

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										
TOTAL	1									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9	-1		
TOTAL LOSSES	9			
EXPECTED LOSSES	28	17	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.900	.000	.000	.900
INDICATED (POST-TEST)	.401	.000	.000	.401
PRES. ON RATE LEVEL	2.675	1.584	.069	4.328
DERIVED BY FORMULA	2.675	1.584	.069	4.328
UNDERLYING PRES. RATE	2.847	1.686	.073	4.606
PROPOSED	2.675	1.584	.069	4.328

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	7.645
IND. RATES				7.65	MINIMUM PREMIUM	
MAN. RATES	6.84	8.27	7.99	+ 7.65	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									
TOTAL	28									

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.		26		
TOTAL LOSSES		26		
EXPECTED LOSSES	799	489	21	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.093	.000	.093
INDICATED (POST-TEST)	.000	.094	.000	.094
PRES. ON RATE LEVEL	2.683	1.640	.070	4.393
DERIVED BY FORMULA	2.683	1.640	.070	4.393
UNDERLYING PRES. RATE	2.855	1.745	.075	4.675
PROPOSED	2.683	1.640	.070	4.393

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	7.760
IND. RATES				7.76	MINIMUM PREMIUM	
MAN. RATES	6.90	8.38	8.11	+ 7.76	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									
TOTAL	14									

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.		24		
TOTAL LOSSES		24		
EXPECTED LOSSES	444	277	14	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.171	.000	.171
INDICATED (POST-TEST)	.000	.172	.000	.172
PRES. ON RATE LEVEL	2.979	1.856	.095	4.930
DERIVED BY FORMULA	2.979	1.856	.095	4.930
UNDERLYING PRES. RATE	3.170	1.975	.101	5.246
PROPOSED	2.979	1.856	.095	4.930

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	8.708
IND. RATES				8.71	MINIMUM PREMIUM	
MAN. RATES	7.78	9.41	9.10	+ 8.71	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										
TOTAL	14									

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.	332	-4		
TOTAL LOSSES	332			
EXPECTED LOSSES	565	344	15	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.371	.000	.000	2.371
INDICATED (POST-TEST)	1.057	.000	.000	1.057
PRES. ON RATE LEVEL	3.790	2.313	.100	6.203
DERIVED BY FORMULA	3.790	2.313	.100	6.203
UNDERLYING PRES. RATE	4.033	2.461	.107	6.601
PROPOSED	3.790	2.313	.100	6.203

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	10.957
IND. RATES				10.96	MINIMUM PREMIUM	
MAN. RATES	9.74	11.84	11.45	+ 10.96	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	
TOTAL	14,891	1,176,037	7.898			4	15	2		21	

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		
TOTAL			666,241	240,258	13,874			94,017	145,595	7,882	8,170

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	
TOTAL			2,908,320	509,886	26,092			242,596	359,053	19,963	27,701

	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.	539,644	106,098		
TOTAL LOSSES	3,690,560	1,021,092	27,701	
EXPECTED LOSSES	1,644,264	1,043,116	43,333	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	24.784	6.857	.186	31.827
INDICATED (POST-TEST)	11.054	6.898	.231	18.183
PRES. ON RATE LEVEL	10.376	6.583	.273	17.232
DERIVED BY FORMULA	10.383	6.596	.271	17.250
UNDERLYING PRES. RATE	11.042	7.005	.291	18.338
PROPOSED	10.383	6.596	.271	17.250

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	30.472
IND. RATES				30.47	MINIMUM PREMIUM	
MAN. RATES	26.88	32.83	31.81	+ 30.47	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
TOTAL	568	58,500	10,299						1	1

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		
TOTAL				30,000					28,500		

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	
TOTAL			65,128	36,944	136			6,218	36,607	69	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	71,346	73,756		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,147	1,865		
TOTAL LOSSES	76,493	75,621		
EXPECTED LOSSES	23,373	14,001	607	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.467	13.314	.000	26.781
INDICATED (POST-TEST)	6.006	13.394	.000	19.400
PRES. ON RATE LEVEL	3.867	2.316	.101	6.284
DERIVED BY FORMULA	3.867	2.316	.101	6.284
UNDERLYING PRES. RATE	4.115	2.465	.107	6.687
PROPOSED	3.867	2.316	.101	6.284

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	11.100
IND. RATES				11.10	MINIMUM PREMIUM	
MAN. RATES	9.92	12.00	11.60	+ 11.10	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													
TOTAL	1												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27	-4		
TOTAL LOSSES	27			
EXPECTED LOSSES	87	53	2	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.700	.000	.000	2.700
INDICATED (POST-TEST)	1.204	.000	.000	1.204
PRES. ON RATE LEVEL	8.187	4.951	.210	13.348
DERIVED BY FORMULA	8.187	4.951	.210	13.348
UNDERLYING PRES. RATE	8.712	5.269	.224	14.205
PROPOSED	8.187	4.951	.210	13.348

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	23.579
IND. RATES				23.58	MINIMUM PREMIUM	
MAN. RATES	20.98	25.48	24.64	+ 23.58	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										
TOTAL	4,300									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	128,504			
TOTAL LOSSES	128,504			
EXPECTED LOSSES	202,401	122,378	5,160	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.988	.000	.000	2.988
INDICATED (POST-TEST)	1.333	.000	.000	1.333
PRES. ON RATE LEVEL	4.423	2.674	.113	7.210
DERIVED BY FORMULA	4.392	2.621	.111	7.124
UNDERLYING PRES. RATE	4.707	2.846	.120	7.673
PROPOSED	4.392	2.621	.111	7.124

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	12.584
IND. RATES				12.58	MINIMUM PREMIUM	
MAN. RATES	11.49	13.82	13.31	+ 12.58	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							
TOTAL	4,854	281,442	5.798			1				1

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
TOTAL			188,662					90,586			2,194

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
TOTAL			269,563	20,254				35,069	9,703		11,399

	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.	35,142	7,006		
TOTAL LOSSES	339,774	36,963	11,399	
EXPECTED LOSSES	105,866	63,587	2,622	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.000	.761	.235	7.996
INDICATED (POST-TEST)	3.122	.766	.292	4.180
PRES. ON RATE LEVEL	2.049	1.231	.051	3.331
DERIVED BY FORMULA	2.060	1.222	.056	3.338
UNDERLYING PRES. RATE	2.181	1.310	.054	3.545
PROPOSED	2.060	1.222	.056	3.338

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	5.896
IND. RATES				5.90	MINIMUM PREMIUM	
MAN. RATES	5.31	6.39	6.15	+ 5.90	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									
TOTAL	4,688	23,919	.510				1			1

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
TOTAL				19,127					4,657		135

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
TOTAL				39,574					12,696		874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		52,270	874	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,368	297		
TOTAL LOSSES	24,368	52,567	874	
EXPECTED LOSSES	40,692	24,706	1,078	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.520	1.121	.019	1.660
INDICATED (POST-TEST)	.232	1.128	.024	1.384
PRES. ON RATE LEVEL	.816	.495	.021	1.332
DERIVED BY FORMULA	.810	.508	.021	1.339
UNDERLYING PRES. RATE	.868	.527	.023	1.418
PROPOSED	.810	.508	.021	1.339

YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	TOTAL
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	2.09	2.54	2.46	+ 2.37	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											
TOTAL	118											

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.		75				
TOTAL LOSSES		75				
EXPECTED LOSSES	1,405	844	37			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.064	.000	.064		
INDICATED (POST-TEST)	.000	.064	.000	.064		
PRES. ON RATE LEVEL	1.119	.672	.029	1.820		
DERIVED BY FORMULA	1.119	.672	.029	1.820		
UNDERLYING PRES. RATE	1.191	.715	.031	1.937		
PROPOSED	1.119	.672	.029	1.820		
YEAR	12-1-00	12-1-02	12-1-04	12-1-06	IND. RATE	3.215
IND. RATES				3.22	MINIMUM PREMIUM	
MAN. RATES	2.86	3.47	3.36	+ 3.22	PRESENT	910

+PROPOSED