8.578

1840

PROPOSED

12-1-00

6.84

12-1-02

8.27

YEAR

IND. RATES

MAN. RATES

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				_			MBER OF			
YEAR	IN THOUS	LOSSES	REPORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	AL
1999													
2000													
2001	1												
2002													
2003													
TOTAL	1												
	l				DED	DDTED 000E0			I				
MANUAL			INDEMNITY		REPO	ORTED LOSSES		MEDIC	:Δ1				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	. ONLY
TOTAL													
					TRANS	SLATED LOSSES							
MANUAL			INDEMNITY						EDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	. ONL
TOTAL													
IUIAL													
IOTAL													
IOTAL	-			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
IOTAL		TOTAL TRANS. LO		SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
IOTAL		TOTAL TRANS. LO	SSES PG A			MED. ONLY	TOTAL						
IOTAL	: <u>]</u>	TOTAL TRANS. LO IBNR + FREQUENC	SSES PG A	10	NON-SERIOUS	MED. ONLY	TOTAL						
IOTAL	<u>.</u>	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES	OSSES PG A CY ADJUST.	10 10	-1		TOTAL						
IOTAL	; ; ;	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE	OSSES PG A CY ADJUST.	10 10 28	-1 17	1	TOTAL					1	
IOTAL	<u>.</u> <u>.</u>	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY	OSSES PG A CY ADJUST.	10 10	-1		TOTAL					1	
IOTAL	<u>.</u> <u>.</u>	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS	OSSES PG A CY ADJUST.	10 10 28 .00	-1 17 .00	1 .00						1	
IOTAL	<u>.</u> <u>.</u>	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (OSSES PG A CY ADJUST. ES (PRE-TEST)	10 10 28 .00	-1 17 .00	.000	1.000						
IOTAL	<u>.</u> <u>.</u>	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (PRE-TEST)	10 10 28 .00 1.000	-1 17 .00	.000 .000	1.000 .490						
IOTAL	<u>.</u> <u>.</u>	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (I PRES. ON RA	PRE-TEST) POST-TEST) ATE LEVEL	10 10 28 .00 1.000 .490 3.003	-1 17 .00 .000 .000 1.779	.000 .000 .000 .077	1.000 .490 4.859						
IOTAL	<u>.</u> <u>.</u>	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (PRES. ON RA DERIVED BY	PRE-TEST) POST-TEST) ATE LEVEL	10 10 28 .00 1.000	-1 17 .00	.000 .000	1.000 .490						

+PROPOSED

12-1-06

1.779

IND. RATE

8.58 MINIMUM PREMIUM + 8.58 PRESENT

3.003

7.99

12-1-04

1860

YEAR

IND. RATES MAN. RATES 12-1-00

6.90

12-1-02

8.38

CODE

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.							UMBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
1999	11												
2000													
2001 2002													
2002	17												
TOTAL	28		+						1				
IOIAL	20												
					BERG	ORTED LOSSES		•		•	•	•	
IANUAL			INDEMNITY		REPO	DRIED LOSSES		MEDI	CAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	2	TEMP	MED	O. ONLY
TOTAL													
			11										
					TRANS	SLATED LOSSES							
MANUAL			INDEMNITY					M	EDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	2	TEMP	MED	O. ONLY
TOTAL													
				SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
		TOTAL TRANS. LO	SSES PG B			-							
		TOTAL TRANS. LO											
		IBNR + FREQUENC	CY ADJUST.		29								
		TOTAL LOSSES			29								
		EXPECTED LOSSE	S	799	489	21							
		CREDIBILITY		.00	.00	.00							
		PURE PREMIUMS	(DDE TECT)		ايمد	000	401						
		INDICATED (.000	.104	.000	.104						
		INDICATED (F PRES. ON RA		.000 3.012	.116 1.841	.000 .079	.116 4.932						
		PRES. UN RA	ALE LEVEL										
		DEDIVED DV	EODMIII A	2 04 0	4 0 4 4 1								
		DERIVED BY		3.012	1.841	.079	4.932						
			FORMULA PRES. RATE	3.012 2.855 3.012	1.841 1.745 1.841	.079 .075 .079	4.932 4.675 4.932						

12-1-06 IND. RATE

8.71 MINIMUM PREMIUM
8.11 + 8.71 PRESENT

12-1-04

2060

YEAR

IND. RATES

MAN. RATES

12-1-00

7.78

12-1-02

9.41

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.							JMBER OF			
YEAR	IN THOUS	LOSSES	REPORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001													
2002													
2003	14												
TOTAL	14												
					REPO	ORTED LOSSES							
MANUAL			INDEMNITY					MED					
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	D. ONLY
TOTAL													
1	Į.		l l				U.			1			
					TRANS	SLATED LOSSES							
MANUAL			INDEMNITY						MEDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	D. ONLY
TOTAL													
				SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
	:	TOTAL TRANS. LO	SSES PG B	32									
		TOTAL TRANS. LO											
		BNR + FREQUENC			27								
		TOTAL LOSSES			27								
		EXPECTED LOSSE	s	444	277	14							
		CREDIBILITY		.00	.00	.00							
		PURE PREMIUMS		.00	.00	.00							
	-	INDICATED (PRE-TEST)	.000	.193	.000	.193						
		INDICATED (F		.000	.215	.000	.215						
		PRES. ON RA		3.344	2.083	.107	5.534						
		DERIVED BY		3.344	2.083	.107	5.534						
			PRES. RATE	3.170	1.975	.107	5.246						
		PROPOSED	FRES. KAIE										
				3.344	2.083	.107	5.534						

+PROPOSED

12-1-04

12-1-06 IND. RATE

9.77 MINIMUM PREMIUM
9.10 + 9.77 PRESENT

MANUAL	PAYROLL	TOTAL REPT.	PURF	PREM.						NI	JMBER OF	CASES		
YEAR	IN THOUS	LOSSES		ORTED					DEATH		MAJOR		TEMP	ALL
1999		200020	112.	JICIED					DEXIII		III) to Oit	vo.r		,,
2000														
2001	2													
2002	12													
2002	12													
TOTAL	14		+							-	-			
TOTAL	14									1	-			
									Į.					
IANUAL			INDE	MNITY		REPO	ORTED LOSSES		MEDIC	CAI				
YEAR	DEATH	P.T.		JOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR)	TEMP	MED	. ONLY
ILAN	DEATH	F.1.	IVIA	JOK	WINOK	ILIVIE	DEATH	F.I.	WAJOK	WIIINON	•	I CIVIF	IVIED	. ONL I
TOTAL			1						+				+	
IOIAL														
		· L	l	ı			<u> </u>	L			- I			
1						TRANS	SLATED LOSSES							
//ANUAL				MNITY						EDICAL				
YEAR	DEATH	P.T.	MA	JOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	!	TEMP	MED	. ONLY
TOTAL														
ı			1	·										
					SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
		TOTAL TRANS. LO												
		TOTAL TRANS. LO												
		IBNR + FREQUEN	CY ADJUS	ST.	373									
		TOTAL LOSSES			373									
		EXPECTED LOSS	ES		565		15							
		CREDIBILITY			.00	.00	.00							
		PURE PREMIUMS												
		INDICATED			2.664		.000	2.664						
					4 000	.000	.000	1.305						
		INDICATED (1.305									
					1.305 4.254		.113	6.963						
		INDICATED (ATE LEVE	L		2.596	.113 .113	6.963 6.963						
		INDICATED (PRES. ON RA DERIVED BY	ATE LEVE FORMUL	L A	4.254 4.254	2.596 2.596	.113	6.963						
		INDICATED (PRES. ON RA DERIVED BY UNDERLYIN	ATE LEVE FORMUL G PRES. F	L A	4.254 4.254 4.033	2.596 2.596 2.461	.113 .107	6.963 6.601						
		INDICATED (PRES. ON RA DERIVED BY	ATE LEVE FORMUL G PRES. F	L A	4.254 4.254	2.596 2.596 2.461	.113	6.963						
		INDICATED (PRES. ON R. DERIVED BY UNDERLYIN PROPOSED	ATE LEVE FORMUL G PRES. F	L A	4.254 4.254 4.033	2.596 2.596 2.461	.113 .107 .113	6.963 6.601						
		INDICATED (PRES. ON R. DERIVED BY UNDERLYIN PROPOSED	ATE LEVE FORMUL G PRES. F	A RATE	4.254 4.254 4.033 4.254	2.596 2.596 2.461 2.596 12-1-06 IND. R	.113 .107 .113 ATE UM PREMIUM	6.963 6.601 6.963						

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
1999	470										<u>.</u>
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
TOTAL	14,891	1,176,037	7.898					4	15	2	21

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

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

			SERIOUS	NON-SER	PIOLIS	MED. ONLY	TOTAL
TOTAL TOAN	C LOCCEC E	- D					IOIAL
TOTAL TRAN			3,150,91	9	14,994	27,701	
TOTAL TRAN							
IBNR + FREQ	<u>UENCY ADJU</u>	ST.	605,73	3 1	19,130		
TOTAL LOSS	ES		3,756,65	4 1,0	34,124	27,701	
EXPECTED LO	OSSES		1,644,26	4 1,0	43,116	43,333	
CREDIBILITY			.0.	1	.04	.04	
PURE PREMI	JMS						
INDICAT	ED (PRE-TES	ST)	25.22	3	6.945	.186	32.359
INDICAT	ED (POST-TE	ST)	12.36	2	7.751	.259	20.372
PRES. O	N RATE LEVE	EL	11.64	3	7.390	.307	19.345
DERIVE	D BY FORMU	_A	11.65	5	7.404	.305	19.364
UNDERL	YING PRES.	RATE	11.04	2	7.005	.291	18.338
PROPOS	SED		11.65	5	7.404	.305	19.364
							-
YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. R	ATE	34.185
IND. RATES				34.19	MINIM	JM PREMIUM	
MAN. RATES	26.88	32.83	31.81	+ 34.19	PRESE	NT	3150

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
1999	106										
2000	128										
2001	156										
2002	20										
2003	158	58,500	37.025						1		1
TOTAL	568	58,500	10.299						1		1

					REP	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2003				30,000					28,500		
TOTAL				30,000					28,500		

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY					ı	MEDICAL		
YEAR	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	
TOTAL	•		65,128	36,944	136			6,218	36,607	69	•

			SERIOUS	NON-SEI	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES F	G B	71,34	ô	73,756		
TOTAL TRAN	S. LOSSES PO	G A					
IBNR + FREQ	UENCY ADJU	ST.	5,77	7	2,094		
TOTAL LOSS	ES		77,12	3	75,850		
EXPECTED LO	OSSES		23,37	3	14,001	607	
CREDIBILITY			.0)	.00	.00	
PURE PREMI	JMS	•		•			
INDICAT	ED (PRE-TES	ST)	13.57	3	13.354	.000	26.932
INDICAT	ED (POST-TE	ST)	6.65	3	14.903	.000	21.556
PRES. O	N RATE LEVE	EL	4.34	1	2.600	.113	7.054
DERIVE	D BY FORMUI	_A	4.34	1	2.600	.113	7.054
UNDERL	YING PRES.	RATE	4.11	5	2.465	.107	6.687
PROPOS	SED		4.34	1	2.600	.113	7.054
-							
YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. R	ATE	12.453
IND. RATES				12.45	MINIM	JM PREMIUM	
MAN. RATES	9.92	12.00	11.60	+ 12.45	PRESE	NT	2560

+PROPOSED

MANUAL	PAYROLL	TOTAL REPT.		E PREM.							JMBER OF			
YEAR	IN THOUS	LOSSES	REP	ORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	ALI
1999														
2000														
2001	1													
2002														
2003														
TOTAL	1													
1				ı			<u> </u>				ı	1		
						REPO	ORTED LOSSES							
IANUAL	DEATH	ВТ		EMNITY	MINOR	TEMP	DEATU	р т	MEDI		. 1	TEMP	MED	ONI V
YEAR	DEATH	P.T.	IVI	AJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	WIEL	ONLY
TOTAL				-										
TOTAL														
		ı		l.									I	
						TRANS	SLATED LOSSES			==:0.1.				
IANUAL	DEATH	D T		EMNITY	MINIOD	TEMP	DEATH	D.T.		EDICAL		TEMP	MES	ONI V
YEAR	DEATH	P.T.	IVI	AJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		IEMP	WEL	ONLY
TOTAL														
IOIAL														
1			ı						l.				<u> </u>	
		TOTAL TRANS. L	00000	DO D	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
		TOTAL TRANS. L												
		IBNR + FREQUEN			31	-4								
		TOTAL LOSSES	101 ADUC	701.	31									
		EXPECTED LOSS	SES		87		2							
		CREDIBILITY			.00.		.00							
		PURE PREMIUMS	3											
		INDICATED	(PRE-TE	ST)	3.100	.000	.000	3.100						
		INDICATED	(POST-TE	EST)	1.519		.000	1.519						
		PRES. ON R			9.190		.237	14.985						
		DERIVED B			9.190		.237	14.985						
		UNDERLYIN		RATE	8.712		.224	14.205						
		PROPOSED)		9.190	5.558	.237	14.985						
		YEAR 1	12-1-00	12-1-02	12-1-04	12-1-06 IND. R	ATE	26.454						
		IND. RATES			12 1 0-1		UM PREMIUM	20104						

2900

YEAR

IND. RATES

MAN. RATES

12-1-00

11.49

12-1-02

13.82

//ANUAL	PAYROLL	TOTAL REPT.	PURE PREM.								IMBER OF			
YEAR	IN THOUS	LOSSES	REPORTED						DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
1999														
2000														
2001														
2002	4,300													
2003														
TOTAL	4,300													
					REPO	RTED LOSSES								
MANUAL			INDEMNITY						MEDIC	AL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJO	OR	MINOR		TEMP	MED	O. ONLY
TOTAL														
					TRANS	LATED LOSSES								
MANUAL			INDEMNITY						MI	EDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJO) D	MINOR		TEMP	MED	ONLY
ILAN						D = / \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		IVIAJ	JN	MILITOR		1 - 1411		<u> </u>
ILAN						DEXIII		WAJC	JK	WIIIVOIX				. OILL
ILAN					.=	DEXIII		MAJC	JK .	MINON				. 0.1121
ILAN					, =	DEATH	1.1.	WASC		MINON				
ILAN						JEAN.		WAG	J.K	MINOR		i Eini		
	5					52		MAJC	JK .	MINOR				
						52		MAJC		MINON				
								MAJC		MINON				
TOTAL				SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	MAJC		MINON				
		TOTAL TRANS. LO	SSES PG B					MASC		WINGK				
		TOTAL TRANS. LO	SSES PG B	SERIOUS				MASC		MINON				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC	SSES PG B	SERIOUS 144,271				MASC		MINON				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES	SSES PG B SSES PG A CY ADJUST.	SERIOUS 144,271 144,271	NON-SERIOUS	MED. ONLY		MASC		Mintox				
		TOTAL TRANS. LO TOTAL TRANS. LO TOTAL TRANS. LO TOTAL TRANS. LO TOTAL LOSSES EXPECTED LOSSE	SSES PG B SSES PG A CY ADJUST.	SERIOUS 144,271 144,271 202,401	NON-SERIOUS	MED. ONLY 5,160		MASC		MINON				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSE EXPECTED LOSSE CREDIBILITY	SSES PG B SSES PG A CY ADJUST.	SERIOUS 144,271 144,271	NON-SERIOUS	MED. ONLY		WASC		WINCK				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS	SSES PG B SSES PG A CY ADJUST.	SERIOUS 144,271 144,271 202,401 .01	NON-SERIOUS 122,378 .02	MED. ONLY 5,160 .02	TOTAL	MASC		Mintox				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (SSES PG B SSES PG A CY ADJUST. SS	SERIOUS 144,271 144,271 202,401 .01 3.355	NON-SERIOUS 122,378 .02	5,160 .02	TOTAL 3.355	MASC		minox				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (INDICATE	SSES PG B SSES PG A CY ADJUST. SS PRE-TEST) POST-TEST)	SERIOUS 144,271 144,271 202,401 .01 3.355 1.644	122,378 .02	5,160 .02	3.355 1.644	MASC		Mintor				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (I PRES. ON RA	PRE-TEST) POST-TEST) TE LEVEL	SERIOUS 144,271 144,271 202,401 .01 3.355 1.644 4.965	122,378 .02 .000 .000 3.002	5,160 .02	3.355 1.644 8.094	MASC		Mintox				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I PRES. ON RA DERIVED BY	PRE-TEST) POST-TEST) TTE LEVEL FORMULA	SERIOUS 144,271 144,271 202,401 .01 3.355 1.644 4.965 4.932	NON-SERIOUS 122,378 .02 .000 .000 .000 3.002 2.942	5,160 .02 .000 .000 .127 .124	3.355 1.644 8.094 7.998	WASC		Mintox				
		TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I PRES. ON RA DERIVED BY	PRE-TEST) POST-TEST) TE LEVEL	SERIOUS 144,271 144,271 202,401 .01 3.355 1.644 4.965	122,378 .02 .000 .000 3.002	5,160 .02	3.355 1.644 8.094	WASC		WINTOK				

+PROPOSED

12-1-04

12-1-06 IND. RATE

14.12 MINIMUM PREMIUM 13.31 + 14.12 PRESENT

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		-
YEAR	IN THOUS	LOSSES	REPORTED			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								
TOTAL	4,854	281,442	5.798					1			1

					REP	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
1999											56
2000											692
2002 2003			188,662					90,586			208 1,238
TOTAL			188,662					90,586			2,194
						I					

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

			SERIOUS	NON-SEI	PIOLIS	MED. ONLY	TOTAL
TOTAL TRANS	C LOCCEC F	10 B					IOIAL
TOTAL TRAN			304,63		29,957	11,399	
TOTAL TRAN							
IBNR + FREQ	<u>UENCY ADJU</u>	ST.	39,44	6	7,867		
TOTAL LOSS	ES		344,07	8	37,824	11,399	
EXPECTED LO	OSSES		105,86	6	63,587	2,622	
CREDIBILITY			.0	1	.02	.02	
PURE PREMI	JMS						
INDICAT	ED (PRE-TES	ST)	7.08	9	.779	.235	8.103
INDICAT	ED (POST-TE	ST)	3.47	4	.869	.328	4.671
PRES. O	N RATE LEVI	EL	2.30	1	1.382	.057	3.740
DERIVE	D BY FORMU	_A	2.31	3	1.372	.062	3.747
UNDERL	YING PRES.	RATE	2.18	1	1.310	.054	3.545
PROPOS	SED		2.31	3	1.372	.062	3.747
							-
YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. R	ATE	6.614
IND. RATES				6.61	MINIMU	JM PREMIUM	
MAN. RATES	5.31	6.39	6.15	+ 6.61	PRESE	NT	1470

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
1999	32										
2000	65	23,919	36.798						1		1
2001											
2002	4,371										
2003	220										
TOTAL	4,688	23,919	.510						1		1

					REP	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2000				19,127					4,657		135
TOTAL				19,127					4,657		135
-											

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2000				39,574					12,696		874
TOTAL				39,574					12,696		874
TOTAL				55,574					12,030		

			SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES P	G B			52,270	874	
TOTAL TRAN	S. LOSSES PO	3 A					
IBNR + FREQ	UENCY ADJU	ST.	27,359)	334		
TOTAL LOSS	ES		27,359)	52,604	874	
EXPECTED L	OSSES		40,692	2	24,706	1,078	
CREDIBILITY			.01		.02	.02	
PURE PREMI	JMS	-					
INDICAT	ED (PRE-TES	ST)	.584	Į.	1.122	.019	1.725
INDICAT	ED (POST-TE	ST)	.286	6	1.252	.027	1.565
PRES. C	N RATE LEVE	L	.916	5	.556	.024	1.496
DERIVE	D BY FORMUL	-A	.910)	.570	.024	1.504
UNDERI	YING PRES. I	RATE	.868	3	.527	.023	1.418
PROPOS	SED		.910)	.570	.024	1.504
YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RA	ATE	2.655
IND. RATES				2.66	MINIMU	JM PREMIUM	
MAN. RATES	2.09	2.54	2.46	+ 2.66	PRESE	NT	730

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.			Į.			NI	JMBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED					DEATH	P.T.	MAJOR		TEMP	ALL
1999													
2000													
2001													
2002													
2003	118												
TOTAL	118												
					DED	ORTED LOSSES							
//ANUAL			INDEMNITY		KEP	JK I ED LOSSES		MEDIC	Δ1				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	. ONLY
TOTAL													
IOIAL												+	
	<u> </u>		l	1		<u> </u>		t_				<u>_</u>	
					TRANS	SLATED LOSSES							
IANUAL			INDEMNITY			•			EDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	. ONLY
TOTAL													
				SERIOUS	NON-SERIOUS	MED ONLY	TOTAL						
		TOTAL TRANS LO	SSES PG B	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
		TOTAL TRANS. LO		SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
		TOTAL TRANS. LO	SSES PG A	SERIOUS		MED. ONLY	TOTAL						
		TOTAL TRANS. LO IBNR + FREQUENC	SSES PG A	SERIOUS	84	MED. ONLY	TOTAL						
		TOTAL TRANS. LO	SSES PG A CY ADJUST.	SERIOUS	84 84	MED. ONLY	TOTAL						
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY	SSES PG A CY ADJUST.		84 84 844		TOTAL						
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE	SSES PG A CY ADJUST.	1,405	84 84 844	37	TOTAL						
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (SSES PG A CY ADJUST. ES PRE-TEST)	1,405	84 84 844 .00	37 .00	.071						
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS	SSES PG A CY ADJUST. ES PRE-TEST)	1,405	84 84 844 .00	37							
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (PRES. ON RA	PRE-TEST) POST-TEST) TE LEVEL	1,405 .00 .000 .000 1.256	.001 .071 .079 .754	.000 .000 .000 .033	.071						
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (F PRES. ON RA DERIVED BY	PRE-TEST) POST-TEST) TTE LEVEL FORMULA	1,405 .00 .000	84 84 844 .00	.000 .000	.071 .079						
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I PRES. ON RA DERIVED BY UNDERLYING	PRE-TEST) POST-TEST) TE LEVEL	1,405 .00 .000 .000 1.256 1.256	.00 .071 .079 .754 .754	.000 .000 .000 .033 .033 .031	.071 .079 2.043						
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (F PRES. ON RA DERIVED BY	PRE-TEST) POST-TEST) TTE LEVEL FORMULA	1,405 .00 .000 .000 1,256	.00 .071 .079 .754	.000 .000 .033 .033	.071 .079 2.043 2.043						
]	TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (F PRES. ON RA DERIVED BY UNDERLYING PROPOSED	PRE-TEST) POST-TEST) TTE LEVEL FORMULA FORMULA FORMS	1,405 .00 .000 .000 1.256 1.256 1.191 1.256	.00 .071 .079 .754 .754 .715	.000 .000 .000 .033 .033 .031 .033	.071 .079 2.043 2.043 1.937 2.043						
		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (F PRES. ON RA DERIVED BY UNDERLYING PROPOSED	PRE-TEST) POST-TEST) TTE LEVEL FORMULA	1,405 .00 .000 .000 1.256 1.256 1.191 1.256	.001 .071 .079 .754 .754 .754 .754 .754 .754 .754	.000 .000 .000 .033 .033 .031 .033	.071 .079 2.043 2.043 1.937						

+PROPOSED