

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
2002	3,631	249,599	6.874				3,631			1	2	2	5
2003	3,990	111,410	2.792				3,990				1	3	4
2004	4,791	297,559	6.210				4,791			1	3	2	6
2005	4,905	173,123	3.529				4,905				1	4	5
2006	4,937	23,735	.480				4,937					2	2
TOTAL	22,254	855,426	3.844				22,254			2	7	13	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			99,859	20,486	3,854			66,163	36,906	9,073	13,258
2003				34,078	8,142				29,534	16,677	22,979
2004			61,927	76,242	975			68,242	72,870	10,230	7,073
2005				51,539	9,967				32,666	75,731	3,220
2006					3,722					10,845	9,168
TOTAL			161,786	182,345	26,660			134,405	171,976	122,556	55,698

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			155,680	29,254	4,190			210,928	91,157	15,524	15,459
2003		172	6,560	41,404	10,221		84	9,664	57,144	32,066	24,679
2004		5,332	120,350	80,575	5,931		6,169	265,034	133,930	23,943	8,113
2005		3,248	47,730	47,742	15,617		3,987	85,562	63,420	111,204	3,362
2006	16	505	5,840	1,759	2,825	36	1,139	15,274	5,631	10,827	9,846
TOTAL	16	9,257	336,160	200,734	38,784	36	11,379	586,462	351,282	193,564	61,459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	943,310	784,364	61,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,942	-74,960	1,079	
TOTAL LOSSES	925,368	709,404	62,538	
EXPECTED LOSSES	2,459,290	1,149,640	95,246	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.158	3.188	.281	7.627
INDICATED (POST-TEST)	2.657	2.037	.180	4.874
PRES. ON RATE LEVEL	10.244	4.789	.397	15.430
DERIVED BY FORMULA	10.168	4.679	.388	15.235
UNDERLYING PRES. RATE	11.051	5.166	.428	16.645
PROPOSED	10.168	4.679	.388	15.235

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	19.691
IND. RATES				19.69	MINIMUM PREMIUM	3650
MAN. RATES	28.52	25.22	22.53	+ 19.69	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,774	8,044	.213									1	1
2003	3,650	55,555	1.522								1	4	5
2004	3,521	19,697	.559										
2005	3,274	8,868	.270									1	1
2006	3,188	98,870	3.101								1	1	2
TOTAL	17,407	191,034	1.097								2	7	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					872					3,169	4,003	
2003				15,000	6,209				4,168	22,796	7,382	
2004											19,697	
2005					319					2,861	5,688	
2006				56,579	149				39,000	402	2,740	
TOTAL				71,579	7,549				43,168	29,228	39,510	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					948					5,422	4,667	
2003		130	3,262	18,339	7,580		111	5,024	9,445	42,307	7,928	
2004											22,592	
2005		25	231	80	334		92	1,837	821	3,987	5,938	
2006	86	5,295	91,034	34,610	6,968	185	6,320	89,127	37,869	10,066	2,943	
TOTAL	86	5,450	94,527	53,029	15,830	185	6,523	95,988	48,135	61,782	44,068	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	202,759	178,776	44,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,828	-12,413	261	
TOTAL LOSSES	193,931	166,363	44,329	
EXPECTED LOSSES	571,646	168,674	26,111	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.114	.956	.255	2.325
INDICATED (POST-TEST)	.712	.611	.163	1.486
PRES. ON RATE LEVEL	3.044	.898	.140	4.082
DERIVED BY FORMULA	3.021	.889	.141	4.051
UNDERLYING PRES. RATE	3.284	.969	.150	4.403
PROPOSED	3.021	.889	.141	4.051
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.24
MAN. RATES	8.09	7.15	5.96	+ 5.24
				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
2002	210						210						
2003	201						201						
2004	233						233						
2005	417	66,518	15.951				417					1	1
2006	443						443						
TOTAL	1,504	66,518	4.423				1,504					1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					29,227					37,291	
TOTAL					29,227					37,291	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		1,894	21,118	7,255	30,529		1,168	23,933	10,718	51,983	
TOTAL		1,894	21,118	7,255	30,529		1,168	23,933	10,718	51,983	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,113	100,485		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22	-2,112	44	
TOTAL LOSSES	48,135	98,373	44	
EXPECTED LOSSES	38,954	39,420	3,188	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.200	6.541	.003	9.744
INDICATED (POST-TEST)	2.045	4.180	.002	6.227
PRES. ON RATE LEVEL	2.401	2.430	.196	5.027
DERIVED BY FORMULA	2.401	2.448	.194	5.043
UNDERLYING PRES. RATE	2.590	2.621	.212	5.423
PROPOSED	2.401	2.448	.194	5.043

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.518
IND. RATES				6.52	MINIMUM PREMIUM	1795
MAN. RATES	9.59	8.48	7.34	+ 6.52	PRESENT	2045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	789	479	.060										
2003	493	258	.052										
2004	191												
2005	73												
2006	34												
TOTAL	1,580	737	.047										

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												559
2003												277
TOTAL												836

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,131	-1,208	7	
TOTAL LOSSES			843	
EXPECTED LOSSES	21,505	10,776	1,343	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.053	.053
INDICATED (POST-TEST)	.000	.000	.034	.034
PRES. ON RATE LEVEL	1.262	.632	.079	1.973
DERIVED BY FORMULA	1.262	.626	.079	1.967
UNDERLYING PRES. RATE	1.361	.682	.085	2.128
PROPOSED	1.262	.626	.079	1.967
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.54
MAN. RATES	3.69	3.26	2.88	+ 2.54
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.542
				860
				965

+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
2002	31						31						
2003													
2004													
2005													
2006	4						4						
TOTAL	35						35						

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.	-386	-242		
TOTAL LOSSES				
EXPECTED LOSSES	7,193	1,961	59	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	19.053	5.192	.156	24.401
DERIVED BY FORMULA	19.053	5.192	.156	24.401
UNDERLYING PRES. RATE	20.553	5.602	.168	26.323
PROPOSED	19.053	5.192	.156	24.401

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	31.538
IND. RATES				31.54	MINIMUM PREMIUM	3650
MAN. RATES	45.31	40.07	35.63	+ 31.54	PRESENT	3650

+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
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						
2006	396						396						
TOTAL	7,132	83,684	1.173				7,132					10	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,824					30,853	3,104
2003					179					389	3,700
2004					15,875					16,159	5,601
TOTAL					23,878					47,401	12,405

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,504					52,790	3,619
2003		3	26	8	210		4	69	26	720	3,974
2004		570	5,043	1,605	17,606		113	5,649	2,395	24,672	6,424
TOTAL		573	5,069	1,613	26,320		117	5,718	2,421	78,182	14,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,477	108,536	14,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,895	-9,528	153	
TOTAL LOSSES	8,582	99,008	14,170	
EXPECTED LOSSES	115,253	104,555	24,677	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.120	1.388	.199	1.707
INDICATED (POST-TEST)	.077	.887	.127	1.091
PRES. ON RATE LEVEL	1.498	1.359	.321	3.178
DERIVED BY FORMULA	1.484	1.350	.317	3.151
UNDERLYING PRES. RATE	1.616	1.466	.346	3.428
PROPOSED	1.484	1.350	.317	3.151

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.072
IND. RATES				4.07	MINIMUM PREMIUM	1220
MAN. RATES	5.84	5.16	4.64	+ 4.07	PRESENT	1390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	23,994	470,697	1.961								4	26	30
2003	30,679	357,091	1.163								4	14	18
2004	33,950	591,816	1.743							2	3	16	21
2005	40,884	704,695	1.723							1	6	24	31
2006	42,247	826,877	1.957							1	3	19	23
TOTAL	171,754	2,951,176	1.718							4	20	99	123

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				51,825	91,024				88,617	203,447	35,784
2003				69,407	24,853				55,097	123,896	83,838
2004			167,154	87,664	34,719			64,471	100,462	74,723	62,623
2005			77,138	152,743	75,907			48,975	170,945	139,366	39,621
2006			122,946	49,828	209,899			56,727	16,838	339,152	31,487
TOTAL			367,238	411,467	436,402			170,173	431,959	880,584	253,353

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				74,006	98,944				218,883	348,097	41,724
2003		520	14,542	84,687	30,522		612	34,640	112,872	231,314	90,042
2004		12,898	294,094	98,190	45,816		6,398	289,527	191,617	124,706	71,828
2005	134	21,199	308,123	156,801	96,929	232	32,621	469,275	264,152	226,434	41,364
2006	1,746	49,027	613,013	141,093	170,150	1,899	56,897	720,170	208,332	348,011	33,817
TOTAL	1,880	83,644	1,229,772	554,777	442,361	2,131	96,528	1,513,612	995,856	1,278,562	278,775

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,927,567	3,271,556	278,775	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,586	-225,442	3,914	
TOTAL LOSSES	2,911,981	3,046,114	282,689	
EXPECTED LOSSES	3,790,612	3,728,780	322,898	
CREDIBILITY	.04	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.695	1.774	.165	3.634
INDICATED (POST-TEST)	1.083	1.134	.105	2.322
PRES. ON RATE LEVEL	2.046	2.013	.174	4.233
DERIVED BY FORMULA	2.007	1.881	.162	4.050
UNDERLYING PRES. RATE	2.207	2.171	.188	4.566
PROPOSED	2.007	1.881	.162	4.050
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.23
MAN. RATES	8.07	7.14	6.18	+ 5.23
				PRESENT
				1765

+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
2002	6,039	81,542	1.350				6,039					3	3
2003	4,633	44,417	.958				4,633					2	2
2004	4,981	279,202	5.605				4,981			1		3	4
2005	3,796	165,609	4.362				3,796			1		2	3
2006	5,582	57,054	1.022				5,582				2	1	3
TOTAL	25,031	627,824	2.508				25,031			2	2	11	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					32,705					45,736	3,101
2003					10,940					31,216	2,261
2004			84,019		14,288			174,589		3,711	2,595
2005			68,670		4,015			65,826		22,649	4,449
2006				13,364	610				39,066	322	3,692
TOTAL			152,689	13,364	62,558			240,415	39,066	103,634	16,098

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					35,550					78,254	3,616
2003		229	1,566	475	12,839		153	5,591	2,106	57,693	2,428
2004		5,377	131,553	3,326	17,364		14,877	573,501	12,307	10,757	2,976
2005	120	7,879	121,428	4,382	6,154	312	27,370	265,014	14,711	35,130	4,645
2006	21	1,327	22,407	8,449	2,085	185	6,320	89,168	37,893	10,001	3,965
TOTAL	141	14,812	276,954	16,632	73,992	497	48,720	933,274	67,017	191,835	17,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,274,398	349,476	17,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,393	-31,836	472	
TOTAL LOSSES	1,270,005	317,640	18,102	
EXPECTED LOSSES	500,370	448,805	43,805	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.074	1.269	.072	6.415
INDICATED (POST-TEST)	3.242	.811	.046	4.099
PRES. ON RATE LEVEL	1.853	1.662	.162	3.677
DERIVED BY FORMULA	1.867	1.628	.156	3.651
UNDERLYING PRES. RATE	1.999	1.793	.175	3.967
PROPOSED	1.880	1.640	.157	3.677
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.75
MAN. RATES	6.79	6.00	5.37	+ 4.75
				PRESENT
				1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	17												
2003	15												
2004	15												
2005													
2006													
TOTAL	47												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-260	-198		
TOTAL LOSSES				
EXPECTED LOSSES	6,696	1,826	53	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	13.206	3.601	.102	16.909
DERIVED BY FORMULA	13.206	3.601	.102	16.909
UNDERLYING PRES. RATE	14.246	3.885	.110	18.241
PROPOSED	13.206	3.601	.102	16.909

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	21.854
IND. RATES				21.85	MINIMUM PREMIUM	3650
MAN. RATES	32.46	28.70	24.69	+ 21.85	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003	20												
2004													
2005													
2006	1,894	72,813	3,844								1	2	3
TOTAL	1,914	72,813	3,804								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				20,988	4,528				41,638	5,053	606
TOTAL				20,988	4,528				41,638	5,053	606

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	52	2,567	40,783	14,951	5,978	215	7,237	101,669	42,827	15,365	651
TOTAL	52	2,567	40,783	14,951	5,978	215	7,237	101,669	42,827	15,365	651

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	152,523	79,121	651	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,493	994	153	
TOTAL LOSSES	156,016	80,115	804	
EXPECTED LOSSES	29,725	29,457	5,014	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.151	4.186	.042	12.379
INDICATED (POST-TEST)	5.208	2.675	.027	7.910
PRES. ON RATE LEVEL	1.439	1.427	.243	3.109
DERIVED BY FORMULA	1.439	1.439	.241	3.119
UNDERLYING PRES. RATE	1.553	1.539	.262	3.354
PROPOSED	1.439	1.439	.241	3.119
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.03
MAN. RATES	5.79	5.12	4.54	+ 4.03
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	146												
2003	342												
2004	571												
2005	381												
2006													
TOTAL	1,440												

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.	-1,152	-1,458	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	35,554	16,460	1,339	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.289	1.060	.086	3.435
DERIVED BY FORMULA	2.289	1.049	.085	3.423
UNDERLYING PRES. RATE	2.469	1.143	.093	3.705
PROPOSED	2.289	1.049	.085	3.423
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.82
MAN. RATES	7.11	6.29	5.40	+ 4.82
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.823
				1400
				1575

+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
2002	7,361	974,456	13.238				7,361					13	13
2003	11,975	138,154	1.153				11,975			1		1	2
2004	15,184	96,906	.638				15,184				1		1
2005	16,578	293	.001				16,578						
2006	19,246	1,429,353	7.426				19,246			1	9	1	11
TOTAL	70,344	2,639,162	3.752				70,344			2	10	15	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					342,035					524,537	107,884
2003			84,575		2,160			47,811		1,917	1,691
2004				30,000					59,600		7,306
2005											293
2006			200,228	122,016	11,817			737,000	197,566	36,757	123,969
TOTAL			284,803	152,016	356,012			784,811	257,166	563,211	241,143

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					371,795					897,483	125,793
2003		3,339	133,512	914	2,889		2,731	161,095	1,423	3,982	1,816
2004		674	10,396	31,118	1,469		240	30,913	104,536	5,179	8,380
2005											306
2006	514	19,280	295,422	84,657	25,709	3,217	94,830	1,149,101	260,773	102,344	133,143
TOTAL	514	23,293	439,330	116,689	401,862	3,217	97,801	1,341,109	366,732	1,008,988	269,438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,905,264	1,894,271	269,438	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,477	-64,452	2,544	
TOTAL LOSSES	1,910,741	1,829,819	271,982	
EXPECTED LOSSES	2,019,576	1,167,007	196,963	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.716	2.601	.387	5.704
INDICATED (POST-TEST)	1.736	1.662	.247	3.645
PRES. ON RATE LEVEL	2.661	1.538	.260	4.459
DERIVED BY FORMULA	2.643	1.548	.259	4.450
UNDERLYING PRES. RATE	2.871	1.659	.280	4.810
PROPOSED	2.643	1.548	.259	4.450

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.751
IND. RATES				5.75	MINIMUM PREMIUM	940
MAN. RATES	8.27	7.31	6.51	+ 5.75	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2006	1,188	4,334	.364									1	1
TOTAL	7,416	37,044	.500									8	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,699					3,617	4,992
2003					1,181					2,229	12,316
2004					1,713					2,709	
2005											1,254
2006					1,609					1,788	937
TOTAL					7,202					10,343	19,499

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,934					6,189	5,821
2003		25	169	51	1,386		11	401	150	4,120	13,227
2004		63	541	172	1,900		18	947	404	4,135	
2005											1,309
2006	7	218	2,525	760	1,219	5	185	2,519	930	1,783	1,006
TOTAL	7	306	3,235	983	7,439	5	214	3,867	1,484	16,227	21,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,634	26,133	21,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,222	-13,664	314	
TOTAL LOSSES	5,412	12,469	21,677	
EXPECTED LOSSES	118,656	182,954	32,631	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.073	.168	.292	.533
INDICATED (POST-TEST)	.047	.107	.187	.341
PRES. ON RATE LEVEL	1.483	2.287	.408	4.178
DERIVED BY FORMULA	1.469	2.243	.404	4.116
UNDERLYING PRES. RATE	1.600	2.467	.440	4.507
PROPOSED	1.469	2.243	.404	4.116
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.32
MAN. RATES	7.90	6.99	6.10	+ 5.32
				PRESENT
				1010

+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
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	50,634	.949				5,333					2	2
2005	5,007	158,447	3.164				5,007				1	2	3
2006	5,567	133,460	2.397				5,567					5	5
TOTAL	25,796	1,482,204	5.746				25,796	1			1	15	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	77,705				10,356	911,944				29,579	12,691
2003					18,218					75,190	3,980
2004					7,027					39,476	4,131
2005				41,037	772				94,183	12,366	10,089
2006					31,879					73,391	28,190
TOTAL	77,705			41,037	68,252	911,944			94,183	230,002	59,081

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	88,739				11,257	735,027				50,610	14,798
2003		380	2,608	790	21,383		375	13,467	5,072	138,965	4,275
2004		253	2,233	710	7,795		272	13,808	5,857	60,282	4,738
2005		2,129	32,832	36,234	4,952		5,030	114,523	123,661	33,500	10,533
2006	147	4,339	50,029	15,056	24,176	244	7,707	103,354	38,093	73,269	30,276
TOTAL	88,886	7,101	87,702	52,790	69,563	735,271	13,384	245,152	172,683	356,626	64,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,177,496	651,662	64,620	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,064	-17,763	272	
TOTAL LOSSES	1,169,432	633,899	64,892	
EXPECTED LOSSES	900,796	262,088	24,765	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.533	2.457	.252	7.242
INDICATED (POST-TEST)	2.897	1.570	.161	4.628
PRES. ON RATE LEVEL	3.237	.942	.089	4.268
DERIVED BY FORMULA	3.234	.967	.093	4.294
UNDERLYING PRES. RATE	3.492	1.016	.096	4.604
PROPOSED	3.234	.967	.093	4.294
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.05
MAN. RATES	8.53	7.54	6.71	+ 6.05
				PRESENT
				1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003	1,465												
2004	1,711	35,620	2.081									1	1
2005	513	46,646	9.092								1		1
2006	228	325	.142										
TOTAL	3,917	82,591	2.109								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					7,891					26,144	1,585
2005				39,146					7,500		
2006											325
TOTAL				39,146	7,891				7,500	26,144	1,910

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		282	2,508	797	8,752		179	9,144	3,878	39,920	1,818
2005		1,982	30,786	34,386	3,956		368	8,486	9,563	1,295	
2006											349
TOTAL		2,264	33,294	35,183	12,708		547	17,630	13,441	41,215	2,167

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,735	102,547	2,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,396	-3,831	59	
TOTAL LOSSES	52,339	98,716	2,226	
EXPECTED LOSSES	95,222	48,806	8,657	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.336	2.520	.057	3.913
INDICATED (POST-TEST)	.854	1.610	.036	2.500
PRES. ON RATE LEVEL	2.254	1.154	.205	3.613
DERIVED BY FORMULA	2.254	1.159	.203	3.616
UNDERLYING PRES. RATE	2.431	1.246	.221	3.898
PROPOSED	2.252	1.158	.203	3.613
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.09
MAN. RATES	7.12	6.30	5.68	+ 5.09
				PRESENT
				1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	358	524,015	146,372				358			1		2	3
2003	766	30,566	3,990				766					1	1
2004	1,020	109,533	10,738				1,020				1		1
2005	698	1,112	.159				698						
2006	684	3,432	.501				684						
TOTAL	3,526	668,658	18,964				3,526			1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			179,328		5,844			335,670		3,108	65
2003					3,227					27,339	
2004				46,014					61,034		2,485
2005											1,112
2006											3,432
TOTAL			179,328	46,014	9,071			335,670	61,034	30,447	7,094

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			180,584		6,352			691,221		5,318	76
2003		67	462	140	3,788		138	4,898	1,846	50,528	
2004		1,032	15,946	47,730	2,252		247	31,656	107,054	5,302	2,850
2005											1,161
2006											3,686
TOTAL		1,099	196,992	47,870	12,392		385	727,775	108,900	61,148	7,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	926,251	230,310	7,773	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-531	-4,478	225	
TOTAL LOSSES	925,720	225,832	7,998	
EXPECTED LOSSES	102,995	68,016	21,226	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	26.254	6.405	.227	32.886
INDICATED (POST-TEST)	16.776	4.093	.145	21.014
PRES. ON RATE LEVEL	2.708	1.788	.558	5.054
DERIVED BY FORMULA	2.708	1.811	.554	5.073
UNDERLYING PRES. RATE	2.921	1.929	.602	5.452
PROPOSED	2.708	1.811	.554	5.073

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.556
IND. RATES				6.56	MINIMUM PREMIUM	1035
MAN. RATES	9.57	8.46	7.38	+ 6.56	PRESENT	1160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	10,349	.140									2	2
2006	8,127	10,225	.125										
TOTAL	30,923	63,891	.207								1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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					4,720	4,180
2006											10,225
TOTAL				17,031	4,610				5,368	16,667	20,215

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					127					2,045	1,371
2003		58	401	121	3,289		12	400	150	4,122	2,078
2004		389	5,978	17,688	1,100		81	5,763	10,680	13,481	3,096
2005		92	1,045	358	1,513		150	3,033	1,360	6,581	4,364
2006											10,982
TOTAL		539	7,424	18,167	6,029		243	9,196	12,190	26,229	21,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,402	62,615	21,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,970	-16,616	429	
TOTAL LOSSES	13,432	45,999	22,320	
EXPECTED LOSSES	742,461	282,018	34,325	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.043	.149	.072	.264
INDICATED (POST-TEST)	.027	.095	.046	.168
PRES. ON RATE LEVEL	2.226	.845	.103	3.174
DERIVED BY FORMULA	2.204	.808	.100	3.112
UNDERLYING PRES. RATE	2.401	.912	.111	3.424
PROPOSED	2.204	.808	.100	3.112

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.669
IND. RATES				4.67	MINIMUM PREMIUM	1360
MAN. RATES	6.58	5.82	5.23	+ 4.67	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	31,355	184,424	.588								2	10	12
2003	28,694	1,123,260	3.914							3	3	7	13
2004	27,391	4,088,138	14.925						1	4	7	11	23
2005	26,450	1,713,815	6.479							6	2	8	16
2006	28,224	414,188	1.467							1	1	5	7
TOTAL	142,114	7,523,825	5.294						1	14	15	41	71

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				34,506	37,642				29,944	68,058	14,274
2003			431,641	88,619	63,330			356,556	77,934	66,851	38,329
2004		315,999	537,026	271,311	49,005		2,262,700	248,140	246,525	87,657	69,775
2005			959,629	63,206	76,466			357,039	82,883	98,994	75,598
2006			155,165	45,825	13,406			64,500	41,000	60,855	33,437
TOTAL		315,999	2,083,461	503,467	239,849		2,262,700	1,026,235	478,286	382,415	231,413

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				49,275	40,918				73,962	116,447	16,643
2003		18,142	702,908	113,691	77,863		20,650	1,228,420	161,977	130,103	41,165
2004	16,132	101,173	925,054	298,459	77,325	102,262	624,049	991,374	465,150	162,506	80,032
2005	1,659	114,258	1,755,251	121,631	113,560	1,678	150,507	1,504,403	178,260	171,434	78,924
2006	1,001	26,070	351,625	48,860	21,944	1,172	34,178	411,122	89,413	76,892	35,911
TOTAL	18,792	259,643	3,734,838	631,916	331,610	105,112	829,384	4,135,319	968,762	657,382	252,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,083,088	2,589,670	252,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,986	-84,954	1,326	
TOTAL LOSSES	9,044,102	2,504,716	254,001	
EXPECTED LOSSES	2,887,757	1,180,967	127,904	
CREDIBILITY	.04	.13	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.364	1.762	.179	8.305
INDICATED (POST-TEST)	4.067	1.126	.114	5.307
PRES. ON RATE LEVEL	1.884	.770	.083	2.737
DERIVED BY FORMULA	1.971	.816	.088	2.875
UNDERLYING PRES. RATE	2.032	.831	.090	2.953
PROPOSED	1.971	.816	.088	2.875
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.31
MAN. RATES	5.35	4.73	4.51	+ 4.31
				PRESENT
				1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,292						1,292						
2003	840						840						
2004	997						997						
2005	1,037	153	.014				1,037						
2006	1,111	2,267	.204				1,111						
TOTAL	5,277	2,420	.046				5,277						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											153
2006											2,267
TOTAL											2,420

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											160
2006											2,435
TOTAL											2,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,595	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,531	-5,451	56	
TOTAL LOSSES			2,651	
EXPECTED LOSSES	122,164	76,042	5,277	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.032	.032
PRES. ON RATE LEVEL	2.146	1.336	.093	3.575
DERIVED BY FORMULA	2.146	1.323	.092	3.561
UNDERLYING PRES. RATE	2.315	1.441	.100	3.856
PROPOSED	2.146	1.323	.092	3.561
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.34
MAN. RATES	7.27	6.43	5.89	+ 5.34
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.342
				1520
				1695

+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
2002	1,517	161,881	10.671				1,517			1	1	3	5
2003	1,529	134,145	8.773				1,529			1		1	2
2004	1,515	121,565	8.024				1,515				3		3
2005	1,564	185,948	11.889				1,564				1	2	3
2006	1,421	13,330	.938				1,421					2	2
TOTAL	7,546	616,869	8.175				7,546			2	5	8	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			84,159	5,531	2,298			58,883	1,039	8,518	1,453	
2003			79,691		201			41,295		783	12,175	
2004				50,383					64,515		6,667	
2005				7,521	65,641				20,689	83,873	8,224	
2006					1,810					8,771	2,749	
TOTAL			163,850	63,435	69,950			100,178	86,243	101,945	31,268	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			131,204	7,898	2,498			187,719	2,566	14,574	1,694	
2003		3,108	125,539	783	568		2,356	138,985	1,169	1,825	13,076	
2004		1,131	17,459	52,261	2,466		262	33,462	113,158	5,605	7,647	
2005		4,631	53,344	22,901	69,322		3,643	77,244	50,490	120,485	8,585	
2006	8	246	2,841	855	1,373	27	919	12,353	4,552	8,757	2,952	
TOTAL	8	9,116	330,387	84,698	76,227	27	7,180	449,763	171,935	151,246	33,954	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	796,481	484,106	33,954	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,503	-8,208	116	
TOTAL LOSSES	792,978	475,898	34,070	
EXPECTED LOSSES	239,209	114,549	11,321	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.509	6.307	.451	17.267
INDICATED (POST-TEST)	6.715	4.030	.288	11.033
PRES. ON RATE LEVEL	2.939	1.407	.139	4.485
DERIVED BY FORMULA	2.977	1.459	.142	4.578
UNDERLYING PRES. RATE	3.170	1.518	.150	4.838
PROPOSED	2.977	1.459	.142	4.578
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.87
MAN. RATES	9.47	8.37	7.39	+ 6.87
PRESENT				
2055				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	747	7,673	1.027									5	5
2003	773	2,601	.336										
2004	725	34,124	4.706									3	3
2005	583	7,316	1.254									3	3
2006	789	3,414	.432									1	1
TOTAL	3,617	55,128	1.524									12	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					3,191					3,222	1,260	
2003											2,601	
2004					13,404					14,968	5,752	
2005					4,229					2,989	98	
2006					320					2,922	172	
TOTAL					21,144					24,101	9,883	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					3,469					5,513	1,469	
2003											2,793	
2004		482	4,258	1,354	14,866		100	5,234	2,222	22,855	6,598	
2005		276	3,053	1,050	4,417		97	1,919	860	4,169	102	
2006	1	42	503	152	243	11	303	4,119	1,514	2,919	185	
TOTAL	1	800	7,814	2,556	22,995	11	500	11,272	4,596	35,456	11,147	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,398	65,603	11,147	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-502	-2,909	23	
TOTAL LOSSES	19,896	62,694	11,170	
EXPECTED LOSSES	56,895	41,957	2,025	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.550	1.733	.309	2.592
INDICATED (POST-TEST)	.351	1.107	.197	1.655
PRES. ON RATE LEVEL	1.458	1.075	.052	2.585
DERIVED BY FORMULA	1.458	1.075	.053	2.586
UNDERLYING PRES. RATE	1.573	1.160	.056	2.789
PROPOSED	1.457	1.075	.053	2.585
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.88
MAN. RATES	5.55	4.91	4.26	+ 3.88
				PRESENT
				1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	251	40,614	16.180								1		1
2003	583	271	.046										
2004	722	871	.120										
2005	872	4,417	.506									1	1
2006	906	17,992	1.985									1	1
TOTAL	3,334	64,165	1.925								1	2	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				9,436					18,669		12,509	
2003											271	
2004											871	
2005					114					1,263	3,040	
2006					1,045					14,953	1,994	
TOTAL				9,436	1,159				18,669	16,216	18,685	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				13,475					46,112		14,585	
2003											291	
2004											999	
2005		9	81	28	117		39	813	364	1,760	3,174	
2006	5	142	1,639	493	792	49	1,561	21,054	7,764	14,928	2,142	
TOTAL	5	151	1,720	13,996	909	49	1,600	21,867	54,240	16,688	21,191	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,392	85,833	21,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	178	-2,976	60	
TOTAL LOSSES	25,570	82,857	21,251	
EXPECTED LOSSES	66,780	55,945	4,534	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.767	2.485	.637	3.889
INDICATED (POST-TEST)	.490	1.588	.407	2.485
PRES. ON RATE LEVEL	1.857	1.556	.125	3.538
DERIVED BY FORMULA	1.857	1.556	.128	3.541
UNDERLYING PRES. RATE	2.003	1.678	.136	3.817
PROPOSED	1.855	1.555	.128	3.538
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.31
MAN. RATES	7.32	6.47	5.83	+ 5.31
				PRESENT
				1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,121	26,390	1.244									3	3
2003	2,223	80,067	3.601								1	2	3
2004	2,151	18,316	.851									2	2
2005	2,087	57,839	2.771								1	2	3
2006	2,030	44,393	2.186									5	5
TOTAL	10,612	227,005	2.139								2	14	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,620					17,325	1,445
2003				43,618	737				27,006	4,875	3,831
2004					2,537					4,961	10,818
2005				28,583	5,336				14,000	8,293	1,627
2006					19,834					22,292	2,267
TOTAL				72,201	36,064				41,006	57,746	19,988

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,282					29,643	1,685
2003		16	7,010	52,574	1,716		23	6,979	51,556	10,146	4,114
2004		91	806	257	2,813		34	1,735	737	7,575	12,408
2005		1,798	26,338	26,429	8,462		954	21,164	20,233	13,975	1,699
2006	91	2,701	31,120	9,367	15,041	72	2,331	31,407	11,572	22,257	2,435
TOTAL	91	4,606	65,274	88,627	36,314	72	3,342	61,285	84,098	83,596	22,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	134,670	292,635	22,341	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,857	-14,571	267	
TOTAL LOSSES	130,813	278,064	22,608	
EXPECTED LOSSES	280,051	203,963	25,892	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.233	2.620	.213	4.066
INDICATED (POST-TEST)	.788	1.674	.136	2.598
PRES. ON RATE LEVEL	2.446	1.782	.226	4.454
DERIVED BY FORMULA	2.429	1.780	.223	4.432
UNDERLYING PRES. RATE	2.639	1.922	.244	4.805
PROPOSED	2.429	1.780	.223	4.432
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.65
MAN. RATES	9.14	8.08	7.34	+ 6.65
PRESENT				
				2045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	56												
2003	145												
2004	129												
2005	155												
2006	172	946	.550									1	1
TOTAL	657	946	.144									1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	1	42	490	149	239	3	66	892	329	628	
TOTAL	1	42	490	149	239	3	66	892	329	628	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,494	1,345		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-589	18	
TOTAL LOSSES	1,494	756	18	
EXPECTED LOSSES	10,039	10,656	1,498	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.227	.115	.003	.345
INDICATED (POST-TEST)	.145	.073	.002	.220
PRES. ON RATE LEVEL	1.416	1.504	.211	3.131
DERIVED BY FORMULA	1.416	1.504	.211	3.131
UNDERLYING PRES. RATE	1.528	1.622	.228	3.378
PROPOSED	1.416	1.504	.211	3.131
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.70
MAN. RATES	6.39	5.65	5.16	+ 4.70
				PRESENT
				1520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004	41						41						
2005	41	1,450	3.536				41					1	1
2006	53						53						
TOTAL	135	1,450	1.074				135					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		25	237	81	339		34	721	323	1,567	
TOTAL		25	237	81	339		34	721	323	1,567	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,017	2,310		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	58	-111	3	
TOTAL LOSSES	1,075	2,199	3	
EXPECTED LOSSES	1,946	3,285	205	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.796	1.629	.002	2.427
INDICATED (POST-TEST)	.509	1.041	.001	1.551
PRES. ON RATE LEVEL	1.336	2.255	.141	3.732
DERIVED BY FORMULA	1.336	2.255	.141	3.732
UNDERLYING PRES. RATE	1.441	2.433	.152	4.026
PROPOSED	1.336	2.255	.141	3.732

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.599
IND. RATES				5.60	MINIMUM PREMIUM	1580
MAN. RATES	7.74	6.84	6.15	+ 5.60	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
2002	4,142	123,191	2,974				4,142				5	3	8
2003	4,404	160,279	3,639				4,404				3	6	9
2004	7,173	700,327	9,763				7,173			2	6	7	15
2005	4,700	190,582	4,054				4,700				8	9	17
2006	5,276	189,212	3,586				5,276				6	3	9
TOTAL	25,695	1,363,591	5,307				25,695			2	28	28	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				39,508	1,296				35,862	6,921	39,604
2003				62,836	5,387				53,446	12,397	26,213
2004			277,397	87,280	4,485			181,520	95,946	16,200	37,499
2005				50,970	6,021				74,135	14,482	44,974
2006				49,784	3,286				97,400	4,962	33,780
TOTAL			277,397	290,378	20,475			181,520	356,789	54,962	182,070

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				56,417	1,408				88,579	11,842	46,178
2003		114	10,721	75,925	7,546		61	14,302	102,214	25,162	28,153
2004		18,194	451,023	97,205	14,248		15,936	650,357	182,920	38,372	43,011
2005		2,958	44,434	46,266	11,446		4,113	93,201	98,705	32,991	46,953
2006	91	5,089	85,054	31,948	8,530	483	16,206	228,153	96,622	29,089	36,280
TOTAL	91	26,355	591,232	307,761	43,178	483	36,316	986,013	569,040	137,456	200,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,640,490	1,057,435	200,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,114	-60,938	947	
TOTAL LOSSES	1,634,376	996,497	201,522	
EXPECTED LOSSES	1,196,616	893,415	88,390	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.361	3.878	.784	11.023
INDICATED (POST-TEST)	4.065	2.478	.501	7.044
PRES. ON RATE LEVEL	4.317	3.223	.319	7.859
DERIVED BY FORMULA	4.314	3.193	.328	7.835
UNDERLYING PRES. RATE	4.657	3.477	.344	8.478
PROPOSED	4.314	3.193	.328	7.835

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.755
IND. RATES				11.76	MINIMUM PREMIUM	3030
MAN. RATES	15.37	13.59	12.95	+ 11.76	PRESENT	3400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,816	55,995	1.467									2	2
2003	4,413	11,259	.255									1	1
2004	4,936	141,548	2.867									3	3
2005	4,532	1,007,461	22.229						1		1	2	4
2006	5,203	37,409	.718									3	3
TOTAL	22,900	1,253,672	5.475						1		1	11	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					17,270					13,742	24,983
2003					82					553	10,624
2004					50,458					77,249	13,841
2005		635,962		34,458	3,268		271,971		38,051	19,769	3,982
2006					2,679					21,526	13,204
TOTAL		635,962		34,458	73,757		271,971		38,051	132,839	66,634

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					18,772					23,512	29,130
2003		3	12	4	96		4	99	37	1,022	11,410
2004		1,809	16,030	5,095	55,968		527	27,024	11,457	117,958	15,876
2005	29,174	416,985	52,365	31,323	6,949	10,214	389,489	62,166	54,965	34,134	4,157
2006	12	366	4,205	1,267	2,030	73	2,261	30,317	11,172	21,490	14,181
TOTAL	29,186	419,163	72,612	37,689	83,815	10,287	392,281	119,606	77,631	198,116	74,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,043,135	397,251	74,754	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,098	-16,771	636	
TOTAL LOSSES	1,041,037	380,480	75,390	
EXPECTED LOSSES	349,225	257,167	56,334	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.546	1.661	.329	6.536
INDICATED (POST-TEST)	2.905	1.061	.210	4.176
PRES. ON RATE LEVEL	1.414	1.041	.228	2.683
DERIVED BY FORMULA	1.429	1.042	.227	2.698
UNDERLYING PRES. RATE	1.525	1.123	.246	2.894
PROPOSED	1.429	1.042	.227	2.698
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.05
MAN. RATES	6.08	5.38	4.42	+ 4.05
				PRESENT
				1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	323												
2003	351												
2004	315	288,146	91.474									1	1
2005	327	5,005	1.530										
2006	234												
TOTAL	1,550	293,151	18.913									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,943					284,203	
2005											5,005
TOTAL					3,943					284,203	5,005

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		141	1,251	398	4,374		1,932	99,415	42,162	433,975	
2005											5,225
TOTAL		141	1,251	398	4,374		1,932	99,415	42,162	433,975	5,225

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			102,739	480,909	5,225	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-1,376	-4,144	56	
TOTAL LOSSES			101,363	476,765	5,281	
EXPECTED LOSSES			65,224	54,157	6,046	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			6.540	30.759	.341	37.640
INDICATED (POST-TEST)			4.179	19.655	.218	24.052
PRES. ON RATE LEVEL			3.901	3.239	.361	7.501
DERIVED BY FORMULA			3.901	3.403	.360	7.664
UNDERLYING PRES. RATE			4.208	3.494	.390	8.092
PROPOSED			3.901	3.403	.360	7.664

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.499
IND. RATES				11.50	MINIMUM PREMIUM	2970
MAN. RATES	15.71	13.89	12.36	+ 11.50	PRESENT	3260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	118												
2003	86												
2004	120												
2005	131												
2006	111												
TOTAL	566												

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.	-60	-325	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	4,608	4,601	1,239	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.755	.754	.202	1.711
DERIVED BY FORMULA	.755	.754	.202	1.711
UNDERLYING PRES. RATE	.814	.813	.219	1.846
PROPOSED	.755	.754	.202	1.711

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.567
IND. RATES				2.57	MINIMUM PREMIUM	870
MAN. RATES	3.45	3.05	2.82	+ 2.57	PRESENT	950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	986	16,930	1.717				986				1		1
2003	1,032	26,716	2.588				1,032					1	1
2004	1,031	8,749	.848				1,031					1	1
2005	1,076	35,237	3.274				1,076					1	1
2006	797	3,334	.418				797					1	1
TOTAL	4,922	90,966	1.848				4,922				1	4	5

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					14,894					19,558	785	
2006					617					2,717		
TOTAL				11,000	32,474					40,777	6,715	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				15,708							6,914	
2003		314	2,142	650	17,572		57	2,105	793	21,707		
2004		72	633	201	2,211		47	2,364	1,002	10,317		
2005		963	10,762	3,698	15,558		606	12,553	5,621	27,263	820	
2006	2	86	968	292	468	8	286	3,828	1,414	2,711		
TOTAL	2	1,435	14,505	20,549	35,809	8	996	20,850	8,830	61,998	7,734	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,796	127,186	7,734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,719	-6,881	216	
TOTAL LOSSES	35,077	120,305	7,950	
EXPECTED LOSSES	144,904	92,239	22,248	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.713	2.444	.162	3.319
INDICATED (POST-TEST)	.456	1.562	.104	2.122
PRES. ON RATE LEVEL	2.729	1.737	.419	4.885
DERIVED BY FORMULA	2.729	1.735	.413	4.877
UNDERLYING PRES. RATE	2.944	1.874	.452	5.270
PROPOSED	2.729	1.735	.413	4.877
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.32
MAN. RATES	10.30	9.11	8.05	+ 7.32
				PRESENT
				2215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	43												
2003													
2004													
2005													
2006													
TOTAL	43												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116	-84		
TOTAL LOSSES				
EXPECTED LOSSES	1,530	583	19	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.297	1.256	.041	4.594
DERIVED BY FORMULA	3.297	1.256	.041	4.594
UNDERLYING PRES. RATE	3.557	1.355	.044	4.956
PROPOSED	3.297	1.256	.041	4.594

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.892
IND. RATES				6.89	MINIMUM PREMIUM	1885
MAN. RATES	9.19	8.13	7.57	+ 6.89	PRESENT	2100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004	27,615	3,288	.011										
2005	18,524	3,609	.019										
2006	12,945	88,805	.686								2		2
TOTAL	59,084	95,702	.162								2		2

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
2006				47,984					39,461		1,360
TOTAL				47,984					39,461		8,257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,771
2005											3,768
2006	72	4,469	77,006	29,291	5,814	188	6,359	89,613	38,108	9,781	1,461
TOTAL	72	4,469	77,006	29,291	5,814	188	6,359	89,613	38,108	9,781	9,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	177,707	82,994	9,000	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,049	-28,458	1,182	
TOTAL LOSSES	183,756	54,536	10,182	
EXPECTED LOSSES	545,345	512,258	95,125	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.311	.092	.017	.420
INDICATED (POST-TEST)	.199	.059	.011	.269
PRES. ON RATE LEVEL	.856	.804	.149	1.809
DERIVED BY FORMULA	.843	.752	.138	1.733
UNDERLYING PRES. RATE	.923	.867	.161	1.951
PROPOSED	.843	.752	.138	1.733
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.60
MAN. RATES	3.89	3.44	2.98	+ 2.60
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,780												
2003													
2004	909	145,913	16.052							1			1
2005	750	553	.073										
2006	1,054	462	.043										
TOTAL	9,493	146,928	1.548							1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			86,268					58,750			895
2005											553
2006											462
TOTAL			86,268					58,750			1,910

MANUAL YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		4,998	130,415	1,935	1,558		4,998	192,553	3,957	1,713	1,027
2005											577
2006											496
TOTAL		4,998	130,415	1,935	1,558		4,998	192,553	3,957	1,713	2,100

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			332,964	9,163	2,100		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-6,347	-9,292	153		
TOTAL LOSSES			326,617		2,253		
EXPECTED LOSSES			140,781	82,210	23,163		
CREDIBILITY			.01	.02	.02		
PURE PREMIUMS							
INDICATED (PRE-TEST)			3.441	.000	.024	3.465	
INDICATED (POST-TEST)			2.199	.000	.015	2.214	
PRES. ON RATE LEVEL			1.375	.803	.226	2.404	
DERIVED BY FORMULA			1.383	.787	.222	2.392	
UNDERLYING PRES. RATE			1.483	.866	.244	2.593	
PROPOSED			1.383	.787	.222	2.392	
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		3.588
IND. RATES				3.59	MINIMUM PREMIUM		1110
MAN. RATES	4.02	3.55	3.96	+ 3.59	PRESENT		1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	139												
2003	186												
2004	276												
2005	278												
2006	237												
TOTAL	1,116												

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.	-81	-746	27	
TOTAL LOSSES			27	
EXPECTED LOSSES	12,633	11,706	2,400	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.049	.973	.199	2.221
DERIVED BY FORMULA	1.049	.963	.197	2.209
UNDERLYING PRES. RATE	1.132	1.049	.215	2.396
PROPOSED	1.049	.963	.197	2.209

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.314
IND. RATES				3.31	MINIMUM PREMIUM	1045
MAN. RATES	4.50	3.98	3.66	+ 3.31	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,380	201,966	5.975						1		1	3	
2003	2,487	346,535	13.933						2		4	6	
2004	2,425	11,777	.485										
2005	2,211	21,313	.963								5	5	
2006	2,014	126,249	6.268							2	4	6	
TOTAL	12,517	707,840	5.655						3	3	14	20	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			72,307	4,840	2,038			84,330	7,840	3,019	27,592
2003			159,813		17,210			119,622		48,676	1,214
2004											11,777
2005					7,375					13,295	643
2006				51,355	5,717				42,027	12,167	14,983
TOTAL			232,120	56,195	32,340			203,952	49,867	77,157	56,209

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			112,727	6,912	2,215			268,844	19,365	5,166	32,172
2003		6,590	254,162	2,298	20,866		7,055	410,919	6,522	91,059	1,304
2004											13,508
2005		480	5,330	1,832	7,700		407	8,532	3,825	18,527	671
2006	101	5,563	91,385	34,052	10,563	239	8,037	112,569	46,899	22,560	16,092
TOTAL	101	12,633	463,604	45,094	41,344	239	15,499	800,864	76,611	137,312	63,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,292,940	300,361	63,747			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,122	-17,540	270			
TOTAL LOSSES	1,286,818	282,821	64,017			
EXPECTED LOSSES	292,898	220,425	29,165			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	10.281	2.259	.511	13.051		
INDICATED (POST-TEST)	6.570	1.444	.327	8.341		
PRES. ON RATE LEVEL	2.169	1.633	.216	4.018		
DERIVED BY FORMULA	2.213	1.627	.219	4.059		
UNDERLYING PRES. RATE	2.340	1.761	.233	4.334		
PROPOSED	2.213	1.627	.219	4.059		
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.090
IND. RATES				6.09	MINIMUM PREMIUM	1695
MAN. RATES	8.66	7.66	6.62	+ 6.09	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
2002	6,880	42,416	.616				6,880					4	4
2003	8,870	327,927	3.697				8,870			1	3	8	12
2004	8,781	365,185	4.158				8,781				6	5	11
2005	10,475	131,664	1.256				10,475				2	4	6
2006	9,477	295,331	3.116				9,477				3	6	9
TOTAL	44,483	1,162,523	2.613				44,483			1	14	27	42

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					15,338					16,459	10,619
2003			134,488	18,262	42,181			15,603	33,332	52,139	31,922
2004				139,545	13,264				168,261	25,550	18,565
2005				29,904	11,066				22,119	38,172	30,403
2006				94,414	6,516				160,107	13,120	21,174
TOTAL			134,488	282,125	88,365			15,603	383,819	145,440	112,683

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					16,672					28,161	12,382
2003		6,126	220,742	25,135	50,425		1,146	69,335	67,164	97,912	34,284
2004		3,605	52,567	146,095	21,542		857	96,212	298,916	53,630	21,294
2005		2,225	31,512	29,008	14,580		2,297	49,521	39,174	57,027	31,741
2006	171	9,680	161,745	60,717	16,387	799	27,158	382,034	161,423	52,770	22,741
TOTAL	171	21,636	466,566	260,955	119,606	799	31,458	597,102	566,677	289,500	122,442

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,117,732	1,236,738	122,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,710	-58,060	887	
TOTAL LOSSES	1,107,022	1,178,678	123,329	
EXPECTED LOSSES	1,065,368	888,327	79,180	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.489	2.650	.277	5.416
INDICATED (POST-TEST)	1.590	1.693	.177	3.460
PRES. ON RATE LEVEL	2.220	1.851	.165	4.236
DERIVED BY FORMULA	2.207	1.842	.166	4.215
UNDERLYING PRES. RATE	2.395	1.997	.178	4.570
PROPOSED	2.207	1.842	.166	4.215
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.32
MAN. RATES	8.63	7.63	6.98	+ 6.32
				PRESENT
				1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,026	301,097	7.478						1		1	2	
2003	3,727	791	.021										
2004	3,853	31,253	.811							1	1	2	
2005	3,812	79,553	2.086							1	1	2	
2006	3,818	31,085	.814								3	3	
TOTAL	19,236	443,779	2.307						1	2	6	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			170,828		193			128,688		775	613
2003											791
2004				2,734	845				18,217	166	9,291
2005				12,700	15,656				12,197	39,000	
2006					10,562					17,379	3,144
TOTAL			170,828	15,434	27,256			128,688	30,414	57,320	13,839

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			266,321		210			410,257		1,326	715
2003											850
2004		89	1,215	2,921	1,072		74	9,503	31,974	1,838	10,657
2005		1,653	21,297	15,040	17,634		1,822	38,832	26,764	56,467	
2006	48	1,434	16,569	4,985	8,006	59	1,818	24,476	9,023	17,353	3,377
TOTAL	48	3,176	305,402	22,946	26,922	59	3,714	483,068	67,761	76,984	15,599

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	795,467	194,613	15,599	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,350	-10,749	104	
TOTAL LOSSES	792,117	183,864	15,703	
EXPECTED LOSSES	258,147	151,194	10,003	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.118	.956	.082	5.156
INDICATED (POST-TEST)	2.631	.611	.052	3.294
PRES. ON RATE LEVEL	1.244	.729	.048	2.021
DERIVED BY FORMULA	1.258	.725	.048	2.031
UNDERLYING PRES. RATE	1.342	.786	.052	2.180
PROPOSED	1.258	.725	.048	2.031
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.05
MAN. RATES	4.38	3.87	3.33	+ 3.05
				PRESENT
				1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,692	16,566	.615									4	4
2003	2,769	33,594	1.213								1	4	5
2004	2,602	34,871	1.340									2	2
2005	2,759	2,577	.093										
2006	2,728	6,890	.252									2	2
TOTAL	13,550	94,498	.697								1	12	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,634					11,918	2,014
2003				7,910	14,726				3,346	6,284	1,328
2004					6,190					27,058	1,623
2005											2,577
2006					1,936					3,169	1,785
TOTAL				7,910	25,486				3,346	48,429	9,327

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,862					20,392	2,348
2003		306	3,362	10,167	17,438		31	1,880	6,770	11,755	1,427
2004		222	1,966	624	6,866		187	9,467	4,013	41,317	1,862
2005											2,690
2006	8	262	3,034	911	1,469	11	334	4,458	1,646	3,161	1,917
TOTAL	8	790	8,362	11,702	28,635	11	552	15,805	12,429	76,625	10,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,528	129,391	10,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,291	-10,171	156	
TOTAL LOSSES	23,237	119,220	10,400	
EXPECTED LOSSES	177,912	145,390	14,634	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.171	.880	.077	1.128
INDICATED (POST-TEST)	.109	.562	.049	.720
PRES. ON RATE LEVEL	1.217	.995	.100	2.312
DERIVED BY FORMULA	1.206	.982	.098	2.286
UNDERLYING PRES. RATE	1.313	1.073	.108	2.494
PROPOSED	1.206	.982	.098	2.286
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.43
MAN. RATES	4.85	4.29	3.81	+ 3.43
				PRESENT
				1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,706	83,809	1.249									6	6
2003	5,382	421,661	7.834							1	1	6	8
2004	7,035	378,355	5.378								2	8	10
2005	6,947	573,233	8.251								2	12	14
2006	7,194	163,536	2.273								1	7	8
TOTAL	33,264	1,620,594	4.872							1	6	39	46

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					14,414					49,937	19,458	
2003			193,490	5,653	23,190			78,548	38,892	60,414	21,474	
2004				38,344	17,459				230,271	63,120	29,161	
2005				51,168	27,898				69,103	398,616	26,448	
2006				4,809	26,262				4,213	62,333	65,919	
TOTAL			193,490	99,974	109,223			78,548	342,479	634,420	162,460	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					15,669					85,443	22,688	
2003		8,024	308,950	9,692	28,139		4,777	283,711	79,973	114,019	23,063	
2004		1,489	18,829	41,539	21,238		1,366	141,521	413,256	116,393	33,448	
2005		4,398	60,397	51,868	34,315		15,858	334,049	202,688	567,578	27,612	
2006	129	4,020	48,926	15,348	20,501	225	7,208	97,353	36,419	63,270	70,797	
TOTAL	129	17,931	437,102	118,447	119,862	225	29,209	856,634	732,336	946,703	177,608	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,341,230	1,917,348	177,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,830	-35,666	744	
TOTAL LOSSES	1,337,400	1,881,682	178,352	
EXPECTED LOSSES	414,802	521,912	67,194	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.021	5.657	.536	10.214
INDICATED (POST-TEST)	2.569	3.615	.343	6.527
PRES. ON RATE LEVEL	1.156	1.455	.187	2.798
DERIVED BY FORMULA	1.170	1.563	.196	2.929
UNDERLYING PRES. RATE	1.247	1.569	.202	3.018
PROPOSED	1.170	1.563	.196	2.929
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.39
MAN. RATES	5.60	4.95	4.61	+ 4.39
IND. RATE				
MINIMUM PREMIUM				1295
PRESENT				1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,004	55,185	2.753								1	2	3
2003	1,462	30,861	2.110								1		1
2004	1,475	371,215	25.167						1				1
2005	1,766	74,511	4.219								1	1	2
2006	2,100												
TOTAL	8,807	531,772	6.038						1		3	3	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				14,747	6,623				31,107		2,708
2003				11,989					18,872		
2004		219,715					151,500				
2005				24,595	362				38,704	10,850	
TOTAL		219,715		51,331	6,985		151,500		88,683	10,850	2,708

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				21,059	7,199				76,834		3,158
2003			1,897	14,442	234			4,267	35,797	796	
2004	75,655	291,791	16,990	171		46,181	271,567	8,840	1,370		
2005		1,269	19,605	21,693	2,862		2,233	50,760	52,473	21,809	
TOTAL	75,655	293,060	38,492	57,365	10,295	46,181	273,800	63,867	166,474	22,605	3,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	791,055	256,739	3,158	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,400	-13,763	292	
TOTAL LOSSES	789,655	242,976	3,450	
EXPECTED LOSSES	158,262	205,115	25,275	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.966	2.759	.039	11.764
INDICATED (POST-TEST)	5.729	1.763	.025	7.517
PRES. ON RATE LEVEL	1.666	2.159	.266	4.091
DERIVED BY FORMULA	1.707	2.151	.261	4.119
UNDERLYING PRES. RATE	1.797	2.329	.287	4.413
PROPOSED	1.707	2.151	.261	4.119
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.18
MAN. RATES	8.36	7.39	6.74	+ 6.18
				PRESENT
				1900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	381												
2003	467	1,511	.323										
2004	581	1,842	.317										
2005	366												
2006	277	479	.172										
TOTAL	2,072	3,832	.185										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003											1,511	
2004											1,842	
2006											479	
TOTAL											3,832	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003											1,623	
2004											2,113	
2006											514	
TOTAL											4,250	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-441	-2,111	38	
TOTAL LOSSES			4,288	
EXPECTED LOSSES	24,906	26,958	4,433	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.207	.207
INDICATED (POST-TEST)	.000	.000	.132	.132
PRES. ON RATE LEVEL	1.114	1.206	.199	2.519
DERIVED BY FORMULA	1.114	1.194	.198	2.506
UNDERLYING PRES. RATE	1.202	1.301	.214	2.717
PROPOSED	1.114	1.194	.198	2.506
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.76
MAN. RATES	5.04	4.46	4.15	+ 3.76
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.760
				1150
				1275

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	14												
2003	39												
2004													
2005	31												
2006													
TOTAL	84												

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	-52		
TOTAL LOSSES				
EXPECTED LOSSES	1,788	601	92	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.974	.663	.100	2.737
DERIVED BY FORMULA	1.974	.663	.100	2.737
UNDERLYING PRES. RATE	2.129	.715	.109	2.953
PROPOSED	1.974	.663	.100	2.737

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				4.11	MINIMUM PREMIUM	1230
MAN. RATES	5.35	4.73	4.51	+ 4.11	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004													
2005	120												
2006	197	3,291	1,670									1	1
TOTAL	317	3,291	1,038									1	1

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	9	262	2,991	901	1,446	5	143	1,953	719	1,381	
TOTAL	9	262	2,991	901	1,446	5	143	1,953	719	1,381	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,363	4,447		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	251	-10	4	
TOTAL LOSSES	5,614	4,437	4	
EXPECTED LOSSES	5,288	3,402	153	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.771	1.400	.001	3.172
INDICATED (POST-TEST)	1.132	.895	.001	2.028
PRES. ON RATE LEVEL	1.546	.995	.044	2.585
DERIVED BY FORMULA	1.546	.995	.044	2.585
UNDERLYING PRES. RATE	1.668	1.073	.048	2.789
PROPOSED	1.546	.995	.044	2.585

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.878
IND. RATES				3.88	MINIMUM PREMIUM	1175
MAN. RATES	5.55	4.91	4.26	+ 3.88	PRESENT	1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	276												
2003	516												
2004	59	1,302	2.206										
2005	485	10,161	2.095									1	1
2006	1,673	11,739	.701									1	1
TOTAL	3,009	23,202	.771									2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,302
2005					7,653					2,508	
2006					1,210					10,529	
TOTAL					8,863					13,037	1,302

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,493
2005		497	5,531	1,898	7,994		78	1,609	721	3,495	
2006	6	165	1,898	570	915	35	1,104	14,829	5,464	10,510	
TOTAL	6	662	7,429	2,468	8,909	35	1,182	16,438	6,185	14,005	1,493

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			25,752	31,567	1,493	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			1,569	-665	67	
TOTAL LOSSES			27,321	30,902	1,560	
EXPECTED LOSSES			39,599	32,044	3,400	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.908	1.027	.052	1.987
INDICATED (POST-TEST)			.580	.656	.033	1.269
PRES. ON RATE LEVEL			1.220	.987	.105	2.312
DERIVED BY FORMULA			1.220	.984	.104	2.308
UNDERLYING PRES. RATE			1.316	1.065	.113	2.494
PROPOSED			1.220	.984	.104	2.308

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		3.462
IND. RATES				3.46	MINIMUM PREMIUM		1080
MAN. RATES	4.85	4.29	3.81	+ 3.46	PRESENT		1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	92	318	.345										
2003	118	978	.828										
2004	121												
2005	153	370	.241										
2006	132												
TOTAL	616	1,666	.270										

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											371
2003											1,050
2005											386
TOTAL											1,807

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,807	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62	-556	17	
TOTAL LOSSES			1,824	
EXPECTED LOSSES	6,246	8,599	1,447	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.296	.296
INDICATED (POST-TEST)	.000	.000	.189	.189
PRES. ON RATE LEVEL	.940	1.294	.218	2.452
DERIVED BY FORMULA	.940	1.294	.218	2.452
UNDERLYING PRES. RATE	1.014	1.396	.235	2.645
PROPOSED	.940	1.294	.218	2.452

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.678
IND. RATES				3.68	MINIMUM PREMIUM	1130
MAN. RATES	5.14	4.55	4.04	+ 3.68	PRESENT	1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	532	1,137	.213									1	1
2003	293												
2004	246	6,300	2.560										
2005	210	13,023	6.201									1	1
2006	192												
TOTAL	1,473	20,460	1.389									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					10,807		
TOTAL					2,426					11,734	6,300	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					228					1,586		
2004											7,226	
2005		143	1,603	550	2,314		334	6,938	3,102	15,068		
TOTAL		143	1,603	550	2,542		334	6,938	3,102	16,654	7,226	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,018	22,848	7,226	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-721	-1,459	23	
TOTAL LOSSES	8,297	21,389	7,249	
EXPECTED LOSSES	24,452	16,365	2,872	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.563	1.452	.492	2.507
INDICATED (POST-TEST)	.360	.928	.314	1.602
PRES. ON RATE LEVEL	1.539	1.030	.180	2.749
DERIVED BY FORMULA	1.539	1.029	.181	2.749
UNDERLYING PRES. RATE	1.660	1.111	.195	2.966
PROPOSED	1.539	1.029	.181	2.749
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.12
MAN. RATES	5.61	4.96	4.53	+ 4.12
IND. RATE				
MINIMUM PREMIUM				1235
PRESENT				1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,216	139,432	2.243								2	3	5
2003	5,692	758,894	13.332							3	1	2	6
2004	6,264	517,274	8.257							2		4	6
2005	7,219	22,378	.309									2	2
2006	6,121	274,097	4.477							1	1	3	5
TOTAL	31,512	1,712,075	5.433							6	4	14	24

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				27,740	19,150				25,881	52,968	13,693	
2003			450,609	5,000	3,685			270,727	1,878	14,605	12,390	
2004			255,878		2,532			249,522		5,645	3,697	
2005					3,628					10,753	7,997	
2006			98,558	4,500	18,667			96,519	685	41,079	14,089	
TOTAL			805,045	37,240	47,662			616,768	28,444	125,050	51,866	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				39,613	20,816				63,926	90,628	15,966	
2003		17,636	711,012	10,558	6,303		15,502	913,297	11,867	29,554	13,307	
2004		14,028	364,513	5,650	7,146		19,750	761,535	16,447	15,371	4,240	
2005		237	2,620	901	3,789		340	6,900	3,091	14,988	8,349	
2006	646	15,649	199,789	20,811	18,656	1,300	36,111	407,035	49,266	50,121	15,132	
TOTAL	646	47,550	1,277,934	77,533	56,710	1,300	71,703	2,088,767	144,597	200,662	56,994	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,487,900	479,502	56,994	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,895	-30,664	631	
TOTAL LOSSES	3,479,005	448,838	57,625	
EXPECTED LOSSES	630,555	436,441	59,558	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.040	1.424	.183	12.647
INDICATED (POST-TEST)	7.055	.910	.117	8.082
PRES. ON RATE LEVEL	1.855	1.284	.175	3.314
DERIVED BY FORMULA	1.907	1.265	.172	3.344
UNDERLYING PRES. RATE	2.001	1.385	.189	3.575
PROPOSED	1.907	1.265	.172	3.344

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.017
IND. RATES				5.02	MINIMUM PREMIUM	1445
MAN. RATES	6.72	5.94	5.46	+ 5.02	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	49,023	1,561,619	3.185							4	7	21	32
2003	39,111	1,103,502	2.821							1	4	11	16
2004	31,509	614,534	1.950							1	2	12	15
2005	37,114	1,092,622	2.943							1	6	14	21
2006	36,634	248,128	.677								1	11	12
TOTAL	193,391	4,620,405	2.389							7	20	69	96

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			396,441	108,094	210,538			420,882	108,122	195,950	121,592
2003			170,582	124,360	19,200			432,974	156,652	109,853	89,881
2004			82,398	40,400	92,443			76,672	59,525	224,392	38,704
2005			70,985	188,191	87,489			65,716	276,925	304,661	98,655
2006				27,703	33,617				35,750	102,737	48,321
TOTAL			720,406	488,748	443,287			996,244	636,974	937,593	397,153

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			618,052	154,358	228,856			1,341,772	267,060	335,271	141,776
2003		3,666	154,474	151,449	25,309		12,659	770,589	310,301	211,580	96,532
2004		8,992	167,934	53,092	105,997		8,290	360,654	142,858	350,055	44,393
2005	124	23,069	333,748	190,512	112,432	311	49,784	758,992	448,895	476,046	102,996
2006	200	7,146	97,219	32,794	28,852	513	16,521	225,861	87,867	111,429	51,897
TOTAL	324	42,873	1,371,427	582,205	501,446	824	87,254	3,457,868	1,256,981	1,484,381	437,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,960,570	3,825,013	437,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-93,384	-185,580	3,592	
TOTAL LOSSES	4,867,186	3,639,433	441,186	
EXPECTED LOSSES	5,198,350	2,485,075	355,840	
CREDIBILITY	.05	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.517	1.882	.228	4.627
INDICATED (POST-TEST)	1.608	1.203	.146	2.957
PRES. ON RATE LEVEL	2.492	1.191	.171	3.854
DERIVED BY FORMULA	2.448	1.193	.167	3.808
UNDERLYING PRES. RATE	2.688	1.285	.184	4.157
PROPOSED	2.448	1.193	.167	3.808
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.71
MAN. RATES	7.94	7.02	6.35	+ 5.71
				PRESENT
				1805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,823	161,943	1.496									10	10
2003	9,790	395,298	4.037							1		6	7
2004	8,430	81,443	.966								1		1
2005	9,624	199	.002										
2006	25,904	183,171	.707								2	1	3
TOTAL	64,571	822,054	1.273							1	3	17	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					48,638					95,283	18,022
2003			160,471		7,805			170,615		25,554	30,853
2004				44,415					36,202		826
2005											199
2006				68,406	1,633				105,000	943	7,189
TOTAL			160,471	112,821	58,076			170,615	141,202	121,780	57,089

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					52,868					163,029	21,014
2003		6,418	253,852	1,896	9,832		9,847	578,230	6,339	48,796	33,136
2004		998	15,391	46,070	2,175		145	18,779	63,497	3,145	947
2005											208
2006	109	6,595	112,341	42,532	9,526	501	17,009	239,761	101,878	26,965	7,721
TOTAL	109	14,011	381,584	90,498	74,401	501	27,001	836,770	171,714	241,935	63,026

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,259,976	578,548	63,026	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	32,011	-20,678	1,278	
TOTAL LOSSES	1,291,987	557,870	64,304	
EXPECTED LOSSES	1,692,406	461,684	82,004	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.001	.864	.100	2.965
INDICATED (POST-TEST)	1.279	.552	.064	1.895
PRES. ON RATE LEVEL	2.429	.663	.118	3.210
DERIVED BY FORMULA	2.406	.654	.113	3.173
UNDERLYING PRES. RATE	2.621	.715	.127	3.463
PROPOSED	2.406	.654	.113	3.173

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.760
IND. RATES				4.76	MINIMUM PREMIUM	1385
MAN. RATES	6.64	5.87	5.29	+ 4.76	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	36,740	1,425,180	3.879						3	3	4	10	
2003	40,948	1,072,037	2.618						4	2	5	11	
2004	33,307	1,144,577	3.436						4	4	6	14	
2005	39,202	261,742	.667						1	2	3	6	
2006	41,152	307,589	.747						1	1	6	8	
TOTAL	191,349	4,211,125	2.201						13	12	24	49	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			611,847	46,659	76,871			542,965	59,506	39,808	47,524	
2003			486,145	35,086	6,690			462,430	22,720	24,531	34,435	
2004			492,971	107,938	40,278			303,618	97,688	77,582	24,502	
2005			99,018	54,491	9,942			2,263	64,251	12,701	19,076	
2006			114,885	20,987	44,461			35,719	16,217	52,476	22,844	
TOTAL			1,804,866	265,161	178,242			1,346,995	260,382	207,098	148,381	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			772,807	66,629	83,559			1,508,380	146,979	68,111	55,413	
2003		17,082	690,997	46,770	10,350		22,919	1,355,070	55,568	49,959	36,983	
2004		31,857	780,814	126,871	58,681		25,922	1,040,869	202,637	135,517	28,103	
2005	171	14,378	220,953	55,207	18,715	11	4,483	89,473	85,866	28,917	19,915	
2006	883	22,793	293,766	44,592	40,864	679	19,846	239,375	53,003	59,721	24,534	
TOTAL	1,054	86,110	2,759,337	340,069	212,169	690	73,170	4,233,167	544,053	342,225	164,948	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,153,528	1,438,516	164,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,204	-145,144	2,684	
TOTAL LOSSES	7,107,324	1,293,372	167,632	
EXPECTED LOSSES	3,989,627	2,141,195	244,927	
CREDIBILITY	.05	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.714	.676	.088	4.478
INDICATED (POST-TEST)	2.373	.432	.056	2.861
PRES. ON RATE LEVEL	1.933	1.037	.119	3.089
DERIVED BY FORMULA	1.955	.940	.108	3.003
UNDERLYING PRES. RATE	2.085	1.119	.128	3.332
PROPOSED	1.955	.940	.108	3.003

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.505
IND. RATES				4.51	MINIMUM PREMIUM	1325
MAN. RATES	6.60	5.84	5.09	+ 4.51	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3												
2003													
2004													
2005													
2006													
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.	-4	-5		
TOTAL LOSSES				
EXPECTED LOSSES	51	32	5	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.573	.994	.146	2.713
DERIVED BY FORMULA	1.573	.994	.146	2.713
UNDERLYING PRES. RATE	1.698	1.072	.157	2.927
PROPOSED	1.573	.994	.146	2.713
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.07
MAN. RATES	5.74	5.08	4.47	+ 4.07
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,030	254	.008										
2003	2,855	298,034	10.439							1		1	2
2004	2,632	14,547	.552										
2005	2,861	99,213	3.467									2	2
2006	2,737	9,465	.345										
TOTAL	14,115	421,513	2.986							1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											254
2003			133,066		2,313			150,000		179	12,476
2004											14,547
2005					44,715					52,632	1,866
2006											9,465
TOTAL			133,066		47,028			150,000		52,811	38,608

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											296
2003		5,234	209,905	1,392	3,270		8,547	504,371	4,068	1,707	13,399
2004											16,685
2005		2,897	32,309	11,100	46,708		1,638	33,776	15,124	73,367	1,948
2006											10,165
TOTAL		8,131	242,214	12,492	49,978		10,185	538,147	19,192	75,074	42,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	798,677	156,736	42,493	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,619	-10,820	366	
TOTAL LOSSES	794,058	145,916	42,859	
EXPECTED LOSSES	310,247	150,747	35,289	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.626	1.034	.304	6.964
INDICATED (POST-TEST)	3.595	.661	.194	4.450
PRES. ON RATE LEVEL	2.038	.989	.232	3.259
DERIVED BY FORMULA	2.054	.979	.231	3.264
UNDERLYING PRES. RATE	2.198	1.068	.250	3.516
PROPOSED	2.054	.979	.231	3.264
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.90
MAN. RATES	7.19	6.36	5.37	+ 4.90
				PRESENT
				1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	22,627	51,978	.229									1	1
2003	22,316												
2004	22,339	71,823	.321									1	1
2005	22,516	16,575	.073									2	2
2006	4,343	2,989	.068										
TOTAL	94,141	143,365	.152									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					6,196					10,865	34,917	
2004					3,947					16,937	50,939	
2005					6,317					10,258		
2006											2,989	
TOTAL					16,460					38,060	88,845	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					6,735					18,590	40,713	
2004		141	1,254	399	4,378		115	5,923	2,512	25,863	58,427	
2005		413	4,565	1,570	6,598		324	6,582	2,949	14,299		
2006											3,210	
TOTAL		554	5,819	1,969	17,711		439	12,505	5,461	58,752	102,350	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,317	83,893	102,350	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,160	-57,528	1,320	
TOTAL LOSSES		26,365	103,670	
EXPECTED LOSSES	1,607,927	634,511	198,638	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.028	.110	.138
INDICATED (POST-TEST)	.000	.018	.070	.088
PRES. ON RATE LEVEL	1.583	.625	.196	2.404
DERIVED BY FORMULA	1.536	.564	.182	2.282
UNDERLYING PRES. RATE	1.708	.674	.211	2.593
PROPOSED	1.536	.564	.182	2.282
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.42
MAN. RATES	5.14	4.55	3.96	+ 3.42
				PRESENT
				1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,319	38,015	.714									3	3
2003	7,973	22,359	.280									5	5
2004	4,103	99,036	2.413									6	6
2005	8,406	317,000	3.771							1	2	2	5
2006	113												
TOTAL	25,914	476,410	1.838							1	2	16	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,955					8,331	20,729
2003					6,373					5,182	10,804
2004					52,652					41,179	5,205
2005			100,485	73,699	2,306			42,806	89,463	2,984	5,257
TOTAL			100,485	73,699	70,286			42,806	89,463	57,676	41,995

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					9,734					14,254	24,170
2003		136	911	275	7,479		27	927	349	9,579	11,603
2004		1,886	16,725	5,318	58,398		281	14,404	6,109	62,882	5,970
2005	174	15,032	233,072	70,258	12,724	202	21,832	266,035	120,280	21,919	5,488
TOTAL	174	17,054	250,708	75,851	88,335	202	22,140	281,366	126,738	108,634	47,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	571,644	399,558	47,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,139	-32,970	327	
TOTAL LOSSES	529,505	366,588	47,558	
EXPECTED LOSSES	824,064	360,463	53,901	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.043	1.415	.184	3.642
INDICATED (POST-TEST)	1.305	.904	.118	2.327
PRES. ON RATE LEVEL	2.948	1.289	.193	4.430
DERIVED BY FORMULA	2.932	1.274	.189	4.395
UNDERLYING PRES. RATE	3.180	1.391	.208	4.779
PROPOSED	2.932	1.274	.189	4.395
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.59
MAN. RATES	9.23	8.16	7.30	+ 6.59
				PRESENT
				2035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	163												
2003	142												
2004	139	2,338	1.682										
2005	166	9,277	5.588										
2006	208												
TOTAL	818	11,615	1.420										

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											2,682	
2005											9,685	
TOTAL											12,367	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91	-433	27	
TOTAL LOSSES			12,394	
EXPECTED LOSSES	16,990	6,821	2,266	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.515	1.515
INDICATED (POST-TEST)	.000	.000	.968	.968
PRES. ON RATE LEVEL	1.925	.773	.257	2.955
DERIVED BY FORMULA	1.925	.773	.257	2.955
UNDERLYING PRES. RATE	2.077	.834	.277	3.188
PROPOSED	1.925	.773	.257	2.955
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.43
MAN. RATES	6.14	5.43	4.87	+ 4.43
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004	5												
2005													
2006	72												
TOTAL	77												

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.	170	29	5	
TOTAL LOSSES	170	29	5	
EXPECTED LOSSES	1,513	1,068	172	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.221	.038	.006	.265
INDICATED (POST-TEST)	.141	.024	.004	.169
PRES. ON RATE LEVEL	1.821	1.286	.207	3.314
DERIVED BY FORMULA	1.821	1.286	.207	3.314
UNDERLYING PRES. RATE	1.965	1.387	.223	3.575
PROPOSED	1.821	1.286	.207	3.314

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.972
IND. RATES				4.97	MINIMUM PREMIUM	1435
MAN. RATES	6.72	5.94	5.46	+ 4.97	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	32	35,150	109.843									1	1
2003	365												
2004	402	1,235	.307										
2005	823	4,661	.566									2	2
2006	383	363	.094										
TOTAL	2,005	41,409	2.065									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					1,407					2,617	637	
2006											363	
TOTAL					10,287					28,887	2,235	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					9,653					44,948		
2004											1,417	
2005		89	1,015	348	1,470		77	1,680	752	3,648	665	
2006											390	
TOTAL		89	1,015	348	11,123		77	1,680	752	48,596	2,472	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,861	60,819	2,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-711	-1,495	53	
TOTAL LOSSES	2,150	59,324	2,525	
EXPECTED LOSSES	52,430	26,505	4,411	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.107	2.959	.126	3.192
INDICATED (POST-TEST)	.068	1.891	.081	2.040
PRES. ON RATE LEVEL	2.424	1.226	.204	3.854
DERIVED BY FORMULA	2.424	1.233	.203	3.860
UNDERLYING PRES. RATE	2.615	1.322	.220	4.157
PROPOSED	2.420	1.231	.203	3.854
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.78
MAN. RATES	7.94	7.02	6.35	+ 5.78
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.782
				1625
				1805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,856	82,223	2.878								2	2	4
2003	2,786	29,057	1.042									2	2
2004	3,226	82,612	2.560								1	3	4
2005	3,060	21,045	.687								1		1
2006	2,992	199,485	6.667								1		1
TOTAL	14,920	414,422	2.778								5	7	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				16,156	21,972				31,605	4,861	7,629
2003					1,111					15,487	12,459
2004				944	16,771				9,080	45,325	10,492
2005				4,251					12,001		4,793
2006				57,274					137,051		5,160
TOTAL				78,625	39,854				189,737	65,673	40,533

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				23,071	23,884				78,064	8,317	8,895
2003		22	159	48	1,304		76	2,775	1,045	28,624	13,381
2004		621	5,652	2,675	18,648		347	20,567	22,655	69,999	12,034
2005		214	3,341	3,733	428		596	13,584	15,304	2,073	5,004
2006	86	5,339	91,915	34,966	6,943	647	22,075	311,212	132,342	33,964	5,542
TOTAL	86	6,196	101,067	64,493	51,207	647	23,094	348,138	249,410	142,977	44,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	479,228	508,087	44,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,966	-21,031	414	
TOTAL LOSSES	475,262	487,056	45,270	
EXPECTED LOSSES	351,962	301,533	39,090	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.185	3.264	.303	6.752
INDICATED (POST-TEST)	2.035	2.086	.194	4.315
PRES. ON RATE LEVEL	2.187	1.873	.243	4.303
DERIVED BY FORMULA	2.185	1.879	.242	4.306
UNDERLYING PRES. RATE	2.359	2.021	.262	4.642
PROPOSED	2.185	1.879	.242	4.306
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.46
MAN. RATES	8.76	7.75	7.09	+ 6.46
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,600	25,120	.448									2	2
2003	6,365	768	.012										
2004	6,749	100,560	1.489								1	5	6
2005	7,751	187,287	2.416							1		5	6
2006	7,843	62,734	.799									6	6
TOTAL	34,308	376,469	1.097							1	1	18	20

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					13,552					8,540	3,028	
2003											768	
2004				20,310	10,422				22,545	37,715	9,568	
2005			82,462		4,619			67,281		13,930	18,995	
2006					14,291					44,717	3,726	
TOTAL			82,462	20,310	42,884			67,281	22,545	104,902	36,085	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					14,731					14,612	3,531	
2003											825	
2004		831	10,348	22,120	12,557		357	24,881	45,137	59,548	10,974	
2005	143	9,455	145,667	5,213	7,178	319	27,679	264,952	12,383	23,056	19,831	
2006	66	1,939	22,425	6,751	10,836	149	4,685	62,965	23,209	44,643	4,002	
TOTAL	209	12,225	178,440	34,084	45,302	468	32,721	352,798	80,729	141,859	39,163	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	576,861	301,974	39,163	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,963	-21,224	360	
TOTAL LOSSES	572,898	280,750	39,523	
EXPECTED LOSSES	529,716	330,730	31,220	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.670	.818	.115	2.603
INDICATED (POST-TEST)	1.067	.523	.073	1.663
PRES. ON RATE LEVEL	1.431	.894	.084	2.409
DERIVED BY FORMULA	1.427	.875	.083	2.385
UNDERLYING PRES. RATE	1.544	.964	.091	2.599
PROPOSED	1.427	.875	.083	2.385
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.58
MAN. RATES	4.97	4.39	3.97	+ 3.58
				PRESENT
				1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003	39												
2004	185	374	.202										
2005	198												
2006	201	2,859	1,422									1	1
TOTAL	623	3,233	.519									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004											374	
2006					592					1,527	740	
TOTAL					592					1,527	1,114	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004											429	
2006	2	79	928	280	450	5	160	2,152	793	1,524	795	
TOTAL	2	79	928	280	450	5	160	2,152	793	1,524	1,224	

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,326	3,047	1,224	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			217	-377	13	
TOTAL LOSSES			3,543	2,670	1,237	
EXPECTED LOSSES			12,441	8,995	872	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.569	.429	.199	1.197
INDICATED (POST-TEST)			.364	.274	.127	.765
PRES. ON RATE LEVEL			1.851	1.339	.130	3.320
DERIVED BY FORMULA			1.851	1.339	.130	3.320
UNDERLYING PRES. RATE			1.997	1.444	.140	3.581
PROPOSED			1.851	1.339	.130	3.320

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		4.981
IND. RATES				4.98	MINIMUM PREMIUM		1435
MAN. RATES	6.57	5.81	5.47	+ 4.98	PRESENT		1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,734	12,228	.447									1	1
2003	424	1,319	.311									1	1
2004	315												
2005	165												
2006	186	164	.088										
TOTAL	3,824	13,711	.359									2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,487					4,723	3,018
2003					343					976	
2006											164
TOTAL					4,830					5,699	3,182

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,877					8,081	3,519
2003		6	49	15	403		4	173	65	1,804	
2006											176
TOTAL		6	49	15	5,280		4	173	65	9,885	3,695

		SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		232	15,245	3,695	
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.		-3,024	-3,895	24	
TOTAL LOSSES			11,350	3,719	
EXPECTED LOSSES		54,110	32,122	5,162	
CREDIBILITY		.00	.01	.01	
PURE PREMIUMS					
INDICATED (PRE-TEST)		.000	.297	.097	.394
INDICATED (POST-TEST)		.000	.190	.062	.252
PRES. ON RATE LEVEL		1.312	.779	.125	2.216
DERIVED BY FORMULA		1.312	.773	.124	2.209
UNDERLYING PRES. RATE		1.415	.840	.135	2.390
PROPOSED		1.312	.773	.124	2.209

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		3.314
IND. RATES				3.31	MINIMUM PREMIUM		1045
MAN. RATES	4.60	4.07	3.65	+ 3.31	PRESENT		1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	511												
2003	405												
2004	382												
2005	384	570,873	148.664							1		1	2
2006	218												
TOTAL	1,900	570,873	30.046							1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			236,000		673			321,000		13,200	
TOTAL			236,000		673			321,000		13,200	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	239	15,365	238,812	6,974	4,643	889	76,458	723,108	27,194	28,547	
TOTAL	239	15,365	238,812	6,974	4,643	889	76,458	723,108	27,194	28,547	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,054,871	67,358		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,609	-4,502	25	
TOTAL LOSSES	1,053,262	62,856	25	
EXPECTED LOSSES	56,011	53,219	3,097	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	55.435	3.308	.001	58.744
INDICATED (POST-TEST)	35.423	2.114	.001	37.538
PRES. ON RATE LEVEL	2.733	2.597	.150	5.480
DERIVED BY FORMULA	2.733	2.592	.149	5.474
UNDERLYING PRES. RATE	2.948	2.801	.163	5.912
PROPOSED	2.736	2.595	.149	5.480
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				8.22
MAN. RATES	11.54	10.20	9.03	+ 8.22
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	7,706	99,129	1.286									11	11
2003	8,519	155,146	1.821								1	11	12
2004	9,151	846,077	9.245							3	4	9	16
2005	8,495	312,713	3.681							1	1	8	10
2006	9,013	379,266	4.207								4	10	14
TOTAL	42,884	1,792,331	4.179							4	10	49	63

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					19,485					48,340	31,304	
2003				16,859	21,444				14,568	49,551	52,724	
2004			269,058	91,815	26,269			340,297	36,795	51,316	30,527	
2005			62,417	2,012	22,152			80,532	53,825	64,277	27,498	
2006				87,812	13,409				198,858	60,426	18,761	
TOTAL			331,475	198,498	102,759			420,829	304,046	273,910	160,814	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					21,180					82,709	36,500	
2003		444	5,737	21,237	25,498		247	12,166	30,976	92,193	56,626	
2004		18,589	446,907	103,926	38,489		29,445	1,152,358	95,073	91,474	35,014	
2005	108	8,465	125,326	10,341	25,128	382	37,268	408,604	97,149	103,237	28,708	
2006	191	10,009	161,958	59,946	20,813	1,140	38,351	536,646	223,397	109,613	20,149	
TOTAL	299	37,507	739,928	195,450	131,108	1,522	105,311	2,109,774	446,595	479,226	176,997	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,994,341	1,252,379	176,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,488	-87,159	1,413	
TOTAL LOSSES	2,980,853	1,165,220	178,410	
EXPECTED LOSSES	1,437,900	1,281,374	130,368	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.951	2.717	.416	10.084
INDICATED (POST-TEST)	4.442	1.736	.266	6.444
PRES. ON RATE LEVEL	3.108	2.770	.282	6.160
DERIVED BY FORMULA	3.135	2.708	.281	6.124
UNDERLYING PRES. RATE	3.353	2.988	.304	6.645
PROPOSED	3.153	2.724	.283	6.160
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.24
MAN. RATES	12.71	11.24	10.15	+ 9.24
				PRESENT
				2725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	12												
2003													
2004													
2005													
2006													
TOTAL	12												

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.	-18	-20		
TOTAL LOSSES				
EXPECTED LOSSES	235	138	13	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.814	1.068	.098	2.980
DERIVED BY FORMULA	1.814	1.068	.098	2.980
UNDERLYING PRES. RATE	1.957	1.152	.106	3.215
PROPOSED	1.814	1.068	.098	2.980

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.471
IND. RATES				4.47	MINIMUM PREMIUM	1315
MAN. RATES	6.18	5.46	4.91	+ 4.47	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,895	143,618	1.318								2	5	7
2003	11,301	529,476	4.685							2		12	14
2004	11,516	577,157	5.011								5	10	15
2005	10,415	425,539	4.085							1	5	5	11
2006	9,560	131,014	1.370									6	6
TOTAL	53,687	1,806,804	3.365							3	12	38	53

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				29,290	37,957				33,350	26,350	16,671
2003			179,724		61,812			178,547		93,321	16,072
2004				152,272	31,132				292,174	72,615	28,964
2005			57,466	111,375	18,727			66,556	119,705	40,931	10,779
2006					82,975					39,640	8,399
TOTAL			237,190	292,937	232,603			245,103	445,229	272,857	80,885

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				41,826	41,260				82,375	45,085	19,438
2003		8,296	291,901	4,428	73,300		10,639	617,039	11,126	174,115	17,261
2004		4,535	62,659	161,095	41,985		1,674	176,934	523,228	136,274	33,222
2005	100	13,217	200,319	105,307	32,457	315	34,129	414,983	172,705	81,319	11,253
2006	388	11,279	130,200	39,194	62,922	130	4,150	55,817	20,571	39,578	9,021
TOTAL	488	37,327	685,079	351,850	251,924	445	50,592	1,264,773	810,005	476,371	90,195

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,038,704	1,890,150	90,195	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,428	-56,032	591	
TOTAL LOSSES	2,021,276	1,834,118	90,786	
EXPECTED LOSSES	1,141,386	763,966	59,593	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.765	3.416	.169	7.350
INDICATED (POST-TEST)	2.406	2.183	.108	4.697
PRES. ON RATE LEVEL	1.971	1.319	.103	3.393
DERIVED BY FORMULA	1.980	1.379	.103	3.462
UNDERLYING PRES. RATE	2.126	1.423	.111	3.660
PROPOSED	1.980	1.379	.103	3.462
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.19
MAN. RATES	6.75	5.97	5.59	+ 5.19
				PRESENT
				1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,522	2,657,280	25.254						4	4	1	9	
2003	15,735	1,123,628	7.140						3	9	7	19	
2004	10,382	316,766	3.051							4	4	8	
2005	7,645	609,339	7.970						1	2	4	7	
2006	6,500	522,505	8.038						1	2	6	9	
TOTAL	50,784	5,229,518	10.298						9	21	22	52	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			862,208	108,830	2,780			1,454,476	81,942	2,255	144,789
2003			269,394	142,331	60,520			163,133	143,786	118,031	226,433
2004				79,523	21,780				48,962	66,064	100,437
2005			111,273	64,886	73,285			176,161	47,857	68,992	66,885
2006			107,197	47,548	51,628			60,992	52,495	103,481	99,164
TOTAL			1,350,072	443,118	209,993			1,854,762	375,042	358,823	637,708

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			609,009	155,409	3,022			1,290,693	202,397	3,858	168,824
2003		11,763	455,474	176,694	74,932		9,881	602,140	285,114	225,698	243,189
2004		2,558	34,477	84,686	28,052		655	48,503	95,670	105,131	115,201
2005	145	17,346	248,849	79,318	85,508	629	58,323	604,070	97,413	111,617	69,828
2006	916	25,252	334,900	63,473	49,220	1,326	39,344	484,614	121,643	121,965	106,502
TOTAL	1,061	56,919	1,682,709	559,580	240,734	1,955	108,203	3,030,020	802,237	568,269	703,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,880,867	2,170,820	703,544	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,755	-117,297	2,314	
TOTAL LOSSES	4,861,112	2,053,523	705,858	
EXPECTED LOSSES	833,873	1,458,009	281,343	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.572	4.044	1.390	15.006
INDICATED (POST-TEST)	6.117	2.584	.888	9.589
PRES. ON RATE LEVEL	1.522	2.661	.514	4.697
DERIVED BY FORMULA	1.614	2.656	.540	4.810
UNDERLYING PRES. RATE	1.642	2.871	.554	5.067
PROPOSED	1.614	2.656	.540	4.810
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.22
MAN. RATES	9.27	8.20	7.74	+ 7.22
				PRESENT
				2140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,033	53,654	5.193								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
2006	1,363	4,581	.336										
TOTAL	6,520	133,903	2.054								2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				26,016					26,016		1,622
2003					400					565	975
2004				25,590					42,666		2,105
2005					419					2,290	658
2006											4,581
TOTAL				51,606	819				68,682	2,855	9,941

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				37,151					64,260		1,891
2003		10	57	18	470		4	102	39	1,045	1,047
2004		573	8,868	26,543	1,254		174	22,129	74,836	3,707	2,414
2005		28	304	104	438		73	1,468	659	3,194	687
2006											4,920
TOTAL		611	9,229	63,816	2,162		251	23,699	139,794	7,946	10,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,790	213,718	10,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-991	-4,926	85	
TOTAL LOSSES	32,799	208,792	11,044	
EXPECTED LOSSES	84,109	75,241	7,563	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.503	3.202	.169	3.874
INDICATED (POST-TEST)	.321	2.046	.108	2.475
PRES. ON RATE LEVEL	1.196	1.070	.107	2.373
DERIVED BY FORMULA	1.196	1.090	.107	2.393
UNDERLYING PRES. RATE	1.290	1.154	.116	2.560
PROPOSED	1.196	1.090	.107	2.393
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.59
MAN. RATES	4.87	4.31	3.91	+ 3.59
				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
2002	394	5,270	1.337				394						
2003	398						398						
2004	514	706	.137				514						
2005	481	38,792	8.064				481				1		1
2006	472	16,255	3.443				472						
TOTAL	2,259	61,023	2.701				2,259				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											5,270
2004											706
2005				16,306					21,988		498
2006											16,255
TOTAL				16,306					21,988		22,729

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											6,145
2004											810
2005		825	12,824	14,321	1,647		1,080	24,883	28,041	3,795	520
2006											17,458
TOTAL		825	12,824	14,321	1,647		1,080	24,883	28,041	3,795	24,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,612	47,804	24,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-247	-2,648	80	
TOTAL LOSSES	39,365	45,156	25,013	
EXPECTED LOSSES	28,123	39,149	7,275	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.743	1.999	1.107	4.849
INDICATED (POST-TEST)	1.114	1.277	.707	3.098
PRES. ON RATE LEVEL	1.154	1.606	.299	3.059
DERIVED BY FORMULA	1.154	1.603	.303	3.060
UNDERLYING PRES. RATE	1.245	1.733	.322	3.300
PROPOSED	1.154	1.603	.303	3.060
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.59
MAN. RATES	6.20	5.48	5.04	+ 4.59
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004													
2005	71												
2006	69												
TOTAL	140												

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.	99	-47	7	
TOTAL LOSSES	99		7	
EXPECTED LOSSES	4,305	2,916	332	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.071	.000	.005	.076
INDICATED (POST-TEST)	.045	.000	.003	.048
PRES. ON RATE LEVEL	2.850	1.931	.220	5.001
DERIVED BY FORMULA	2.850	1.931	.220	5.001
UNDERLYING PRES. RATE	3.075	2.083	.237	5.395
PROPOSED	2.850	1.931	.220	5.001

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.503
IND. RATES				7.50	MINIMUM PREMIUM	2030
MAN. RATES	10.37	9.17	8.24	+ 7.50	PRESENT	2265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	14,188	221,896	1.563								1	1	2
2003	14,757	409,985	2.778							1	2	5	8
2004	17,347	94,089	.542								1	4	5
2005	19,780	568,454	2.873							2	1	7	10
2006	25,037	389,184	1.554								3	5	8
TOTAL	91,109	1,683,608	1.848							3	8	22	33

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				44,798	3,371				150,001	2,568	21,158
2003			90,079	83,114	19,576			78,233	84,176	31,906	22,901
2004				16,389	3,872				27,659	19,623	26,546
2005			215,977	19,648	17,615			225,101	16,709	36,022	37,382
2006				97,516	29,531				178,006	58,028	26,103
TOTAL			306,056	261,465	73,965			303,334	456,551	148,147	134,090

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				63,972	3,664				370,502	4,394	24,670
2003		3,919	157,831	101,843	24,974		4,619	287,783	163,931	63,236	24,596
2004		509	6,906	17,393	5,097		245	21,212	51,424	32,368	30,448
2005	376	26,111	400,973	32,275	26,551	1,066	93,098	898,583	59,706	65,264	39,027
2006	285	13,106	202,834	73,480	34,212	1,036	34,753	485,934	202,008	102,057	28,035
TOTAL	661	43,645	768,544	288,963	94,498	2,102	132,715	1,693,512	847,571	267,319	146,776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,641,179	1,498,351	146,776	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	989	-60,822	1,438	
TOTAL LOSSES	2,642,168	1,437,529	148,214	
EXPECTED LOSSES	3,073,106	1,043,199	112,975	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.900	1.578	.163	4.641
INDICATED (POST-TEST)	1.853	1.008	.104	2.965
PRES. ON RATE LEVEL	3.127	1.061	.115	4.303
DERIVED BY FORMULA	3.089	1.056	.114	4.259
UNDERLYING PRES. RATE	3.373	1.145	.124	4.642
PROPOSED	3.089	1.056	.114	4.259
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.39
MAN. RATES	8.99	7.95	7.09	+ 6.39
				PRESENT
				1985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	23,143	.532								1	1	2
2006	6,371	13,577	.213										
TOTAL	19,217	106,633	.555								1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											16,281
2003					11,049					22,964	2,547
2004					842					12,442	3,788
2005				547	1,009				1,974	1,418	18,195
2006											13,577
TOTAL				547	12,900				1,974	36,824	54,388

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											18,984
2003		232	1,581	480	12,968		115	4,115	1,551	42,441	2,735
2004		29	267	85	934		85	4,352	1,844	18,998	4,345
2005		95	1,158	730	1,110		141	3,143	2,924	2,318	18,996
2006											14,582
TOTAL		356	3,006	1,295	15,012		341	11,610	6,319	63,757	59,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,313	86,383	59,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,359	-19,620	494	
TOTAL LOSSES	18,672	66,763	60,136	
EXPECTED LOSSES	311,700	401,250	34,398	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.097	.347	.313	.757
INDICATED (POST-TEST)	.062	.222	.200	.484
PRES. ON RATE LEVEL	1.504	1.935	.166	3.605
DERIVED BY FORMULA	1.490	1.884	.167	3.541
UNDERLYING PRES. RATE	1.622	2.088	.179	3.889
PROPOSED	1.490	1.884	.167	3.541

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.312
IND. RATES				5.31	MINIMUM PREMIUM	1515
MAN. RATES	7.36	6.51	5.94	+ 5.31	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,586	726,012	15.831							1	2	8	11
2003	6,054	436,798	7.215							1	1	3	5
2004	4,925	432,794	8.787							1	1	7	9
2005	8,271	900,955	10.892							2	4	7	13
2006	7,435	377,088	5.071								2	9	11
TOTAL	31,271	2,873,647	9.189							5	10	34	49

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			177,262	49,705	31,442			281,692	93,138	58,044	34,729	
2003			239,263	45,805	8,955			100,323	30,631	10,093	1,728	
2004			201,217	10,000	16,837			132,144	3,658	55,091	13,847	
2005			324,904	85,927	15,453			311,542	57,208	97,165	8,756	
2006			49,507	57,127					41,092	226,187	3,175	
TOTAL			942,646	240,944	129,814			825,701	225,727	446,580	62,235	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			237,203	70,979	34,178			770,821	230,051	99,313	40,494	
2003		9,510	385,363	57,889	12,403		5,767	346,044	61,496	20,865	1,856	
2004		12,489	313,000	16,586	22,791		11,636	454,267	23,489	88,292	15,883	
2005	473	35,630	549,740	92,753	32,615	1,151	104,257	1,052,010	131,159	158,456	9,141	
2006	341	12,385	169,089	57,205	49,322	958	30,332	411,846	157,075	235,996	3,410	
TOTAL	814	70,014	1,654,395	295,412	151,309	2,109	151,992	3,034,988	603,270	602,922	70,784	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,914,312	1,652,913	70,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,719	-60,501	960	
TOTAL LOSSES	4,899,593	1,592,412	71,744	
EXPECTED LOSSES	1,662,992	990,353	79,741	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.668	5.092	.229	20.989
INDICATED (POST-TEST)	10.012	3.254	.146	13.412
PRES. ON RATE LEVEL	4.930	2.936	.236	8.102
DERIVED BY FORMULA	4.981	2.952	.232	8.165
UNDERLYING PRES. RATE	5.318	3.167	.255	8.740
PROPOSED	4.981	2.952	.232	8.165

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	12.250
IND. RATES				12.25	MINIMUM PREMIUM	3145
MAN. RATES	16.38	14.48	13.35	+ 12.25	PRESENT	3500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	11,903	242,500	2.037									9	9
2003	12,099	118,544	.979								2	9	11
2004	9,794	462,515	4.722							1	1	3	5
2005	13,374	465,479	3.480							1	4	3	8
2006	15,201	359,156	2.362								2	16	18
TOTAL	62,371	1,648,194	2.643							2	9	40	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					48,426					181,307	12,767
2003				34,578	19,568				8,881	37,169	18,348
2004			270,962	9,100	13,099			102,835	5,327	35,314	25,878
2005			140,673	42,151	29,736			184,384	34,930	28,179	5,426
2006				46,681	51,250				145,799	104,789	10,637
TOTAL			411,635	132,510	162,079			287,219	194,937	386,758	73,056

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					52,639					310,216	14,886
2003		409	8,274	42,502	23,641		179	8,663	19,355	69,071	19,706
2004		16,372	416,938	16,839	19,861		9,011	352,156	21,504	57,385	29,682
2005	196	16,676	250,695	50,003	38,563	704	62,883	624,136	71,194	53,358	5,665
2006	306	11,327	155,332	52,704	44,516	1,038	34,445	478,651	195,171	140,746	11,424
TOTAL	502	44,784	831,239	162,048	179,220	1,742	106,518	1,463,606	307,224	630,776	81,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,448,391	1,279,268	81,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,214	-81,473	1,823	
TOTAL LOSSES	2,427,177	1,197,795	83,186	
EXPECTED LOSSES	2,655,134	1,273,615	154,680	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.892	1.920	.133	5.945
INDICATED (POST-TEST)	2.487	1.227	.085	3.799
PRES. ON RATE LEVEL	3.946	1.893	.230	6.069
DERIVED BY FORMULA	3.917	1.840	.218	5.975
UNDERLYING PRES. RATE	4.257	2.042	.248	6.547
PROPOSED	3.917	1.840	.218	5.975
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				8.96
MAN. RATES	12.70	11.23	10.00	+ 8.96
				PRESENT
				2690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,190	106,182	8.922								1	3	4
2003	390	475	.121										
2004	1,097	3,381	.308									1	1
2005	822	4,300	.523										
2006	1,285	10,334	.804									1	1
TOTAL	4,784	124,672	2.606								1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				7,093	2,896				83,282	11,301	1,610
2003											475
2004					1,297					2,084	
2005											4,300
2006					3,520					5,838	976
TOTAL				7,093	7,713				83,282	19,223	7,361

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				10,129	3,148				205,707	19,336	1,877
2003											510
2004		46	411	131	1,440		13	730	308	3,182	
2005											4,489
2006	16	479	5,522	1,662	2,671	19	613	8,219	3,032	5,830	1,048
TOTAL	16	525	5,933	11,922	7,259	19	626	8,949	209,047	28,348	7,924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,068	256,576	7,924	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45	-3,078	124	
TOTAL LOSSES	16,113	253,498	8,048	
EXPECTED LOSSES	117,400	46,884	10,191	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.337	5.299	.168	5.804
INDICATED (POST-TEST)	.215	3.386	.107	3.708
PRES. ON RATE LEVEL	2.275	.909	.197	3.381
DERIVED BY FORMULA	2.275	.934	.195	3.404
UNDERLYING PRES. RATE	2.454	.980	.213	3.647
PROPOSED	2.275	.934	.195	3.404
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.11
MAN. RATES	7.21	6.38	5.57	+ 5.11
				PRESENT
				1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,786	23,905	1.338									2	2
2003	1,824	149,795	8.212								1	1	2
2004	1,878	53,999	2.875									2	2
2005	2,133	51,738	2.425									1	1
2006	2,396	26,680	1.113									1	1
TOTAL	10,017	306,117	3.056								1	7	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					4,165					19,369	371	
2003				42,957	29,194				51,186	26,058	400	
2004					15,978					38,021		
2005					10,748					39,968	1,022	
2006					7,893					5,228	13,559	
TOTAL				42,957	67,978				51,186	128,644	15,352	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					4,528					33,140	433	
2003		611	10,977	53,013	35,104		130	16,238	98,849	50,318	430	
2004		573	5,076	1,615	17,721		259	13,302	5,639	58,056		
2005		699	7,765	2,669	11,227		1,250	25,655	11,487	55,713	1,067	
2006	37	1,072	12,385	3,728	5,987	16	547	7,364	2,714	5,221	14,562	
TOTAL	37	2,955	36,203	61,025	74,567	16	2,186	62,559	118,689	202,448	16,492	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	103,956	456,729	16,492	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,961	-14,800	193	
TOTAL LOSSES	100,995	441,929	16,685	
EXPECTED LOSSES	461,885	231,293	16,427	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.008	4.412	.167	5.587
INDICATED (POST-TEST)	.644	2.819	.107	3.570
PRES. ON RATE LEVEL	4.274	2.141	.152	6.567
DERIVED BY FORMULA	4.238	2.155	.151	6.544
UNDERLYING PRES. RATE	4.611	2.309	.164	7.084
PROPOSED	4.238	2.155	.151	6.544
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.82
MAN. RATES	14.23	12.58	10.82	+ 9.82
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				9.818
				2575
				2885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	517												
2003	559	435	.077										
2004	556	2,265	.407										
2005	514	1,309	.254										
2006	537												
TOTAL	2,683	4,009	.149										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											435
2004											2,265
2005											1,309
TOTAL											4,009

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											467
2004											2,598
2005											1,367
TOTAL											4,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-676	-2,465	44	
TOTAL LOSSES			4,476	
EXPECTED LOSSES	57,846	35,174	4,292	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.167	.167
INDICATED (POST-TEST)	.000	.000	.107	.107
PRES. ON RATE LEVEL	1.999	1.215	.148	3.362
DERIVED BY FORMULA	1.999	1.203	.148	3.350
UNDERLYING PRES. RATE	2.156	1.311	.160	3.627
PROPOSED	1.999	1.203	.148	3.350
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.03
MAN. RATES	7.02	6.21	5.54	+ 5.03
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.026
				1445
				1610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004													
2005													
2006	446												
TOTAL	446												

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.			377	90	14	
TOTAL LOSSES			377	90	14	
EXPECTED LOSSES			3,158	2,582	450	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.085	.020	.003	.108
INDICATED (POST-TEST)			.054	.013	.002	.069
PRES. ON RATE LEVEL			.656	.537	.094	1.287
DERIVED BY FORMULA			.656	.537	.094	1.287
UNDERLYING PRES. RATE			.708	.579	.101	1.388
PROPOSED			.656	.537	.094	1.287

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.931
IND. RATES				1.93	MINIMUM PREMIUM	720
MAN. RATES	2.73	2.41	2.12	+ 1.93	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	171												
2003													
2004													
2005													
2006													
TOTAL	171												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-143	-235	1		
TOTAL LOSSES					1		
EXPECTED LOSSES			1,881	1,631	260		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.001	.001	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			1.020	.884	.141	2.045	
DERIVED BY FORMULA			1.020	.884	.141	2.045	
UNDERLYING PRES. RATE			1.100	.954	.152	2.206	
PROPOSED			1.020	.884	.141	2.045	

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		3.068
IND. RATES				3.07	MINIMUM PREMIUM		985
MAN. RATES	3.74	3.31	3.37	+ 3.07	PRESENT		1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,181	291,335	4.713							1	1	9	11
2003	10,069	757,746	7.525							3	5	11	19
2004	6,778	281,695	4.156								2	3	5
2005	5,659	123,790	2.187								1	2	3
2006	5,789	125,437	2.166									3	3
TOTAL	34,476	1,580,003	4.583							4	9	28	41

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			79,972	5,603	11,770			107,753	9,941	45,491	30,805
2003			198,222	101,382	30,864			259,489	90,214	53,926	23,649
2004				72,617	7,684				176,950	9,112	15,332
2005				40,562	2,997				22,450	9,766	48,015
2006					28,372					85,218	11,847
TOTAL			278,194	220,164	81,687			367,242	299,555	203,513	129,648

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			124,676	8,001	12,793			343,517	24,554	77,835	35,919
2003		8,369	332,657	125,390	39,028		15,057	902,516	181,771	105,851	25,399
2004		1,905	27,605	76,102	12,078		780	94,968	311,718	29,292	17,586
2005		2,248	34,065	36,370	7,229		1,405	31,669	31,438	17,487	50,128
2006	133	3,859	44,518	13,398	21,512	288	8,947	120,007	44,233	85,076	12,724
TOTAL	133	16,381	563,521	259,261	92,640	288	26,189	1,492,677	593,714	315,541	141,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,099,189	1,261,156	141,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,320	-56,036	1,195	
TOTAL LOSSES	2,079,869	1,205,120	142,951	
EXPECTED LOSSES	1,137,362	760,541	126,872	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.033	3.496	.415	9.944
INDICATED (POST-TEST)	3.855	2.234	.265	6.354
PRES. ON RATE LEVEL	3.058	2.045	.341	5.444
DERIVED BY FORMULA	3.066	2.054	.336	5.456
UNDERLYING PRES. RATE	3.299	2.206	.368	5.873
PROPOSED	3.066	2.054	.336	5.456
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				8.19
MAN. RATES	11.11	9.82	8.97	+ 8.19
				PRESENT
				2440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,288	8,733	.678									1	1
2003	1,437												
2004	1,592												
2005	1,246	4,315	.346										
2006	1,876	826	.044										
TOTAL	7,439	13,874	.187									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					702					7,011	1,020	
2005											4,315	
2006											826	
TOTAL					702					7,011	6,161	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					763					11,996	1,189	
2005											4,505	
2006											887	
TOTAL					763					11,996	6,581	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		12,759	6,581	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-94	-3,417	106	
TOTAL LOSSES		9,342	6,687	
EXPECTED LOSSES	65,910	54,082	9,075	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.126	.090	.216
INDICATED (POST-TEST)	.000	.081	.058	.139
PRES. ON RATE LEVEL	.821	.674	.113	1.608
DERIVED BY FORMULA	.813	.662	.112	1.587
UNDERLYING PRES. RATE	.886	.727	.122	1.735
PROPOSED	.813	.662	.112	1.587
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.38
MAN. RATES	3.26	2.88	2.65	+ 2.38
IND. RATE				
				2.381
MINIMUM PREMIUM				825
PRESENT				910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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
2006	193												
TOTAL	1,339	90,639	6.769							1		5	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					798					1,162	2,625	
2003			55,072		5,594			19,114		3,390	1,399	
2005					304					1,181		
TOTAL			55,072		6,696			19,114		5,733	4,024	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					868					1,988	3,061	
2003		2,262	87,537	777	6,796		1,109	64,874	746	6,441	1,503	
2005		23	217	75	318		34	760	339	1,647		
TOTAL		2,285	87,754	852	7,982		1,143	65,634	1,085	10,076	4,564	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	156,816	19,995	4,564			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-728	-2,019	30			
TOTAL LOSSES	156,088	17,976	4,594			
EXPECTED LOSSES	31,588	26,620	3,159			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	11.657	1.342	.343	13.342		
INDICATED (POST-TEST)	7.449	.858	.219	8.526		
PRES. ON RATE LEVEL	2.187	1.843	.218	4.248		
DERIVED BY FORMULA	2.187	1.833	.218	4.238		
UNDERLYING PRES. RATE	2.359	1.988	.236	4.583		
PROPOSED	2.192	1.837	.219	4.248		
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.373
IND. RATES				6.37	MINIMUM PREMIUM	1760
MAN. RATES	8.77	7.76	7.00	+ 6.37	PRESENT	1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,859	1,267	.068										
2003	1,771	23,756	1.341									2	2
2004	1,712	8,792	.513									1	1
2005	1,478	1,977	.133										
2006	1,189	3,256	.273									1	1
TOTAL	8,009	39,048	.488									4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,267
2003					12,635					10,150	971
2004					5,762					2,415	615
2005											1,977
2006					91					645	2,520
TOTAL					18,488					13,210	7,350

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,477
2003		263	1,806	549	14,830		50	1,818	685	18,759	1,043
2004		206	1,831	583	6,390		15	847	358	3,690	705
2005											2,064
2006		11	143	43	69	3	70	905	333	643	2,706
TOTAL		480	3,780	1,175	21,289	3	135	3,570	1,376	23,092	7,995

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,968	46,932	7,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,123	-7,561	122	
TOTAL LOSSES	4,845	39,371	8,117	
EXPECTED LOSSES	149,448	95,948	13,615	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.060	.492	.101	.653
INDICATED (POST-TEST)	.038	.314	.065	.417
PRES. ON RATE LEVEL	1.730	1.111	.157	2.998
DERIVED BY FORMULA	1.713	1.095	.155	2.963
UNDERLYING PRES. RATE	1.866	1.198	.170	3.234
PROPOSED	1.713	1.095	.155	2.963
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.45
MAN. RATES	6.26	5.54	4.94	+ 4.45
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	621	16,133	2.597										
2003	496												
2004	452	3,239	.716										
2005	416	129,091	31.031								1		1
2006	379												
TOTAL	2,364	148,463	6.280								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											16,133
2004											3,239
2005				27,371					101,720		
TOTAL				27,371					101,720		19,372

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											18,811
2004											3,715
2005		1,384	21,525	24,040	2,766		5,019	115,116	129,717	17,560	
TOTAL		1,384	21,525	24,040	2,766		5,019	115,116	129,717	17,560	22,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	143,044	174,083	22,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,210	-2,290	52	
TOTAL LOSSES	141,834	171,793	22,578	
EXPECTED LOSSES	57,729	28,912	5,603	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.000	7.267	.955	14.222
INDICATED (POST-TEST)	3.834	4.644	.610	9.088
PRES. ON RATE LEVEL	2.264	1.134	.219	3.617
DERIVED BY FORMULA	2.264	1.169	.223	3.656
UNDERLYING PRES. RATE	2.442	1.223	.237	3.902
PROPOSED	2.264	1.169	.223	3.656
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.49
MAN. RATES	7.63	6.75	5.96	+ 5.49
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,589	1,384,164	7.446						4	4	20	28	
2003	19,418	1,056,577	5.441						2	5	10	17	
2004	19,369	1,225,105	6.325						4	7	18	29	
2005	20,333	862,721	4.242						1	9	19	29	
2006	20,352	250,604	1.231							2	8	10	
TOTAL	98,061	4,779,171	4.874						11	27	75	113	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			416,077	66,297	175,188			326,970	89,906	229,432	80,294
2003			518,742	99,472	30,403			156,183	90,436	75,380	85,961
2004			409,071	98,341	41,127			325,580	129,566	110,752	110,668
2005			77,616	171,106	33,810			62,909	211,218	177,044	129,018
2006				54,914	10,835				28,397	52,174	104,284
TOTAL			1,421,506	490,130	291,363			871,642	549,523	644,782	510,225

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			648,663	94,672	190,429			1,042,381	222,068	392,559	93,623
2003		16,383	656,735	125,066	39,311		7,236	438,839	179,879	144,237	92,322
2004		27,376	665,556	115,341	57,809		28,970	1,173,013	265,618	189,872	126,936
2005	135	19,473	292,957	162,508	54,817	298	41,426	592,036	328,077	286,656	134,695
2006	133	6,593	105,124	38,636	14,871	307	10,049	137,956	54,498	59,122	112,001
TOTAL	268	69,825	2,369,035	536,223	357,237	605	87,681	3,384,225	1,050,140	1,072,446	559,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,911,639	3,016,046	559,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,385	-155,541	4,091	
TOTAL LOSSES	5,878,254	2,860,505	563,668	
EXPECTED LOSSES	2,953,597	2,266,191	378,515	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.994	2.917	.575	9.486
INDICATED (POST-TEST)	3.830	1.864	.367	6.061
PRES. ON RATE LEVEL	2.792	2.142	.358	5.292
DERIVED BY FORMULA	2.823	2.114	.359	5.296
UNDERLYING PRES. RATE	3.012	2.311	.386	5.709
PROPOSED	2.823	2.114	.359	5.296
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.95
MAN. RATES	10.88	9.62	8.72	+ 7.95
				PRESENT
				2380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	13,144	320,274	2.436								2	9	11
2003	12,368	881,777	7.129							1	7	6	14
2004	16,736	322,741	1.928								5	10	15
2005	27,082	443,837	1.638								7	10	17
2006	17,620	269,309	1.528								3	3	6
TOTAL	86,950	2,237,938	2.574							1	24	38	63

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				57,697	44,153				32,429	169,500	16,495	
2003			60,813	60,370	80,374			360,901	77,913	159,260	82,146	
2004				54,154	11,451				125,494	55,341	76,301	
2005				149,081	12,668				160,163	49,157	72,768	
2006				49,697	14,480				104,048	60,801	40,283	
TOTAL			60,813	370,999	163,126			360,901	500,047	494,059	287,993	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				82,391	47,994				80,099	290,015	19,233	
2003		3,329	87,609	76,623	95,691		15,075	889,356	165,312	299,927	88,225	
2004		1,612	22,411	57,335	15,351		895	84,442	228,321	95,407	87,517	
2005		8,360	126,404	134,087	28,299		9,443	212,800	218,372	96,172	75,970	
2006	141	6,605	102,481	37,180	17,005	693	23,147	321,892	132,029	86,486	43,264	
TOTAL	141	19,906	338,905	387,616	204,340	693	48,560	1,508,490	824,133	868,007	314,209	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,916,695	2,284,096	314,209	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,277	-78,991	5,169	
TOTAL LOSSES	1,898,418	2,205,105	319,378	
EXPECTED LOSSES	1,347,725	1,218,169	451,271	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.183	2.536	.367	5.086
INDICATED (POST-TEST)	1.395	1.621	.235	3.251
PRES. ON RATE LEVEL	1.437	1.299	.481	3.217
DERIVED BY FORMULA	1.436	1.331	.456	3.223
UNDERLYING PRES. RATE	1.550	1.401	.519	3.470
PROPOSED	1.436	1.331	.456	3.223
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.84
MAN. RATES	6.63	5.86	5.30	+ 4.84
IND. RATE				
				4.835
MINIMUM PREMIUM				1400
PRESENT				1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,301	701,603	11.134							1		1	2
2003	5,603	129,820	2.316								3	1	4
2004	5,441	398,644	7.326							1		2	3
2005	5,372	120,322	2.239								1		1
2006	5,245	228,287	4.352								2	2	4
TOTAL	27,962	1,578,676	5.646							2	6	6	14

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			356,291		3,511			328,231		7,378	6,192	
2003				37,526	219				56,825	6,861	28,389	
2004			193,566		14,694			159,768		27,696	2,920	
2005				45,371					73,838		1,113	
2006				84,051	20,801				81,352	33,196	8,887	
TOTAL			549,857	166,948	39,225			487,999	212,015	75,131	47,501	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			302,306		3,816			569,499		12,624	7,220	
2003		3	5,973	45,213	990		34	14,074	108,248	15,075	30,490	
2004		11,739	297,291	5,825	19,789		13,778	533,320	14,867	46,949	3,349	
2005		2,299	35,685	39,852	4,585		3,639	83,557	94,159	12,750	1,162	
2006	222	10,666	167,532	61,138	25,964	500	16,577	231,474	95,780	53,302	9,545	
TOTAL	222	24,707	808,787	152,028	55,144	500	34,028	1,431,924	313,054	140,700	51,766	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,300,168	660,926	51,766	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,900	-40,880	467	
TOTAL LOSSES	2,280,268	620,046	52,233	
EXPECTED LOSSES	1,284,575	556,724	46,138	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.155	2.217	.187	10.559
INDICATED (POST-TEST)	5.211	1.417	.119	6.747
PRES. ON RATE LEVEL	4.258	1.846	.153	6.257
DERIVED BY FORMULA	4.268	1.829	.151	6.248
UNDERLYING PRES. RATE	4.594	1.991	.165	6.750
PROPOSED	4.274	1.832	.151	6.257
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.39
MAN. RATES	12.89	11.40	10.31	+ 9.39
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	189												
2003	383												
2004	429												
2005	366												
2006	439												
TOTAL	1,806												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9	-1,047	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	22,973	17,537	1,229	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.179	.900	.063	2.142
DERIVED BY FORMULA	1.179	.891	.062	2.132
UNDERLYING PRES. RATE	1.272	.971	.068	2.311
PROPOSED	1.179	.891	.062	2.132

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.198
IND. RATES				3.20	MINIMUM PREMIUM	1015
MAN. RATES	4.43	3.92	3.53	+ 3.20	PRESENT	1125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,512	22,634	1.496									1	1
2003	1,553	1,068,247	68.786						1		1	1	3
2004	1,370	1,504	.109										
2005	1,571	406	.025										
2006	1,343	618	.046										
TOTAL	7,349	1,093,409	14.878						1		1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,104					11,822	7,708
2003		420,808		17,322	832		572,863		27,374	26,543	2,505
2004											1,504
2005											406
2006											618
TOTAL		420,808		17,322	3,936		572,863		27,374	38,365	12,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,374					20,227	8,988
2003		312,469	13,514	21,007	1,314		535,919	22,168	55,292	50,208	2,690
2004											1,725
2005											424
2006											664
TOTAL		312,469	13,514	21,007	4,688		535,919	22,168	55,292	70,435	14,491

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	884,070	151,422	14,491	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-810	-3,345	70	
TOTAL LOSSES	883,260	148,077	14,561	
EXPECTED LOSSES	48,283	46,224	6,981	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.019	2.015	.198	14.232
INDICATED (POST-TEST)	7.680	1.288	.127	9.095
PRES. ON RATE LEVEL	.609	.583	.088	1.280
DERIVED BY FORMULA	.680	.597	.089	1.366
UNDERLYING PRES. RATE	.657	.629	.095	1.381
PROPOSED	.680	.597	.089	1.366

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.049
IND. RATES				2.05	MINIMUM PREMIUM	745
MAN. RATES	2.69	2.38	2.11	+ 2.05	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	13,923	929,307	6.674						1	1	10	12	
2003	12,647	172,067	1.360						1	1	6	8	
2004	13,586	435,242	3.203						1	1	9	11	
2005	14,020	145,289	1.036							2	7	9	
2006	15,162	292,639	1.930							1	4	5	
TOTAL	69,338	1,974,544	2.848						3	6	36	45	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			516,200	43,019	26,233			162,000	60,998	85,895	34,962
2003			55,959	12,192	18,673			6,448	15,145	57,870	5,780
2004			234,497	10,000	31,814			51,853		89,583	17,495
2005			36,887	12,441					41,288	29,364	25,309
2006			54,600	30,581					99,999	82,982	24,477
TOTAL			806,656	156,698	119,742			220,301	217,430	345,694	108,023

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			569,740	61,431	28,515			365,634	150,665	146,967	40,765
2003		2,576	92,733	16,041	22,389		657	35,467	32,806	107,655	6,208
2004		14,948	368,073	18,843	40,007		5,023	201,286	16,781	138,303	20,067
2005		2,676	37,994	35,484	16,719		2,965	65,573	61,097	48,056	26,423
2006	223	9,245	135,607	47,776	29,811	749	24,807	343,937	139,635	107,631	26,288
TOTAL	223	29,445	1,204,147	179,575	137,441	749	33,452	1,011,897	400,984	548,612	119,751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,279,913	1,266,612	119,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,571	-56,667	1,433	
TOTAL LOSSES	2,265,342	1,209,945	121,184	
EXPECTED LOSSES	1,502,554	832,749	129,662	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.267	1.745	.175	5.187
INDICATED (POST-TEST)	2.088	1.115	.112	3.315
PRES. ON RATE LEVEL	2.009	1.113	.173	3.295
DERIVED BY FORMULA	2.011	1.113	.168	3.292
UNDERLYING PRES. RATE	2.167	1.201	.187	3.555
PROPOSED	2.013	1.114	.168	3.295

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.943
IND. RATES				4.94	MINIMUM PREMIUM	1425
MAN. RATES	6.72	5.94	5.43	+ 4.94	PRESENT	1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,532	303,288	8.586							1		4	6	
2003	2,051	359,875	17.546							1		1	2	
2004	580	3,527	.608											
2005	136													
2006	163													
TOTAL	6,462	666,690	10.317							2		1	5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			102,578	28,318	16,167			18,761	67,490	30,004	39,970
2003			94,032		89			241,270		3,352	21,132
2004											3,527
TOTAL			196,610	28,318	16,256			260,031	67,490	33,356	64,629

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			159,919	40,438	17,573			59,810	166,700	51,338	46,605
2003		3,241	130,856	810	451		12,160	717,308	5,989	8,148	22,696
2004											4,045
TOTAL		3,241	290,775	41,248	18,024		12,160	777,118	172,689	59,486	73,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,083,294	291,447	73,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,057	-7,907	37	
TOTAL LOSSES	1,080,237	283,540	73,383	
EXPECTED LOSSES	55,896	68,949	9,240	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.717	4.388	1.136	22.241
INDICATED (POST-TEST)	10.682	2.804	.726	14.212
PRES. ON RATE LEVEL	.802	.989	.133	1.924
DERIVED BY FORMULA	.802	1.025	.145	1.972
UNDERLYING PRES. RATE	.865	1.067	.143	2.075
PROPOSED	.802	1.025	.145	1.972
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.96
MAN. RATES	3.90	3.45	3.17	+ 2.96
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.958
				960
				1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	21,670	1.079									1	1
2006	2,721	12,995	.477									1	1
TOTAL	12,295	105,070	.855									4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											502
2003					3,142					31,437	1,995
2004					10,882					20,651	1,796
2005					4,707					3,901	13,062
2006					2,133					6,504	4,358
TOTAL					20,864					62,493	21,713

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											585
2003		67	450	137	3,688		157	5,630	2,122	58,102	2,143
2004		389	3,457	1,099	12,070		142	7,224	3,065	31,535	2,060
2005		306	3,402	1,168	4,915		121	2,502	1,121	5,439	13,637
2006	9	293	3,346	1,007	1,618	22	679	9,159	3,374	6,492	4,680
TOTAL	9	1,055	10,655	3,411	22,291	22	1,099	24,515	9,682	101,568	23,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,355	136,952	23,105	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,026	-9,287	245	
TOTAL LOSSES	33,329	127,665	23,350	
EXPECTED LOSSES	251,309	123,319	22,991	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.271	1.038	.190	1.499
INDICATED (POST-TEST)	.173	.663	.121	.957
PRES. ON RATE LEVEL	1.895	.930	.173	2.998
DERIVED BY FORMULA	1.878	.922	.171	2.971
UNDERLYING PRES. RATE	2.044	1.003	.187	3.234
PROPOSED	1.878	.922	.171	2.971

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.457
IND. RATES				4.46	MINIMUM PREMIUM	1315
MAN. RATES	6.21	5.49	4.94	+ 4.46	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	228												
2003	302												
2004	282												
2005	239	1,739	.727										
2006	27												
TOTAL	1,078	1,739	.161										

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											1,816	
TOTAL											1,816	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-743	-944	11	
TOTAL LOSSES			1,827	
EXPECTED LOSSES	19,048	10,263	1,887	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.169	.169
INDICATED (POST-TEST)	.000	.000	.108	.108
PRES. ON RATE LEVEL	1.638	.883	.162	2.683
DERIVED BY FORMULA	1.638	.874	.161	2.673
UNDERLYING PRES. RATE	1.767	.952	.175	2.894
PROPOSED	1.638	.874	.161	2.673

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.010
IND. RATES				4.01	MINIMUM PREMIUM	1205
MAN. RATES	5.64	4.99	4.42	+ 4.01	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	818												
2003	957	2,833	.296										
2004	704	4,593	.652										
2005	1,014	2,285	.225										
2006	2,212	54,055	2.443									1	1
TOTAL	5,705	63,766	1.118									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003												2,833
2004												4,593
2005												2,285
2006					13,147					8,920		31,988
TOTAL					13,147					8,920		41,699

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003												3,043
2004												5,268
2005												2,386
2006	63	1,785	20,630	6,209	9,970	30	934	12,560	4,632	8,908		34,355
TOTAL	63	1,785	20,630	6,209	9,970	30	934	12,560	4,632	8,908		45,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,002	29,719	45,052	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	815	-1,455	83	
TOTAL LOSSES	36,817	28,264	45,135	
EXPECTED LOSSES	50,318	32,805	5,419	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.645	.495	.791	1.931
INDICATED (POST-TEST)	.412	.316	.505	1.233
PRES. ON RATE LEVEL	.818	.533	.088	1.439
DERIVED BY FORMULA	.818	.529	.096	1.443
UNDERLYING PRES. RATE	.882	.575	.095	1.552
PROPOSED	.816	.527	.096	1.439
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.16
MAN. RATES	3.21	2.84	2.37	+ 2.16
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.159
				775
				845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,749	543,850	2.900						2	3	5	10	
2003	10,841	289,679	2.672							4	5	9	
2004	7,425	277,037	3.731						1	3		4	
2005	7,374	42,407	.575							3		3	
2006	5,983	75,300	1.258							2	1	3	
TOTAL	50,372	1,228,273	2.438						3	15	11	29	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			159,809	45,051	7,028			187,748	79,258	12,346	52,610	
2003				87,242	12,103				89,308	78,672	22,354	
2004			79,239	43,747				87,173	40,674		26,204	
2005				9,538					24,330		8,539	
2006				22,929	545				44,000	2,200	5,626	
TOTAL			239,048	208,507	19,676			274,921	277,570	93,218	115,333	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			249,142	64,332	7,639			598,540	195,767	21,124	61,343	
2003		251	15,546	105,614	15,905		393	34,278	174,705	149,164	24,008	
2004		5,571	134,947	47,155	3,572		7,576	306,801	77,211	6,077	30,056	
2005		480	7,498	8,375	961		1,202	27,533	31,030	4,201	8,914	
2006	36	2,210	37,651	14,256	3,193	214	7,312	103,002	43,625	13,101	6,042	
TOTAL	36	8,512	444,784	239,732	31,270	214	16,483	1,070,154	522,338	193,667	130,363	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,540,183	987,007	130,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,851	-30,386	613	
TOTAL LOSSES	1,522,332	956,621	130,976	
EXPECTED LOSSES	539,485	333,967	79,588	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.022	1.899	.260	5.181
INDICATED (POST-TEST)	1.931	1.213	.166	3.310
PRES. ON RATE LEVEL	.993	.615	.146	1.754
DERIVED BY FORMULA	1.012	.657	.147	1.816
UNDERLYING PRES. RATE	1.071	.663	.158	1.892
PROPOSED	1.012	.657	.147	1.816
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.724
MAN. RATES	3.52	3.11	2.89	2.72
				MINIMUM PREMIUM
				905
				PRESENT
				970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,643	9,908	.213									1	1
2003	7,791	214,527	2.753								2	1	3
2004	8,124	369,631	4.549							1	3	6	10
2005	8,534	104,836	1.228								1	1	2
2006	9,294	40,511	.435										
TOTAL	38,386	739,413	1.926							1	6	9	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,123					2,947	1,838
2003				16,883	91,280				71,010	26,443	8,911
2004			74,101	103,772	21,820			41,783	82,470	32,718	12,967
2005				21,045	1,341				24,018	14,695	43,737
2006											40,511
TOTAL			74,101	141,700	119,564			41,783	177,498	76,803	107,964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,569					5,042	2,143
2003		1,907	15,731	24,301	107,466		130	20,786	136,476	51,865	9,570
2004		7,403	154,913	111,508	30,617		4,111	191,159	152,315	58,339	14,873
2005		1,149	17,522	18,817	3,530		1,637	36,612	34,855	24,630	45,661
2006											43,509
TOTAL		10,459	188,166	154,626	147,182		5,878	248,557	323,646	139,876	115,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	453,060	765,330	115,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,423	-15,997	468	
TOTAL LOSSES	451,637	749,333	116,224	
EXPECTED LOSSES	464,086	265,631	39,154	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.177	1.952	.303	3.432
INDICATED (POST-TEST)	.752	1.247	.194	2.193
PRES. ON RATE LEVEL	1.121	.641	.095	1.857
DERIVED BY FORMULA	1.114	.677	.101	1.892
UNDERLYING PRES. RATE	1.209	.692	.102	2.003
PROPOSED	1.114	.677	.101	1.892
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.84
MAN. RATES	3.72	3.29	3.06	+ 2.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004													
2005	3												
2006													
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			
TOTAL LOSSES				
EXPECTED LOSSES	14	7	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	.421	.209	.032	.662
DERIVED BY FORMULA	.421	.209	.032	.662
UNDERLYING PRES. RATE	.454	.225	.035	.714
PROPOSED	.421	.209	.032	.662

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	.993
IND. RATES				.99	MINIMUM PREMIUM	500
MAN. RATES	1.47	1.30	1.09	+ .99	PRESENT	535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,965	144,348	.761							1		5	6
2003	14,604	62,825	.430								1	1	2
2004	12,415	107,331	.864								1	2	3
2005	13,750	111,108	.808							1		2	3
2006	14,716	79,888	.542								1		1
TOTAL	74,450	505,500	.679							2	3	10	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			62,000		12,363			182		35,403	34,400
2003				23,041	440				16,460	948	21,936
2004				45,000	7,372				46,000	6,085	2,874
2005			75,000		12,136			18,000		3,483	2,489
2006				44,000					27,380		8,508
TOTAL			137,000	112,041	32,311			18,182	89,840	45,919	70,207

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			96,658		13,439			580		60,574	40,110
2003		10	3,711	27,775	966		4	3,890	31,284	2,447	23,559
2004		1,271	17,935	47,423	10,379		230	25,986	81,585	13,287	3,296
2005	130	9,111	138,225	6,709	14,819	86	7,403	70,724	3,243	5,825	2,599
2006	66	4,104	70,614	26,861	5,334	131	4,411	62,175	26,437	6,788	9,138
TOTAL	196	14,496	327,143	108,768	44,937	217	12,048	163,355	142,549	88,921	78,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	517,455	385,175	78,702	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,113	-44,361	1,162	
TOTAL LOSSES	491,342	340,814	79,864	
EXPECTED LOSSES	1,611,843	600,067	113,164	
CREDIBILITY	.02	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.660	.458	.107	1.225
INDICATED (POST-TEST)	.422	.293	.068	.783
PRES. ON RATE LEVEL	2.007	.747	.141	2.895
DERIVED BY FORMULA	1.975	.706	.134	2.815
UNDERLYING PRES. RATE	2.165	.806	.152	3.123
PROPOSED	1.975	.706	.134	2.815
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.22
MAN. RATES	6.05	5.35	4.77	+ 4.22
				PRESENT
				1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,596	65,367	4.095									1	1
2003	1,454	3,429	.235									1	1
2004	1,358	141,576	10.425								2	1	2
2005	1,646	7,297	.443									1	1
2006	1,523	445	.029										
TOTAL	7,577	218,114	2.879								2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					39,271					26,096	
2003					453					893	2,083
2004				71,943					67,499		2,134
2005					59					3,887	3,351
2006											445
TOTAL				71,943	39,783				67,499	30,876	8,013

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					42,688					44,650	
2003		10	65	19	532		4	158	61	1,650	2,237
2004		1,614	24,931	74,624	3,523		274	35,008	118,391	5,867	2,448
2005		2	40	15	61		121	2,494	1,118	5,419	3,498
2006											478
TOTAL		1,626	25,036	74,658	46,804		399	37,660	119,570	57,586	8,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,721	298,618	8,661	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-879	-2,457	69	
TOTAL LOSSES	63,842	296,161	8,730	
EXPECTED LOSSES	61,298	34,930	6,441	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.843	3.909	.115	4.867
INDICATED (POST-TEST)	.539	2.498	.073	3.110
PRES. ON RATE LEVEL	.750	.427	.079	1.256
DERIVED BY FORMULA	.748	.468	.079	1.295
UNDERLYING PRES. RATE	.809	.461	.085	1.355
PROPOSED	.748	.468	.079	1.295

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.943
IND. RATES				1.94	MINIMUM PREMIUM	720
MAN. RATES	2.65	2.34	2.07	+ 1.94	PRESENT	770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	463												
2003	513												
2004	420												
2005	455												
2006	456	295	.064										
TOTAL	2,307	295	.013										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											317
TOTAL											317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-433	-1,718	33	
TOTAL LOSSES			350	
EXPECTED LOSSES	30,752	24,316	3,091	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	1.236	.977	.124	2.337
DERIVED BY FORMULA	1.236	.967	.123	2.326
UNDERLYING PRES. RATE	1.333	1.054	.134	2.521
PROPOSED	1.236	.967	.123	2.326

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.489
IND. RATES				3.49	MINIMUM PREMIUM	1085
MAN. RATES	4.89	4.32	3.85	+ 3.49	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	557												
2003	274												
2004	245												
2005	487												
2006	528												
TOTAL	2,091												

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.	-120	-797	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	10,580	11,960	1,966	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.469	.530	.087	1.086
DERIVED BY FORMULA	.469	.525	.086	1.080
UNDERLYING PRES. RATE	.506	.572	.094	1.172
PROPOSED	.469	.525	.086	1.080

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.620
IND. RATES				1.62	MINIMUM PREMIUM	645
MAN. RATES	2.21	1.95	1.79	+ 1.62	PRESENT	700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,231												
2003	1,872	347	.018										
2004	1,489												
2005	301												
2006	235												
TOTAL	5,128	347	.007										

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												373
TOTAL												373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,574	-2,490	26	
TOTAL LOSSES			399	
EXPECTED LOSSES	50,716	26,307	4,871	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	.917	.476	.087	1.480
DERIVED BY FORMULA	.917	.471	.085	1.473
UNDERLYING PRES. RATE	.989	.513	.095	1.597
PROPOSED	.917	.471	.085	1.473
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.21
MAN. RATES	3.16	2.79	2.44	+ 2.21
				PRESENT
				860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004													
2005	51												
2006													
TOTAL	51												

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.	-39	-24	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	556	370	82	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.012	.673	.148	1.833
DERIVED BY FORMULA	1.012	.673	.148	1.833
UNDERLYING PRES. RATE	1.091	.726	.160	1.977
PROPOSED	1.012	.673	.148	1.833

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.750
IND. RATES				2.75	MINIMUM PREMIUM	910
MAN. RATES	3.95	3.49	3.02	+ 2.75	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	29,831	38,092	.127							1	2	3	
2003	33,157	16,637	.050										
2004	32,497	336,604	1.035						1		3	4	
2005	36,455	80,456	.220							1	1	2	
2006	38,228	304,879	.797						1	2	2	5	
TOTAL	170,168	776,668	.456						2	4	8	14	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				12,163	9,890				5,059	9,833	1,147	
2003											16,637	
2004			151,477		7,153			160,624		12,457	4,893	
2005				48,000	711				28,361	1,646	1,738	
2006			104,140	37,058	2,563			73,218	65,660	16,186	6,054	
TOTAL			255,617	97,221	20,317			233,842	99,080	40,122	30,469	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				17,369	10,750				12,496	16,824	1,337	
2003											17,868	
2004		9,029	231,268	4,122	10,668		13,746	530,798	12,663	23,702	5,612	
2005		2,474	38,265	42,338	5,594		1,453	33,153	36,641	7,190	1,814	
2006	649	17,208	236,011	33,602	10,606	1,242	36,311	435,604	92,505	39,215	6,502	
TOTAL	649	28,711	505,544	97,431	37,618	1,242	51,510	999,555	154,305	86,931	33,133	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,587,211	376,285	33,133			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,771	-43,063	2,043			
TOTAL LOSSES	1,575,440	333,222	35,176			
EXPECTED LOSSES	1,368,150	656,848	180,378			
CREDIBILITY	.04	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.926	.196	.021	1.143		
INDICATED (POST-TEST)	.592	.125	.013	.730		
PRES. ON RATE LEVEL	.745	.358	.098	1.201		
DERIVED BY FORMULA	.739	.323	.084	1.146		
UNDERLYING PRES. RATE	.804	.386	.106	1.296		
PROPOSED	.739	.323	.084	1.146		
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.719
IND. RATES				1.72	MINIMUM PREMIUM	670
MAN. RATES	2.59	2.29	1.98	+ 1.72	PRESENT	750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	16,887	334,726	1.982						1	1	2	4	
2003	18,906	36,782	.194							1		1	
2004	21,215	90,200	.425							3		3	
2005	23,209	10,088	.043								1	1	
2006	23,756	624	.002										
TOTAL	103,973	472,420	.454						1	5	3	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			75,709	5,758	1,142			217,418	3,564	5,359	25,776
2003				12,102					12,124		12,556
2004				14,114					54,174		21,912
2005					1,367					7,434	1,287
2006											624
TOTAL			75,709	31,974	2,509			217,418	69,862	12,793	62,155

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			117,604	8,222	1,241			690,632	8,803	9,169	30,055
2003			1,916	14,578	235			2,742	22,997	511	13,485
2004		319	4,892	14,642	692		217	28,094	95,020	4,708	25,133
2005		90	989	341	1,429		237	4,773	2,137	10,362	1,344
2006											670
TOTAL		409	125,401	37,783	3,597		454	726,241	128,957	24,750	70,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	852,505	195,087	70,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,343	-19,302	1,031	
TOTAL LOSSES	849,162	175,785	71,718	
EXPECTED LOSSES	481,395	300,481	89,417	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.817	.169	.069	1.055
INDICATED (POST-TEST)	.522	.108	.044	.674
PRES. ON RATE LEVEL	.429	.268	.080	.777
DERIVED BY FORMULA	.432	.250	.076	.758
UNDERLYING PRES. RATE	.463	.289	.086	.838
PROPOSED	.432	.250	.076	.758

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.137
IND. RATES				1.14	MINIMUM PREMIUM	535
MAN. RATES	1.59	1.41	1.28	+ 1.14	PRESENT	580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,215	353	.010										
2003	3,136	7,525	.239										
2004	3,536	896	.025										
2005	3,439	1,711	.049										
2006	3,603	39,559	1.097									1	1
TOTAL	16,929	50,044	.296									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											353
2003											7,525
2004											896
2005											1,711
2006					11,828					27,436	295
TOTAL					11,828					27,436	10,780

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											412
2003											8,082
2004											1,028
2005											1,786
2006	54	1,609	18,558	5,586	8,969	92	2,881	38,636	14,241	27,391	317
TOTAL	54	1,609	18,558	5,586	8,969	92	2,881	38,636	14,241	27,391	11,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,830	56,187	11,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,244	-6,924	111	
TOTAL LOSSES	60,586	49,263	11,736	
EXPECTED LOSSES	129,845	101,574	10,158	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.358	.291	.069	.718
INDICATED (POST-TEST)	.229	.186	.044	.459
PRES. ON RATE LEVEL	.711	.556	.056	1.323
DERIVED BY FORMULA	.706	.545	.056	1.307
UNDERLYING PRES. RATE	.767	.600	.060	1.427
PROPOSED	.706	.545	.056	1.307

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.961
IND. RATES				1.96	MINIMUM PREMIUM	725
MAN. RATES	2.51	2.22	2.18	+ 1.96	PRESENT	795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	35												
2003	54												
2004	3												
2005	3												
2006													
TOTAL	95												

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.			-73	-137			
TOTAL LOSSES							
EXPECTED LOSSES			1,263	1,285	140		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			1.232	1.253	.137	2.622	
DERIVED BY FORMULA			1.232	1.253	.137	2.622	
UNDERLYING PRES. RATE			1.329	1.351	.148	2.828	
PROPOSED			1.232	1.253	.137	2.622	

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		3.934
IND. RATES				3.93	MINIMUM PREMIUM		1190
MAN. RATES	5.39	4.77	4.32	+ 3.93	PRESENT		1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	178	402,256	225.986						1				1
2003	890	3,112	.349									2	2
2004	58	1,894	3.265									2	2
2005	156	74,351	47.660								1	1	2
2006	16												
TOTAL	1,298	481,613	37.104						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			140,879					261,377			
2003					1,448					1,664	
2004					228					1,084	582
2005				34,080	1,393				37,350		1,528
TOTAL			140,879	34,080	3,069			261,377	37,350	2,748	2,110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			168,594					639,642			
2003		32	206	64	1,698		8	299	114	3,078	
2004		7	72	22	253		8	377	161	1,655	668
2005		1,816	27,810	30,278	4,897		1,846	42,267	47,630	6,450	1,595
TOTAL		1,855	196,682	30,364	6,848		1,862	682,585	47,905	11,183	2,263

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	882,984	96,300	2,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,563	-1,569	14	
TOTAL LOSSES	881,421	94,731	2,277	
EXPECTED LOSSES	30,387	17,446	2,817	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	67.906	7.298	.175	75.379
INDICATED (POST-TEST)	43.392	4.663	.112	48.167
PRES. ON RATE LEVEL	2.170	1.246	.201	3.617
DERIVED BY FORMULA	2.170	1.280	.200	3.650
UNDERLYING PRES. RATE	2.341	1.344	.217	3.902
PROPOSED	2.170	1.280	.200	3.650

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.476
IND. RATES				5.48	MINIMUM PREMIUM	1555
MAN. RATES	7.63	6.75	5.96	+ 5.48	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	223	1,430	.641									1	1
2003	1,446	11,715	.810									1	1
2004	2,832	43,323	1.529								1	1	2
2005	1,444												
2006	3,157	34,443	1.091									2	2
TOTAL	9,102	90,911	.999								1	5	6

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				15,103	12,500				9,907	3,958	1,855
2006					10,100					19,300	5,043
TOTAL				15,103	29,878				9,907	28,875	7,148

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					139					2,228	
2003		149	1,023	310	8,392		23	771	291	7,976	269
2004		784	9,206	16,930	14,605		68	6,525	17,966	6,902	2,128
2006	47	1,373	15,850	4,769	7,662	65	2,028	27,186	10,018	19,267	5,416
TOTAL	47	2,306	26,079	22,009	30,798	65	2,119	34,482	28,275	36,373	7,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,098	117,455	7,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,676	-2,380	156	
TOTAL LOSSES	67,774	115,075	7,969	
EXPECTED LOSSES	107,131	54,339	10,740	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.745	1.264	.088	2.097
INDICATED (POST-TEST)	.476	.808	.056	1.340
PRES. ON RATE LEVEL	1.091	.554	.109	1.754
DERIVED BY FORMULA	1.085	.559	.108	1.752
UNDERLYING PRES. RATE	1.177	.597	.118	1.892
PROPOSED	1.085	.559	.108	1.752
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.63
MAN. RATES	3.52	3.11	2.89	+ 2.63
				PRESENT
				970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	11												
2003													
2004													
2005													
2006													
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.	-12	-8		
TOTAL LOSSES				
EXPECTED LOSSES	236	93	15	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.985	.787	.123	2.895
DERIVED BY FORMULA	1.985	.787	.123	2.895
UNDERLYING PRES. RATE	2.141	.849	.133	3.123
PROPOSED	1.985	.787	.123	2.895

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.343
IND. RATES				4.34	MINIMUM PREMIUM	1285
MAN. RATES	6.05	5.35	4.77	+ 4.34	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	30												
2003	28												
2004	36												
2005	186												
2006	233												
TOTAL	513												

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.			199	-166	10		
TOTAL LOSSES			199		10		
EXPECTED LOSSES			8,845	6,068	569		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.039	.000	.002	.041	
INDICATED (POST-TEST)			.025	.000	.001	.026	
PRES. ON RATE LEVEL			1.598	1.097	.103	2.798	
DERIVED BY FORMULA			1.598	1.097	.103	2.798	
UNDERLYING PRES. RATE			1.724	1.183	.111	3.018	
PROPOSED			1.598	1.097	.103	2.798	

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		4.198
IND. RATES				4.20	MINIMUM PREMIUM		1250
MAN. RATES	5.81	5.14	4.61	+ 4.20	PRESENT		1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	76												
2003	81												
2004	83												
2005	78												
2006	82												
TOTAL	400												

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.	-92	-362	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	8,476	5,228	410	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.964	1.212	.095	3.271
DERIVED BY FORMULA	1.964	1.212	.095	3.271
UNDERLYING PRES. RATE	2.119	1.307	.103	3.529
PROPOSED	1.964	1.212	.095	3.271
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.91
MAN. RATES	6.75	5.97	5.39	+ 4.91

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,155	16,338	.758									1	1
2003	4,614	345,452	7.487							1		6	7
2004	6,215	41,034	.660									5	5
2005	9,666	281,424	2.911								3	3	6
2006	12,062	670,484	5.558							2	2	12	16
TOTAL	34,712	1,354,732	3.903							3	5	27	35

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					2,552					4,127	9,659	
2003			152,134		4,074			176,958		3,342	8,944	
2004					12,847					16,123	12,064	
2005				114,339	2,167				110,495	7,328	47,095	
2006			147,476	69,398	85,218			76,793	51,500	196,789	43,310	
TOTAL			299,610	183,737	106,858			253,751	161,995	227,709	121,072	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					2,774					7,061	11,262	
2003		6,010	240,185	1,653	5,416		10,100	595,579	5,012	7,800	9,606	
2004		460	4,079	1,296	14,248		112	5,638	2,391	24,618	13,838	
2005		5,926	91,493	100,970	13,818		5,674	129,753	143,013	29,292	49,167	
2006	1,328	37,043	489,394	96,453	78,951	1,821	54,150	670,679	173,582	216,348	46,515	
TOTAL	1,328	49,439	825,151	200,372	115,207	1,821	70,036	1,401,649	323,998	285,119	130,388	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,349,424	924,696	130,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,103	-14,541	804	
TOTAL LOSSES	2,353,527	910,155	131,192	
EXPECTED LOSSES	313,797	340,178	52,762	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.780	2.622	.378	9.780
INDICATED (POST-TEST)	4.332	1.675	.242	6.249
PRES. ON RATE LEVEL	.838	.908	.141	1.887
DERIVED BY FORMULA	.908	.946	.147	2.001
UNDERLYING PRES. RATE	.904	.980	.152	2.036
PROPOSED	.908	.946	.147	2.001
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.00
MAN. RATES	3.86	3.41	3.11	+ 3.00
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,952	734,332	12.337							2	3	3	8
2003	5,465	136,120	2.490							1		4	5
2004	5,878	80,820	1.374								1	1	2
2005	6,020	28,561	.474									2	2
2006	6,502	329,838	5.072							1		6	7
TOTAL	29,817	1,309,671	4.392							4	4	16	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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	3,299
2005					1,129					2,777	24,655
2006			110,616		5,928			164,161		29,933	19,200
TOTAL			560,164	126,120	14,217			383,398	76,832	55,797	93,143

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			563,563	124,570	2,422			601,107	102,231	19,197	49,225
2003		3,536	139,374	1,064	5,994		1,793	104,746	1,425	16,568	4,051
2004		877	13,519	40,351	2,055		163	19,451	62,623	7,746	3,784
2005		71	818	281	1,181		92	1,789	800	3,872	25,740
2006	648	15,054	192,558	13,182	8,936	2,072	57,037	633,399	61,944	45,089	20,621
TOTAL	648	19,538	909,832	179,448	20,588	2,072	59,085	1,360,492	229,023	92,472	103,421

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,351,667	521,531	103,421	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,043	-51,712	902	
TOTAL LOSSES	2,339,624	469,819	104,323	
EXPECTED LOSSES	1,243,369	759,737	81,698	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.847	1.576	.350	9.773
INDICATED (POST-TEST)	5.014	1.007	.224	6.245
PRES. ON RATE LEVEL	3.866	2.362	.254	6.482
DERIVED BY FORMULA	3.877	2.294	.253	6.424
UNDERLYING PRES. RATE	4.170	2.548	.274	6.992
PROPOSED	3.877	2.294	.253	6.424

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				9.64	MINIMUM PREMIUM	2530
MAN. RATES	13.33	11.79	10.68	+ 9.64	PRESENT	2855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004	136	563	.413										
2005													
2006													
TOTAL	136	563	.414										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											563
TOTAL											563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											646
TOTAL											646

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B					646	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			54	-217	3	
TOTAL LOSSES			54		649	
EXPECTED LOSSES			3,589	2,369	604	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.040	.000	.477	.517
INDICATED (POST-TEST)			.026	.000	.305	.331
PRES. ON RATE LEVEL			2.446	1.615	.412	4.473
DERIVED BY FORMULA			2.446	1.615	.412	4.473
UNDERLYING PRES. RATE			2.639	1.742	.444	4.825
PROPOSED			2.446	1.615	.412	4.473
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE 6.711	
IND. RATES				6.71	MINIMUM PREMIUM 1840	
MAN. RATES	8.75	7.74	7.37	+ 6.71	PRESENT 2050	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	73												
2003	24												
2004													
2005													
2006													
TOTAL	97												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127	-141		
TOTAL LOSSES				
EXPECTED LOSSES	1,819	1,087	244	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.738	1.038	.234	3.010
DERIVED BY FORMULA	1.738	1.038	.234	3.010
UNDERLYING PRES. RATE	1.875	1.120	.252	3.247
PROPOSED	1.738	1.038	.234	3.010

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.516
IND. RATES				4.52	MINIMUM PREMIUM	1325
MAN. RATES	6.31	5.58	4.96	+ 4.52	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	322												
2003	241												
2004	167												
2005	133												
2006	394												
TOTAL	1,257												

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.	47	-1,045	36	
TOTAL LOSSES	47		36	
EXPECTED LOSSES	16,794	16,994	2,753	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.004	.000	.003	.007
INDICATED (POST-TEST)	.003	.000	.002	.005
PRES. ON RATE LEVEL	1.239	1.253	.203	2.695
DERIVED BY FORMULA	1.239	1.240	.201	2.680
UNDERLYING PRES. RATE	1.336	1.352	.219	2.907
PROPOSED	1.239	1.240	.201	2.680

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.021
IND. RATES				4.02	MINIMUM PREMIUM	1210
MAN. RATES	5.52	4.88	4.44	+ 4.02	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	993												
2003	1,031												
2004	1,600	1,496	.093										
2005	1,631												
2006	849	2,573	.303									1	1
TOTAL	6,104	4,069	.067									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,496
2006					400					328	1,845
TOTAL					400					328	3,341

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,716
2006	2	56	627	189	303		31	463	170	327	1,982
TOTAL	2	56	627	189	303		31	463	170	327	3,698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,179	989	3,698	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,519	-12,039	190	
TOTAL LOSSES			3,888	
EXPECTED LOSSES	131,297	161,635	19,959	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.064	.064
INDICATED (POST-TEST)	.000	.000	.041	.041
PRES. ON RATE LEVEL	1.994	2.455	.303	4.752
DERIVED BY FORMULA	1.994	2.406	.298	4.698
UNDERLYING PRES. RATE	2.151	2.648	.327	5.126
PROPOSED	1.994	2.406	.298	4.698

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.048
IND. RATES				7.05	MINIMUM PREMIUM	1920
MAN. RATES	9.85	8.71	7.83	+ 7.05	PRESENT	2165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	7,902	239,535	3.031							2	15	17	
2003	15,176	237,913	1.567						1	2	6	9	
2004	11,783	2,227,554	18.904						2	4	7	13	
2005	15,060	286,420	1.901							4	12	16	
2006	15,534	270,212	1.739								11	11	
TOTAL	65,455	3,261,634	4.983						3	12	51	66	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				40,469	54,475				48,619	76,230	19,742
2003			88,218	59,905	24,861			18,353	9,261	28,020	9,295
2004			417,224	115,681	43,019			1,280,904	301,923	37,317	31,486
2005				50,660	59,710				66,835	87,144	22,071
2006					68,369					181,601	20,242
TOTAL			505,442	266,715	250,434			1,299,257	426,638	410,312	102,836

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				57,790	59,214				120,088	130,427	23,019
2003		3,953	151,980	74,097	30,716		1,189	68,821	19,952	52,346	9,983
2004		16,821	384,861	129,249	57,328		42,374	1,745,737	567,486	97,239	36,114
2005		6,428	82,981	59,315	67,480		6,023	131,568	110,268	133,014	23,042
2006	318	9,302	107,276	32,291	51,845	609	19,047	255,756	94,259	181,295	21,740
TOTAL	318	36,504	727,098	352,742	266,583	609	68,633	2,201,882	912,053	594,321	113,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,035,044	2,125,699	113,898	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,713	-110,392	2,949	
TOTAL LOSSES	3,022,331	2,015,307	116,847	
EXPECTED LOSSES	2,081,469	1,826,195	249,385	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.617	3.079	.179	7.875
INDICATED (POST-TEST)	2.950	1.967	.114	5.031
PRES. ON RATE LEVEL	2.948	2.586	.353	5.887
DERIVED BY FORMULA	2.948	2.536	.331	5.815
UNDERLYING PRES. RATE	3.180	2.790	.381	6.351
PROPOSED	2.948	2.536	.331	5.815

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.724
IND. RATES				8.72	MINIMUM PREMIUM	2315
MAN. RATES	12.01	10.62	9.70	+ 8.72	PRESENT	2615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	42,039	651,261	1.549							2		7	9
2003	38,726	14,044	.036										
2004	30,825	212,608	.689								2	6	8
2005	24,595	98,705	.401									6	6
2006	30,733	376,318	1.224								1	5	6
TOTAL	166,918	1,352,936	.811							2	3	24	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			323,052		84,548			113,851		53,151	76,659
2003											14,044
2004				41,187	18,283				61,717	53,740	37,681
2005					24,088					56,434	18,183
2006				10,604	214,834				23,376	98,777	28,727
TOTAL			323,052	51,791	341,753			113,851	85,093	262,102	175,294

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			503,639		91,903			362,957		90,942	89,384
2003											15,083
2004		1,581	20,077	44,570	22,296		610	50,810	116,221	87,426	43,220
2005		1,564	17,402	5,980	25,160		1,759	36,222	16,220	78,667	18,983
2006	1,021	30,199	354,128	107,949	164,210	445	14,137	192,182	73,843	104,396	30,853
TOTAL	1,021	33,344	895,246	158,499	303,569	445	16,506	642,171	206,284	361,431	197,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,588,733	1,029,783	197,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,148	-65,673	1,450	
TOTAL LOSSES	1,561,585	964,110	198,973	
EXPECTED LOSSES	1,644,142	861,296	150,227	
CREDIBILITY	.04	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.936	.578	.119	1.633
INDICATED (POST-TEST)	.598	.369	.076	1.043
PRES. ON RATE LEVEL	.913	.478	.084	1.475
DERIVED BY FORMULA	.900	.462	.083	1.445
UNDERLYING PRES. RATE	.985	.516	.090	1.591
PROPOSED	.900	.462	.083	1.445
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.17
MAN. RATES	3.11	2.75	2.43	+ 2.17
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	9,438	47,134	.499									3	3
2003	10,298	636,707	6.182							2	1	1	4
2004	10,915	170,983	1.566							1	1		2
2005	11,928	173,070	1.450								2	1	3
2006	13,541	17,099	.126										
TOTAL	56,120	1,044,993	1.862							3	4	5	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					13,090					20,566	13,478
2003			419,510	42,430	1,303			169,482		594	3,388
2004			66,310	38,946				14,342	43,917		7,468
2005				47,007	2,019				68,011	45,177	10,856
2006											17,099
TOTAL			485,820	128,383	16,412			183,824	111,928	66,337	52,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					14,229					35,189	15,715
2003		16,376	667,613	55,240	4,108		9,664	569,948	4,623	2,653	3,638
2004		4,716	113,740	41,885	3,102		1,399	69,782	77,994	4,232	8,566
2005		2,508	38,430	41,790	6,858		4,767	105,966	99,716	74,719	11,334
2006											18,364
TOTAL		23,600	819,783	138,915	28,297		15,830	745,696	182,333	116,793	57,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,604,909	466,338	57,617	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,731	-20,816	542	
TOTAL LOSSES	1,595,178	445,522	58,159	
EXPECTED LOSSES	1,825,584	329,424	46,018	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.842	.794	.104	3.740
INDICATED (POST-TEST)	1.816	.507	.066	2.389
PRES. ON RATE LEVEL	3.016	.544	.076	3.636
DERIVED BY FORMULA	2.992	.541	.075	3.608
UNDERLYING PRES. RATE	3.253	.587	.082	3.922
PROPOSED	2.992	.541	.075	3.608
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.41
MAN. RATES	7.44	6.58	5.99	+ 5.41
				PRESENT
				1720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	56,233	342,691	.609								5	9	14
2003	43,559	307,307	.705							1	1	3	5
2004	47,596	420,811	.884							1	3	2	6
2005	47,980	1,019,524	2.124							2	10	7	19
2006	53,190	93,102	.175									10	10
TOTAL	248,558	2,183,435	.878							4	19	31	54

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				94,048	51,188				91,014	50,499	55,942
2003			78,397	18,320	11,072			131,828	1,582	23,140	42,968
2004			111,233	23,966	20,069			126,351	54,953	52,744	31,495
2005			245,452	143,664	24,463			299,253	194,629	36,193	75,870
2006					10,614					40,763	41,725
TOTAL			435,082	279,998	117,406			557,432	342,178	203,339	248,000

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				134,301	55,641				224,805	86,403	65,228
2003		3,285	127,957	23,310	13,681		7,625	447,742	8,126	44,041	46,148
2004		7,698	182,834	29,380	25,442		11,331	461,064	112,717	88,997	36,125
2005	311	28,792	440,751	141,112	45,204	1,033	99,089	1,073,526	285,775	95,834	79,208
2006	48	1,438	16,650	5,013	8,050	133	4,275	57,404	21,162	40,691	44,813
TOTAL	359	41,213	768,192	333,116	148,018	1,166	122,320	2,039,736	652,585	355,966	271,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,972,986	1,489,685	271,522	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,353	-51,169	1,534	
TOTAL LOSSES	2,960,633	1,438,516	273,056	
EXPECTED LOSSES	1,098,627	728,275	141,679	
CREDIBILITY	.06	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.191	.579	.110	1.880
INDICATED (POST-TEST)	.761	.370	.070	1.201
PRES. ON RATE LEVEL	.410	.271	.053	.734
DERIVED BY FORMULA	.431	.290	.057	.778
UNDERLYING PRES. RATE	.442	.293	.057	.792
PROPOSED	.431	.290	.057	.778

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.167
IND. RATES				1.17	MINIMUM PREMIUM	540
MAN. RATES	1.43	1.26	1.21	+ 1.17	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,132												
2003	19,646	22,456	.114								1		1
2004	21,046	37,207	.176								1		1
2005	28,431	234,756	.825							1			1
2006	27,013	2,858	.010										
TOTAL	100,268	297,277	.296							1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				14,185					5,671		2,600
2004				5,000					19,880		12,327
2005			86,000					105,000			43,756
2006											2,858
TOTAL			86,000	19,185				105,000	25,551		61,541

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,245	17,088	276			1,283	10,757	238	2,792
2004		114	1,732	5,187	244		81	10,311	34,869	1,727	14,139
2005	148	9,548	148,444	4,238	2,454	498	42,525	399,547	13,085	5,676	45,681
2006											3,069
TOTAL	148	9,662	152,421	26,513	2,974	498	42,606	411,141	58,711	7,641	65,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	616,476	95,839	65,681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,975	-20,460	1,324	
TOTAL LOSSES	619,451	75,379	67,005	
EXPECTED LOSSES	1,317,520	401,072	100,268	
CREDIBILITY	.03	.10	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.618	.075	.067	.760
INDICATED (POST-TEST)	.395	.048	.043	.486
PRES. ON RATE LEVEL	1.218	.371	.093	1.682
DERIVED BY FORMULA	1.193	.339	.087	1.619
UNDERLYING PRES. RATE	1.314	.400	.100	1.814
PROPOSED	1.193	.339	.087	1.619

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.429
IND. RATES				2.43	MINIMUM PREMIUM	835
MAN. RATES	3.59	3.17	2.77	+ 2.43	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,133	1,281,839	12.650							1	2	2	5
2003	9,626	475,944	4.944					1				1	2
2004	10,310	28,248	.273								2	3	5
2005	10,363	5,691	.054										
2006	11,226	66,540	.592									3	3
TOTAL	51,658	1,858,262	3.597					1		1	4	9	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			178,543	47,518	2,223			777,458	222,200	821	53,076	
2003	460,623				580					626	14,115	
2004				4,489	1,817				11,923	2,399	7,620	
2005											5,691	
2006					5,773					10,276	50,491	
TOTAL	460,623		178,543	52,007	10,393			777,458	234,123	14,122	130,993	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			88,021	67,856	2,417			783,784	548,834	1,404	61,887	
2003	1,008,025	13	83	26	681		4	111	43	1,156	15,160	
2004		168	2,134	4,841	2,233		64	7,015	21,272	4,698	8,740	
2005											5,942	
2006	26	789	9,059	2,728	4,379	32	1,076	14,474	5,334	10,260	54,227	
TOTAL	1,008,051	970	99,297	75,451	9,710	32	1,144	805,384	575,483	17,518	145,956	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,914,878	678,162	145,956	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,401	-36,527	1,070	
TOTAL LOSSES	1,907,477	641,635	147,026	
EXPECTED LOSSES	775,904	537,242	97,117	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.693	1.242	.285	5.220
INDICATED (POST-TEST)	2.360	.794	.182	3.336
PRES. ON RATE LEVEL	1.393	.964	.174	2.531
DERIVED BY FORMULA	1.412	.952	.175	2.539
UNDERLYING PRES. RATE	1.502	1.040	.188	2.730
PROPOSED	1.412	.952	.175	2.539
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.81
MAN. RATES	5.16	4.56	4.17	+ 3.81
				PRESENT
				1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	944	5,285	.559									1	1
2003	213	5,398	2.534										
2004	188	2,545	1.353										
2005	950	55	.005										
2006	640												
TOTAL	2,935	13,283	.453									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					274					1,773	3,238
2003											5,398
2004											2,545
2005											55
TOTAL					274					1,773	11,236

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					298					3,034	3,776
2003											5,797
2004											2,919
2005											57
TOTAL					298					3,034	12,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,332	12,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,584	-2,381	59	
TOTAL LOSSES		951	12,608	
EXPECTED LOSSES	66,213	33,079	5,048	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.032	.430	.462
INDICATED (POST-TEST)	.000	.020	.275	.295
PRES. ON RATE LEVEL	2.091	1.045	.159	3.295
DERIVED BY FORMULA	2.091	1.035	.160	3.286
UNDERLYING PRES. RATE	2.256	1.127	.172	3.555
PROPOSED	2.091	1.035	.160	3.286

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.930
IND. RATES				4.93	MINIMUM PREMIUM	1425
MAN. RATES	6.71	5.93	5.43	+ 4.93	PRESENT	1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	39,757	234,803	.590								1	7	8
2003	48,459	708,318	1.461							1	3	8	12
2004	88,574	788,350	.890							1	3	10	14
2005	64,598	223,251	.345								1	6	7
2006	71,912	264,427	.367								2	4	6
TOTAL	313,300	2,219,149	.708							2	10	35	47

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				19,647	45,549				84,700	58,889	26,018	
2003			70,546	110,129	99,435			68,095	157,261	148,238	54,614	
2004			258,020	67,714	100,116			115,922	42,970	183,988	19,620	
2005				15,842	21,204				10,350	68,459	107,396	
2006				57,388	13,029				64,522	47,954	81,534	
TOTAL			328,566	270,720	279,333			184,017	359,803	507,528	289,182	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				28,056	49,510				209,209	100,759	30,337	
2003		4,832	142,769	137,660	119,150		4,614	291,053	310,138	281,225	58,655	
2004		20,048	445,331	86,140	119,014		11,291	466,578	110,470	288,063	22,504	
2005		2,177	27,783	19,176	23,743		2,656	55,654	32,874	97,212	112,121	
2006	148	7,123	112,536	41,187	16,841	466	15,403	214,046	87,199	63,868	87,568	
TOTAL	148	34,180	728,419	312,219	328,258	466	33,964	1,027,331	749,890	831,127	311,185	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,824,508	2,221,494	311,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,590	-180,113	2,499	
TOTAL LOSSES	1,822,918	2,041,381	313,684	
EXPECTED LOSSES	4,445,727	2,866,696	216,177	
CREDIBILITY	.07	.22	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.582	.652	.100	1.334
INDICATED (POST-TEST)	.372	.417	.064	.853
PRES. ON RATE LEVEL	1.316	.848	.064	2.228
DERIVED BY FORMULA	1.250	.753	.064	2.067
UNDERLYING PRES. RATE	1.419	.915	.069	2.403
PROPOSED	1.250	.753	.064	2.067
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.10
MAN. RATES	4.86	4.30	3.67	+ 3.10
PRESENT				
				1160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	59												
2003													
2004	253												
2005	252	686	.272										
2006	278												
TOTAL	842	686	.081										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											686
TOTAL											686

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											716
TOTAL											716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	186	-177	12	
TOTAL LOSSES	186		728	
EXPECTED LOSSES	10,576	3,890	809	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.022	.000	.086	.108
INDICATED (POST-TEST)	.014	.000	.055	.069
PRES. ON RATE LEVEL	1.165	.428	.089	1.682
DERIVED BY FORMULA	1.165	.428	.089	1.682
UNDERLYING PRES. RATE	1.256	.462	.096	1.814
PROPOSED	1.165	.428	.089	1.682

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.523
IND. RATES				2.52	MINIMUM PREMIUM	855
MAN. RATES	3.59	3.17	2.77	+ 2.52	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	12,801	1,099,561	8.589						3	10	11	24	
2003	15,657	758,423	4.843						2	2	12	16	
2004	16,073	637,061	3.963							6	24	30	
2005	20,074	1,298,283	6.467						6	3	12	21	
2006	23,337	784,048	3.359							5	20	25	
TOTAL	87,942	4,577,376	5.205						11	26	79	116	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			369,197	173,953	30,877			288,563	136,781	79,372	20,818
2003			276,688	50,783	41,028			234,360	15,734	69,868	69,962
2004				135,055	165,460				100,333	178,238	57,975
2005			555,550	60,928	19,654			365,144	180,426	24,951	91,630
2006				197,323	112,143				143,938	275,767	54,877
TOTAL			1,201,435	618,042	369,162			888,067	577,212	628,196	295,262

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			575,578	248,405	33,563			919,939	337,849	135,806	24,274
2003		11,634	449,679	65,638	50,300		13,706	804,047	40,895	131,941	75,140
2004		8,958	99,362	156,805	190,129		1,622	114,393	202,420	280,893	66,497
2005	965	66,014	1,021,041	85,792	42,552	1,730	157,514	1,609,651	282,753	85,655	95,662
2006	818	33,646	492,652	173,429	108,971	1,614	52,106	715,197	282,119	310,979	58,938
TOTAL	1,783	120,252	2,638,312	730,069	425,515	3,344	224,948	4,163,227	1,146,036	945,274	320,511

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,151,866	3,246,894	320,511	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-8,540	-130,121	2,781	
TOTAL LOSSES			7,143,326	3,116,773	323,292	
EXPECTED LOSSES			4,882,540	2,221,415	221,614	
CREDIBILITY			.03	.10	.11	
PURE PREMIUMS						
INDICATED (PRE-TEST)			8.123	3.544	.368	12.035
INDICATED (POST-TEST)			5.191	2.265	.235	7.691
PRES. ON RATE LEVEL			5.147	2.342	.233	7.722
DERIVED BY FORMULA			5.148	2.334	.233	7.715
UNDERLYING PRES. RATE			5.552	2.526	.252	8.330
PROPOSED			5.148	2.334	.233	7.715
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE 10.870	
IND. RATES				10.87	MINIMUM PREMIUM 2820	
MAN. RATES	15.58	13.78	12.14	+ 10.87	PRESENT 3205	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,032	112,757	1.123								3	5	8
2003	10,050	61,948	.616									3	3
2004	12,298	170,351	1.385									4	4
2005	9,560	465,317	4.867							1	1	3	5
2006	8,548	47,277	.553									4	4
TOTAL	50,488	857,650	1.699							1	4	19	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				28,360	7,226				29,875	26,327	20,969
2003					13,575					44,296	4,077
2004					72,602					93,216	4,533
2005			101,900	13,504	80,754			135,000	16,151	106,000	12,008
2006					8,958					34,642	3,677
TOTAL			101,900	41,864	183,115			135,000	46,026	304,481	45,264

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				40,498	7,854				73,792	45,046	24,450
2003		286	1,943	589	15,933		222	7,933	2,991	81,868	4,379
2004		2,600	23,064	7,335	80,529		632	32,603	13,825	142,336	5,199
2005	177	17,227	244,854	36,933	88,628	639	58,770	600,022	67,886	157,841	12,536
2006	41	1,217	14,056	4,230	6,790	115	3,644	48,792	17,981	34,586	3,949
TOTAL	218	21,330	283,917	89,585	199,734	754	63,268	689,350	176,475	461,677	50,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,058,837	927,471	50,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,396	-65,070	671	
TOTAL LOSSES	1,030,441	862,401	51,184	
EXPECTED LOSSES	1,938,739	874,451	69,169	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.041	1.708	.101	3.850
INDICATED (POST-TEST)	1.304	1.091	.065	2.460
PRES. ON RATE LEVEL	3.560	1.605	.127	5.292
DERIVED BY FORMULA	3.515	1.569	.123	5.207
UNDERLYING PRES. RATE	3.840	1.732	.137	5.709
PROPOSED	3.515	1.569	.123	5.207
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.34
MAN. RATES	10.77	9.52	8.32	+ 7.34
				PRESENT
				2280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,693	51,014	1.087									5	5
2003	5,264	295,758	5.618							1	1	5	7
2004	8,122	728,173	8.965							1	2	4	7
2005	8,701	120,873	1.389								3	4	7
2006	8,608	26,765	.310									4	4
TOTAL	35,388	1,222,583	3.455							2	6	22	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,206					14,007	28,801
2003			80,405	2,027	35,305			99,340	9,688	57,324	11,669
2004			145,884	55,415	21,942			427,501	55,697	19,542	2,192
2005				50,137	6,288				31,734	24,079	8,635
2006					3,819					6,511	16,435
TOTAL			226,289	107,579	75,560			526,841	97,119	121,463	67,732

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,920					23,966	33,582
2003		3,872	132,003	4,755	41,812		5,943	346,464	24,931	107,267	12,533
2004		7,395	166,419	61,779	28,724		23,482	926,745	118,898	42,612	2,514
2005		2,943	43,972	45,601	11,633		2,307	51,363	47,388	39,037	9,015
2006	17	519	5,995	1,804	2,895	22	683	9,161	3,375	6,504	17,651
TOTAL	17	14,729	348,389	113,939	93,984	22	32,415	1,333,733	194,592	219,386	75,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,729,305	621,901	75,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,313	-43,882	636	
TOTAL LOSSES	1,722,992	578,019	75,931	
EXPECTED LOSSES	2,569,878	726,516	52,375	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.869	1.633	.215	6.717
INDICATED (POST-TEST)	3.111	1.043	.137	4.291
PRES. ON RATE LEVEL	6.732	1.903	.137	8.772
DERIVED BY FORMULA	6.660	1.860	.137	8.657
UNDERLYING PRES. RATE	7.262	2.053	.148	9.463
PROPOSED	6.660	1.860	.137	8.657

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	12.197
IND. RATES				12.20	MINIMUM PREMIUM	3130
MAN. RATES	17.67	15.63	13.79	+ 12.20	PRESENT	3605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	148												
2003	254												
2004	296	271	.091										
2005	430												
2006	233												
TOTAL	1,361	271	.020										

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.	-845	-2,368	28	
TOTAL LOSSES			339	
EXPECTED LOSSES	51,936	35,754	2,531	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.025	.025
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	3.538	2.435	.172	6.145
DERIVED BY FORMULA	3.538	2.411	.170	6.119
UNDERLYING PRES. RATE	3.816	2.627	.186	6.629
PROPOSED	3.538	2.411	.170	6.119
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				8.62
MAN. RATES	12.54	11.09	9.66	+ 8.62
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				8.621
				2290
				2605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,265	684	.054									1	1
2003	1,070	200,307	18.720								1	3	4
2004	1,694	231,274	13.652								1	5	6
2005	1,703	495,364	29.087							1		1	2
2006	1,524	6,827	.447									1	1
TOTAL	7,256	934,456	12.878							1	2	11	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					189					495	
2003				32,960	79,462				49,197	38,181	507
2004				36,960	44,152				42,000	106,768	1,394
2005			112,502		53			382,290		130	389
2006					1,642					4,023	1,162
TOTAL			112,502	69,920	125,498			382,290	91,197	149,597	3,452

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					205					847	
2003		1,663	16,587	43,153	93,908		187	17,957	95,895	72,640	545
2004		2,408	26,830	42,798	50,781		903	59,126	89,503	166,681	1,599
2005	112	7,182	111,694	3,199	1,901	1,041	89,009	836,536	27,429	12,059	406
2006	7	222	2,574	774	1,245	14	422	5,666	2,087	4,017	1,248
TOTAL	119	11,475	157,685	89,924	148,040	1,055	90,521	919,285	214,914	256,244	3,798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,180,140	709,122	3,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,975	-13,559	128	
TOTAL LOSSES	1,177,165	695,563	3,926	
EXPECTED LOSSES	342,991	202,080	11,609	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.223	9.586	.054	25.863
INDICATED (POST-TEST)	10.366	6.125	.035	16.526
PRES. ON RATE LEVEL	4.382	2.582	.148	7.112
DERIVED BY FORMULA	4.442	2.653	.146	7.241
UNDERLYING PRES. RATE	4.727	2.785	.160	7.672
PROPOSED	4.442	2.653	.146	7.241

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.202
IND. RATES				10.20	MINIMUM PREMIUM	2660
MAN. RATES	14.49	12.81	11.18	+ 10.20	PRESENT	2975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	41,278	2,937,771	7.117							8	3	17	28
2003	45,067	2,008,229	4.456						1	1	4	21	27
2004	48,139	4,448,930	9.241							4	5	15	24
2005	54,216	1,712,310	3.158							6	6	25	37
2006	54,028	1,350,245	2.499							2	6	28	36
TOTAL	242,728	12,457,485	5.132						1	21	24	106	152

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,471,921	69,756	112,375			1,045,352	60,358	149,143	28,866
2003		165,073	234,691	87,822	59,931		866,635	185,986	37,188	297,589	73,314
2004			1,492,370	112,873	150,664			2,379,742	144,347	133,431	35,503
2005			565,544	195,490	157,043			377,045	146,282	209,402	61,504
2006			172,295	221,020	146,932			103,444	228,602	422,633	55,319
TOTAL		165,073	3,936,821	686,961	626,945		866,635	4,091,569	616,777	1,212,198	254,506

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,052,090	99,612	122,154			2,750,295	149,083	255,184	33,658
2003		150,020	396,867	110,718	73,035		935,348	706,390	98,372	553,279	78,739
2004		35,875	816,179	143,124	181,337		68,242	2,693,918	325,821	239,174	40,722
2005	981	82,829	1,243,365	238,559	199,939	1,784	166,438	1,734,691	293,714	337,518	64,210
2006	1,980	62,787	870,689	220,498	145,136	3,728	115,090	1,486,838	469,347	488,151	59,413
TOTAL	2,961	331,511	5,379,190	812,511	721,601	5,512	1,285,118	9,372,132	1,336,337	1,873,306	276,742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,376,424	4,743,755	276,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,390	-241,778	2,700	
TOTAL LOSSES	16,315,034	4,501,977	279,442	
EXPECTED LOSSES	7,206,594	3,699,175	237,873	
CREDIBILITY	.05	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.722	1.855	.115	8.692
INDICATED (POST-TEST)	4.295	1.185	.073	5.553
PRES. ON RATE LEVEL	2.752	1.413	.091	4.256
DERIVED BY FORMULA	2.829	1.370	.087	4.286
UNDERLYING PRES. RATE	2.969	1.524	.098	4.591
PROPOSED	2.829	1.370	.087	4.286
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.04
MAN. RATES	8.53	7.54	6.69	+ 6.04
				PRESENT
				1885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	39,907	1,509,362	3.782						1	2	6	22	31
2003	47,590	1,498,498	3.148							3	2	19	24
2004	56,832	1,428,258	2.513							3	10	23	36
2005	70,722	1,742,544	2.463					2	1	1	4	23	31
2006	71,062	720,541	1.013								7	17	24
TOTAL	286,113	6,899,203	2.411					2	2	9	29	104	146

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		336,372	191,401	96,598	117,800		6,792	145,390	227,784	173,870	213,355
2003			492,194	77,114	49,117			553,158	182,698	82,945	61,272
2004			262,415	194,890	166,712			133,734	259,278	320,930	90,299
2005	779,473	59,905	95,814	100,695	135,211	34,718	49,014	99,345	112,001	219,511	56,857
2006			178,967		105,419				219,872	163,599	52,684
TOTAL	779,473	396,277	1,041,824	648,264	574,259	34,718	55,806	931,627	1,001,633	960,855	474,467

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		736,655	298,394	137,942	128,049		40,080	463,503	562,626	297,490	248,772
2003		19,337	759,749	99,586	61,116		30,672	1,841,935	366,496	165,864	65,806
2004		25,547	517,200	224,880	199,187		14,606	685,036	511,375	516,487	103,573
2005	655,857	144,575	348,894	126,792	154,167	43,225	266,820	649,214	218,703	330,702	59,359
2006	759	31,016	452,634	159,052	101,635	1,589	52,568	729,677	297,222	217,809	56,583
TOTAL	656,616	957,130	2,376,871	748,252	644,154	44,814	404,746	4,369,365	1,956,422	1,528,352	534,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,809,542	4,877,180	534,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,379	-218,972	2,910	
TOTAL LOSSES	8,775,163	4,658,208	537,003	
EXPECTED LOSSES	9,009,698	3,650,801	237,474	
CREDIBILITY	.06	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.067	1.628	.188	4.883
INDICATED (POST-TEST)	1.960	1.040	.120	3.120
PRES. ON RATE LEVEL	2.919	1.183	.077	4.179
DERIVED BY FORMULA	2.861	1.153	.087	4.101
UNDERLYING PRES. RATE	3.149	1.276	.083	4.508
PROPOSED	2.861	1.153	.087	4.101

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.778
IND. RATES				5.78	MINIMUM PREMIUM	1625
MAN. RATES	8.45	7.47	6.57	+ 5.78	PRESENT	1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	698	17,515	2,509									1	1
2003	979	142	.014										
2004	627	261	.041										
2005	439	14,224	3,240									1	1
2006	421	3,552	.843									1	1
TOTAL	3,164	35,694	1,128									3	3

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		
2006					2,255					1,297		
TOTAL					15,875					19,416	403	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					12,880					9,695		
2003											153	
2004											299	
2005		113	1,279	439	1,850		388	7,996	3,578	17,358		
2006	10	304	3,540	1,063	1,710	5	132	1,824	670	1,297		
TOTAL	10	417	4,819	1,502	16,440	5	520	9,820	4,248	28,350	452	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,591	50,540	452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,857	-6,032	43	
TOTAL LOSSES	10,734	44,508	495	
EXPECTED LOSSES	208,065	74,639	5,189	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.339	1,407	.016	1,762
INDICATED (POST-TEST)	.217	.899	.010	1,126
PRES. ON RATE LEVEL	6.096	2,187	.152	8,435
DERIVED BY FORMULA	6.096	2,174	.151	8,421
UNDERLYING PRES. RATE	6.576	2,359	.164	9,099
PROPOSED	6.096	2,174	.151	8,421

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.865
IND. RATES				11.87	MINIMUM PREMIUM	3055
MAN. RATES	17.24	15.25	13.26	+ 11.87	PRESENT	3475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004													
2005													
2006													
TOTAL													

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				
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	6.372	3.571	.317	10.260
DERIVED BY FORMULA	6.372	3.571	.317	10.260
UNDERLYING PRES. RATE	6.874	3.852	.342	11.068
PROPOSED	6.372	3.571	.317	10.260

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	14.456
IND. RATES				14.46	MINIMUM PREMIUM	3650
MAN. RATES	21.12	18.68	16.13	+ 14.46	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,865	412,017	22.092							1			1
2003	2,729	145,090	5.316								1	2	3
2004	3,687	3,859	.104									2	2
2005	4,258	36,247	.851									4	4
2006	2,791	24,860	.890									1	1
TOTAL	15,330	622,073	4.058							1	1	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			253,390					152,942			5,685
2003				12,010	68,178				19,013	36,586	9,303
2004					1,943					1,666	250
2005					8,417					24,752	3,078
2006					8,883					15,000	977
TOTAL			253,390	12,010	87,421			152,942	19,013	78,004	19,293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			395,035					487,579			6,629
2003		1,426	11,654	17,427	80,255		184	10,849	38,533	68,420	9,991
2004		70	617	195	2,154		12	586	247	2,544	287
2005		549	6,081	2,088	8,787		780	15,887	7,106	34,502	3,213
2006	42	1,208	13,939	4,195	6,737	52	1,571	21,125	7,790	14,975	1,049
TOTAL	42	3,253	427,326	23,905	97,933	52	2,547	536,026	53,676	120,441	21,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	969,246	295,955	21,169	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,852	-15,897	309	
TOTAL LOSSES	962,394	280,058	21,478	
EXPECTED LOSSES	548,661	238,842	28,821	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.278	1.827	.140	8.245
INDICATED (POST-TEST)	4.012	1.167	.089	5.268
PRES. ON RATE LEVEL	3.318	1.444	.174	4.936
DERIVED BY FORMULA	3.325	1.436	.171	4.932
UNDERLYING PRES. RATE	3.579	1.558	.188	5.325
PROPOSED	3.328	1.437	.171	4.936
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.95
MAN. RATES	9.93	8.78	7.76	+ 6.95
				PRESENT
				2145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,438												
2003	1,514												
2004	2,066	301	.014										
2005	2,838												
2006	3,200	20,796	.649									1	1
TOTAL	12,056	21,097	.175									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											301
2006					10,061					10,735	
TOTAL					10,061					10,735	301

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											345
2006	46	1,367	15,787	4,754	7,631	35	1,129	15,113	5,569	10,719	
TOTAL	46	1,367	15,787	4,754	7,631	35	1,129	15,113	5,569	10,719	345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,477	28,673	345	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,188	-20,873	510	
TOTAL LOSSES	30,289	7,800	855	
EXPECTED LOSSES	785,688	338,413	40,748	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.251	.065	.007	.323
INDICATED (POST-TEST)	.160	.042	.004	.206
PRES. ON RATE LEVEL	6.041	2.602	.314	8.957
DERIVED BY FORMULA	5.982	2.525	.305	8.812
UNDERLYING PRES. RATE	6.517	2.807	.338	9.662
PROPOSED	5.982	2.525	.305	8.812
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				12.42
MAN. RATES	18.17	16.07	14.08	+ 12.42
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				12.416
				3185
				3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	17,751	848,029	4.777							1	2	13	16
2003	19,634	1,081,727	5.509							4	6	13	23
2004	19,645	659,669	3.357							1	5	12	18
2005	20,132	1,348,758	6.699							3	5	8	16
2006	19,040	396,111	2.080							1		8	9
TOTAL	96,202	4,334,294	4.505							10	18	54	82

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			280,550	18,739	42,487			346,848	19,498	102,939	36,968
2003			440,570	125,200	51,451			206,054	89,729	112,814	55,909
2004			75,387	117,157	53,640			108,503	121,996	83,298	99,688
2005			498,821	142,750	49,780			457,696	104,560	67,454	27,697
2006			131,800		35,974			105,856		113,861	8,620
TOTAL			1,427,128	403,846	233,332			1,224,957	335,783	480,366	228,882

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			285,709	26,759	46,182			722,315	48,161	176,130	43,105
2003		18,238	721,063	157,329	64,670		12,301	733,295	183,385	214,177	60,046
2004		8,918	171,599	128,632	66,588		10,292	448,023	233,647	140,958	114,342
2005	722	56,637	866,399	158,251	78,302	1,612	145,105	1,456,932	195,131	130,487	28,916
2006	906	21,859	274,796	29,361	32,573	1,650	46,714	541,610	89,031	123,476	9,258
TOTAL	1,628	105,652	2,319,566	500,332	288,315	3,262	214,412	3,902,175	749,355	785,228	255,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,546,695	2,323,230	255,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,875	-121,688	1,698	
TOTAL LOSSES	6,507,820	2,201,542	257,365	
EXPECTED LOSSES	3,132,337	1,750,876	160,657	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.765	2.288	.268	9.321
INDICATED (POST-TEST)	4.323	1.462	.171	5.956
PRES. ON RATE LEVEL	3.018	1.687	.155	4.860
DERIVED BY FORMULA	3.057	1.665	.157	4.879
UNDERLYING PRES. RATE	3.256	1.820	.167	5.243
PROPOSED	3.057	1.665	.157	4.879
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.87
MAN. RATES	9.67	8.55	7.64	+ 6.87
				PRESENT
				2115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,671	12,859	.350									2	2
2003	3,825	751,772	19.654							3		2	5
2004	3,292	54,514	1.655									3	3
2005	4,235	24,137	.569								1	1	2
2006	5,090	86,762	1.704								2	1	3
TOTAL	20,113	930,044	4.624							3	3	9	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					4,441					6,437	1,981	
2003			408,271		46,971			253,496		38,491	4,543	
2004					9,695					43,558	1,261	
2005				4,152	1,741				7,545	7,004	3,695	
2006				20,443	571				60,137	3,664	1,947	
TOTAL			408,271	24,595	63,419			253,496	67,682	99,154	13,427	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					4,828					11,014	2,310	
2003		16,893	649,731	6,003	56,835		14,634	859,209	9,453	73,462	4,879	
2004		347	3,080	980	10,752		293	15,236	6,462	66,511	1,446	
2005		322	4,521	4,080	2,237		586	13,035	11,633	11,067	3,858	
2006	33	1,982	33,701	12,748	2,911	299	10,065	141,714	59,972	18,562	2,091	
TOTAL	33	19,544	691,033	23,811	77,563	299	25,578	1,029,194	87,520	180,616	14,584	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,765,681	369,510	14,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,269	-16,674	355	
TOTAL LOSSES	1,762,412	352,836	14,939	
EXPECTED LOSSES	575,836	266,899	29,565	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.763	1.754	.074	10.591
INDICATED (POST-TEST)	5.600	1.121	.047	6.768
PRES. ON RATE LEVEL	2.654	1.230	.136	4.020
DERIVED BY FORMULA	2.683	1.226	.132	4.041
UNDERLYING PRES. RATE	2.863	1.327	.147	4.337
PROPOSED	2.683	1.226	.132	4.041
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.69
MAN. RATES	7.71	6.82	6.32	+ 5.69
PRESENT				
				1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,494	361,235	14.484						1	1	7	9	
2003	1,933	17,607	.910								4	4	
2004	2,486	18,607	.748								2	2	
2005	3,997	329,914	8.254							3	4	7	
2006	3,928	128,339	3.267							2	5	7	
TOTAL	14,838	855,702	5.767						1	6	22	29	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			103,914	33,374	37,188			120,703	22,479	38,606	4,971
2003					4,626					12,981	
2004					2,375					13,544	2,688
2005				78,148	6,928				230,694	13,789	355
2006				33,741	11,923				56,613	24,119	1,943
TOTAL			103,914	145,263	63,040			120,703	309,786	103,039	9,957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			162,002	47,658	40,424			384,801	55,523	66,056	5,796
2003		95	664	199	5,429		64	2,330	877	23,990	
2004		83	753	241	2,634		93	4,741	2,011	20,680	3,083
2005		4,407	66,461	70,356	15,134		11,808	269,915	298,150	59,048	371
2006	108	4,769	72,853	26,225	13,129	345	11,647	162,514	67,189	38,109	2,087
TOTAL	108	9,354	302,733	144,679	76,750	345	23,612	824,301	423,750	207,883	11,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,160,453	853,062	11,337			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,389	-21,433	378			
TOTAL LOSSES	1,158,064	831,629	11,715			
EXPECTED LOSSES	563,546	362,938	29,528			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.805	5.605	.079	13.489		
INDICATED (POST-TEST)	4.987	3.582	.050	8.619		
PRES. ON RATE LEVEL	3.521	2.267	.185	5.973		
DERIVED BY FORMULA	3.536	2.306	.181	6.023		
UNDERLYING PRES. RATE	3.798	2.446	.199	6.443		
PROPOSED	3.536	2.306	.181	6.023		
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.486
IND. RATES				8.49	MINIMUM PREMIUM	2260
MAN. RATES	12.11	10.71	9.39	+ 8.49	PRESENT	2540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	14,024	150,673	1.074									21	21
2003	14,751	844,922	5.727							2	4	12	18
2004	16,074	260,809	1.622							1	3	8	12
2005	19,162	267,963	1.398							1	3	10	14
2006	21,078	556,325	2.639							1	2	13	16
TOTAL	85,089	2,080,692	2.445							5	12	64	81

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					36,133					92,614	21,926	
2003			185,046	93,700	40,178			315,963	43,389	73,157	93,489	
2004			65,800	64,574	18,076			6,302	50,928	30,461	24,668	
2005			74,727	15,561	16,379			57,120	26,860	34,161	43,155	
2006			192,040	26,078	32,319			89,096	73,373	83,806	59,613	
TOTAL			517,613	199,913	143,085			468,481	194,550	314,199	242,851	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					39,277					158,463	25,566	
2003		8,050	312,022	116,413	49,758		18,359	1,085,269	95,782	139,932	100,407	
2004		5,909	127,596	70,282	24,397		949	57,725	94,267	51,127	28,294	
2005	129	10,138	153,063	21,422	20,814	270	25,532	269,672	51,184	55,349	45,054	
2006	1,267	31,556	410,704	49,202	35,370	1,697	49,877	605,520	139,540	110,116	64,024	
TOTAL	1,396	55,653	1,003,385	257,319	169,616	1,967	94,717	2,018,186	380,773	514,987	263,345	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,175,304	1,322,695	263,345	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,274	-76,831	1,803	
TOTAL LOSSES	3,165,030	1,245,864	265,148	
EXPECTED LOSSES	2,153,602	1,240,598	149,756	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.720	1.464	.312	5.496
INDICATED (POST-TEST)	2.377	.935	.199	3.511
PRES. ON RATE LEVEL	2.346	1.352	.163	3.861
DERIVED BY FORMULA	2.347	1.314	.167	3.828
UNDERLYING PRES. RATE	2.531	1.458	.176	4.165
PROPOSED	2.347	1.314	.167	3.828
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.39
MAN. RATES	7.88	6.97	6.07	+ 5.39
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,395	296,613	5.497							1		2	3
2003	6,153	605,609	9.842							3	1	1	5
2004	7,441	162,085	2.178								1	6	7
2005	6,803	129,885	1.909									5	5
2006	8,148	398,801	4.894							1	1	4	6
TOTAL	33,940	1,592,993	4.694							5	3	18	26

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			145,149		33,986			47,964		60,428	9,086	
2003			432,139	34,601	960			114,606	20,337	914	2,052	
2004				44,092	10,713				46,536	58,747	1,997	
2005					35,455					86,369	8,061	
2006			130,215	37,649	40,669			70,504	51,578	64,830	3,356	
TOTAL			707,503	116,342	121,783			233,074	118,451	271,288	24,552	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			226,287		36,943			152,909		103,392	10,594	
2003		16,856	686,217	45,915	3,607		6,535	390,097	41,736	3,597	2,204	
2004		1,371	18,678	46,818	14,043		590	44,688	90,339	93,747	2,291	
2005		2,298	25,622	8,800	37,035		2,704	55,433	24,821	120,398	8,416	
2006	976	25,800	339,960	54,410	40,631	1,309	38,258	462,347	103,384	84,039	3,604	
TOTAL	976	46,325	1,296,764	155,943	132,259	1,309	48,087	1,105,474	260,280	405,173	27,109	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,498,935	953,655	27,109	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,281	-24,619	318	
TOTAL LOSSES	2,496,654	929,036	27,427	
EXPECTED LOSSES	663,867	389,631	27,151	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.356	2.737	.081	10.174
INDICATED (POST-TEST)	4.700	1.749	.052	6.501
PRES. ON RATE LEVEL	1.814	1.064	.074	2.952
DERIVED BY FORMULA	1.843	1.098	.073	3.014
UNDERLYING PRES. RATE	1.956	1.148	.080	3.184
PROPOSED	1.843	1.098	.073	3.014
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.25
MAN. RATES	5.80	5.13	4.64	+ 4.25
				PRESENT
				1390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	35,609	1,023,760	2.875					1		3	2	36	42
2003	37,287	1,544,433	4.142							2	7	40	49
2004	38,658	1,897,264	4.907							3	9	27	39
2005	44,677	2,318,077	5.188					1		4	6	26	37
2006	40,626	920,862	2.266							1	7	26	34
TOTAL	196,857	7,704,396	3.914					2		13	31	155	201

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002	3,500		261,165	6,674	219,020	3,000		224,231	24,085	219,179	62,906	
2003			185,318	139,346	263,764			166,795	400,596	324,201	64,413	
2004			567,776	136,295	73,225			685,711	165,720	191,902	76,635	
2005	543,063		481,346	252,010	86,675	2,460		301,705	374,332	159,879	116,607	
2006			63,552	156,872	105,539			114,970	166,000	238,401	75,528	
TOTAL	546,563		1,559,157	691,197	748,223	5,460		1,493,412	1,130,733	1,133,562	396,089	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002	3,997		407,157	9,530	238,077	2,418		714,848	59,490	375,014	73,348	
2003		12,745	351,668	181,106	313,077		11,127	709,427	786,243	617,597	69,180	
2004		34,277	816,841	159,842	96,791		44,964	1,809,486	353,165	322,165	87,900	
2005	451,778	71,790	1,091,656	266,585	129,741	4,057	145,636	1,674,285	560,909	303,788	121,738	
2006	1,083	37,160	522,637	151,591	101,602	2,971	89,514	1,126,793	316,527	289,803	81,117	
TOTAL	456,858	155,972	3,189,959	768,654	879,288	9,446	291,241	6,034,839	2,076,334	1,908,367	433,283	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,138,315	5,632,643	433,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,764	-273,610	3,418	
TOTAL LOSSES	10,059,551	5,359,033	436,701	
EXPECTED LOSSES	6,704,950	4,031,631	313,001	
CREDIBILITY	.05	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.110	2.722	.222	8.054
INDICATED (POST-TEST)	3.265	1.739	.142	5.146
PRES. ON RATE LEVEL	3.157	1.899	.147	5.203
DERIVED BY FORMULA	3.162	1.873	.146	5.181
UNDERLYING PRES. RATE	3.406	2.048	.159	5.613
PROPOSED	3.162	1.873	.146	5.181
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.30
MAN. RATES	10.62	9.39	8.18	+ 7.30
				PRESENT
				2250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	39,007	3,420,999	8.770					1	1	3	3	36	44
2003	43,571	2,506,281	5.752							7	8	50	65
2004	53,930	4,631,217	8.587							10	11	39	60
2005	58,393	1,627,183	2.786							3	7	34	44
2006	57,994	1,284,716	2.215							2	3	34	39
TOTAL	252,895	13,470,396	5.326					1	1	25	32	193	252

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002	377,811	422,941	423,385	96,787	213,888	1,201	591,247	689,284	149,445	360,989	94,021	
2003			657,143	124,159	172,015			720,643	339,897	289,063	203,361	
2004			1,684,515	309,155	87,369			1,738,450	449,291	271,580	90,857	
2005			437,825	103,699	101,081			449,092	193,513	216,463	125,510	
2006			278,672	51,356	102,445			468,324	44,846	216,357	122,716	
TOTAL	377,811	422,941	3,481,540	685,156	676,798	1,201	591,247	4,065,793	1,176,992	1,354,452	636,465	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002	431,460	228,614	628,840	138,212	232,497	968	861,142	2,139,897	369,129	617,649	109,628	
2003		29,202	1,079,236	163,410	207,059		42,482	2,551,586	683,715	555,173	218,410	
2004		95,704	2,369,569	362,649	138,703		122,662	4,913,434	922,560	494,547	104,213	
2005	602	50,307	753,687	133,275	125,967	1,401	136,172	1,484,202	345,883	351,139	131,032	
2006	1,712	45,294	584,981	99,092	92,193	4,432	125,543	1,455,435	237,917	254,100	131,797	
TOTAL	433,774	449,121	5,416,313	896,638	796,419	6,801	1,288,001	12,544,554	2,559,204	2,272,608	695,080	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,138,564	6,524,869	695,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,223	-439,592	5,320	
TOTAL LOSSES	20,062,341	6,085,277	700,400	
EXPECTED LOSSES	12,409,558	6,916,679	457,740	
CREDIBILITY	.06	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.933	2.406	.277	10.616
INDICATED (POST-TEST)	5.069	1.537	.177	6.783
PRES. ON RATE LEVEL	4.549	2.535	.168	7.252
DERIVED BY FORMULA	4.580	2.345	.170	7.095
UNDERLYING PRES. RATE	4.907	2.735	.181	7.823
PROPOSED	4.580	2.345	.170	7.095
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				10.00
MAN. RATES	14.53	12.85	11.40	+ 10.00
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	23,993	5,905,087	24,611					1		3	7	19	30
2003	24,804	2,795,407	11,269							8	5	22	35
2004	29,853	1,811,026	6,066							7	1	17	25
2005	32,978	1,064,606	3,228							3	5	10	18
2006	27,463	1,357,014	4,941							1	5	17	23
TOTAL	139,091	12,933,140	9,298					1		22	23	85	131

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	2,102,394		297,399	51,754	73,039	3,046,559		156,176	16,831	145,069	15,866
2003			1,019,890	153,089	139,929			1,166,753	117,181	175,076	23,489
2004			912,471	35,309	65,243			610,050	43,506	130,892	13,555
2005			398,034	113,696	18,502			327,999	94,563	22,764	89,048
2006			240,599	198,927	209,697			210,642	192,566	279,975	24,608
TOTAL	2,102,394		2,868,393	552,775	506,410	3,046,559		2,471,620	464,647	753,776	166,566

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	538,753		463,645	73,904	79,393	551,003		497,889	41,572	248,215	18,500
2003		39,890	1,537,930	199,685	171,183		61,127	3,613,219	262,684	338,204	25,227
2004		55,991	1,412,395	63,679	90,557		52,952	2,067,765	136,809	221,436	15,548
2005	648	48,395	747,132	122,852	41,472	1,365	122,072	1,218,176	163,034	63,636	92,966
2006	2,346	71,652	964,740	238,400	190,802	3,857	115,277	1,433,884	378,530	342,724	26,429
TOTAL	541,747	215,928	5,125,842	698,520	573,407	556,225	351,428	8,830,933	982,629	1,214,215	178,670

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,622,103	3,468,771	178,670	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69,959	-199,554	1,545	
TOTAL LOSSES	15,552,144	3,269,217	180,215	
EXPECTED LOSSES	5,804,268	2,919,519	143,264	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.181	2.350	.130	13.661
INDICATED (POST-TEST)	7.145	1.502	.083	8.730
PRES. ON RATE LEVEL	3.868	1.946	.096	5.910
DERIVED BY FORMULA	3.999	1.888	.094	5.981
UNDERLYING PRES. RATE	4.173	2.099	.103	6.375
PROPOSED	3.999	1.888	.094	5.981
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				8.43
MAN. RATES	11.68	10.33	9.29	+ 8.43
				PRESENT
				2515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	13,002	1,921,687	14.779						1	1		12	14
2003	17,622	376,495	2.136							2		4	6
2004	17,332	422,293	2.436							1	3	9	13
2005	21,747	5,411,732	24.884						1	5		10	16
2006	17,045	795,411	4.666							1	1	10	12
TOTAL	86,748	8,927,618	10.291						2	10	4	45	61

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		989,552	73,287		71,237		662,943	40,914		65,832	17,922
2003			196,667		15,245			98,369		38,568	27,646
2004			148,188	84,504	11,533			43,214	68,193	27,224	39,437
2005		999,413	641,475		42,729		2,770,000	753,470		144,178	60,467
2006			140,000	7,943	197,407			40,000	8,000	358,921	43,140
TOTAL		1,988,965	1,199,617	92,447	338,151		3,432,943	975,967	76,193	634,723	188,612

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		420,854	114,254		77,435		759,715	130,434		112,640	20,897
2003		7,983	311,922	2,569	18,716		5,793	337,646	5,263	72,182	29,692
2004		10,896	256,963	92,142	19,605		4,122	186,524	126,557	48,750	45,234
2005	11,207	207,668	948,153	36,663	59,686	25,926	1,108,948	2,169,033	110,690	230,262	63,128
2006	1,719	45,612	554,438	111,229	156,282	1,726	52,062	667,698	205,325	364,005	46,332
TOTAL	12,926	693,013	2,185,730	242,603	331,724	27,652	1,930,640	3,491,335	447,835	827,839	205,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,341,296	1,850,001	205,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,519	-84,985	1,102	
TOTAL LOSSES	8,296,777	1,765,016	206,385	
EXPECTED LOSSES	3,453,438	1,272,592	101,495	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.564	2.035	.238	11.837
INDICATED (POST-TEST)	6.111	1.300	.152	7.563
PRES. ON RATE LEVEL	3.690	1.360	.109	5.159
DERIVED BY FORMULA	3.763	1.354	.113	5.230
UNDERLYING PRES. RATE	3.981	1.467	.117	5.565
PROPOSED	3.763	1.354	.113	5.230
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.37
MAN. RATES	10.27	9.08	8.11	+ 7.37
				PRESENT
				2230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,650	340,387	6.024								3	4	7
2003	6,477	353,724	5.461							1	1	7	9
2004	19,997	795,613	3.978					1		1	1	5	8
2005	4,915	1,744,752	35.498							3		1	4
2006	5,729	828,727	14.465							2		5	7
TOTAL	42,768	4,063,203	9.501					1		7	5	22	35

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				36,522	99,749				26,433	157,399	20,284	
2003			247,186	22,000	13,432			35,712	978	22,287	12,129	
2004	613,314		68,613	23,316	7,922			15,444	7,068	35,294	24,642	
2005			751,094		5,435			958,946		28,215	1,062	
2006			319,623		21,055			444,706		39,611	3,732	
TOTAL	613,314		1,386,516	81,838	147,593			1,454,808	34,479	282,806	61,849	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				52,154	108,426				65,289	269,309	23,651	
2003		9,913	394,711	29,485	17,227		2,149	124,288	4,323	41,559	13,027	
2004	1,180,570	4,781	114,324	26,526	11,165		1,575	66,633	18,671	54,957	28,264	
2005	869	55,983	869,107	26,057	19,988	2,226	191,273	1,807,469	66,702	64,740	1,109	
2006	1,788	41,670	532,403	38,226	28,053	5,059	139,002	1,534,796	136,650	77,593	4,008	
TOTAL	1,183,227	112,347	1,910,545	172,448	184,859	7,285	333,999	3,533,186	291,635	508,158	70,059	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,080,589	1,157,100	70,059	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,004	-71,100	847	
TOTAL LOSSES	7,067,585	1,086,000	70,906	
EXPECTED LOSSES	4,701,059	916,518	99,222	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.525	2.539	.166	19.230
INDICATED (POST-TEST)	10.559	1.622	.106	12.287
PRES. ON RATE LEVEL	10.190	1.987	.214	12.391
DERIVED BY FORMULA	10.197	1.965	.206	12.368
UNDERLYING PRES. RATE	10.992	2.143	.232	13.367
PROPOSED	10.197	1.965	.206	12.368
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				17.43
MAN. RATES	25.02	22.13	19.48	+ 17.43
IND. RATE				
MINIMUM PREMIUM				3650
PRESENT				3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,378	19,089	.802									1	1
2003	2,894	28,189	.974								1		1
2004	2,630	5,222	.198									1	1
2005	3,473	34,290	.987										
2006	2,962	166,248	5.612								1	3	4
TOTAL	14,337	253,038	1.765								2	5	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					13,467					5,414	208	
2003				15,984					12,205			
2004					674					918	3,630	
2005											34,290	
2006				11,222	43,273				13,028	84,975	13,750	
TOTAL				27,206	57,414				25,233	91,307	51,878	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					14,639					9,263	243	
2003			2,530	19,255	311			2,760	23,150	515		
2004		24	214	68	748		6	320	137	1,401	4,164	
2005											35,799	
2006	220	6,933	85,912	27,292	34,180	349	11,010	149,246	56,688	88,066	14,768	
TOTAL	220	6,957	88,656	46,615	49,878	349	11,016	152,326	79,975	99,245	54,974	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	259,524	275,713	54,974	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,818	-11,511	184	
TOTAL LOSSES	249,706	264,202	55,158	
EXPECTED LOSSES	786,385	172,905	16,631	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.742	1.843	.385	3.970
INDICATED (POST-TEST)	1.113	1.178	.246	2.537
PRES. ON RATE LEVEL	5.085	1.118	.107	6.310
DERIVED BY FORMULA	5.045	1.120	.111	6.276
UNDERLYING PRES. RATE	5.485	1.206	.116	6.807
PROPOSED	5.045	1.120	.111	6.276
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				8.84
MAN. RATES	12.98	11.48	9.92	+ 8.84
				PRESENT
				2670

+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
2002	125						125						
2003	55						55						
2004	19						19						
2005	37						37						
2006	12						12						
TOTAL	248						248						

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.	-798	-608		
TOTAL LOSSES				
EXPECTED LOSSES	15,026	5,702	289	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	5.617	2.131	.108	7.856
DERIVED BY FORMULA	5.617	2.131	.108	7.856
UNDERLYING PRES. RATE	6.059	2.299	.117	8.475
PROPOSED	5.617	2.131	.108	7.856

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.069
IND. RATES				11.07	MINIMUM PREMIUM	2865
MAN. RATES	16.32	14.43	12.35	+ 11.07	PRESENT	3255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,060	354,859	7.013							1	1	1	3
2003	5,378	225,506	4.193							1	2	1	4
2004	4,268	70,183	1.644								1	2	3
2005	5,032	587,656	11.678							2	2	5	9
2006	7,303	56,608	.775								1	1	2
TOTAL	27,041	1,294,812	4.788							4	7	10	21

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			83,428	52,094	14,159			147,731	46,203	8,572	2,672	
2003			127,953	20,056	1,029			45,636	24,888	1,103	4,841	
2004				4,002	6,009				15,346	4,867	39,959	
2005			278,569	52,554	2,510			184,704	51,980	11,603	5,736	
2006				21,000	694				20,989	2,595	11,330	
TOTAL			489,950	149,706	24,401			378,071	159,406	28,740	64,538	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			130,064	74,390	15,391			470,966	114,121	14,667	3,116	
2003		5,008	204,845	25,445	2,133		2,604	159,265	48,515	3,504	5,199	
2004		304	3,294	4,757	6,860		98	9,661	27,638	8,764	45,833	
2005	482	33,749	523,974	60,513	15,881	875	77,708	769,111	92,637	35,134	5,988	
2006	34	2,055	34,793	13,148	3,072	106	3,655	51,311	21,615	7,795	12,168	
TOTAL	516	41,116	896,970	178,253	43,337	981	84,065	1,460,314	304,526	69,864	72,304	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,483,962	595,980	72,304	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,134	-30,261	520	
TOTAL LOSSES	2,480,828	565,719	72,824	
EXPECTED LOSSES	1,118,145	494,850	42,185	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.174	2.092	.269	11.535
INDICATED (POST-TEST)	5.862	1.337	.172	7.371
PRES. ON RATE LEVEL	3.833	1.696	.145	5.674
DERIVED BY FORMULA	3.853	1.682	.146	5.681
UNDERLYING PRES. RATE	4.135	1.830	.156	6.121
PROPOSED	3.853	1.682	.146	5.681
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				8.00
MAN. RATES	11.31	10.00	8.92	+ 8.00
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,519	100,317	1.817							2	6	8	
2003	6,327	517,619	8.181							5	8	13	
2004	5,396	662,740	12.282						1	4	11	16	
2005	5,175	340,613	6.581						1	3	7	11	
2006	5,903	636,431	10.781						2		6	8	
TOTAL	28,320	2,257,720	7.972						4	14	38	56	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				14,894	17,953				7,385	44,225	15,860	
2003				115,561	43,972				184,159	159,655	14,272	
2004			92,451	83,690	87,376			97,139	122,965	155,784	23,335	
2005			69,064	62,369	26,135			70,515	68,679	39,913	3,938	
2006			181,037		53,985			164,000		236,983	426	
TOTAL			342,552	276,514	229,421			331,654	383,188	636,560	57,831	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				21,268	19,515				18,241	75,668	18,493	
2003		925	24,585	141,116	53,867		794	70,221	360,087	302,834	15,328	
2004		10,364	196,510	97,709	102,683		9,824	436,640	245,337	251,394	26,765	
2005	120	12,511	187,139	64,669	35,575	333	33,179	371,674	107,841	71,301	4,111	
2006	1,268	30,647	384,620	42,491	48,204	2,767	78,692	924,430	169,363	251,788	458	
TOTAL	1,388	54,447	792,854	367,253	259,844	3,100	122,489	1,802,965	900,869	952,985	65,155	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,777,243	2,480,951	65,155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,203	-99,437	618	
TOTAL LOSSES	2,751,040	2,381,514	65,773	
EXPECTED LOSSES	2,327,621	1,434,974	58,056	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.714	8.409	.232	18.355
INDICATED (POST-TEST)	6.207	5.373	.148	11.728
PRES. ON RATE LEVEL	7.619	4.697	.190	12.506
DERIVED BY FORMULA	7.605	4.731	.188	12.524
UNDERLYING PRES. RATE	8.219	5.067	.205	13.491
PROPOSED	7.594	4.724	.188	12.506

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	17.620
IND. RATES				17.62	MINIMUM PREMIUM	3650
MAN. RATES	25.01	22.12	19.66	+ 17.62	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	19,295	282,352	1.463						1	1	8	10	
2003	21,097	499,186	2.366						1	1	7	9	
2004	19,151	477,921	2.495							3	6	9	
2005	19,559	283,195	1.447							1	5	6	
2006	23,410	309,625	1.322							1	10	11	
TOTAL	102,512	1,852,279	1.807						2	7	36	45	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			58,409	12,399	26,411			73,353	33,887	43,759	34,134	
2003			201,364	25,842	45,020			132,768	11,208	70,811	12,173	
2004				116,121	35,252				221,380	91,231	13,937	
2005				53,390	10,871				170,500	10,624	37,810	
2006				59,333	93,041				32,166	108,984	16,101	
TOTAL			259,773	267,085	210,595			206,121	469,141	325,409	114,155	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			91,060	17,706	28,709			233,849	83,701	74,873	39,800	
2003		8,784	327,673	35,039	54,187		7,915	461,618	29,628	132,561	13,074	
2004		3,871	51,436	124,010	44,783		1,520	146,732	401,830	158,542	15,986	
2005		3,402	49,846	49,592	16,749		8,735	199,768	220,472	44,252	39,474	
2006	522	18,177	241,215	80,173	77,748	517	16,616	226,526	87,633	116,780	17,292	
TOTAL	522	34,234	761,230	306,520	222,176	517	34,786	1,268,493	823,264	527,008	125,626	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,099,782	1,878,968	125,626	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,740	-41,674	968	
TOTAL LOSSES	2,087,042	1,837,294	126,594	
EXPECTED LOSSES	1,571,508	628,399	86,110	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.036	1.792	.123	3.951
INDICATED (POST-TEST)	1.301	1.145	.079	2.525
PRES. ON RATE LEVEL	1.421	.568	.078	2.067
DERIVED BY FORMULA	1.417	.631	.078	2.126
UNDERLYING PRES. RATE	1.533	.613	.084	2.230
PROPOSED	1.417	.631	.078	2.126

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.995
IND. RATES				3.00	MINIMUM PREMIUM	970
MAN. RATES	4.14	3.66	3.25	+ 3.00	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	76,853	1,199,131	1.560							2	8	41	51
2003	98,734	2,034,657	2.060							3	4	29	36
2004	81,207	1,603,360	1.974							3	6	35	44
2005	92,899	1,547,271	1.665							5	2	25	32
2006	109,200	1,100,536	1.007							1	5	24	30
TOTAL	458,893	7,484,955	1.631							14	25	154	193

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			221,219	217,267	151,028			87,748	170,010	232,035	119,824
2003			571,473	118,591	94,198			729,896	167,812	266,298	86,389
2004			499,952	106,898	178,336			269,482	180,980	295,965	71,747
2005			776,302	25,054	111,338			328,336	25,451	195,968	84,822
2006			73,922	183,022	190,622			66,917	166,385	285,835	133,833
TOTAL			2,142,868	650,832	725,522			1,482,379	710,638	1,276,101	496,615

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			344,880	310,257	164,165			279,740	419,924	397,015	139,715
2003		21,089	805,180	151,713	114,924		34,835	2,063,089	352,181	504,636	92,782
2004		37,755	849,497	140,117	212,057		25,682	1,080,622	379,488	475,526	82,294
2005	1,347	94,642	1,440,103	87,907	140,995	1,556	140,326	1,403,963	129,687	295,310	88,554
2006	1,578	52,489	715,296	208,701	169,720	2,549	78,738	1,021,373	327,948	332,791	143,737
TOTAL	2,925	205,975	4,154,956	898,695	801,861	4,105	279,581	5,848,787	1,609,228	2,005,278	547,082

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,496,329	5,315,062	547,082	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,776	-277,492	4,043	
TOTAL LOSSES	10,446,553	5,037,570	551,125	
EXPECTED LOSSES	7,287,221	4,359,485	348,758	
CREDIBILITY	.08	.29	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.276	1.098	.120	3.494
INDICATED (POST-TEST)	1.454	.702	.077	2.233
PRES. ON RATE LEVEL	1.472	.881	.070	2.423
DERIVED BY FORMULA	1.471	.829	.072	2.372
UNDERLYING PRES. RATE	1.588	.950	.076	2.614
PROPOSED	1.471	.829	.072	2.372
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.34
MAN. RATES	5.07	4.48	3.81	+ 3.34
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,678	541,073	9.529							1		5	6
2003	5,007	476,695	9.520							1	1	7	9
2004	5,165	136,770	2.648									5	5
2005	4,875	7,542	.154									3	3
2006	6,729	90,420	1.343									4	4
TOTAL	27,454	1,252,500	4.562							2	1	24	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			251,744		24,076			202,134		53,949	9,170
2003			127,300	38,456	74,988			118,900	35,791	74,156	7,104
2004					75,339					45,743	15,688
2005					1,150					2,965	3,427
2006					34,229					52,869	3,322
TOTAL			379,044	38,456	209,782			321,034	35,791	229,682	38,711

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			381,550		26,171			626,474		92,306	10,692
2003		6,529	217,309	50,816	89,295		7,147	421,148	76,107	139,653	7,630
2004		2,697	23,932	7,609	83,562		314	16,001	6,780	69,852	17,994
2005		76	832	288	1,203		97	1,904	846	4,133	3,578
2006	159	4,655	53,711	16,168	25,958	177	5,549	74,453	27,437	52,782	3,568
TOTAL	159	13,957	677,334	74,881	226,189	177	13,107	1,139,980	111,170	358,726	43,462

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,844,714	770,966	43,462	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,496	-17,938	433	
TOTAL LOSSES	1,842,218	753,028	43,895	
EXPECTED LOSSES	463,698	273,168	37,337	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.710	2.743	.160	9.613
INDICATED (POST-TEST)	4.288	1.753	.102	6.143
PRES. ON RATE LEVEL	1.566	.922	.126	2.614
DERIVED BY FORMULA	1.593	.955	.125	2.673
UNDERLYING PRES. RATE	1.689	.995	.136	2.820
PROPOSED	1.593	.955	.125	2.673
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.77
MAN. RATES	5.12	4.53	4.11	+ 3.77
				PRESENT
				1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	69,328	2,457,167	3.544							6	13	51	70
2003	73,294	2,209,745	3.014							7	7	45	59
2004	83,809	6,449,633	7.695						1	8	6	42	57
2005	101,537	2,395,081	2.358						1	2	11	43	57
2006	112,246	1,727,815	1.539							3	9	29	41
TOTAL	440,214	15,239,441	3.462						2	26	46	210	284

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			886,688	258,584	204,286			480,213	319,173	190,963	117,260
2003			703,970	169,574	149,299			456,614	385,850	217,176	127,262
2004		1,680,424	996,790	97,917	128,881		2,111,006	889,909	106,201	307,937	130,568
2005		584,640	282,103	300,926	149,621		206,476	118,005	305,876	331,618	115,816
2006			445,798	259,336	228,263			142,411	216,777	315,530	119,700
TOTAL		2,265,064	3,315,349	1,086,337	860,350		2,317,482	2,087,152	1,333,877	1,363,224	610,606

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,382,345	369,259	222,059			1,530,918	788,358	326,739	136,725
2003		30,382	1,150,063	217,543	181,461		26,917	1,651,400	758,794	421,802	136,679
2004	77,651	361,096	1,521,973	135,964	164,808	86,357	579,452	2,842,931	289,252	503,136	149,762
2005	37,187	578,266	860,514	315,667	194,829	11,168	475,200	1,014,678	500,864	521,450	120,912
2006	3,946	112,614	1,512,901	307,967	222,424	3,799	114,732	1,449,530	413,366	381,916	128,558
TOTAL	118,784	1,082,358	6,427,796	1,346,400	985,581	101,324	1,196,301	8,489,457	2,750,634	2,155,043	672,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,416,020	7,237,658	672,636	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,793	-274,957	6,599	
TOTAL LOSSES	17,376,227	6,962,701	679,235	
EXPECTED LOSSES	11,837,355	4,543,009	537,061	
CREDIBILITY	.08	.28	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.947	1.582	.154	5.683
INDICATED (POST-TEST)	2.522	1.011	.098	3.631
PRES. ON RATE LEVEL	2.493	.957	.112	3.562
DERIVED BY FORMULA	2.495	.972	.108	3.575
UNDERLYING PRES. RATE	2.689	1.032	.122	3.843
PROPOSED	2.495	.972	.108	3.575
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.04
MAN. RATES	7.08	6.26	5.60	+ 5.04
				PRESENT
				1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	61,059	1,895,591	3.104							3	7	46	56
2003	68,084	2,303,809	3.383							5	3	49	57
2004	64,554	2,230,359	3.455							6	7	40	53
2005	77,940	3,067,739	3.936							4	10	42	56
2006	87,278	1,138,285	1.304								6	38	44
TOTAL	358,915	10,635,783	2.963							18	33	215	266

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			371,303	138,905	254,094			424,235	230,396	332,597	144,061
2003			674,066	74,969	102,452			920,014	37,910	218,499	275,899
2004			866,023	128,937	153,907			627,492	127,968	208,167	117,865
2005			506,190	288,105	178,704			511,838	1,091,448	355,103	136,351
2006			176,711	256,981					172,920	390,936	140,737
TOTAL			2,417,582	807,627	946,138			2,483,579	1,660,642	1,505,302	814,913

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			454,102	198,356	276,198			959,918	569,078	569,074	167,975
2003		25,954	988,936	100,680	124,261		46,585	2,732,667	108,250	412,745	296,316
2004		58,593	1,402,774	168,699	192,642		55,312	2,195,762	297,580	347,287	135,191
2005	869	81,474	1,216,102	317,966	229,604	2,384	252,823	3,014,055	1,145,477	654,959	142,350
2006	1,463	51,421	686,830	229,266	216,295	2,138	68,848	943,209	369,877	433,130	151,152
TOTAL	2,332	217,442	4,748,744	1,014,967	1,039,000	4,522	423,568	9,845,611	2,490,262	2,417,195	892,984

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,242,219	6,961,424	892,984	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,013	-346,082	6,630	
TOTAL LOSSES	15,205,206	6,615,342	899,614	
EXPECTED LOSSES	6,054,896	5,502,167	559,907	
CREDIBILITY	.07	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.236	1.843	.251	6.330
INDICATED (POST-TEST)	2.707	1.178	.160	4.045
PRES. ON RATE LEVEL	1.564	1.421	.145	3.130
DERIVED BY FORMULA	1.644	1.360	.149	3.153
UNDERLYING PRES. RATE	1.687	1.533	.156	3.376
PROPOSED	1.644	1.360	.149	3.153
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.44
MAN. RATES	6.25	5.53	4.92	+ 4.44
				PRESENT
				1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	14,488	594,485	4.103						1		2	11	14
2003	13,955	601,388	4.309							3	1	5	9
2004	14,486	146,733	1.012								2	2	4
2005	17,792	1,339,324	7.527							5	3	6	14
2006	13,787	595,165	4.316							1	2	9	12
TOTAL	74,508	3,277,095	4.398						1	9	10	33	53

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		3,043		22,252	64,471		287,501		86,755	121,020	9,443
2003			386,483	14,321	6,795			136,622	19,465	20,847	16,855
2004				39,584	17,339				53,170	27,536	9,104
2005			600,639	20,767	110,716			505,936	27,243	69,825	4,198
2006			96,182	31,303	190,113			66,140	21,852	180,337	9,238
TOTAL		3,043	1,083,304	128,227	389,434		287,501	708,698	208,485	419,565	48,838

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		4,263		31,776	70,080		1,085,493		214,285	207,065	11,011
2003		15,204	611,933	21,296	9,870		7,886	467,492	42,023	40,602	18,102
2004		1,511	19,225	42,812	21,171		406	37,210	97,344	46,668	10,442
2005	1,023	73,697	1,114,399	74,797	134,579	2,350	204,501	1,964,438	116,653	128,863	4,383
2006	1,474	41,151	507,904	117,929	151,834	1,505	44,156	541,805	133,400	191,589	9,922
TOTAL	2,497	135,826	2,253,461	288,610	387,534	3,855	1,342,442	3,010,945	603,705	614,787	53,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,749,026	1,894,636	53,860	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,511	-100,963	714	
TOTAL LOSSES	6,680,515	1,793,673	54,574	
EXPECTED LOSSES	4,261,112	1,422,358	68,548	
CREDIBILITY	.02	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.966	2.407	.073	11.446
INDICATED (POST-TEST)	5.729	1.538	.047	7.314
PRES. ON RATE LEVEL	5.302	1.770	.084	7.156
DERIVED BY FORMULA	5.311	1.749	.081	7.141
UNDERLYING PRES. RATE	5.719	1.909	.092	7.720
PROPOSED	5.322	1.753	.081	7.156
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				10.08
MAN. RATES	14.43	12.76	11.25	+ 10.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,146	49,007	2.283								1	3	4
2003	1,995	789,476	39.572							2	1	3	6
2004	2,280	20,408	.895								1		1
2005	2,409	251,170	10.426							1		2	3
2006	3,330	3,411	.102										
TOTAL	12,160	1,113,472	9.157							3	3	8	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,585	18,251				7,184	18,564	3,423
2003			463,456	8,534	3,327			296,450	11,991	4,749	969
2004				11,800					7,782		826
2005			125,050		10,433			82,293		31,600	1,794
2006											3,411
TOTAL			588,506	21,919	32,011			378,743	26,957	54,913	10,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				2,263	19,839				17,744	31,763	3,991
2003		17,790	717,888	14,836	5,969		16,610	982,378	30,934	11,950	1,041
2004		265	4,088	12,241	578		32	4,039	13,651	677	947
2005	218	14,555	223,385	8,754	14,469	390	34,322	333,421	19,334	48,496	1,873
2006											3,663
TOTAL	218	32,610	945,361	38,094	40,855	390	50,964	1,319,838	81,663	92,886	11,515

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,349,381	253,498	11,515	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76	-12,381	279	
TOTAL LOSSES	2,349,305	241,117	11,794	
EXPECTED LOSSES	426,452	206,356	22,252	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.320	1.983	.097	21.400
INDICATED (POST-TEST)	12.345	1.267	.062	13.674
PRES. ON RATE LEVEL	3.251	1.573	.170	4.994
DERIVED BY FORMULA	3.342	1.564	.167	5.073
UNDERLYING PRES. RATE	3.507	1.697	.183	5.387
PROPOSED	3.342	1.564	.167	5.073

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.147
IND. RATES				7.15	MINIMUM PREMIUM	1945
MAN. RATES	10.01	8.85	7.85	+ 7.15	PRESENT	2170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,549	195	.007										
2003	2,724	222,322	8.161							1			1
2004	2,162	1,751	.080									1	1
2005	2,679												
2006	3,201	862	.026										
TOTAL	13,315	225,130	1.691							1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											195
2003			146,783					75,539			
2004					170					585	996
2006											862
TOTAL			146,783		170			75,539		585	2,053

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											227
2003		5,718	231,177	1,425	613		4,306	253,983	2,043	692	
2004		5	53	16	189		6	204	87	893	1,142
2006											926
TOTAL		5,723	231,230	1,441	802		4,312	254,187	2,130	1,585	2,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	495,452	5,958	2,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,045	-6,230	85	
TOTAL LOSSES	494,407		2,380	
EXPECTED LOSSES	131,286	96,267	7,323	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.713	.000	.018	3.731
INDICATED (POST-TEST)	2.373	.000	.012	2.385
PRES. ON RATE LEVEL	.914	.670	.051	1.635
DERIVED BY FORMULA	.929	.650	.050	1.629
UNDERLYING PRES. RATE	.986	.723	.055	1.764
PROPOSED	.933	.652	.050	1.635
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.30
MAN. RATES	3.33	2.94	2.57	+ 2.30
				PRESENT
				890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,700	35,676	1.321									2	2
2003	3,337	19,607	.587								1	2	3
2004	3,563	58,779	1.649								1		1
2005	4,757	121,614	2.556							1		2	3
2006	4,785	222,078	4.641								1	1	2
TOTAL	19,142	457,754	2.391							1	3	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					13,994					20,999	683
2003				4,400	2,797				9,317	1,692	1,401
2004				39,553					18,751		475
2005			80,128		4,140			25,500		7,249	4,597
2006				37,681	68,597				44,040	37,866	33,894
TOTAL			80,128	81,634	89,528			25,500	72,108	67,806	41,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					15,211					35,929	796
2003		57	1,097	5,422	3,369		12	2,407	17,786	3,520	1,505
2004		886	13,706	41,029	1,936		77	9,725	32,889	1,628	545
2005	139	9,157	141,295	4,979	6,614	121	10,542	101,680	5,261	11,482	4,799
2006	377	12,842	168,110	55,406	56,592	337	11,062	153,335	62,178	48,718	36,402
TOTAL	516	22,942	324,208	106,836	83,722	458	21,693	267,147	118,114	101,277	44,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	636,964	409,949	44,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,116	-22,599	239	
TOTAL LOSSES	634,848	387,350	44,286	
EXPECTED LOSSES	477,210	378,055	19,525	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.317	2.024	.231	5.572
INDICATED (POST-TEST)	2.120	1.293	.148	3.561
PRES. ON RATE LEVEL	2.310	1.831	.095	4.236
DERIVED BY FORMULA	2.308	1.815	.097	4.220
UNDERLYING PRES. RATE	2.493	1.975	.102	4.570
PROPOSED	2.308	1.815	.097	4.220
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.95
MAN. RATES	8.64	7.64	6.66	+ 5.95
				PRESENT
				1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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
2006	1,598	21,614	1.352									1	1
TOTAL	7,041	94,214	1.338									6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,575
2003					22,007					28,600	2,983
2005					7,008					10,427	
2006					7,431					13,737	446
TOTAL					36,446					52,764	5,004

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,836
2003		460	3,149	957	25,831		145	5,121	1,928	52,860	3,204
2005		453	5,065	1,740	7,320		325	6,697	2,998	14,532	
2006	35	1,011	11,660	3,510	5,637	46	1,442	19,347	7,130	13,716	479
TOTAL	35	1,924	19,874	6,207	38,788	46	1,912	31,165	12,056	81,108	5,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,956	138,159	5,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,212	-7,280	106	
TOTAL LOSSES	50,744	130,879	5,625	
EXPECTED LOSSES	334,236	107,446	9,575	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.721	1.859	.080	2.660
INDICATED (POST-TEST)	.461	1.188	.051	1.700
PRES. ON RATE LEVEL	4.400	1.415	.126	5.941
DERIVED BY FORMULA	4.361	1.410	.125	5.896
UNDERLYING PRES. RATE	4.747	1.526	.136	6.409
PROPOSED	4.361	1.410	.125	5.896

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.307
IND. RATES				8.31	MINIMUM PREMIUM	2220
MAN. RATES	12.00	10.61	9.34	+ 8.31	PRESENT	2530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,839	83,308	1.218								1	8	9
2003	6,099	615,877	10.097							1	2	7	10
2004	6,825	106,719	1.563								1	3	4
2005	6,848	605,961	8.848							2	3	5	10
2006	7,535	184,730	2.451							1	1	4	6
TOTAL	34,146	1,596,595	4.676							4	8	27	39

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				31,959	10,015				15,810	8,351	17,173	
2003			235,592	41,921	27,702			195,817	48,358	59,845	6,642	
2004				46,780	7,839				20,460	10,577	21,063	
2005			286,245	41,154	45,627			175,153	7,500	44,937	5,345	
2006			59,953	10,535	10,765			56,996	6,909	30,338	9,234	
TOTAL			581,790	172,349	101,948			427,966	99,037	154,048	59,457	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				45,637	10,886				39,051	14,288	20,024	
2003		9,312	363,409	53,873	34,269		10,906	647,676	100,796	114,348	7,134	
2004		1,327	18,703	49,315	10,985		156	14,311	37,455	17,934	24,159	
2005	496	36,813	559,411	61,586	59,991	829	72,679	703,820	44,301	73,405	5,580	
2006	400	10,162	133,117	17,141	11,843	815	23,019	263,695	38,528	37,282	9,917	
TOTAL	896	57,614	1,074,640	227,552	127,974	1,644	106,760	1,629,502	260,131	257,257	66,814	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,871,056	872,914	66,814	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,090	-49,821	482	
TOTAL LOSSES	2,864,966	823,093	67,296	
EXPECTED LOSSES	672,677	734,480	43,366	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.390	2.411	.197	10.998
INDICATED (POST-TEST)	5.361	1.541	.126	7.028
PRES. ON RATE LEVEL	1.826	1.994	.118	3.938
DERIVED BY FORMULA	1.861	1.971	.118	3.950
UNDERLYING PRES. RATE	1.970	2.151	.127	4.248
PROPOSED	1.861	1.971	.118	3.950
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.57
MAN. RATES	7.89	6.98	6.19	+ 5.57
PRESENT				
				1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,349	340,850	25.266							2	1	3	
2003	1,590	16,554	1.041							1	2	3	
2004	1,862	171,019	9.184						1		1	2	
2005	2,205	21,625	.980								1	1	
2006	2,077	51,779	2.492								3	3	
TOTAL	9,083	601,827	6.626						1	3	8	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				49,271	747				282,286	5,970	2,576
2003				278	4,658				4,276	5,178	2,164
2004			87,629		13,000			65,935		2,679	1,776
2005					1,715					3,231	16,679
2006					7,931					38,475	5,373
TOTAL			87,629	49,549	28,051			65,935	286,562	55,533	28,568

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				70,359	812				697,247	10,215	3,004
2003		95	712	537	5,472		27	1,893	8,459	9,747	2,324
2004		5,543	136,604	3,279	16,001		5,627	217,038	4,836	6,013	2,037
2005		108	1,240	425	1,791		102	2,073	930	4,506	17,413
2006	39	1,080	12,450	3,746	6,014	131	4,028	54,181	19,970	38,410	5,771
TOTAL	39	6,826	151,006	78,346	30,090	131	9,784	275,185	731,442	68,891	30,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	442,971	908,769	30,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,986	-8,592	149	
TOTAL LOSSES	440,985	900,177	30,698	
EXPECTED LOSSES	288,476	136,336	12,717	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.855	9.911	.338	15.104
INDICATED (POST-TEST)	3.102	6.333	.216	9.651
PRES. ON RATE LEVEL	2.944	1.391	.130	4.465
DERIVED BY FORMULA	2.946	1.490	.132	4.568
UNDERLYING PRES. RATE	3.176	1.501	.140	4.817
PROPOSED	2.946	1.490	.132	4.568

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		6.436
IND. RATES				6.44	MINIMUM PREMIUM		1780
MAN. RATES	9.00	7.96	7.02	+ 6.44	PRESENT		1965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	
2006	2,714	27,570	1.015							1		1	
TOTAL	9,647	119,017	1.234							3	3	6	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
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	
2006				24,741							2,829	
TOTAL				55,622	7,452				20,967	2,758	32,218	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				34,722	1,026				47,644		12,088	
2003		124	842	255	6,910		15	493	187	5,097	12,901	
2004		146	2,275	6,812	322		6	870	2,945	144	2,994	
2005		37	448	154	649						4,594	
2006	37	2,304	39,707	15,104	3,001						3,038	
TOTAL	37	2,611	43,272	57,047	11,908		21	1,363	50,776	5,241	35,615	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,304	124,972	35,615	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	168	-10,357	294	
TOTAL LOSSES	47,472	114,615	35,909	
EXPECTED LOSSES	222,267	186,959	22,381	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.492	1.188	.372	2.052
INDICATED (POST-TEST)	.314	.759	.238	1.311
PRES. ON RATE LEVEL	2.136	1.797	.214	4.147
DERIVED BY FORMULA	2.118	1.776	.214	4.108
UNDERLYING PRES. RATE	2.304	1.938	.232	4.474
PROPOSED	2.118	1.776	.214	4.108

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.788
IND. RATES				5.79	MINIMUM PREMIUM	1625
MAN. RATES	8.45	7.47	6.52	+ 5.79	PRESENT	1845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	33,895	1,104,798	3.259							3		16	19
2003	41,442	1,533,530	3.700					1		4	3	14	22
2004	64,999	1,618,708	2.490							4	1	17	22
2005	76,271	1,675,301	2.196							4	5	26	35
2006	76,617	2,113,852	2.758							2	8	12	22
TOTAL	293,224	8,046,189	2.744					1		17	17	85	120

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			509,867		42,957			429,003		63,413	59,558
2003	350,000		454,251	83,186	160,798			221,993	34,451	134,054	94,797
2004			688,340	15,756	107,307			510,528	3,439	203,416	89,922
2005			504,516	108,879	135,039			228,213	142,043	301,717	254,894
2006			240,169	228,179	77,531			1,016,270	294,093	132,417	125,193
TOTAL	350,000		2,397,143	436,000	523,632			2,406,007	474,026	835,017	624,364

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			794,883		46,693			1,367,661		108,500	69,445
2003	933,332	21,067	751,602	111,594	192,251		13,312	778,194	80,394	251,247	101,812
2004		39,246	953,987	40,745	130,707		33,369	1,304,986	61,515	321,869	103,141
2005	875	70,282	1,054,031	154,017	166,451	1,081	108,821	1,222,810	296,288	457,419	266,109
2006	1,276	45,074	658,637	185,598	90,591	5,287	155,762	1,890,841	434,080	231,746	134,457
TOTAL	935,483	175,669	4,213,140	491,954	626,693	6,368	311,264	6,564,492	872,277	1,370,781	674,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,206,416	3,361,705	674,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,790	-140,300	4,711	
TOTAL LOSSES	12,208,206	3,221,405	679,675	
EXPECTED LOSSES	7,386,312	2,466,014	369,462	
CREDIBILITY	.06	.21	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.163	1.099	.232	5.494
INDICATED (POST-TEST)	2.660	.702	.148	3.510
PRES. ON RATE LEVEL	2.335	.780	.117	3.232
DERIVED BY FORMULA	2.355	.764	.124	3.243
UNDERLYING PRES. RATE	2.519	.841	.126	3.486
PROPOSED	2.355	.764	.124	3.243
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.57
MAN. RATES	6.45	5.70	5.08	+ 4.57
				PRESENT
				1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,582	490,800	7.456							1	2	4	7
2003	6,622	505,042	7.626							2	1	4	7
2004	6,171	277,123	4.490								3	8	11
2005	8,091	24,333	.300									3	3
2006	7,196	8,783	.122										
TOTAL	34,662	1,306,081	3.768							3	6	19	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			215,291	47,329	63,674			88,871	17,815	54,072	3,748
2003			174,718	10,004	17,670			258,713	8,750	32,600	2,587
2004				70,254	45,738				64,411	82,376	14,344
2005					8,376					13,049	2,908
2006											8,783
TOTAL			390,009	127,587	135,458			347,584	90,976	182,097	32,370

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			335,639	67,586	69,214			283,321	44,003	92,517	4,370
2003		7,178	279,285	14,513	21,663		14,903	877,675	25,792	62,991	2,778
2004		3,214	38,874	77,495	54,172		821	62,222	125,193	131,382	16,453
2005		542	6,052	2,078	8,749		402	8,376	3,751	18,193	3,036
2006											9,433
TOTAL		10,934	659,850	161,672	153,798		16,126	1,231,594	198,739	305,083	36,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,918,504	819,292	36,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,342	-32,201	562	
TOTAL LOSSES	1,903,162	787,091	36,632	
EXPECTED LOSSES	1,171,229	473,483	51,300	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.491	2.271	.106	7.868
INDICATED (POST-TEST)	3.509	1.451	.068	5.028
PRES. ON RATE LEVEL	3.133	1.266	.137	4.536
DERIVED BY FORMULA	3.137	1.275	.133	4.545
UNDERLYING PRES. RATE	3.379	1.366	.148	4.893
PROPOSED	3.137	1.275	.133	4.545
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.40
MAN. RATES	9.04	7.99	7.13	+ 6.40
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,412	171,665	5.031							1		2	3
2003	3,687	9,171	.248									1	1
2004	3,279	48,203	1.470								1		1
2005	19,773	54,447	.275									2	2
2006	15,103	117,782	.779							1		1	2
TOTAL	45,254	401,268	.887							2	1	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			61,323		4,316			80,805		24,107	1,114
2003					3,113					4,249	1,809
2004				25,022					23,181		
2005					8,302					43,102	3,043
2006			61,573		1,402			54,807			
TOTAL			122,896	25,022	17,133			135,612	23,181	71,458	5,966

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			95,603		4,691			257,606		41,247	1,299
2003		67	445	135	3,654		23	762	287	7,853	1,943
2004		562	8,672	25,956	1,226		96	12,022	40,660	2,014	
2005		540	5,999	2,060	8,674		1,347	27,669	12,389	60,084	3,177
2006	351	8,120	104,203	6,439	3,532	658	18,002	197,401	15,492	5,078	
TOTAL	351	9,289	214,922	34,590	21,777	658	19,468	495,460	68,828	116,276	6,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	740,148	241,471	6,419	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	344	-13,346	832	
TOTAL LOSSES	740,492	228,125	7,251	
EXPECTED LOSSES	1,360,788	322,660	52,495	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.636	.504	.016	2.156
INDICATED (POST-TEST)	1.045	.322	.010	1.377
PRES. ON RATE LEVEL	2.787	.661	.108	3.556
DERIVED BY FORMULA	2.752	.641	.101	3.494
UNDERLYING PRES. RATE	3.007	.713	.116	3.836
PROPOSED	2.752	.641	.101	3.494

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				4.92	MINIMUM PREMIUM	1420
MAN. RATES	7.25	6.41	5.59	+ 4.92	PRESENT	1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	718												
2003	213	442	.207										
2004	349												
2005	375												
2006	406												
TOTAL	2,061	442	.021										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											442
TOTAL											442

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											475
TOTAL											475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,275	-3,801	52	
TOTAL LOSSES			527	
EXPECTED LOSSES	123,247	47,774	5,050	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.017	.017
PRES. ON RATE LEVEL	5.543	2.149	.227	7.919
DERIVED BY FORMULA	5.543	2.128	.225	7.896
UNDERLYING PRES. RATE	5.980	2.318	.245	8.543
PROPOSED	5.543	2.128	.225	7.896

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.125
IND. RATES				11.13	MINIMUM PREMIUM	2880
MAN. RATES	16.69	14.76	12.45	+ 11.13	PRESENT	3280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,398	7,087	.295									1	1
2003	573	650	.113										
2004	1,745	604	.034										
2005	767	1,773	.231										
2006	770	91,821	11.924									1	1
TOTAL	6,253	101,935	1.630									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					2,476					3,836	775	
2003											650	
2004											604	
2005											1,773	
2006					48,920					42,901		
TOTAL					51,396					46,737	3,802	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					2,691					6,563	903	
2003											698	
2004											693	
2005											1,851	
2006	229	6,653	76,764	23,107	37,100	144	4,498	60,415	22,269	42,828		
TOTAL	229	6,653	76,764	23,107	39,791	144	4,498	60,415	22,269	49,391	4,145	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	148,703	134,558	4,145	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,448	-9,847	96	
TOTAL LOSSES	145,255	124,711	4,241	
EXPECTED LOSSES	146,696	106,614	12,319	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.323	1.994	.068	4.385
INDICATED (POST-TEST)	1.484	1.274	.043	2.801
PRES. ON RATE LEVEL	2.175	1.581	.182	3.938
DERIVED BY FORMULA	2.175	1.575	.179	3.929
UNDERLYING PRES. RATE	2.346	1.705	.197	4.248
PROPOSED	2.175	1.575	.179	3.929
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.54
MAN. RATES	7.89	6.98	6.19	+ 5.54
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	616	3,535	.573									1	1
2003	945	153	.016										
2004	899	126,192	14.036								1		1
2005	1,322	393,137	29.738								2	1	3
2006	1,262	225,067	17.834								3	1	4
TOTAL	5,044	748,084	14.831								6	3	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					400					2,856	279	
2003											153	
2004				51,616					74,576			
2005				72,060	334				282,501	8,247	29,995	
2006				118,495	1,371				94,960	9,470	771	
TOTAL				242,171	2,105				452,037	20,573	31,198	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					435					4,887	325	
2003											164	
2004		1,156	17,887	53,541	2,526		302	38,681	130,806	6,482		
2005		3,671	56,912	63,374	7,632		14,192	324,997	362,630	60,271	31,315	
2006	184	11,238	192,313	72,987	15,402	485	16,280	228,966	96,613	32,989	828	
TOTAL	184	16,065	267,112	189,902	25,995	485	30,774	592,644	590,049	104,629	32,632	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	907,264	910,575	32,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,378	-21,084	169	
TOTAL LOSSES	905,886	889,491	32,801	
EXPECTED LOSSES	292,552	361,504	13,618	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.960	17.635	.650	36.245
INDICATED (POST-TEST)	11.476	11.269	.415	23.160
PRES. ON RATE LEVEL	5.377	6.644	.250	12.271
DERIVED BY FORMULA	5.377	6.690	.253	12.320
UNDERLYING PRES. RATE	5.800	7.167	.270	13.237
PROPOSED	5.377	6.690	.253	12.320

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	17.358
IND. RATES				17.36	MINIMUM PREMIUM	3650
MAN. RATES	25.47	22.52	19.29	+ 17.36	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	451	4,122	.913									1	1
2003	331												
2004	563	504	.089										
2005	165												
2006	485												
TOTAL	1,995	4,626	.232									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					1,584					2,856	1,161
2004											578
TOTAL					1,584					2,856	1,739

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		4,440	1,739	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	126	-1,421	21	
TOTAL LOSSES	126	3,019	1,760	
EXPECTED LOSSES	67,649	20,449	1,836	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.006	.151	.088	.245
INDICATED (POST-TEST)	.004	.096	.056	.156
PRES. ON RATE LEVEL	3.144	.950	.085	4.179
DERIVED BY FORMULA	3.144	.941	.085	4.170
UNDERLYING PRES. RATE	3.391	1.025	.092	4.508
PROPOSED	3.144	.941	.085	4.170
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.88
MAN. RATES	8.45	7.47	6.57	+ 5.88
				PRESENT
				1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,648	205,998	12.499							1			1
2003	2,020	1,931	.095										
2004	2,152	97,609	4.535								3	4	7
2005	1,142	68,497	5.997							1		1	2
2006	1,208	146	.012										
TOTAL	8,170	374,181	4.580							2	3	5	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			169,861					34,234			1,903
2003											1,931
2004				42,504	6,011				33,015	11,444	4,635
2005			58,320		2,971			2,016		4,913	277
2006											146
TOTAL			228,181	42,504	8,982			36,250	33,015	16,357	8,892

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			264,813					109,138			2,219
2003											2,074
2004		1,170	16,639	44,696	8,747		208	21,129	59,602	20,342	5,316
2005	101	6,661	102,813	3,614	4,771	9	969	10,821	1,664	6,958	289
2006											157
TOTAL	101	7,831	384,265	48,310	13,518	9	1,177	141,088	61,266	27,300	10,055

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	534,471	150,394	10,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,368	-13,574	120	
TOTAL LOSSES	530,103	136,820	10,175	
EXPECTED LOSSES	271,571	173,367	13,643	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.488	1.675	.125	8.288
INDICATED (POST-TEST)	4.146	1.070	.080	5.296
PRES. ON RATE LEVEL	3.081	1.967	.155	5.203
DERIVED BY FORMULA	3.092	1.949	.154	5.195
UNDERLYING PRES. RATE	3.324	2.122	.167	5.613
PROPOSED	3.097	1.952	.154	5.203
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.33
MAN. RATES	10.62	9.39	8.18	+ 7.33
				PRESENT
				7.331
				1990
				2250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	153	4,067	2.658										
2003	477	7,302	1.530									1	1
2004	302												
2005	408	2,252	.551									1	1
2006	730	93,242	12.772							1			1
TOTAL	2,070	106,863	5.162							1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											4,067
2003					1,691					3,890	1,721
2005					838					1,414	
2006			71,193					16,433			5,616
TOTAL			71,193		2,529			16,433		5,304	11,404

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											4,742
2003		35	242	73	1,985		19	697	262	7,190	1,848
2005		53	605	206	874		44	906	407	1,971	
2006	398	9,165	117,943	6,681	2,857	198	5,397	59,186	4,645	1,524	6,032
TOTAL	398	9,253	118,790	6,960	5,716	198	5,460	60,789	5,314	10,685	12,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	194,888	28,675	12,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	391	-956	39	
TOTAL LOSSES	195,279	27,719	12,661	
EXPECTED LOSSES	29,913	21,590	2,609	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.434	1.339	.612	11.385
INDICATED (POST-TEST)	6.028	.856	.391	7.275
PRES. ON RATE LEVEL	1.339	.967	.117	2.423
DERIVED BY FORMULA	1.339	.966	.120	2.425
UNDERLYING PRES. RATE	1.445	1.043	.126	2.614
PROPOSED	1.339	.966	.120	2.425
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.42
MAN. RATES	5.07	4.48	3.81	+ 3.42
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.416
				1070
				1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,303	22,560	1.731									3	3
2003	1,457	36,584	2.510								1	2	3
2004	1,145	125,444	10.955							1		1	2
2005	993	50,021	5.037									2	2
2006	1,343	2,197	.163										
TOTAL	6,241	236,806	3.794							1	1	8	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					9,372					10,329	2,859
2003				23,355	886				10,036	1,371	936
2004			94,158		565			30,559			162
2005					16,219					33,253	549
2006											2,197
TOTAL			94,158	23,355	27,042			30,559	10,036	44,953	6,703

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					10,187					17,674	3,334
2003		20	3,824	28,174	1,497		4	2,514	19,130	2,958	1,005
2004		5,477	142,522	2,169	2,324		2,599	100,158	2,061	892	186
2005		1,048	11,717	4,025	16,943		1,041	21,344	9,556	46,350	573
2006											2,360
TOTAL		6,545	158,063	34,368	30,951		3,644	124,016	30,747	67,874	7,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	292,268	163,940	7,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-647	-7,416	116	
TOTAL LOSSES	291,621	156,524	7,574	
EXPECTED LOSSES	61,849	106,347	10,797	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.673	2.508	.121	7.302
INDICATED (POST-TEST)	2.986	1.603	.077	4.666
PRES. ON RATE LEVEL	.919	1.580	.160	2.659
DERIVED BY FORMULA	.919	1.580	.158	2.657
UNDERLYING PRES. RATE	.991	1.704	.173	2.868
PROPOSED	.920	1.581	.158	2.659
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.75
MAN. RATES	5.50	4.86	4.18	+ 3.75
				PRESENT
				1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	306	3,889	1.270										
2003	376												
2004	482	1,284	.266										
2005	591												
2006	575												
TOTAL	2,330	5,173	.222										

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												4,535
2004												1,473
TOTAL												6,008

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B					6,008	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-153	-1,273	39	
TOTAL LOSSES					6,047	
EXPECTED LOSSES			44,014	21,366	3,216	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.000	.000	.260	.260
INDICATED (POST-TEST)			.000	.000	.166	.166
PRES. ON RATE LEVEL			1.751	.850	.128	2.729
DERIVED BY FORMULA			1.751	.842	.128	2.721
UNDERLYING PRES. RATE			1.889	.917	.138	2.944
PROPOSED			1.751	.842	.128	2.721

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		3.833
IND. RATES				3.83	MINIMUM PREMIUM		1165
MAN. RATES	5.62	4.97	4.29	+ 3.83	PRESENT		1305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	175						175						
2003	66						66						
2004	64						64						
2005	66						66						
2006	68						68						
TOTAL	439						439						

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.	-461	-2,250	22	
TOTAL LOSSES			22	
EXPECTED LOSSES	16,603	25,537	2,435	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	3.506	5.392	.515	9.413
DERIVED BY FORMULA	3.506	5.392	.515	9.413
UNDERLYING PRES. RATE	3.782	5.817	.555	10.154
PROPOSED	3.506	5.392	.515	9.413

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	14.123
IND. RATES				14.12	MINIMUM PREMIUM	3585
MAN. RATES	19.32	17.08	15.51	+ 14.12	PRESENT	3650

+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
2002	1,516	3,421	.225				1,516					1	1
2003	1,383	5,592	.404				1,383					1	1
2004	1,537	182,210	11.854				1,537				1	2	3
2005	1,597	6,017	.376				1,597						
2006	2,413	765	.031				2,413						
TOTAL	8,446	198,005	2.344				8,446				1	4	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					772					304	2,345	
2003					1,925					3,503	164	
2004				51,140	3,462				112,801	9,735	5,072	
2005											6,017	
2006											765	
TOTAL				51,140	6,159				112,801	13,542	14,363	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					839					520	2,734	
2003		41	276	83	2,260		19	628	236	6,474	176	
2004		1,269	18,820	53,395	6,344		525	61,918	199,294	24,669	5,818	
2005											6,282	
2006											822	
TOTAL		1,310	19,096	53,478	9,443		544	62,546	199,530	31,663	15,832	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	83,496	294,114	15,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	150	-2,954	149	
TOTAL LOSSES	83,646	291,160	15,981	
EXPECTED LOSSES	95,186	50,169	11,656	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.990	3.447	.189	4.626
INDICATED (POST-TEST)	.633	2.203	.121	2.957
PRES. ON RATE LEVEL	1.045	.550	.128	1.723
DERIVED BY FORMULA	1.041	.583	.128	1.752
UNDERLYING PRES. RATE	1.127	.594	.138	1.859
PROPOSED	1.041	.583	.128	1.752
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.63
MAN. RATES	3.09	2.73	2.84	+ 2.63
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	598	65,547	10.961								1	1	2
2003	863	721	.083										
2004	1,003												
2005	1,794	37,933	2.114									1	1
2006	1,810	921	.050										
TOTAL	6,068	105,122	1.732								1	2	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				27,254	980				20,699	12,127	4,487	
2003											721	
2005					6,755					30,970	208	
2006											921	
TOTAL				27,254	7,735				20,699	43,097	6,337	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				38,919	1,065				51,127	20,749	5,232	
2003											774	
2005		437	4,881	1,676	7,056		964	19,876	8,901	43,170	217	
2006											989	
TOTAL		437	4,881	40,595	8,121		964	19,876	60,028	63,919	7,212	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,158	172,663	7,212	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	72	-1,046	32	
TOTAL LOSSES	26,230	171,617	7,244	
EXPECTED LOSSES	28,581	20,751	2,306	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.432	2.828	.119	3.379
INDICATED (POST-TEST)	.276	1.807	.076	2.159
PRES. ON RATE LEVEL	.437	.317	.035	.789
DERIVED BY FORMULA	.437	.347	.036	.820
UNDERLYING PRES. RATE	.471	.342	.038	.851
PROPOSED	.437	.347	.036	.820

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.230
IND. RATES				1.23	MINIMUM PREMIUM	555
MAN. RATES	1.58	1.40	1.30	+ 1.23	PRESENT	585

+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
2002	10,506	272,095	2.589				10,506			1	1	4	6
2003	11,078	205,148	1.851				11,078				1	6	7
2004	12,962	92,036	.710				12,962				2		2
2005	12,997	240,066	1.847				12,997			1		2	3
2006	13,260	140,986	1.063				13,260				1	3	4
TOTAL	60,803	950,331	1.563				60,803			2	5	15	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			100,475	31,232	8,699			35,415	24,533	48,474	23,267
2003				9,400	54,673				19,555	83,631	37,889
2004				45,183					22,916		23,937
2005			114,367		2,766			73,704		9,876	39,353
2006				31,114	4,607				54,151	25,931	25,183
TOTAL			214,842	116,929	70,745			109,119	121,155	167,912	149,629

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			156,641	44,599	9,456			112,903	60,597	82,938	27,129
2003		1,144	9,311	13,697	64,354		415	19,397	42,737	155,393	40,693
2004		1,011	15,655	46,867	2,212		91	11,888	40,192	1,991	27,456
2005	199	12,870	199,402	6,323	6,156	349	30,160	286,797	12,023	17,750	41,084
2006	67	3,532	57,165	21,169	7,267	343	11,437	159,484	65,750	39,306	27,047
TOTAL	266	18,557	438,174	132,655	89,445	692	42,103	590,469	221,299	297,378	163,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,090,261	740,777	163,409	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,244	-48,044	1,481	
TOTAL LOSSES	1,078,017	692,733	164,890	
EXPECTED LOSSES	1,495,754	724,163	132,550	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.773	1.139	.271	3.183
INDICATED (POST-TEST)	1.133	.728	.173	2.034
PRES. ON RATE LEVEL	2.281	1.104	.202	3.587
DERIVED BY FORMULA	2.258	1.074	.200	3.532
UNDERLYING PRES. RATE	2.460	1.191	.218	3.869
PROPOSED	2.258	1.074	.200	3.532
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.30
MAN. RATES	7.46	6.60	5.91	+ 5.30
				PRESENT
				1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	95,883	.320									4	4
2006	20,721	108,175	.522									3	3
TOTAL	153,963	412,956	.268									14	14

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					1,175					8,471	13,618	
2003					3,350					17,381	18,997	
2004					18,652					114,243	13,011	
2005					18,643					59,005	18,235	
2006					18,466					85,711	3,998	
TOTAL					60,286					284,811	67,859	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					1,277					14,494	15,879	
2003		70	480	146	3,931		87	3,113	1,173	32,124	20,403	
2004		665	5,927	1,886	20,687		776	39,956	16,944	174,447	14,924	
2005		1,211	13,468	4,629	19,472		1,842	37,877	16,961	82,249	19,037	
2006	86	2,512	28,982	8,723	14,004	289	8,992	120,704	44,488	85,567	4,294	
TOTAL	86	4,458	48,857	15,384	59,371	289	11,697	201,650	79,566	388,881	74,537	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,037	543,202	74,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,933	-67,995	1,036	
TOTAL LOSSES	215,104	475,207	75,573	
EXPECTED LOSSES	2,341,777	876,050	118,551	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.140	.309	.049	.498
INDICATED (POST-TEST)	.089	.197	.031	.317
PRES. ON RATE LEVEL	1.410	.528	.071	2.009
DERIVED BY FORMULA	1.357	.482	.065	1.904
UNDERLYING PRES. RATE	1.521	.569	.077	2.167
PROPOSED	1.357	.482	.065	1.904
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.86
MAN. RATES	4.35	3.85	3.31	+ 2.86
				PRESENT
				1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	11,539	19,316	.167								1	1	2
2003	7,409	1,562	.021										
2004	4,221	880	.020										
2005	6,758	154,378	2.284							1		5	6
2006	6,389	48,842	.764									4	4
TOTAL	36,316	224,978	.620							1	1	10	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				188	2,458				1,358	10,621	4,691
2003											1,562
2004											880
2005			75,668		9,489			41,747		21,149	6,325
2006					13,803					26,065	8,974
TOTAL			75,668	188	25,750			41,747	1,358	57,835	22,432

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				268	2,672				3,354	18,173	5,470
2003											1,678
2004											1,009
2005	131	9,011	137,463	6,083	12,072	198	17,568	172,424	11,281	31,738	6,603
2006	65	1,874	21,659	6,514	10,464	90	2,731	36,706	13,531	26,025	9,638
TOTAL	196	10,885	159,122	12,865	25,208	288	20,299	209,130	28,166	75,936	24,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	399,920	142,175	24,398	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,322	-15,237	198	
TOTAL LOSSES	393,598	126,938	24,596	
EXPECTED LOSSES	254,575	190,659	20,700	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.084	.350	.068	1.502
INDICATED (POST-TEST)	.693	.224	.043	.960
PRES. ON RATE LEVEL	.650	.486	.053	1.189
DERIVED BY FORMULA	.651	.473	.052	1.176
UNDERLYING PRES. RATE	.701	.525	.057	1.283
PROPOSED	.651	.473	.052	1.176
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				1.76
MAN. RATES	2.44	2.16	1.96	+ 1.76
				PRESENT
				745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	15,039	433,900	2.885						2	2	9	13	
2003	14,498	66,843	.461								7	7	
2004	18,318	252,954	1.380						1	3	5	9	
2005	19,186	295,857	1.542							3	11	14	
2006	23,651	245,695	1.038							3	7	10	
TOTAL	90,692	1,295,249	1.428						3	11	39	53	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			189,829	53,681	19,283			20,990	37,721	94,782	17,614
2003					26,024					25,320	15,499
2004			81,167	44,279	4,934			65,000	24,574	11,501	21,499
2005				60,202	75,541				61,708	85,039	13,367
2006				27,244	48,705				19,987	106,214	43,545
TOTAL			270,996	185,406	174,487			85,990	143,990	322,856	111,524

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			295,943	76,656	20,962			66,916	93,171	162,172	20,538
2003		542	3,725	1,131	30,545		123	4,539	1,712	46,795	16,646
2004		5,875	139,613	48,248	9,103		5,702	229,807	49,191	21,587	24,659
2005		7,940	101,920	71,633	84,992		5,688	124,410	103,141	129,194	13,955
2006	266	9,172	120,145	39,637	40,239	448	14,348	194,951	74,425	110,988	46,767
TOTAL	266	23,529	661,346	237,305	185,841	448	25,861	620,623	321,640	470,736	122,565

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,332,073	1,215,522	122,565	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,753	-68,775	1,999	
TOTAL LOSSES	1,329,320	1,146,747	124,564	
EXPECTED LOSSES	1,906,346	1,131,836	162,338	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.466	1.264	.137	2.867
INDICATED (POST-TEST)	.937	.808	.088	1.833
PRES. ON RATE LEVEL	1.948	1.157	.166	3.271
DERIVED BY FORMULA	1.918	1.122	.157	3.197
UNDERLYING PRES. RATE	2.102	1.248	.179	3.529
PROPOSED	1.918	1.122	.157	3.197
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.80
MAN. RATES	6.57	5.81	5.39	+ 4.80
				PRESENT
				1575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	52												
2003													
2004													
2005													
2006													
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.	4	-19		
TOTAL LOSSES	4			
EXPECTED LOSSES	274	211	5	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.008	.000	.000	.008
INDICATED (POST-TEST)	.005	.000	.000	.005
PRES. ON RATE LEVEL	.489	.376	.009	.874
DERIVED BY FORMULA	.489	.376	.009	.874
UNDERLYING PRES. RATE	.527	.406	.010	.943
PROPOSED	.489	.376	.009	.874

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.311
IND. RATES				1.31	MINIMUM PREMIUM	575
MAN. RATES	1.98	1.75	1.44	+ 1.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,587	98,460	1.762								1	5	6
2003	6,755	13,835	.204										
2004	6,664	98,638	1.480								2	3	5
2005	6,260	852,952	13.625							3	3	1	7
2006	7,222	411,638	5.699								7	3	10
TOTAL	32,488	1,475,523	4.542							3	13	12	28

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				16,024	14,694				10,430	55,464	1,848	
2003											13,835	
2004				20,963	6,822				29,007	28,699	13,147	
2005			354,412	80,716	4,500			278,941	106,880	10,564	16,939	
2006				95,458	45,468				146,081	84,724	39,907	
TOTAL			354,412	213,161	71,484			278,941	292,398	179,451	85,676	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				22,882	15,973				25,762	94,898	2,155	
2003											14,859	
2004		715	9,435	22,435	8,593		313	25,078	55,130	46,343	15,080	
2005	615	43,721	678,469	89,480	22,972	1,320	118,537	1,189,162	174,093	48,249	17,684	
2006	353	15,081	224,549	79,748	46,051	975	32,420	451,039	185,033	120,780	42,860	
TOTAL	968	59,517	912,453	214,545	93,589	2,295	151,270	1,665,279	440,018	310,270	92,638	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,791,782	1,058,422	92,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,210	-73,001	1,016	
TOTAL LOSSES	2,784,572	985,421	93,654	
EXPECTED LOSSES	953,522	1,103,293	91,292	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.571	3.033	.288	11.892
INDICATED (POST-TEST)	5.477	1.938	.184	7.599
PRES. ON RATE LEVEL	2.721	3.148	.260	6.129
DERIVED BY FORMULA	2.749	3.088	.256	6.093
UNDERLYING PRES. RATE	2.935	3.396	.281	6.612
PROPOSED	2.765	3.106	.258	6.129
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.92
MAN. RATES	11.15	9.86	8.95	+ 7.92
IND. RATE				
				7.921
MINIMUM PREMIUM				2125
PRESENT				2435

+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
2002	79						79						
2003	8						8						
2004	8						8						
2005	8						8						
2006	18						18						
TOTAL	121						121						

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.	-480	-785	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	12,374	7,490	1,376	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	9.480	5.739	1.054	16.273
DERIVED BY FORMULA	9.480	5.739	1.054	16.273
UNDERLYING PRES. RATE	10.226	6.191	1.137	17.554
PROPOSED	9.480	5.739	1.054	16.273

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	21.032
IND. RATES				21.03	MINIMUM PREMIUM	3650
MAN. RATES	29.56	26.14	23.76	+ 21.03	PRESENT	3650

+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
2002	10,646	443,689	4.167				10,646				4	10	14
2003	10,168	337,105	3.315				10,168			1		4	5
2004	16,385	428,385	2.614				16,385			1		10	15
2005	14,398	131,965	.916				14,398				1	11	12
2006	15,364	143,994	.937				15,364				3	7	10
TOTAL	66,961	1,485,138	2.218				66,961			2	12	42	56

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				109,688	51,150				162,189	96,452	24,210
2003			126,224		7,243			156,993		37,732	8,913
2004			79,590	92,838	27,393			30,000	84,947	84,229	29,388
2005				10,396	23,970				9,411	68,038	20,150
2006				42,922	24,026				37,273	26,712	13,061
TOTAL			205,814	255,844	133,782			186,993	293,820	313,163	95,722

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				156,634	55,598				400,607	165,029	28,229
2003		5,069	199,832	1,541	9,031		9,135	534,610	6,790	71,174	9,573
2004		7,673	161,192	100,853	36,362		3,476	171,849	163,504	136,874	33,708
2005		2,073	25,492	15,080	26,076		2,598	54,318	31,559	96,472	21,037
2006	175	7,268	106,590	37,551	23,423	265	8,821	122,262	49,854	35,898	14,028
TOTAL	175	22,083	493,106	311,659	150,490	265	24,030	883,039	652,314	505,447	106,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,422,698	1,619,910	106,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,933	-70,075	1,198	
TOTAL LOSSES	1,419,765	1,549,835	107,773	
EXPECTED LOSSES	760,677	1,089,454	103,789	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.120	2.315	.161	4.596
INDICATED (POST-TEST)	1.355	1.479	.103	2.937
PRES. ON RATE LEVEL	1.053	1.508	.144	2.705
DERIVED BY FORMULA	1.059	1.506	.140	2.705
UNDERLYING PRES. RATE	1.136	1.627	.155	2.918
PROPOSED	1.059	1.506	.140	2.705
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.496
MAN. RATES	4.90	4.33	3.95	3.50
				MINIMUM PREMIUM
				1090
				PRESENT
				1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	379												
2003	284												
2004	283	4,120	1.455										
2005	762												
2006	724												
TOTAL	2,432	4,120	.169										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,120
TOTAL											4,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,726
TOTAL											4,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172	-2,360	78	
TOTAL LOSSES			4,804	
EXPECTED LOSSES	66,759	44,385	5,643	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.198	.198
INDICATED (POST-TEST)	.000	.000	.127	.127
PRES. ON RATE LEVEL	2.545	1.692	.214	4.451
DERIVED BY FORMULA	2.545	1.675	.213	4.433
UNDERLYING PRES. RATE	2.745	1.825	.232	4.802
PROPOSED	2.545	1.675	.213	4.433
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.73
MAN. RATES	8.22	7.27	6.50	+ 5.73
				PRESENT
				1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	7,967	86,697	1.088				7,967				1	10	11
2003	7,401	157,266	2.124				7,401				2	15	17
2004	6,611	348,217	5.267				6,611				5	13	18
2005	5,239	341,118	6.511				5,239				5	14	19
2006	6,072	212,374	3.497				6,072				5	3	8
TOTAL	33,290	1,145,672	3.441				33,290				18	55	73

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				10,000	15,837					34,118	26,742
2003				32,617	30,541				30,796	41,221	22,091
2004				97,190	64,178				90,447	71,442	24,960
2005				80,026	19,162				161,310	53,456	27,164
2006				74,535	5,176				79,140	16,974	36,549
TOTAL				294,368	134,894				361,693	217,211	137,506

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				14,280	17,214					58,376	31,181
2003		638	9,535	40,618	36,481		199	14,348	61,194	77,484	23,726
2004		4,483	54,065	107,295	75,942		848	71,904	169,246	116,945	28,629
2005		5,294	76,779	75,042	28,100		9,623	216,862	221,077	102,365	28,359
2006	135	7,647	127,738	47,948	12,962	430	14,531	203,614	85,233	36,557	39,254
TOTAL	135	18,062	268,117	285,183	170,699	430	25,201	506,728	536,750	391,727	151,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	818,673	1,384,359	151,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,443	-95,762	1,092	
TOTAL LOSSES	799,230	1,288,597	152,241	
EXPECTED LOSSES	1,232,728	1,266,685	112,519	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.401	3.871	.457	6.729
INDICATED (POST-TEST)	1.534	2.474	.292	4.300
PRES. ON RATE LEVEL	3.433	3.527	.313	7.273
DERIVED BY FORMULA	3.414	3.474	.312	7.200
UNDERLYING PRES. RATE	3.703	3.805	.338	7.846
PROPOSED	3.414	3.474	.312	7.200
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.31
MAN. RATES	13.38	11.83	10.62	+ 9.31
				PRESENT
				2840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,094	133,404	4.311							1	11	12	
2003	2,562	586,747	22.901						3	3	9	15	
2004	1,813	56,811	3.133								11	11	
2005	2,848	158,432	5.562							1	10	11	
2006	6,251	994,718	15.912						1	6	25	32	
TOTAL	16,568	1,930,112	11.650						4	11	66	81	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				24,770	20,543				38,857	44,860	4,374
2003			218,649	42,324	55,899			126,954	26,900	103,685	12,336
2004					10,676					31,603	14,532
2005				33,101	19,196				55,619	35,268	15,248
2006			65,922	261,703	109,910			90,897	254,028	187,805	24,453
TOTAL			284,571	361,898	216,224			217,851	375,404	403,221	70,943

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				35,372	22,329				95,977	76,756	5,100
2003		9,684	359,062	55,530	67,350		7,751	451,501	61,458	193,928	13,249
2004		386	3,393	1,083	11,838		216	11,054	4,687	48,260	16,668
2005		2,917	39,903	33,840	23,397		3,825	85,565	81,061	58,766	15,919
2006	1,271	47,818	701,667	217,872	117,719	2,923	90,466	1,168,704	368,460	258,846	26,262
TOTAL	1,271	60,805	1,104,025	343,697	242,633	2,923	102,258	1,716,824	611,643	636,556	77,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,988,106	1,834,529	77,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,205	-18,617	386	
TOTAL LOSSES	2,994,311	1,815,912	77,584	
EXPECTED LOSSES	495,218	386,200	25,680	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.073	10.960	.468	29.501
INDICATED (POST-TEST)	11.549	7.003	.299	18.851
PRES. ON RATE LEVEL	2.771	2.161	.143	5.075
DERIVED BY FORMULA	2.859	2.306	.148	5.313
UNDERLYING PRES. RATE	2.989	2.331	.155	5.475
PROPOSED	2.859	2.306	.148	5.313
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.87
MAN. RATES	9.63	8.52	7.41	+ 6.87
				PRESENT
				2060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	28,173	3,073,866	10.910						1	2	11	60	74
2003	30,452	1,634,666	5.368							3	7	56	66
2004	36,326	2,656,278	7.312							7	9	51	67
2005	31,887	1,945,919	6.102							9	3	41	53
2006	32,496	1,618,407	4.980							5	3	48	56
TOTAL	159,334	10,929,136	6.859						1	26	33	256	316

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		581,298	122,388	220,140	197,714		589,003	520,422	343,227	439,966	59,708
2003			356,790	182,656	183,848			293,093	250,157	320,983	47,139
2004			834,875	249,674	199,788			676,161	217,667	428,290	49,823
2005			867,712	80,429	157,755			528,404	50,893	195,813	64,913
2006			497,948	123,808	233,136			310,405	54,260	330,495	68,355
TOTAL		581,298	2,679,713	856,707	972,241		589,003	2,328,485	916,204	1,715,547	289,938

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		270,230	156,328	314,360	214,912		737,794	1,091,399	847,771	752,781	69,620
2003		17,755	617,150	231,472	220,831		18,297	1,099,495	504,070	606,464	50,627
2004		61,123	1,412,116	297,891	248,884		61,322	2,478,831	490,864	692,634	57,147
2005	1,505	110,620	1,674,953	152,555	197,679	2,504	222,497	2,193,946	187,026	310,299	67,769
2006	4,059	107,343	1,389,430	232,418	211,777	5,089	145,328	1,706,648	311,675	372,160	73,413
TOTAL	5,564	567,071	5,249,977	1,228,696	1,094,083	7,593	1,185,238	8,570,319	2,341,406	2,734,338	318,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,585,762	7,398,523	318,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-74,286	-359,733	3,123	
TOTAL LOSSES	15,511,476	7,038,790	321,699	
EXPECTED LOSSES	7,864,726	5,240,494	291,582	
CREDIBILITY	.04	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.735	4.418	.202	14.355
INDICATED (POST-TEST)	6.221	2.823	.129	9.173
PRES. ON RATE LEVEL	4.576	3.049	.169	7.794
DERIVED BY FORMULA	4.642	3.017	.163	7.822
UNDERLYING PRES. RATE	4.936	3.289	.183	8.408
PROPOSED	4.642	3.017	.163	7.822

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.109
IND. RATES				10.11	MINIMUM PREMIUM	2640
MAN. RATES	14.13	12.50	11.38	+ 10.11	PRESENT	3020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	19,494	376,580	1.931						1	2	10	13	
2003	17,661	324,578	1.837							4	6	10	
2004	21,826	136,437	.625							1	4	5	
2005	19,166	266,009	1.387						1	1	8	10	
2006	19,289	724,613	3.756						1	4	7	12	
TOTAL	97,436	1,828,217	1.876						3	12	35	50	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			155,443	64,714	23,761			25,373	48,395	42,677	16,217
2003				90,880	31,273				126,766	40,113	35,546
2004				5,600	5,365				11,355	76,779	37,338
2005			67,237	27,031	25,432			44,203	663	71,722	29,721
2006			68,298	163,060	15,416			43,000	338,595	51,391	44,853
TOTAL			290,978	351,285	101,247			112,576	525,774	282,682	163,675

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			242,336	92,412	25,829			80,889	119,535	73,021	18,909
2003		657	18,859	110,830	38,478		194	35,844	243,158	79,477	38,176
2004		319	3,644	6,350	6,224		570	32,749	31,304	118,227	42,827
2005	117	10,479	155,690	33,368	31,216	209	20,155	214,988	26,964	102,486	31,029
2006	695	25,926	396,167	112,146	33,980	2,236	72,454	973,771	356,284	136,757	48,172
TOTAL	812	37,381	816,696	355,106	135,727	2,445	93,373	1,338,241	777,245	509,968	179,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,288,948	1,778,046	179,113	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,242	-105,303	1,390	
TOTAL LOSSES	2,260,706	1,672,743	180,503	
EXPECTED LOSSES	2,511,899	1,487,847	132,513	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.320	1.717	.185	4.222
INDICATED (POST-TEST)	1.482	1.097	.118	2.697
PRES. ON RATE LEVEL	2.390	1.416	.125	3.931
DERIVED BY FORMULA	2.363	1.384	.124	3.871
UNDERLYING PRES. RATE	2.578	1.527	.136	4.241
PROPOSED	2.363	1.384	.124	3.871
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.00
MAN. RATES	7.33	6.48	5.74	+ 5.00
				PRESENT
				1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	52,774	5,702,660	10.805				52,774			18	15	51	84
2003	48,785	2,935,560	6.017				48,785			8	9	37	54
2004	46,002	2,613,824	5.681				46,002			9	10	30	49
2005	45,318	2,368,879	5.227				45,318			5	12	43	60
2006	44,697	1,559,018	3.487				44,697			5	6	25	36
TOTAL	237,576	15,179,941	6.390				237,576			45	52	186	283

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,353,026	298,289	245,385			2,177,860	260,257	306,074	61,769
2003			1,130,424	213,578	229,279			741,396	230,458	315,671	74,754
2004			1,317,959	240,901	90,752			488,067	274,522	164,487	37,136
2005			590,578	421,411	168,729			400,640	324,971	417,971	44,579
2006			413,900	211,296	177,449			305,809	143,745	270,851	35,968
TOTAL			5,805,887	1,385,475	911,594			4,113,772	1,233,953	1,475,054	254,206

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,387,969	425,957	266,735			4,698,520	642,835	523,695	72,023
2003		48,025	1,814,039	277,992	277,906		42,756	2,539,390	477,978	599,758	80,286
2004		85,014	2,104,741	288,605	136,230		43,749	1,799,536	538,778	289,254	42,595
2005	860	87,204	1,308,111	436,435	232,951	1,411	149,841	1,770,800	571,691	654,856	46,540
2006	3,459	97,097	1,303,230	251,650	176,791	5,253	151,980	1,809,282	365,844	334,355	38,630
TOTAL	4,319	317,340	9,918,090	1,680,639	1,090,613	6,664	388,326	12,617,528	2,597,126	2,401,918	280,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,252,267	7,770,296	280,074	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-192,519	-418,925	2,212	
TOTAL LOSSES	23,059,748	7,351,371	282,286	
EXPECTED LOSSES	12,541,637	5,723,207	218,570	
CREDIBILITY	.05	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.706	3.094	.119	12.919
INDICATED (POST-TEST)	6.202	1.977	.076	8.255
PRES. ON RATE LEVEL	4.894	2.233	.085	7.212
DERIVED BY FORMULA	4.959	2.184	.083	7.226
UNDERLYING PRES. RATE	5.279	2.409	.092	7.780
PROPOSED	4.959	2.184	.083	7.226
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.34
MAN. RATES	13.13	11.61	10.53	+ 9.34
				PRESENT
				2815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,255	403,927	17.912							2		1	3
2003	2,535	326,894	12.895					1		1	1	3	6
2004	2,361												
2005	2,421	154,211	6.369							1		1	2
2006	2,485	5,164	.207									2	2
TOTAL	12,057	890,196	7.383					1		4	1	7	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			262,514		1,126			138,358		1,929	
2003	2,000		155,208	21,396	8,406			99,167	21,084	18,815	818
2005			69,792		16,298			45,874		22,247	
2006					2,971					1,402	791
TOTAL	2,000		487,514	21,396	28,801			283,399	21,084	44,393	1,609

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			409,259		1,224			441,085		3,301	
2003	5,333	6,223	249,038	27,648	10,930		5,744	341,560	43,944	36,568	879
2005	122	8,808	132,241	7,484	19,019	217	19,264	188,837	12,109	33,492	
2006	14	404	4,661	1,404	2,254	6	153	1,978	727	1,399	850
TOTAL	5,469	15,435	795,199	36,536	33,427	223	25,161	973,460	56,780	74,760	1,729

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,814,947	201,503	1,729	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,647	-15,615	146	
TOTAL LOSSES	1,809,300	185,888	1,875	
EXPECTED LOSSES	492,407	227,034	13,625	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.006	1.542	.016	16.564
INDICATED (POST-TEST)	9.589	.985	.010	10.584
PRES. ON RATE LEVEL	3.786	1.746	.104	5.636
DERIVED BY FORMULA	3.844	1.723	.101	5.668
UNDERLYING PRES. RATE	4.084	1.883	.113	6.080
PROPOSED	3.844	1.723	.101	5.668
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.33
MAN. RATES	10.55	9.33	8.23	+ 7.33
				PRESENT
				7.325
				1990
				2260

+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
2002	14,712	220,746	1.500				14,712				3	8	11
2003	13,049	269,941	2.068				13,049				6	5	11
2004	13,245	541,961	4.091				13,245			2	1	4	7
2005	15,685	761,759	4.856				15,685			2	4	6	12
2006	22,419	504,202	2.248				22,419				3	10	13
TOTAL	79,110	2,298,609	2.906				79,110			4	17	33	54

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				63,928	17,767				41,889	70,285	26,877
2003				103,062	8,134				94,244	29,080	35,421
2004			201,929	41,257	3,908			200,633	37,753	19,531	36,950
2005			170,108	112,170	4,168			255,275	183,815	2,700	33,523
2006				62,169	126,173				69,437	217,633	28,790
TOTAL			372,037	382,586	160,150			455,908	427,138	339,229	161,561

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				91,289	19,313				103,466	120,258	31,339
2003		168	17,483	124,502	11,556		145	26,510	180,722	57,712	38,042
2004		12,763	320,802	47,720	9,994		17,354	683,977	82,628	38,953	42,382
2005	293	24,697	382,972	107,886	20,516	1,201	111,853	1,174,950	266,782	49,208	34,998
2006	682	22,944	297,761	97,548	103,222	1,062	33,986	464,177	180,010	234,471	30,920
TOTAL	975	60,572	1,019,018	468,945	164,601	2,263	163,338	2,349,614	813,608	500,602	177,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,595,780	1,947,756	177,681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-259	-72,839	1,656	
TOTAL LOSSES	3,595,521	1,874,917	179,337	
EXPECTED LOSSES	2,177,898	1,228,578	129,740	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.545	2.370	.227	7.142
INDICATED (POST-TEST)	2.904	1.514	.145	4.563
PRES. ON RATE LEVEL	2.552	1.440	.152	4.144
DERIVED BY FORMULA	2.563	1.447	.151	4.161
UNDERLYING PRES. RATE	2.753	1.553	.164	4.470
PROPOSED	2.563	1.447	.151	4.161

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.378
IND. RATES				5.38	MINIMUM PREMIUM	1530
MAN. RATES	7.65	6.76	6.05	+ 5.38	PRESENT	1730

+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
2002	14,718	264,037	1.793				14,718			1		1	2
2003	17,553	501,081	2.854				17,553			1	4	13	18
2004	18,373	399,035	2.171				18,373				3	10	13
2005	19,704	979,459	4.970				19,704			2	2	8	12
2006	22,025	454,327	2.062				22,025				3	10	13
TOTAL	92,373	2,597,939	2.812				92,373			4	12	42	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			181,604		4,213			29,997		12,299	35,924
2003			88,701	75,520	48,303			36,423	165,115	55,727	31,292
2004				95,832	50,200				96,441	125,984	30,578
2005			428,812	40,562	63,406			305,132	61,673	38,681	41,193
2006				97,172	22,601				135,715	150,845	47,994
TOTAL			699,117	309,086	188,723			371,552	458,944	383,536	186,981

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			283,121		4,580			95,630		21,044	41,887
2003		4,466	158,566	93,928	58,537		2,349	169,769	317,934	110,284	33,608
2004		3,948	49,160	104,475	60,371		1,241	94,095	187,841	200,758	35,073
2005	606	45,033	682,361	68,642	80,330	1,155	103,066	1,023,264	120,175	77,754	43,005
2006	249	12,126	191,404	70,000	28,923	1,150	37,682	520,603	209,348	184,227	51,546
TOTAL	855	65,573	1,364,612	337,045	232,741	2,305	144,338	1,903,361	835,298	594,067	205,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,481,044	1,999,151	205,119	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,258	-66,835	1,971	
TOTAL LOSSES	3,466,786	1,932,316	207,090	
EXPECTED LOSSES	2,681,589	1,060,442	168,119	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.753	2.092	.224	6.069
INDICATED (POST-TEST)	2.398	1.337	.143	3.878
PRES. ON RATE LEVEL	2.691	1.064	.169	3.924
DERIVED BY FORMULA	2.682	1.091	.166	3.939
UNDERLYING PRES. RATE	2.903	1.148	.182	4.233
PROPOSED	2.672	1.087	.165	3.924
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.07
MAN. RATES	7.18	6.35	5.73	+ 5.07
				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
2002	76,017	3,545,839	4.664				76,017			6	11	38	55
2003	77,994	1,674,944	2.147				77,994			2	12	33	47
2004	80,487	2,851,848	3.543				80,487			5	6	30	41
2005	81,623	1,478,511	1.811				81,623			3	5	26	34
2006	85,533	810,636	.947				85,533			1	4	31	36
TOTAL	401,654	10,361,778	2.580				401,654			17	38	158	213

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			989,614	243,671	197,993			1,408,690	329,956	275,709	100,206
2003			284,095	181,769	142,828			525,170	208,058	250,309	82,715
2004			1,036,058	164,723	89,709			986,284	182,954	278,034	114,086
2005			285,662	164,408	164,182			172,133	341,639	236,758	113,729
2006			62,645	68,529	179,478			29,788	89,553	242,455	138,188
TOTAL			2,658,074	823,100	774,190			3,122,065	1,152,160	1,283,265	548,924

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,293,362	347,960	215,219			3,300,233	814,991	471,740	116,840
2003		10,010	332,885	226,904	171,933		20,892	1,250,689	420,860	474,547	88,836
2004		53,655	1,305,180	198,013	122,120		48,841	1,972,702	398,727	456,295	130,857
2005	496	50,683	740,989	199,231	196,263	817	93,963	1,193,573	525,166	398,315	118,733
2006	1,288	38,874	495,402	132,491	146,928	1,595	49,611	652,065	220,739	267,010	148,414
TOTAL	1,784	153,222	4,167,818	1,104,599	852,463	2,412	213,307	8,369,262	2,380,483	2,067,907	603,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,907,805	6,405,452	603,680	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,649	-278,584	3,512	
TOTAL LOSSES	12,841,156	6,126,868	607,192	
EXPECTED LOSSES	6,595,159	4,092,854	321,323	
CREDIBILITY	.08	.26	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.197	1.525	.151	4.873
INDICATED (POST-TEST)	2.043	.974	.096	3.113
PRES. ON RATE LEVEL	1.522	.945	.074	2.541
DERIVED BY FORMULA	1.564	.953	.080	2.597
UNDERLYING PRES. RATE	1.642	1.019	.080	2.741
PROPOSED	1.564	.953	.080	2.597
YEAR	10-1-08	12-1-08	6-1-09	12-1-09
IND. RATES				3.356
MAN. RATES	5.81	5.27	3.71	3.36
				MINIMUM PREMIUM
				1055
				PRESENT
				1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	8,881	104,117	1.172									3	3
2003	7,951	37,175	.467									4	4
2004	8,349	384,858	4.609							2		3	5
2005	7,647	33,541	.438								1	1	2
2006	7,781	58,431	.750									3	3
TOTAL	40,609	618,122	1.522							2	1	14	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					19,288					79,099	5,730
2003					3,375					31,172	2,628
2004			181,634		7,288			185,700		9,380	856
2005				15,745	2,446				13,444	733	1,173
2006					25,197					32,900	334
TOTAL			181,634	15,745	57,594			185,700	13,444	153,284	10,721

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					20,967					135,339	6,681
2003		73	482	147	3,961		156	5,583	2,104	57,612	2,822
2004		10,785	276,901	4,807	11,361		15,859	611,909	13,905	19,743	982
2005		954	14,151	14,436	4,146		683	15,678	17,355	3,343	1,225
2006	117	3,421	39,534	11,901	19,106	109	3,449	46,332	17,078	32,846	359
TOTAL	117	15,233	331,068	31,291	59,541	109	20,147	679,502	50,442	248,883	12,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,046,176	390,157	12,069	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,383	-23,882	265	
TOTAL LOSSES	1,038,793	366,275	12,334	
EXPECTED LOSSES	533,602	328,526	25,990	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.558	.902	.030	3.490
INDICATED (POST-TEST)	1.635	.576	.019	2.230
PRES. ON RATE LEVEL	1.218	.750	.059	2.027
DERIVED BY FORMULA	1.226	.740	.057	2.023
UNDERLYING PRES. RATE	1.314	.809	.064	2.187
PROPOSED	1.228	.742	.057	2.027
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.62
MAN. RATES	3.69	3.26	2.96	+ 2.62
				PRESENT
				985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	24,202	1,304,315	5.389					1		4	14	27	46
2003	6,762	92,206	1.363									8	8
2004	6,944	40,954	.589								1	3	4
2005	6,638	655,564	9.875							2		5	7
2006	6,648	208,998	3.143							1		6	7
TOTAL	51,194	2,302,037	4.497					1		7	15	49	72

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	6,637		443,031	214,709	84,719	1,513		245,106	158,315	119,883	30,402
2003					10,081					37,734	44,391
2004				12,826	4,032				6,527	13,446	4,123
2005			280,752		30,382			286,801		46,939	10,690
2006			64,685		8,174			93,397		33,993	8,749
TOTAL	6,637		788,468	227,535	137,388	1,513		625,304	164,842	251,995	98,355

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	7,579		690,685	306,605	92,091	1,219		781,398	391,039	205,121	35,449
2003		212	1,443	437	11,833		184	6,764	2,545	69,742	47,676
2004		431	5,727	13,713	5,102		117	8,088	13,443	21,098	4,729
2005	478	32,664	499,380	21,176	39,632	1,308	113,356	1,081,821	47,921	80,358	11,160
2006	399	9,430	119,983	9,927	8,795	1,234	34,237	384,261	44,046	42,594	9,396
TOTAL	8,456	42,737	1,317,218	351,858	157,453	3,761	147,894	2,262,332	498,994	418,913	108,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,782,398	1,427,218	108,410	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,725	-169,121	553	
TOTAL LOSSES	3,724,673	1,258,097	108,963	
EXPECTED LOSSES	1,688,891	1,765,169	71,160	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.276	2.458	.213	9.947
INDICATED (POST-TEST)	4.649	1.571	.136	6.356
PRES. ON RATE LEVEL	3.058	3.196	.129	6.383
DERIVED BY FORMULA	3.090	3.082	.129	6.301
UNDERLYING PRES. RATE	3.299	3.448	.139	6.886
PROPOSED	3.117	3.109	.130	6.356
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				8.22
MAN. RATES	11.85	10.48	9.32	+ 8.22
				PRESENT
				2525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	231,297	2,817,078	1.217							4	11	53	68
2003	239,418	4,046,713	1.690					1		10	10	65	86
2004	249,399	7,530,394	3.019						1	6	9	69	85
2005	258,875	1,442,516	.557							2	8	52	62
2006	257,719	2,160,378	.838					1		2	6	65	74
TOTAL	1,236,708	17,997,079	1.455					2	1	24	44	304	375

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			656,815	206,391	350,988			730,419	353,882	351,429	167,154
2003	3,500		1,204,306	176,310	244,582	1,723		1,567,432	213,288	419,738	215,834
2004		493,653	714,515	238,220	561,694		3,805,016	415,106	303,311	823,598	175,281
2005			176,869	136,098	177,516			166,576	185,932	382,143	217,382
2006	513,583		151,850	76,440	328,833			107,338	73,941	664,034	244,359
TOTAL	517,083	493,653	2,904,355	833,459	1,663,613	1,723	3,805,016	2,986,871	1,130,354	2,640,942	1,020,010

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			841,041	294,726	381,524			1,734,740	874,089	601,297	194,902
2003	5,057	47,096	1,760,034	233,451	295,003	930,317	76,916	4,539,474	468,412	796,785	231,806
2004	17,470	134,241	1,345,065	319,919	647,570	119,208	743,146	1,828,731	685,667	1,296,079	201,047
2005	307	38,010	540,583	172,308	204,216	788	88,532	1,089,537	367,690	573,775	226,947
2006	539,130	71,382	890,220	216,233	264,713	3,868	116,789	1,489,641	446,392	691,171	262,441
TOTAL	561,964	290,729	5,376,943	1,236,637	1,793,026	1,054,181	1,025,383	10,682,123	2,842,250	3,959,107	1,117,143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,991,323	9,831,020	1,117,143	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,149	-483,641	8,454	
TOTAL LOSSES	18,872,174	9,347,379	1,125,597	
EXPECTED LOSSES	10,969,600	7,073,970	779,125	
CREDIBILITY	.16	.56	.62	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.526	.756	.091	2.373
INDICATED (POST-TEST)	.975	.483	.058	1.516
PRES. ON RATE LEVEL	.822	.530	.059	1.411
DERIVED BY FORMULA	.846	.504	.058	1.408
UNDERLYING PRES. RATE	.887	.572	.063	1.522
PROPOSED	.848	.505	.058	1.411
YEAR	6-1-08	10-1-08	12-1-08	12-1-09
IND. RATES				1.82
MAN. RATES	2.58	2.28	2.06	+ 1.82
				PRESENT
				770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,101	149,819	2.937						1		2	3	
2003	4,918	38,333	.779							1	2	3	
2004	6,015	2,477	.041										
2005	6,881	20,536	.298								1	1	
2006	7,338	5,953	.081										
TOTAL	30,253	217,118	.718						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			56,850		9,004			74,694		6,782	2,489
2003				2,180	4,337				3,495	4,866	23,455
2004											2,477
2005					2,694					15,894	1,948
2006											5,953
TOTAL			56,850	2,180	16,035			74,694	3,495	27,542	36,322

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			88,629		9,787			238,124		11,604	2,902
2003		89	965	2,815	5,133		23	1,662	6,960	9,139	25,191
2004											2,841
2005		175	1,946	670	2,813		499	10,200	4,569	22,156	2,034
2006											6,394
TOTAL		264	91,540	3,485	17,733		522	249,986	11,529	42,899	39,362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	342,312	75,646	39,362			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-858	-4,142	126			
TOTAL LOSSES	341,454	71,504	39,488			
EXPECTED LOSSES	166,997	65,952	10,587			
CREDIBILITY	.01	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.129	.236	.131	1.496		
INDICATED (POST-TEST)	.721	.151	.084	.956		
PRES. ON RATE LEVEL	.512	.202	.032	.746		
DERIVED BY FORMULA	.514	.199	.035	.748		
UNDERLYING PRES. RATE	.552	.218	.035	.805		
PROPOSED	.514	.199	.035	.748		
YEAR	6-1-08	10-1-08	12-1-08	12-1-09	IND. RATE	.966
IND. RATES				.97	MINIMUM PREMIUM	495
MAN. RATES	1.36	1.20	1.09	+ .97	PRESENT	535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	786	9,133	1.161								1		1
2003	735	889	.120										
2004	651	2,070	.317										
2005	428	1,163	.271									1	1
2006	467	2,500	.535										
TOTAL	3,067	15,755	.514								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				3,052					5,744		337
2003											889
2004											2,070
2005					768					395	
2006											2,500
TOTAL				3,052	768				5,744	395	5,796

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				4,358					14,188		393
2003											955
2004											2,374
2005		48	555	190	801		10	254	116	548	
2006											2,685
TOTAL		48	555	4,548	801		10	254	14,304	548	6,407

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	867	20,201	6,407	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-679	-3,686	31	
TOTAL LOSSES	188	16,515	6,438	
EXPECTED LOSSES	33,830	45,698	3,618	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.006	.538	.210	.754
INDICATED (POST-TEST)	.004	.344	.134	.482
PRES. ON RATE LEVEL	1.023	1.381	.109	2.513
DERIVED BY FORMULA	1.023	1.371	.109	2.503
UNDERLYING PRES. RATE	1.103	1.490	.118	2.711
PROPOSED	1.023	1.371	.109	2.503
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.24
MAN. RATES	4.59	4.06	3.67	+ 3.24
				PRESENT
				1160

+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
2002	12,059	121,372	1.006				12,059					14	14
2003	17,645	1,527,372	8.656				17,645			3	5	20	28
2004	14,635	594,848	4.064				14,635				5	21	26
2005	14,823	1,012,543	6.830				14,823			1	11	36	48
2006	12,252	583,540	4.762				12,252				4	20	24
TOTAL	71,414	3,839,675	5.377				71,414			4	25	111	140

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					37,119					46,803	37,450
2003			600,394	121,765	45,164			470,365	165,695	72,474	51,515
2004				118,479	48,697				253,970	108,401	65,301
2005			90,509	261,266	74,574			46,010	352,318	148,996	38,870
2006				107,015	64,687				124,957	266,715	20,166
TOTAL			690,903	608,525	270,241			516,375	896,940	643,389	213,302

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					40,348					80,079	43,667
2003		18,072	717,949	152,902	57,217		20,751	1,253,800	328,860	144,205	55,327
2004		4,402	56,523	127,816	59,812		1,766	169,630	461,545	187,598	74,900
2005	157	28,124	415,577	252,441	106,870	217	40,653	669,426	497,841	271,011	40,580
2006	463	18,771	273,231	95,881	62,022	1,489	48,083	659,343	259,096	297,238	21,658
TOTAL	620	69,369	1,463,280	629,040	326,269	1,706	111,253	2,752,199	1,547,342	980,131	236,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,398,427	3,482,782	236,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,835	-135,111	1,640	
TOTAL LOSSES	4,362,592	3,347,671	237,772	
EXPECTED LOSSES	2,183,127	1,881,759	166,395	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.109	4.688	.333	11.130
INDICATED (POST-TEST)	3.904	2.996	.213	7.113
PRES. ON RATE LEVEL	2.834	2.442	.216	5.492
DERIVED BY FORMULA	2.855	2.486	.216	5.557
UNDERLYING PRES. RATE	3.057	2.635	.233	5.925
PROPOSED	2.855	2.486	.216	5.557

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				7.18	MINIMUM PREMIUM	1950
MAN. RATES	9.94	8.79	8.02	+ 7.18	PRESENT	2210

+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
2002	3,467	116,927	3.372				3,467				2		2
2003	4,299	448,566	10.434				4,299			1	1	4	6
2004	4,846	202,489	4.178				4,846			1		2	3
2005	6,278	27,474	.437				6,278					2	2
2006	5,923	152,590	2.576				5,923					3	3
TOTAL	24,813	948,046	3.821				24,813			2	3	11	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				47,924					65,780		3,223
2003			175,879	4,038	18,454			134,240	6,520	108,088	1,347
2004			136,775		3,419			54,059		5,270	2,966
2005					3,307					6,279	17,888
2006					58,965					85,149	8,476
TOTAL			312,654	51,962	84,145			188,299	72,300	204,786	33,900

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				68,436					162,477		3,758
2003		7,238	280,280	7,371	22,470		8,188	472,183	23,293	201,275	1,447
2004		8,046	207,857	3,413	6,260		4,633	179,021	4,424	9,624	3,402
2005		213	2,391	823	3,455		199	4,032	1,807	8,751	18,675
2006	276	8,017	92,526	27,851	44,715	285	8,940	119,923	44,193	85,011	9,103
TOTAL	276	23,514	583,054	107,894	76,900	285	21,960	775,159	236,194	304,661	36,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,404,248	725,649	36,385	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,992	-18,790	366	
TOTAL LOSSES	1,401,256	706,859	36,751	
EXPECTED LOSSES	515,862	307,929	30,520	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.647	2.849	.148	8.644
INDICATED (POST-TEST)	3.608	1.821	.095	5.524
PRES. ON RATE LEVEL	1.927	1.151	.114	3.192
DERIVED BY FORMULA	1.944	1.178	.113	3.235
UNDERLYING PRES. RATE	2.079	1.241	.123	3.443
PROPOSED	1.944	1.178	.113	3.235
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.18
MAN. RATES	6.13	5.42	4.66	+ 4.18
				PRESENT
				1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	40,044	1,608,018	4.015							4	6	24	34
2003	43,874	2,248,560	5.125							4	9	31	44
2004	46,527	2,057,659	4.422							5	5	50	60
2005	60,978	1,588,651	2.605							4	6	54	64
2006	55,287	1,271,034	2.298							2	4	36	42
TOTAL	246,710	8,773,922	3.556							19	30	195	244

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			377,312	36,965	110,454			670,790	67,184	259,134	86,179
2003			660,150	131,903	113,341			803,170	174,615	282,724	82,657
2004			744,099	148,329	162,361			464,186	102,964	291,732	143,988
2005			328,159	81,900	169,218			242,813	91,421	504,117	171,023
2006			169,254	110,653	113,703			426,743	57,193	288,512	104,976
TOTAL			2,278,974	509,750	669,077			2,607,702	493,377	1,626,219	588,823

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			575,102	52,787	120,062			2,042,413	165,946	443,379	100,485
2003		18,510	689,721	167,837	137,326		23,160	1,374,446	360,613	533,396	88,774
2004		51,997	1,221,407	186,858	200,695		41,161	1,649,270	254,564	467,702	165,154
2005	570	51,508	753,099	130,100	194,394	1,150	118,566	1,350,993	291,744	731,629	178,548
2006	1,426	42,645	573,057	133,552	104,889	4,159	119,381	1,412,719	273,770	324,762	112,744
TOTAL	1,996	164,660	3,812,386	671,134	757,366	5,309	302,268	7,829,841	1,346,637	2,500,868	645,705

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,116,460	5,276,005	645,705	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,155	-314,968	6,017	
TOTAL LOSSES	12,041,305	4,961,037	651,722	
EXPECTED LOSSES	8,188,305	4,907,061	520,559	
CREDIBILITY	.06	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.881	2.011	.264	7.156
INDICATED (POST-TEST)	3.119	1.285	.169	4.573
PRES. ON RATE LEVEL	3.077	1.844	.195	5.116
DERIVED BY FORMULA	3.080	1.738	.190	5.008
UNDERLYING PRES. RATE	3.319	1.989	.211	5.519
PROPOSED	3.080	1.738	.190	5.008
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.47
MAN. RATES	9.56	8.45	7.47	+ 6.47
				PRESENT
				2075

+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
2002	2,415	27,167	1.124				2,415					3	3
2003	3,244	17,026	.524				3,244						
2004	3,378	3,024	.089				3,378						
2005	3,024	4,285	.141				3,024						
2006	3,751	146,643	3.909				3,751				1	1	2
TOTAL	15,812	198,145	1.253				15,812				1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					13,420					13,747	
2003											17,026
2004											3,024
2005											4,285
2006				44,833	1,143				92,494	1,926	6,247
TOTAL				44,833	14,563				92,494	15,673	30,582

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					14,587					23,521	
2003											18,286
2004											3,469
2005											4,474
2006	72	4,332	73,744	27,908	6,301	440	15,100	212,750	90,314	24,842	6,709
TOTAL	72	4,332	73,744	27,908	20,888	440	15,100	212,750	90,314	48,363	32,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	306,438	187,473	32,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,847	-26,330	771	
TOTAL LOSSES	303,591	161,143	33,709	
EXPECTED LOSSES	720,712	415,855	66,726	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.920	1.019	.213	3.152
INDICATED (POST-TEST)	1.227	.651	.136	2.014
PRES. ON RATE LEVEL	4.225	2.438	.391	7.054
DERIVED BY FORMULA	4.195	2.384	.383	6.962
UNDERLYING PRES. RATE	4.558	2.630	.422	7.610
PROPOSED	4.195	2.384	.383	6.962
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.00
MAN. RATES	13.40	11.85	10.30	+ 9.00
				PRESENT
				2760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	780	10,092	1.293									1	1
2003	920	200,470	21.790								1	3	4
2004	1,183	136,086	11.503							1			1
2005	1,155	3,376	.292									1	1
2006	1,805	146,774	8.131								2	2	4
TOTAL	5,843	496,798	8.502							1	3	7	11

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	12,177	820	
2004			77,507					58,123			456	
2005					193					1,654	1,529	
2006				50,206	11,342				47,026	34,148	4,052	
TOTAL			77,507	92,236	40,977			58,123	163,987	53,624	10,344	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					1,044					9,659	4,066	
2003		595	10,730	51,865	34,249		57	28,617	222,673	27,433	881	
2004		4,489	117,170	1,737	1,399		4,945	190,496	3,913	1,695	523	
2005		11	140	50	202		48	1,062	474	2,305	1,596	
2006	127	6,226	98,365	36,007	14,687	338	11,155	154,875	63,137	45,741	4,352	
TOTAL	127	11,321	226,405	89,659	51,581	338	16,205	375,050	290,197	86,833	11,418	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	629,446	518,270	11,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,311	-6,920	236	
TOTAL LOSSES	631,757	511,350	11,654	
EXPECTED LOSSES	294,078	129,715	17,412	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.812	8.751	.199	19.762
INDICATED (POST-TEST)	6.909	5.592	.127	12.628
PRES. ON RATE LEVEL	4.666	2.058	.276	7.000
DERIVED BY FORMULA	4.666	2.129	.273	7.068
UNDERLYING PRES. RATE	5.033	2.220	.298	7.551
PROPOSED	4.666	2.129	.273	7.068
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.14
MAN. RATES	12.92	11.43	10.22	+ 9.14
				PRESENT
				2740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	422	3,112	.737									1	1
2003	486												
2004	512	33,629	6.568								1		1
2005	583	15,897	2.726									2	2
2006	835	8,218	.984									1	1
TOTAL	2,838	60,856	2.144								1	4	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					114					2,998		
2004				16,943					12,055		4,631	
2005					1,986					11,378	2,533	
2006					4,034					3,630	554	
TOTAL				16,943	6,134				12,055	18,006	7,718	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					124					5,130		
2004		380	5,872	17,575	831		47	6,251	21,144	1,047	5,312	
2005		131	1,437	494	2,078		354	7,308	3,270	15,860	2,644	
2006	19	548	6,329	1,906	3,060	14	380	5,116	1,885	3,623	595	
TOTAL	19	1,059	13,638	19,975	6,093	14	781	18,675	26,299	25,660	8,551	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,186	78,027	8,551	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	560	-3,820	136	
TOTAL LOSSES	34,746	74,207	8,687	
EXPECTED LOSSES	165,540	68,537	10,388	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.224	2.615	.306	4.145
INDICATED (POST-TEST)	.782	1.671	.196	2.649
PRES. ON RATE LEVEL	5.407	2.239	.339	7.985
DERIVED BY FORMULA	5.407	2.233	.338	7.978
UNDERLYING PRES. RATE	5.833	2.415	.366	8.614
PROPOSED	5.407	2.233	.338	7.978

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.311
IND. RATES				10.31	MINIMUM PREMIUM	2690
MAN. RATES	14.88	13.16	11.66	+ 10.31	PRESENT	3090

+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
2002	1,089	2,016	.185				1,089						
2003	1,191	2,097	.176				1,191						
2004	1,613	43,773	2.713				1,613					1	1
2005	1,633	13,981	.856				1,633					1	1
2006	1,658	40,885	2.465				1,658					2	2
TOTAL	7,184	102,752	1.430				7,184					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,016
2003											2,097
2004					4,283					39,180	310
2005					6,500					7,481	
2006					7,188					32,666	1,031
TOTAL					17,971					79,327	5,454

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,351
2003											2,252
2004		155	1,359	433	4,751		266	13,705	5,811	59,827	356
2005		421	4,695	1,614	6,791		237	4,804	2,149	10,427	
2006	33	975	11,281	3,395	5,451	109	3,425	45,998	16,956	32,609	1,107
TOTAL	33	1,551	17,335	5,442	16,993	109	3,928	64,507	24,916	102,863	6,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,463	150,214	6,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,887	-9,423	261	
TOTAL LOSSES	85,576	140,791	6,327	
EXPECTED LOSSES	376,584	148,709	22,415	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.191	1.960	.088	3.239
INDICATED (POST-TEST)	.761	1.252	.056	2.069
PRES. ON RATE LEVEL	4.859	1.919	.289	7.067
DERIVED BY FORMULA	4.818	1.906	.284	7.008
UNDERLYING PRES. RATE	5.242	2.070	.312	7.624
PROPOSED	4.818	1.906	.284	7.008
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.06
MAN. RATES	12.29	10.87	10.32	+ 9.06
				PRESENT
				2765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	608	1,001,712	164.755							1		1	2
2003	708	62,839	8.875								1		1
2004	701	6,008	.857									2	2
2005	796	165,128	20.744								2	1	3
2006	831												
TOTAL	3,644	1,235,687	33.910							1	3	4	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			340,210		366			655,689		4,616	831	
2003				32,648					28,992		1,199	
2004					1,657					3,571	780	
2005				47,710	517				116,067	84	750	
TOTAL			340,210	80,358	2,540			655,689	145,059	8,271	3,560	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			176,437		398			695,368		7,898	969	
2003			5,168	39,328	637			6,554	54,993	1,221	1,288	
2004		57	526	168	1,838		27	1,249	532	5,453	895	
2005		2,447	37,898	42,035	5,362		5,727	131,403	148,035	20,159	783	
TOTAL		2,504	220,029	81,531	8,235		5,754	834,574	203,560	34,731	3,935	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,062,861	328,057	3,935	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,265	-7,272	142	
TOTAL LOSSES	1,061,596	320,785	4,077	
EXPECTED LOSSES	162,085	112,599	12,316	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	29.133	8.803	.112	38.048
INDICATED (POST-TEST)	18.616	5.625	.072	24.313
PRES. ON RATE LEVEL	4.123	2.865	.313	7.301
DERIVED BY FORMULA	4.123	2.893	.311	7.327
UNDERLYING PRES. RATE	4.448	3.090	.338	7.876
PROPOSED	4.123	2.893	.311	7.327
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.47
MAN. RATES	13.52	11.96	10.66	+ 9.47
				PRESENT
				2850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	150,287	2,000,358	1.331							4	16	22	42
2003	157,164	2,974,902	1.892							3	37	19	59
2004	175,195	3,618,580	2.065							7	32	32	71
2005	181,200	2,085,751	1.151					1		3	29	17	50
2006	179,347	637,533	.355								3	14	17
TOTAL	843,193	11,317,124	1.342					1		17	117	104	239

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			313,032	336,661	155,805			291,359	441,300	182,829	279,372
2003			324,333	516,897	55,463			421,929	1,122,699	148,258	385,323
2004			972,718	450,539	127,555			677,427	516,313	462,904	411,124
2005	17,500		277,000	416,340	29,028			225,051	653,239	195,393	272,200
2006			60,994		33,431				126,746	165,394	250,968
TOTAL	17,500		1,887,083	1,781,431	401,282			1,615,766	2,860,297	1,154,778	1,598,987

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			488,017	480,751	169,359			928,853	1,090,011	312,821	325,748
2003		12,271	537,199	616,571	76,182		17,019	1,221,539	1,982,250	320,246	413,837
2004		64,470	1,495,912	499,495	179,037		53,971	2,308,216	1,012,867	768,420	471,559
2005	14,992	52,348	806,094	385,961	79,970	1,009	124,671	1,675,953	915,740	396,690	284,177
2006	246	10,226	150,348	53,025	32,748	1,158	37,768	520,725	208,241	196,535	269,540
TOTAL	15,238	139,315	3,477,570	2,035,803	537,296	2,167	233,429	6,655,286	5,209,109	1,994,712	1,764,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,523,005	9,776,920	1,764,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,621	-399,244	14,966	
TOTAL LOSSES	10,431,384	9,377,676	1,779,827	
EXPECTED LOSSES	9,528,081	5,936,079	1,357,541	
CREDIBILITY	.13	.43	.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.237	1.112	.211	2.560
INDICATED (POST-TEST)	.790	.711	.135	1.636
PRES. ON RATE LEVEL	1.048	.653	.148	1.849
DERIVED BY FORMULA	1.014	.678	.142	1.834
UNDERLYING PRES. RATE	1.130	.704	.161	1.995
PROPOSED	1.014	.678	.142	1.834
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.37
MAN. RATES	3.61	3.19	2.70	+ 2.37
				PRESENT
				925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	318	14,056	4.420									2	2
2003	2,036	74,778	3.672								1	2	3
2004	3,841	200,236	5.213							1	2	4	7
2005	2,315	204,568	8.836								1	2	3
2006	1,459	16,243	1.113								1		1
TOTAL	9,969	509,881	5.115							1	5	10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					789					3,380	9,887
2003				30,685	11,420				26,447	2,291	3,935
2004			80,889	20,239	12,798			33,996	13,154	27,983	11,177
2005				53,953	12,835				51,700	83,262	2,818
2006				7,500					7,758		985
TOTAL			80,889	112,377	37,842			33,996	99,059	116,916	28,802

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					858					5,783	11,528
2003		237	6,491	37,459	14,002		12	6,387	50,319	5,349	4,226
2004		5,597	133,363	24,099	16,646		3,134	128,031	29,508	44,860	12,820
2005		3,561	51,708	50,574	18,859		5,155	111,950	89,858	124,989	2,942
2006	12	699	12,039	4,578	911	35	1,244	17,619	7,491	1,921	1,058
TOTAL	12	10,094	203,601	116,710	51,276	35	9,545	263,987	177,176	182,902	32,574

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	487,274	528,064	32,574	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,638	-9,724	216	
TOTAL LOSSES	485,636	518,340	32,790	
EXPECTED LOSSES	279,132	144,351	22,131	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.871	5.200	.329	10.400
INDICATED (POST-TEST)	3.113	3.323	.210	6.646
PRES. ON RATE LEVEL	2.596	1.342	.206	4.144
DERIVED BY FORMULA	2.601	1.382	.206	4.189
UNDERLYING PRES. RATE	2.800	1.448	.222	4.470
PROPOSED	2.601	1.382	.206	4.189
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.41
MAN. RATES	7.65	6.76	6.05	+ 5.41
				PRESENT
				1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003	15												
2004	15												
2005	93												
2006													
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.			-99	-100	2		
TOTAL LOSSES					2		
EXPECTED LOSSES			1,715	1,399	186		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.002	.002	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			1.293	1.054	.139	2.486	
DERIVED BY FORMULA			1.293	1.054	.139	2.486	
UNDERLYING PRES. RATE			1.395	1.137	.150	2.682	
PROPOSED			1.293	1.054	.139	2.486	

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		3.213
IND. RATES				3.21	MINIMUM PREMIUM		1020
MAN. RATES	4.50	3.98	3.63	+ 3.21	PRESENT		1145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	354	2,671	.754										
2003	378	608	.160										
2004	190												
2005	1,464	101,954	6.964								1	1	2
2006	954	81,579	8.551								2	1	3
TOTAL	3,340	186,812	5.593								3	2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,671
2003											608
2005				55,341	7,588				35,225	2,559	1,241
2006				61,600	2,016				13,500	4,463	
TOTAL				116,941	9,604				48,725	7,022	4,520

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,114
2003											653
2005		3,290	49,006	50,490	13,518		1,817	41,510	45,654	9,649	1,296
2006	101	6,013	102,022	38,558	8,995	81	2,648	36,945	15,356	7,803	
TOTAL	101	9,303	151,028	89,048	22,513	81	4,465	78,455	61,010	17,452	5,063

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	243,433	190,023	5,063	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-602	-1,985	63	
TOTAL LOSSES	242,831	188,038	5,126	
EXPECTED LOSSES	61,825	40,647	4,376	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.270	5.630	.153	13.053
INDICATED (POST-TEST)	4.646	3.598	.098	8.342
PRES. ON RATE LEVEL	1.716	1.128	.121	2.965
DERIVED BY FORMULA	1.716	1.153	.121	2.990
UNDERLYING PRES. RATE	1.851	1.217	.131	3.199
PROPOSED	1.716	1.153	.121	2.990
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.86
MAN. RATES	5.57	4.93	4.33	+ 3.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,506	673,922	3.641								7	11	18
2003	17,266	901,154	5.219							2	1	19	22
2004	21,425	894,799	4.176							1	3	22	26
2005	23,586	434,370	1.841							1	2	15	18
2006	25,393	606,499	2.388								2	15	17
TOTAL	106,176	3,510,744	3.307							4	15	82	101

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				159,336	111,285				252,655	119,346	31,300
2003			144,846	23,986	54,892			445,675	82,998	105,370	43,387
2004			76,938	96,887	177,882			125,179	82,571	281,240	54,102
2005			91,128	37,453	42,945			148,894	9,241	58,141	46,568
2006				44,810	139,418				59,873	316,791	45,607
TOTAL			312,912	362,472	526,422			719,748	487,338	880,888	220,964

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				227,532	120,967				624,057	204,203	36,496
2003		5,549	189,691	32,372	65,365		18,503	1,098,359	173,072	201,133	46,598
2004		13,008	206,386	120,193	203,435		12,897	551,468	194,975	440,272	62,055
2005	159	14,792	217,777	48,052	51,243	705	62,552	614,346	47,054	90,677	48,617
2006	718	23,135	290,681	93,203	111,154	1,343	42,890	582,094	222,249	331,109	48,982
TOTAL	877	56,484	904,535	521,352	552,164	2,048	136,842	2,846,267	1,261,407	1,267,394	242,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,947,053	3,602,317	242,748	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,695	-139,226	2,204	
TOTAL LOSSES	3,934,358	3,463,091	244,952	
EXPECTED LOSSES	2,284,907	2,187,227	186,870	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.706	3.262	.231	7.199
INDICATED (POST-TEST)	2.368	2.084	.148	4.600
PRES. ON RATE LEVEL	1.995	1.910	.163	4.068
DERIVED BY FORMULA	2.006	1.929	.161	4.096
UNDERLYING PRES. RATE	2.152	2.060	.176	4.388
PROPOSED	2.006	1.929	.161	4.096
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.29
MAN. RATES	7.35	6.50	5.94	+ 5.29
				PRESENT
				1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	9												
2003	9												
2004	77												
2005	18												
2006	68												
TOTAL	181												

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.	111	-81	4	
TOTAL LOSSES	111		4	
EXPECTED LOSSES	2,891	1,873	278	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.061	.000	.002	.063
INDICATED (POST-TEST)	.039	.000	.001	.040
PRES. ON RATE LEVEL	1.480	.960	.142	2.582
DERIVED BY FORMULA	1.480	.960	.142	2.582
UNDERLYING PRES. RATE	1.597	1.035	.153	2.785
PROPOSED	1.480	.960	.142	2.582

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.337
IND. RATES				3.34	MINIMUM PREMIUM	1050
MAN. RATES	4.70	4.16	3.77	+ 3.34	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,492	39,248	2.630									7	7
2003	1,745	1,808	.103										
2004	2,009	155,441	7.737							1	1	2	4
2005	2,295	135,550	5.906								1	1	2
2006	2,612	64,498	2.469								1		1
TOTAL	10,153	396,545	3.906							1	3	10	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					15,750					22,701	797
2003											1,808
2004			67,003	8,624	6,709			57,412	4,074	6,843	4,776
2005				31,763	80				96,495	1,114	6,098
2006				15,626					41,460		7,412
TOTAL			67,003	56,013	22,539			57,412	142,029	30,658	20,891

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					17,120					38,842	929
2003											1,942
2004		4,317	106,409	11,125	9,072		4,947	192,672	12,026	12,477	5,478
2005		1,609	25,040	27,916	3,290		4,792	109,919	123,376	18,213	6,366
2006	24	1,459	25,077	9,539	1,894	196	6,672	94,144	40,033	10,273	7,960
TOTAL	24	7,385	156,526	48,580	31,376	196	16,411	396,735	175,435	79,805	22,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	577,277	335,196	22,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-759	-18,150	376	
TOTAL LOSSES	576,518	317,046	23,051	
EXPECTED LOSSES	357,487	303,676	30,459	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.678	3.123	.227	9.028
INDICATED (POST-TEST)	3.628	1.996	.145	5.769
PRES. ON RATE LEVEL	3.264	2.773	.278	6.315
DERIVED BY FORMULA	3.268	2.757	.274	6.299
UNDERLYING PRES. RATE	3.521	2.991	.300	6.812
PROPOSED	3.268	2.757	.274	6.299

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				8.14	MINIMUM PREMIUM	2180
MAN. RATES	11.40	10.08	9.22	+ 8.14	PRESENT	2500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	132												
2003	1,444												
2004	1,980												
2005	2,721	18,394	.676									3	3
2006	1,981	11,059	.558									2	2
TOTAL	8,258	29,453	.357									5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,810					6,041	5,543
2006					4,081					4,556	2,422
TOTAL					10,891					10,597	7,965

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		444	4,920	1,692	7,114		184	3,877	1,740	8,423	5,787
2006	19	551	6,402	1,925	3,094	14	467	6,418	2,366	4,548	2,601
TOTAL	19	995	11,322	3,617	10,208	14	651	10,295	4,106	12,971	8,388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,296	30,902	8,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100	-3,069	118	
TOTAL LOSSES	23,196	27,833	8,506	
EXPECTED LOSSES	93,894	58,631	9,167	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.281	.337	.103	.721
INDICATED (POST-TEST)	.180	.215	.066	.461
PRES. ON RATE LEVEL	1.054	.658	.103	1.815
DERIVED BY FORMULA	1.045	.649	.102	1.796
UNDERLYING PRES. RATE	1.137	.710	.111	1.958
PROPOSED	1.045	.649	.102	1.796
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.32
MAN. RATES	3.52	3.11	2.65	+ 2.32
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.321
				810
				910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,979	1,447	.024										
2003	7,465	99,704	1.335									2	2
2004	7,891	1,024	.012										
2005	6,794	6,511	.095										
2006	7,135	3,229	.045										
TOTAL	35,264	111,915	.317									2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,447
2003					2,699					92,575	4,430
2004											1,024
2005											6,511
2006											3,229
TOTAL					2,699					92,575	16,641

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,687
2003		58	385	118	3,168		459	16,580	6,248	171,097	4,758
2004											1,175
2005											6,797
2006											3,468
TOTAL		58	385	118	3,168		459	16,580	6,248	171,097	17,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,482	180,631	17,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,745	-7,614	168	
TOTAL LOSSES	15,737	173,017	18,053	
EXPECTED LOSSES	180,551	111,082	15,869	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.045	.491	.051	.587
INDICATED (POST-TEST)	.029	.314	.033	.376
PRES. ON RATE LEVEL	.475	.291	.042	.808
DERIVED BY FORMULA	.466	.292	.041	.799
UNDERLYING PRES. RATE	.512	.315	.045	.872
PROPOSED	.466	.292	.041	.799

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.032
IND. RATES				1.03	MINIMUM PREMIUM	505
MAN. RATES	1.49	1.32	1.18	+ 1.03	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,903	173,951	2,519								2	5	7
2003	7,654	589,841	7,706							1		4	5
2004	8,446	97,412	1,153									5	5
2005	9,417	50,770	.539									5	5
2006	9,115	47,547	.521									3	3
TOTAL	41,535	959,521	2,310							1	2	22	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				19,442	31,647				17,027	90,613	15,222
2003			225,777		60,355			236,427		58,314	8,968
2004					16,050					68,388	12,974
2005					5,848					30,332	14,590
2006					4,547					32,931	10,069
TOTAL			225,777	19,442	118,447			236,427	17,027	280,578	61,823

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				27,763	34,401				42,057	155,038	17,749
2003		7,736	270,356	4,232	71,533		10,206	595,530	8,643	109,371	9,632
2004		573	5,099	1,621	17,802		462	23,917	10,139	104,427	14,881
2005		373	4,223	1,452	6,108		941	19,469	8,717	42,281	15,232
2006	20	616	7,133	2,148	3,447	111	3,452	46,376	17,093	32,879	10,814
TOTAL	20	9,298	286,811	37,216	133,291	111	15,061	685,292	86,649	443,996	68,308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	996,593	701,152	68,308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,062	-28,281	600	
TOTAL LOSSES	989,531	672,871	68,908	
EXPECTED LOSSES	812,841	431,964	53,165	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.382	1.620	.166	4.168
INDICATED (POST-TEST)	1.522	1.035	.106	2.663
PRES. ON RATE LEVEL	1.814	.964	.119	2.897
DERIVED BY FORMULA	1.808	.968	.118	2.894
UNDERLYING PRES. RATE	1.957	1.040	.128	3.125
PROPOSED	1.808	.968	.118	2.894

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.740
IND. RATES				3.74	MINIMUM PREMIUM	1145
MAN. RATES	5.25	4.64	4.23	+ 3.74	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,779	9,321	.246									1	1
2003	4,508	153,942	3.414									3	3
2004	4,194	27,134	.646									1	2
2005	4,732	303,779	6.419							1	1	1	3
2006	5,018	5,986	.119									1	1
TOTAL	22,231	500,162	2.250							1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,320					3,621	1,380
2003					103,744					45,235	4,963
2004				2,240	864				17,826	775	5,429
2005			164,373	1,632	465			132,901	1,439		2,969
2006					1,803					1,834	2,349
TOTAL			164,373	3,872	111,196			132,901	19,265	51,465	17,090

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,696					6,196	1,609
2003		2,170	14,842	4,504	121,766		226	8,103	3,054	83,604	5,330
2004		79	1,053	2,412	1,069		80	9,519	31,382	2,731	6,227
2005	256	16,521	256,711	8,831	4,869	566	48,447	456,318	16,724	6,705	3,100
2006	8	243	2,830	852	1,366	5	195	2,581	952	1,832	2,523
TOTAL	264	19,013	275,436	16,599	133,766	571	48,948	476,521	52,112	101,068	18,789

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	820,753	303,545	18,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,621	-13,278	376	
TOTAL LOSSES	818,132	290,267	19,165	
EXPECTED LOSSES	311,679	203,857	33,125	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.680	1.306	.086	5.072
INDICATED (POST-TEST)	2.352	.835	.055	3.242
PRES. ON RATE LEVEL	1.300	.850	.138	2.288
DERIVED BY FORMULA	1.311	.849	.135	2.295
UNDERLYING PRES. RATE	1.402	.917	.149	2.468
PROPOSED	1.311	.849	.135	2.295
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.966
MAN. RATES	4.28	3.78	3.34	2.97
				MINIMUM PREMIUM
				965
				PRESENT
				1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	24,464	473,700	1.936						2		3	5	
2003	23,213	75,672	.325								6	6	
2004	23,191	303,128	1.307							1	11	12	
2005	23,787	34,563	.145								3	3	
2006	22,569	242,418	1.074						1		3	4	
TOTAL	117,224	1,129,481	.964						3	1	26	30	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			164,483		1,932			283,539		5,463	18,283
2003					10,698					47,021	17,953
2004				55,594	30,509				37,945	165,221	13,859
2005					3,209					13,164	18,190
2006			72,195		1,265			100,104		42,326	26,528
TOTAL			236,678	55,594	47,613			383,643	37,945	273,195	94,813

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			252,166		2,099			877,441		9,348	21,318
2003		225	1,530	465	12,555		234	8,426	3,178	86,905	19,281
2004		2,342	28,951	60,750	36,560		1,281	77,477	91,056	255,583	15,896
2005		213	2,318	796	3,350		407	8,451	3,783	18,351	18,990
2006	409	9,465	121,586	7,368	3,856	1,341	37,300	420,155	50,275	51,528	28,491
TOTAL	409	12,245	406,551	69,379	58,420	1,341	39,222	1,391,950	148,292	421,715	103,976

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,851,718	697,806	103,976	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,359	-39,985	837	
TOTAL LOSSES	1,840,359	657,821	104,813	
EXPECTED LOSSES	798,296	557,986	80,885	
CREDIBILITY	.03	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.570	.561	.089	2.220
INDICATED (POST-TEST)	1.003	.358	.057	1.418
PRES. ON RATE LEVEL	.632	.441	.064	1.137
DERIVED BY FORMULA	.643	.431	.063	1.137
UNDERLYING PRES. RATE	.681	.476	.069	1.226
PROPOSED	.643	.431	.063	1.137

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.469
IND. RATES				1.47	MINIMUM PREMIUM	610
MAN. RATES	2.11	1.87	1.66	+ 1.47	PRESENT	670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	65,964	335,592	.508						1	1	9	11	
2003	73,863	1,465,728	1.984						4	4	24	32	
2004	84,757	165,090	.194							2	7	9	
2005	88,462	369,545	.417						1	2	11	14	
2006	101,084	250,502	.247							1	8	9	
TOTAL	414,130	2,586,457	.625						6	10	59	75	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			142,935	5,166	37,256			53,013	4,889	83,214	9,119
2003			373,509	45,091	151,816			712,908	30,169	132,000	20,235
2004				46,357	36,342				32,959	35,011	14,421
2005			64,170	37,886	37,921			143,390	28,517	49,568	8,093
2006				54,070	43,668				45,000	79,845	27,919
TOTAL			580,614	188,570	307,003			909,311	141,534	379,638	79,787

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			222,836	7,377	40,498			169,005	12,076	142,379	10,633
2003		15,847	540,989	64,063	180,427		29,055	1,705,872	79,602	249,800	21,732
2004		2,339	27,606	51,754	42,582		373	29,344	63,003	56,330	16,541
2005	111	11,494	167,967	45,854	45,279	678	61,018	609,722	68,477	81,770	8,449
2006	285	10,979	155,287	53,639	39,671	481	15,613	214,629	84,896	90,861	29,985
TOTAL	396	40,659	1,114,685	222,687	348,457	1,159	106,059	2,728,572	308,054	621,140	87,340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,991,530	1,500,338	87,340	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,571	-34,095	393	
TOTAL LOSSES	3,988,959	1,466,243	87,733	
EXPECTED LOSSES	646,043	546,651	33,131	
CREDIBILITY	.08	.27	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.963	.354	.021	1.338
INDICATED (POST-TEST)	.615	.226	.013	.854
PRES. ON RATE LEVEL	.145	.122	.007	.274
DERIVED BY FORMULA	.183	.150	.009	.342
UNDERLYING PRES. RATE	.156	.132	.008	.296
PROPOSED	.183	.150	.009	.342
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.44
MAN. RATES	.58	.51	.40	+ .44
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,581	29,375	.820								1		1
2003	3,890	14,815	.380									1	1
2004	4,157												
2005	4,626	5,171	.111										
2006	4,843	4,179	.086										
TOTAL	21,097	53,540	.254								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				5,131					13,740		10,504
2003					613					2,317	11,885
2005											5,171
2006											4,179
TOTAL				5,131	613				13,740	2,317	31,739

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				7,327					33,938		12,248
2003		13	88	27	719		11	416	157	4,282	12,764
2005											5,399
2006											4,488
TOTAL		13	88	7,354	719		11	416	34,095	4,282	34,899

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	528	46,450	34,899	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-271	-4,114	98	
TOTAL LOSSES	257	42,336	34,997	
EXPECTED LOSSES	36,921	63,714	8,438	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.001	.201	.166	.368
INDICATED (POST-TEST)	.001	.128	.106	.235
PRES. ON RATE LEVEL	.162	.280	.037	.479
DERIVED BY FORMULA	.160	.274	.040	.474
UNDERLYING PRES. RATE	.175	.302	.040	.517
PROPOSED	.160	.274	.040	.474
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.61
MAN. RATES	.84	.74	.70	+ .61
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	38,552	339,951	.881								5	11	16
2003	43,227	449,073	1.038								5	7	12
2004	44,347	362,056	.816								4	16	20
2005	48,774	302,527	.620								3	23	26
2006	53,458	559,456	1.046							1	3	12	16
TOTAL	228,358	2,013,063	.882							1	20	69	90

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				67,243	32,064				61,909	144,339	34,396
2003				98,300	15,913				172,119	95,271	67,470
2004				49,802	68,511				74,539	132,234	36,970
2005				25,470	36,396				57,899	145,113	37,649
2006			108,252	39,314	19,455			219,748	59,946	81,723	31,018
TOTAL			108,252	280,129	172,339			219,748	426,412	598,680	207,503

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				96,023	34,854				152,915	246,963	40,106
2003		332	17,841	119,103	20,594		475	55,972	332,901	183,332	72,463
2004		3,575	39,022	58,578	78,426		1,191	84,912	150,353	208,389	42,405
2005		3,636	46,342	31,395	40,599		7,413	158,646	115,544	212,272	39,306
2006	573	16,043	218,883	40,283	22,550	2,396	68,623	804,048	143,701	110,658	33,313
TOTAL	573	23,586	322,088	345,382	197,023	2,396	77,702	1,103,578	895,414	961,614	227,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,529,923	2,399,433	227,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,006	-100,373	1,825	
TOTAL LOSSES	1,523,917	2,299,060	229,418	
EXPECTED LOSSES	908,865	1,566,536	157,567	
CREDIBILITY	.05	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.667	1.007	.100	1.774
INDICATED (POST-TEST)	.426	.643	.064	1.133
PRES. ON RATE LEVEL	.369	.636	.064	1.069
DERIVED BY FORMULA	.372	.637	.064	1.073
UNDERLYING PRES. RATE	.398	.686	.069	1.153
PROPOSED	.372	.637	.064	1.073
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				1.39
MAN. RATES	1.93	1.71	1.56	+ 1.39
				PRESENT
				650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	412												
2003	1,007	24,385	2.421								1		1
2004	1,392												
2005	1,742	25,329	1.454									2	2
2006	2,531	9,397	.371										
TOTAL	7,084	59,111	.834								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					3,172					21,828	329
2006											9,397
TOTAL				18,000	3,172				6,385	21,828	9,726

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,849	21,682	351			1,444	12,111	269	
2005		211	2,291	787	3,313		683	14,005	6,273	30,424	343
2006											10,092
TOTAL		211	5,140	22,469	3,664		683	15,449	18,384	30,693	10,435

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,483	75,210	10,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	285	-583	47	
TOTAL LOSSES	21,768	74,627	10,482	
EXPECTED LOSSES	17,073	13,885	3,046	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.307	1.053	.148	1.508
INDICATED (POST-TEST)	.196	.673	.095	.964
PRES. ON RATE LEVEL	.223	.182	.040	.445
DERIVED BY FORMULA	.223	.192	.041	.456
UNDERLYING PRES. RATE	.241	.196	.043	.480
PROPOSED	.223	.192	.041	.456
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.59
MAN. RATES	.83	.73	.65	+ .59
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,816	11,305	.234									1	1
2003	4,958	129,297	2.607								4	2	6
2004	5,060	121,595	2.403								1	1	2
2005	5,554	7,663	.137									1	1
2006	5,479	183,811	3.354								2	4	6
TOTAL	25,867	453,671	1.754								7	9	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,160					5,158	2,987
2003				60,276	4,631				50,988	11,550	1,852
2004				37,200	9,302				58,014	15,324	1,755
2005					384					1,713	5,566
2006				54,105	12,508				59,105	53,709	4,384
TOTAL				151,581	29,985				168,107	87,454	16,544

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,435					8,825	3,483
2003		98	10,205	72,808	6,609		57	13,595	97,489	23,494	1,989
2004		1,168	15,848	39,526	12,138		340	35,447	104,028	28,442	2,013
2005		28	276	95	399		48	1,101	493	2,389	5,811
2006	138	6,741	106,453	38,934	16,041	459	15,153	209,853	84,953	68,272	4,708
TOTAL	138	8,035	132,782	151,363	38,622	459	15,598	259,996	286,963	131,422	18,004

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	417,008	608,370	18,004	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,358	-17,756	434	
TOTAL LOSSES	413,650	590,614	18,438	
EXPECTED LOSSES	311,956	262,033	39,577	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.599	2.283	.071	3.953
INDICATED (POST-TEST)	1.022	1.459	.045	2.526
PRES. ON RATE LEVEL	1.118	.939	.142	2.199
DERIVED BY FORMULA	1.117	.960	.137	2.214
UNDERLYING PRES. RATE	1.206	1.013	.153	2.372
PROPOSED	1.117	.960	.137	2.214
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.861
MAN. RATES	4.19	3.71	3.21	2.86
				MINIMUM PREMIUM
				PRESENT
				935
				1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	81,563	1,315,614	1.613							2	15	47	64
2003	85,965	1,003,439	1.167							2	8	39	49
2004	93,159	779,482	.836					1		1	4	33	39
2005	94,081	1,922,710	2.043							3	8	33	44
2006	100,239	1,022,532	1.020								5	47	52
TOTAL	455,007	6,043,777	1.328					1		8	40	199	248

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			340,115	143,772	116,854			221,158	204,625	173,162	115,928
2003			116,833	172,802	100,106			185,554	207,020	127,257	93,867
2004	3,500		108,008	68,380	88,274	37,417		31,395	109,652	202,502	130,354
2005			312,745	161,214	102,170			595,881	217,173	420,549	112,978
2006				73,296	221,364				84,717	491,471	151,684
TOTAL	3,500		877,701	619,464	628,768	37,417		1,033,988	823,187	1,414,941	604,811

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			402,956	205,308	127,020			532,602	505,425	296,278	135,172
2003		6,641	225,684	213,641	121,352		11,196	693,470	406,282	245,616	100,813
2004	8,063	10,949	215,010	82,264	103,203	112,973	4,501	230,610	224,474	319,653	149,516
2005	429	42,290	628,269	179,172	130,081	1,180	124,807	1,464,517	428,875	637,186	117,949
2006	1,135	36,926	464,979	149,299	176,758	2,043	65,155	884,482	336,913	511,639	162,909
TOTAL	9,627	96,806	1,936,898	829,684	658,414	116,196	205,659	3,805,681	1,901,969	2,010,372	666,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,170,867	5,400,439	666,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,838	-323,684	6,097	
TOTAL LOSSES	6,135,029	5,076,755	672,456	
EXPECTED LOSSES	4,272,516	4,864,025	546,009	
CREDIBILITY	.08	.29	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.348	1.116	.148	2.612
INDICATED (POST-TEST)	.861	.713	.095	1.669
PRES. ON RATE LEVEL	.871	.991	.111	1.973
DERIVED BY FORMULA	.870	.910	.106	1.886
UNDERLYING PRES. RATE	.939	1.069	.120	2.128
PROPOSED	.870	.910	.106	1.886
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.44
MAN. RATES	3.87	3.42	2.88	+ 2.44
				PRESENT
				965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	31,434	1,257,201	3.999						2	5	25	32	
2003	30,686	1,390,837	4.532						3	3	17	23	
2004	31,665	1,545,673	4.881						3	10	23	36	
2005	32,177	1,166,054	3.623						3	4	19	26	
2006	32,655	584,147	1.788							2	24	26	
TOTAL	158,617	5,943,912	3.747						11	24	108	143	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			182,835	185,852	64,070			373,579	274,062	95,222	81,581
2003			416,734	83,284	120,523			430,596	99,929	186,333	53,438
2004			293,222	188,306	97,591			442,130	238,366	216,471	69,587
2005			241,931	137,409	55,322			212,985	270,189	196,517	51,701
2006				68,002	145,836				62,844	179,461	128,004
TOTAL			1,134,722	662,853	483,342			1,459,290	945,390	874,004	384,311

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			285,039	265,397	69,643			1,190,970	676,933	162,925	95,124
2003		17,625	640,918	109,320	144,700		23,082	1,363,220	212,633	352,156	57,392
2004		24,703	539,533	211,768	122,757		40,051	1,648,413	479,974	364,153	79,816
2005	419	37,385	565,638	146,347	78,586	1,010	105,712	1,242,359	427,573	332,097	53,976
2006	782	26,171	337,973	110,397	118,847	896	28,944	395,430	153,828	194,734	137,477
TOTAL	1,201	105,884	2,369,101	843,229	534,533	1,906	197,789	5,840,392	1,950,941	1,406,065	423,785

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,516,273	4,734,768	423,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,276	-197,612	3,078	
TOTAL LOSSES	8,489,997	4,537,156	426,863	
EXPECTED LOSSES	2,269,810	2,845,589	287,098	
CREDIBILITY	.04	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.353	2.860	.269	8.482
INDICATED (POST-TEST)	3.421	1.828	.172	5.421
PRES. ON RATE LEVEL	1.327	1.662	.168	3.157
DERIVED BY FORMULA	1.411	1.685	.169	3.265
UNDERLYING PRES. RATE	1.431	1.794	.181	3.406
PROPOSED	1.411	1.685	.169	3.265
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.22
MAN. RATES	5.60	4.95	4.61	+ 4.22
				PRESENT
				1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,259	21,952	.673								1		1
2003	2,661	22,862	.859								1	1	2
2004	2,719	16,330	.600								1		1
2005	3,442	2,955	.085										
2006	3,724	159,863	4.292								1	2	3
TOTAL	15,805	223,962	1.417								4	3	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				14,540					6,417		995
2003				10,002	258				11,037	1,565	
2004				5,000							11,330
2005											2,955
2006				31,800	9,072				88,201	24,992	5,798
TOTAL				61,342	9,330				105,655	26,557	21,078

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				20,763					15,850		1,160
2003		6	1,620	12,059	498		8	2,775	21,042	3,356	
2004		114	1,732	5,187	244						12,996
2005											3,085
2006	90	4,198	65,270	23,700	10,737	498	16,825	235,478	98,139	46,807	6,227
TOTAL	90	4,318	68,622	61,709	11,479	498	16,833	238,253	135,031	50,163	23,468

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	328,614	258,382	23,468	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,093	-7,536	272	
TOTAL LOSSES	327,521	250,846	23,740	
EXPECTED LOSSES	123,754	114,429	23,391	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.072	1.587	.150	3.809
INDICATED (POST-TEST)	1.324	1.014	.096	2.434
PRES. ON RATE LEVEL	.726	.671	.137	1.534
DERIVED BY FORMULA	.732	.681	.136	1.549
UNDERLYING PRES. RATE	.783	.724	.148	1.655
PROPOSED	.732	.681	.136	1.549
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.00
MAN. RATES	2.96	2.62	2.24	+ 2.00
				PRESENT
				810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,503												
2003	6,030												
2004	8,388	294,033	3.505							1			1
2005	7,664	200	.002										
2006	7,380												
TOTAL	35,965	294,233	.818							1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			197,020					95,815			1,198
2005											200
TOTAL			197,020					95,815			1,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		11,414	297,845	4,418	3,555		8,149	314,030	6,451	2,793	1,374
2005											209
TOTAL		11,414	297,845	4,418	3,555		8,149	314,030	6,451	2,793	1,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	631,438	17,217	1,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-921	-4,361	102	
TOTAL LOSSES	630,517	12,856	1,685	
EXPECTED LOSSES	99,623	63,658	9,352	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.753	.036	.005	1.794
INDICATED (POST-TEST)	1.120	.023	.003	1.146
PRES. ON RATE LEVEL	.257	.164	.024	.445
DERIVED BY FORMULA	.274	.157	.023	.454
UNDERLYING PRES. RATE	.277	.177	.026	.480
PROPOSED	.274	.157	.023	.454
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.59
MAN. RATES	.79	.70	.65	+ .59

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	409												
2003	417												
2004	503												
2005	539												
2006	484												
TOTAL	2,352												

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.			-254	-1,304	15		
TOTAL LOSSES					15		
EXPECTED LOSSES			24,108	19,311	1,410		
CREDIBILITY			.00	.01	.01		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.001	.001	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			.950	.761	.056	1.767	
DERIVED BY FORMULA			.950	.753	.055	1.758	
UNDERLYING PRES. RATE			1.025	.821	.060	1.906	
PROPOSED			.950	.753	.055	1.758	

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		2.272
IND. RATES				2.27	MINIMUM PREMIUM		800
MAN. RATES	3.59	3.17	2.58	+ 2.27	PRESENT		895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,896	1,329	.070				1,896					2	2
2003	2,429	59,671	2.456				2,429				1	3	4
2004	2,800	5,942	.212				2,800						
2005	3,152	56,940	1.806				3,152				2	1	3
2006	2,751	36,590	1.330				2,751				1		1
TOTAL	13,028	160,472	1.232				13,028				4	6	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,134					195	
2003				16,937	14,996				6,497	20,689	552
2004											5,942
2005				25,199	2,951				24,236	2,514	2,040
2006				12,669					12,736		11,185
TOTAL				54,805	19,081				43,469	23,398	19,719

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,233					334	
2003		317	4,827	21,055	17,931		103	5,172	13,721	38,511	593
2004											6,815
2005		1,465	21,951	22,865	5,631		1,270	29,039	31,628	7,687	2,130
2006	19	1,180	20,333	7,733	1,538	60	2,056	28,923	12,296	3,156	12,013
TOTAL	19	2,962	47,111	51,653	26,333	60	3,429	63,134	57,645	49,688	21,551

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,715	185,319	21,551	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,715	-16,594	285	
TOTAL LOSSES	113,000	168,725	21,836	
EXPECTED LOSSES	407,516	255,219	25,404	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.867	1.295	.168	2.330
INDICATED (POST-TEST)	.554	.828	.107	1.489
PRES. ON RATE LEVEL	2.899	1.816	.181	4.896
DERIVED BY FORMULA	2.876	1.786	.179	4.841
UNDERLYING PRES. RATE	3.128	1.959	.195	5.282
PROPOSED	2.876	1.786	.179	4.841
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.26
MAN. RATES	9.30	8.22	7.15	+ 6.26
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	287	236	.822										
2003	299	1,285	4.297										
2004	238	4,650	19.537									1	1
2005	257	101,942	396.661								1		1
2006	198												
TOTAL	1,279	108,113	84.529								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											236
2003											1,285
2004					1,333					3,317	
2005				47,313					54,423		206
TOTAL				47,313	1,333				54,423	3,317	1,727

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											275
2003											1,380
2004		48	424	134	1,479		21	1,159	493	5,064	
2005		2,396	37,208	41,556	4,781		2,684	61,589	69,401	9,396	215
TOTAL		2,444	37,632	41,690	6,260		2,705	62,748	69,894	14,460	1,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,529	132,304	1,870	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,370	-4,909	99	
TOTAL LOSSES	104,159	127,395	1,969	
EXPECTED LOSSES	62,925	63,680	10,789	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	81.438	99.605	1.539	182.582
INDICATED (POST-TEST)	52.039	63.648	.983	116.670
PRES. ON RATE LEVEL	45.607	46.153	7.820	99.580
DERIVED BY FORMULA	45.671	46.678	7.547	99.896
UNDERLYING PRES. RATE	49.199	49.788	8.435	107.422
PROPOSED	45.671	46.678	7.547	99.896

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	129.115
IND. RATES				129.12	MINIMUM PREMIUM	394
MAN. RATES	164.27	145.26	145.40	+129.12	PRESENT	420

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	77												
2003	75	10,635	141.800									1	1
2004	53	4,082	77.018									1	1
2005	54												
2006	52	3,218	61.884									1	1
TOTAL	311	17,935	57.669									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					732					7,947	1,956	
2004					381					3,701		
2006					226					2,992		
TOTAL					1,339					14,640	1,956	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003		16	105	32	860		38	1,423	537	14,687	2,101	
2004		14	120	38	422		26	1,296	548	5,652		
2006	1	31	354	108	172	11	310	4,215	1,553	2,987		
TOTAL	1	61	579	178	1,454	11	374	6,934	2,638	23,326	2,101	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,960	27,596	2,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-126	-874	31	
TOTAL LOSSES	7,834	26,722	2,132	
EXPECTED LOSSES	6,022	11,302	3,286	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	25.190	85.923	6.855	117.968
INDICATED (POST-TEST)	16.096	54.905	4.380	75.381
PRES. ON RATE LEVEL	17.950	33.687	9.795	61.432
DERIVED BY FORMULA	17.950	33.899	9.687	61.536
UNDERLYING PRES. RATE	19.364	36.340	10.566	66.270
PROPOSED	17.950	33.899	9.687	61.536

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	79.535
IND. RATES				79.54	MINIMUM PREMIUM	344
MAN. RATES	111.52	98.62	89.70	+ 79.54	PRESENT	362

+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
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						
2006	610	1,345	.220				610						
TOTAL	4,472	145,447	3.252				4,472					6	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,873
2003					40,460					72,936	3,146
2004					2,226					18,652	2,656
2005											1,153
2006											1,345
TOTAL					42,686					91,588	11,173

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,350
2003		846	5,789	1,757	47,487		360	13,060	4,922	134,801	3,379
2004		77	710	226	2,469		123	6,528	2,767	28,481	3,046
2005											1,204
2006											1,445
TOTAL		923	6,499	1,983	49,956		483	19,588	7,689	163,282	12,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,493	222,910	12,424	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,613	-11,297	115	
TOTAL LOSSES	20,880	211,613	12,539	
EXPECTED LOSSES	241,577	133,579	14,042	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.467	4.732	.280	5.479
INDICATED (POST-TEST)	.298	3.024	.179	3.501
PRES. ON RATE LEVEL	5.008	2.769	.291	8.068
DERIVED BY FORMULA	5.008	2.772	.290	8.070
UNDERLYING PRES. RATE	5.402	2.987	.314	8.703
PROPOSED	5.007	2.771	.290	8.068

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.427
IND. RATES				10.43	MINIMUM PREMIUM	2715
MAN. RATES	15.65	13.84	11.78	+ 10.43	PRESENT	3120

+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
2002	13,846	602,220	4.349				13,846			1	3	12	16
2003	14,025	683,795	4.875				14,025			3	4	9	16
2004	13,395	880,537	6.573				13,395			2	5	22	29
2005	10,777	338,471	3.140				10,777			1	3	6	10
2006	15,076	160,528	1.064				15,076					6	6
TOTAL	67,119	2,665,551	3.971				67,119			7	15	55	77

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			98,088	76,906	92,729			158,359	22,844	110,004	43,290
2003			275,643	67,786	11,890			138,981	118,529	34,393	36,573
2004			232,716	167,943	46,536			123,765	123,700	131,061	54,816
2005			62,254	71,455	22,811			60,043	76,307	14,622	30,979
2006					36,392					105,438	18,698
TOTAL			668,701	384,090	210,358			481,148	341,380	395,518	184,356

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			152,919	109,822	100,796			504,848	56,425	188,216	50,476
2003		10,991	446,558	84,846	16,426		8,095	500,241	230,905	69,831	39,279
2004		18,922	424,790	184,128	64,033		11,918	515,630	244,743	214,489	62,874
2005	107	12,006	180,131	71,493	32,824	284	28,538	324,225	108,984	36,804	32,342
2006	171	4,941	57,106	17,189	27,600	356	11,070	148,484	54,727	105,265	20,082
TOTAL	278	46,860	1,261,504	467,478	241,679	640	59,621	1,993,428	695,784	614,605	205,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,362,331	2,019,546	205,053			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,575	-98,364	1,825			
TOTAL LOSSES	3,349,756	1,921,182	206,878			
EXPECTED LOSSES	1,620,253	1,435,676	167,127			
CREDIBILITY	.02	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.991	2.862	.308	8.161		
INDICATED (POST-TEST)	3.189	1.829	.197	5.215		
PRES. ON RATE LEVEL	2.237	1.983	.231	4.451		
DERIVED BY FORMULA	2.256	1.971	.228	4.455		
UNDERLYING PRES. RATE	2.414	2.139	.249	4.802		
PROPOSED	2.256	1.971	.228	4.455		
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.758
IND. RATES				5.76	MINIMUM PREMIUM	1620
MAN. RATES	8.10	7.16	6.50	+ 5.76	PRESENT	1840

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	113	69,625	616.150							1	1	2	
2003	109	4,533	41.587										
2004	93	7,546	81.139								1	1	
2005	110	803	7.300										
2006	104	5,206	50.057										
TOTAL	529	87,713	165.809							1	2	3	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				16,320	4,289				46,483	838	1,695	
2003											4,533	
2004					3,080					4,466		
2005											803	
2006											5,206	
TOTAL				16,320	7,369				46,483	5,304	12,237	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				23,305	4,662				114,813	1,434	1,976	
2003											4,868	
2004		112	980	312	3,416		30	1,559	660	6,819		
2005											838	
2006											5,591	
TOTAL		112	980	23,617	8,078		30	1,559	115,473	8,253	13,273	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,681	155,421	13,273	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-820	-4,290	86	
TOTAL LOSSES	1,861	151,131	13,359	
EXPECTED LOSSES	53,861	60,219	8,198	
CREDIBILITY	.00	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.518	285.692	25.253	314.463
INDICATED (POST-TEST)	2.248	182.557	16.137	200.942
PRES. ON RATE LEVEL	94.383	105.524	14.367	214.274
DERIVED BY FORMULA	94.383	107.065	14.420	215.868
UNDERLYING PRES. RATE	101.815	113.835	15.498	231.148
PROPOSED	93.686	106.274	14.314	214.274

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	276.949
IND. RATES				276.95	MINIMUM PREMIUM	541
MAN. RATES	383.08	338.76	312.87	+276.95	PRESENT	592

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	136												
2003	148	12,344	83.405									1	1
2004	120	28,098	234.150									1	1
2005	138												
2006	136	30,188	221.970									1	1
TOTAL	678	70,630	104.174									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					1,237					859	10,248	
2004					4,281					19,638	4,179	
2006					572					2,779	26,837	
TOTAL					6,090					23,276	41,264	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003		25	177	54	1,452		4	152	59	1,587	11,006	
2004		155	1,359	433	4,749		134	6,871	2,912	29,987	4,793	
2006	2	79	895	269	433	8	293	3,912	1,441	2,774	28,823	
TOTAL	2	259	2,431	756	6,634	8	431	10,935	4,412	34,348	44,622	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,066	46,150	44,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,332	-5,718	93	
TOTAL LOSSES	12,734	40,432	44,715	
EXPECTED LOSSES	94,843	81,599	8,695	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.782	59.634	65.951	144.367
INDICATED (POST-TEST)	12.002	38.106	42.143	92.251
PRES. ON RATE LEVEL	129.675	111.568	11.891	253.134
DERIVED BY FORMULA	128.498	109.364	12.799	250.661
UNDERLYING PRES. RATE	139.887	120.354	12.827	273.068
PROPOSED	128.498	109.364	12.799	250.661
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				323.979
MAN. RATES	465.75	411.86	369.61	323.98
				MINIMUM PREMIUM
				588
				PRESENT
				650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	67,762	2,445,405	3.608							5	9	40	54
2003	61,459	1,188,687	1.934							2	10	30	42
2004	69,309	2,126,441	3.068							4	11	32	47
2005	65,944	886,031	1.343							2	4	26	32
2006	51,182	987,533	1.929								10	26	36
TOTAL	315,656	7,634,097	2.418							13	44	154	211

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			636,358	172,791	65,164			595,881	226,127	648,480	100,604
2003			146,467	239,277	54,469			102,854	226,845	257,300	161,475
2004			517,253	218,658	117,150			693,120	182,393	255,036	142,831
2005			171,715	133,396	58,333			88,500	141,435	197,848	94,804
2006				214,771	87,388				394,598	200,140	90,636
TOTAL			1,471,793	978,893	382,504			1,480,355	1,171,398	1,558,804	590,350

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			882,349	246,746	70,830			1,578,317	558,533	1,109,550	117,304
2003		6,854	276,351	292,017	69,201		7,150	443,188	450,418	486,041	173,424
2004		32,690	728,462	247,764	147,982		44,096	1,787,369	390,703	419,548	163,827
2005	298	29,579	443,444	140,108	79,311	417	48,987	623,798	248,251	304,993	98,975
2006	723	31,897	481,792	172,385	92,301	2,532	84,535	1,177,909	484,932	297,594	97,343
TOTAL	1,021	101,020	2,812,398	1,099,020	459,625	2,949	184,768	5,610,581	2,132,837	2,617,726	650,873

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,712,737	6,309,208	650,873	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,959	-304,817	3,661	
TOTAL LOSSES	8,638,778	6,004,391	654,534	
EXPECTED LOSSES	4,056,180	4,027,770	381,943	
CREDIBILITY	.07	.23	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.737	1.902	.207	4.846
INDICATED (POST-TEST)	1.749	1.215	.132	3.096
PRES. ON RATE LEVEL	1.191	1.183	.112	2.486
DERIVED BY FORMULA	1.230	1.190	.117	2.537
UNDERLYING PRES. RATE	1.285	1.276	.121	2.682
PROPOSED	1.230	1.190	.117	2.537
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.28
MAN. RATES	4.50	3.98	3.63	+ 3.28
				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
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	7,346	.274				2,680					1	1
2006	2,664	18,941	.710				2,664				1	1	2
TOTAL	11,613	97,554	.840				11,613				2	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				44,000					5,248		1,470
2003					66					1,137	1,064
2004					2,001					9,249	7,032
2005					686					365	6,295
2006				9,893	1,334				4,352	2,668	694
TOTAL				53,893	4,087				9,600	13,419	16,555

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				62,832					12,963		1,714
2003			9	3	77		4	203	77	2,102	1,143
2004		70	634	201	2,221		62	3,232	1,374	14,122	8,066
2005		44	495	170	717		10	234	107	507	6,572
2006	20	1,105	17,971	6,670	2,209	27	986	13,638	5,587	3,744	745
TOTAL	20	1,219	19,109	69,876	5,224	27	1,062	17,307	20,108	20,475	18,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,744	115,683	18,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,754	-12,243	261	
TOTAL LOSSES	36,990	103,440	18,501	
EXPECTED LOSSES	200,441	188,711	22,646	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.319	.891	.159	1.369
INDICATED (POST-TEST)	.204	.569	.102	.875
PRES. ON RATE LEVEL	1.600	1.506	.181	3.287
DERIVED BY FORMULA	1.586	1.487	.179	3.252
UNDERLYING PRES. RATE	1.726	1.625	.195	3.546
PROPOSED	1.586	1.487	.179	3.252
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.20
MAN. RATES	6.29	5.56	4.80	+ 4.20
				PRESENT
				1430

+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
2002	60,418	616,134	1.019				60,418				8	24	32
2003	61,714	749,762	1.214				61,714			2	1	25	28
2004	64,932	547,645	.843				64,932	1			5	16	22
2005	68,096	959,752	1.409				68,096			2	5	26	33
2006	70,283	635,827	.904				70,283				4	26	30
TOTAL	325,443	3,509,120	1.078				325,443	1		4	23	117	145

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				102,449	62,345				214,065	132,350	104,925
2003			266,126	10,590	55,904			159,491	32,339	147,223	78,089
2004	150,000			125,252	20,485				99,774	74,841	77,293
2005			214,344	109,754	68,260			220,530	136,468	134,414	75,982
2006				83,229	66,733				151,394	249,534	84,937
TOTAL	150,000		480,470	431,274	273,727			380,021	634,040	738,362	421,226

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				146,297	67,770				528,740	226,450	122,343
2003		11,536	428,812	17,766	66,928		9,822	569,929	75,583	274,922	83,868
2004	345,546	3,531	49,903	131,992	28,844		899	77,911	186,092	122,944	88,655
2005	348	32,294	482,760	123,261	88,132	882	86,253	948,957	235,850	220,972	79,325
2006	431	16,821	238,280	82,328	60,686	1,558	50,528	695,180	275,710	286,649	91,222
TOTAL	346,325	64,182	1,199,755	501,644	312,360	2,440	147,502	2,291,977	1,301,975	1,131,937	465,413

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,052,181	3,247,916	465,413	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,744	-164,425	3,453	
TOTAL LOSSES	4,033,437	3,083,491	468,866	
EXPECTED LOSSES	1,936,385	2,440,823	312,425	
CREDIBILITY	.07	.23	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.239	.947	.144	2.330
INDICATED (POST-TEST)	.792	.605	.092	1.489
PRES. ON RATE LEVEL	.552	.695	.089	1.336
DERIVED BY FORMULA	.569	.674	.090	1.333
UNDERLYING PRES. RATE	.595	.750	.096	1.441
PROPOSED	.570	.676	.090	1.336
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				1.73
MAN. RATES	2.45	2.17	1.95	+ 1.73
				PRESENT
				740

+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
2002	77,555	1,677,670	2.163				77,555			1	7	69	77
2003	79,815	2,723,399	3.412				79,815			5	4	55	64
2004	87,938	1,553,112	1.766				87,938			3	10	50	63
2005	79,069	3,296,430	4.169				79,069			6	7	50	63
2006	76,413	1,056,584	1.382				76,413			1	4	58	63
TOTAL	400,790	10,307,195	2.572				400,790			16	32	282	330

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			114,006	115,776	235,259			230,426	213,253	661,713	107,237
2003			706,753	97,340	94,897			1,268,591	154,041	259,196	142,581
2004			386,729	113,853	107,616			251,677	265,267	284,963	143,007
2005			652,071	206,721	356,779			723,239	555,318	663,365	138,937
2006			80,986	105,652	187,208			84,293	112,837	354,319	131,289
TOTAL			1,940,545	639,342	981,759			2,558,226	1,300,716	2,223,556	663,051

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			169,839	165,328	255,733			701,966	526,735	1,132,190	125,039
2003		18,881	711,609	125,585	115,093		33,912	2,006,189	325,159	490,782	153,132
2004		28,810	658,266	137,641	131,910		24,425	1,062,128	524,496	465,523	164,029
2005	1,024	99,238	1,441,404	299,272	410,452	2,897	295,832	3,382,169	975,052	1,053,633	145,050
2006	1,481	45,734	597,499	160,530	158,017	2,733	83,017	1,058,794	316,702	389,473	141,004
TOTAL	2,505	192,663	3,578,617	888,356	1,071,205	5,630	437,186	8,211,246	2,668,144	3,531,601	728,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,427,847	8,159,306	728,254	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,130	-423,964	5,406	
TOTAL LOSSES	12,341,717	7,735,342	733,660	
EXPECTED LOSSES	6,817,438	5,951,732	525,035	
CREDIBILITY	.08	.26	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.079	1.930	.183	5.192
INDICATED (POST-TEST)	1.967	1.233	.117	3.317
PRES. ON RATE LEVEL	1.577	1.377	.121	3.075
DERIVED BY FORMULA	1.608	1.340	.120	3.068
UNDERLYING PRES. RATE	1.701	1.485	.131	3.317
PROPOSED	1.612	1.343	.120	3.075
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.97
MAN. RATES	5.60	4.95	4.49	+ 3.97
				PRESENT
				1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,564	31,610	.692				4,564					1	1
2003	4,583	85,819	1.872				4,583				2	9	11
2004	6,549	78,969	1.205				6,549					5	5
2005	3,876	162,752	4.198				3,876				1	2	3
2006	4,693	172,957	3.685				4,693					1	1
TOTAL	24,265	532,107	2.193				24,265				3	18	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,000					5,000	21,610
2003				19,386	19,961				24,220	18,750	3,502
2004					38,183					37,750	3,036
2005				26,487	2,329				117,111	7,344	9,481
2006					68,349					100,012	4,596
TOTAL				45,873	133,822				141,331	168,856	42,225

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,435					8,555	25,197
2003		415	5,925	24,220	23,805		92	8,833	47,208	35,674	3,761
2004		1,369	12,125	3,857	42,350		262	13,213	5,602	57,645	3,482
2005		1,494	22,514	23,842	5,112		5,998	137,237	151,456	30,457	9,898
2006	320	9,293	107,248	32,283	51,832	337	10,490	140,853	51,913	99,847	4,936
TOTAL	320	12,571	147,812	84,202	128,534	337	16,842	300,136	256,179	232,178	47,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	478,018	701,093	47,274	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,289	-24,179	333	
TOTAL LOSSES	475,729	676,914	47,607	
EXPECTED LOSSES	287,541	337,527	32,758	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.961	2.790	.196	4.947
INDICATED (POST-TEST)	1.253	1.783	.125	3.161
PRES. ON RATE LEVEL	1.099	1.289	.125	2.513
DERIVED BY FORMULA	1.101	1.309	.125	2.535
UNDERLYING PRES. RATE	1.185	1.391	.135	2.711
PROPOSED	1.101	1.309	.125	2.535
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.28
MAN. RATES	4.63	4.09	3.67	+ 3.28
				PRESENT
				1160

+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
2002	6,466	151,581	2,344				6,466					2	2
2003	6,641	26,489	.398				6,641					2	2
2004	6,579	53,351	.810				6,579					3	3
2005	6,052	24,551	.405				6,052					2	2
2006	6,352	36,109	.568				6,352				1	1	2
TOTAL	32,090	292,081	.910				32,090				1	10	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					50,261					88,510	12,810
2003					618					7,384	18,487
2004					2,478					14,460	36,413
2005					3,843					18,785	1,923
2006				15,747	680				13,543	2,620	3,519
TOTAL				15,747	57,880				13,543	131,759	73,152

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					54,634					151,441	14,936
2003		13	90	27	726		39	1,321	498	13,646	19,855
2004		88	788	250	2,749		96	5,057	2,145	22,083	41,766
2005		250	2,777	954	4,016		581	12,057	5,400	26,188	2,008
2006	27	1,559	26,338	9,935	2,423	73	2,460	34,446	14,439	5,975	3,779
TOTAL	27	1,910	29,993	11,166	64,548	73	3,176	52,881	22,482	219,333	82,344

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	88,060	317,529	82,344	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,070	-24,054	397	
TOTAL LOSSES	82,990	293,475	82,741	
EXPECTED LOSSES	409,790	339,192	38,188	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.259	.915	.258	1.432
INDICATED (POST-TEST)	.166	.585	.165	.916
PRES. ON RATE LEVEL	1.184	.980	.110	2.274
DERIVED BY FORMULA	1.174	.960	.113	2.247
UNDERLYING PRES. RATE	1.277	1.057	.119	2.453
PROPOSED	1.174	.960	.113	2.247
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.90
MAN. RATES	4.18	3.70	3.32	+ 2.90
				PRESENT
				1075

+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
2002	18,722	7,775	.041				18,722					1	1
2003	17,469	301,102	1.723				17,469			1		4	5
2004	17,946	195,269	1.088				17,946				2	1	3
2005	19,522	75,691	.387				19,522			1			1
2006	19,703	2,770	.014				19,703						
TOTAL	93,362	582,607	.624				93,362			2	2	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,487					2,373	2,915
2003			205,388		19,197			37,289		35,714	3,514
2004				64,001	3,256				121,722	1,027	5,263
2005			58,355					15,731			1,605
2006											2,770
TOTAL			263,743	64,001	24,940			53,020	121,722	39,114	16,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,703					4,060	3,399
2003		8,405	326,225	2,827	23,391		2,303	131,765	3,418	66,349	3,774
2004		1,553	23,211	66,718	6,746		502	63,493	213,651	12,147	6,037
2005	101	6,476	100,726	2,877	1,667	75	6,366	59,857	1,961	849	1,676
2006											2,975
TOTAL	101	16,434	450,162	72,422	34,507	75	9,171	255,115	219,030	83,405	17,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	731,058	409,364	17,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,651	-10,020	173	
TOTAL LOSSES	727,407	399,344	18,034	
EXPECTED LOSSES	321,165	145,645	15,873	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.779	.428	.019	1.226
INDICATED (POST-TEST)	.498	.273	.012	.783
PRES. ON RATE LEVEL	.319	.145	.015	.479
DERIVED BY FORMULA	.324	.158	.015	.497
UNDERLYING PRES. RATE	.344	.156	.017	.517
PROPOSED	.324	.158	.015	.497
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.64
MAN. RATES	.83	.73	.70	+ .64

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,087	14,893	.292								1	1	2
2003	4,205	714,033	16.980							1	1	3	5
2004	3,692	272,863	7.390							1		5	6
2005	3,927	27,935	.711									2	2
2006	3,299	13,200	.400									2	2
TOTAL	20,210	1,042,924	5.160							2	2	13	17

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				320	495				1,804	3,283	8,991	
2003			476,356	5,000	2,657			198,484	683	15,445	15,408	
2004			96,882		3,707			150,048		14,679	7,547	
2005					3,470					6,924	17,541	
2006					2,376					3,399	7,425	
TOTAL			573,238	5,320	12,705			348,532	2,487	43,730	56,912	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				457	538				4,456	5,617	10,484	
2003		11,935	481,410	9,098	4,488		7,315	430,103	5,772	29,739	16,548	
2004		5,747	147,637	2,549	5,859		12,863	496,912	12,282	26,793	8,656	
2005		228	2,506	862	3,620		222	4,444	1,991	9,651	18,313	
2006	10	322	3,728	1,123	1,805	11	352	4,788	1,764	3,392	7,974	
TOTAL	10	18,232	635,281	14,089	16,310	11	20,752	936,247	26,265	75,192	61,975	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,610,533	131,856	61,975	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,681	-39,213	387	
TOTAL LOSSES	1,600,852	92,643	62,362	
EXPECTED LOSSES	458,362	504,037	41,027	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.921	.458	.309	8.688
INDICATED (POST-TEST)	5.062	.293	.197	5.552
PRES. ON RATE LEVEL	2.103	2.312	.188	4.603
DERIVED BY FORMULA	2.133	2.231	.188	4.552
UNDERLYING PRES. RATE	2.268	2.494	.203	4.965
PROPOSED	2.157	2.256	.190	4.603
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.95
MAN. RATES	8.02	7.09	6.72	+ 5.95
				PRESENT
				1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	45,848	1,620,911	3.535				45,848			4	4	49	57
2003	49,032	1,209,387	2.466				49,032			4	8	38	50
2004	51,848	1,149,612	2.217				51,848			3	7	24	34
2005	55,803	1,678,550	3.007				55,803			4	11	33	48
2006	53,722	1,268,751	2.361				53,722			2	8	28	38
TOTAL	256,253	6,927,211	2.703				256,253			17	38	172	227

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			430,644	97,167	280,399			347,842	62,908	358,277	43,674
2003			389,011	121,185	112,241			267,161	142,545	145,082	32,162
2004			509,046	152,073	44,884			171,423	117,441	71,280	83,465
2005			425,643	242,595	72,187			420,662	292,269	165,103	60,091
2006			239,192	219,254	111,362			179,718	234,462	204,451	80,312
TOTAL			1,993,536	832,274	621,073			1,386,806	849,625	944,193	299,704

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			671,374	138,755	304,789			1,108,921	155,383	613,015	50,924
2003		17,519	647,918	154,633	135,726		15,958	956,470	287,394	276,607	34,542
2004		34,504	836,513	173,689	66,401		15,544	647,659	228,104	124,046	95,735
2005	645	58,220	884,627	249,323	110,527	1,432	142,055	1,587,736	457,846	296,943	62,735
2006	2,187	66,351	922,862	208,904	120,623	3,960	118,233	1,467,625	383,322	278,860	86,255
TOTAL	2,832	176,594	3,963,294	925,304	738,066	5,392	291,790	5,768,411	1,512,049	1,589,471	330,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,208,313	4,764,890	330,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,110	-242,778	2,864	
TOTAL LOSSES	10,165,203	4,522,112	333,055	
EXPECTED LOSSES	4,079,547	3,592,667	261,378	
CREDIBILITY	.06	.20	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.967	1.765	.130	5.862
INDICATED (POST-TEST)	2.535	1.128	.083	3.746
PRES. ON RATE LEVEL	1.476	1.300	.094	2.870
DERIVED BY FORMULA	1.540	1.266	.092	2.898
UNDERLYING PRES. RATE	1.592	1.402	.102	3.096
PROPOSED	1.540	1.266	.092	2.898
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.75
MAN. RATES	5.23	4.62	4.19	+ 3.75
				PRESENT
				1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,981												
2003	1,478	880	.059									1	1
2004	1,136												
2005	803												
2006	844	800	.094										
TOTAL	6,242	1,680	.027									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					880							
2006											800	
TOTAL					880						800	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003		19	126	38	1,033							
2006											859	
TOTAL		19	126	38	1,033						859	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	145	1,071	859	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,168	-6,145	65	
TOTAL LOSSES			924	
EXPECTED LOSSES	120,533	71,158	7,990	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	1.789	1.057	.119	2.965
DERIVED BY FORMULA	1.789	1.036	.117	2.942
UNDERLYING PRES. RATE	1.931	1.140	.128	3.199
PROPOSED	1.789	1.036	.117	2.942
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.80
MAN. RATES	5.57	4.93	4.33	+ 3.80
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.802
				1160
				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
2002	63,394	1,493,996	2.356				63,394			2	7	33	42
2003	66,810	1,234,294	1.847				66,810			2	5	19	26
2004	71,200	1,731,210	2.431				71,200			2	6	20	28
2005	71,398	805,435	1.128				71,398			1	6	15	22
2006	83,045	981,449	1.181				83,045			2	7	22	31
TOTAL	355,847	6,246,384	1.755				355,847			9	31	109	149

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			323,816	102,213	262,219			320,216	110,827	285,014	89,691
2003			368,115	69,016	47,589			432,973	105,393	104,270	106,938
2004			316,808	182,993	231,150			299,245	383,759	200,621	116,634
2005			93,497	101,666	67,141			114,231	279,615	67,028	82,257
2006			186,791	82,224	103,190			192,678	86,054	202,050	128,462
TOTAL			1,289,027	538,112	711,289			1,359,343	965,648	858,983	523,982

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			405,172	145,960	285,034			699,591	273,742	487,659	104,580
2003		11,523	443,128	87,823	58,331		15,165	906,949	213,900	199,508	114,851
2004		25,591	481,518	218,280	269,459		21,541	986,940	717,610	346,080	133,779
2005	163	19,870	289,851	110,572	83,068	541	62,142	794,139	390,077	147,884	85,876
2006	1,654	45,759	603,311	116,458	95,714	3,397	98,290	1,173,921	242,437	240,891	137,968
TOTAL	1,817	102,743	2,222,980	679,093	791,606	3,938	197,138	4,561,540	1,837,766	1,422,022	577,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,090,156	4,730,487	577,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,313	-275,722	5,798	
TOTAL LOSSES	7,055,843	4,454,765	582,852	
EXPECTED LOSSES	5,426,668	4,241,695	505,302	
CREDIBILITY	.07	.24	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.983	1.252	.164	3.399
INDICATED (POST-TEST)	1.267	.800	.105	2.172
PRES. ON RATE LEVEL	1.414	1.105	.131	2.650
DERIVED BY FORMULA	1.404	1.032	.124	2.560
UNDERLYING PRES. RATE	1.525	1.192	.142	2.859
PROPOSED	1.404	1.032	.124	2.560
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.31
MAN. RATES	5.02	4.44	3.87	+ 3.31
				PRESENT
				1205

+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
2002	49,877	1,267,974	2.542				49,877			3	3	24	30
2003	53,456	1,725,004	3.226				53,456			4	4	22	30
2004	60,318	1,269,982	2.105				60,318			2	4	34	40
2005	62,649	1,123,264	1.792				62,649			3		33	36
2006	62,507	421,667	.674				62,507				2	23	25
TOTAL	288,807	5,807,891	2.011				288,807			12	13	136	161

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			292,226	72,105	119,600			376,991	97,296	232,417	77,339
2003			476,950	72,064	77,977			694,042	27,674	236,278	140,019
2004			181,866	133,347	121,601			223,008	114,452	392,917	102,791
2005			274,792		172,581			270,953		336,448	68,490
2006				36,214	65,438				33,701	201,956	84,358
TOTAL			1,225,834	313,730	557,197			1,564,994	273,123	1,400,016	472,997

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			423,470	102,966	130,005			1,078,324	240,320	397,665	90,177
2003		18,260	694,147	94,326	94,710		36,031	2,105,756	84,975	443,459	150,380
2004		17,869	359,766	154,679	144,682		22,087	927,700	274,027	616,409	117,901
2005	438	39,309	562,019	55,327	187,504	1,140	108,027	1,132,410	126,707	482,002	71,504
2006	356	12,275	160,791	53,015	54,008	843	26,607	360,936	137,360	209,972	90,600
TOTAL	794	87,713	2,200,193	460,313	610,909	1,983	192,752	5,605,126	863,389	2,149,507	520,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,088,561	4,084,118	520,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,408	-183,271	4,088	
TOTAL LOSSES	8,068,153	3,900,847	524,650	
EXPECTED LOSSES	2,316,232	2,758,107	366,785	
CREDIBILITY	.06	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.794	1.351	.182	4.327
INDICATED (POST-TEST)	1.785	.863	.116	2.764
PRES. ON RATE LEVEL	.743	.885	.118	1.746
DERIVED BY FORMULA	.806	.880	.118	1.804
UNDERLYING PRES. RATE	.802	.955	.127	1.884
PROPOSED	.806	.880	.118	1.804
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.331
MAN. RATES	3.02	2.67	2.55	2.33
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	16,614	208,248	1.253				16,614				2	9	11
2003	16,787	480,827	2.864				16,787			1	6	13	20
2004	21,320	335,722	1.574				21,320				2	18	20
2005	21,833	413,572	1.894				21,833			1	3	13	17
2006	22,990	271,558	1.181				22,990				1	15	16
TOTAL	99,544	1,709,927	1.718				99,544			2	14	68	84

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				44,503	38,234				52,065	49,938	23,508
2003			80,580	32,643	81,739			45,466	51,055	168,505	20,839
2004				59,416	52,511				108,204	88,773	26,818
2005			70,591	97,539	29,676			12,423	67,410	100,590	35,343
2006				34,170	72,583				17,638	121,699	25,468
TOTAL			151,171	268,271	274,743			57,889	296,372	529,505	131,976

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				63,550	41,561				128,601	85,443	27,410
2003		4,849	143,773	43,650	96,914		3,427	194,596	109,446	314,003	22,381
2004		3,209	37,270	66,938	61,149		1,050	87,168	202,958	144,949	30,760
2005	123	14,691	220,003	96,520	42,869	59	11,477	188,107	116,416	152,531	36,898
2006	387	13,056	168,726	55,153	59,187	488	15,587	211,423	80,190	125,865	27,353
TOTAL	510	35,805	569,772	325,811	301,680	547	31,541	681,294	637,611	822,791	144,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,319,469	2,087,893	144,802	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,619	-74,806	1,705	
TOTAL LOSSES	1,310,850	2,013,087	146,507	
EXPECTED LOSSES	1,462,302	1,162,674	147,326	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.317	2.022	.147	3.486
INDICATED (POST-TEST)	.842	1.292	.094	2.228
PRES. ON RATE LEVEL	1.362	1.083	.137	2.582
DERIVED BY FORMULA	1.346	1.104	.132	2.582
UNDERLYING PRES. RATE	1.469	1.168	.148	2.785
PROPOSED	1.346	1.104	.132	2.582
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.34
MAN. RATES	4.70	4.16	3.77	+ 3.34
				PRESENT
				1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	69,547	270,625	.389								2	10	12
2003	71,619	437,777	.611							1	3	15	19
2004	79,152	390,881	.493							1	1	12	14
2005	77,503	502,395	.648								5	19	24
2006	61,205	459,040	.750								2	9	11
TOTAL	359,026	2,060,718	.574							2	13	65	80

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				80,472	29,635				38,966	80,193	41,359
2003			68,221	51,443	24,356			82,362	129,353	60,045	21,997
2004			184,529	29,000	18,128			28,532	7,487	87,475	35,730
2005				114,286	31,945				206,588	68,561	81,015
2006				50,005	126,938				64,413	192,102	25,582
TOTAL			252,750	325,206	231,002			110,894	446,807	488,376	205,683

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				114,914	32,213				96,246	137,211	48,225
2003		3,169	119,075	63,689	29,873		4,992	316,916	251,636	117,181	23,625
2004		11,986	294,772	36,045	24,856		3,052	127,994	28,028	135,059	40,982
2005		7,853	112,963	108,314	44,918		12,313	277,807	283,166	131,243	84,579
2006	669	21,924	279,443	90,491	102,324	945	30,515	416,803	161,913	207,747	27,475
TOTAL	669	44,932	806,253	413,453	234,184	945	50,872	1,139,520	820,989	728,441	224,886

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,043,191	2,197,067	224,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,440	-104,492	1,455	
TOTAL LOSSES	2,010,751	2,092,575	226,341	
EXPECTED LOSSES	1,981,824	1,425,333	147,200	
CREDIBILITY	.07	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.560	.583	.063	1.206
INDICATED (POST-TEST)	.358	.373	.040	.771
PRES. ON RATE LEVEL	.512	.368	.038	.918
DERIVED BY FORMULA	.501	.369	.039	.909
UNDERLYING PRES. RATE	.552	.397	.041	.990
PROPOSED	.501	.369	.039	.909
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				1.17
MAN. RATES	1.74	1.54	1.34	+ 1.17
				PRESENT
				595

+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
2002	159,386	2,534,621	1.590				159,386			4	13	78	95
2003	191,890	5,844,705	3.045				191,890		1	5	16	81	103
2004	199,389	3,313,551	1.661				199,389	1		6	13	113	133
2005	202,088	2,831,009	1.400				202,088			1	19	81	101
2006	216,999	2,892,275	1.332				216,999			1	12	87	100
TOTAL	969,752	17,416,161	1.796				969,752	1	1	17	73	440	532

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			432,239	224,290	203,762			628,666	406,339	381,983	257,342
2003		256,670	459,221	350,698	219,789		2,923,932	555,231	339,690	412,623	326,851
2004	4,116		491,403	214,192	427,598	3,087		636,956	245,620	873,888	416,691
2005			113,573	393,963	359,918			114,747	634,633	790,772	423,403
2006			86,317	350,404	281,410			25,049	733,811	798,539	616,745
TOTAL	4,116	256,670	1,582,753	1,533,547	1,492,477	3,087	2,923,932	1,960,649	2,360,093	3,257,805	2,041,032

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			605,291	320,288	221,490			1,580,787	1,003,656	653,574	300,061
2003		73,604	801,178	436,403	266,699		770,663	2,005,697	689,145	781,943	351,038
2004	9,482	46,343	894,702	275,523	492,915	9,317	56,430	2,340,421	599,609	1,372,711	477,945
2005	197	55,885	765,930	440,970	418,986	544	102,466	1,662,373	1,050,865	1,218,051	442,032
2006	2,314	81,909	1,143,948	353,810	259,122	6,388	208,696	2,860,623	1,121,447	979,176	662,384
TOTAL	11,993	257,741	4,211,049	1,826,994	1,659,212	16,249	1,138,255	10,449,901	4,464,722	5,005,455	2,233,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,085,188	12,956,383	2,233,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,443	-557,276	14,998	
TOTAL LOSSES	16,017,745	12,399,107	2,248,458	
EXPECTED LOSSES	9,115,669	8,543,515	1,328,561	
CREDIBILITY	.14	.48	.52	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.652	1.279	.232	3.163
INDICATED (POST-TEST)	1.056	.817	.148	2.021
PRES. ON RATE LEVEL	.871	.817	.127	1.815
DERIVED BY FORMULA	.897	.817	.138	1.852
UNDERLYING PRES. RATE	.940	.881	.137	1.958
PROPOSED	.897	.817	.138	1.852
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.39
MAN. RATES	3.52	3.11	2.65	+ 2.39
				PRESENT
				910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	9,762	44,360	.454								1	2	3
2003	12,205	2,505	.020									1	1
2004	17,648	28,149	.159									4	4
2005	21,536	14,022	.065									1	1
2006	19,711	59,477	.301									6	6
TOTAL	80,862	148,513	.184								1	14	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				3,917	4,223				15,580	16,896	3,744	
2003					395					15	2,095	
2004					7,548					11,631	8,970	
2005					95					202	13,725	
2006					38,461					13,491	7,525	
TOTAL				3,917	50,722				15,580	42,235	36,059	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				5,593	4,590				38,483	28,909	4,366	
2003		10	57	17	463			3		27	2,250	
2004		268	2,398	764	8,373		83	4,065	1,724	17,761	10,289	
2005		5	69	23	98		5	128	57	282	14,329	
2006	181	5,225	60,349	18,167	29,165	44	1,414	18,996	7,004	13,476	8,082	
TOTAL	181	5,508	62,873	24,564	42,689	44	1,502	23,192	47,268	60,455	39,316	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	93,300	174,976	39,316	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,796	-63,340	1,613	
TOTAL LOSSES	86,504	111,636	40,929	
EXPECTED LOSSES	2,113,734	1,070,614	130,996	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.107	.138	.051	.296
INDICATED (POST-TEST)	.068	.088	.033	.189
PRES. ON RATE LEVEL	2.423	1.228	.150	3.801
DERIVED BY FORMULA	2.352	1.125	.138	3.615
UNDERLYING PRES. RATE	2.614	1.324	.162	4.100
PROPOSED	2.352	1.125	.138	3.615

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.672
IND. RATES				4.67	MINIMUM PREMIUM	1360
MAN. RATES	7.24	6.40	5.55	+ 4.67	PRESENT	1610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	13,063	2,881	.022										
2003	12,457	58,260	.467								1	4	5
2004	11,971	2,961	.024										
2005	16,919	6,827	.040									1	1
2006	13,356	9,320	.069									3	3
TOTAL	67,766	80,249	.118								1	8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,881
2003				17,680	2,185				30,959	6,514	922
2004											2,961
2005					29					27	6,771
2006					1,934					428	6,958
TOTAL				17,680	4,148				30,959	6,969	20,493

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,359
2003		48	3,111	21,391	2,910		34	8,167	59,161	13,344	990
2004											3,396
2005			21	7	30			13	8	38	7,069
2006	7	264	3,033	915	1,468		38	605	220	428	7,473
TOTAL	7	312	6,165	22,313	4,408		72	8,785	59,389	13,810	22,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,341	99,920	22,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,532	-19,435	322	
TOTAL LOSSES	10,809	80,485	22,609	
EXPECTED LOSSES	294,783	281,229	29,817	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.016	.119	.033	.168
INDICATED (POST-TEST)	.010	.076	.021	.107
PRES. ON RATE LEVEL	.403	.385	.041	.829
DERIVED BY FORMULA	.395	.360	.039	.794
UNDERLYING PRES. RATE	.435	.415	.044	.894
PROPOSED	.395	.360	.039	.794

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.026
IND. RATES				1.03	MINIMUM PREMIUM	505
MAN. RATES	1.59	1.41	1.21	+ 1.03	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
2002	6,386	161,565	2.529				6,386				2	2	4
2003	6,950	418,366	6.019				6,950			1		5	6
2004	6,496	371,535	5.719				6,496			1		3	4
2005	7,456	44,902	.602				7,456					3	3
2006	6,671	51,290	.768				6,671					2	2
TOTAL	33,959	1,047,658	3.085				33,959			2	2	15	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				25,967	54,407				26,067	48,767	6,357
2003			144,130		29,604			201,412		40,772	2,448
2004			75,242		145,467			80,930		53,364	16,532
2005					5,583					13,450	25,869
2006					4,429					28,513	18,348
TOTAL			219,372	25,967	239,490			282,342	26,067	184,866	69,554

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				37,080	59,141				64,386	83,440	7,412
2003		5,879	216,898	2,594	35,310		10,953	641,726	7,856	77,085	2,629
2004		9,566	159,956	16,383	162,706		7,249	283,912	13,368	83,846	18,962
2005		363	4,036	1,388	5,833		422	8,639	3,866	18,745	27,007
2006	20	599	6,948	2,092	3,358	95	2,997	40,146	14,800	28,468	19,706
TOTAL	20	16,407	387,838	59,537	266,348	95	21,621	974,423	104,276	291,584	75,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,400,404	721,745	75,716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,130	-29,546	382	
TOTAL LOSSES	1,390,274	692,199	76,098	
EXPECTED LOSSES	733,854	424,488	35,996	
CREDIBILITY	.01	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.094	2.038	.224	6.356
INDICATED (POST-TEST)	2.616	1.302	.143	4.061
PRES. ON RATE LEVEL	2.003	1.159	.098	3.260
DERIVED BY FORMULA	2.009	1.166	.101	3.276
UNDERLYING PRES. RATE	2.161	1.250	.106	3.517
PROPOSED	2.009	1.166	.101	3.276
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.23
MAN. RATES	5.93	5.24	4.76	+ 4.23
				PRESENT
				1420

+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
2002	20,184	153,779	.761				20,184					10	10
2003	20,581	412,315	2.003				20,581				2	14	16
2004	22,174	672,098	3.031				22,174			1	7	10	18
2005	21,994	462,176	2.101				21,994			2	3	10	15
2006	21,715	755,854	3.480				21,715			1	4	19	24
TOTAL	106,648	2,456,222	2.303				106,648			4	16	63	83

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					45,748					85,080	22,951
2003				51,998	46,053				109,573	90,264	114,427
2004			59,945	192,702	30,335			42,988	223,577	87,934	34,617
2005			150,995	30,961	30,508			119,875	19,426	65,057	45,354
2006			258,518	42,342	62,930			16,091	74,849	252,883	48,241
TOTAL			469,458	318,003	215,574			178,954	427,425	581,218	265,590

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					49,728					145,571	26,761
2003		964	14,818	64,639	55,068		451	40,934	213,932	171,442	122,895
2004		8,883	167,028	204,300	44,156		5,160	287,613	408,083	154,961	39,706
2005	262	20,299	307,026	42,209	39,302	569	51,534	519,875	58,395	100,516	47,350
2006	1,801	45,781	594,964	79,828	63,222	1,389	43,808	584,044	208,075	272,507	51,811
TOTAL	2,063	75,927	1,083,836	390,976	251,476	1,958	100,953	1,432,466	888,485	844,997	288,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,697,203	2,375,934	288,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,243	-79,011	1,678	
TOTAL LOSSES	2,680,960	2,296,923	290,201	
EXPECTED LOSSES	1,442,948	1,142,202	156,772	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.514	2.154	.272	4.940
INDICATED (POST-TEST)	1.606	1.376	.174	3.156
PRES. ON RATE LEVEL	1.254	.993	.136	2.383
DERIVED BY FORMULA	1.265	1.035	.141	2.441
UNDERLYING PRES. RATE	1.353	1.071	.147	2.571
PROPOSED	1.265	1.035	.141	2.441
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.15
MAN. RATES	4.27	3.78	3.48	+ 3.15
				PRESENT
				1110

+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
2002	6,217	85,143	1.369				6,217					3	3
2003	5,799	163,163	2.813				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
2006	6,653	44,405	.667				6,653				1		1
TOTAL	32,924	348,462	1.058				32,924				5	21	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					30,417					48,697	6,029
2003				49,068	26,054				33,665	49,588	4,788
2004					3,794					13,456	20,851
2005				1,087	3,504				758	4,419	7,882
2006				9,871					23,293		11,241
TOTAL				60,026	63,769				57,716	116,160	50,791

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					33,064					83,321	7,030
2003		551	11,496	60,238	31,538		249	16,497	67,202	93,070	5,142
2004		137	1,204	382	4,206		89	4,705	1,993	20,545	23,916
2005		281	3,387	1,826	3,770		175	3,690	2,234	6,287	8,229
2006	14	921	15,840	6,026	1,197	111	3,756	52,892	22,493	5,774	12,073
TOTAL	14	1,890	31,927	68,472	73,775	111	4,269	77,784	93,922	208,997	56,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	115,995	445,166	56,390	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,611	-17,295	377	
TOTAL LOSSES	113,384	427,871	56,767	
EXPECTED LOSSES	242,979	249,564	35,229	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.344	1.300	.172	1.816
INDICATED (POST-TEST)	.220	.831	.110	1.161
PRES. ON RATE LEVEL	.684	.703	.099	1.486
DERIVED BY FORMULA	.679	.709	.100	1.488
UNDERLYING PRES. RATE	.738	.758	.107	1.603
PROPOSED	.678	.708	.100	1.486
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				1.92
MAN. RATES	2.71	2.40	2.17	+ 1.92
				PRESENT
				795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	46,482	5,628	.012										
2003	42,486	30,993	.072									2	2
2004	34,896	2,705	.007									1	1
2005	37,335	4,191	.011										
2006	24,997	10,803	.043									2	2
TOTAL	186,196	54,320	.029									5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											5,628
2003					3,493					26,945	555
2004					517					657	1,531
2005											4,191
2006					4,833					5,299	671
TOTAL					8,843					32,901	12,576

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											6,562
2003		73	499	152	4,099		134	4,826	1,817	49,799	596
2004		19	163	53	572		6	230	99	1,004	1,756
2005											4,375
2006	22	657	7,580	2,284	3,667	19	557	7,462	2,747	5,296	721
TOTAL	22	749	8,242	2,489	8,338	19	697	12,518	4,663	56,099	14,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,247	71,589	14,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,424	-26,116	258	
TOTAL LOSSES	6,823	45,473	14,268	
EXPECTED LOSSES	597,688	322,120	29,792	
CREDIBILITY	.05	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.004	.024	.008	.036
INDICATED (POST-TEST)	.003	.015	.005	.023
PRES. ON RATE LEVEL	.298	.160	.015	.473
DERIVED BY FORMULA	.283	.137	.013	.433
UNDERLYING PRES. RATE	.321	.173	.016	.510
PROPOSED	.283	.137	.013	.433
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.56
MAN. RATES	.94	.83	.69	+ .56
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,453	13,378	.920									2	2
2003	2,448	102,163	4.173								1	1	2
2004	1,034	58,374	5.645								2		2
2005	1,516	18,717	1.234									2	2
2006	2,079	24,456	1.176									2	2
TOTAL	8,530	217,088	2.545								3	7	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					1,020					11,088	1,270	
2003				29,704	347				67,804	1,247	3,061	
2004				29,615					28,759			
2005					425					7,013	11,279	
2006					4,181					16,280	3,995	
TOTAL				59,319	5,973				96,563	35,628	19,605	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					1,109					18,972	1,481	
2003		6	4,752	35,797	987		8	15,551	128,693	5,162	3,288	
2004		664	10,263	30,720	1,449		119	14,918	50,443	2,499		
2005		28	308	106	444		213	4,503	2,017	9,777	11,775	
2006	19	568	6,561	1,972	3,172	54	1,717	22,922	8,449	16,252	4,291	
TOTAL	19	1,266	21,884	68,595	7,161	54	2,057	57,894	189,602	52,662	20,835	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	83,174	318,020	20,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,474	-24,585	322	
TOTAL LOSSES	77,700	293,435	21,157	
EXPECTED LOSSES	601,449	388,370	27,978	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.911	3.440	.248	4.599
INDICATED (POST-TEST)	.582	2.198	.158	2.938
PRES. ON RATE LEVEL	6.536	4.221	.304	11.061
DERIVED BY FORMULA	6.476	4.181	.301	10.958
UNDERLYING PRES. RATE	7.051	4.553	.328	11.932
PROPOSED	6.476	4.181	.301	10.958

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	14.163
IND. RATES				14.16	MINIMUM PREMIUM	3595
MAN. RATES	21.72	19.21	16.15	+ 14.16	PRESENT	3650

+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
2002	52						52						
2003	52						52						
2004	38						38						
2005	26						26						
2006	83						83						
TOTAL	251						251						

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.	50	-327	12	
TOTAL LOSSES	50		12	
EXPECTED LOSSES	6,120	5,779	860	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.020	.000	.005	.025
INDICATED (POST-TEST)	.013	.000	.003	.016
PRES. ON RATE LEVEL	2.260	2.134	.318	4.712
DERIVED BY FORMULA	2.260	2.134	.318	4.712
UNDERLYING PRES. RATE	2.438	2.302	.343	5.083
PROPOSED	2.260	2.134	.318	4.712
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.09
MAN. RATES	8.73	7.72	6.88	+ 6.09
				PRESENT
				1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,865	109,597	2.835									4	4
2003	4,176	106,807	2.557									6	6
2004	4,586	193,804	4.225								2	7	9
2005	4,761	593,093	12.457								3	1	4
2006	5,451	23,853	.437									3	3
TOTAL	22,839	1,027,154	4.497								5	21	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					30,054					59,128	20,415
2003					38,078					59,251	9,478
2004				82,410	15,570				66,342	15,089	14,393
2005				113,594	4,597				429,822	13,126	31,954
2006					2,229					2,944	18,680
TOTAL				196,004	90,528				496,164	149,538	94,920

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					32,668					101,168	23,804
2003		795	5,447	1,652	44,691		295	10,610	3,999	109,508	10,179
2004		2,407	33,505	87,057	21,302		375	39,695	118,600	28,809	16,509
2005		5,880	90,112	98,077	15,955		20,364	466,605	520,074	88,200	33,360
2006	9	298	3,499	1,056	1,689	8	303	4,142	1,525	2,938	20,062
TOTAL	9	9,380	132,563	187,842	116,305	8	21,337	521,052	644,198	330,623	103,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	684,349	1,278,968	103,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,753	-32,190	708	
TOTAL LOSSES	681,596	1,246,778	104,622	
EXPECTED LOSSES	518,903	505,427	60,523	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.984	5.459	.458	8.901
INDICATED (POST-TEST)	1.907	3.488	.293	5.688
PRES. ON RATE LEVEL	2.106	2.051	.246	4.403
DERIVED BY FORMULA	2.104	2.108	.248	4.460
UNDERLYING PRES. RATE	2.272	2.213	.265	4.750
PROPOSED	2.104	2.108	.248	4.460
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.76
MAN. RATES	8.43	7.45	6.43	+ 5.76
				PRESENT
				1825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	40,065	661,174	1.650								5	30	35
2003	42,915	1,337,734	3.117							1	3	31	35
2004	40,116	735,352	1.833							1	4	25	30
2005	44,803	468,964	1.046								2	26	28
2006	50,170	785,444	1.565							1	6	28	35
TOTAL	218,069	3,988,668	1.829							3	20	140	163

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				40,207	219,427				59,104	256,050	86,386
2003			229,079	50,108	326,171			270,750	54,295	304,825	102,506
2004			66,489	129,854	91,125			25,945	236,573	127,734	57,632
2005				28,153	122,590				16,890	224,557	76,774
2006			109,217	156,448	76,681			21,131	155,866	158,631	107,470
TOTAL			404,785	404,770	835,994			317,826	522,728	1,071,797	430,768

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				57,415	238,520				145,986	438,102	100,726
2003		12,764	294,983	76,005	384,449		11,799	673,411	128,435	567,319	110,091
2004		10,029	174,453	145,390	108,629		4,035	252,399	435,651	216,367	66,104
2005		9,362	110,701	55,153	130,900		7,838	163,239	86,071	315,932	80,152
2006	1,197	39,073	552,292	141,975	81,491	1,525	48,660	653,471	238,827	198,940	115,423
TOTAL	1,197	71,228	1,132,429	475,938	943,989	1,525	72,332	1,742,520	1,034,970	1,736,660	472,496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,021,231	4,191,557	472,496	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,200	-187,935	4,396	
TOTAL LOSSES	3,003,031	4,003,622	476,892	
EXPECTED LOSSES	2,224,304	2,867,607	385,982	
CREDIBILITY	.05	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.377	1.836	.219	3.432
INDICATED (POST-TEST)	.880	1.173	.140	2.193
PRES. ON RATE LEVEL	.946	1.219	.164	2.329
DERIVED BY FORMULA	.943	1.211	.159	2.313
UNDERLYING PRES. RATE	1.020	1.315	.177	2.512
PROPOSED	.943	1.211	.159	2.313
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.99
MAN. RATES	4.32	3.82	3.40	+ 2.99
				PRESENT
				1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	19,615	288,990	1.473							2	13	15	
2003	21,038	438,464	2.084							5	6	11	
2004	27,931	270,707	.969							3	19	22	
2005	29,166	268,503	.920							4	13	17	
2006	30,191	888,878	2.944					1		1	5	26	33
TOTAL	127,941	2,155,542	1.685					1		1	19	77	98

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				90,825	66,984				73,515	33,549	24,117
2003				117,029	9,661				216,567	49,959	45,248
2004				38,578	80,833				12,436	96,430	42,430
2005				87,280	21,734				70,938	61,786	26,765
2006	1,851		64,531	182,887	102,809			128,508	135,738	206,620	65,934
TOTAL	1,851		64,531	516,599	282,021			128,508	509,194	448,344	204,494

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				129,698	72,810				181,582	57,403	28,120
2003		204	19,908	141,390	13,619		253	57,902	414,159	101,456	48,596
2004		3,764	39,040	48,175	91,545		705	40,183	36,118	148,330	48,667
2005		5,815	84,356	82,045	31,519		5,414	119,944	108,222	98,366	27,943
2006	3,050	39,346	561,734	166,259	102,724	2,875	85,699	1,062,052	274,639	251,834	70,813
TOTAL	3,050	49,129	705,038	567,567	312,217	2,875	92,071	1,280,081	1,014,720	657,389	224,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,132,244	2,551,893	224,139	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,745	-117,683	1,839	
TOTAL LOSSES	2,126,499	2,434,210	225,978	
EXPECTED LOSSES	1,249,984	1,874,336	156,088	
CREDIBILITY	.04	.12	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.662	1.903	.177	3.742
INDICATED (POST-TEST)	1.062	1.216	.113	2.391
PRES. ON RATE LEVEL	.906	1.358	.113	2.377
DERIVED BY FORMULA	.912	1.341	.113	2.366
UNDERLYING PRES. RATE	.977	1.465	.122	2.564
PROPOSED	.916	1.347	.114	2.377

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.072
IND. RATES				3.07	MINIMUM PREMIUM	985
MAN. RATES	4.50	3.98	3.47	+ 3.07	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	9,938	123,151	1.239								2	7	9
2003	8,687	646,470	7.441							1	1	11	13
2004	10,563	369,061	3.493							1	3	10	14
2005	12,875	102,319	.794									5	5
2006	12,653	77,292	.610									8	8
TOTAL	54,716	1,318,293	2.409							2	6	41	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				43,058	18,230				43,970	15,090	2,803
2003			131,944	43,244	111,408			225,547	81,591	37,892	14,844
2004			70,171	51,589	77,829			42,496	19,957	101,823	5,196
2005					28,211					53,206	20,902
2006					19,575					19,311	38,406
TOTAL			202,115	137,891	255,253			268,043	145,518	227,322	82,151

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				61,487	19,816				108,606	25,818	3,268
2003		6,842	205,016	58,052	132,088		11,454	690,254	162,667	75,280	15,942
2004		8,006	148,674	62,944	90,120		4,378	185,255	52,972	158,458	5,960
2005		1,824	20,387	7,000	29,469		1,658	34,141	15,290	74,163	21,822
2006	91	2,664	30,713	9,240	14,840	63	2,023	27,195	10,028	19,278	41,248
TOTAL	91	19,336	404,790	198,723	286,333	63	19,513	936,845	349,563	352,997	88,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,380,638	1,187,616	88,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,928	-82,725	535	
TOTAL LOSSES	1,364,710	1,104,891	88,775	
EXPECTED LOSSES	2,010,813	1,278,166	45,962	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.494	2.019	.162	4.675
INDICATED (POST-TEST)	1.594	1.290	.104	2.988
PRES. ON RATE LEVEL	3.407	2.165	.078	5.650
DERIVED BY FORMULA	3.371	2.104	.080	5.555
UNDERLYING PRES. RATE	3.675	2.336	.084	6.095
PROPOSED	3.371	2.104	.080	5.555
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				7.18
MAN. RATES	10.49	9.28	8.25	+ 7.18
				PRESENT
				2265

+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
2002	24,148	137,537	.569				24,148				2	9	11
2003	24,058	400,850	1.666				24,058				1	17	18
2004	26,462	487,023	1.840				26,462				5	18	23
2005	29,982	1,239,829	4.135				29,982			3	3	10	16
2006	31,029	753,533	2.428				31,029			2		8	10
TOTAL	135,679	3,018,772	2.225				135,679			5	11	62	78

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				38,852	8,077				10,530	20,133	59,945
2003				10,350	146,270				38,830	185,280	20,120
2004				75,968	34,538				138,108	192,920	45,489
2005			392,504	49,684	7,387			597,410	105,022	22,643	65,179
2006			441,544		28,240			177,769		60,435	45,545
TOTAL			834,048	174,854	224,512			775,179	292,490	481,411	236,278

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				55,481	8,781				26,009	34,446	69,896
2003		3,047	22,566	18,816	171,879		919	41,966	86,154	344,075	21,609
2004		2,949	37,299	82,287	42,031		1,867	139,107	270,858	306,589	52,176
2005	360	26,028	402,698	55,705	18,658	1,230	110,977	1,121,155	172,778	63,722	68,047
2006	2,434	56,870	726,667	51,981	37,938	2,072	57,559	646,963	75,467	74,788	48,916
TOTAL	2,794	88,894	1,189,230	264,270	279,287	3,302	171,322	1,949,191	631,266	823,620	260,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,404,733	1,998,443	260,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,432	-100,188	2,119	
TOTAL LOSSES	3,389,301	1,898,255	262,763	
EXPECTED LOSSES	1,965,988	1,538,600	184,523	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.498	1.399	.194	4.091
INDICATED (POST-TEST)	1.596	.894	.124	2.614
PRES. ON RATE LEVEL	1.344	1.051	.126	2.521
DERIVED BY FORMULA	1.354	1.031	.126	2.511
UNDERLYING PRES. RATE	1.449	1.134	.136	2.719
PROPOSED	1.359	1.035	.127	2.521
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.26
MAN. RATES	4.63	4.09	3.68	+ 3.26
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.258
				1030
				1160

+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
2002	5,960	117,267	1.967				5,960				1	3	4
2003	6,419	19,761	.307				6,419					3	3
2004	7,991	7,528	.094				7,991					1	1
2005	8,035	32,159	.400				8,035					4	4
2006	6,969	252,299	3.620				6,969				4	2	6
TOTAL	35,374	429,014	1.213				35,374				5	13	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				37,151	2,745				58,108	8,498	10,765
2003					3,985					8,794	6,982
2004					516					863	6,149
2005					8,072					11,058	13,029
2006				62,978	6,143				158,990	13,009	11,179
TOTAL				100,129	21,461				217,098	42,222	48,104

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				53,052	2,984				143,527	14,541	12,552
2003		85	570	172	4,678		46	1,576	594	16,253	7,499
2004		19	163	53	572		6	299	128	1,318	7,053
2005		528	5,829	2,002	8,429		344	7,088	3,175	15,410	13,602
2006	124	6,701	110,705	41,344	12,285	794	26,953	379,356	160,274	52,391	12,006
TOTAL	124	7,333	117,267	96,623	28,948	794	27,349	388,319	307,698	99,913	52,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	541,186	533,182	52,712	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,741	-32,052	607	
TOTAL LOSSES	535,445	501,130	53,319	
EXPECTED LOSSES	517,874	468,352	56,598	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.514	1.417	.151	3.082
INDICATED (POST-TEST)	.967	.905	.096	1.968
PRES. ON RATE LEVEL	1.357	1.228	.148	2.733
DERIVED BY FORMULA	1.349	1.212	.145	2.706
UNDERLYING PRES. RATE	1.464	1.324	.160	2.948
PROPOSED	1.349	1.212	.145	2.706
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.497
MAN. RATES	5.11	4.52	3.99	3.50
				MINIMUM PREMIUM
				PRESENT
				1090
				1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	13,594	286,029	2.104						1	1	4	6	
2003	16,650	12,418	.074								3	3	
2004	12,036	7,750	.064								1	1	
2005	11,870	114,621	.965							1	1	2	
2006	8,900	14,959	.168								1	1	
TOTAL	63,050	435,777	.691						1	2	10	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			92,874	1,545	48,245			101,145	4,632	28,838	8,750
2003					1,267					2,055	9,096
2004					297					126	7,327
2005				57,133	5,163				47,202	178	4,945
2006					4,441					1	10,517
TOTAL			92,874	58,678	59,413			101,145	51,834	31,198	40,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			144,791	2,206	52,443			322,450	11,441	49,342	10,203
2003		26	182	55	1,488		12	368	138	3,799	9,769
2004		10	94	29	329			44	19	192	8,404
2005		3,226	48,665	51,463	11,167		2,330	53,534	60,242	8,400	5,163
2006	21	603	6,968	2,098	3,368					2	11,295
TOTAL	21	3,865	200,700	55,851	68,795		2,342	376,396	71,840	61,735	44,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	583,324	258,221	44,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,927	-74,700	407	
TOTAL LOSSES	552,397	183,521	45,241	
EXPECTED LOSSES	1,327,204	951,424	46,027	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.876	.291	.072	1.239
INDICATED (POST-TEST)	.560	.186	.046	.792
PRES. ON RATE LEVEL	1.951	1.399	.068	3.418
DERIVED BY FORMULA	1.923	1.302	.066	3.291
UNDERLYING PRES. RATE	2.105	1.509	.073	3.687
PROPOSED	1.923	1.302	.066	3.291
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.25
MAN. RATES	6.31	5.58	4.99	+ 4.25
				PRESENT
				1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	8,789	107,663	1.224								4	4	8
2003	3,716	106,044	2.853								3	4	7
2004	4,568	67,512	1.477								3	6	9
2005	6,180	365,164	5.908								4	3	7
2006	3,614	9,375	.259									2	2
TOTAL	26,867	655,758	2.441								14	19	33

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				59,620	7,241				30,672	9,073	1,057	
2003				33,500	7,657				45,429	19,096	362	
2004				19,312	12,659				6,508	27,365	1,668	
2005				79,942	21,488				153,190	110,116	428	
2006					2,320					3,474	3,581	
TOTAL				192,374	51,365				235,799	169,124	7,096	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				85,137	7,871				75,760	15,524	1,232	
2003		159	6,399	40,686	9,640		95	13,685	87,455	37,207	389	
2004		886	10,704	21,309	14,992		213	12,955	15,472	42,352	1,913	
2005		5,431	78,394	75,548	30,526		10,989	244,037	226,997	179,944	447	
2006	10	316	3,641	1,096	1,760	11	363	4,898	1,805	3,465	3,846	
TOTAL	10	6,792	99,138	223,776	64,789	11	11,660	275,575	407,489	278,492	7,827	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	393,186	974,546	7,827	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,971	-55,374	566	
TOTAL LOSSES	370,215	919,172	8,393	
EXPECTED LOSSES	780,219	652,330	64,212	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.378	3.421	.031	4.830
INDICATED (POST-TEST)	.881	2.186	.020	3.087
PRES. ON RATE LEVEL	2.691	2.251	.222	5.164
DERIVED BY FORMULA	2.673	2.248	.212	5.133
UNDERLYING PRES. RATE	2.904	2.428	.239	5.571
PROPOSED	2.673	2.248	.212	5.133
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				6.63
MAN. RATES	9.47	8.37	7.54	+ 6.63
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.634
				1825
				2095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	11,543	90,514	.784							1	5	6	
2003	13,276	51,844	.390							2	1	3	
2004	14,371	365,380	2.542						1	1	8	10	
2005	11,812	110,438	.934								5	5	
2006	10,560	33,349	.315								3	3	
TOTAL	61,562	651,525	1.058						1	4	22	27	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				26,038	4,772				23,483	20,611	15,610	
2003				19,372	1,061				13,730	1,006	16,675	
2004			97,236	40,475	13,585			92,622	50,172	44,774	26,516	
2005					53,493					27,763	29,182	
2006					3,104					14,786	15,459	
TOTAL			97,236	85,885	76,015			92,622	87,385	108,940	103,442	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				37,182	5,187				58,003	35,266	18,201	
2003		22	3,219	23,382	1,623		4	3,283	26,110	2,437	17,909	
2004		7,028	165,338	45,540	18,802		8,391	345,249	100,877	75,426	30,414	
2005		3,469	38,650	13,281	55,876		862	17,823	7,978	38,700	30,466	
2006	14	424	4,867	1,466	2,355	48	1,547	20,826	7,679	14,756	16,603	
TOTAL	14	10,943	212,074	120,851	83,843	48	10,804	387,181	200,647	166,585	113,593	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	621,064	571,926	113,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,862	-39,754	499	
TOTAL LOSSES	616,202	532,172	114,092	
EXPECTED LOSSES	330,587	541,746	51,097	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.001	.864	.185	2.050
INDICATED (POST-TEST)	.640	.552	.118	1.310
PRES. ON RATE LEVEL	.498	.816	.077	1.391
DERIVED BY FORMULA	.501	.795	.080	1.376
UNDERLYING PRES. RATE	.537	.880	.083	1.500
PROPOSED	.501	.795	.080	1.376

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.778
IND. RATES				1.78	MINIMUM PREMIUM	685
MAN. RATES	2.57	2.27	2.03	+ 1.78	PRESENT	760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	7,209												
2003	10,812	10,912	.100									1	1
2004	10,845	273,695	2.523							1		1	2
2005	10,331	29,156	.282									1	1
2006	14,428	519	.003										
TOTAL	53,625	314,282	.586							1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					2,169					3,055	5,688
2004			187,483		25,000			46,530		4,500	10,182
2005					11,484					10,084	7,588
2006											519
TOTAL			187,483		38,653			46,530		17,639	23,977

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		44	311	94	2,546		15	547	205	5,647	6,109
2004		11,758	291,368	6,728	31,112		3,991	154,075	3,799	8,227	11,679
2005		743	8,298	2,852	11,996		315	6,471	2,899	14,055	7,922
2006											557
TOTAL		12,545	299,977	9,674	45,654		4,321	161,093	6,903	27,929	26,267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	477,936	90,160	26,267			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	289	-12,946	267			
TOTAL LOSSES	478,225	77,214	26,534			
EXPECTED LOSSES	252,038	222,007	21,450			
CREDIBILITY	.02	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.892	.144	.049	1.085		
INDICATED (POST-TEST)	.570	.092	.031	.693		
PRES. ON RATE LEVEL	.436	.384	.037	.857		
DERIVED BY FORMULA	.439	.364	.037	.840		
UNDERLYING PRES. RATE	.470	.414	.040	.924		
PROPOSED	.439	.364	.037	.840		
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.085
IND. RATES				1.09	MINIMUM PREMIUM	520
MAN. RATES	1.57	1.39	1.25	+ 1.09	PRESENT	575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	596,911	1,464,229	.245							3	9	41	53
2003	621,970	1,884,324	.302							7	9	43	59
2004	678,548	2,457,033	.362							6	8	35	49
2005	714,983	1,090,181	.152						1		10	23	34
2006	735,350	1,868,365	.254							1	11	41	53
TOTAL	3,347,762	8,764,132	.262						1	17	47	183	248

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			517,766	115,165	125,426			179,870	145,802	238,149	142,051
2003			587,011	180,071	118,383			409,985	225,522	234,143	129,209
2004			799,887	101,445	180,821			776,126	163,251	210,146	225,357
2005		15,872		213,228	221,246		63,824		191,300	151,115	233,596
2006			113,991	137,978	193,105			400,000	159,354	675,529	188,408
TOTAL		15,872	2,018,655	747,887	838,981		63,824	1,765,981	885,229	1,509,082	918,621

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			807,198	164,454	136,338			573,425	360,131	407,473	165,631
2003		25,344	969,967	227,746	144,908		24,523	1,471,395	454,657	446,004	138,770
2004		50,941	1,193,658	139,825	218,673		55,547	2,218,030	359,841	353,390	258,484
2005	2,237	56,946	329,311	242,226	252,654	7,362	293,063	318,098	287,933	243,683	243,874
2006	1,436	46,731	622,239	180,973	165,546	5,507	164,515	2,059,328	563,062	733,088	202,351
TOTAL	3,673	179,962	3,922,373	955,224	918,119	12,869	537,648	6,640,276	2,025,624	2,183,638	1,009,110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,296,801	6,082,605	1,009,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,966	-253,487	7,122	
TOTAL LOSSES	11,190,835	5,829,118	1,016,232	
EXPECTED LOSSES	12,118,898	3,816,450	636,075	
CREDIBILITY	.32	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.334	.174	.030	.538
INDICATED (POST-TEST)	.213	.111	.019	.343
PRES. ON RATE LEVEL	.335	.106	.018	.459
DERIVED BY FORMULA	.296	.111	.019	.426
UNDERLYING PRES. RATE	.362	.114	.019	.495
PROPOSED	.296	.111	.019	.426
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.55
MAN. RATES	.93	.82	.67	+ .55
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	44,199	1,636,150	3.701						1		1	8	10
2003	48,320	127,729	.264								1	3	4
2004	54,098	155,019	.286								1	6	7
2005	44,375	52,824	.119									3	3
2006	52,515	225,631	.429								2	3	5
TOTAL	243,507	2,197,353	.902						1		5	23	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		664,825		6,986	29,622		805,983		21,306	82,794	24,634
2003				38,131	12,406				13,299	33,169	30,724
2004				14,201	16,587				21,615	72,292	30,324
2005					3,944					33,000	15,880
2006				85,869	8,352				71,035	52,209	8,166
TOTAL		664,825		145,187	70,911		805,983		127,255	273,464	109,728

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		204,331		9,976	32,200		667,474		52,626	141,661	28,723
2003		263	7,813	46,472	15,303		164	8,945	27,463	61,863	32,998
2004		913	10,185	16,404	19,098		579	36,490	48,634	112,265	34,781
2005		252	2,850	976	4,120		1,038	21,183	9,479	45,992	16,579
2006	167	9,137	150,910	56,366	16,741	511	16,901	234,829	95,687	69,726	8,770
TOTAL	167	214,896	171,758	130,194	87,462	511	686,156	301,447	233,889	431,507	121,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,374,935	883,052	121,851	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,793	-31,881	1,086	
TOTAL LOSSES	1,366,142	851,171	122,937	
EXPECTED LOSSES	1,156,658	469,969	99,838	
CREDIBILITY	.05	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.561	.350	.050	.961
INDICATED (POST-TEST)	.358	.224	.032	.614
PRES. ON RATE LEVEL	.440	.179	.038	.657
DERIVED BY FORMULA	.436	.188	.037	.661
UNDERLYING PRES. RATE	.475	.193	.041	.709
PROPOSED	.433	.187	.037	.657
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.85
MAN. RATES	1.23	1.09	.96	+ .85
				PRESENT
				505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,656,426	8,729,904	.328						1	14	38	161	214
2003	2,891,868	8,190,150	.283						1	18	26	120	165
2004	3,065,253	4,571,292	.149							7	35	100	142
2005	3,260,187	9,014,850	.276					1		7	39	79	126
2006	3,207,030	8,028,760	.250						1	2	44	96	143
TOTAL	15,080,764	38,534,956	.256					1	3	48	182	556	790

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		502,563	2,020,823	592,910	1,043,617		56,300	1,513,797	632,407	1,848,748	518,739
2003		576,074	2,567,168	478,751	553,205		125,531	1,849,089	653,160	876,365	510,807
2004			804,065	519,244	577,235			540,136	778,975	815,350	536,287
2005	1,499,981		1,173,837	724,588	226,490	2,000,018		1,179,848	810,749	661,247	738,092
2006		799,984	347,934	705,702	499,959		2,403,679	95,587	1,110,721	1,370,721	694,473
TOTAL	1,499,981	1,878,621	6,913,827	3,021,195	2,900,506	2,000,018	2,585,510	5,178,457	3,986,012	5,572,431	2,998,398

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		669,664	2,909,906	846,673	1,134,409		202,141	4,275,659	1,562,043	3,163,206	604,850
2003		767,244	3,934,443	624,088	668,601		281,473	5,925,227	1,343,763	1,662,519	548,607
2004		78,898	1,578,830	614,945	680,169		54,654	2,459,520	1,523,628	1,328,457	615,121
2005	322,372	139,778	2,108,715	731,909	332,521	553,971	330,536	3,877,992	1,306,962	1,097,719	770,568
2006	38,831	275,674	2,516,180	700,173	478,923	122,760	890,653	4,861,818	1,814,380	1,653,346	745,864
TOTAL	361,203	1,931,258	13,048,074	3,517,788	3,294,623	676,731	1,759,457	21,400,216	7,550,776	8,905,247	3,285,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,176,939	23,268,434	3,285,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-270,051	-1,011,735	24,949	
TOTAL LOSSES	38,906,888	22,256,699	3,309,959	
EXPECTED LOSSES	27,296,182	15,080,764	2,262,115	
CREDIBILITY	.86	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.258	.148	.022	.428
INDICATED (POST-TEST)	.165	.095	.014	.274
PRES. ON RATE LEVEL	.168	.092	.014	.274
DERIVED BY FORMULA	.165	.095	.014	.274
UNDERLYING PRES. RATE	.181	.100	.015	.296
PROPOSED	.165	.095	.014	.274
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.35
MAN. RATES	.58	.51	.40	+ .35
				PRESENT
				365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	26,926	741,885	2.755				26,926			1	4	12	17
2003	34,104	442,772	1.298				34,104				4	14	18
2004	36,138	519,472	1.437				36,138				5	13	18
2005	39,073	995,728	2.548				39,073			1	4	19	24
2006	38,316	473,986	1.237				38,316			1	2	9	12
TOTAL	174,557	3,173,843	1.818				174,557			3	19	67	89

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			171,604	75,170	53,301			275,675	81,485	69,309	15,341
2003				102,309	53,137				158,858	85,905	42,563
2004				123,336	61,698				250,980	53,604	29,854
2005			98,434	113,170	100,029			53,603	398,918	192,274	39,300
2006			61,196	39,925	55,539			56,246	91,770	138,922	30,388
TOTAL			331,234	453,910	323,704			385,524	982,011	540,014	157,446

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			235,242	107,343	57,938			772,782	201,268	118,588	17,888
2003		1,115	23,796	125,550	64,364		426	51,296	307,117	165,462	45,713
2004		4,981	62,339	134,164	74,473		1,384	148,925	448,156	103,661	34,243
2005	170	23,128	331,185	129,080	118,727	253	47,376	778,813	570,653	339,789	41,029
2006	665	19,150	252,610	56,353	49,408	1,579	47,823	606,606	176,625	166,647	32,637
TOTAL	835	48,374	905,172	552,490	364,910	1,832	97,009	2,358,422	1,703,819	894,147	171,510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,411,644	3,515,366	171,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,939	-149,076	1,656	
TOTAL LOSSES	3,386,705	3,366,290	173,166	
EXPECTED LOSSES	3,086,169	2,298,915	146,627	
CREDIBILITY	.04	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.940	1.928	.099	3.967
INDICATED (POST-TEST)	1.240	1.232	.063	2.535
PRES. ON RATE LEVEL	1.639	1.221	.078	2.938
DERIVED BY FORMULA	1.623	1.223	.075	2.921
UNDERLYING PRES. RATE	1.768	1.317	.084	3.169
PROPOSED	1.623	1.223	.075	2.921
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.78
MAN. RATES	5.42	4.79	4.29	+ 3.78
				PRESENT
				1305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	143,241	2,683,914	1.873				143,241			6	15	22	43
2003	154,250	788,311	.511				154,250				12	18	30
2004	169,201	806,812	.476				169,201			2	1	11	14
2005	239,522	386,121	.161				239,522				3	10	13
2006	180,561	504,110	.279				180,561			1	1	14	16
TOTAL	886,775	5,169,268	.583				886,775			9	32	75	116

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			908,826	203,795	72,784			924,597	266,074	164,831	143,007
2003				158,322	90,825				164,847	222,940	151,377
2004			258,729	4,399	33,216			320,371	23,787	97,935	68,375
2005				56,969	23,401				81,923	114,639	109,189
2006			61,447	10,726	86,702			144,171	2,289	151,273	47,502
TOTAL			1,229,002	434,211	306,928			1,389,139	538,920	751,618	519,450

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,069,755	291,017	79,117			1,970,467	657,203	282,025	166,746
2003		1,899	38,062	194,659	109,693		1,107	77,187	327,727	418,978	162,579
2004		13,448	329,436	12,627	40,840		21,127	831,321	72,379	158,599	78,426
2005		4,395	61,708	55,842	30,200		7,626	166,281	137,420	173,946	113,993
2006	764	20,705	255,060	53,267	69,510	2,248	63,556	737,494	121,488	164,946	51,017
TOTAL	764	40,447	1,754,021	607,412	329,360	2,248	93,416	3,782,750	1,316,217	1,198,494	572,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,673,646	3,451,483	572,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,003	-137,873	3,963	
TOTAL LOSSES	5,618,643	3,313,610	576,724	
EXPECTED LOSSES	4,247,652	2,083,921	354,709	
CREDIBILITY	.13	.45	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.634	.374	.065	1.073
INDICATED (POST-TEST)	.405	.239	.042	.686
PRES. ON RATE LEVEL	.444	.218	.037	.699
DERIVED BY FORMULA	.439	.227	.039	.705
UNDERLYING PRES. RATE	.479	.235	.040	.754
PROPOSED	.435	.225	.039	.699
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.90
MAN. RATES	1.31	1.16	1.02	+ .90
				PRESENT
				515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	219,896	165,995	.075									6	6
2003	245,502	143,081	.058								1	2	3
2004	271,145	316,708	.116							1	2	8	11
2005	298,363	246,779	.082								2	7	9
2006	322,770	281,536	.087								3	6	9
TOTAL	1,357,676	1,154,099	.085							1	8	29	38

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					60,699					52,817	52,479
2003				3,650	52,191				7,987	36,366	42,887
2004			63,116	94,849	39,240			5,000	13,066	60,388	41,049
2005				20,353	20,521				55,962	68,136	81,807
2006				75,046	24,083				88,127	65,965	28,315
TOTAL			63,116	193,898	196,734			5,000	165,142	283,672	246,537

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					65,980					90,370	61,191
2003		1,090	8,044	6,663	61,327		179	8,322	17,606	67,549	46,061
2004		7,192	140,745	103,768	49,305		887	44,277	32,208	93,494	47,083
2005		2,358	30,826	22,972	23,489		4,884	107,066	90,945	104,643	85,407
2006	223	10,263	158,224	57,193	27,356	641	21,102	293,014	119,337	87,699	30,410
TOTAL	223	20,903	337,839	190,596	227,457	641	27,052	452,679	260,096	443,755	270,152

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	839,337	1,121,904	270,152	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,252	-49,720	1,594	
TOTAL LOSSES	831,085	1,072,184	271,746	
EXPECTED LOSSES	1,479,867	787,453	135,768	
CREDIBILITY	.17	.60	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.061	.079	.020	.160
INDICATED (POST-TEST)	.039	.050	.013	.102
PRES. ON RATE LEVEL	.101	.054	.009	.164
DERIVED BY FORMULA	.090	.052	.012	.154
UNDERLYING PRES. RATE	.109	.058	.010	.177
PROPOSED	.090	.052	.012	.154
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.20
MAN. RATES	.34	.30	.24	+ .20
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	417,386	1,982,307	.474							5	16	34	55
2003	455,110	1,810,303	.397							5	9	33	47
2004	483,353	1,612,295	.333							3	8	32	43
2005	509,678	1,299,333	.254							2	5	31	38
2006	568,662	1,829,580	.321							2	4	41	47
TOTAL	2,434,189	8,533,818	.351							17	42	171	230

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			648,983	250,926	82,233			390,320	214,507	232,692	162,646
2003			691,983	159,127	65,279			444,472	123,414	150,328	175,700
2004			249,904	133,083	82,734			425,556	213,055	317,576	190,387
2005			246,719	160,196	214,132			153,783	156,618	224,363	143,522
2006			190,788	77,172	312,368			552,347	91,851	475,108	129,946
TOTAL			2,028,377	780,504	756,746			1,966,478	799,445	1,400,067	802,201

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,011,765	358,322	89,388			1,244,340	529,833	398,133	189,645
2003		24,760	980,445	200,345	82,232		23,874	1,419,547	255,209	286,754	188,702
2004		20,413	450,191	151,998	102,788		39,218	1,616,331	449,466	515,859	218,374
2005	428	49,369	706,549	206,017	246,915	728	77,000	906,414	283,376	348,097	149,837
2006	2,245	65,206	813,854	205,970	251,069	4,863	142,069	1,727,313	401,989	518,932	139,562
TOTAL	2,673	159,748	3,962,804	1,122,652	772,392	5,591	282,161	6,913,945	1,919,873	2,067,775	886,120

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,326,922	5,882,692	886,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,752	-247,670	7,028	
TOTAL LOSSES	11,284,170	5,635,022	893,148	
EXPECTED LOSSES	6,694,022	3,846,019	608,549	
CREDIBILITY	.26	.88	.97	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.464	.231	.037	.732
INDICATED (POST-TEST)	.296	.148	.024	.468
PRES. ON RATE LEVEL	.255	.147	.023	.425
DERIVED BY FORMULA	.266	.148	.024	.438
UNDERLYING PRES. RATE	.275	.158	.025	.458
PROPOSED	.266	.148	.024	.438
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.57
MAN. RATES	.80	.71	.62	+ .57
				PRESENT
				420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,207	85,235	.835								1	5	6
2003	13,530	72,021	.532								2	2	4
2004	14,179	64,300	.453								1	3	4
2005	13,555	140,829	1.038								2	2	4
2006	10,586	110,540	1.044								2	1	3
TOTAL	62,057	472,925	.762								8	13	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,211	9,469				19,303	3,130	52,122
2003				27,159	573				24,070	3,195	17,024
2004				26,000	3,728				9,885	2,559	22,128
2005				45,418	5,311				62,692	20,996	6,412
2006				61,529	65				41,052	270	7,624
TOTAL				161,317	19,146				157,002	30,150	105,310

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,729	10,294				47,678	5,355	60,774
2003		10	4,381	32,741	1,201		15	6,014	45,873	6,917	18,284
2004		719	10,191	27,344	5,406		57	6,021	17,720	4,768	25,381
2005		2,646	39,558	41,209	10,136		3,755	84,424	85,978	40,089	6,694
2006	93	5,746	98,844	37,589	7,506	196	6,640	93,602	39,785	10,440	8,188
TOTAL	93	9,121	152,974	140,612	34,543	196	10,467	190,061	237,034	67,569	119,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	362,912	479,758	119,321	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,561	-19,277	692	
TOTAL LOSSES	357,351	460,481	120,013	
EXPECTED LOSSES	367,378	269,327	69,504	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.576	.742	.193	1.511
INDICATED (POST-TEST)	.368	.474	.123	.965
PRES. ON RATE LEVEL	.549	.402	.104	1.055
DERIVED BY FORMULA	.545	.408	.106	1.059
UNDERLYING PRES. RATE	.592	.434	.112	1.138
PROPOSED	.543	.406	.106	1.055

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.363
IND. RATES				1.36	MINIMUM PREMIUM	585
MAN. RATES	1.94	1.72	1.54	+ 1.36	PRESENT	640

+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
2002	18,647	307,055	1.646				18,647				2	11	13
2003	20,818	273,806	1.315				20,818				2	5	7
2004	23,300	535,162	2.296				23,300			1	3	7	11
2005	27,407	91,030	.332				27,407				2	8	10
2006	29,291	148,885	.508				29,291					12	12
TOTAL	119,463	1,355,938	1.135				119,463			1	9	43	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,581	56,516				8,640	204,956	35,362
2003				25,924	54,278				50,650	111,776	31,178
2004			73,383	56,794	7,210			250,567	40,925	29,841	76,442
2005				1,814	6,305				22,669	18,872	41,370
2006					13,333					62,935	72,617
TOTAL			73,383	86,113	137,642			250,567	122,884	428,380	256,969

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				2,258	61,432				21,341	350,679	41,232
2003		1,141	11,870	33,586	64,212		555	31,466	103,616	208,723	33,485
2004		5,297	120,171	61,095	11,948		19,231	758,611	91,144	55,582	87,679
2005		503	5,989	3,164	6,762		1,709	37,770	34,334	30,222	43,190
2006	60	1,814	20,924	6,299	10,112	213	6,591	88,612	32,664	62,830	77,991
TOTAL	60	8,755	158,954	106,402	154,466	213	28,086	916,459	283,099	708,036	283,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,112,527	1,252,003	283,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,942	-59,090	2,398	
TOTAL LOSSES	1,108,585	1,192,913	285,975	
EXPECTED LOSSES	845,798	958,093	199,503	
CREDIBILITY	.03	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.928	.999	.239	2.166
INDICATED (POST-TEST)	.593	.638	.153	1.384
PRES. ON RATE LEVEL	.656	.744	.155	1.555
DERIVED BY FORMULA	.654	.731	.155	1.540
UNDERLYING PRES. RATE	.708	.802	.167	1.677
PROPOSED	.654	.731	.155	1.540

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.990
IND. RATES				1.99	MINIMUM PREMIUM	735
MAN. RATES	2.86	2.53	2.27	+ 1.99	PRESENT	820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	90,395	4,246,290	4.697				90,395			7	8	88	103
2003	93,436	5,002,586	5.354				93,436		1	9	5	106	121
2004	109,202	3,054,105	2.796				109,202			7	21	90	118
2005	113,383	3,543,300	3.125				113,383			5	13	93	111
2006	130,362	1,888,549	1.448				130,362			1	3	68	72
TOTAL	536,778	17,734,830	3.304				536,778		1	29	50	445	525

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,185,612	136,239	462,299			1,374,167	148,296	695,767	243,910
2003		165,796	1,711,108	52,923	721,740		53,857	1,235,292	115,082	730,377	216,411
2004			711,284	420,107	351,420			310,676	406,550	569,418	284,650
2005			570,693	341,587	314,975			694,092	536,046	762,999	322,908
2006			120,000	59,345	477,513			104,000	56,123	724,558	347,010
TOTAL		165,796	4,298,697	1,010,201	2,327,947		53,857	3,718,227	1,262,097	3,483,119	1,414,889

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,282,333	194,549	502,517			2,052,699	366,291	1,190,454	284,399
2003		568,686	2,314,849	108,726	853,930		264,659	3,504,444	295,071	1,363,866	232,425
2004		63,233	1,332,490	487,212	423,177		31,930	1,428,244	818,455	913,872	326,494
2005	802	88,882	1,292,752	400,952	376,677	2,426	257,712	3,045,486	966,690	1,183,820	337,116
2006	2,995	85,927	1,043,327	273,027	374,129	3,935	119,179	1,522,401	459,661	746,902	372,688
TOTAL	3,797	806,728	7,265,751	1,464,466	2,530,430	6,361	673,480	11,553,274	2,906,168	5,398,914	1,553,122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,309,391	12,299,978	1,553,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,648	-679,705	12,121	
TOTAL LOSSES	20,260,743	11,620,273	1,565,243	
EXPECTED LOSSES	10,923,433	10,773,135	1,025,246	
CREDIBILITY	.09	.32	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.775	2.165	.292	6.232
INDICATED (POST-TEST)	2.412	1.383	.187	3.982
PRES. ON RATE LEVEL	1.886	1.861	.177	3.924
DERIVED BY FORMULA	1.933	1.708	.181	3.822
UNDERLYING PRES. RATE	2.035	2.007	.191	4.233
PROPOSED	1.984	1.754	.186	3.924
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.07
MAN. RATES	7.13	6.31	5.73	+ 5.07
				PRESENT
				1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	248,309	2,931,152	1.180						1	3	9	49	62
2003	265,225	1,009,933	.380							1	1	58	60
2004	275,984	1,079,982	.391							2	3	40	45
2005	305,405	1,728,998	.566							3	3	57	63
2006	307,295	1,223,557	.398							1	4	55	60
TOTAL	1,402,218	7,973,622	.569						1	10	20	259	290

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		541,229	542,629	38,587	206,712		787,072	299,740	67,424	303,770	143,989
2003			100,968	48,280	235,593			25,000	41,860	395,094	163,138
2004			159,152	126,652	183,910			58,397	63,430	358,370	130,071
2005			265,265	79,372	351,196			194,040	78,045	592,696	168,384
2006			64,188	80,282	184,129			49,298	107,631	602,143	135,886
TOTAL		541,229	1,132,202	373,173	1,161,540		787,072	626,475	358,390	2,252,073	741,468

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		177,252	835,616	55,103	224,697		694,553	927,426	166,539	519,752	167,892
2003		8,874	200,363	69,369	277,880		3,395	164,295	106,740	732,216	175,210
2004		18,651	342,892	153,528	213,059		7,667	349,644	168,333	554,449	149,192
2005	461	56,213	774,044	169,970	382,437	918	100,924	1,207,083	294,048	850,130	175,793
2006	1,331	40,794	524,107	142,005	151,933	3,119	96,658	1,269,925	430,405	632,380	145,941
TOTAL	1,792	301,784	2,677,022	589,975	1,250,006	4,037	903,197	3,918,373	1,166,065	3,288,927	814,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,806,205	6,294,973	814,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,494	-266,774	6,758	
TOTAL LOSSES	7,737,711	6,028,199	820,786	
EXPECTED LOSSES	7,389,689	4,024,366	602,954	
CREDIBILITY	.18	.61	.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.552	.430	.059	1.041
INDICATED (POST-TEST)	.353	.275	.038	.666
PRES. ON RATE LEVEL	.489	.265	.040	.794
DERIVED BY FORMULA	.465	.271	.039	.775
UNDERLYING PRES. RATE	.527	.287	.043	.857
PROPOSED	.465	.271	.039	.775
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				1.00
MAN. RATES	1.44	1.27	1.16	+ 1.00
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	84,664	32,797	.038									1	1
2003	99,236	42,533	.042									1	1
2004	87,223	7,452	.008									1	1
2005	97,193	18,095	.018										
2006	99,731	134,439	.134									1	1
TOTAL	468,047	235,316	.050									4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,705					14,956	13,136
2003					22,281					19,687	565
2004					1,571					1,174	4,707
2005											18,095
2006					36,395					56,099	41,945
TOTAL					64,952					91,916	78,448

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,114					25,590	15,317
2003		466	3,188	968	26,152		99	3,525	1,330	36,385	607
2004		55	498	159	1,744		6	410	174	1,792	5,399
2005											18,891
2006	170	4,948	57,111	17,190	27,600	188	5,881	79,003	29,119	56,005	45,049
TOTAL	170	5,469	60,797	18,317	60,610	188	5,986	82,938	30,623	119,772	85,263

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	155,548	229,322	85,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,552	-8,201	256	
TOTAL LOSSES	149,996	221,121	85,519	
EXPECTED LOSSES	510,171	121,692	23,403	
CREDIBILITY	.09	.29	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.032	.047	.018	.097
INDICATED (POST-TEST)	.020	.030	.012	.062
PRES. ON RATE LEVEL	.101	.024	.005	.130
DERIVED BY FORMULA	.094	.026	.007	.127
UNDERLYING PRES. RATE	.109	.026	.005	.140
PROPOSED	.094	.026	.007	.127
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.16
MAN. RATES	.24	.21	.19	+ .16
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	48,813	106,160	.217								2	4	6
2003	49,406	91,971	.186								1	4	5
2004	53,101	98,846	.186									4	4
2005	55,160	199,334	.361							1			1
2006	59,275	91,397	.154									4	4
TOTAL	265,755	587,708	.221							1	3	16	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				13,934	5,080				17,608	60,455	9,083
2003				550	11,523					26,694	53,204
2004					11,465					12,178	75,203
2005			75,000					1,736			122,598
2006					21,162					36,981	33,254
TOTAL			75,000	14,484	49,230			1,736	17,608	136,308	293,342

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				19,898	5,522				43,491	103,438	10,590
2003		244	1,738	1,162	13,534		130	4,778	1,802	49,335	57,141
2004		411	3,644	1,158	12,714		86	4,259	1,807	18,597	86,258
2005	130	8,325	129,456	3,697	2,142	8	703	6,602	216	95	127,992
2006	99	2,878	33,201	9,991	16,048	125	3,873	52,081	19,196	36,924	35,715
TOTAL	229	11,858	168,039	35,906	49,960	133	4,792	67,720	66,512	208,389	317,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	252,771	360,767	317,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,518	-44,842	1,552	
TOTAL LOSSES	247,253	315,925	319,248	
EXPECTED LOSSES	659,072	675,018	138,193	
CREDIBILITY	.06	.20	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.093	.119	.120	.332
INDICATED (POST-TEST)	.059	.076	.077	.212
PRES. ON RATE LEVEL	.230	.236	.048	.514
DERIVED BY FORMULA	.220	.204	.054	.478
UNDERLYING PRES. RATE	.248	.254	.052	.554
PROPOSED	.220	.204	.054	.478
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.62
MAN. RATES	1.01	.89	.75	+ .62
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,224	209,284	2.046									2	2
2003	11,878	175,677	1.479								1	8	9
2004	12,920	111,907	.866								4	3	7
2005	15,906	293,165	1.843									16	16
2006	13,669	467,453	3.419								3	10	13
TOTAL	64,597	1,257,486	1.947								8	39	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					60,761					136,543	11,980
2003				7,414	22,771				19,240	112,178	14,074
2004				46,801	2,697				18,698	5,382	38,329
2005					80,575					140,448	72,142
2006				87,217	54,925				162,625	112,286	50,400
TOTAL				141,432	221,729				200,563	506,837	186,925

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					66,047					233,625	13,969
2003		471	4,430	9,919	26,871		562	24,443	44,064	208,140	15,115
2004		1,143	17,072	48,817	5,283		114	11,578	33,593	9,847	43,963
2005		5,207	58,214	20,005	84,168		4,389	90,137	40,363	195,781	75,316
2006	386	15,588	226,153	79,187	52,234	1,149	37,951	527,407	215,312	152,411	54,130
TOTAL	386	22,409	305,869	157,928	234,603	1,149	43,016	653,565	333,332	799,804	202,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,026,394	1,525,667	202,493	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,636	-55,378	1,763	
TOTAL LOSSES	1,021,758	1,470,289	204,256	
EXPECTED LOSSES	444,428	844,929	156,972	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.582	2.276	.316	4.174
INDICATED (POST-TEST)	1.011	1.454	.202	2.667
PRES. ON RATE LEVEL	.638	1.213	.225	2.076
DERIVED BY FORMULA	.645	1.232	.223	2.100
UNDERLYING PRES. RATE	.688	1.308	.243	2.239
PROPOSED	.645	1.232	.223	2.100
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.71
MAN. RATES	3.75	3.32	3.03	+ 2.71
				PRESENT
				1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	175,221	782,103	.446							1	7	19	27
2003	186,022	1,262,985	.678							1	7	20	28
2004	213,224	466,472	.218								5	9	14
2005	229,327	544,083	.237								3	16	19
2006	239,000	345,042	.144								2	15	17
TOTAL	1,042,794	3,400,685	.326							2	24	79	105

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			132,045	110,828	89,738			54,402	163,313	180,469	51,308
2003			58,505	46,093	258,056			380,403	43,842	348,494	127,592
2004				111,517	41,464				75,016	162,340	76,135
2005				80,821	40,519				81,469	173,296	167,978
2006				21,800	61,335				17,996	148,223	95,688
TOTAL			190,550	371,059	491,112			434,805	381,636	1,012,822	518,701

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			205,858	158,263	97,544			173,434	403,383	308,783	59,825
2003		6,706	97,049	67,050	303,922		14,161	805,636	112,580	647,938	137,034
2004		3,987	51,813	119,874	51,450		1,412	95,694	155,659	254,412	87,327
2005		6,715	92,836	81,043	50,488		9,462	203,421	153,705	255,632	175,370
2006	317	10,360	131,230	42,279	49,155	582	18,433	249,619	94,314	152,444	102,768
TOTAL	317	27,768	578,786	468,509	552,559	582	43,468	1,527,804	919,641	1,619,209	562,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,178,725	3,559,918	562,324	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,057	-131,932	3,843	
TOTAL LOSSES	2,160,668	3,427,986	566,167	
EXPECTED LOSSES	2,627,840	2,043,876	333,695	
CREDIBILITY	.15	.50	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.207	.329	.054	.590
INDICATED (POST-TEST)	.132	.210	.035	.377
PRES. ON RATE LEVEL	.233	.182	.030	.445
DERIVED BY FORMULA	.218	.196	.033	.447
UNDERLYING PRES. RATE	.252	.196	.032	.480
PROPOSED	.217	.195	.033	.445
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.58
MAN. RATES	.83	.73	.65	+ .58
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,735	22,800	.833								1	3	4
2003	3,947												
2004	3,942	4,347	.110										
2005	3,944	52,150	1.322								1		1
2006	4,525	10,518	.232									3	3
TOTAL	19,093	89,815	.470								2	6	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				800	3,870				4,560	10,407	3,163	
2004											4,347	
2005				25,573					24,354		2,223	
2006					2,199					2,410	5,909	
TOTAL				26,373	6,069				28,914	12,817	15,642	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				1,142	4,207				11,263	17,806	3,688	
2004											4,986	
2005		1,292	20,111	22,461	2,582		1,202	27,559	31,058	4,203	2,321	
2006	8	297	3,451	1,041	1,672	8	257	3,390	1,248	2,408	6,346	
TOTAL	8	1,589	23,562	24,644	8,461	8	1,459	30,949	43,569	24,417	17,341	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,575	101,091	17,341	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,109	-12,553	267	
TOTAL LOSSES	56,466	88,538	17,608	
EXPECTED LOSSES	245,153	201,049	22,911	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.296	.464	.092	.852
INDICATED (POST-TEST)	.189	.296	.059	.544
PRES. ON RATE LEVEL	1.191	.976	.111	2.278
DERIVED BY FORMULA	1.181	.956	.109	2.246
UNDERLYING PRES. RATE	1.284	1.053	.120	2.457
PROPOSED	1.181	.956	.109	2.246
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.16
MAN. RATES	4.75	4.20	3.58	+ 3.16
				PRESENT
				1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	9,049	2,781	.030										
2003	8,910	6,636	.074										
2004	9,490	12,336	.129								1		1
2005	9,453	7,825	.082										
2006	9,332	168,184	1.802									2	2
TOTAL	46,234	197,762	.428								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,781
2003											6,636
2004				6,060					3,500		2,776
2005											7,825
2006					29,743					108,933	29,508
TOTAL				6,060	29,743				3,500	108,933	49,526

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,243
2003											7,127
2004		138	2,101	6,288	296		15	1,814	6,138	305	3,184
2005											8,169
2006	140	4,046	46,669	14,048	22,553	367	11,421	153,413	56,544	108,750	31,692
TOTAL	140	4,184	48,770	20,336	22,849	367	11,436	155,227	62,682	109,055	53,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	220,124	214,922	53,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,941	-11,003	433	
TOTAL LOSSES	218,183	203,919	53,848	
EXPECTED LOSSES	163,668	157,658	40,686	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.472	.441	.116	1.029
INDICATED (POST-TEST)	.302	.282	.074	.658
PRES. ON RATE LEVEL	.328	.316	.082	.726
DERIVED BY FORMULA	.327	.314	.081	.722
UNDERLYING PRES. RATE	.354	.341	.088	.783
PROPOSED	.327	.314	.081	.722
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.93
MAN. RATES	1.37	1.21	1.06	+ .93
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,914	15,260	.258				5,914					2	2
2003	5,931	61,118	1.030				5,931					3	3
2004	5,978	38,979	.652				5,978					1	1
2005	7,352	207,167	2.817				7,352			1			1
2006	6,892	66,581	.966				6,892				1	3	4
TOTAL	32,067	389,105	1.213				32,067			1	1	9	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,441					1,899	5,920
2003					8,738					19,417	32,963
2004					1,449					31,395	6,135
2005			96,200					105,490			5,477
2006				9,400	3,315				18,879	6,153	28,834
TOTAL			96,200	9,400	20,943			105,490	18,879	58,864	79,329

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,088					3,249	6,903
2003		181	1,251	380	10,257		95	3,478	1,311	35,888	35,402
2004		52	460	145	1,607		213	10,985	4,659	47,939	7,037
2005	166	10,679	166,048	4,744	2,745	500	42,709	401,412	13,145	5,699	5,718
2006	30	1,331	20,287	7,303	3,650	109	3,679	51,531	21,426	10,821	30,968
TOTAL	196	12,243	188,046	12,572	26,347	609	46,696	467,406	40,541	103,596	86,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	715,196	183,056	86,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,411	-16,956	425	
TOTAL LOSSES	710,785	166,100	86,453	
EXPECTED LOSSES	397,952	253,330	38,160	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.217	.518	.270	3.005
INDICATED (POST-TEST)	1.417	.331	.173	1.921
PRES. ON RATE LEVEL	1.151	.732	.110	1.993
DERIVED BY FORMULA	1.154	.712	.113	1.979
UNDERLYING PRES. RATE	1.241	.790	.119	2.150
PROPOSED	1.154	.712	.113	1.979
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.557
MAN. RATES	3.65	3.23	2.91	2.56
				MINIMUM PREMIUM
				865
				PRESENT
				975

+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
2002	15,268	2,686,241	17,593				15,268		1		2	5	8
2003	15,329	627,172	4,091				15,329				8	12	20
2004	17,740	700,264	3,947				17,740			1	2	16	19
2005	21,348	285,417	1,336				21,348				4	19	23
2006	19,974	289,640	1,450				19,974				2	15	17
TOTAL	89,659	4,588,734	5,118				89,659		1	1	18	67	87

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		888,197		34,378	33,167		1,535,704		11,508	133,834	49,453
2003				198,213	22,084				289,657	42,919	74,299
2004			61,084	48,577	178,687			77,128	96,539	176,255	61,994
2005				36,431	62,518				47,734	103,886	34,848
2006				8,377	66,305				5,000	134,354	75,604
TOTAL		888,197	61,084	325,976	362,761		1,535,704	77,128	450,438	591,248	296,198

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		154,060		49,092	36,052		717,745		28,425	228,990	57,662
2003		461	34,537	239,727	29,787		223	73,162	552,315	91,517	79,797
2004		11,026	165,933	69,809	201,674		8,145	364,506	200,665	279,765	71,107
2005		5,872	73,818	47,517	68,985		5,610	120,700	90,729	153,061	36,381
2006	320	9,798	117,479	36,436	51,298	477	14,885	200,574	74,567	135,373	81,199
TOTAL	320	181,217	391,767	442,581	387,796	477	746,608	758,942	946,701	888,706	326,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,079,331	2,665,784	326,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,591	-107,081	2,353	
TOTAL LOSSES	2,059,740	2,558,703	328,499	
EXPECTED LOSSES	2,222,647	1,646,138	205,319	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.297	2.854	.366	5.517
INDICATED (POST-TEST)	1.468	1.824	.234	3.526
PRES. ON RATE LEVEL	2.298	1.702	.212	4.212
DERIVED BY FORMULA	2.273	1.714	.214	4.201
UNDERLYING PRES. RATE	2.479	1.836	.229	4.544
PROPOSED	2.273	1.714	.214	4.201
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.43
MAN. RATES	7.71	6.82	6.15	+ 5.43
				PRESENT
				1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003													
2004	1												
2005	12												
2006	12												
TOTAL	25												

REPORTED LOSSES

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

TRANSLATED LOSSES

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			14	-13	15		
TOTAL LOSSES			14		15		
EXPECTED LOSSES			571	694	733		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.056	.000	.060	.116	
INDICATED (POST-TEST)			.036	.000	.038	.074	
PRES. ON RATE LEVEL			2.114	2.575	2.721	7.410	
DERIVED BY FORMULA			2.114	2.575	2.721	7.410	
UNDERLYING PRES. RATE			2.280	2.779	2.935	7.994	
PROPOSED			2.114	2.575	2.721	7.410	

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		9.577
IND. RATES				9.58	MINIMUM PREMIUM		2515
MAN. RATES	13.52	11.96	10.82	+ 9.58	PRESENT		2885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	97,248	4,263,727	4.384							14	16	69	99
2003	111,317	4,767,034	4.282							8	17	67	92
2004	115,897	3,933,118	3.393							6	15	56	77
2005	104,711	3,046,790	2.909							5	27	59	91
2006	114,149	1,686,957	1.477							2	9	62	73
TOTAL	543,322	17,697,626	3.257							35	84	313	432

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,486,096	278,833	350,984			1,216,967	275,364	502,188	153,295
2003			1,560,719	375,033	343,772			1,213,287	602,701	488,301	183,221
2004			1,148,848	278,237	147,541			1,312,627	431,102	465,669	149,094
2005			365,289	498,342	134,107			322,438	1,213,771	327,021	185,822
2006			154,326	221,191	247,618			68,975	349,999	491,777	153,071
TOTAL			4,715,278	1,651,636	1,224,022			4,134,294	2,872,937	2,274,956	824,503

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,242,744	398,173	381,523			3,338,484	680,149	859,243	178,742
2003		57,613	2,146,510	479,246	416,207		50,597	3,066,511	1,199,016	935,621	196,779
2004		53,431	1,236,910	319,747	190,313		72,171	2,978,975	878,494	771,597	171,011
2005	636	74,466	1,119,352	488,999	200,866	1,527	200,654	2,810,427	1,682,005	682,850	193,998
2006	2,340	74,162	999,166	266,466	220,794	4,138	130,575	1,735,713	612,720	584,069	164,398
TOTAL	2,976	259,672	7,744,682	1,952,631	1,409,703	5,665	453,997	13,930,110	5,052,384	3,833,380	904,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,397,102	12,248,098	904,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,901	-599,734	6,689	
TOTAL LOSSES	22,287,201	11,648,364	911,617	
EXPECTED LOSSES	11,849,854	8,807,249	619,388	
CREDIBILITY	.09	.32	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.102	2.144	.168	6.414
INDICATED (POST-TEST)	2.621	1.370	.107	4.098
PRES. ON RATE LEVEL	2.022	1.503	.105	3.630
DERIVED BY FORMULA	2.076	1.460	.106	3.642
UNDERLYING PRES. RATE	2.181	1.621	.114	3.916
PROPOSED	2.076	1.460	.106	3.642
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.71
MAN. RATES	6.61	5.85	5.30	+ 4.71
				PRESENT
				1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	32,029	1,040,758	3.249				32,029	1		3	1	21	26
2003	31,668	1,195,685	3.775				31,668			1	8	24	33
2004	35,741	425,473	1.190				35,741			1	1	14	16
2005	39,649	642,790	1.621				39,649			1	2	20	23
2006	38,887	1,052,498	2.706				38,887	1			6	12	19
TOTAL	177,974	4,357,204	2.448				177,974	2		6	18	91	117

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	290,250		265,630	3,735	52,431			278,183	18,374	105,235	26,920
2003			58,628	180,320	90,593			71,318	544,979	198,651	51,196
2004			58,400	14,998	46,981			18,013	75,198	181,028	30,855
2005			59,520	24,555	65,613			158,541	78,712	177,578	78,271
2006	547,904		119,156	95,405					139,343	112,843	37,847
TOTAL	838,154		442,178	342,764	351,023			526,055	856,606	775,335	225,089

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	331,466		414,117	5,334	56,991			886,848	45,384	180,056	31,389
2003		4,185	133,843	221,714	110,088		5,051	398,556	1,049,040	390,755	54,985
2004		5,392	108,405	21,612	53,894		3,066	161,363	159,958	283,485	35,391
2005	102	12,080	169,151	40,772	72,712	748	73,439	804,537	171,110	269,675	81,715
2006	573,121	24,081	340,934	117,806	86,800	1,036	34,278	475,341	193,115	147,196	40,648
TOTAL	904,689	45,738	1,166,450	407,238	380,485	1,784	115,834	2,726,645	1,618,607	1,271,167	244,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,961,140	3,677,497	244,128	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,479	-134,367	1,858	
TOTAL LOSSES	4,940,661	3,543,130	245,986	
EXPECTED LOSSES	2,205,098	2,021,784	165,516	
CREDIBILITY	.04	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.776	1.991	.138	4.905
INDICATED (POST-TEST)	1.774	1.272	.088	3.134
PRES. ON RATE LEVEL	1.149	1.053	.086	2.288
DERIVED BY FORMULA	1.174	1.086	.086	2.346
UNDERLYING PRES. RATE	1.239	1.136	.093	2.468
PROPOSED	1.174	1.086	.086	2.346
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.03
MAN. RATES	4.14	3.66	3.34	+ 3.03
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	24,275	454,837	1.873				24,275				1	27	28
2003	26,166	930,528	3.556				26,166			1	2	19	22
2004	24,889	518,736	2.084				24,889			1		18	19
2005	22,060	251,459	1.139				22,060				1	12	13
2006	39,044	550,948	1.411				39,044					22	22
TOTAL	136,434	2,706,508	1.984				136,434			2	4	98	104

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				25,849	140,738				20,208	228,953	39,089
2003			85,138	68,039	225,250			54,072	161,909	286,250	49,870
2004			112,713		109,993			75,845		193,440	26,745
2005				52,359	58,987				58,556	65,882	15,675
2006					232,978					251,784	66,186
TOTAL			197,851	146,247	767,946			129,917	240,673	1,026,309	197,565

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				36,912	152,983				49,914	391,738	45,578
2003		8,027	177,084	92,568	266,057		4,504	269,671	327,885	536,364	53,560
2004		10,469	205,334	13,645	124,031		7,766	316,242	33,802	297,594	30,677
2005		6,476	83,794	60,635	66,907		4,944	108,547	93,610	101,943	16,365
2006	1,088	31,674	365,564	110,047	176,685	841	26,411	354,577	130,701	251,360	71,084
TOTAL	1,088	56,646	831,776	313,807	786,663	841	43,625	1,049,037	635,912	1,578,999	217,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,983,013	3,315,381	217,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,762	-118,863	2,269	
TOTAL LOSSES	1,987,775	3,196,518	219,533	
EXPECTED LOSSES	2,099,719	2,004,215	180,092	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.457	2.343	.161	3.961
INDICATED (POST-TEST)	.931	1.497	.103	2.531
PRES. ON RATE LEVEL	1.427	1.362	.122	2.911
DERIVED BY FORMULA	1.407	1.380	.119	2.906
UNDERLYING PRES. RATE	1.539	1.469	.132	3.140
PROPOSED	1.407	1.380	.119	2.906
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.76
MAN. RATES	5.37	4.75	4.25	+ 3.76
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	164,665	3,422,627	2.078				164,665			5	15	110	130
2003	170,247	2,790,796	1.639				170,247		1		16	90	107
2004	182,404	2,611,342	1.431				182,404			2	22	84	108
2005	191,132	2,002,051	1.047				191,132			3	17	79	99
2006	201,455	1,948,671	.967				201,455			1	13	70	84
TOTAL	909,903	12,775,487	1.404				909,903		1	11	83	433	528

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			827,932	183,922	343,436			690,509	187,562	902,617	286,649
2003		295,762		269,353	183,077		490,640		846,479	413,694	291,791
2004			299,073	385,775	191,492			416,373	597,240	374,293	347,096
2005			214,320	347,106	165,037			109,242	426,425	437,972	301,949
2006			64,401	181,649	262,420			255,600	233,664	610,645	340,292
TOTAL		295,762	1,405,726	1,367,805	1,145,462		490,640	1,471,724	2,291,370	2,739,221	1,567,777

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			915,549	262,641	373,312			1,502,713	463,279	1,544,380	334,233
2003		238,444	75,939	325,680	220,020		492,324	254,086	1,453,581	796,219	313,384
2004		26,883	490,931	423,896	234,798		28,165	1,334,528	1,121,438	631,382	398,119
2005	372	52,028	762,181	356,409	213,576	517	78,916	1,179,376	683,274	690,040	315,235
2006	1,715	57,656	768,012	238,514	222,590	5,011	152,555	1,948,997	586,405	681,901	365,474
TOTAL	2,087	375,011	3,012,612	1,607,140	1,264,296	5,528	751,960	6,219,700	4,307,977	4,343,922	1,726,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,366,898	11,523,335	1,726,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-72,224	-591,089	13,265	
TOTAL LOSSES	10,294,674	10,932,246	1,739,710	
EXPECTED LOSSES	8,407,504	8,898,852	1,182,875	
CREDIBILITY	.13	.46	.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.131	1.201	.191	2.523
INDICATED (POST-TEST)	.723	.767	.122	1.612
PRES. ON RATE LEVEL	.857	.907	.120	1.884
DERIVED BY FORMULA	.840	.843	.121	1.804
UNDERLYING PRES. RATE	.924	.978	.130	2.032
PROPOSED	.840	.843	.121	1.804
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				2.33
MAN. RATES	3.81	3.37	2.75	+ 2.33
				PRESENT
				935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	38,787	272,935	.703							2	20	22	
2003	44,409	403,189	.907							3	22	25	
2004	45,831	600,921	1.311							6	12	18	
2005	46,912	527,170	1.123							3	18	21	
2006	49,418	386,813	.782							1	15	16	
TOTAL	225,357	2,191,028	.972							15	87	102	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				31,065	61,122				8,712	126,443	45,593	
2003				56,099	68,603				59,215	172,275	46,997	
2004				133,468	24,864				286,880	101,248	54,461	
2005				63,173	174,179				40,901	163,541	85,376	
2006				42,542	35,617				28,036	136,616	144,002	
TOTAL				326,347	364,385				423,744	700,123	376,429	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				44,361	66,440				21,519	216,342	53,161	
2003		1,436	18,696	70,557	81,616		853	44,231	123,948	320,889	50,475	
2004		3,888	54,145	140,956	34,107		1,854	184,217	518,196	179,536	62,467	
2005		14,477	175,524	98,717	188,326		7,119	151,248	99,157	235,029	89,132	
2006	229	8,815	124,154	42,796	32,170	594	18,830	256,058	97,986	143,329	154,658	
TOTAL	229	28,616	372,519	397,387	402,659	594	28,656	635,754	860,806	1,095,125	409,893	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,066,368	2,755,977	409,893	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,394	-122,509	2,489	
TOTAL LOSSES	1,054,974	2,633,468	412,382	
EXPECTED LOSSES	1,340,874	1,850,182	223,104	
CREDIBILITY	.05	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.468	1.169	.183	1.820
INDICATED (POST-TEST)	.299	.747	.117	1.163
PRES. ON RATE LEVEL	.552	.760	.092	1.404
DERIVED BY FORMULA	.539	.758	.097	1.394
UNDERLYING PRES. RATE	.595	.821	.099	1.515
PROPOSED	.539	.758	.097	1.394

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.801
IND. RATES				1.80	MINIMUM PREMIUM	690
MAN. RATES	2.69	2.38	2.05	+ 1.80	PRESENT	765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	33,677	673,317	1.999				33,677			2		2	4
2003	35,637	145,483	.408				35,637				2	1	3
2004	38,258	174,627	.456				38,258				1	3	4
2005	40,377	30,821	.076				40,377					4	4
2006	43,434	65,511	.150				43,434					5	5
TOTAL	191,383	1,089,759	.569				191,383			2	3	15	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			263,257		64,869			288,774		54,152	2,265
2003				59,071	405				34,636	684	50,687
2004				24,899	16,503				101,598	25,862	5,765
2005					6,871					16,672	7,278
2006					8,736					30,757	26,018
TOTAL			263,257	83,970	97,384			288,774	136,234	128,127	92,013

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			376,979		70,513			864,187		92,654	2,641
2003		10	9,410	71,175	1,627		4	7,954	65,744	2,723	54,438
2004		1,149	13,871	27,494	19,523		586	61,746	182,037	48,318	6,613
2005		446	4,961	1,707	7,175		518	10,700	4,789	23,237	7,598
2006	41	1,182	13,707	4,125	6,626	103	3,223	43,321	15,966	30,704	27,943
TOTAL	41	2,787	418,928	104,501	105,464	103	4,331	987,908	268,536	197,636	99,233

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,414,098	676,137	99,233	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,596	-34,315	544	
TOTAL LOSSES	1,410,502	641,822	99,777	
EXPECTED LOSSES	474,630	524,389	47,846	
CREDIBILITY	.05	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.737	.335	.052	1.124
INDICATED (POST-TEST)	.471	.214	.033	.718
PRES. ON RATE LEVEL	.230	.254	.023	.507
DERIVED BY FORMULA	.242	.248	.025	.515
UNDERLYING PRES. RATE	.248	.274	.025	.547
PROPOSED	.242	.248	.025	.515
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.67
MAN. RATES	.92	.81	.74	+ .67
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,215	10,769	.334										
2003	2,761	6,566	.237										
2004	2,871	4,067	.141										
2005	2,468	4,468	.181									1	1
2006	2,316	8,451	.364									1	1
TOTAL	13,631	34,321	.252									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											10,769
2003											6,566
2004											4,067
2005					396					1,148	2,924
2006					2,331					2,119	4,001
TOTAL					2,727					3,267	28,327

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											12,557
2003											7,052
2004											4,665
2005		28	285	99	412		34	736	330	1,602	3,053
2006	10	316	3,660	1,101	1,767	8	219	2,982	1,101	2,115	4,297
TOTAL	10	344	3,945	1,200	2,179	8	253	3,718	1,431	3,717	31,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,278	8,527	31,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,577	-9,010	262	
TOTAL LOSSES	3,701		31,886	
EXPECTED LOSSES	261,715	117,772	27,399	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.027	.000	.234	.261
INDICATED (POST-TEST)	.017	.000	.150	.167
PRES. ON RATE LEVEL	1.780	.801	.186	2.767
DERIVED BY FORMULA	1.762	.777	.185	2.724
UNDERLYING PRES. RATE	1.920	.864	.201	2.985
PROPOSED	1.762	.777	.185	2.724

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.520
IND. RATES				3.52	MINIMUM PREMIUM	1090
MAN. RATES	5.16	4.56	4.04	+ 3.52	PRESENT	1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,977	205,019	2.938								1	5	6
2003	33,289	1,092,587	3.282							1	3	24	28
2004	26,650	264,121	.991								2	10	12
2005	25,904	619,112	2.390							2	2	22	26
2006	11,052	286,939	2.596								2	9	11
TOTAL	103,872	2,467,778	2.376							3	10	70	83

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				28,960	46,120				1,680	110,331	17,928
2003			285,015	116,923	68,326			355,027	53,369	150,362	63,565
2004				42,840	31,055				78,713	70,598	40,915
2005			198,886	61,878	32,133			143,951	45,390	91,830	45,044
2006				52,654	44,405				101,645	78,927	9,308
TOTAL			483,901	303,255	222,039			498,978	280,797	502,048	176,760

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				41,355	50,132				4,150	188,777	20,904
2003		7,155	259,750	145,237	83,090		11,181	654,501	116,328	281,825	68,269
2004		2,073	24,712	47,573	36,539		808	65,524	148,531	114,646	46,929
2005	345	27,283	415,167	72,127	45,486	681	63,383	658,040	102,216	143,619	47,026
2006	287	10,944	154,184	53,122	40,061	744	24,656	341,970	139,115	103,992	9,997
TOTAL	632	47,455	853,813	359,414	255,308	1,425	100,028	1,720,035	510,340	832,859	193,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,723,388	1,957,921	193,125	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,913	-136,321	1,581	
TOTAL LOSSES	2,674,475	1,821,600	194,706	
EXPECTED LOSSES	2,187,544	1,863,464	184,892	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.575	1.754	.187	4.516
INDICATED (POST-TEST)	1.645	1.121	.119	2.885
PRES. ON RATE LEVEL	1.952	1.663	.165	3.780
DERIVED BY FORMULA	1.943	1.603	.159	3.705
UNDERLYING PRES. RATE	2.106	1.794	.178	4.078
PROPOSED	1.943	1.603	.159	3.705
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.79
MAN. RATES	7.10	6.28	5.52	+ 4.79
				PRESENT
				1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	25,922	684,629	2.641					1		2	2	13	17
2003	27,978	290,363	1.037							1	24	25	
2004	29,810	422,737	1.418							4	17	22	
2005	31,817	519,152	1.631							5	17	22	
2006	33,865	585,973	1.730							1	2	21	24
TOTAL	149,392	2,502,854	1.675					1		3	14	92	110

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			356,305	19,802	34,821			156,909	28,905	48,262	39,625
2003				22,970	57,157				299	141,409	68,528
2004	5,319			77,421	35,430				145,595	103,647	55,325
2005				127,735	33,499				178,666	78,366	100,886
2006			101,912	40,158	54,618			55,000	124,850	134,970	74,465
TOTAL	5,319		458,217	288,086	215,525			211,909	478,315	506,654	338,829

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			555,479	28,277	37,851			500,226	71,395	82,578	46,203
2003		1,195	11,817	30,152	67,536		709	25,393	10,114	261,365	73,600
2004	12,252	3,012	38,081	83,893	43,089		1,296	111,759	270,743	170,922	63,458
2005		8,624	124,668	120,508	47,898		11,269	252,492	250,361	140,075	105,325
2006	885	24,282	318,980	59,878	50,380	1,704	52,298	671,672	206,155	170,780	79,975
TOTAL	13,137	37,113	1,049,025	322,708	246,754	1,704	65,572	1,561,542	808,768	825,720	368,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,728,093	2,203,950	368,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,887	-131,861	3,366	
TOTAL LOSSES	2,706,206	2,072,089	371,927	
EXPECTED LOSSES	2,871,314	2,019,780	295,797	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.811	1.387	.249	3.447
INDICATED (POST-TEST)	1.157	.886	.159	2.202
PRES. ON RATE LEVEL	1.782	1.253	.184	3.219
DERIVED BY FORMULA	1.757	1.202	.180	3.139
UNDERLYING PRES. RATE	1.922	1.352	.198	3.472
PROPOSED	1.757	1.202	.180	3.139
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.06
MAN. RATES	6.01	5.31	4.70	+ 4.06
				PRESENT
				1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	39,219	763,373	1.946							1	3	39	43
2003	38,110	591,284	1.551							1	1	15	17
2004	35,827	1,104,607	3.083							2	2	22	26
2005	44,117	639,392	1.449							1	7	21	29
2006	37,388	534,302	1.429							1	4	13	18
TOTAL	194,661	3,632,958	1.866							6	17	110	133

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			68,507	23,138	160,246			131,405	15,967	262,263	101,847
2003			123,144	16,492	48,457			164,354	315	73,928	164,594
2004			333,664	10,058	95,775			316,798	19,261	255,153	73,898
2005			109,487	104,683	55,845			55,073	181,245	82,154	50,905
2006			124,591	106,365	29,130			85,875	88,822	70,046	29,473
TOTAL			759,393	260,736	389,453			753,505	305,610	743,544	420,717

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			106,802	33,041	174,184			418,919	39,439	448,729	118,754
2003		5,668	197,507	23,128	57,692		9,444	548,862	9,894	138,105	176,773
2004		17,713	400,667	25,548	111,095		22,921	912,826	88,346	398,525	84,761
2005	190	21,070	311,657	111,205	72,041	261	33,834	467,392	261,614	148,778	53,145
2006	989	29,918	422,811	90,381	39,980	1,697	49,824	609,605	146,407	99,890	31,654
TOTAL	1,179	74,369	1,439,444	283,303	454,992	1,958	116,023	2,957,604	545,700	1,234,027	465,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,590,577	2,518,022	465,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,610	-157,653	4,065	
TOTAL LOSSES	4,547,967	2,360,369	469,152	
EXPECTED LOSSES	2,748,613	2,228,870	387,376	
CREDIBILITY	.05	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.336	1.213	.241	3.790
INDICATED (POST-TEST)	1.493	.775	.154	2.422
PRES. ON RATE LEVEL	1.309	1.061	.185	2.555
DERIVED BY FORMULA	1.318	1.015	.179	2.512
UNDERLYING PRES. RATE	1.412	1.145	.199	2.756
PROPOSED	1.318	1.015	.179	2.512
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				3.25
MAN. RATES	4.68	4.14	3.73	+ 3.25
				PRESENT
				1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,865	493,414	17.222						2	1	5	8	
2003	2,894	191,122	6.604							2	6	8	
2004	3,240	163,578	5.048							1	6	7	
2005	2,973	31,240	1.050								6	6	
2006	2,980	269,545	9.045							3	2	5	
TOTAL	14,952	1,148,899	7.684						2	7	25	34	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			258,265	18,315	29,002			143,209	1,022	32,260	11,341
2003				57,321	19,029				61,791	41,406	11,575
2004				28,539	23,331				20,156	77,894	13,658
2005					8,003					16,509	6,728
2006				100,582	10,586				131,543	14,883	11,951
TOTAL			258,265	204,757	89,951			143,209	214,512	182,952	55,253

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			402,635	26,154	31,524			456,550	2,524	55,197	13,224
2003		396	11,799	69,873	23,453		207	21,381	120,001	79,130	12,432
2004		1,479	17,306	31,959	27,274		613	37,698	46,902	120,698	15,666
2005		520	5,778	1,986	8,357		513	10,601	4,745	23,014	7,024
2006	200	10,813	178,027	66,407	20,226	675	22,730	319,661	134,746	47,466	12,835
TOTAL	200	13,208	615,545	196,379	110,834	675	24,063	845,891	308,918	325,505	61,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,499,582	941,636	61,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,881	-30,021	452	
TOTAL LOSSES	1,493,701	911,615	61,633	
EXPECTED LOSSES	519,282	428,675	42,914	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.990	6.097	.412	16.499
INDICATED (POST-TEST)	6.384	3.896	.263	10.543
PRES. ON RATE LEVEL	3.219	2.658	.266	6.143
DERIVED BY FORMULA	3.251	2.695	.266	6.212
UNDERLYING PRES. RATE	3.473	2.867	.287	6.627
PROPOSED	3.251	2.695	.266	6.212

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.029
IND. RATES				8.03	MINIMUM PREMIUM	2150
MAN. RATES	11.00	9.73	8.97	+ 8.03	PRESENT	2440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	223,607	335,694	.150							1	10	11	
2003	255,786	280,387	.109						1		7	8	
2004	262,302	112,858	.043								8	8	
2005	303,765	577,331	.190						1	2	11	14	
2006	354,460	421,291	.118							1	9	10	
TOTAL	1,399,920	1,727,561	.123						2	4	45	51	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				31,785	104,681				44,180	53,866	101,182	
2003			101,109		10,680			61,337		46,219	61,042	
2004					21,250					30,834	60,774	
2005			160,603	54,723	25,278			78,296	83,349	77,203	97,879	
2006				35,861	52,131				18,720	131,185	183,394	
TOTAL			261,712	122,369	214,020			139,633	146,249	339,307	504,271	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002				45,389	113,789				109,125	92,164	117,978	
2003		4,163	160,772	1,444	12,960		3,724	214,506	4,779	85,986	65,559	
2004		763	6,751	2,149	23,570		204	10,785	4,564	47,082	69,708	
2005	279	22,225	338,505	62,260	36,518	371	38,206	441,808	138,237	126,242	102,186	
2006	297	10,429	139,352	46,512	43,880	533	16,774	227,256	86,173	135,605	196,965	
TOTAL	576	37,580	645,380	157,754	230,717	904	58,908	894,355	342,878	487,079	552,396	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,637,703	1,218,428	552,396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,325	-77,872	3,226	
TOTAL LOSSES	1,629,378	1,140,556	555,622	
EXPECTED LOSSES	2,281,869	1,273,927	265,983	
CREDIBILITY	.18	.61	.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.116	.081	.040	.237
INDICATED (POST-TEST)	.074	.052	.026	.152
PRES. ON RATE LEVEL	.151	.084	.018	.253
DERIVED BY FORMULA	.137	.064	.023	.224
UNDERLYING PRES. RATE	.163	.091	.019	.273
PROPOSED	.137	.064	.023	.224

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.29	MINIMUM PREMIUM	335
MAN. RATES	.55	.49	.37	+ .29	PRESENT	360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	14,318	482,868	3.372						1	2	10	13	
2003	16,014	194,249	1.212							1	8	9	
2004	16,688	213,624	1.280								6	6	
2005	17,422	245,783	1.410							2	13	15	
2006	18,992	165,591	.871							1	12	13	
TOTAL	83,434	1,302,115	1.561						1	6	49	56	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			92,551	33,013	62,803			142,403	51,229	79,256	21,613	
2003				21,514	13,423				43,511	37,918	77,883	
2004					22,293					128,194	63,137	
2005				24,523	37,385				32,140	82,714	69,021	
2006				18,391	16,050				34,122	65,507	31,521	
TOTAL			92,551	97,441	151,954			142,403	161,002	393,589	263,175	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			144,287	47,142	68,265			453,981	126,536	135,607	25,201	
2003		279	5,326	26,495	16,175		187	16,627	85,092	71,913	83,646	
2004		795	7,080	2,253	24,725		872	44,848	19,017	195,751	72,418	
2005		3,662	46,300	30,819	41,529		4,168	89,452	64,760	120,837	72,058	
2006	101	3,884	54,693	18,810	14,400	382	12,357	169,735	66,950	73,848	33,853	
TOTAL	101	8,620	257,686	125,519	165,094	382	17,584	774,643	362,355	597,956	287,176	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,059,016	1,250,924	287,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,912	-77,563	2,403	
TOTAL LOSSES	1,043,104	1,173,361	289,579	
EXPECTED LOSSES	2,179,297	1,190,604	211,089	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.250	1.406	.347	3.003
INDICATED (POST-TEST)	.799	.898	.222	1.919
PRES. ON RATE LEVEL	2.421	1.323	.235	3.979
DERIVED BY FORMULA	2.372	1.285	.234	3.891
UNDERLYING PRES. RATE	2.612	1.427	.253	4.292
PROPOSED	2.372	1.285	.234	3.891
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.03
MAN. RATES	7.38	6.53	5.81	+ 5.03
IND. RATE				
				5.029
MINIMUM PREMIUM				1445
PRESENT				1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	7,047	10,002	.141									4	4
2003	9,245	128,528	1.390								3		3
2004	10,254	100,180	.976								1	4	5
2005	10,999	409,362	3.721							1	2	3	6
2006	11,852	62,694	.528									3	3
TOTAL	49,397	710,766	1.439							1	6	14	21

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				58,848					67,446		2,234
2004				22,088	9,056				23,868	44,761	407
2005			124,842	27,840	2,811			204,987	7,438	29,959	11,485
2006					31,637					27,536	3,521
TOTAL			124,842	108,776	47,133			204,987	98,752	106,121	20,155

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,945					6,613	2,924
2003			9,316	70,889	1,147			15,243	127,931	2,840	2,399
2004		823	10,532	23,828	11,124		400	28,038	48,505	70,423	467
2005	165	12,189	188,733	29,857	8,474	742	64,774	624,218	37,630	51,520	11,990
2006	148	4,305	49,646	14,943	23,991	92	2,885	38,778	14,294	27,490	3,782
TOTAL	313	17,317	258,227	139,517	48,681	834	68,059	706,277	228,360	158,886	21,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,051,027	575,444	21,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,457	-17,351	398	
TOTAL LOSSES	1,049,570	558,093	21,960	
EXPECTED LOSSES	342,321	281,068	33,590	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.125	1.130	.044	3.299
INDICATED (POST-TEST)	1.358	.722	.028	2.108
PRES. ON RATE LEVEL	.642	.528	.063	1.233
DERIVED BY FORMULA	.656	.542	.061	1.259
UNDERLYING PRES. RATE	.693	.569	.068	1.330
PROPOSED	.656	.542	.061	1.259
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				1.63
MAN. RATES	2.21	1.95	1.80	+ 1.63
				PRESENT
				705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	379,456	999,485	.263							1	7	15	23
2003	416,065	300,003	.072								2	9	11
2004	445,236	1,030,612	.231							2	7	14	23
2005	497,440	413,966	.083							1	2	8	11
2006	507,519	766,807	.151								9	13	22
TOTAL	2,245,716	3,510,873	.156							4	27	59	90

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			104,743	127,540	101,811			274,882	175,136	150,505	64,868	
2003				58,627	27,271				17,382	79,388	117,335	
2004			332,969	139,691	43,939			291,302	88,281	67,186	67,244	
2005			115,196	39,275	5,283			159,080	3,503	25,790	65,839	
2006				244,160	25,487				358,888	84,711	53,561	
TOTAL			552,908	609,293	203,791			725,264	643,190	407,580	368,847	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002			136,935	182,128	110,670			734,870	432,586	257,513	75,636	
2003		573	13,183	71,806	33,150		394	18,147	38,333	147,462	126,017	
2004		22,706	532,072	156,299	61,187		24,267	973,161	183,378	118,310	77,129	
2005	189	14,458	223,184	41,186	12,603	713	62,028	594,314	30,661	44,697	68,736	
2006	484	26,221	431,845	161,095	48,927	1,982	66,659	934,271	390,518	173,521	57,525	
TOTAL	673	63,958	1,337,219	612,514	266,537	2,695	153,348	3,254,763	1,075,476	741,503	405,043	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,812,656	2,696,030	405,043	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,918	-110,806	3,593	
TOTAL LOSSES	4,799,738	2,585,224	408,636	
EXPECTED LOSSES	1,639,372	1,706,743	314,401	
CREDIBILITY	.24	.83	.92	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.214	.115	.018	.347
INDICATED (POST-TEST)	.137	.073	.012	.222
PRES. ON RATE LEVEL	.068	.070	.013	.151
DERIVED BY FORMULA	.085	.072	.012	.169
UNDERLYING PRES. RATE	.073	.076	.014	.163
PROPOSED	.085	.072	.012	.169
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.22
MAN. RATES	.31	.27	.22	+ .22

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	360												
2003	389												
2004	376												
2005													
2006	384												
TOTAL	1,509												

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.	161	-3,147	226	
TOTAL LOSSES	161		226	
EXPECTED LOSSES	54,565	44,742	21,323	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.011	.000	.015	.026
INDICATED (POST-TEST)	.007	.000	.010	.017
PRES. ON RATE LEVEL	3.351	2.749	1.310	7.410
DERIVED BY FORMULA	3.351	2.722	1.297	7.370
UNDERLYING PRES. RATE	3.616	2.965	1.413	7.994
PROPOSED	3.351	2.722	1.297	7.370

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.525
IND. RATES				9.53	MINIMUM PREMIUM	2505
MAN. RATES	13.52	11.96	10.82	+ 9.53	PRESENT	2885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,377	867	.062										
2003	1,628												
2004	2,144	7,049	.328									1	1
2005	2,599	180,294	6.937								1	4	5
2006	2,906	259,201	8.919							1		4	5
TOTAL	10,654	447,411	4.199							1	1	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											867
2004					2,000					5,049	
2005				39,340	81,212				500	58,551	691
2006			80,408		62,062			25,199		88,971	2,561
TOTAL			80,408	39,340	145,274			25,199	500	152,571	4,119

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,011
2004		72	634	203	2,219		34	1,765	751	7,709	
2005		7,251	89,619	54,714	88,805		1,851	38,141	17,463	81,703	721
2006	740	18,795	230,587	36,861	50,294	604	17,608	216,052	53,300	91,158	2,751
TOTAL	740	26,118	320,840	91,778	141,318	604	19,493	255,958	71,514	180,570	4,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	623,753	485,180	4,483	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	224	-9,466	158	
TOTAL LOSSES	623,977	475,714	4,641	
EXPECTED LOSSES	272,103	167,480	12,253	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.857	4.465	.044	10.366
INDICATED (POST-TEST)	3.743	2.853	.028	6.624
PRES. ON RATE LEVEL	2.368	1.456	.107	3.931
DERIVED BY FORMULA	2.382	1.484	.105	3.971
UNDERLYING PRES. RATE	2.554	1.572	.115	4.241
PROPOSED	2.382	1.484	.105	3.971
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.13
MAN. RATES	7.33	6.48	5.74	+ 5.13
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	19,054	2,612,510	13.711							8	6	16	30
2003	20,875	1,650,088	7.904							3	5	19	27
2004	23,889	1,729,213	7.238							4	1	22	27
2005	23,275	1,281,612	5.506							3	4	18	25
2006	23,912	578,984	2.421							2	1	21	24
TOTAL	111,005	7,852,407	7.074							20	17	96	133

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,212,256	134,273	63,774			654,121	308,034	154,935	85,117
2003			627,590	114,164	85,405			405,417	174,920	145,859	96,733
2004			630,335	47,621	93,168			630,038	17,519	197,290	113,242
2005			302,212	136,725	223,544			191,742	138,421	235,338	53,630
2006			234,308	13,000	98,067			35,377	26,206	134,121	37,905
TOTAL			3,006,701	445,783	563,958			1,916,695	665,100	867,543	386,627

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,858,619	191,741	69,323			2,036,843	760,844	265,092	99,246
2003		23,455	906,188	146,626	104,790		17,776	1,071,322	349,718	279,684	103,891
2004		40,931	999,010	72,940	117,046		55,001	2,143,031	102,433	321,147	129,889
2005	524	54,945	790,696	190,475	255,937	909	91,812	1,037,300	268,054	362,317	55,990
2006	1,787	44,710	562,902	76,249	85,351	999	29,912	375,816	104,931	143,666	40,710
TOTAL	2,311	164,041	5,117,415	678,031	632,447	1,908	194,501	6,664,312	1,585,980	1,371,906	429,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,144,488	4,268,364	429,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,683	-214,545	3,296	
TOTAL LOSSES	12,096,805	4,053,819	433,022	
EXPECTED LOSSES	5,679,016	3,216,926	297,494	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.898	3.652	.390	14.940
INDICATED (POST-TEST)	6.964	2.334	.249	9.547
PRES. ON RATE LEVEL	4.743	2.686	.248	7.677
DERIVED BY FORMULA	4.810	2.647	.248	7.705
UNDERLYING PRES. RATE	5.116	2.898	.268	8.282
PROPOSED	4.810	2.647	.248	7.705
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				9.96
MAN. RATES	13.93	12.32	11.21	+ 9.96
				PRESENT
				2980

+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
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	168,692	2.810				6,003			1			1
2006	6,933	16,179	.233				6,933					1	1
TOTAL	29,569	200,975	.680				29,569			1		2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,650
2003					3,491					10,160	803
2005			110,915					57,777			
2006					2,200					2,000	11,979
TOTAL			110,915		5,691			57,777		12,160	14,432

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,924
2003		73	499	152	4,098		50	1,821	685	18,779	862
2005	193	12,309	191,446	5,467	3,167	273	23,397	219,855	7,200	3,123	
2006	10	299	3,454	1,041	1,670	5	213	2,817	1,037	1,995	12,865
TOTAL	203	12,681	195,399	6,660	8,935	278	23,660	224,493	8,922	23,897	15,651

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	456,714	48,414	15,651	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-927	-5,399	90	
TOTAL LOSSES	455,787	43,015	15,741	
EXPECTED LOSSES	149,619	83,089	7,688	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.541	.145	.053	1.739
INDICATED (POST-TEST)	.985	.093	.034	1.112
PRES. ON RATE LEVEL	.469	.261	.024	.754
DERIVED BY FORMULA	.474	.253	.025	.752
UNDERLYING PRES. RATE	.506	.281	.026	.813
PROPOSED	.475	.254	.025	.754
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				.97
MAN. RATES	1.37	1.21	1.10	+ .97
				PRESENT
				535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,001	888	.088										
2003	1,079												
2004	1,183	150,745	12.742							1		1	2
2005	1,203	18,186	1.511										
2006	1,204												
TOTAL	5,670	169,819	2.995							1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											888
2004			86,291		2,714			48,576		13,164	
2005											18,186
TOTAL			86,291		2,714			48,576		13,164	19,074

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,035
2004		5,094	131,314	2,209	4,568		4,220	163,808	5,224	21,518	
2005											18,986
TOTAL		5,094	131,314	2,209	4,568		4,220	163,808	5,224	21,518	20,021

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	304,436	33,519	20,021	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,428	-7,441	150	
TOTAL LOSSES	303,008	26,078	20,171	
EXPECTED LOSSES	150,027	110,622	13,721	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.344	.460	.356	6.160
INDICATED (POST-TEST)	3.415	.294	.227	3.936
PRES. ON RATE LEVEL	2.453	1.809	.224	4.486
DERIVED BY FORMULA	2.453	1.779	.224	4.456
UNDERLYING PRES. RATE	2.646	1.951	.242	4.839
PROPOSED	2.453	1.779	.224	4.456
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				5.76
MAN. RATES	8.38	7.41	6.55	+ 5.76
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.759
				1620
				1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	52												
2003													
2004													
2005													
2006													
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.	20	-54		
TOTAL LOSSES	20			
EXPECTED LOSSES	1,336	586	43	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.038	.000	.000	.038
INDICATED (POST-TEST)	.024	.000	.000	.024
PRES. ON RATE LEVEL	2.381	1.044	.077	3.502
DERIVED BY FORMULA	2.381	1.044	.077	3.502
UNDERLYING PRES. RATE	2.569	1.126	.083	3.778
PROPOSED	2.381	1.044	.077	3.502

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.254
IND. RATES				5.25	MINIMUM PREMIUM	1500
MAN. RATES	7.89	6.98	5.77	+ 5.25	PRESENT	2015

+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
2002	28						28						
2003	12						12						
2004	45						45						
2005	37						37						
2006	50						50						
TOTAL	172						172						

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.	64	-248	6	
TOTAL LOSSES	64		6	
EXPECTED LOSSES	8,630	4,327	427	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.037	.000	.003	.040
INDICATED (POST-TEST)	.024	.000	.002	.026
PRES. ON RATE LEVEL	4.651	2.331	.230	7.212
DERIVED BY FORMULA	4.651	2.331	.230	7.212
UNDERLYING PRES. RATE	5.017	2.515	.248	7.780
PROPOSED	4.651	2.331	.230	7.212

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.321
IND. RATES				9.32	MINIMUM PREMIUM	2455
MAN. RATES	13.13	11.61	10.53	+ 9.32	PRESENT	2815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	755												
2003	827												
2004	1,237	12,612	1.019									1	1
2005	481												
2006	660												
TOTAL	3,960	12,612	.318									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		167	1,495	476	5,219		47	2,465	1,045	10,762	983
TOTAL		167	1,495	476	5,219		47	2,465	1,045	10,762	983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,174	17,502	983	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-300	-418	7	
TOTAL LOSSES	3,874	17,084	990	
EXPECTED LOSSES	33,224	5,504	751	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.098	.431	.025	.554
INDICATED (POST-TEST)	.063	.275	.016	.354
PRES. ON RATE LEVEL	.778	.129	.017	.924
DERIVED BY FORMULA	.778	.130	.017	.925
UNDERLYING PRES. RATE	.839	.139	.019	.997
PROPOSED	.777	.130	.017	.924

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.194
IND. RATES				1.19	MINIMUM PREMIUM	545
MAN. RATES	1.96	1.73	1.35	+ 1.19	PRESENT	705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003	48												
2004													
2005													
2006	37												
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.			16	-14	2		
TOTAL LOSSES			16		2		
EXPECTED LOSSES			670	430	137		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.019	.000	.002	.021	
INDICATED (POST-TEST)			.012	.000	.001	.013	
PRES. ON RATE LEVEL			.731	.469	.149	1.349	
DERIVED BY FORMULA			.731	.469	.149	1.349	
UNDERLYING PRES. RATE			.788	.506	.161	1.455	
PROPOSED			.731	.469	.149	1.349	

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		1.743
IND. RATES				1.74	MINIMUM PREMIUM		675
MAN. RATES	2.47	2.18	1.97	+ 1.74	PRESENT		850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,763	16,491	.596									1	1
2003	3,395	15,170	.446										
2004	3,236												
2005	3,099	4,352	.140										
2006	3,616												
TOTAL	16,109	36,013	.224									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					2,383					24,363	70	
2003											16,293	
2005											4,543	
TOTAL					2,383					24,363	20,906	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		26,746	20,906	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,715	-2,536	163	
TOTAL LOSSES		24,210	21,069	
EXPECTED LOSSES	230,037	38,501	14,659	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.150	.131	.281
INDICATED (POST-TEST)	.000	.096	.084	.180
PRES. ON RATE LEVEL	1.324	.222	.084	1.630
DERIVED BY FORMULA	1.311	.218	.084	1.613
UNDERLYING PRES. RATE	1.428	.239	.091	1.758
PROPOSED	1.311	.218	.084	1.613

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.084
IND. RATES				2.08	MINIMUM PREMIUM	755
MAN. RATES	2.99	2.64	2.38	+ 2.08	PRESENT	845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,315	1,879	.081									1	1
2003	1,607												
2004	1,921	2,639	.137										
2005	3,283	124,207	3.783									1	1
2006	4,150	2,461	.059									1	1
TOTAL	13,276	131,186	.988									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					890					989		
2004											2,639	
2005					42,079					81,169	959	
2006					113					884	1,464	
TOTAL					43,082					83,042	5,062	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002					967					1,692		
2004											3,027	
2005		2,727	30,404	10,446	43,952		2,539	52,095	23,330	113,144	1,001	
2006		13	176	52	85	3	98	1,249	460	882	1,572	
TOTAL		2,740	30,580	10,498	45,004	3	2,637	53,344	23,790	115,718	5,600	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,304	195,010	5,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,203	-4,865	136	
TOTAL LOSSES	90,507	190,145	5,736	
EXPECTED LOSSES	450,321	90,146	9,824	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.682	1.432	.043	2.157
INDICATED (POST-TEST)	.436	.915	.027	1.378
PRES. ON RATE LEVEL	3.144	.629	.069	3.842
DERIVED BY FORMULA	3.117	.638	.068	3.823
UNDERLYING PRES. RATE	3.392	.679	.074	4.145
PROPOSED	3.117	.638	.068	3.823
YEAR	12-1-07	10-1-08	12-1-08	12-1-09
IND. RATES				4.94
MAN. RATES	7.06	6.24	5.61	+ 4.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	14,961	570,577	3.813						1		4	5	
2003	19,671	74,205	.377							1	3	4	
2004	23,154	213,346	.921							1	5	6	
2005	28,428	53,519	.188								2	2	
2006	26,903	203,739	.757							2	2	4	
TOTAL	113,117	1,115,386	.986						1	4	16	21	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			161,768		16,258			359,617		25,912	7,022
2003				15,035	5,470				17,829	10,754	25,117
2004				50,317	16,222				24,883	80,587	41,337
2005					4,078					23,204	26,237
2006				65,415	6,532				89,999	9,445	32,348
TOTAL			161,768	130,767	48,560			359,617	132,711	149,902	132,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			181,760		17,673			826,264		44,335	8,188
2003		114	3,164	18,349	6,714		54	5,960	34,543	20,627	26,976
2004		1,709	22,588	53,829	20,458		653	41,095	55,597	125,221	47,414
2005		262	2,944	1,012	4,260		722	14,893	6,665	32,347	27,391
2006	128	6,987	115,232	43,021	12,884	457	15,490	217,665	91,812	31,734	34,742
TOTAL	128	9,072	325,688	116,211	61,989	457	16,919	1,105,877	188,617	254,264	144,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,458,141	621,081	144,711			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,335	-32,175	1,235			
TOTAL LOSSES	1,451,806	588,906	145,946			
EXPECTED LOSSES	1,239,763	529,387	102,937			
CREDIBILITY	.03	.11	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.283	.521	.129	1.933		
INDICATED (POST-TEST)	.820	.333	.082	1.235		
PRES. ON RATE LEVEL	1.016	.434	.084	1.534		
DERIVED BY FORMULA	1.010	.423	.084	1.517		
UNDERLYING PRES. RATE	1.096	.468	.091	1.655		
PROPOSED	1.010	.423	.084	1.517		
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.960
IND. RATES				1.96	MINIMUM PREMIUM	725
MAN. RATES	2.83	2.50	2.24	+ 1.96	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	755												
2003	827												
2004	1,237												
2005	481												
2006	660												
TOTAL	3,960												

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.			-43	-591	5		
TOTAL LOSSES					5		
EXPECTED LOSSES			4,793	7,763	594		
CREDIBILITY			.00	.01	.01		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			.112	.182	.014	.308	
DERIVED BY FORMULA			.112	.180	.014	.306	
UNDERLYING PRES. RATE			.121	.196	.015	.332	
PROPOSED			.112	.180	.014	.306	
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		.395
IND. RATES				.40	MINIMUM PREMIUM		360
MAN. RATES	.65	.57	.45	+ .40	PRESENT		

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002													
2003	13												
2004													
2005													
2006	37												
TOTAL	50												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			9			
TOTAL LOSSES			9			
EXPECTED LOSSES			123	30	2	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.018	.000	.000	.018
INDICATED (POST-TEST)			.012	.000	.000	.012
PRES. ON RATE LEVEL			.229	.055	.003	.287
DERIVED BY FORMULA			.229	.055	.003	.287
UNDERLYING PRES. RATE			.247	.059	.004	.310
PROPOSED			.229	.055	.003	.287

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE		.370
IND. RATES				.37	MINIMUM PREMIUM		350
MAN. RATES	.52	.46	.42	+ .37	PRESENT		

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	126												
2003	133												
2004	107												
2005	169												
2006	113												
TOTAL	648												

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.	-969			
TOTAL LOSSES				
EXPECTED LOSSES	47,866	8		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	68.476	.011	.000	68.487
DERIVED BY FORMULA	68.476	.011	.000	68.487
UNDERLYING PRES. RATE	73.868	.012	.000	73.880
PROPOSED	68.476	.011	.000	68.487

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	88.519
IND. RATES				88.52	MINIMUM PREMIUM	353
MAN. RATES	100.00	100.00	100.00	+ 88.52	PRESENT	

+PROPOSED