,541
2004		2,580	34,552	24,413	4,410		1,422	26,315	22,598	9,534	44,040
2005	342	12,869	132,778	23,320	50,905	1,130	45,813	377,798	98,318	226,750	68,493
TOTAL	342	19,792	400,195	57,675	247,446	1,130	63,684	1,001,183	177,583	856,930	215,489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,486,326	1,339,634	215,489	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,426	5,379	2,057	
TOTAL LOSSES	1,501,752	1,345,013	217,546	
EXPECTED LOSSES	449,997	872,979	164,528	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.446	2.191	.354	4.991
INDICATED (POST-TEST)	1.458	1.306	.211	2.975
PRES. ON RATE LEVEL	.655	1.272	.240	2.167
DERIVED BY FORMULA	.671	1.275	.237	2.183
UNDERLYING PRES. RATE	.733	1.422	.268	2.423
PROPOSED	.671	1.275	.237	2.183

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.072
IND. RATES				3.07	MINIMUM PREMIUM	990
MAN. RATES	4.78	3.75	3.32	+ 3.07	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	167,626	417,983	.249			1	3	13	17
2002	175,926	813,777	.462			2	6	19	27
2003	186,840	1,270,717	.680			1	7	20	28
2004	214,178	476,026	.222				5	10	15
2005	230,237	499,004	.216			1	3	18	22
TOTAL	974,807	3,477,507	.357			5	24	80	109

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			66,595	12,926	45,393			35,538	38,163	148,094	71,274
2002			196,385	68,549	89,738			117,234	116,570	173,993	51,308
2003			107,607	46,095	245,513			393,407	45,742	304,761	127,592
2004				99,963	46,982				80,790	169,446	78,845
2005			67,764	51,484	40,592			47,554	38,480	135,357	117,773
TOTAL			438,351	279,017	468,218			593,733	319,745	931,651	446,792

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			127,330	13,146	36,768			140,055	87,012	275,752	86,242
2002		14,401	376,660	69,292	74,809		25,669	578,604	258,570	291,598	60,390
2003		32,651	209,861	55,055	225,729		115,260	850,170	133,798	533,582	139,458
2004		10,930	136,330	75,979	44,394		19,852	298,976	168,815	244,839	90,593
2005	1,417	33,923	309,286	43,377	35,763	4,411	92,271	581,158	116,172	164,779	126,959
TOTAL	1,417	91,905	1,159,467	256,849	417,463	4,411	253,052	2,448,963	764,367	1,510,550	503,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,959,215	2,949,229	503,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	89,841	8,134	3,829	
TOTAL LOSSES	4,049,056	2,957,363	507,471	
EXPECTED LOSSES	2,670,971	2,203,064	321,687	
CREDIBILITY	.14	.52	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.415	.303	.052	.770
INDICATED (POST-TEST)	.247	.181	.031	.459
PRES. ON RATE LEVEL	.245	.202	.030	.477
DERIVED BY FORMULA	.245	.191	.031	.467
UNDERLYING PRES. RATE	.274	.226	.033	.533
PROPOSED	.245	.191	.031	.467

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.66	MINIMUM PREMIUM	425
MAN. RATES	1.05	.83	.73	+ .66	PRESENT	445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,183	195,434	6.139			1	1	2	4
2002	2,735	22,800	.833				1	3	4
2003	3,925								
2004	3,925	4,375	.111						
2005	3,898	26,321	.675					1	1
TOTAL	17,666	248,930	1.409			1	2	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			116,091	21,061	1,363			35,463	13,686	7,354	416
2002				800	3,870				4,560	10,407	3,163
2004											4,375
2005					6,288					17,810	2,223
TOTAL			116,091	21,861	11,521			35,463	18,246	35,571	10,177

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			221,966	21,419	1,104			139,760	31,204	13,693	503
2002		78	786	868	3,188		105	3,967	10,160	17,291	3,723
2004											5,027
2005	30	1,096	11,314	1,987	4,338	96	3,973	32,722	8,513	19,639	2,396
TOTAL	30	1,174	234,066	24,274	8,630	96	4,078	176,449	49,877	50,623	11,649

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	415,893	133,404	11,649	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,764	778	290	
TOTAL LOSSES	424,657	134,182	11,939	
EXPECTED LOSSES	262,693	220,827	25,087	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.404	.760	.068	3.232
INDICATED (POST-TEST)	1.433	.453	.041	1.927
PRES. ON RATE LEVEL	1.330	1.118	.127	2.575
DERIVED BY FORMULA	1.331	1.091	.124	2.546
UNDERLYING PRES. RATE	1.487	1.250	.142	2.879
PROPOSED	1.331	1.091	.124	2.546

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.731
IND. RATES				3.73	MINIMUM PREMIUM	1145
MAN. RATES	6.38	4.75	4.20	+ 3.73	PRESENT	1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	10,014	70,502	.704						3	3
2002	9,049	2,781	.030							
2003	8,910	6,636	.074							
2004	9,490	2,776	.029							
2005	9,453	7,825	.082							
TOTAL	46,916	90,520	.193						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					20,375					34,749	15,378
2002											2,781
2003											6,636
2004											2,776
2005											7,825
TOTAL					20,375					34,749	35,396

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					16,503					64,702	18,607
2002											3,273
2003											7,253
2004											3,190
2005											8,435
TOTAL					16,503					64,702	40,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		81,205	40,758	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,277	1	505	
TOTAL LOSSES	6,277	81,206	41,263	
EXPECTED LOSSES	184,380	182,973	46,916	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.013	.173	.088	.274
INDICATED (POST-TEST)	.008	.103	.052	.163
PRES. ON RATE LEVEL	.352	.349	.089	.790
DERIVED BY FORMULA	.345	.332	.086	.763
UNDERLYING PRES. RATE	.393	.390	.100	.883
PROPOSED	.345	.332	.086	.763

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.073
IND. RATES				1.07	MINIMUM PREMIUM	520
MAN. RATES	1.78	1.37	1.21	+ 1.07	PRESENT	560

+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
2001	6,259	7,522	.120			6,259					2	2
2002	5,847	15,260	.260			5,847					2	2
2003	5,850	61,118	1.044			5,850					3	3
2004	5,919	38,979	.658			5,919					1	1
2005	7,248	177,278	2.445			7,248					1	1
TOTAL	31,123	300,157	.964			31,123					9	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					778					1,245	5,499
2002					7,441					1,899	5,920
2003					8,738					19,417	32,963
2004					1,449					31,395	6,135
2005					86,100					88,290	2,888
TOTAL					104,506					142,246	53,405

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					630					2,319	6,654
2002		151	1,245	210	6,114		21	491	116	3,119	6,968
2003		810	4,067	593	7,957		2,429	11,685	2,507	33,455	36,029
2004		129	1,399	239	1,172		2,673	33,995	9,329	43,134	7,049
2005	398	15,012	154,884	27,200	59,386	484	19,669	162,206	42,212	97,351	3,113
TOTAL	398	16,102	161,595	28,242	75,259	484	24,792	208,377	54,164	179,378	59,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	411,748	337,043	59,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,536	767	469	
TOTAL LOSSES	426,284	337,810	60,282	
EXPECTED LOSSES	422,650	270,459	40,460	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.370	1.085	.194	2.649
INDICATED (POST-TEST)	.817	.647	.116	1.580
PRES. ON RATE LEVEL	1.215	.777	.116	2.108
DERIVED BY FORMULA	1.211	.771	.116	2.098
UNDERLYING PRES. RATE	1.358	.869	.130	2.357
PROPOSED	1.211	.771	.116	2.098

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.953
IND. RATES				2.95	MINIMUM PREMIUM	965
MAN. RATES	4.77	3.65	3.23	+ 2.95	PRESENT	1035

+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
2001	13,660	318,767	2.333			13,660			1	1	10	12
2002	15,237	2,685,901	17.627			15,237		1		2	5	8
2003	15,290	531,877	3.478			15,290				7	13	20
2004	17,670	612,570	3.466			17,670			1	3	14	18
2005	21,289	329,733	1.548			21,289				2	22	24
TOTAL	83,146	4,478,848	5.387			83,146		1	2	15	64	82

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			89,579	20,445	15,012			45,634	24,934	71,832	51,331
2002		888,197		34,378	33,167		1,535,704		11,508	133,494	49,453
2003				137,387	28,087				221,277	70,827	74,299
2004			61,084	65,169	78,184			77,128	105,637	163,538	61,830
2005				41,400	63,566				57,170	132,924	34,673
TOTAL		888,197	150,663	298,779	218,016		1,535,704	122,762	420,526	572,615	271,586

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			171,275	20,793	12,158			179,844	56,850	133,751	62,111
2002		190,469	28,818	33,711	27,598		745,016	68,060	34,087	219,707	58,206
2003		10,324	75,949	113,787	30,494		15,928	196,898	399,660	144,119	81,209
2004	380	21,933	254,731	60,177	68,835	558	47,587	706,383	217,654	245,721	71,043
2005	398	16,961	193,023	40,216	47,943	894	44,826	414,952	120,453	161,892	37,377
TOTAL	778	239,687	723,796	268,684	187,028	1,452	853,357	1,566,137	828,704	905,190	309,946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,385,207	2,189,606	309,946	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	76,116	8,799	2,570	
TOTAL LOSSES	3,461,323	2,198,405	312,516	
EXPECTED LOSSES	2,244,942	1,686,201	207,033	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.163	2.644	.376	7.183
INDICATED (POST-TEST)	2.481	1.576	.224	4.281
PRES. ON RATE LEVEL	2.414	1.814	.223	4.451
DERIVED BY FORMULA	2.416	1.790	.223	4.429
UNDERLYING PRES. RATE	2.700	2.028	.249	4.977
PROPOSED	2.416	1.790	.223	4.429

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.234
IND. RATES				6.23	MINIMUM PREMIUM	1735
MAN. RATES	9.88	7.71	6.82	+ 6.23	PRESENT	1885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4									
2002										
2003										
2004	1									
2005	12									
TOTAL	17									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22	25	12	
TOTAL LOSSES	22	25	12	
EXPECTED LOSSES	424	515	544	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.129	.147	.071	.347
INDICATED (POST-TEST)	.077	.088	.042	.207
PRES. ON RATE LEVEL	2.226	2.713	2.866	7.805
DERIVED BY FORMULA	2.226	2.713	2.866	7.805
UNDERLYING PRES. RATE	2.489	3.034	3.204	8.727
PROPOSED	2.226	2.713	2.866	7.805

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.986
IND. RATES				10.99	MINIMUM PREMIUM	2855
MAN. RATES	16.88	13.52	11.96	+ 10.99	PRESENT	3100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	95,169	4,551,943	4.783	1		9	17	49	76
2002	97,478	3,867,812	3.967			11	19	68	98
2003	108,011	4,015,736	3.717			6	20	68	94
2004	116,220	2,677,169	2.303			6	14	54	74
2005	105,324	2,859,382	2.714			4	20	67	91
TOTAL	522,202	17,972,042	3.442	1		36	90	306	433

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	53,225		938,907	257,046	146,253	163		2,296,848	395,808	340,446	123,247
2002			1,169,957	324,974	315,570			980,097	476,060	453,313	147,841
2003			1,228,608	445,146	365,149			500,868	676,077	620,235	179,653
2004			544,753	272,323	135,249			834,050	464,808	255,812	170,174
2005			341,029	453,218	224,126			429,692	710,748	510,468	190,101
TOTAL	53,225		4,223,254	1,752,707	1,186,347	163		5,041,555	2,723,501	2,180,274	811,016

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	125,345		1,536,313	261,417	118,468	5,607		3,143,042	902,443	633,910	149,129
2002		73,337	1,970,401	326,349	264,596		143,438	3,155,908	1,047,990	769,595	174,009
2003		220,699	2,028,773	406,379	359,440		287,095	2,421,427	1,307,315	1,145,802	196,361
2004	2,818	108,075	1,266,946	228,322	137,055	4,519	268,119	3,996,631	856,163	462,058	195,530
2005	7,249	193,371	1,901,490	316,600	211,754	33,330	716,781	4,795,971	1,056,396	795,056	204,928
TOTAL	135,412	595,482	8,703,923	1,539,067	1,091,313	43,456	1,415,433	17,512,979	5,170,307	3,806,421	919,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,406,685	11,607,108	919,957	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	382,495	5,543	7,210	
TOTAL LOSSES	28,789,180	11,612,651	927,167	
EXPECTED LOSSES	11,676,437	9,958,392	657,974	
CREDIBILITY	.09	.35	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.513	2.224	.178	7.915
INDICATED (POST-TEST)	3.286	1.326	.106	4.718
PRES. ON RATE LEVEL	2.000	1.705	.113	3.818
DERIVED BY FORMULA	2.116	1.572	.110	3.798
UNDERLYING PRES. RATE	2.236	1.907	.126	4.269
PROPOSED	2.127	1.580	.111	3.818

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.374
IND. RATES				5.37	MINIMUM PREMIUM	1530
MAN. RATES	8.48	6.61	5.85	+ 5.37	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	33,337	120,568	.361			33,337				2	16	18
2002	32,029	1,046,265	3.266			32,029	1		3	1	21	26
2003	31,713	1,169,790	3.688			31,713				11	22	33
2004	35,849	311,710	.869			35,849			1	1	14	16
2005	39,649	563,485	1.421			39,649				5	17	22
TOTAL	172,577	3,211,818	1.861			172,577	1		4	20	90	115

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				13,787	22,863				10,961	25,119	47,838
2002	290,250		265,629	3,735	52,431			283,691	18,374	105,235	26,920
2003				243,176	49,909				710,677	114,832	51,196
2004			58,400	5,937	39,784			18,013	24,110	134,717	30,749
2005				80,612	83,442				229,966	102,284	67,181
TOTAL	290,250		324,029	347,247	248,429			301,704	994,088	482,187	223,884

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				14,021	18,520				24,991	46,770	57,884
2002	380,046	17,586	469,142	7,120	43,622		55,015	1,160,976	54,666	175,119	31,685
2003		18,267	134,531	201,423	54,148		37,014	564,570	1,269,037	268,756	55,957
2004	364	14,039	158,466	13,292	33,923	131	19,296	268,663	78,696	189,916	35,330
2005	584	26,010	303,298	65,568	65,554	1,262	84,072	874,820	277,774	174,467	72,421
TOTAL	380,994	75,902	1,065,437	301,424	215,767	1,393	195,397	2,869,029	1,705,164	855,028	253,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,588,152	3,077,383	253,277			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	78,371	5,947	2,023			
TOTAL LOSSES	4,666,523	3,083,330	255,300			
EXPECTED LOSSES	2,286,644	2,148,584	174,301			
CREDIBILITY	.05	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.704	1.787	.148	4.639		
INDICATED (POST-TEST)	1.612	1.065	.088	2.765		
PRES. ON RATE LEVEL	1.185	1.114	.090	2.389		
DERIVED BY FORMULA	1.206	1.106	.090	2.402		
UNDERLYING PRES. RATE	1.325	1.245	.101	2.671		
PROPOSED	1.206	1.106	.090	2.402		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.381
IND. RATES				3.38	MINIMUM PREMIUM	1065
MAN. RATES	5.43	4.14	3.66	+ 3.38	PRESENT	1135

+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
2001	22,402	298,247	1.331			22,402					19	19
2002	24,275	454,837	1.873			24,275			1		27	28
2003	26,166	859,748	3.285			26,166				2	19	22
2004	24,889	476,788	1.915			24,889		1			18	19
2005	22,060	170,670	.773			22,060				1	9	10
TOTAL	119,792	2,260,290	1.887			119,792		2		4	92	98

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					114,874					151,652	31,721
2002				25,849	140,738				20,208	228,953	39,089
2003			77,922	68,039	209,211			54,072	130,184	278,475	41,845
2004			100,050		108,273			75,845		165,875	26,745
2005				32,415	27,732				43,718	54,812	11,993
TOTAL			177,972	126,303	600,828			129,917	194,110	879,767	151,393

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					93,050					282,375	38,382
2002		2,856	28,009	28,532	115,900		2,247	64,902	56,072	376,836	46,008
2003		37,384	273,143	71,278	193,924		66,912	492,387	270,751	494,249	45,737
2004	623	27,021	301,042	22,453	89,958	547	40,273	551,595	63,226	233,101	30,730
2005	206	9,431	111,479	24,521	22,340	431	23,865	231,298	69,717	72,151	12,928
TOTAL	829	76,692	713,673	146,784	515,172	978	133,297	1,340,182	459,766	1,458,712	173,785

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,265,651	2,580,434	173,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	64,521	-3,174	1,890	
TOTAL LOSSES	2,330,172	2,577,260	175,675	
EXPECTED LOSSES	2,024,485	1,945,421	182,083	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.945	2.151	.147	4.243
INDICATED (POST-TEST)	1.159	1.282	.088	2.529
PRES. ON RATE LEVEL	1.512	1.452	.136	3.100
DERIVED BY FORMULA	1.498	1.430	.129	3.057
UNDERLYING PRES. RATE	1.690	1.624	.152	3.466
PROPOSED	1.498	1.430	.129	3.057

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.303
IND. RATES				4.30	MINIMUM PREMIUM	1280
MAN. RATES	6.90	5.37	4.75	+ 4.30	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	156,317	2,074,023	1.326			156,317			2	23	92	117
2002	164,927	3,041,801	1.844			164,927			5	15	111	131
2003	169,700	1,986,765	1.170			169,700			1	16	89	106
2004	182,734	2,203,777	1.206			182,734			1	19	88	108
2005	191,362	1,863,953	.974			191,362			2	12	83	97
TOTAL	865,040	11,170,319	1.291			865,040			11	85	463	559

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			190,456	184,300	155,671			647,382	323,831	339,951	232,432
2002			595,261	183,922	350,305			523,787	188,206	913,900	286,420
2003			117,198	236,431	196,827			165,284	540,373	438,437	292,215
2004			80,382	289,856	189,119			111,311	702,574	485,747	344,788
2005			125,853	221,803	240,092			59,742	335,382	541,324	339,757
TOTAL			1,109,150	1,116,312	1,132,014			1,507,506	2,090,366	2,719,359	1,495,612

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			229,525	187,433	126,097			1,296,877	738,334	632,989	281,243
2002		34,227	844,305	188,145	290,501		77,998	1,733,144	461,281	1,510,954	337,116
2003		46,791	355,969	207,690	188,736		133,376	1,154,210	1,021,365	812,475	319,391
2004	481	49,809	598,703	232,570	173,293	776	125,475	2,057,390	1,194,214	779,406	396,161
2005	3,708	109,619	1,110,540	193,955	192,522	8,435	275,194	2,269,523	609,118	693,367	366,258
TOTAL	4,189	240,446	3,139,042	1,009,793	971,149	9,211	612,043	8,511,144	4,024,312	4,429,191	1,700,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,516,075	10,434,445	1,700,169			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	290,030	21,936	14,922			
TOTAL LOSSES	12,806,105	10,456,381	1,715,091			
EXPECTED LOSSES	8,719,603	11,245,520	1,306,211			
CREDIBILITY	.13	.48	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.480	1.209	.198	2.887		
INDICATED (POST-TEST)	.882	.721	.118	1.721		
PRES. ON RATE LEVEL	.901	1.163	.135	2.199		
DERIVED BY FORMULA	.899	.951	.126	1.976		
UNDERLYING PRES. RATE	1.008	1.300	.151	2.459		
PROPOSED	.899	.951	.126	1.976		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.781
IND. RATES				2.78	MINIMUM PREMIUM	925
MAN. RATES	5.40	3.81	3.37	+ 2.78	PRESENT	1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	41,050	244,430	.595						10	10
2002	38,787	264,934	.683					1	20	21
2003	44,409	393,797	.886					2	23	25
2004	45,831	445,911	.972					5	12	17
2005	46,912	319,656	.681					3	15	18
TOTAL	216,989	1,668,728	.769					11	80	91

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					88,991					105,256	50,183
2002				23,725	68,461				7,033	112,070	53,645
2003				49,835	69,533				25,060	197,238	52,131
2004				100,292	20,189				191,544	80,040	53,846
2005				67,496	24,618				39,768	105,467	82,307
TOTAL				241,348	271,792				263,405	600,071	292,112

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					72,083					195,987	60,721
2002		1,383	15,556	24,479	56,488		1,092	30,967	21,475	184,329	63,140
2003		9,230	55,189	45,301	65,109		25,534	136,196	69,678	342,350	56,979
2004		8,507	110,705	71,773	22,700		19,644	360,513	304,631	138,508	61,869
2005	281	13,881	172,537	40,597	23,675	697	34,107	312,522	90,005	126,948	88,727
TOTAL	281	33,001	353,987	182,150	240,055	697	80,377	840,198	485,789	988,122	331,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,308,541	1,896,116	331,436	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	48,021	4,224	2,670	
TOTAL LOSSES	1,356,562	1,900,340	334,106	
EXPECTED LOSSES	1,434,297	2,098,284	236,519	
CREDIBILITY	.05	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.625	.876	.154	1.655
INDICATED (POST-TEST)	.373	.522	.092	.987
PRES. ON RATE LEVEL	.591	.865	.097	1.553
DERIVED BY FORMULA	.580	.800	.096	1.476
UNDERLYING PRES. RATE	.661	.967	.109	1.737
PROPOSED	.580	.800	.096	1.476

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				2.08	MINIMUM PREMIUM	760
MAN. RATES	3.53	2.69	2.38	+ 2.08	PRESENT	835

+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
2001	31,773	26,761	.084			31,773					5	5
2002	33,677	514,200	1.526			33,677			3		1	4
2003	35,637	165,703	.464			35,637				2	1	3
2004	38,258	167,769	.438			38,258				1	3	4
2005	40,377	37,111	.091			40,377				1	3	4
TOTAL	179,722	911,544	.507			179,722			3	4	13	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					6,277					16,214	4,270
2002			234,300		446			270,003		7,186	2,265
2003				84,071	405				39,411	684	41,132
2004				21,166	16,537				99,239	25,062	5,765
2005				1,540	5,267				6,322	16,755	7,227
TOTAL			234,300	106,777	28,932			270,003	144,972	65,901	60,659

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					5,084					30,191	5,167
2002		15,021	417,423	1,917	823		55,274	1,155,802	10,562	13,335	2,666
2003		4,750	38,665	68,496	3,378		1,336	27,885	69,643	5,107	44,957
2004		2,912	35,242	17,178	14,733		8,785	169,021	152,957	49,220	6,624
2005	28	1,134	12,403	2,411	3,784	113	5,420	49,670	14,305	20,170	7,791
TOTAL	28	23,817	503,733	90,002	27,802	113	70,815	1,402,378	247,467	118,023	67,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,000,884	483,294	67,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,509	1,389	560	
TOTAL LOSSES	2,015,393	484,683	67,765	
EXPECTED LOSSES	436,724	576,907	48,526	
CREDIBILITY	.05	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.121	.270	.038	1.429
INDICATED (POST-TEST)	.668	.161	.023	.852
PRES. ON RATE LEVEL	.218	.287	.024	.529
DERIVED BY FORMULA	.241	.266	.024	.531
UNDERLYING PRES. RATE	.243	.321	.027	.591
PROPOSED	.241	.266	.024	.531

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.75	MINIMUM PREMIUM	445
MAN. RATES	1.10	.92	.81	+ .75	PRESENT	460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,988	3,354	.112						1	1
2002	3,215	11,137	.346							
2003	2,761	6,566	.237							
2004	2,871	4,067	.141							
2005	2,468	4,468	.181						1	1
TOTAL	14,303	29,592	.207						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					555					1,748	1,051
2002											11,137
2003											6,566
2004											4,067
2005					396					1,148	2,924
TOTAL					951					2,896	25,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					450					3,255	1,272
2002											13,108
2003											7,177
2004											4,673
2005	3	73	713	124	273	7	254	2,107	549	1,266	3,152
TOTAL	3	73	713	124	723	7	254	2,107	549	4,521	29,382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,157	5,917	29,382	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,894	-521	318	
TOTAL LOSSES	13,051	5,396	29,700	
EXPECTED LOSSES	304,224	139,741	31,895	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.091	.038	.208	.337
INDICATED (POST-TEST)	.054	.023	.124	.201
PRES. ON RATE LEVEL	1.902	.874	.199	2.975
DERIVED BY FORMULA	1.884	.848	.197	2.929
UNDERLYING PRES. RATE	2.127	.977	.223	3.327
PROPOSED	1.884	.848	.197	2.929

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.122
IND. RATES				4.12	MINIMUM PREMIUM	1240
MAN. RATES	6.68	5.16	4.56	+ 4.12	PRESENT	1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,976	64,824	1,302						5	5
2002	5,792	202,080	3,488					1	5	6
2003	32,969	994,416	3,016			2		2	22	26
2004	24,979	209,695	.839					1	9	10
2005	25,116	363,638	1,447					4	22	26
TOTAL	93,832	1,834,653	1,955			2		8	63	73

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					10,908					46,062	7,854
2002				28,960	46,120				1,680	112,131	13,189
2003			353,479	64,212	64,121			260,640	32,613	146,160	73,191
2004				29,067	30,704				49,102	61,912	38,910
2005				94,424	50,485				39,549	137,060	42,120
TOTAL			353,479	216,663	202,338			260,640	122,944	503,325	175,264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					8,834					85,766	9,503
2002		937	12,717	28,831	38,186		1,099	29,491	10,285	184,188	15,523
2003		46,573	437,721	61,006	63,202		92,919	728,229	89,783	258,887	79,998
2004		4,732	56,127	24,906	26,705		8,563	137,241	90,395	92,382	44,708
2005	466	22,225	270,271	61,869	44,185	873	41,084	369,939	104,891	161,732	45,406
TOTAL	466	74,467	776,836	176,612	181,112	873	143,665	1,264,900	295,354	782,955	195,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,261,207	1,436,033	195,138	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	62,685	24,231	2,526	
TOTAL LOSSES	2,323,892	1,460,264	197,664	
EXPECTED LOSSES	2,171,273	1,941,384	187,664	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.477	1.556	.211	4.244
INDICATED (POST-TEST)	1.476	.927	.126	2.529
PRES. ON RATE LEVEL	2.070	1.850	.179	4.099
DERIVED BY FORMULA	2.052	1.748	.173	3.973
UNDERLYING PRES. RATE	2.314	2.069	.200	4.583
PROPOSED	2.052	1.748	.173	3.973

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.592
IND. RATES				5.59	MINIMUM PREMIUM	1585
MAN. RATES	9.37	7.10	6.28	+ 5.59	PRESENT	1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	24,737	1,729,986	6.993			4	3	15	22	
2002	25,922	698,822	2.695			2	3	12	17	
2003	27,978	293,388	1.048				2	23	25	
2004	29,810	832,441	2.792	1			4	17	22	
2005	31,817	442,813	1.391				3	19	22	
TOTAL	140,264	3,997,450	2.850			1	6	15	108	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			556,497	19,205	16,425			1,030,147	16,647	53,254	37,811
2002			344,643	45,685	34,724			160,909	28,842	44,394	39,625
2003				27,254	57,012				9,455	131,139	68,528
2004	408,027			60,417	35,430	25,000			145,751	102,410	55,406
2005				62,491	51,717				92,673	126,035	109,897
TOTAL	408,027		901,140	215,052	195,308	25,000		1,191,056	293,368	457,232	311,267

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			678,789	19,532	13,304			1,720,342	37,955	99,159	45,751
2002		20,741	570,616	46,952	29,600		29,665	630,506	68,331	75,002	46,639
2003		6,818	39,017	26,061	52,893		16,750	85,528	33,602	226,908	74,901
2004	679,770	7,251	89,216	47,081	32,521	72,417	18,486	319,270	244,136	162,416	63,661
2005	397	17,894	211,790	46,725	41,870	971	52,773	508,361	152,495	163,824	118,469
TOTAL	680,167	52,704	1,589,428	186,351	170,188	73,388	117,674	3,264,007	536,519	727,309	349,421

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,777,368	1,620,367	349,421	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	96,337	6,009	3,645	
TOTAL LOSSES	5,873,705	1,626,376	353,066	
EXPECTED LOSSES	2,895,049	2,225,990	314,191	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.188	1.160	.252	5.600
INDICATED (POST-TEST)	2.496	.691	.150	3.337
PRES. ON RATE LEVEL	1.846	1.419	.200	3.465
DERIVED BY FORMULA	1.872	1.317	.193	3.382
UNDERLYING PRES. RATE	2.064	1.587	.224	3.875
PROPOSED	1.872	1.317	.193	3.382

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	4.760
IND. RATES				4.76	MINIMUM PREMIUM	1390
MAN. RATES	7.95	6.01	5.31	+ 4.76	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	33,484	1,151,441	3.438			2	6	24	32
2002	39,219	757,315	1.930			1	3	39	43
2003	38,110	590,012	1.548			1	1	15	17
2004	35,827	624,115	1.742			1	5	20	26
2005	44,117	510,506	1.157			1	1	26	28
TOTAL	190,757	3,633,389	1.905			6	16	124	146

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			205,463	107,970	110,444			171,043	217,820	215,324	123,377
2002			68,507	23,138	160,246			125,071	15,967	262,539	101,847
2003			123,144	16,492	47,291			164,354	315	73,822	164,594
2004			65,913	77,475	56,383			58,656	124,366	167,412	73,910
2005			109,487	21,198	77,639			38,891	64,626	148,188	50,477
TOTAL			572,514	246,273	452,003			558,015	423,094	867,285	514,205

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			392,846	109,806	89,461			674,080	496,631	400,933	149,286
2002		7,627	152,836	27,058	132,035		28,126	606,940	53,922	432,502	119,874
2003		22,224	202,677	18,639	44,809		73,428	583,508	21,737	130,535	179,901
2004	408	21,576	254,320	65,198	52,071	424	42,812	646,748	242,881	252,564	84,923
2005	2,203	48,126	403,621	43,741	59,939	3,916	92,640	643,188	145,937	184,988	54,414
TOTAL	2,611	99,553	1,406,300	264,442	378,315	4,340	237,006	3,154,464	961,108	1,401,522	588,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,904,274	3,005,387	588,398			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	95,196	5,135	4,811			
TOTAL LOSSES	4,999,470	3,010,522	593,209			
EXPECTED LOSSES	2,901,415	2,445,505	415,850			
CREDIBILITY	.05	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.621	1.578	.311	4.510		
INDICATED (POST-TEST)	1.562	.940	.185	2.687		
PRES. ON RATE LEVEL	1.360	1.147	.195	2.702		
DERIVED BY FORMULA	1.370	1.110	.193	2.673		
UNDERLYING PRES. RATE	1.521	1.282	.218	3.021		
PROPOSED	1.377	1.116	.194	2.687		
IND. RATES						
YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	3.782
IND. RATES				3.78	MINIMUM PREMIUM	1160
MAN. RATES	5.98	4.68	4.14	+ 3.78	PRESENT	1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,769	15,566	.562						4	4
2002	2,865	496,025	17.313			2	1		5	8
2003	2,894	184,279	6.367				2		6	8
2004	3,240	142,110	4.386				1		6	7
2005	3,189	59,186	1.855						7	7
TOTAL	14,957	897,166	5.998			2	4		28	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,794					4,807	7,965
2002			245,876	18,315	29,002			158,209	1,022	32,260	11,341
2003				49,117	19,029				61,791	42,767	11,575
2004				28,539	20,770				18,952	60,191	13,658
2005					21,293					33,472	4,421
TOTAL			245,876	95,971	92,888			158,209	81,765	173,497	48,960

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,264					8,951	9,638
2002		16,047	437,932	20,191	24,484		32,173	674,542	9,926	53,901	13,348
2003		4,521	31,338	41,293	19,087		7,329	68,831	114,571	79,855	12,652
2004		3,795	46,041	22,907	18,629		6,388	92,255	45,676	85,516	15,693
2005	101	3,714	38,304	6,730	14,687	186	7,464	61,499	16,012	36,907	4,766
TOTAL	101	28,077	553,615	91,121	79,151	186	53,354	897,127	186,185	265,130	56,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,532,460	621,587	56,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,431	572	522	
TOTAL LOSSES	1,550,891	622,159	56,619	
EXPECTED LOSSES	553,259	462,172	46,516	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.369	4.160	.379	14.908
INDICATED (POST-TEST)	6.180	2.479	.226	8.885
PRES. ON RATE LEVEL	3.308	2.764	.278	6.350
DERIVED BY FORMULA	3.337	2.755	.276	6.368
UNDERLYING PRES. RATE	3.699	3.090	.311	7.100
PROPOSED	3.337	2.755	.276	6.368

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	8.963
IND. RATES				8.96	MINIMUM PREMIUM	2375
MAN. RATES	13.79	11.00	9.73	+ 8.96	PRESENT	2575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	237,024	797,675	.336			2	6	8	16	
2002	214,342	314,063	.146				1	7	8	
2003	226,843	255,241	.112			1		6	7	
2004	252,022	123,933	.049					8	8	
2005	288,990	389,226	.134				2	13	15	
TOTAL	1,219,221	1,880,138	.154			3	9	42	54	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			451,740	64,483	24,929			88,182	80,499	43,818	44,024
2002				31,785	93,353				50,500	37,820	100,605
2003			101,109		7,258			61,337		29,163	56,374
2004					33,749					34,043	56,141
2005				40,407	72,042				52,834	147,632	76,311
TOTAL			552,849	136,675	231,331			149,519	183,833	292,476	333,455

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			863,726	65,578	20,193			347,526	183,537	81,589	53,269
2002		1,895	21,105	32,843	77,024		371	23,879	107,842	64,371	118,412
2003		19,006	190,986	2,658	7,853		35,285	282,993	9,505	51,874	61,617
2004		3,079	32,644	5,572	27,334		2,892	36,847	10,113	46,774	64,506
2005	432	18,293	206,381	42,401	53,695	967	46,977	429,033	123,168	176,958	82,264
TOTAL	432	42,273	1,314,842	149,052	186,099	967	85,525	1,120,278	434,165	421,566	380,068

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,564,317	1,190,882	380,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	77,226	7,009	3,314	
TOTAL LOSSES	2,641,543	1,197,891	383,382	
EXPECTED LOSSES	2,231,175	1,853,215	280,422	
CREDIBILITY	.17	.61	.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.217	.098	.031	.346
INDICATED (POST-TEST)	.129	.058	.018	.205
PRES. ON RATE LEVEL	.164	.136	.020	.320
DERIVED BY FORMULA	.158	.088	.019	.265
UNDERLYING PRES. RATE	.183	.152	.023	.358
PROPOSED	.158	.088	.019	.265

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				.37	MINIMUM PREMIUM	355
MAN. RATES	.80	.55	.49	+ .37	PRESENT	385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	13,909	224,764	1.615				3	12		15
2002	14,318	478,619	3.342			1	2	10		13
2003	16,014	191,791	1.197				1	8		9
2004	16,688	213,486	1.279					6		6
2005	17,422	271,767	1.559				2	14		16
TOTAL	78,351	1,380,427	1.762			1	8	50		59

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				42,092	37,745				58,731	36,432	49,764
2002			92,551	33,013	62,803			142,403	46,980	79,256	21,613
2003				19,056	13,423				43,511	37,918	77,883
2004					22,293					128,056	63,137
2005				45,860	34,695				40,027	85,730	65,455
TOTAL			92,551	140,021	170,959			142,403	189,249	367,392	277,852

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				42,807	30,571				133,906	67,837	60,214
2002		7,203	181,063	33,903	52,116		29,884	642,230	108,331	133,056	25,439
2003		2,322	14,975	16,431	12,907		6,161	53,154	81,687	69,670	85,126
2004		2,031	21,565	3,683	18,053		10,918	138,648	38,051	175,934	72,544
2005	278	12,565	149,565	33,260	28,478	593	29,768	277,088	80,825	105,260	70,560
TOTAL	278	24,121	367,168	130,084	142,125	593	76,731	1,111,120	442,800	551,757	313,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,580,011	1,266,766	313,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	74,916	3,046	2,474	
TOTAL LOSSES	1,654,927	1,269,812	316,357	
EXPECTED LOSSES	2,260,427	1,257,533	215,467	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.112	1.621	.404	4.137
INDICATED (POST-TEST)	1.259	.966	.241	2.466
PRES. ON RATE LEVEL	2.580	1.435	.246	4.261
DERIVED BY FORMULA	2.540	1.388	.246	4.174
UNDERLYING PRES. RATE	2.885	1.605	.275	4.765
PROPOSED	2.540	1.388	.246	4.174

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.875
IND. RATES				5.88	MINIMUM PREMIUM	1650
MAN. RATES	9.61	7.38	6.53	+ 5.88	PRESENT	1815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,992									
2002	7,047	10,002	.141						4	4
2003	9,245	127,697	1.381						3	3
2004	10,254	110,180	1.074						1	4
2005	10,999	192,549	1.750						3	3
TOTAL	41,537	440,428	1.060						7	11
										18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,629					3,865	2,508
2003				59,741					65,722		2,234
2004				22,088	14,056				23,868	49,761	407
2005				47,732	3,895				112,420	17,625	10,877
TOTAL				129,561	21,580				202,010	71,251	16,026

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		71	606	102	2,982		35	1,000	235	6,347	2,952
2003		3,353	27,340	48,653	2,138		2,093	45,823	115,990	6,555	2,442
2004		2,759	33,677	17,397	12,783		5,841	88,004	49,778	71,922	468
2005	133	7,461	97,717	24,447	7,419	435	33,889	368,167	120,310	49,583	11,725
TOTAL	133	13,644	159,340	90,599	25,322	435	41,858	502,994	286,313	134,407	17,587

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	718,404	536,641	17,587	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,642	1,772	417	
TOTAL LOSSES	728,046	538,413	18,004	
EXPECTED LOSSES	309,036	250,053	31,984	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.753	1.296	.043	3.092
INDICATED (POST-TEST)	1.045	.772	.026	1.843
PRES. ON RATE LEVEL	.665	.539	.069	1.273
DERIVED BY FORMULA	.673	.553	.066	1.292
UNDERLYING PRES. RATE	.744	.602	.077	1.423
PROPOSED	.673	.553	.066	1.292

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.818
IND. RATES				1.82	MINIMUM PREMIUM	700
MAN. RATES	2.86	2.21	1.95	+ 1.82	PRESENT	730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	370,845	410,782	.110				5	12	17
2002	381,148	991,041	.260			1	6	16	23
2003	418,148	255,869	.061				1	9	10
2004	448,109	647,970	.144				7	15	22
2005	499,969	291,374	.058					8	8
TOTAL	2,118,219	2,597,036	.123			1	19	60	80

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				49,524	125,856				84,754	58,784	91,864
2002			104,743	125,468	102,886			274,882	159,560	159,317	64,185
2003				26,361	29,424				12,200	51,986	135,898
2004				160,835	98,944				150,673	169,817	67,701
2005					50,033					174,784	66,557
TOTAL			104,743	362,188	407,143			274,882	407,187	614,688	426,205

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				50,366	101,943				193,240	109,456	111,155
2002		5,875	144,181	122,669	85,914		33,284	748,838	348,966	269,650	75,546
2003		4,204	25,765	23,463	27,744		6,918	39,794	28,236	90,798	148,537
2004		19,706	241,938	126,094	90,335		24,562	399,288	271,383	255,751	77,789
2005	234	8,726	89,999	15,803	34,509	956	38,935	321,100	83,560	192,719	71,748
TOTAL	234	38,511	501,883	338,395	340,445	956	103,699	1,509,020	925,385	918,374	484,775

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,154,303	2,522,599	484,775	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,610	7,693	4,269	
TOTAL LOSSES	2,211,913	2,530,292	489,044	
EXPECTED LOSSES	1,715,757	2,097,038	360,098	
CREDIBILITY	.24	.88	.93	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.104	.119	.023	.246
INDICATED (POST-TEST)	.062	.071	.014	.147
PRES. ON RATE LEVEL	.072	.089	.015	.176
DERIVED BY FORMULA	.070	.073	.014	.157
UNDERLYING PRES. RATE	.081	.099	.017	.197
PROPOSED	.070	.073	.014	.157

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	TOTAL
IND. RATES				.22	MINIMUM PREMIUM	320
MAN. RATES	.38	.31	.27	+ .22	PRESENT	335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	375									
2002	360									
2003	389									
2004	376									
2005										
TOTAL	1,500									

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.	1,677	-906	126	
TOTAL LOSSES	1,677		126	
EXPECTED LOSSES	58,891	48,780	23,235	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.112	.000	.008	.120
INDICATED (POST-TEST)	.067	.000	.005	.072
PRES. ON RATE LEVEL	3.511	2.908	1.386	7.805
DERIVED BY FORMULA	3.511	2.879	1.372	7.762
UNDERLYING PRES. RATE	3.926	3.252	1.549	8.727
PROPOSED	3.511	2.879	1.372	7.762

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.925
IND. RATES				10.93	MINIMUM PREMIUM	2840
MAN. RATES	16.88	13.52	11.96	+ 10.93	PRESENT	3100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,081	226,275	20.932			1			1	2
2002	1,377	867	.062							
2003	1,628									
2004	2,144	7,049	.328						1	1
2005	2,599	162,735	6.261						1	3
TOTAL	8,829	396,926	4.496			1			1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			111,508		597			113,793		377	
2002											867
2004					2,000					5,049	
2005				21,347	47,762				500	92,235	891
TOTAL			111,508	21,347	50,359			113,793	500	97,661	1,758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			213,203		484			448,458		702	
2002											1,020
2004		182	1,936	330	1,620		427	5,468	1,500	6,938	
2005	275	11,362	126,488	25,471	35,063	507	20,668	170,933	44,594	101,834	960
TOTAL	275	11,544	341,627	25,801	37,167	507	21,095	624,859	46,094	109,474	1,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	999,907	218,536	1,980	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,471	1,546	160	
TOTAL LOSSES	1,008,378	220,082	2,140	
EXPECTED LOSSES	249,507	156,274	11,655	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.421	2.493	.024	13.938
INDICATED (POST-TEST)	6.807	1.486	.014	8.307
PRES. ON RATE LEVEL	2.527	1.583	.118	4.228
DERIVED BY FORMULA	2.570	1.581	.116	4.267
UNDERLYING PRES. RATE	2.826	1.770	.132	4.728
PROPOSED	2.570	1.581	.116	4.267

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.006
IND. RATES				6.01	MINIMUM PREMIUM	1680
MAN. RATES	9.62	7.33	6.48	+ 6.01	PRESENT	1805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	16,932	1,399,993	8.268			5	1	21	27
2002	19,054	2,680,212	14.066			8	6	16	30
2003	20,875	1,419,361	6.799			3	6	18	27
2004	23,889	1,331,172	5.572			4	3	20	27
2005	23,275	927,726	3.985			2	4	19	25
TOTAL	104,025	7,758,464	7.458			22	20	94	136

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			607,365	26,931	111,877			392,748	20,094	176,747	64,231
2002			1,312,998	145,795	63,774			702,837	214,756	154,935	85,117
2003			483,405	120,176	65,490			344,679	194,358	123,088	88,165
2004			412,619	97,208	45,489			459,914	43,275	162,569	110,098
2005			168,114	138,659	145,058			117,102	91,590	218,156	49,047
TOTAL			2,984,501	528,769	431,688			2,017,280	564,073	835,495	396,658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,061,006	27,389	90,620			1,372,016	45,814	329,104	77,720
2002		78,473	2,182,134	150,208	56,213		128,480	2,753,754	481,550	267,587	100,183
2003		88,035	854,667	111,181	69,042		150,784	1,293,758	382,354	238,115	96,364
2004	2,435	77,722	900,602	91,747	51,901	3,055	162,654	2,312,834	189,524	258,865	126,503
2005	3,755	93,456	867,898	126,944	120,391	10,223	200,721	1,210,061	227,847	277,952	52,873
TOTAL	6,190	337,686	5,866,307	507,469	388,167	13,278	642,639	8,942,423	1,327,089	1,371,623	453,643

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,808,523	3,594,348	453,643	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	185,244	9,015	3,534	
TOTAL LOSSES	15,993,767	3,603,363	457,177	
EXPECTED LOSSES	5,645,437	3,402,657	303,753	
CREDIBILITY	.03	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.375	3.464	.439	19.278
INDICATED (POST-TEST)	9.164	2.065	.262	11.491
PRES. ON RATE LEVEL	4.854	2.925	.261	8.040
DERIVED BY FORMULA	4.983	2.822	.261	8.066
UNDERLYING PRES. RATE	5.427	3.271	.292	8.990
PROPOSED	4.983	2.822	.261	8.066

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	11.353
IND. RATES				11.35	MINIMUM PREMIUM	2935
MAN. RATES	17.74	13.93	12.32	+ 11.35	PRESENT	3185

+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
2001	5,082	4,034	.079			5,082						
2002	5,344	1,650	.030			5,344						
2003	5,353	14,454	.270			5,353				1		1
2004	5,936					5,936						
2005	6,003	78,898	1.314			6,003				1		1
TOTAL	27,718	99,036	.357			27,718				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											4,034
2002											1,650
2003					3,491					10,160	803
2005				28,898					50,000		
TOTAL				28,898	3,491				50,000	10,160	6,487

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											4,881
2002											1,942
2003		325	1,626	236	3,179		1,278	6,113	1,311	17,506	878
2005	71	4,106	54,919	14,054	2,865	153	13,325	149,348	49,761	13,410	
TOTAL	71	4,431	56,545	14,290	6,044	153	14,603	155,461	51,072	30,916	7,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	231,264	102,322	7,701	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,058	125	88	
TOTAL LOSSES	236,322	102,447	7,789	
EXPECTED LOSSES	151,893	85,095	7,761	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.853	.370	.028	1.251
INDICATED (POST-TEST)	.508	.221	.017	.746
PRES. ON RATE LEVEL	.490	.275	.025	.790
DERIVED BY FORMULA	.490	.272	.025	.787
UNDERLYING PRES. RATE	.548	.307	.028	.883
PROPOSED	.490	.272	.025	.787

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.107
IND. RATES				1.11	MINIMUM PREMIUM	530
MAN. RATES	1.75	1.37	1.21	+ 1.11	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,015	885	.087							
2002	1,001	888	.088							
2003	1,079									
2004	1,183	57,515	4.861				1		1	2
2005	1,203	42,077	3.497						1	1
TOTAL	5,481	101,365	1.849				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											885
2002											888
2004				15,801	2,714				25,836	13,164	
2005					13,341					28,441	295
TOTAL				15,801	16,055				25,836	41,605	2,068

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,071
2002											1,045
2004		1,296	16,995	11,231	3,199		2,853	51,195	41,792	21,937	
2005	62	2,326	24,003	4,215	9,201	156	6,329	52,244	13,598	31,360	318
TOTAL	62	3,622	40,998	15,446	12,400	156	9,182	103,439	55,390	53,297	2,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	157,459	136,533	2,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,422	256	171	
TOTAL LOSSES	162,881	136,789	2,605	
EXPECTED LOSSES	161,634	119,706	15,017	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.972	2.496	.048	5.516
INDICATED (POST-TEST)	1.771	1.488	.029	3.288
PRES. ON RATE LEVEL	2.637	1.953	.245	4.835
DERIVED BY FORMULA	2.637	1.944	.241	4.822
UNDERLYING PRES. RATE	2.949	2.184	.274	5.407
PROPOSED	2.637	1.944	.241	4.822

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.787
IND. RATES				6.79	MINIMUM PREMIUM	1865
MAN. RATES	10.92	8.38	7.41	+ 6.79	PRESENT	2025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001												
2002												
2003												
2004	52											
2005												
TOTAL	52											

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.	56	-4	1	
TOTAL LOSSES	56		1	
EXPECTED LOSSES	1,643	720	53	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.108	.000	.002	.110
INDICATED (POST-TEST)	.064	.000	.001	.065
PRES. ON RATE LEVEL	2.826	1.239	.091	4.156
DERIVED BY FORMULA	2.826	1.239	.091	4.156
UNDERLYING PRES. RATE	3.160	1.385	.102	4.647
PROPOSED	2.826	1.239	.091	4.156

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	6.456
IND. RATES				6.46	MINIMUM PREMIUM	1790
MAN. RATES	10.56	7.89	6.98	+ 6.46	PRESENT	2335

+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
2001	44					44					
2002	28					28					
2003	12					12					
2004	45					45					
2005	37					37					
TOTAL	166					166					

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.	364	11	4	
TOTAL LOSSES	364	11	4	
EXPECTED LOSSES	9,069	4,546	450	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.219	.007	.002	.228
INDICATED (POST-TEST)	.131	.004	.001	.136
PRES. ON RATE LEVEL	4.886	2.449	.242	7.577
DERIVED BY FORMULA	4.886	2.449	.242	7.577
UNDERLYING PRES. RATE	5.463	2.738	.271	8.472
PROPOSED	4.886	2.449	.242	7.577

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	10.665
IND. RATES				10.67	MINIMUM PREMIUM	2775
MAN. RATES	16.37	13.13	11.61	+ 10.67	PRESENT	3020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	908									
2002	755									
2003	827									
2004	1,237	12,612	1.019						1	1
2005	481									
TOTAL	4,208	12,612	.300						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					4,706					7,049	857
TOTAL					4,706					7,049	857

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		428	4,552	778	3,811		603	7,634	2,094	9,683	985
TOTAL		428	4,552	778	3,811		603	7,634	2,094	9,683	985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,217	16,366	985	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,463	-47	10	
TOTAL LOSSES	14,680	16,319	995	
EXPECTED LOSSES	44,731	7,322	1,052	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.349	.388	.024	.761
INDICATED (POST-TEST)	.208	.231	.014	.453
PRES. ON RATE LEVEL	.951	.156	.022	1.129
DERIVED BY FORMULA	.951	.157	.022	1.130
UNDERLYING PRES. RATE	1.063	.174	.025	1.262
PROPOSED	.950	.157	.022	1.129

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	1.589
IND. RATES				1.59	MINIMUM PREMIUM	645
MAN. RATES	2.91	1.96	1.73	+ 1.59	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003	48									
2004										
2005										
TOTAL	48									

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	-2		
TOTAL LOSSES	2			
EXPECTED LOSSES	414	266	84	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.004	.000	.000	.004
INDICATED (POST-TEST)	.002	.000	.000	.002
PRES. ON RATE LEVEL	.771	.495	.157	1.423
DERIVED BY FORMULA	.771	.495	.157	1.423
UNDERLYING PRES. RATE	.862	.554	.175	1.591
PROPOSED	.771	.495	.157	1.423

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.003
IND. RATES				2.00	MINIMUM PREMIUM	740
MAN. RATES	3.18	2.47	2.18	+ 2.00	PRESENT	895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,058									
2002	2,763	16,491	.596						1	1
2003	3,395	15,170	.446							
2004	3,236									
2005	3,074	4,352	.141							
TOTAL	14,526	36,013	.248						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,192					14,239	60
2003											15,170
2005											4,352
TOTAL					2,192					14,239	19,582

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		45	367	61	1,801		140	3,686	859	23,379	71
2003											16,581
2005											4,691
TOTAL		45	367	61	1,801		140	3,686	859	23,379	21,343

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,238	26,100	21,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,001	58	163	
TOTAL LOSSES	11,239	26,158	21,506	
EXPECTED LOSSES	227,043	38,348	14,380	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.077	.180	.148	.405
INDICATED (POST-TEST)	.046	.107	.088	.241
PRES. ON RATE LEVEL	1.398	.236	.088	1.722
DERIVED BY FORMULA	1.384	.232	.088	1.704
UNDERLYING PRES. RATE	1.563	.264	.099	1.926
PROPOSED	1.384	.232	.088	1.704

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.398
IND. RATES				2.40	MINIMUM PREMIUM	835
MAN. RATES	3.85	2.99	2.64	+ 2.40	PRESENT	895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,765	43,697	1.580				1			1
2002	2,315	1,879	.081					1		1
2003	1,607									
2004	1,921	2,639	.137						1	1
2005	3,368	63,060	1.872							1
TOTAL	11,976	111,275	.929						1	2
										3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				21,846					21,373		478
2002					890					989	
2004											2,639
2005					25,993					36,108	959
TOTAL				21,846	26,883				21,373	37,097	4,076

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				22,217					48,730		578
2002		19	150	25	731		7	255	59	1,624	
2004											3,032
2005	120	4,533	46,758	8,211	17,928	199	8,050	66,338	17,264	39,812	1,034
TOTAL	120	4,552	46,908	30,453	18,659	199	8,057	66,593	66,053	41,436	4,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	126,429	156,601	4,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,803	551	123	
TOTAL LOSSES	143,232	157,152	4,767	
EXPECTED LOSSES	447,303	88,264	9,701	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.196	1.312	.040	2.548
INDICATED (POST-TEST)	.713	.782	.024	1.519
PRES. ON RATE LEVEL	3.340	.659	.073	4.072
DERIVED BY FORMULA	3.314	.663	.072	4.049
UNDERLYING PRES. RATE	3.735	.737	.081	4.553
PROPOSED	3.314	.663	.072	4.049

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	5.699
IND. RATES				5.70	MINIMUM PREMIUM	1610
MAN. RATES	9.08	7.06	6.24	+ 5.70	PRESENT	1745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	15,967	240,472	1,506						9	9
2002	14,961	447,493	2,991			1			4	5
2003	19,922	74,741	.375				1		3	4
2004	23,154	169,672	.732						5	5
2005	28,428	52,951	.186						2	2
TOTAL	102,432	985,329	.962			1	1		23	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					75,944					145,353	19,175
2002			163,448		16,258			234,853		25,912	7,022
2003				15,546	5,470				17,854	10,754	25,117
2004					34,491					83,393	51,788
2005					4,078					23,114	25,759
TOTAL			163,448	15,546	136,241			234,853	17,854	288,526	128,861

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					61,515					270,647	23,202
2002		6,553	175,720	1,245	13,547		28,786	603,127	6,801	43,338	8,265
2003		1,367	9,667	13,032	5,538		1,917	18,919	32,898	20,310	27,453
2004		3,147	33,369	5,695	27,932		7,099	90,292	24,780	114,568	59,504
2005	19	713	7,333	1,288	2,814	130	5,151	42,454	11,049	25,488	27,768
TOTAL	19	11,780	226,089	21,260	111,346	130	42,953	754,792	75,528	474,351	146,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,035,763	682,485	146,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	42,852	4,597	1,347	
TOTAL LOSSES	1,078,615	687,082	147,539	
EXPECTED LOSSES	1,237,378	528,550	102,432	
CREDIBILITY	.03	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.053	.671	.144	1.868
INDICATED (POST-TEST)	.628	.400	.086	1.114
PRES. ON RATE LEVEL	1.080	.462	.089	1.631
DERIVED BY FORMULA	1.066	.455	.089	1.610
UNDERLYING PRES. RATE	1.208	.516	.100	1.824
PROPOSED	1.066	.455	.089	1.610

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	2.266
IND. RATES				2.27	MINIMUM PREMIUM	805
MAN. RATES	3.66	2.83	2.50	+ 2.27	PRESENT	860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,071									
2002	755									
2003	827									
2004	1,237									
2005	481									
TOTAL	4,371									

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.	225	-71	8	
TOTAL LOSSES	225		8	
EXPECTED LOSSES	6,600	10,752	829	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.005	.000	.000	.005
INDICATED (POST-TEST)	.003	.000	.000	.003
PRES. ON RATE LEVEL	.135	.220	.017	.372
DERIVED BY FORMULA	.135	.218	.017	.370
UNDERLYING PRES. RATE	.151	.246	.019	.416
PROPOSED	.135	.218	.017	.370

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.52	MINIMUM PREMIUM	390
MAN. RATES	.97	.65	.57	+ .52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001													
2002													
2003	13												
2004													
2005													
TOTAL	13												

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.				
TOTAL LOSSES				
EXPECTED LOSSES	35	8	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.239	.057	.004	.300
DERIVED BY FORMULA	.239	.057	.004	.300
UNDERLYING PRES. RATE	.267	.064	.005	.336
PROPOSED	.239	.057	.004	.300

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	
IND. RATES				.42	MINIMUM PREMIUM	370
MAN. RATES	.67	.52	.46	+ .42	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	109												
2002	126												
2003	133												
2004	107												
2005	159												
TOTAL	634												

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.	1,523			
TOTAL LOSSES	1,523			
EXPECTED LOSSES	46,255	8		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.402	.000	.000	2.402
INDICATED (POST-TEST)	1.432	.000	.000	1.432
PRES. ON RATE LEVEL	65.246	.011	.000	65.257
DERIVED BY FORMULA	65.246	.011	.000	65.257
UNDERLYING PRES. RATE	72.958	.012	.000	72.970
PROPOSED	65.246	.011	.000	65.257

YEAR	12-1-06	12-1-07	10-1-08	12-1-08	IND. RATE	91.855
IND. RATES				91.86	MINIMUM PREMIUM	361
MAN. RATES	100.00	100.00	100.00	+ 91.86	PRESENT	

+PROPOSED