

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999												
2000												
2001	1											
2002												
2003												
<b>TOTAL</b>	<b>1</b>											

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10	-1		
TOTAL LOSSES	10			
EXPECTED LOSSES	28	17	1	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.000	.000	.000	1.000
INDICATED (POST-TEST)	.490	.000	.000	.490
PRES. ON RATE LEVEL	3.003	1.779	.077	4.859
DERIVED BY FORMULA	3.003	1.779	.077	4.859
UNDERLYING PRES. RATE	2.847	1.686	.073	4.606
PROPOSED	3.003	1.779	.077	4.859

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	8.578
IND. RATES				8.58	MINIMUM PREMIUM	
MAN. RATES	6.84	8.27	7.99	+ 8.58	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	11											
2000												
2001												
2002												
2003	17											
<b>TOTAL</b>	<b>28</b>											

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		29		
TOTAL LOSSES		29		
EXPECTED LOSSES	799	489	21	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.104	.000	.104
INDICATED (POST-TEST)	.000	.116	.000	.116
PRES. ON RATE LEVEL	3.012	1.841	.079	4.932
DERIVED BY FORMULA	3.012	1.841	.079	4.932
UNDERLYING PRES. RATE	2.855	1.745	.075	4.675
PROPOSED	3.012	1.841	.079	4.932

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	8.706
IND. RATES				8.71	MINIMUM PREMIUM	
MAN. RATES	6.90	8.38	8.11	+ 8.71	PRESENT	1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999										
2000										
2001										
2002										
2003	14									
<b>TOTAL</b>	<b>14</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		27		
TOTAL LOSSES		27		
EXPECTED LOSSES	444	277	14	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.193	.000	.193
INDICATED (POST-TEST)	.000	.215	.000	.215
PRES. ON RATE LEVEL	3.344	2.083	.107	5.534
DERIVED BY FORMULA	3.344	2.083	.107	5.534
UNDERLYING PRES. RATE	3.170	1.975	.101	5.246
PROPOSED	3.344	2.083	.107	5.534

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	9.769
IND. RATES				9.77	MINIMUM PREMIUM	
MAN. RATES	7.78	9.41	9.10	+ 9.77	PRESENT	2060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999										
2000										
2001	2									
2002	12									
2003										
<b>TOTAL</b>	<b>14</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	373	-4		
TOTAL LOSSES	373			
EXPECTED LOSSES	565	344	15	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.664	.000	.000	2.664
INDICATED (POST-TEST)	1.305	.000	.000	1.305
PRES. ON RATE LEVEL	4.254	2.596	.113	6.963
DERIVED BY FORMULA	4.254	2.596	.113	6.963
UNDERLYING PRES. RATE	4.033	2.461	.107	6.601
PROPOSED	4.254	2.596	.113	6.963

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	12.292
IND. RATES				12.29	MINIMUM PREMIUM	
MAN. RATES	9.74	11.84	11.45	+ 12.29	PRESENT	2530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999	470									
2000	3,387	254,378	7.510			1	1	2		4
2001	8,112	509,754	6.283			2	12			14
2002	1,052	335,427	31.884			1				1
2003	1,870	76,478	4.089					2		2
<b>TOTAL</b>	<b>14,891</b>	<b>1,176,037</b>	<b>7.898</b>			<b>4</b>	<b>15</b>	<b>2</b>		<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			194,769	12,593	13,874			11,730	12,679	7,882	851
2001			200,465	177,834				18,124	106,269		7,062
2002			271,007					64,163			257
2003				49,831					26,647		
<b>TOTAL</b>			<b>666,241</b>	<b>240,258</b>	<b>13,874</b>			<b>94,017</b>	<b>145,595</b>	<b>7,882</b>	<b>8,170</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			657,151	26,055	25,866			60,090	34,565	19,899	5,507
2001			1,755,774	393,369				151,854	283,389		22,069
2002			387,217	29,095				24,839	6,873		125
2003			108,178	61,367	226			5,813	34,226	64	
<b>TOTAL</b>			<b>2,908,320</b>	<b>509,886</b>	<b>26,092</b>			<b>242,596</b>	<b>359,053</b>	<b>19,963</b>	<b>27,701</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,150,916	914,994	27,701	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	605,738	119,130		
TOTAL LOSSES	3,756,654	1,034,124	27,701	
EXPECTED LOSSES	1,644,264	1,043,116	43,333	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	25.228	6.945	.186	32.359
INDICATED (POST-TEST)	12.362	7.751	.259	20.372
PRES. ON RATE LEVEL	11.648	7.390	.307	19.345
DERIVED BY FORMULA	11.655	7.404	.305	19.364
UNDERLYING PRES. RATE	11.042	7.005	.291	18.338
PROPOSED	11.655	7.404	.305	19.364

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	34.185
IND. RATES				34.19	MINIMUM PREMIUM	
MAN. RATES	26.88	32.83	31.81	+ 34.19	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999	106									
2000	128									
2001	156									
2002	20									
2003	158	58,500	37,025						1	1
<b>TOTAL</b>	<b>568</b>	<b>58,500</b>	<b>10,299</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				30,000					28,500		
<b>TOTAL</b>				<b>30,000</b>					<b>28,500</b>		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			65,128	36,944	136			6,218	36,607	69	
<b>TOTAL</b>			<b>65,128</b>	<b>36,944</b>	<b>136</b>			<b>6,218</b>	<b>36,607</b>	<b>69</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	71,346	73,756		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,777	2,094		
TOTAL LOSSES	77,123	75,850		
EXPECTED LOSSES	23,373	14,001	607	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	13.578	13.354	.000	26.932
INDICATED (POST-TEST)	6.653	14.903	.000	21.556
PRES. ON RATE LEVEL	4.341	2.600	.113	7.054
DERIVED BY FORMULA	4.341	2.600	.113	7.054
UNDERLYING PRES. RATE	4.115	2.465	.107	6.687
PROPOSED	4.341	2.600	.113	7.054

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	12.453
IND. RATES				12.45	MINIMUM PREMIUM	
MAN. RATES	9.92	12.00	11.60	+ 12.45	PRESENT	2560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999										
2000										
2001	1									
2002										
2003										
<b>TOTAL</b>	<b>1</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	31	-4		
TOTAL LOSSES	31			
EXPECTED LOSSES	87	53	2	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.100	.000	.000	3.100
INDICATED (POST-TEST)	1.519	.000	.000	1.519
PRES. ON RATE LEVEL	9.190	5.558	.237	14.985
DERIVED BY FORMULA	9.190	5.558	.237	14.985
UNDERLYING PRES. RATE	8.712	5.269	.224	14.205
PROPOSED	9.190	5.558	.237	14.985

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	26.454
IND. RATES				26.45	MINIMUM PREMIUM	
MAN. RATES	20.98	25.48	24.64	+ 26.45	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999										
2000										
2001										
2002	4,300									
2003										
<b>TOTAL</b>	<b>4,300</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	144,271			
TOTAL LOSSES	144,271			
EXPECTED LOSSES	202,401	122,378	5,160	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.355	.000	.000	3.355
INDICATED (POST-TEST)	1.644	.000	.000	1.644
PRES. ON RATE LEVEL	4.965	3.002	.127	8.094
DERIVED BY FORMULA	4.932	2.942	.124	7.998
UNDERLYING PRES. RATE	4.707	2.846	.120	7.673
PROPOSED	4.932	2.942	.124	7.998

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	14.119
IND. RATES				14.12	MINIMUM PREMIUM	
MAN. RATES	11.49	13.82	13.31	+ 14.12	PRESENT	2900

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999	294	56	.019							
2000	1,068	692	.064							
2001	1,990									
2002	722	279,456	38.705			1				1
2003	780	1,238	.158							
<b>TOTAL</b>	<b>4,854</b>	<b>281,442</b>	<b>5.798</b>			<b>1</b>				<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											56
2000											692
2002			188,662					90,586			208
2003											1,238
<b>TOTAL</b>			<b>188,662</b>					<b>90,586</b>			<b>2,194</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											93
2000											4,478
2002			269,563	20,254				35,069	9,703		101
2003											6,727
<b>TOTAL</b>			<b>269,563</b>	<b>20,254</b>				<b>35,069</b>	<b>9,703</b>		<b>11,399</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	304,632	29,957	11,399	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	39,446	7,867		
TOTAL LOSSES	344,078	37,824	11,399	
EXPECTED LOSSES	105,866	63,587	2,622	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.089	.779	.235	8.103
INDICATED (POST-TEST)	3.474	.869	.328	4.671
PRES. ON RATE LEVEL	2.301	1.382	.057	3.740
DERIVED BY FORMULA	2.313	1.372	.062	3.747
UNDERLYING PRES. RATE	2.181	1.310	.054	3.545
PROPOSED	2.313	1.372	.062	3.747

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	6.614
IND. RATES				6.61	MINIMUM PREMIUM	
MAN. RATES	5.31	6.39	6.15	+ 6.61	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999	32									
2000	65	23,919	36,798				1			1
2001										
2002	4,371									
2003	220									
<b>TOTAL</b>	<b>4,688</b>	<b>23,919</b>	<b>.510</b>				<b>1</b>			<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				19,127					4,657		135
<b>TOTAL</b>				<b>19,127</b>					<b>4,657</b>		<b>135</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				39,574					12,696		874
<b>TOTAL</b>				<b>39,574</b>					<b>12,696</b>		<b>874</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		52,270	874	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,359	334		
TOTAL LOSSES	27,359	52,604	874	
EXPECTED LOSSES	40,692	24,706	1,078	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.584	1.122	.019	1.725
INDICATED (POST-TEST)	.286	1.252	.027	1.565
PRES. ON RATE LEVEL	.916	.556	.024	1.496
DERIVED BY FORMULA	.910	.570	.024	1.504
UNDERLYING PRES. RATE	.868	.527	.023	1.418
PROPOSED	.910	.570	.024	1.504

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	TOTAL
IND. RATES				2.66	MINIMUM PREMIUM	
MAN. RATES	2.09	2.54	2.46	+ 2.66	PRESENT	730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1999										
2000										
2001										
2002										
2003	118									
<b>TOTAL</b>	<b>118</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.		84				
TOTAL LOSSES		84				
EXPECTED LOSSES	1,405	844	37			
CREDIBILITY	.00	.00	.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.071	.000	.071		
INDICATED (POST-TEST)	.000	.079	.000	.079		
PRES. ON RATE LEVEL	1.256	.754	.033	2.043		
DERIVED BY FORMULA	1.256	.754	.033	2.043		
UNDERLYING PRES. RATE	1.191	.715	.031	1.937		
PROPOSED	1.256	.754	.033	2.043		
<b>IND. RATES</b>						
YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	3.606
IND. RATES				3.61	MINIMUM PREMIUM	
MAN. RATES	2.86	3.47	3.36	+ 3.61	PRESENT	910

+PROPOSED