

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
2000	3,172	163,391	5.151			3,172			1		2	3
2001	3,513	14,438	.410			3,513					1	1
2002	3,631	238,051	6.556			3,631			1	2	2	5
2003	3,990	123,565	3.096			3,990				1	3	4
2004	4,791	338,155	7.058			4,791			1	2	3	6
<b>TOTAL</b>	<b>19,097</b>	<b>877,600</b>	<b>4.595</b>			<b>19,097</b>			<b>3</b>	<b>5</b>	<b>11</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			82,541		1,500			33,881		45,095	374
2001					2,500					195	11,743
2002			101,700	20,486	3,854			52,774	36,906	9,073	13,258
2003				41,946	8,142				33,821	16,677	22,979
2004			84,468	81,240	4,975			35,000	108,292	17,107	7,073
<b>TOTAL</b>			<b>268,709</b>	<b>143,672</b>	<b>20,971</b>			<b>121,655</b>	<b>179,019</b>	<b>88,147</b>	<b>55,427</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			139,082		1,863			217,109		128,881	527
2001			344	83	2,647			56	15	464	16,241
2002	597	13,386	175,462	27,938	6,446	12	22,038	387,399	105,613	25,866	18,110
2003	173	4,884	43,265	40,773	12,360	140	13,834	99,876	75,091	39,863	28,701
2004	2,423	35,654	304,499	66,063	21,807	499	85,668	692,464	173,127	75,878	9,457
<b>TOTAL</b>	<b>3,193</b>	<b>53,924</b>	<b>662,652</b>	<b>134,857</b>	<b>45,123</b>	<b>651</b>	<b>121,540</b>	<b>1,396,904</b>	<b>353,846</b>	<b>270,952</b>	<b>73,036</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,238,864	804,778	73,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-185,304	-40,916	1,340	
TOTAL LOSSES	2,053,560	763,862	74,376	
EXPECTED LOSSES	3,071,943	1,497,013	122,986	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.753	4.000	.389	15.142
INDICATED (POST-TEST)	6.721	2.500	.243	9.464
PRES. ON RATE LEVEL	13.178	6.422	.527	20.127
DERIVED BY FORMULA	13.113	6.265	.516	19.894
UNDERLYING PRES. RATE	16.086	7.839	.644	24.569
PROPOSED	13.113	6.265	.516	19.894

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	28.146
IND. RATES				28.15	MINIMUM PREMIUM	3550
MAN. RATES	31.17	35.22	36.55	+ 28.15	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,537	408,045	11,536			2			8	10
2001	3,901	7,078	.181				1			1
2002	3,774	8,044	.213						1	1
2003	3,650	55,555	1,522				1		4	5
2004	3,521	16,706	.474							
<b>TOTAL</b>	<b>18,383</b>	<b>495,428</b>	<b>2,695</b>			<b>2</b>	<b>2</b>		<b>13</b>	<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			177,697		28,617			159,230		28,741	13,760
2001				3,549					1,675		1,854
2002					872					3,169	4,003
2003				15,000	6,209				4,168	22,796	7,382
2004											16,706
<b>TOTAL</b>			<b>177,697</b>	<b>18,549</b>	<b>35,698</b>			<b>159,230</b>	<b>5,843</b>	<b>54,706</b>	<b>43,705</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			270,116		35,541			899,621		82,141	19,388
2001			431	4,670	30			700	4,918	90	2,564
2002	3	31	352	79	941	1	258	2,909	563	6,552	5,468
2003	79	2,117	18,271	15,196	8,072	80	7,622	46,740	16,570	45,011	9,220
2004											22,336
<b>TOTAL</b>	<b>82</b>	<b>2,148</b>	<b>289,170</b>	<b>19,945</b>	<b>44,584</b>	<b>81</b>	<b>7,880</b>	<b>949,970</b>	<b>22,051</b>	<b>133,794</b>	<b>58,976</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,249,331	220,374	58,976	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,763	-10,754	445	
TOTAL LOSSES	1,182,568	209,620	59,421	
EXPECTED LOSSES	1,049,118	321,704	47,796	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.433	1.140	.323	7.896
INDICATED (POST-TEST)	4.021	.713	.202	4.936
PRES. ON RATE LEVEL	4.675	1.434	.213	6.322
DERIVED BY FORMULA	4.668	1.405	.213	6.286
UNDERLYING PRES. RATE	5.707	1.750	.260	7.717
PROPOSED	4.668	1.405	.213	6.286

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.893
IND. RATES				8.89	MINIMUM PREMIUM	1160
MAN. RATES	11.60	12.56	11.48	+ 8.89	PRESENT	1555

+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
2000	203	82,600	40,689			203				1		1
2001	188					188						
2002	210					210						
2003	201					201						
2004	233					233						
<b>TOTAL</b>	<b>1,035</b>	<b>82,600</b>	<b>7,981</b>			<b>1,035</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				3,106					79,494		
<b>TOTAL</b>				<b>3,106</b>					<b>79,494</b>		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				4,793					286,178		
<b>TOTAL</b>				<b>4,793</b>					<b>286,178</b>		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		290,971		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,760	-1,320	36	
TOTAL LOSSES		289,651	36	
EXPECTED LOSSES	42,931	41,960	3,601	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	27,986	.003	27,989
INDICATED (POST-TEST)	.000	17,491	.002	17,493
PRES. ON RATE LEVEL	3,398	3,321	.285	7,004
DERIVED BY FORMULA	3,398	3,463	.282	7,143
UNDERLYING PRES. RATE	4,148	4,054	.348	8,550
PROPOSED	3,398	3,463	.282	7,143

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.105
IND. RATES				10.11	MINIMUM PREMIUM	2290
MAN. RATES	11.77	12.77	12.72	+ 10.11	PRESENT	3135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	262									
2001	359									
2002	789	479	.060							
2003	493	258	.052							
2004	191									
<b>TOTAL</b>	<b>2,094</b>	<b>737</b>	<b>.035</b>							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											654
2003											322
<b>TOTAL</b>											<b>976</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			976	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,038	-927	21	
TOTAL LOSSES			997	
EXPECTED LOSSES	43,534	22,238	2,784	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.048	.048
INDICATED (POST-TEST)	.000	.000	.030	.030
PRES. ON RATE LEVEL	1.703	.870	.109	2.682
DERIVED BY FORMULA	1.703	.861	.108	2.672
UNDERLYING PRES. RATE	2.079	1.062	.133	3.274
PROPOSED	1.703	.861	.108	2.672

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.780
IND. RATES				3.78	MINIMUM PREMIUM	1025
MAN. RATES	4.62	4.91	4.87	+ 3.78	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
2000	71					71					
2001	29					29					
2002	31					31					
2003											
2004											
<b>TOTAL</b>	<b>131</b>					<b>131</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.	-3,975	-772		
TOTAL LOSSES				
EXPECTED LOSSES	40,186	10,954	330	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	25.130	6.850	.206	32.186
DERIVED BY FORMULA	25.130	6.850	.206	32.186
UNDERLYING PRES. RATE	30.676	8.362	.252	39.290
PROPOSED	25.130	6.850	.206	32.186

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	45.536
IND. RATES				45.54	MINIMUM PREMIUM	3550
MAN. RATES	52.34	57.34	58.45	+ 45.54	PRESENT	3450

+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
2000	1,448	649,280	44,839			1,448			1		1	2
2001	1,598	25,201	1,577			1,598					5	5
2002	1,518	41,781	2,752			1,518					3	3
2003	1,806	230,320	12,753			1,806					2	2
2004	2,582	39,367	1,524			2,582					6	6
<b>TOTAL</b>	<b>8,952</b>	<b>985,949</b>	<b>11,014</b>			<b>8,952</b>			<b>1</b>		<b>17</b>	<b>18</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			227,197		57			419,473		495	2,058
2001					8,449					10,857	5,895
2002					7,824					30,853	3,104
2003					78,579					150,389	1,352
2004					5,630					28,136	5,601
<b>TOTAL</b>			<b>227,197</b>		<b>100,539</b>			<b>419,473</b>		<b>220,730</b>	<b>18,010</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			108,449		71			761,465		1,415	2,900
2001			1,158	280	8,947			3,087	764	25,816	8,153
2002	24	270	3,139	713	8,441	5	2,539	28,358	5,507	63,773	4,240
2003	483	8,779	66,795	14,620	86,949	622	43,043	249,782	53,121	290,771	1,689
2004	71	1,019	8,948	1,903	5,627	46	8,002	70,741	14,941	43,999	7,489
<b>TOTAL</b>	<b>578</b>	<b>10,068</b>	<b>188,489</b>	<b>17,516</b>	<b>110,035</b>	<b>673</b>	<b>53,584</b>	<b>1,113,433</b>	<b>74,333</b>	<b>425,774</b>	<b>24,471</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,366,825	627,658	24,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,190	-4,615	560	
TOTAL LOSSES	1,354,635	623,043	25,031	
EXPECTED LOSSES	210,551	192,647	47,535	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.132	6.960	.280	22.372
INDICATED (POST-TEST)	9.458	4.350	.175	13.983
PRES. ON RATE LEVEL	1.927	1.763	.435	4.125
DERIVED BY FORMULA	2.002	1.815	.430	4.247
UNDERLYING PRES. RATE	2.352	2.152	.531	5.035
PROPOSED	2.002	1.815	.430	4.247

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.008
IND. RATES				6.01	MINIMUM PREMIUM	1470
MAN. RATES	6.65	7.32	7.49	+ 6.01	PRESENT	1950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	18,895	913,443	4.834			1	2	26	29
2001	22,441	679,717	3.028				4	20	24
2002	23,636	463,537	1.961				3	27	30
2003	30,199	348,156	1.152				4	13	17
2004	33,178	442,597	1.334				4	15	19
<b>TOTAL</b>	<b>128,349</b>	<b>2,847,450</b>	<b>2.219</b>			<b>1</b>	<b>17</b>	<b>101</b>	<b>119</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			251,893	24,811	209,992			205,984	11,511	146,366	62,886
2001				39,691	79,472				90,401	446,533	23,620
2002				23,279	119,571				44,178	241,284	35,225
2003				65,608	23,451				59,620	115,958	83,519
2004				108,490	86,812				74,469	110,099	62,727
<b>TOTAL</b>			<b>251,893</b>	<b>261,879</b>	<b>519,298</b>			<b>205,984</b>	<b>280,179</b>	<b>1,060,240</b>	<b>267,977</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			211,665	38,284	260,807			658,249	41,440	418,314	88,606
2001			15,706	54,861	84,472			164,698	296,962	1,066,483	32,666
2002	395	4,439	56,266	38,804	129,886	38	21,083	261,898	159,102	504,252	48,117
2003	339	8,828	76,778	65,759	31,193	581	49,190	319,815	162,927	237,621	104,315
2004	1,614	30,705	320,522	104,172	102,328	220	55,772	569,107	163,158	201,442	83,866
<b>TOTAL</b>	<b>2,348</b>	<b>43,972</b>	<b>680,937</b>	<b>301,880</b>	<b>608,686</b>	<b>839</b>	<b>126,045</b>	<b>1,973,767</b>	<b>823,589</b>	<b>2,428,112</b>	<b>357,570</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,827,908	4,162,267	357,570	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-255,688	-114,824	4,458	
TOTAL LOSSES	2,572,220	4,047,443	362,028	
EXPECTED LOSSES	4,302,258	4,551,257	395,315	
CREDIBILITY	.04	.14	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.004	3.153	.282	5.439
INDICATED (POST-TEST)	1.253	1.971	.176	3.400
PRES. ON RATE LEVEL	2.746	2.905	.252	5.903
DERIVED BY FORMULA	2.686	2.774	.241	5.701
UNDERLYING PRES. RATE	3.352	3.546	.308	7.206
PROPOSED	2.686	2.774	.241	5.701

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.065
IND. RATES				8.07	MINIMUM PREMIUM	1885
MAN. RATES	9.64	10.70	10.72	+ 8.07	PRESENT	2680

+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
2000	6,111	65,209	1.067			6,111					5	5
2001	5,986	21,048	.351			5,986					3	3
2002	6,171	58,190	.942			6,171					3	3
2003	5,113	53,522	1.046			5,113					3	3
2004	5,547	452,355	8.154			5,547			1		4	5
<b>TOTAL</b>	<b>28,928</b>	<b>650,324</b>	<b>2.248</b>			<b>28,928</b>			<b>1</b>		<b>18</b>	<b>19</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					26,051					29,196	9,962
2001					3,677					12,754	4,617
2002					25,749					29,215	3,226
2003					12,342					38,919	2,261
2004			130,265		12,679			298,875		7,862	2,674
<b>TOTAL</b>			<b>130,265</b>		<b>80,498</b>			<b>298,875</b>		<b>117,946</b>	<b>22,740</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					32,355					83,443	14,036
2001			504	123	3,892			3,629	898	30,322	6,385
2002	84	882	10,343	2,347	27,783	4	2,413	26,858	5,215	60,378	4,407
2003	75	1,376	10,491	2,299	13,655	160	11,137	64,635	13,746	75,243	2,824
2004	1,114	13,706	97,673	8,350	15,206	1,061	123,377	621,835	35,802	29,867	3,575
<b>TOTAL</b>	<b>1,273</b>	<b>15,964</b>	<b>119,011</b>	<b>13,119</b>	<b>92,891</b>	<b>1,225</b>	<b>136,927</b>	<b>716,957</b>	<b>55,661</b>	<b>279,253</b>	<b>31,227</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	991,357	440,924	31,227	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,088	-28,120	725	
TOTAL LOSSES	936,269	412,804	31,952	
EXPECTED LOSSES	843,830	801,884	78,973	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.237	1.427	.110	4.774
INDICATED (POST-TEST)	2.023	.892	.069	2.984
PRES. ON RATE LEVEL	2.389	2.271	.224	4.884
DERIVED BY FORMULA	2.382	2.202	.216	4.800
UNDERLYING PRES. RATE	2.917	2.772	.273	5.962
PROPOSED	2.382	2.202	.216	4.800

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.791
IND. RATES				6.79	MINIMUM PREMIUM	1630
MAN. RATES	8.32	8.96	8.87	+ 6.79	PRESENT	2265

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	18									
2001	78									
2002	17									
2003	15									
2004	15									
<b>TOTAL</b>	<b>143</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.	-1,150	-289	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	32,776	8,940	254	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	18.776	5.121	.145	24.042
DERIVED BY FORMULA	18.776	5.121	.145	24.042
UNDERLYING PRES. RATE	22.920	6.251	.177	29.348
PROPOSED	18.776	5.121	.145	24.042

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	34.014
IND. RATES				34.01	MINIMUM PREMIUM	3550
MAN. RATES	42.92	44.92	43.66	+ 34.01	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001										
2002										
2003	20									
2004										
<b>TOTAL</b>	<b>20</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.	-40	-9	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	469	465	79	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	1.920	1.903	.324	4.147
DERIVED BY FORMULA	1.920	1.903	.324	4.147
UNDERLYING PRES. RATE	2.344	2.323	.395	5.062
PROPOSED	1.920	1.903	.324	4.147

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.867
IND. RATES				5.87	MINIMUM PREMIUM	855
MAN. RATES	6.92	7.47	7.53	+ 5.87	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	68									
2001	104									
2002	146									
2003	342									
2004	571									
<b>TOTAL</b>	<b>1,231</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.	-2,326	-83	32	
TOTAL LOSSES			32	
EXPECTED LOSSES	49,216	23,241	1,907	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	3.275	1.547	.127	4.949
DERIVED BY FORMULA	3.275	1.532	.126	4.933
UNDERLYING PRES. RATE	3.998	1.888	.155	6.041
PROPOSED	3.275	1.532	.126	4.933

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.183
IND. RATES				7.18	MINIMUM PREMIUM	1705
MAN. RATES	8.58	9.41	9.47	+ 7.18	PRESENT	2400

+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
2000	7,228	259,953	3.596			7,228			1		7	8
2001	7,165	175,783	2.453			7,165				1	8	9
2002	7,361	741,558	10.074			7,361					13	13
2003	11,975	88,495	.738			11,975				1	1	2
2004	15,184	60,226	.396			15,184				1	1	1
<b>TOTAL</b>	<b>48,913</b>	<b>1,326,015</b>	<b>2.711</b>			<b>48,913</b>			<b>1</b>	<b>3</b>	<b>29</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			81,321		24,649			92,590		31,066	30,327
2001				3,985	44,882				586	89,463	36,867
2002					270,509					363,554	107,495
2003				34,916	2,160				47,811	1,917	1,691
2004				30,000					27,000		3,226
<b>TOTAL</b>			<b>81,321</b>	<b>68,901</b>	<b>342,200</b>			<b>92,590</b>	<b>75,397</b>	<b>486,000</b>	<b>179,606</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			137,026		30,614			593,317		88,787	42,731
2001			6,637	6,731	47,549			25,692	8,024	212,731	50,987
2002	885	9,268	108,625	24,657	291,878	57	29,994	334,185	64,911	751,407	146,838
2003	116	3,546	32,089	33,077	5,180	80	13,354	105,206	98,497	14,475	2,112
2004	144	4,143	50,464	20,681	4,290	23	8,889	105,990	37,962	10,613	4,313
<b>TOTAL</b>	<b>1,145</b>	<b>16,957</b>	<b>334,841</b>	<b>85,146</b>	<b>379,511</b>	<b>160</b>	<b>52,237</b>	<b>1,164,390</b>	<b>209,394</b>	<b>1,078,013</b>	<b>246,981</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,569,730	1,752,064	246,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-122,160	-24,868	2,593	
TOTAL LOSSES	1,447,570	1,727,196	249,574	
EXPECTED LOSSES	2,090,052	1,205,706	205,925	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.959	3.531	.510	7.000
INDICATED (POST-TEST)	1.849	2.207	.319	4.375
PRES. ON RATE LEVEL	3.501	2.019	.345	5.865
DERIVED BY FORMULA	3.468	2.032	.343	5.843
UNDERLYING PRES. RATE	4.273	2.465	.421	7.159
PROPOSED	3.468	2.032	.343	5.843

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.266
IND. RATES				8.27	MINIMUM PREMIUM	1095
MAN. RATES	9.68	10.56	10.65	+ 8.27	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,385	13,587	.981						3	3
2001	1,467	1,833	.124						2	2
2002	1,474	11,308	.767						3	3
2003	1,510	15,726	1.041						1	1
2004	1,595	4,422	.277						3	3
<b>TOTAL</b>	<b>7,431</b>	<b>46,876</b>	<b>.631</b>						<b>12</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,463					8,249	1,875
2001					754					586	493
2002					2,699					3,617	4,992
2003					1,181					2,229	12,316
2004					1,713					2,709	
<b>TOTAL</b>					<b>9,810</b>					<b>17,390</b>	<b>19,676</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,301					23,576	2,642
2001			104	25	799			170	42	1,393	682
2002	8	91	1,082	246	2,912		296	3,329	637	7,474	6,819
2003	7	133	1,007	219	1,305		630	3,705	785	4,307	15,383
2004	21	308	2,720	579	1,713		773	6,792	1,428	4,239	
<b>TOTAL</b>	<b>36</b>	<b>532</b>	<b>4,913</b>	<b>1,069</b>	<b>11,030</b>		<b>1,699</b>	<b>13,996</b>	<b>2,892</b>	<b>40,989</b>	<b>25,526</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,176	55,980	25,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,529	-8,995	505	
TOTAL LOSSES	9,647	46,985	26,031	
EXPECTED LOSSES	183,099	287,581	50,827	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.130	.632	.350	1.112
INDICATED (POST-TEST)	.081	.395	.219	.695
PRES. ON RATE LEVEL	2.019	3.170	.560	5.749
DERIVED BY FORMULA	2.000	3.115	.553	5.668
UNDERLYING PRES. RATE	2.464	3.870	.684	7.018
PROPOSED	2.000	3.115	.553	5.668

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.019
IND. RATES				8.02	MINIMUM PREMIUM	1070
MAN. RATES	9.44	10.41	10.44	+ 8.02	PRESENT	1440

+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
2000	3,410	962,759	28.233			3,410		1			2	3
2001	4,031	279,445	6.932			4,031	1			1	1	3
2002	5,598	1,419,379	25.355			5,598	1				1	2
2003	5,079	89,501	1.762			5,079					5	5
2004	4,960	41,244	.831			4,960					2	2
<b>TOTAL</b>	<b>23,078</b>	<b>2,792,328</b>	<b>12.100</b>			<b>23,078</b>	<b>2</b>	<b>1</b>		<b>1</b>	<b>11</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		580,548			2,021		358,686			13,416	8,088
2001	241,698			11,564	146	2,394			13,077	197	10,369
2002	215,222				10,356	1,151,501				29,609	12,691
2003					18,218					67,303	3,980
2004					6,949					30,164	4,131
<b>TOTAL</b>	<b>456,920</b>	<b>580,548</b>		<b>11,564</b>	<b>37,690</b>	<b>1,153,895</b>	<b>358,686</b>		<b>13,077</b>	<b>140,689</b>	<b>39,259</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		241,041			2,510		827,599			38,343	11,396
2001	363,526		1,423	15,222	251	19,367		5,507	38,423	1,168	14,340
2002	301,654	355	4,157	944	11,173	767,025	2,442	27,220	5,286	61,198	17,336
2003	111	2,041	15,484	3,387	20,157	281	19,275	111,782	23,767	130,128	4,971
2004	89	1,260	11,047	2,351	6,949	45	8,576	75,833	16,018	47,172	5,523
<b>TOTAL</b>	<b>665,380</b>	<b>244,697</b>	<b>32,111</b>	<b>21,904</b>	<b>41,040</b>	<b>786,718</b>	<b>857,892</b>	<b>220,342</b>	<b>83,494</b>	<b>278,009</b>	<b>53,566</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,807,140	424,447	53,566	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,829	-11,596	358	
TOTAL LOSSES	2,726,311	412,851	53,924	
EXPECTED LOSSES	1,294,676	382,403	35,078	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	11.813	1.789	.234	13.836
INDICATED (POST-TEST)	7.383	1.118	.146	8.647
PRES. ON RATE LEVEL	4.596	1.357	.125	6.078
DERIVED BY FORMULA	4.624	1.347	.126	6.097
UNDERLYING PRES. RATE	5.610	1.657	.152	7.419
PROPOSED	4.624	1.347	.126	6.097

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.879
IND. RATES				8.88	MINIMUM PREMIUM	2045
MAN. RATES	10.43	11.35	11.63	+ 8.88	PRESENT	2890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	566	16,290	2.878				1			1
2001	3,699	43,256	1.169				1		4	5
2002										
2003	1,465									
2004	1,711	34,920	2.040						1	1
<b>TOTAL</b>	<b>7,441</b>	<b>94,466</b>	<b>1.270</b>				<b>2</b>		<b>5</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				3,068					2,419		10,803
2001				9,758	9,488				6,180	16,487	1,343
2002											
2003											
2004					7,891					26,144	885
<b>TOTAL</b>				<b>12,826</b>	<b>17,379</b>				<b>8,599</b>	<b>42,631</b>	<b>13,031</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				4,734					8,708		15,221
2001			2,484	13,152	10,126			7,264	19,315	39,527	1,857
2002											
2003											
2004	100	1,430	12,547	2,672	7,893	42	7,427	65,727	13,879	40,882	1,183
<b>TOTAL</b>	<b>100</b>	<b>1,430</b>	<b>15,031</b>	<b>20,558</b>	<b>18,019</b>	<b>42</b>	<b>7,427</b>	<b>72,991</b>	<b>41,902</b>	<b>80,409</b>	<b>18,261</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	97,021	160,888	18,261	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,507	-2,207	252	
TOTAL LOSSES	89,514	158,681	18,513	
EXPECTED LOSSES	270,704	137,361	24,853	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.203	2.133	.249	3.585
INDICATED (POST-TEST)	.752	1.333	.156	2.241
PRES. ON RATE LEVEL	2.980	1.512	.274	4.766
DERIVED BY FORMULA	2.958	1.508	.272	4.738
UNDERLYING PRES. RATE	3.638	1.846	.334	5.818
PROPOSED	2.958	1.508	.272	4.738

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.899
IND. RATES				6.90	MINIMUM PREMIUM	1650
MAN. RATES	8.51	8.97	9.12	+ 6.90	PRESENT	2320

+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
2000	506	345	.068			506						
2001	584	3,489	.597			584						
2002	358	729,947	203.895			358			1		2	3
2003	806	30,566	3.792			806				1		1
2004	1,020	718,278	70.419			1,020			1			1
<b>TOTAL</b>	<b>3,274</b>	<b>1,482,625</b>	<b>45.285</b>			<b>3,274</b>			<b>2</b>		<b>3</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											345
2001											3,489
2002			261,343		5,844			459,587		3,108	65
2003					3,227					27,339	
2004			274,085					434,709			9,484
<b>TOTAL</b>			<b>535,428</b>		<b>9,071</b>			<b>894,296</b>		<b>30,447</b>	<b>13,383</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											486
2001											4,825
2002	447	9,699	124,601	2,749	7,423	24	50,719	861,838	18,097	12,532	89
2003	20	364	2,743	601	3,573	120	7,829	45,406	9,660	52,860	
2004	1,616	19,317	131,248	6,873	4,284	1,227	141,788	704,696	37,015	20,572	12,680
<b>TOTAL</b>	<b>2,083</b>	<b>29,380</b>	<b>258,592</b>	<b>10,223</b>	<b>15,280</b>	<b>1,371</b>	<b>200,336</b>	<b>1,611,940</b>	<b>64,772</b>	<b>85,964</b>	<b>18,080</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,103,702	176,239	18,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,324	-1,900	389	
TOTAL LOSSES	2,095,378	174,339	18,469	
EXPECTED LOSSES	148,671	97,664	30,973	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	64.001	5.325	.564	69.890
INDICATED (POST-TEST)	40.001	3.328	.353	43.682
PRES. ON RATE LEVEL	3.720	2.444	.775	6.939
DERIVED BY FORMULA	3.720	2.453	.771	6.944
UNDERLYING PRES. RATE	4.541	2.983	.946	8.470
PROPOSED	3.720	2.453	.771	6.944

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.824
IND. RATES				9.82	MINIMUM PREMIUM	1250
MAN. RATES	11.62	12.57	12.60	+ 9.82	PRESENT	1685

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,074	280	.006							
2001	4,042	34,373	.850						4	4
2002	4,749	2,488	.052						1	1
2003	6,350	6,968	.109						2	2
2004	4,347	22,941	.527						2	2
<b>TOTAL</b>	<b>23,562</b>	<b>67,050</b>	<b>.285</b>						<b>9</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											280
2001					9,712					24,123	538
2002					117					1,195	1,176
2003					2,803					2,230	1,935
2004					4,723					15,519	2,699
<b>TOTAL</b>					<b>17,355</b>					<b>43,067</b>	<b>6,628</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											395
2001			1,330	322	10,281			6,862	1,697	57,354	744
2002		4	45	10	126		101	1,102	209	2,471	1,606
2003	16	311	2,380	521	3,101		639	3,686	793	4,310	2,417
2004	60	858	7,509	1,598	4,723	26	4,418	39,001	8,239	24,270	3,609
<b>TOTAL</b>	<b>76</b>	<b>1,173</b>	<b>11,264</b>	<b>2,451</b>	<b>18,231</b>	<b>26</b>	<b>5,158</b>	<b>50,651</b>	<b>10,938</b>	<b>88,405</b>	<b>8,771</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,348	120,025	8,771	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-63,427	-12,239	445	
TOTAL LOSSES	4,921	107,786	9,216	
EXPECTED LOSSES	950,963	382,884	46,181	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.021	.457	.039	.517
INDICATED (POST-TEST)	.013	.286	.024	.323
PRES. ON RATE LEVEL	3.306	1.331	.161	4.798
DERIVED BY FORMULA	3.273	1.289	.154	4.716
UNDERLYING PRES. RATE	4.036	1.625	.196	5.857
PROPOSED	3.273	1.289	.154	4.716

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.173
IND. RATES				7.17	MINIMUM PREMIUM	1705
MAN. RATES	8.82	9.16	9.12	+ 7.17	PRESENT	2320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	32,172	499,240	1.551		1	1	1	10	13
2001	30,181	861,029	2.852			4	2	7	13
2002	31,355	192,784	.614					12	12
2003	28,694	709,286	2.471			3	2	8	13
2004	27,391	2,618,685	9.560		1	1	7	14	23
<b>TOTAL</b>	<b>149,793</b>	<b>4,881,024</b>	<b>3.259</b>		<b>2</b>	<b>9</b>	<b>12</b>	<b>51</b>	<b>74</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		198,110	74,169	17,701	37,599		100,000	24,784	5,912	28,166	12,799
2001			429,327	64,942	28,310			228,343	50,728	32,620	26,759
2002					82,862					95,648	14,274
2003			295,557	41,792	62,640			149,605	39,227	82,206	38,259
2004		446,750	64,160	195,577	68,552		1,501,037	20,000	149,134	113,562	59,913
<b>TOTAL</b>		<b>644,860</b>	<b>863,213</b>	<b>320,012</b>	<b>279,963</b>		<b>1,601,037</b>	<b>422,732</b>	<b>245,001</b>	<b>352,202</b>	<b>152,004</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		228,619	124,975	27,313	46,698		641,295	158,816	21,283	80,496	18,034
2001		29,290	710,377	90,905	31,683		100,110	1,343,739	162,182	82,835	37,008
2002	271	2,839	33,262	7,554	89,408	17	7,891	87,926	17,077	197,683	19,498
2003	3,038	79,237	622,966	68,672	83,831	1,263	185,909	1,306,237	149,349	188,797	47,785
2004	18,014	156,353	582,750	164,567	100,517	9,274	758,269	1,068,298	280,227	240,020	80,104
<b>TOTAL</b>	<b>21,323</b>	<b>496,338</b>	<b>2,074,330</b>	<b>359,011</b>	<b>352,137</b>	<b>10,554</b>	<b>1,693,474</b>	<b>3,965,016</b>	<b>630,118</b>	<b>789,831</b>	<b>202,429</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,261,035	2,131,097	202,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-289,146	-65,749	1,939	
TOTAL LOSSES	7,971,889	2,065,348	204,368	
EXPECTED LOSSES	4,336,506	1,846,948	214,204	
CREDIBILITY	.05	.15	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.322	1.379	.136	6.837
INDICATED (POST-TEST)	3.326	.862	.085	4.273
PRES. ON RATE LEVEL	2.372	1.010	.117	3.499
DERIVED BY FORMULA	2.420	.988	.112	3.520
UNDERLYING PRES. RATE	2.895	1.233	.143	4.271
PROPOSED	2.420	.988	.112	3.520

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.353
IND. RATES				5.35	MINIMUM PREMIUM	1340
MAN. RATES	6.15	6.50	6.65	+ 5.35	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
2000	3,771	26,147	.693			3,771				1	2	3
2001	3,718	68,833	1.851			3,718				1	3	4
2002	1,292					1,292						
2003	840					840						
2004	997					997						
<b>TOTAL</b>	<b>10,618</b>	<b>94,980</b>	<b>.895</b>			<b>10,618</b>				<b>2</b>	<b>5</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				14,067	1,457				6,677	450	3,496
2001				18,362	3,039				32,144	11,605	3,683
<b>TOTAL</b>				<b>32,429</b>	<b>4,496</b>				<b>38,821</b>	<b>12,055</b>	<b>7,179</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				21,705	1,809				24,037	1,286	4,926
2001			2,642	24,261	3,370			16,703	95,227	29,314	5,094
<b>TOTAL</b>			<b>2,642</b>	<b>45,966</b>	<b>5,179</b>			<b>16,703</b>	<b>119,264</b>	<b>30,600</b>	<b>10,020</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,345	201,009	10,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,825	-11,182	94	
TOTAL LOSSES		189,827	10,114	
EXPECTED LOSSES	376,302	234,022	16,352	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.788	.095	1.883
INDICATED (POST-TEST)	.000	1.118	.059	1.177
PRES. ON RATE LEVEL	2.903	1.806	.126	4.835
DERIVED BY FORMULA	2.874	1.785	.124	4.783
UNDERLYING PRES. RATE	3.544	2.204	.154	5.902
PROPOSED	2.874	1.785	.124	4.783

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.274
IND. RATES				7.27	MINIMUM PREMIUM	1725
MAN. RATES	9.71	9.44	9.19	+ 7.27	PRESENT	2335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,863	21,345	1.145			1,863					3	3
2001	1,939	27,711	1.429			1,939					3	3
2002	2,093	160,979	7.691			2,093			1	1	3	5
2003	2,037	273,025	13.403			2,037			1		4	5
2004	2,099	138,161	6.582			2,099				2	3	5
<b>TOTAL</b>	<b>10,031</b>	<b>621,221</b>	<b>6.193</b>			<b>10,031</b>			<b>2</b>	<b>3</b>	<b>16</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					6,656					10,564	4,125
2001					9,620					15,908	2,183
2002			84,159	5,531	2,298			55,108	1,039	8,518	4,326
2003			92,574		30,832			60,430		73,719	15,470
2004				37,071	2,226				63,516	18,101	17,247
<b>TOTAL</b>			<b>176,733</b>	<b>42,602</b>	<b>51,632</b>			<b>115,538</b>	<b>64,555</b>	<b>126,810</b>	<b>43,351</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					8,267					30,191	5,812
2001			1,319	318	10,185			4,520	1,120	37,824	3,019
2002	492	10,879	140,796	9,340	3,944	11	21,924	369,596	11,620	20,301	5,909
2003	982	24,831	193,316	11,347	37,622	642	82,459	561,104	42,225	151,022	19,322
2004	206	5,526	65,895	26,312	7,530	77	26,064	294,837	98,918	53,275	23,059
<b>TOTAL</b>	<b>1,680</b>	<b>41,236</b>	<b>401,326</b>	<b>47,317</b>	<b>67,548</b>	<b>730</b>	<b>130,447</b>	<b>1,230,057</b>	<b>153,883</b>	<b>292,613</b>	<b>57,121</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,805,476	561,361	57,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,799	-7,832	240	
TOTAL LOSSES	1,772,677	553,529	57,361	
EXPECTED LOSSES	515,192	245,058	24,376	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	17.672	5.518	.572	23.762
INDICATED (POST-TEST)	11.045	3.449	.358	14.852
PRES. ON RATE LEVEL	4.208	2.001	.199	6.408
DERIVED BY FORMULA	4.276	2.044	.204	6.524
UNDERLYING PRES. RATE	5.136	2.443	.243	7.822
PROPOSED	4.276	2.044	.204	6.524

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.923
IND. RATES				9.92	MINIMUM PREMIUM	2255
MAN. RATES	11.68	12.18	12.18	+ 9.92	PRESENT	3010

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2000	449	307,839	68,561			1	1				2
2001	759	1,505	.198							2	2
2002	747	7,673	1,027							5	5
2003	773	2,601	.336								
2004	725	35,065	4,836							3	3
<b>TOTAL</b>	<b>3,453</b>	<b>354,683</b>	<b>10,272</b>			<b>1</b>	<b>1</b>			<b>10</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			158,500	16,108				85,000	48,231		
2001					719					641	145
2002					3,191					3,222	1,260
2003											2,601
2004					13,158					16,155	5,752
<b>TOTAL</b>			<b>158,500</b>	<b>16,108</b>	<b>17,068</b>			<b>85,000</b>	<b>48,231</b>	<b>20,018</b>	<b>9,758</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			267,073	24,855				544,680	173,632		
2001			98	24	761			181	42	1,525	201
2002	13	107	1,279	292	3,441		262	2,960	575	6,659	1,721
2003											3,249
2004	166	2,383	20,919	4,452	13,156	26	4,598	40,612	8,572	25,259	7,690
<b>TOTAL</b>	<b>179</b>	<b>2,490</b>	<b>289,369</b>	<b>29,623</b>	<b>17,358</b>	<b>26</b>	<b>4,860</b>	<b>588,433</b>	<b>182,821</b>	<b>33,443</b>	<b>12,861</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	885,357	263,245	12,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,254	-1,882	31	
TOTAL LOSSES	880,103	261,363	12,892	
EXPECTED LOSSES	91,262	65,953	3,108	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	25.488	7.569	.373	33.430
INDICATED (POST-TEST)	15.930	4.731	.233	20.894
PRES. ON RATE LEVEL	2.165	1.565	.074	3.804
DERIVED BY FORMULA	2.165	1.597	.076	3.838
UNDERLYING PRES. RATE	2.643	1.910	.090	4.643
PROPOSED	2.165	1.597	.076	3.838

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.837
IND. RATES				5.84	MINIMUM PREMIUM	1440
MAN. RATES	7.10	7.35	7.23	+ 5.84	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	163	943	.578							
2001	239	3,564	1.491							
2002	251	40,614	16.180				1			1
2003	583	271	.046							
2004	722	871	.120							
<b>TOTAL</b>	<b>1,958</b>	<b>46,263</b>	<b>2.363</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											943
2001											3,564
2002				9,436					18,669		12,509
2003											271
2004											871
<b>TOTAL</b>				<b>9,436</b>					<b>18,669</b>		<b>18,158</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,329
2001											4,929
2002		141	3,343	11,314	353		503	16,950	49,033	2,350	17,087
2003											338
2004											1,165
<b>TOTAL</b>		<b>141</b>	<b>3,343</b>	<b>11,314</b>	<b>353</b>		<b>503</b>	<b>16,950</b>	<b>49,033</b>	<b>2,350</b>	<b>24,848</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,937	63,050	24,848	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,194	-594	55	
TOTAL LOSSES	17,743	62,456	24,903	
EXPECTED LOSSES	60,913	51,201	3,818	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.906	3.190	1.272	5.368
INDICATED (POST-TEST)	.566	1.994	.795	3.355
PRES. ON RATE LEVEL	2.549	2.141	.160	4.850
DERIVED BY FORMULA	2.549	2.140	.166	4.855
UNDERLYING PRES. RATE	3.111	2.615	.195	5.921
PROPOSED	2.546	2.138	.166	4.850

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.376
IND. RATES				7.38	MINIMUM PREMIUM	1745
MAN. RATES	8.77	9.13	9.22	+ 7.38	PRESENT	2345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,964	9,287	.472						1	1
2001	2,036	37,597	1.846						3	3
2002	2,121	26,390	1.244						3	3
2003	2,351	92,192	3.921				1		2	3
2004	2,171	17,738	.817						2	2
<b>TOTAL</b>	<b>10,643</b>	<b>183,204</b>	<b>1.721</b>						<b>1</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,828					5,490	1,969
2001					3,951					22,259	11,387
2002					7,620					17,325	1,445
2003				43,618	737				39,131	4,875	3,831
2004					2,537					4,961	10,240
<b>TOTAL</b>				<b>43,618</b>	<b>16,673</b>				<b>39,131</b>	<b>54,910</b>	<b>28,872</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					2,270					15,690	2,774
2001			543	131	4,184			6,332	1,567	52,920	15,748
2002	26	258	3,062	693	8,223	4	1,432	15,925	3,093	35,808	1,974
2003	131	4,212	38,419	40,955	4,300	80	11,879	91,613	81,784	18,239	4,785
2004	32	458	4,036	857	2,533	8	1,410	12,475	2,632	7,755	13,691
<b>TOTAL</b>	<b>189</b>	<b>4,928</b>	<b>46,060</b>	<b>42,636</b>	<b>21,510</b>	<b>92</b>	<b>14,721</b>	<b>126,345</b>	<b>89,076</b>	<b>130,412</b>	<b>38,972</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	192,335	283,634	38,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,315	-9,864	387	
TOTAL LOSSES	165,020	273,770	39,359	
EXPECTED LOSSES	425,508	310,775	39,485	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.551	2.572	.370	4.493
INDICATED (POST-TEST)	.969	1.608	.231	2.808
PRES. ON RATE LEVEL	3.275	2.392	.304	5.971
DERIVED BY FORMULA	3.252	2.368	.302	5.922
UNDERLYING PRES. RATE	3.998	2.920	.371	7.289
PROPOSED	3.252	2.368	.302	5.922

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.007
IND. RATES				9.01	MINIMUM PREMIUM	2070
MAN. RATES	10.21	10.98	11.35	+ 9.01	PRESENT	2825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1									
2001										
2002	56									
2003	145									
2004	129									
<b>TOTAL</b>	<b>331</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.	-428	-44	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	7,531	7,987	1,125	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	1.864	1.977	.278	4.119
DERIVED BY FORMULA	1.864	1.977	.278	4.119
UNDERLYING PRES. RATE	2.275	2.413	.340	5.028
PROPOSED	1.864	1.977	.278	4.119

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.264
IND. RATES				6.26	MINIMUM PREMIUM	1520
MAN. RATES	6.66	7.42	7.83	+ 6.26	PRESENT	2030

+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
2000	157					157						
2001												
2002												
2003												
2004	41					41						
<b>TOTAL</b>	<b>198</b>					<b>198</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.	-532	-475	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	4,386	7,398	462	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.814	3.061	.191	5.066
DERIVED BY FORMULA	1.814	3.061	.191	5.066
UNDERLYING PRES. RATE	2.215	3.736	.233	6.184
PROPOSED	1.814	3.061	.191	5.066

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.705
IND. RATES				7.71	MINIMUM PREMIUM	1810
MAN. RATES	8.49	9.24	9.63	+ 7.71	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
2000	3,954	91,212	2.306			3,954				1	10	11
2001	3,814	983,792	25.794			3,814			2	1	7	10
2002	4,142	112,160	2.707			4,142				5	3	8
2003	4,404	144,399	3.278			4,404				3	5	8
2004	6,774	234,868	3.467			6,774			1	7	5	13
<b>TOTAL</b>	<b>23,088</b>	<b>1,566,431</b>	<b>6.785</b>			<b>23,088</b>			<b>3</b>	<b>17</b>	<b>30</b>	<b>50</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				13,635	18,261				5,566	39,815	13,935
2001			327,299	2,326	23,132			580,352	4,846	24,563	21,274
2002				24,297	1,296				40,042	6,921	39,604
2003				50,470	3,622				53,208	6,653	30,446
2004			58,681	46,920	3,712			15,764	64,659	9,963	35,169
<b>TOTAL</b>			<b>385,980</b>	<b>137,648</b>	<b>50,023</b>			<b>596,116</b>	<b>168,321</b>	<b>87,915</b>	<b>140,428</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				21,039	22,679				20,038	113,793	19,634
2001		12,131	292,794	5,700	24,995		66,069	875,645	23,149	60,351	29,422
2002	3	404	9,131	29,249	2,305	1	1,647	42,741	106,401	19,345	54,099
2003	163	5,179	46,800	47,901	8,042	140	16,156	124,574	111,214	24,842	38,027
2004	1,638	23,511	195,937	39,414	14,048	245	44,444	379,915	101,507	43,947	47,021
<b>TOTAL</b>	<b>1,804</b>	<b>41,225</b>	<b>544,662</b>	<b>143,303</b>	<b>72,069</b>	<b>386</b>	<b>128,316</b>	<b>1,422,875</b>	<b>362,309</b>	<b>262,278</b>	<b>188,203</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,139,268	839,959	188,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,131	-27,613	1,206	
TOTAL LOSSES	2,054,137	812,346	189,409	
EXPECTED LOSSES	1,434,689	1,118,844	102,050	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.897	3.518	.820	13.235
INDICATED (POST-TEST)	5.561	2.199	.513	8.273
PRES. ON RATE LEVEL	5.091	3.970	.361	9.422
DERIVED BY FORMULA	5.096	3.899	.369	9.364
UNDERLYING PRES. RATE	6.214	4.846	.442	11.502
PROPOSED	5.096	3.899	.369	9.364

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	14.242
IND. RATES				14.24	MINIMUM PREMIUM	3120
MAN. RATES	16.37	17.51	17.91	+ 14.24	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,338	8,575	.640						1	1
2001	3,332	126,536	3.797						2	2
2002	3,816	55,995	1.467						2	2
2003	4,413	11,259	.255						1	1
2004	4,936	133,498	2.704						2	2
<b>TOTAL</b>	<b>17,835</b>	<b>335,863</b>	<b>1.883</b>						<b>8</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,413					1,543	3,619
2001					71,263					46,003	9,270
2002					17,270					13,742	24,983
2003					82					553	10,624
2004					44,798					47,936	40,764
<b>TOTAL</b>					<b>136,826</b>					<b>109,777</b>	<b>89,260</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,239					4,410	5,099
2001			9,769	2,362	75,447			13,081	3,239	109,374	12,820
2002	56	592	6,933	1,573	18,635	2	1,136	12,633	2,457	28,405	34,127
2003		11	69	15	90		160	915	193	1,070	13,269
2004	566	8,113	71,217	15,160	44,800	75	13,621	120,519	25,450	74,961	54,501
<b>TOTAL</b>	<b>622</b>	<b>8,716</b>	<b>87,988</b>	<b>19,110</b>	<b>143,211</b>	<b>77</b>	<b>14,917</b>	<b>147,148</b>	<b>31,339</b>	<b>218,220</b>	<b>119,816</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	259,468	411,880	119,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,780	-7,938	1,026	
TOTAL LOSSES	231,688	403,942	120,842	
EXPECTED LOSSES	531,483	387,019	85,965	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.299	2.265	.678	4.242
INDICATED (POST-TEST)	.812	1.416	.424	2.652
PRES. ON RATE LEVEL	2.441	1.778	.395	4.614
DERIVED BY FORMULA	2.425	1.764	.396	4.585
UNDERLYING PRES. RATE	2.980	2.170	.482	5.632
PROPOSED	2.425	1.764	.396	4.585

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.973
IND. RATES				6.97	MINIMUM PREMIUM	1665
MAN. RATES	9.93	10.37	8.77	+ 6.97	PRESENT	2240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	355									
2001	269	666	.247						1	1
2002	323									
2003	351									
2004	315	434,362	137,892						1	1
<b>TOTAL</b>	<b>1,613</b>	<b>435,028</b>	<b>26,970</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
2001					65					340	261
2004				37,220					397,142		
<b>TOTAL</b>				<b>37,220</b>	<b>65</b>				<b>397,142</b>	<b>340</b>	<b>261</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			8	3	69			96	24	809	361
2004	62	1,786	21,755	8,915	1,848	107	45,447	541,724	194,022	54,243	
<b>TOTAL</b>	<b>62</b>	<b>1,786</b>	<b>21,763</b>	<b>8,918</b>	<b>1,917</b>	<b>107</b>	<b>45,447</b>	<b>541,820</b>	<b>194,046</b>	<b>55,052</b>	<b>361</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	610,985	259,933	361	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,613	-3,009	98	
TOTAL LOSSES	603,372	256,924	459	
EXPECTED LOSSES	109,733	86,942	10,291	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	37.407	15.928	.028	53.363
INDICATED (POST-TEST)	23.379	9.955	.018	33.352
PRES. ON RATE LEVEL	5.573	4.415	.523	10.511
DERIVED BY FORMULA	5.573	4.470	.518	10.561
UNDERLYING PRES. RATE	6.803	5.390	.638	12.831
PROPOSED	5.573	4.470	.518	10.561

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	16.063
IND. RATES				16.06	MINIMUM PREMIUM	3480
MAN. RATES	18.82	19.82	19.98	+ 16.06	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001										
2002	118									
2003	86									
2004	120									
<b>TOTAL</b>	<b>324</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.	-225	-58	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	3,907	3,891	1,043	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	.988	.984	.264	2.236
DERIVED BY FORMULA	.988	.984	.264	2.236
UNDERLYING PRES. RATE	1.206	1.201	.322	2.729
PROPOSED	.988	.984	.264	2.236

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.400
IND. RATES				3.40	MINIMUM PREMIUM	950
MAN. RATES	4.00	4.18	4.25	+ 3.40	PRESENT	1220

+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
2000	1,301					1,301						
2001	988					988						
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
<b>TOTAL</b>	<b>5,338</b>	<b>52,395</b>	<b>.982</b>			<b>5,338</b>				<b>1</b>	<b>2</b>	<b>3</b>

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		
<b>TOTAL</b>				<b>11,000</b>	<b>16,963</b>					<b>18,502</b>		<b>5,930</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		164	3,899	13,189	411						8,100
2003	93	1,672	12,725	2,786	16,568	40	3,364	19,511	4,151	22,707	
2004	25	363	3,168	673	1,992	11	1,922	16,988	3,589	10,569	
<b>TOTAL</b>	<b>118</b>	<b>2,199</b>	<b>19,792</b>	<b>16,648</b>	<b>18,971</b>	<b>51</b>	<b>5,286</b>	<b>36,499</b>	<b>7,740</b>	<b>33,276</b>	<b>8,100</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	63,945	76,635	8,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,280	-5,815	364	
TOTAL LOSSES	46,665	70,820	8,464	
EXPECTED LOSSES	249,018	162,221	39,554	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.874	1.327	.159	2.360
INDICATED (POST-TEST)	.546	.829	.099	1.474
PRES. ON RATE LEVEL	3.822	2.490	.606	6.918
DERIVED BY FORMULA	3.822	2.457	.596	6.875
UNDERLYING PRES. RATE	4.665	3.039	.741	8.445
PROPOSED	3.822	2.457	.596	6.875

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.456
IND. RATES				10.46	MINIMUM PREMIUM	2360
MAN. RATES	12.46	13.08	13.15	+ 10.46	PRESENT	3230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	96	4,766	4.964							
2001	42									
2002	43									
2003										
2004										
<b>TOTAL</b>	<b>181</b>	<b>4,766</b>	<b>2.633</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,766
<b>TOTAL</b>											<b>4,766</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											6,715
<b>TOTAL</b>											<b>6,715</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,715	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-906	-248		
TOTAL LOSSES			6,715	
EXPECTED LOSSES	9,318	3,552	113	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	3,710	3,710
INDICATED (POST-TEST)	.000	.000	2,319	2,319
PRES. ON RATE LEVEL	4.217	1.607	.052	5.876
DERIVED BY FORMULA	4.217	1.607	.052	5.876
UNDERLYING PRES. RATE	5.148	1.962	.063	7.173
PROPOSED	4.217	1.607	.052	5.876

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.937
IND. RATES				8.94	MINIMUM PREMIUM	2060
MAN. RATES	9.67	10.59	11.17	+ 8.94	PRESENT	2785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	360	3,487	.968							
2001	324									
2002										
2003										
2004	42,851	1,634	.003							
<b>TOTAL</b>	<b>43,535</b>	<b>5,121</b>	<b>.012</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											3,487
2004											1,634
<b>TOTAL</b>											<b>5,121</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,913
2004											2,185
<b>TOTAL</b>											<b>7,098</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,098	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,867	23,340	3,449	
TOTAL LOSSES		23,340	10,547	
EXPECTED LOSSES	634,305	667,392	124,074	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.054	.024	.078
INDICATED (POST-TEST)	.000	.034	.015	.049
PRES. ON RATE LEVEL	1.194	1.256	.233	2.683
DERIVED BY FORMULA	1.170	1.170	.218	2.558
UNDERLYING PRES. RATE	1.457	1.533	.285	3.275
PROPOSED	1.170	1.170	.218	2.558

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.890
IND. RATES				3.89	MINIMUM PREMIUM	1050
MAN. RATES	4.91	5.09	5.10	+ 3.89	PRESENT	1415

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2000	8,361										
2001	8,600	526,000	6.116			3	1	1			5
2002	6,780										
2003	2,417										
2004	12,736	62,879	.493				1				1
<b>TOTAL</b>	<b>38,894</b>	<b>588,879</b>	<b>1.514</b>			<b>3</b>	<b>2</b>	<b>1</b>			<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			320,510	20,831	2,150			135,000	21,227	1,400	24,882
2004				34,484					27,500		895
<b>TOTAL</b>			<b>320,510</b>	<b>55,315</b>	<b>2,150</b>			<b>135,000</b>	<b>48,727</b>	<b>1,400</b>	<b>25,777</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		23,129	554,490	31,050	3,375		64,428	854,401	69,452	6,115	34,412
2004	165	4,760	58,008	23,772	4,928	23	9,055	107,960	38,666	10,811	1,197
<b>TOTAL</b>	<b>165</b>	<b>27,889</b>	<b>612,498</b>	<b>54,822</b>	<b>8,303</b>	<b>23</b>	<b>73,483</b>	<b>962,361</b>	<b>108,118</b>	<b>16,926</b>	<b>35,609</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,676,419	188,169	35,609	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,310	-11,535	1,488	
TOTAL LOSSES	1,639,109	176,634	37,097	
EXPECTED LOSSES	684,923	442,613	126,405	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.214	.454	.095	4.763
INDICATED (POST-TEST)	2.634	.284	.059	2.977
PRES. ON RATE LEVEL	1.443	.932	.266	2.641
DERIVED BY FORMULA	1.467	.893	.254	2.614
UNDERLYING PRES. RATE	1.761	1.138	.325	3.224
PROPOSED	1.482	.902	.257	2.641

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.016
IND. RATES				4.02	MINIMUM PREMIUM	1075
MAN. RATES	4.79	5.02	5.02	+ 4.02	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	254	488	.192							
2001	348									
2002	139									
2003	186									
2004	276									
<b>TOTAL</b>	<b>1,203</b>	<b>488</b>	<b>.041</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											488
<b>TOTAL</b>											<b>488</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											688
<b>TOTAL</b>											<b>688</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			688	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,113	-555	39	
TOTAL LOSSES			727	
EXPECTED LOSSES	20,139	19,007	3,885	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.060	.060
INDICATED (POST-TEST)	.000	.000	.038	.038
PRES. ON RATE LEVEL	1.371	1.294	.265	2.930
DERIVED BY FORMULA	1.371	1.281	.263	2.915
UNDERLYING PRES. RATE	1.674	1.580	.323	3.577
PROPOSED	1.371	1.281	.263	2.915

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.433
IND. RATES				4.43	MINIMUM PREMIUM	1155
MAN. RATES	5.03	5.43	5.57	+ 4.43	PRESENT	1520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	5,259	351,934	6.692			1	2	3	6	
2001	4,909	230,096	4.687			1	3	7	11	
2002	3,380	133,188	3.940				2	1	3	
2003	2,487	376,001	15.118			1		5	6	
2004	2,425	22,822	.941					1	1	
<b>TOTAL</b>	<b>18,460</b>	<b>1,114,041</b>	<b>6.035</b>			<b>3</b>	<b>7</b>	<b>17</b>	<b>27</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			133,788	28,327	80,314			21,775	29,959	51,889	5,882
2001			82,223	16,968	8,166			69,759	34,469	11,092	7,419
2002				37,008	2,038				63,531	3,019	27,592
2003			115,390		27,910			172,100		59,387	1,214
2004					10,500					9,759	2,563
<b>TOTAL</b>			<b>331,401</b>	<b>82,303</b>	<b>128,928</b>			<b>263,634</b>	<b>127,959</b>	<b>135,146</b>	<b>44,670</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			225,433	43,708	99,751			139,534	107,852	148,299	8,288
2001		5,933	144,698	23,511	9,026		33,293	454,245	105,639	29,075	10,261
2002	7	622	13,933	44,558	3,582	1	1,960	60,467	167,398	14,243	37,691
2003	667	16,430	127,711	8,682	33,062	740	104,220	722,310	43,960	126,886	1,516
2004	132	1,900	16,690	3,553	10,500	15	2,772	24,532	5,176	15,261	3,427
<b>TOTAL</b>	<b>806</b>	<b>24,885</b>	<b>528,465</b>	<b>124,012</b>	<b>155,921</b>	<b>756</b>	<b>142,245</b>	<b>1,401,088</b>	<b>430,025</b>	<b>333,764</b>	<b>61,183</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,098,245	1,043,722	61,183	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,546	-24,297	568	
TOTAL LOSSES	2,046,699	1,019,425	61,751	
EXPECTED LOSSES	746,892	567,830	78,270	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	11.087	5.522	.335	16.944
INDICATED (POST-TEST)	6.929	3.451	.209	10.589
PRES. ON RATE LEVEL	3.315	2.520	.347	6.182
DERIVED BY FORMULA	3.351	2.557	.341	6.249
UNDERLYING PRES. RATE	4.046	3.076	.424	7.546
PROPOSED	3.351	2.557	.341	6.249

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.504
IND. RATES				9.50	MINIMUM PREMIUM	2170
MAN. RATES	10.42	11.24	11.75	+ 9.50	PRESENT	2915

+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
2000	5,711	144,298	2,526			5,711			1	2	6	9
2001	6,636	362,717	5,465			6,636			1	2	3	6
2002	6,834	347,492	5,084			6,834			1	1	3	5
2003	8,135	397,537	4,886			8,135			1	3	8	12
2004	8,446	239,733	2,838			8,446				3	7	10
<b>TOTAL</b>	<b>35,762</b>	<b>1,491,777</b>	<b>4,171</b>			<b>35,762</b>			<b>4</b>	<b>11</b>	<b>27</b>	<b>42</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			67,174	1,583	11,244			39,896	1,271	5,953	17,177
2001			113,881	43,285	8,298			92,316	85,143	13,561	6,233
2002			194,809	13,605	1,790			110,210	13,861	2,598	10,619
2003			146,497	28,988	41,048			49,087	47,354	53,610	30,953
2004				69,252	35,523				73,203	48,970	12,785
<b>TOTAL</b>			<b>522,361</b>	<b>156,713</b>	<b>97,903</b>			<b>291,509</b>	<b>220,832</b>	<b>124,692</b>	<b>77,767</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			113,188	2,443	13,964			255,654	4,575	17,013	24,202
2001		8,218	202,400	58,496	9,473		44,056	617,294	255,814	37,930	8,620
2002	862	19,230	249,625	20,902	4,673	16	33,004	566,703	48,141	11,039	14,506
2003	1,594	41,177	324,458	43,638	53,285	561	77,871	546,436	128,969	121,216	38,660
2004	777	15,987	172,965	59,762	45,418	138	38,016	410,487	128,923	105,349	17,094
<b>TOTAL</b>	<b>3,233</b>	<b>84,612</b>	<b>1,062,636</b>	<b>185,241</b>	<b>126,813</b>	<b>715</b>	<b>192,947</b>	<b>2,396,574</b>	<b>566,422</b>	<b>292,547</b>	<b>103,082</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,740,717	1,171,023	103,082	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,226	-30,826	1,048	
TOTAL LOSSES	3,664,491	1,140,197	104,130	
EXPECTED LOSSES	1,253,099	1,110,411	98,346	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.247	3.188	.291	13.726
INDICATED (POST-TEST)	6.404	1.993	.182	8.579
PRES. ON RATE LEVEL	2.870	2.544	.225	5.639
DERIVED BY FORMULA	2.941	2.511	.222	5.674
UNDERLYING PRES. RATE	3.504	3.105	.275	6.884
PROPOSED	2.941	2.511	.222	5.674

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.630
IND. RATES				8.63	MINIMUM PREMIUM	1995
MAN. RATES	9.55	10.26	10.72	+ 8.63	PRESENT	2680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,930	133,082	3.386			1			1	2
2001	4,151	37,488	.903				1		1	2
2002	4,026	157,313	3.907			1			1	2
2003	3,727	791	.021							
2004	3,819	55,141	1.443					1	1	2
<b>TOTAL</b>	<b>19,653</b>	<b>383,815</b>	<b>1.953</b>			<b>2</b>		<b>2</b>	<b>4</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			49,317		29			81,877		1,425	434
2001				14,116	959				14,364	7,801	248
2002			63,914		193			91,818		775	613
2003											791
2004				10,849	845				34,746	166	8,535
<b>TOTAL</b>			<b>113,231</b>	<b>24,965</b>	<b>2,026</b>			<b>173,695</b>	<b>49,110</b>	<b>10,167</b>	<b>10,621</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			83,099		36			524,668		4,073	612
2001			1,842	18,606	1,134			8,205	42,738	19,318	343
2002	367	8,144	104,816	1,915	1,166	17	35,376	601,894	12,419	5,876	837
2003											988
2004	62	1,651	19,592	7,764	2,398	27	11,494	136,817	48,942	13,917	11,411
<b>TOTAL</b>	<b>429</b>	<b>9,795</b>	<b>209,349</b>	<b>28,285</b>	<b>4,734</b>	<b>44</b>	<b>46,870</b>	<b>1,271,584</b>	<b>104,099</b>	<b>43,184</b>	<b>14,191</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,538,071	180,302	14,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,683	-9,394	163	
TOTAL LOSSES	1,509,388	170,908	14,354	
EXPECTED LOSSES	448,089	278,091	17,295	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.680	.870	.073	8.623
INDICATED (POST-TEST)	4.800	.544	.046	5.390
PRES. ON RATE LEVEL	1.868	1.159	.072	3.099
DERIVED BY FORMULA	1.897	1.134	.071	3.102
UNDERLYING PRES. RATE	2.280	1.415	.088	3.783
PROPOSED	1.897	1.134	.071	3.102

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.718
IND. RATES				4.72	MINIMUM PREMIUM	1215
MAN. RATES	5.14	5.67	5.89	+ 4.72	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,999	3,856	.192						1	1
2001	2,631	23,474	.892						3	3
2002	2,692	16,566	.615						4	4
2003	2,769	33,594	1.213					1	4	5
2004	2,641	29,407	1.113						2	2
<b>TOTAL</b>	<b>12,732</b>	<b>106,897</b>	<b>.840</b>						<b>1</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					360					481	3,015
2001					7,942					15,512	20
2002					2,634					11,918	2,014
2003				7,910	14,726				3,346	6,284	1,328
2004					6,190					22,180	1,037
<b>TOTAL</b>				<b>7,910</b>	<b>31,852</b>				<b>3,346</b>	<b>56,375</b>	<b>7,414</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					447					1,375	4,248
2001			1,088	264	8,409			4,413	1,093	36,878	28
2002	7	89	1,054	239	2,841	2	979	10,953	2,136	24,629	2,751
2003	113	2,392	19,372	10,140	16,926	20	2,697	17,575	9,068	12,906	1,658
2004	78	1,123	9,836	2,095	6,192	34	6,298	55,755	11,775	34,686	1,386
<b>TOTAL</b>	<b>198</b>	<b>3,604</b>	<b>31,350</b>	<b>12,738</b>	<b>34,815</b>	<b>56</b>	<b>9,974</b>	<b>88,696</b>	<b>24,072</b>	<b>110,474</b>	<b>10,071</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	133,878	182,099	10,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,086	-6,618	222	
TOTAL LOSSES	117,792	175,481	10,293	
EXPECTED LOSSES	264,953	218,736	22,408	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.925	1.378	.081	2.384
INDICATED (POST-TEST)	.578	.861	.051	1.490
PRES. ON RATE LEVEL	1.705	1.407	.144	3.256
DERIVED BY FORMULA	1.694	1.391	.141	3.226
UNDERLYING PRES. RATE	2.081	1.718	.176	3.975
PROPOSED	1.694	1.391	.141	3.226

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.906
IND. RATES				4.91	MINIMUM PREMIUM	1250
MAN. RATES	5.69	6.07	6.19	+ 4.91	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6,536	166,440	2,546						10	10
2001	7,163	29,706	.414						3	3
2002	6,706	83,809	1,249						6	6
2003	5,382	237,983	4,421			1			7	8
2004	7,035	118,466	1,683						9	9
<b>TOTAL</b>	<b>32,822</b>	<b>636,404</b>	<b>1,939</b>			<b>1</b>			<b>35</b>	<b>36</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					69,753					81,511	15,176
2001					1,259					5,406	23,041
2002					14,414					49,937	19,458
2003			89,974		20,371			32,053		74,111	21,474
2004					18,877					69,657	29,932
<b>TOTAL</b>			<b>89,974</b>		<b>124,674</b>			<b>32,053</b>		<b>280,622</b>	<b>109,081</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					86,633					232,957	21,383
2001			173	41	1,334			1,535	379	12,856	31,866
2002	48	495	5,789	1,316	15,555	7	4,115	45,905	8,918	103,208	26,580
2003	896	23,072	179,730	9,241	25,946	480	53,748	355,783	34,762	147,793	26,821
2004	240	3,420	30,016	6,388	18,886	106	19,795	175,134	36,982	108,930	40,019
<b>TOTAL</b>	<b>1,184</b>	<b>26,987</b>	<b>215,708</b>	<b>16,986</b>	<b>148,354</b>	<b>593</b>	<b>77,658</b>	<b>578,357</b>	<b>81,041</b>	<b>605,744</b>	<b>146,669</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	900,487	852,125	146,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,515	-25,345	953	
TOTAL LOSSES	862,972	826,780	147,622	
EXPECTED LOSSES	606,550	776,896	98,466	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.629	2.519	.450	5.598
INDICATED (POST-TEST)	1.643	1.574	.281	3.498
PRES. ON RATE LEVEL	1.514	1.939	.246	3.699
DERIVED BY FORMULA	1.517	1.917	.248	3.682
UNDERLYING PRES. RATE	1.848	2.367	.300	4.515
PROPOSED	1.517	1.917	.248	3.682

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.600
IND. RATES				5.60	MINIMUM PREMIUM	1390
MAN. RATES	6.18	6.74	7.03	+ 5.60	PRESENT	1850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,267	64,564	1.976						4	4
2001	1,805	6,497	.359						1	1
2002	2,004	55,185	2.753						2	3
2003	1,462	30,861	2.110						1	1
2004	1,475	447,679	30.351					1		1
<b>TOTAL</b>	<b>10,013</b>	<b>604,786</b>	<b>6.040</b>					<b>1</b>	<b>2</b>	<b>7</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					5,308					43,137	16,119
2001					497					539	5,461
2002				14,747	6,623				31,107		2,708
2003				11,989					18,872		
2004			296,179					151,500			
<b>TOTAL</b>			<b>296,179</b>	<b>26,736</b>	<b>12,428</b>			<b>151,500</b>	<b>49,979</b>	<b>43,676</b>	<b>24,288</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					6,592					123,286	22,712
2001			67	17	526			152	39	1,281	7,553
2002	23	449	7,884	18,285	7,697		837	28,246	81,702	3,918	3,699
2003	36	1,134	10,387	11,219	956	40	5,056	40,275	38,613	4,249	
2004	3,088	36,908	250,766	13,132	8,186	756	87,367	434,223	22,808	12,676	
<b>TOTAL</b>	<b>3,147</b>	<b>38,491</b>	<b>269,104</b>	<b>42,653</b>	<b>23,957</b>	<b>796</b>	<b>93,260</b>	<b>502,896</b>	<b>143,162</b>	<b>145,410</b>	<b>33,964</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	907,694	355,182	33,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,596	-16,193	346	
TOTAL LOSSES	887,098	338,989	34,310	
EXPECTED LOSSES	262,741	360,468	44,858	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.859	3.385	.343	12.587
INDICATED (POST-TEST)	5.537	2.116	.214	7.867
PRES. ON RATE LEVEL	2.150	2.949	.367	5.466
DERIVED BY FORMULA	2.184	2.924	.362	5.470
UNDERLYING PRES. RATE	2.624	3.600	.448	6.672
PROPOSED	2.184	2.924	.362	5.470

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.319
IND. RATES				8.32	MINIMUM PREMIUM	1935
MAN. RATES	9.42	10.09	10.39	+ 8.32	PRESENT	2605

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	503	4,956	.985							
2001	440									
2002	311									
2003	388	1,511	.389							
2004	497	810	.162							
<b>TOTAL</b>	<b>2,139</b>	<b>7,277</b>	<b>.340</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,956
2003											1,511
2004											810
<b>TOTAL</b>											<b>7,277</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											6,983
2003											1,887
2004											1,083
<b>TOTAL</b>											<b>9,953</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			9,953	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,374	-1,285	67	
TOTAL LOSSES			10,020	
EXPECTED LOSSES	36,962	40,898	6,631	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.468	.468
INDICATED (POST-TEST)	.000	.000	.293	.293
PRES. ON RATE LEVEL	1.416	1.566	.254	3.236
DERIVED BY FORMULA	1.416	1.550	.254	3.220
UNDERLYING PRES. RATE	1.728	1.912	.310	3.950
PROPOSED	1.416	1.550	.254	3.220

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.897
IND. RATES				4.90	MINIMUM PREMIUM	1250
MAN. RATES	5.19	5.80	6.15	+ 4.90	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	24									
2001	10									
2002	14									
2003	39									
2004										
<b>TOTAL</b>	<b>87</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.	-247	-43	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	2,678	901	138	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.522	.848	.129	3.499
DERIVED BY FORMULA	2.522	.848	.129	3.499
UNDERLYING PRES. RATE	3.078	1.035	.158	4.271
PROPOSED	2.522	.848	.129	3.499

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.321
IND. RATES				5.32	MINIMUM PREMIUM	1335
MAN. RATES	6.15	6.50	6.65	+ 5.32	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001		112								
2002										
2003										
2004										
<b>TOTAL</b>		<b>112</b>								

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											155
<b>TOTAL</b>											<b>155</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES			155	
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	2.275	1.464	.065	3.804
DERIVED BY FORMULA	2.275	1.464	.065	3.804
UNDERLYING PRES. RATE	2.777	1.787	.079	4.643
PROPOSED	2.275	1.464	.065	3.804

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.785
IND. RATES				5.79	MINIMUM PREMIUM	1430
MAN. RATES	7.10	7.35	7.23	+ 5.79	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001	9									
2002	276									
2003	516									
2004	59	1,302	2,206							
<b>TOTAL</b>	<b>860</b>	<b>1,302</b>	<b>.151</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,302
<b>TOTAL</b>											<b>1,302</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,741
<b>TOTAL</b>											<b>1,741</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,416	-443	14	
TOTAL LOSSES			1,755	
EXPECTED LOSSES	18,007	14,620	1,557	
CREDIBILITY	.00	.00	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.204	.204
INDICATED (POST-TEST)	.000	.000	.128	.128
PRES. ON RATE LEVEL	1.715	1.393	.148	3.256
DERIVED BY FORMULA	1.715	1.393	.148	3.256
UNDERLYING PRES. RATE	2.094	1.700	.181	3.975
PROPOSED	1.715	1.393	.148	3.256

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.952
IND. RATES				4.95	MINIMUM PREMIUM	1260
MAN. RATES	5.69	6.07	6.19	+ 4.95	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	197									
2001	130									
2002	92	318	.345							
2003	118	978	.828							
2004	121									
<b>TOTAL</b>	<b>658</b>	<b>1,296</b>	<b>.197</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											318
2003											978
<b>TOTAL</b>											<b>1,296</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											434
2003											1,222
<b>TOTAL</b>											<b>1,656</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,656	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-770	-561	22	
TOTAL LOSSES			1,678	
EXPECTED LOSSES	10,608	14,607	2,461	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.255	.255
INDICATED (POST-TEST)	.000	.000	.159	.159
PRES. ON RATE LEVEL	1.321	1.819	.306	3.446
DERIVED BY FORMULA	1.321	1.819	.306	3.446
UNDERLYING PRES. RATE	1.612	2.220	.374	4.206
PROPOSED	1.321	1.819	.306	3.446

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.241
IND. RATES				5.24	MINIMUM PREMIUM	1320
MAN. RATES	6.31	6.56	6.55	+ 5.24	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	356									
2001	348									
2002	532	1,137	.213						1	1
2003	293									
2004	246	4,292	1.744							
<b>TOTAL</b>	<b>1,775</b>	<b>5,429</b>	<b>.306</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
2002					210					927	
2004											4,292
<b>TOTAL</b>					<b>210</b>					<b>927</b>	<b>4,292</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		9	84	18	226		76	852	167	1,917	
2004											5,738
<b>TOTAL</b>		<b>9</b>	<b>84</b>	<b>18</b>	<b>226</b>		<b>76</b>	<b>852</b>	<b>167</b>	<b>1,917</b>	<b>5,738</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,021	2,328	5,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,989	-1,205	40	
TOTAL LOSSES		1,123	5,778	
EXPECTED LOSSES	43,222	29,323	5,077	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.063	.326	.389
INDICATED (POST-TEST)	.000	.039	.204	.243
PRES. ON RATE LEVEL	1.995	1.353	.234	3.582
DERIVED BY FORMULA	1.995	1.340	.234	3.569
UNDERLYING PRES. RATE	2.435	1.652	.286	4.373
PROPOSED	1.995	1.340	.234	3.569

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.428
IND. RATES				5.43	MINIMUM PREMIUM	1355
MAN. RATES	5.63	6.38	6.81	+ 5.43	PRESENT	1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	5,689	74,853	1.315				1	2	3
2001	5,194	78,006	1.501					6	6
2002	6,216	139,528	2.244				2	3	5
2003	5,692	191,861	3.370				1	4	5
2004	6,264	166,131	2.652				2	4	6
<b>TOTAL</b>	<b>29,055</b>	<b>650,379</b>	<b>2.238</b>				<b>6</b>	<b>19</b>	<b>25</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				6,520	15,541				6,184	34,792	11,816
2001					38,800					17,476	21,730
2002				27,740	19,150				25,977	52,968	13,693
2003				5,000	88,029				1,638	78,974	18,220
2004				76,617	5,809				73,697	6,311	3,697
<b>TOTAL</b>				<b>115,877</b>	<b>167,329</b>				<b>107,496</b>	<b>190,521</b>	<b>69,156</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				10,060	19,302				22,262	99,436	16,649
2001			5,320	1,286	41,077			4,965	1,233	41,550	30,053
2002	62	1,072	17,521	35,005	21,699	8	5,066	72,284	77,684	112,747	18,705
2003	558	10,318	79,162	21,057	97,805	340	23,035	134,667	31,253	153,057	22,757
2004	440	11,633	138,116	54,782	16,761	69	26,060	305,193	106,981	38,843	4,943
<b>TOTAL</b>	<b>1,060</b>	<b>23,023</b>	<b>240,119</b>	<b>122,190</b>	<b>196,644</b>	<b>417</b>	<b>54,161</b>	<b>517,109</b>	<b>239,413</b>	<b>445,633</b>	<b>93,107</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	835,889	1,003,880	93,107	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,380	-19,512	848	
TOTAL LOSSES	778,509	984,368	93,955	
EXPECTED LOSSES	880,367	601,438	85,421	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.679	3.388	.323	6.390
INDICATED (POST-TEST)	1.674	2.118	.202	3.994
PRES. ON RATE LEVEL	2.482	1.696	.241	4.419
DERIVED BY FORMULA	2.466	1.717	.239	4.422
UNDERLYING PRES. RATE	3.030	2.070	.294	5.394
PROPOSED	2.464	1.716	.239	4.419

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.721
IND. RATES				6.72	MINIMUM PREMIUM	1615
MAN. RATES	8.12	8.41	8.40	+ 6.72	PRESENT	2160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	48,629	4,367,709	8.981			9	12	11	32
2001	48,873	2,316,917	4.740	1		4	5	18	28
2002	49,023	1,500,341	3.060			3	7	21	31
2003	38,952	1,108,767	2.846			1	4	12	17
2004	31,509	782,757	2.484			1	4	13	18
<b>TOTAL</b>	<b>216,986</b>	<b>10,076,491</b>	<b>4.644</b>	<b>1</b>		<b>18</b>	<b>32</b>	<b>75</b>	<b>126</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			918,288	289,942	46,788			2,750,006	232,214	33,052	97,419
2001	562,493		527,884	99,452	57,621	79,075		684,453	33,769	122,313	149,857
2002			412,672	129,099	206,451			305,963	123,827	197,724	124,605
2003			170,582	102,892	32,205			432,974	183,516	101,719	84,879
2004			93,138	63,204	91,417			160,973	120,805	211,645	41,575
<b>TOTAL</b>	<b>562,493</b>		<b>2,122,564</b>	<b>684,589</b>	<b>434,482</b>	<b>79,075</b>		<b>4,334,369</b>	<b>694,131</b>	<b>666,453</b>	<b>498,335</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,058,981	447,380	58,108			5,077,716	835,972	94,463	137,263
2001	495,353	24,730	609,864	136,582	62,817	374,561	158,856	2,132,743	125,075	296,671	207,252
2002	2,675	53,157	696,768	183,904	232,777	73	112,934	1,882,384	392,950	435,533	170,210
2003	804	21,644	181,418	104,465	45,212	1,295	170,952	1,222,973	435,839	250,824	106,014
2004	2,680	39,904	350,954	79,709	103,693	1,433	216,819	1,587,287	312,722	395,434	55,586
<b>TOTAL</b>	<b>501,512</b>	<b>139,435</b>	<b>2,897,985</b>	<b>952,040</b>	<b>502,607</b>	<b>377,362</b>	<b>659,561</b>	<b>11,903,103</b>	<b>2,102,558</b>	<b>1,472,925</b>	<b>676,325</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,478,958	5,030,130	676,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-583,276	-179,260	5,132			
TOTAL LOSSES	15,895,682	4,850,870	681,457			
EXPECTED LOSSES	8,610,005	4,561,045	637,939			
CREDIBILITY	.06	.20	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.326	2.236	.314	9.876		
INDICATED (POST-TEST)	4.579	1.398	.196	6.173		
PRES. ON RATE LEVEL	3.250	1.722	.241	5.213		
DERIVED BY FORMULA	3.330	1.657	.232	5.219		
UNDERLYING PRES. RATE	3.968	2.102	.294	6.364		
PROPOSED	3.330	1.657	.232	5.219		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.938
IND. RATES				7.94	MINIMUM PREMIUM	1860
MAN. RATES	9.10	9.69	9.91	+ 7.94	PRESENT	2500

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	13,458	549,384	4.082			1	2	10	13
2001	10,838	31,174	.287					1	1
2002	10,823	132,798	1.226					10	10
2003	9,790	364,186	3.719			1		6	7
2004	8,430	45,226	.536					1	1
<b>TOTAL</b>	<b>53,339</b>	<b>1,122,768</b>	<b>2.105</b>			<b>2</b>	<b>3</b>	<b>27</b>	<b>32</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			200,689	16,463	89,316			50,504	21,859	115,246	55,307
2001					8,310					15,965	6,899
2002					48,043					66,633	18,122
2003			152,871		7,805			146,082		25,554	31,874
2004				23,400					21,000		826
<b>TOTAL</b>			<b>353,560</b>	<b>39,863</b>	<b>153,474</b>			<b>196,586</b>	<b>42,859</b>	<b>223,398</b>	<b>113,028</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			338,161	25,402	110,930			323,630	78,692	329,373	77,928
2001			1,138	275	8,798			4,543	1,123	37,958	9,541
2002	156	1,644	19,293	4,373	51,833	10	5,484	61,254	11,912	137,710	24,755
2003	761	20,120	156,967	6,496	11,783	567	88,100	620,161	30,334	60,595	39,811
2004	112	3,230	39,364	16,130	3,346	15	6,920	82,433	29,530	8,255	1,104
<b>TOTAL</b>	<b>1,029</b>	<b>24,994</b>	<b>554,923</b>	<b>52,676</b>	<b>186,690</b>	<b>592</b>	<b>100,504</b>	<b>1,092,021</b>	<b>151,591</b>	<b>573,891</b>	<b>153,139</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,774,063	964,848	153,139	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-152,711	-23,001	866	
TOTAL LOSSES	1,621,352	941,847	154,005	
EXPECTED LOSSES	2,158,629	584,063	104,012	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.040	1.766	.289	5.095
INDICATED (POST-TEST)	1.900	1.104	.181	3.185
PRES. ON RATE LEVEL	3.315	.897	.160	4.372
DERIVED BY FORMULA	3.287	.914	.162	4.363
UNDERLYING PRES. RATE	4.047	1.095	.195	5.337
PROPOSED	3.287	.914	.162	4.363

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.636
IND. RATES				6.64	MINIMUM PREMIUM	1600
MAN. RATES	8.07	8.38	8.31	+ 6.64	PRESENT	2140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	40,596	330,324	.813				6	9	15	
2001	40,468	53,607	.132				1	4	5	
2002	36,740	1,129,023	3.073				3	4	10	
2003	40,948	785,884	1.919				4	6	11	
2004	33,307	853,774	2.563				3	7	14	
<b>TOTAL</b>	<b>192,059</b>	<b>3,152,612</b>	<b>1.641</b>				<b>10</b>	<b>30</b>	<b>55</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				145,882	10,246				103,749	31,438	39,009
2001				7,297	7,139				5,587	9,104	24,480
2002			438,989	46,659	73,986			392,551	59,506	69,808	47,524
2003			340,169	19,364	26,298			315,178	9,364	41,076	34,435
2004			328,736	107,418	45,658			174,886	117,755	51,694	27,627
<b>TOTAL</b>			<b>1,107,894</b>	<b>326,620</b>	<b>163,327</b>			<b>882,615</b>	<b>295,961</b>	<b>203,120</b>	<b>173,075</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				225,096	12,726				373,496	89,850	54,964
2001			1,863	9,836	7,619			4,921	17,050	21,945	33,856
2002	1,984	41,751	541,950	71,669	86,110	58	102,092	1,730,801	201,689	163,241	64,918
2003	2,813	74,813	586,332	41,382	42,116	1,637	275,345	1,954,884	102,488	117,660	43,009
2004	8,506	111,705	855,250	121,029	80,660	2,053	271,617	1,676,490	249,952	158,778	36,937
<b>TOTAL</b>	<b>13,303</b>	<b>228,269</b>	<b>1,985,395</b>	<b>469,012</b>	<b>229,231</b>	<b>3,748</b>	<b>649,054</b>	<b>5,367,096</b>	<b>944,675</b>	<b>551,474</b>	<b>233,684</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,246,865	2,194,392	233,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-398,532	-148,543	4,239	
TOTAL LOSSES	7,848,333	2,045,849	237,923	
EXPECTED LOSSES	6,005,685	4,225,298	474,386	
CREDIBILITY	.05	.18	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.086	1.065	.124	5.275
INDICATED (POST-TEST)	2.554	.666	.078	3.298
PRES. ON RATE LEVEL	2.562	1.802	.202	4.566
DERIVED BY FORMULA	2.562	1.598	.178	4.338
UNDERLYING PRES. RATE	3.127	2.200	.247	5.574
PROPOSED	2.562	1.598	.178	4.338

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.598
IND. RATES				6.60	MINIMUM PREMIUM	1590
MAN. RATES	8.73	9.00	8.68	+ 6.60	PRESENT	2220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	17												
2001	45												
2002	3												
2003													
2004													
<b>TOTAL</b>	<b>65</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.	-68	-52		
TOTAL LOSSES				
EXPECTED LOSSES	1,801	1,139	167	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.271	1.434	.209	3.914
DERIVED BY FORMULA	2.271	1.434	.209	3.914
UNDERLYING PRES. RATE	2.772	1.750	.256	4.778
PROPOSED	2.271	1.434	.209	3.914

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.953
IND. RATES				5.95	MINIMUM PREMIUM	1460
MAN. RATES	7.81	7.67	7.44	+ 5.95	PRESENT	1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,033	24,448	.806						2	2
2001	3,122	7,369	.236							
2002	3,030	254	.008							
2003	2,855	131,993	4.623						2	2
2004	2,632	14,547	.552							
<b>TOTAL</b>	<b>14,672</b>	<b>178,611</b>	<b>1.217</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,871					6,101	16,476
2001											7,369
2002											254
2003					52,017					67,500	12,476
2004											14,547
<b>TOTAL</b>					<b>53,888</b>					<b>73,601</b>	<b>51,122</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					2,324					17,436	23,215
2001											10,191
2002											347
2003	320	5,809	44,219	9,679	57,559	301	19,313	112,120	23,841	130,507	15,583
2004											19,449
<b>TOTAL</b>	<b>320</b>	<b>5,809</b>	<b>44,219</b>	<b>9,679</b>	<b>59,883</b>	<b>301</b>	<b>19,313</b>	<b>112,120</b>	<b>23,841</b>	<b>147,943</b>	<b>68,785</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	182,082	241,346	68,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,776	-9,835	586	
TOTAL LOSSES	145,306	231,511	69,371	
EXPECTED LOSSES	562,524	279,503	65,291	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.990	1.578	.473	3.041
INDICATED (POST-TEST)	.619	.986	.296	1.901
PRES. ON RATE LEVEL	3.141	1.561	.364	5.066
DERIVED BY FORMULA	3.116	1.544	.362	5.022
UNDERLYING PRES. RATE	3.834	1.905	.445	6.184
PROPOSED	3.116	1.544	.362	5.022

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.638
IND. RATES				7.64	MINIMUM PREMIUM	1800
MAN. RATES	10.46	10.10	9.63	+ 7.64	PRESENT	2435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2000	22,106										
2001	23,934	429,867	1.796							6	6
2002	22,627	51,762	.228							1	1
2003	22,316										
2004	22,339	52,480	.234								
<b>TOTAL</b>	<b>113,322</b>	<b>534,109</b>	<b>.471</b>							<b>7</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					193,797					136,755	99,315
2002					6,196					10,865	34,701
2004											52,480
<b>TOTAL</b>					<b>199,993</b>					<b>147,620</b>	<b>186,496</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			26,567	6,422	205,178			38,897	9,636	325,138	137,353
2002	20	211	2,488	564	6,686	2	896	9,989	1,939	22,454	47,402
2004											70,166
<b>TOTAL</b>	<b>20</b>	<b>211</b>	<b>29,055</b>	<b>6,986</b>	<b>211,864</b>	<b>2</b>	<b>896</b>	<b>48,886</b>	<b>11,575</b>	<b>347,592</b>	<b>254,921</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	79,070	578,017	254,921	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-199,448	-46,733	3,867	
TOTAL LOSSES		531,284	258,788	
EXPECTED LOSSES	3,140,152	1,414,259	409,093	
CREDIBILITY	.04	.13	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.469	.228	.697
INDICATED (POST-TEST)	.000	.293	.143	.436
PRES. ON RATE LEVEL	2.270	1.022	.296	3.588
DERIVED BY FORMULA	2.179	.927	.276	3.382
UNDERLYING PRES. RATE	2.771	1.248	.361	4.380
PROPOSED	2.179	.927	.276	3.382

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.144
IND. RATES				5.14	MINIMUM PREMIUM	1300
MAN. RATES	6.38	6.74	6.82	+ 5.14	PRESENT	1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	8,409	922,784	10.973			3	1	2	6	
2001	8,391	62,926	.749				2	4	6	
2002	5,319	32,656	.613					3	3	
2003	7,973	23,861	.299					6	6	
2004	4,103	109,430	2.667				1	7	8	
<b>TOTAL</b>	<b>34,195</b>	<b>1,151,657</b>	<b>3.368</b>			<b>3</b>	<b>4</b>	<b>22</b>	<b>29</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			567,640	42,192	3,389			201,526	85,035	5,467	17,535
2001				28,324	1,910				19,591	5,251	7,850
2002					3,812					8,115	20,729
2003					7,873					6,682	9,306
2004				29,794	29,161				16,800	29,654	4,021
<b>TOTAL</b>			<b>567,640</b>	<b>100,310</b>	<b>46,145</b>			<b>201,526</b>	<b>121,426</b>	<b>55,169</b>	<b>59,441</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			813,816	65,102	4,209			1,060,289	306,126	15,625	24,707
2001			3,695	37,330	2,258			9,661	57,905	13,533	10,857
2002	14	130	1,532	346	4,114	2	675	7,467	1,446	16,772	28,316
2003	48	879	6,696	1,464	8,708	20	1,926	11,100	2,354	12,919	11,623
2004	512	9,396	96,474	30,409	33,417	66	13,962	140,484	39,351	52,973	5,376
<b>TOTAL</b>	<b>574</b>	<b>10,405</b>	<b>922,213</b>	<b>134,651</b>	<b>52,706</b>	<b>88</b>	<b>16,563</b>	<b>1,229,001</b>	<b>407,182</b>	<b>111,822</b>	<b>80,879</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,178,844	706,361	80,879	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,393	-29,901	877	
TOTAL LOSSES	2,062,451	676,460	81,756	
EXPECTED LOSSES	1,677,948	761,181	114,895	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.031	1.978	.239	8.248
INDICATED (POST-TEST)	3.769	1.236	.149	5.154
PRES. ON RATE LEVEL	4.020	1.824	.275	6.119
DERIVED BY FORMULA	4.015	1.789	.267	6.071
UNDERLYING PRES. RATE	4.907	2.226	.336	7.469
PROPOSED	4.015	1.789	.267	6.071

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.233
IND. RATES				9.23	MINIMUM PREMIUM	2115
MAN. RATES	10.80	11.50	11.63	+ 9.23	PRESENT	2890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	89	793	.891							
2001	118									
2002	163									
2003	142									
2004	139	2,338	1.682							
<b>TOTAL</b>	<b>651</b>	<b>3,131</b>	<b>.481</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											793
2004											2,338
<b>TOTAL</b>											<b>3,131</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,117
2004											3,126
<b>TOTAL</b>											<b>4,243</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,299	-255	29	
TOTAL LOSSES			4,272	
EXPECTED LOSSES	21,217	8,514	2,838	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.656	.656
INDICATED (POST-TEST)	.000	.000	.410	.410
PRES. ON RATE LEVEL	2.670	1.072	.356	4.098
DERIVED BY FORMULA	2.670	1.072	.356	4.098
UNDERLYING PRES. RATE	3.259	1.308	.436	5.003
PROPOSED	2.670	1.072	.356	4.098

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.233
IND. RATES				6.23	MINIMUM PREMIUM	1515
MAN. RATES	7.22	7.70	7.79	+ 6.23	PRESENT	2020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001	26									
2002										
2003										
2004	5									
<b>TOTAL</b>	<b>31</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.	3	-11		
TOTAL LOSSES	3			
EXPECTED LOSSES	919	649	105	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.010	.000	.000	.010
INDICATED (POST-TEST)	.006	.000	.000	.006
PRES. ON RATE LEVEL	2.429	1.714	.276	4.419
DERIVED BY FORMULA	2.429	1.714	.276	4.419
UNDERLYING PRES. RATE	2.965	2.092	.337	5.394
PROPOSED	2.429	1.714	.276	4.419

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.721
IND. RATES				6.72	MINIMUM PREMIUM	1615
MAN. RATES	8.12	8.41	8.40	+ 6.72	PRESENT	2160

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	73									
2001	65									
2002	32	35,150	109.843						1	1
2003	365									
2004	402	1,196	.297							
<b>TOTAL</b>	<b>937</b>	<b>36,346</b>	<b>3.879</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
2002					8,880					26,270	
2004											1,196
<b>TOTAL</b>					<b>8,880</b>					<b>26,270</b>	<b>1,196</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	30	303	3,566	809	9,581	4	2,163	24,147	4,686	54,297	
2004											1,599
<b>TOTAL</b>	<b>30</b>	<b>303</b>	<b>3,566</b>	<b>809</b>	<b>9,581</b>	<b>4</b>	<b>2,163</b>	<b>24,147</b>	<b>4,686</b>	<b>54,297</b>	<b>1,599</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,213	69,373	1,599	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,003	-60	53	
TOTAL LOSSES	28,210	69,313	1,652	
EXPECTED LOSSES	37,809	18,620	3,204	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.011	7.397	.176	10.584
INDICATED (POST-TEST)	1.882	4.623	.110	6.615
PRES. ON RATE LEVEL	3.305	1.628	.280	5.213
DERIVED BY FORMULA	3.305	1.658	.278	5.241
UNDERLYING PRES. RATE	4.035	1.987	.342	6.364
PROPOSED	3.305	1.658	.278	5.241

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.971
IND. RATES				7.97	MINIMUM PREMIUM	1865
MAN. RATES	9.10	9.69	9.91	+ 7.97	PRESENT	2500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	5,340	1,411	.026						1	1
2001	4,966	3,041	.061							
2002	4,147	2,835	.068						1	1
2003	4,161	4,546	.109						1	1
2004	3,406	47,806	1.403						1	1
<b>TOTAL</b>	<b>22,020</b>	<b>59,639</b>	<b>.271</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					46						1,365
2001											3,041
2002					798					1,852	185
2003					1,120					1,449	1,977
2004					13,000						34,806
<b>TOTAL</b>					<b>14,964</b>					<b>3,301</b>	<b>41,374</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					57						1,923
2001											4,206
2002	3	27	321	72	860		156	1,705	331	3,828	253
2003	7	125	952	208	1,239		414	2,413	513	2,801	2,469
2004	165	2,355	20,666	4,398	13,003						46,536
<b>TOTAL</b>	<b>175</b>	<b>2,507</b>	<b>21,939</b>	<b>4,678</b>	<b>15,159</b>		<b>570</b>	<b>4,118</b>	<b>844</b>	<b>6,629</b>	<b>55,387</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,309	27,310	55,387	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,896	-12,259	252	
TOTAL LOSSES		15,051	55,639	
EXPECTED LOSSES	452,070	319,291	30,387	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.068	.253	.321
INDICATED (POST-TEST)	.000	.043	.158	.201
PRES. ON RATE LEVEL	1.682	1.188	.113	2.983
DERIVED BY FORMULA	1.665	1.142	.115	2.922
UNDERLYING PRES. RATE	2.053	1.450	.138	3.641
PROPOSED	1.665	1.142	.115	2.922

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	4.444
IND. RATES				4.44	MINIMUM PREMIUM	1160
MAN. RATES	5.46	5.70	5.67	+ 4.44	PRESENT	1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,636	38,850	1.473						7	7
2001	2,300	231,144	10.049			1	2		7	10
2002	2,856	76,000	2.661				2		2	4
2003	2,786	29,057	1.042						2	2
2004	3,224	95,213	2.953				1		3	4
<b>TOTAL</b>	<b>13,802</b>	<b>470,264</b>	<b>3.407</b>			<b>1</b>	<b>5</b>		<b>21</b>	<b>27</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,382					19,102	15,366
2001			53,621	12,524	2,926			110,814	25,135	10,952	15,172
2002				16,156	5,469				31,432	5,678	17,265
2003					1,111					15,487	12,459
2004				30,000	10,724				10,000	37,171	7,318
<b>TOTAL</b>			<b>53,621</b>	<b>58,680</b>	<b>24,612</b>			<b>110,814</b>	<b>66,567</b>	<b>88,390</b>	<b>67,580</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					5,444					54,594	21,651
2001		3,869	94,215	17,172	3,358		52,888	707,332	80,347	28,736	20,983
2002	18	431	7,925	19,868	6,505	1	1,314	33,773	83,564	15,696	23,584
2003	7	126	947	206	1,228	60	4,435	25,724	5,470	29,949	15,561
2004	280	6,087	67,507	24,309	15,013	64	13,858	132,704	33,796	62,058	9,784
<b>TOTAL</b>	<b>305</b>	<b>10,513</b>	<b>170,594</b>	<b>61,555</b>	<b>31,548</b>	<b>125</b>	<b>72,495</b>	<b>899,533</b>	<b>203,177</b>	<b>191,033</b>	<b>91,563</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,153,565	487,313	91,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,696	-12,734	565	
TOTAL LOSSES	1,121,869	474,579	92,128	
EXPECTED LOSSES	489,833	415,027	54,241	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.128	3.438	.667	12.233
INDICATED (POST-TEST)	5.080	2.149	.417	7.646
PRES. ON RATE LEVEL	2.908	2.463	.322	5.693
DERIVED BY FORMULA	2.930	2.454	.325	5.709
UNDERLYING PRES. RATE	3.549	3.007	.393	6.949
PROPOSED	2.930	2.454	.325	5.709

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.683
IND. RATES				8.68	MINIMUM PREMIUM	2005
MAN. RATES	9.71	10.46	10.82	+ 8.68	PRESENT	2705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	7,342	1,528,907	20.824			2		3	6	8
2001	6,487	33,562	.517						3	6
2002	5,600	25,120	.448						2	2
2003	6,365	768	.012							
2004	6,749	117,632	1.742						6	6
<b>TOTAL</b>	<b>32,543</b>	<b>1,705,989</b>	<b>5.242</b>			<b>2</b>		<b>3</b>	<b>17</b>	<b>22</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			644,158		7,229			862,325		9,139	6,056
2001				10,043	4,262				12,990	3,308	2,959
2002					13,552					8,540	3,028
2003											768
2004					34,995					73,069	9,568
<b>TOTAL</b>			<b>644,158</b>	<b>10,043</b>	<b>60,038</b>			<b>862,325</b>	<b>12,990</b>	<b>94,056</b>	<b>22,379</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			443,389		8,979			1,296,439		26,119	8,533
2001			1,799	13,355	4,597			6,355	38,384	8,556	4,092
2002	44	462	5,442	1,235	14,624	1	705	7,850	1,522	17,652	4,136
2003											959
2004	441	6,336	55,632	11,845	34,994	114	20,759	183,723	38,791	114,259	12,792
<b>TOTAL</b>	<b>485</b>	<b>6,798</b>	<b>506,262</b>	<b>26,435</b>	<b>63,194</b>	<b>115</b>	<b>21,464</b>	<b>1,494,367</b>	<b>78,697</b>	<b>166,586</b>	<b>30,512</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,029,491	334,912	30,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,344	-16,726	454	
TOTAL LOSSES	1,980,147	318,186	30,966	
EXPECTED LOSSES	748,489	502,138	47,187	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.085	.978	.095	7.158
INDICATED (POST-TEST)	3.803	.611	.059	4.473
PRES. ON RATE LEVEL	1.884	1.264	.119	3.267
DERIVED BY FORMULA	1.922	1.225	.115	3.262
UNDERLYING PRES. RATE	2.300	1.543	.145	3.988
PROPOSED	1.925	1.227	.115	3.267

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	4.969
IND. RATES				4.97	MINIMUM PREMIUM	1265
MAN. RATES	5.70	6.07	6.21	+ 4.97	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001										
2002										
2003	39									
2004	185	374	.202							
<b>TOTAL</b>	<b>224</b>	<b>374</b>	<b>.167</b>							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											500
<b>TOTAL</b>											<b>500</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			500	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-153	115	11	
TOTAL LOSSES		115	511	
EXPECTED LOSSES	5,985	4,327	419	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.051	.228	.279
INDICATED (POST-TEST)	.000	.032	.143	.175
PRES. ON RATE LEVEL	2.189	1.583	.153	3.925
DERIVED BY FORMULA	2.189	1.583	.153	3.925
UNDERLYING PRES. RATE	2.672	1.932	.187	4.791
PROPOSED	2.189	1.583	.153	3.925

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	5.969
IND. RATES				5.97	MINIMUM PREMIUM	1465
MAN. RATES	5.79	6.75	7.46	+ 5.97	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	131									
2001	667	8,055	1,207						3	3
2002	2,734	12,228	.447						1	1
2003	424	1,319	.311						1	1
2004	315									
<b>TOTAL</b>	<b>4,271</b>	<b>21,602</b>	<b>.506</b>						<b>5</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,929					3,895	2,231
2002					4,487					4,723	3,018
2003					343					976	
<b>TOTAL</b>					<b>6,759</b>					<b>9,594</b>	<b>5,249</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			267	64	2,042			1,106	276	9,258	3,085
2002	15	155	1,801	408	4,842	1	389	4,338	846	9,762	4,123
2003	2	38	292	65	380		282	1,626	342	1,886	
<b>TOTAL</b>	<b>17</b>	<b>193</b>	<b>2,360</b>	<b>537</b>	<b>7,264</b>	<b>1</b>	<b>671</b>	<b>7,070</b>	<b>1,464</b>	<b>20,906</b>	<b>7,208</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,312	30,171	7,208	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,993	-2,621	59	
TOTAL LOSSES	4,319	27,550	7,267	
EXPECTED LOSSES	91,571	55,097	8,841	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.101	.645	.170	.916
INDICATED (POST-TEST)	.063	.403	.106	.572
PRES. ON RATE LEVEL	1.756	1.057	.170	2.983
DERIVED BY FORMULA	1.756	1.050	.169	2.975
UNDERLYING PRES. RATE	2.144	1.290	.207	3.641
PROPOSED	1.756	1.050	.169	2.975

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	4.524
IND. RATES				4.52	MINIMUM PREMIUM	1175
MAN. RATES	5.46	5.70	5.67	+ 4.52	PRESENT	1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	749	125,128	16.706						3	3
2001	832	205,193	24.662				1		1	2
2002	511									
2003	405									
2004	382									
<b>TOTAL</b>	<b>2,879</b>	<b>330,321</b>	<b>11.473</b>				<b>1</b>		<b>4</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					71,225					53,903	
2001				22,946	2,006				178,620	1,621	
<b>TOTAL</b>				<b>22,946</b>	<b>73,231</b>				<b>178,620</b>	<b>55,524</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					88,462					154,055	
2001			3,056	30,257	2,314			74,951	524,727	13,415	
<b>TOTAL</b>			<b>3,056</b>	<b>30,257</b>	<b>90,776</b>			<b>74,951</b>	<b>524,727</b>	<b>167,470</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	78,007	813,230		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,170	-5,086	59	
TOTAL LOSSES	68,837	808,144	59	
EXPECTED LOSSES	140,610	124,372	7,918	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.391	28.070	.002	30.463
INDICATED (POST-TEST)	1.494	17.544	.001	19.039
PRES. ON RATE LEVEL	4.001	3.539	.225	7.765
DERIVED BY FORMULA	4.001	3.679	.223	7.903
UNDERLYING PRES. RATE	4.884	4.320	.275	9.479
PROPOSED	4.001	3.679	.223	7.903

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	12.020
IND. RATES				12.02	MINIMUM PREMIUM	2675
MAN. RATES	14.08	14.72	14.76	+ 12.02	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	9,272	187,279	2,019				1	10	11
2001	10,438	337,192	3,230			1		14	15
2002	7,706	99,129	1,286					11	11
2003	8,519	155,940	1,830				1	11	12
2004	9,151	389,604	4,257				3	12	15
<b>TOTAL</b>	<b>45,086</b>	<b>1,169,144</b>	<b>2,593</b>			<b>1</b>	<b>5</b>	<b>58</b>	<b>64</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				33,319	29,548				30,989	49,525	43,898
2001			74,324		46,050			88,414		103,745	24,659
2002					19,485					48,340	31,304
2003				17,509	21,444				14,568	49,551	52,868
2004				83,482	35,770				117,323	123,464	29,565
<b>TOTAL</b>			<b>74,324</b>	<b>134,310</b>	<b>152,297</b>			<b>88,414</b>	<b>162,880</b>	<b>374,625</b>	<b>182,294</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				51,411	36,699				111,560	141,543	61,852
2001		5,363	134,240	2,360	48,967		42,197	583,006	11,901	247,734	34,103
2002	66	670	7,822	1,774	21,021	8	3,993	44,409	8,618	99,905	42,761
2003	184	4,053	33,402	20,373	25,128	180	18,082	113,382	47,316	99,074	66,032
2004	854	18,009	197,293	69,651	47,705	284	73,700	770,949	230,507	239,201	39,528
<b>TOTAL</b>	<b>1,104</b>	<b>28,095</b>	<b>372,757</b>	<b>145,569</b>	<b>179,520</b>	<b>472</b>	<b>137,972</b>	<b>1,511,746</b>	<b>409,902</b>	<b>827,457</b>	<b>244,276</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,052,146	1,562,448	244,276	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-142,897	-70,277	2,015	
TOTAL LOSSES	1,909,249	1,492,171	246,291	
EXPECTED LOSSES	2,305,247	2,173,145	212,354	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.235	3.310	.546	8.091
INDICATED (POST-TEST)	2.647	2.069	.341	5.057
PRES. ON RATE LEVEL	4.189	3.948	.386	8.523
DERIVED BY FORMULA	4.158	3.816	.383	8.357
UNDERLYING PRES. RATE	5.113	4.820	.471	10.404
PROPOSED	4.158	3.816	.383	8.357

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	12,710
IND. RATES				12.71	MINIMUM PREMIUM	2810
MAN. RATES	15.18	16.16	16.20	+ 12.71	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	215	9,408	4.375						3	3
2001	233	599	.257							
2002	12									
2003										
2004										
<b>TOTAL</b>	<b>460</b>	<b>10,007</b>	<b>2.175</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,951					4,457	
2001											599
<b>TOTAL</b>					<b>4,951</b>					<b>4,457</b>	<b>599</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					6,149					12,738	
2001											828
<b>TOTAL</b>					<b>6,149</b>					<b>12,738</b>	<b>828</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		18,887	828	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-966	-482	2	
TOTAL LOSSES		18,405	830	
EXPECTED LOSSES	14,117	8,312	759	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	4.001	.180	4.181
INDICATED (POST-TEST)	.000	2.501	.113	2.614
PRES. ON RATE LEVEL	2.514	1.481	.135	4.130
DERIVED BY FORMULA	2.514	1.481	.135	4.130
UNDERLYING PRES. RATE	3.069	1.807	.165	5.041
PROPOSED	2.514	1.481	.135	4.130

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				6.28	MINIMUM PREMIUM	1525
MAN. RATES	7.34	7.76	7.85	+ 6.28	PRESENT	2035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	9,779	265,055	2,710			1	2	8	11
2001	10,271	442,813	4,311			2	1	4	7
2002	10,895	143,618	1,318				2	5	7
2003	11,301	558,156	4,938			1		13	14
2004	11,516	518,114	4,499				4	11	15
<b>TOTAL</b>	<b>53,762</b>	<b>1,927,756</b>	<b>3,586</b>			<b>4</b>	<b>9</b>	<b>41</b>	<b>54</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			82,970	46,032	9,291			77,650	31,791	14,517	2,804
2001			283,130	19,349	5,712			96,426	22,988	8,051	7,157
2002				29,290	37,957				33,350	26,350	16,671
2003			116,900		158,952			100,700		165,532	16,072
2004				106,638	72,785				161,342	146,710	30,639
<b>TOTAL</b>			<b>483,000</b>	<b>201,309</b>	<b>284,697</b>			<b>274,776</b>	<b>249,471</b>	<b>361,160</b>	<b>73,343</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			139,804	71,027	11,538			497,581	114,448	41,488	3,951
2001		20,430	490,458	28,801	7,026		46,022	615,531	73,092	21,548	9,898
2002	127	1,737	25,624	38,579	42,047	3	3,077	54,506	92,296	58,658	22,773
2003	1,753	38,640	298,233	35,050	179,294	1,115	126,411	839,968	79,306	330,989	20,074
2004	1,431	27,911	295,088	98,149	88,032	358	94,827	1,002,212	304,754	292,841	40,964
<b>TOTAL</b>	<b>3,311</b>	<b>88,718</b>	<b>1,249,207</b>	<b>271,606</b>	<b>327,937</b>	<b>1,476</b>	<b>270,337</b>	<b>3,009,798</b>	<b>663,896</b>	<b>745,524</b>	<b>97,660</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,622,847	2,008,963	97,660	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,443	-34,926	918	
TOTAL LOSSES	4,519,404	1,974,037	98,578	
EXPECTED LOSSES	1,634,364	1,122,014	91,932	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.406	3.672	.183	12.261
INDICATED (POST-TEST)	5.254	2.295	.114	7.663
PRES. ON RATE LEVEL	2.490	1.710	.140	4.340
DERIVED BY FORMULA	2.545	1.757	.138	4.440
UNDERLYING PRES. RATE	3.040	2.087	.171	5.298
PROPOSED	2.545	1.757	.138	4.440

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.753
IND. RATES				6.75	MINIMUM PREMIUM	1620
MAN. RATES	7.51	8.00	8.25	+ 6.75	PRESENT	2125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	10,245	777,475	7.588			2	8	6	16
2001	9,395	1,037,548	11.043			3	7	11	21
2002	10,522	1,165,296	11.074			4	4	1	9
2003	15,735	867,928	5.515			3	8	5	16
2004	10,382	215,772	2.078					7	7
<b>TOTAL</b>	<b>56,279</b>	<b>4,064,019</b>	<b>7.221</b>			<b>12</b>	<b>27</b>	<b>30</b>	<b>69</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			132,161	189,564	11,629			57,458	214,381	31,256	141,026
2001			177,821	140,740	18,125			263,062	218,594	80,559	138,647
2002			388,484	108,833	2,780			433,590	86,234	2,255	143,120
2003			223,204	96,000	16,732			172,511	90,108	72,990	196,383
2004					26,821					98,378	90,573
<b>TOTAL</b>			<b>921,670</b>	<b>535,137</b>	<b>76,087</b>			<b>926,621</b>	<b>609,317</b>	<b>285,438</b>	<b>709,749</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			222,691	292,497	14,443			368,190	771,772	89,329	198,706
2001		12,152	309,433	187,652	20,845		117,267	1,652,356	660,456	206,232	191,749
2002	1,901	43,544	577,945	140,501	11,987	61	130,678	2,262,078	271,442	31,034	195,502
2003	2,225	60,526	484,575	105,948	34,299	1,391	210,954	1,499,887	253,893	184,381	245,282
2004	341	4,865	42,645	9,076	26,825	156	27,959	247,325	52,220	153,840	121,096
<b>TOTAL</b>	<b>4,467</b>	<b>121,087</b>	<b>1,637,289</b>	<b>735,674</b>	<b>108,399</b>	<b>1,608</b>	<b>486,858</b>	<b>6,029,836</b>	<b>2,009,783</b>	<b>664,816</b>	<b>952,335</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,281,145	3,518,672	952,335			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-82,034	-76,669	4,180			
TOTAL LOSSES	8,199,111	3,442,003	956,515			
EXPECTED LOSSES	1,210,561	2,401,425	432,224			
CREDIBILITY	.02	.08	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	14.569	6.116	1.700	22.385		
INDICATED (POST-TEST)	9.106	3.823	1.063	13.992		
PRES. ON RATE LEVEL	1.762	3.496	.629	5.887		
DERIVED BY FORMULA	1.909	3.522	.664	6.095		
UNDERLYING PRES. RATE	2.151	4.267	.768	7.186		
PROPOSED	1.909	3.522	.664	6.095		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.270
IND. RATES				9.27	MINIMUM PREMIUM	2125
MAN. RATES	8.88	10.23	11.19	+ 9.27	PRESENT	2790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,172	10,868	.927						1	1
2001	1,120	246,557	22.014			1			1	2
2002	1,033	100,818	9.759				1			1
2003	1,166	1,940	.166						1	1
2004	1,245	52,695	4.232				1		1	1
<b>TOTAL</b>	<b>5,736</b>	<b>412,878</b>	<b>7.198</b>			<b>1</b>	<b>2</b>		<b>3</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					737					5,584	4,547
2001			88,790		1,626			147,661		3,375	5,105
2002				28,729					70,467		1,622
2003					400					565	975
2004				25,590					25,000		2,105
<b>TOTAL</b>			<b>88,790</b>	<b>54,319</b>	<b>2,763</b>			<b>147,661</b>	<b>95,467</b>	<b>9,524</b>	<b>14,354</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					915					15,959	6,407
2001		5,877	140,428	961	1,956		64,649	849,035	7,269	9,679	7,060
2002		429	10,182	34,446	1,073		1,897	63,989	185,076	8,878	2,216
2003	2	46	341	74	440		160	944	201	1,092	1,218
2004	122	3,533	43,047	17,639	3,657	19	8,230	98,137	35,147	9,829	2,814
<b>TOTAL</b>	<b>124</b>	<b>9,885</b>	<b>193,998</b>	<b>53,120</b>	<b>8,041</b>	<b>19</b>	<b>74,936</b>	<b>1,012,105</b>	<b>227,693</b>	<b>45,437</b>	<b>19,715</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,291,067	334,291	19,715	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,502	-2,971	110	
TOTAL LOSSES	1,283,565	331,320	19,825	
EXPECTED LOSSES	116,842	94,070	11,185	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	22.377	5.776	.346	28.499
INDICATED (POST-TEST)	13.986	3.610	.216	17.812
PRES. ON RATE LEVEL	1.669	1.343	.160	3.172
DERIVED BY FORMULA	1.792	1.388	.161	3.341
UNDERLYING PRES. RATE	2.037	1.640	.195	3.872
PROPOSED	1.792	1.388	.161	3.341

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.081
IND. RATES				5.08	MINIMUM PREMIUM	1285
MAN. RATES	5.34	5.82	6.03	+ 5.08	PRESENT	1620

+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
2000	575	1,899	.330			575					
2001	604	1,068	.176			604					
2002	465	5,270	1.133			465					
2003	477					477					
2004	598	706	.118			598					
<b>TOTAL</b>	<b>2,719</b>	<b>8,943</b>	<b>.329</b>			<b>2,719</b>					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,899
2001											1,068
2002											5,270
2004											706
<b>TOTAL</b>											<b>8,943</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											2,676
2001											1,477
2002											7,199
2004											944
<b>TOTAL</b>											<b>12,296</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,085	-2,238	126	
TOTAL LOSSES			12,422	
EXPECTED LOSSES	49,784	70,585	12,861	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.457	.457
INDICATED (POST-TEST)	.000	.000	.286	.286
PRES. ON RATE LEVEL	1.500	2.127	.387	4.014
DERIVED BY FORMULA	1.500	2.106	.386	3.992
UNDERLYING PRES. RATE	1.831	2.596	.473	4.900
PROPOSED	1.500	2.106	.386	3.992

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.071
IND. RATES				6.07	MINIMUM PREMIUM	1485
MAN. RATES	6.92	7.35	7.63	+ 6.07	PRESENT	1985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	13,766	466,042	3.385			1	4	3	8
2001	13,889	116,654	.839				1	2	3
2002	14,188	103,441	.729					2	2
2003	14,757	309,168	2.095			1		7	8
2004	17,347	71,924	.414					5	5
<b>TOTAL</b>	<b>73,947</b>	<b>1,067,229</b>	<b>1.443</b>			<b>2</b>	<b>5</b>	<b>19</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			279,973	68,570	3,800			25,256	53,640	21,233	13,570
2001				46,449	2,558				49,987	6,041	11,619
2002					15,099					67,184	21,158
2003			90,079		41,008			78,233		86,527	13,321
2004					4,547					40,831	26,546
<b>TOTAL</b>			<b>370,052</b>	<b>115,019</b>	<b>67,012</b>			<b>103,489</b>	<b>103,627</b>	<b>221,816</b>	<b>86,214</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			471,755	105,803	4,720			161,840	193,104	60,684	19,120
2001			5,981	61,199	3,093			22,566	147,237	17,039	16,069
2002	49	516	6,063	1,376	16,293	10	5,535	61,753	11,994	138,857	28,902
2003	1,029	25,390	197,459	13,085	48,785	801	104,167	711,619	51,505	178,291	16,638
2004	59	824	7,229	1,539	4,547	64	11,609	102,652	21,678	63,850	35,492
<b>TOTAL</b>	<b>1,137</b>	<b>26,730</b>	<b>688,487</b>	<b>183,002</b>	<b>77,438</b>	<b>875</b>	<b>121,311</b>	<b>1,060,430</b>	<b>425,518</b>	<b>458,721</b>	<b>116,221</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,898,970	1,144,679	116,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-245,148	-41,726	1,531	
TOTAL LOSSES	1,653,822	1,102,953	117,752	
EXPECTED LOSSES	3,927,325	1,401,297	147,154	
CREDIBILITY	.03	.10	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.236	1.492	.159	3.887
INDICATED (POST-TEST)	1.398	.933	.099	2.430
PRES. ON RATE LEVEL	4.351	1.552	.163	6.066
DERIVED BY FORMULA	4.262	1.490	.157	5.909
UNDERLYING PRES. RATE	5.311	1.895	.199	7.405
PROPOSED	4.262	1.490	.157	5.909

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.987
IND. RATES				8.99	MINIMUM PREMIUM	2070
MAN. RATES	11.13	11.55	11.53	+ 8.99	PRESENT	2865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,382	31,633	.935						1	1
2001	2,403	47,869	1.992						1	1
2002	2,213	16,281	.735							
2003	2,636	35,757	1.356						2	2
2004	3,650	16,773	.459						1	1
<b>TOTAL</b>	<b>14,284</b>	<b>148,313</b>	<b>1.038</b>						<b>1</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					366					17,495	13,772
2001				24,062					20,044		3,763
2002											16,281
2003					8,386					24,964	2,407
2004					842					12,442	3,489
<b>TOTAL</b>				<b>24,062</b>	<b>9,594</b>				<b>20,044</b>	<b>54,901</b>	<b>39,712</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					455					50,001	19,405
2001			2,917	31,659	200			8,357	58,871	1,073	5,204
2002											22,240
2003	52	932	7,131	1,559	9,282	100	7,143	41,462	8,815	48,270	3,006
2004	10	150	1,338	284	842	19	3,531	31,281	6,606	19,458	4,665
<b>TOTAL</b>	<b>62</b>	<b>1,082</b>	<b>11,386</b>	<b>33,502</b>	<b>10,779</b>	<b>119</b>	<b>10,674</b>	<b>81,100</b>	<b>74,292</b>	<b>118,802</b>	<b>54,520</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	104,423	237,375	54,520	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,571	-13,675	395	
TOTAL LOSSES	81,852	223,700	54,915	
EXPECTED LOSSES	341,532	450,090	36,711	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.573	1.566	.384	2.523
INDICATED (POST-TEST)	.358	.979	.240	1.577
PRES. ON RATE LEVEL	1.959	2.581	.211	4.751
DERIVED BY FORMULA	1.943	2.533	.212	4.688
UNDERLYING PRES. RATE	2.391	3.151	.257	5.799
PROPOSED	1.943	2.533	.212	4.688

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.130
IND. RATES				7.13	MINIMUM PREMIUM	1695
MAN. RATES	8.27	8.71	9.03	+ 7.13	PRESENT	2300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	6,367	908,855	14,274			3	2	6	11
2001	6,362	573,491	9,014			1	2	8	11
2002	4,586	636,468	13,878			1	2	8	11
2003	6,054	411,783	6,801			1	1	3	5
2004	4,925	174,003	3,533				2	6	8
<b>TOTAL</b>	<b>28,294</b>	<b>2,704,600</b>	<b>9,559</b>			<b>6</b>	<b>9</b>	<b>31</b>	<b>46</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			471,370	38,834	30,744			257,079	63,547	39,707	7,574
2001			191,196	56,648	36,359			110,127	67,558	105,669	5,934
2002			102,733	44,705	30,785			275,384	93,138	54,994	34,729
2003			217,490	45,805	8,955			96,767	30,945	10,093	1,728
2004				65,430	11,273				43,480	34,973	18,847
<b>TOTAL</b>			<b>982,789</b>	<b>251,422</b>	<b>118,116</b>			<b>739,357</b>	<b>298,668</b>	<b>245,436</b>	<b>68,812</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			787,812	59,921	38,185			1,630,628	228,769	113,483	10,672
2001		13,470	333,128	77,818	39,504		51,313	731,278	211,439	256,158	8,207
2002	394	8,232	112,068	57,929	35,658	33	59,817	1,033,287	272,779	131,777	47,440
2003	1,714	46,429	368,332	55,311	20,293	542	91,523	657,204	88,062	37,597	2,158
2004	456	11,077	127,981	48,921	20,623	88	24,257	258,628	79,702	71,790	25,198
<b>TOTAL</b>	<b>2,564</b>	<b>79,208</b>	<b>1,729,321</b>	<b>299,900</b>	<b>154,263</b>	<b>663</b>	<b>226,910</b>	<b>4,311,025</b>	<b>880,751</b>	<b>610,805</b>	<b>93,675</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,349,691	1,945,719	93,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,707	-46,933	1,009	
TOTAL LOSSES	6,203,984	1,898,786	94,684	
EXPECTED LOSSES	2,208,346	1,345,096	113,460	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	21.927	6.711	.335	28.973
INDICATED (POST-TEST)	13.704	4.194	.209	18.107
PRES. ON RATE LEVEL	6.394	3.894	.329	10.617
DERIVED BY FORMULA	6.540	3.909	.323	10.772
UNDERLYING PRES. RATE	7.805	4.754	.401	12.960
PROPOSED	6.540	3.909	.323	10.772

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	16.384
IND. RATES				16.38	MINIMUM PREMIUM	3545
MAN. RATES	17.93	19.47	20.18	+ 16.38	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	13,501	148,967	1.103				4	12	16
2001	11,508	118,281	1.027				3	5	8
2002	11,903	243,420	2.045					9	9
2003	12,099	122,950	1.016				2	9	11
2004	9,794	85,856	.876					5	5
<b>TOTAL</b>	<b>58,805</b>	<b>719,474</b>	<b>1.223</b>				<b>9</b>	<b>40</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				19,132	66,075				19,404	30,638	13,718
2001				46,424	20,226				21,885	13,441	16,305
2002					48,426					182,227	12,767
2003				34,578	19,568				8,881	36,575	23,348
2004					26,858					36,912	22,086
<b>TOTAL</b>				<b>100,134</b>	<b>181,153</b>				<b>50,170</b>	<b>299,793</b>	<b>88,224</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				29,521	82,064				69,854	87,563	19,329
2001			8,402	61,752	21,801			12,952	65,226	33,131	22,550
2002	161	1,657	19,452	4,412	52,248	29	15,021	167,487	32,545	376,638	17,440
2003	221	5,464	46,597	36,004	24,413	160	12,847	79,707	31,090	72,711	29,162
2004	337	4,861	42,697	9,087	26,858	57	10,497	92,806	19,596	57,720	29,529
<b>TOTAL</b>	<b>719</b>	<b>11,982</b>	<b>117,148</b>	<b>140,776</b>	<b>207,384</b>	<b>246</b>	<b>38,365</b>	<b>352,952</b>	<b>218,311</b>	<b>627,763</b>	<b>118,010</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	521,412	1,194,234	118,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-272,022	-74,751	2,130	
TOTAL LOSSES	249,390	1,119,483	120,140	
EXPECTED LOSSES	3,921,117	2,008,778	244,628	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.424	1.904	.204	2.532
INDICATED (POST-TEST)	.265	1.190	.128	1.583
PRES. ON RATE LEVEL	5.463	2.798	.341	8.602
DERIVED BY FORMULA	5.359	2.669	.324	8.352
UNDERLYING PRES. RATE	6.668	3.416	.416	10.500
PROPOSED	5.359	2.669	.324	8.352

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	12.703
IND. RATES				12.70	MINIMUM PREMIUM	2810
MAN. RATES	15.51	16.33	16.35	+ 12.70	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,607	65,997	4.106						2	2
2001	1,324	38,172	2.883					1	1	2
2002	1,190	106,182	8.922					1	3	4
2003	390	475	.121							
2004	1,097	3,381	.308						1	1
<b>TOTAL</b>	<b>5,608</b>	<b>214,207</b>	<b>3.820</b>					<b>2</b>	<b>7</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					39,147					26,291	559
2001				12,337	18,801				3,483	3,006	545
2002				7,093	2,896				83,282	11,301	1,610
2003											475
2004					1,297					2,084	
<b>TOTAL</b>				<b>19,430</b>	<b>62,141</b>				<b>86,765</b>	<b>42,682</b>	<b>3,189</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					48,621					75,139	788
2001			4,072	16,855	20,008			2,308	10,441	7,332	754
2002	9	204	3,679	8,768	3,388	2	3,181	86,013	220,757	33,847	2,199
2003											593
2004	16	235	2,062	437	1,298	4	593	5,237	1,108	3,261	
<b>TOTAL</b>	<b>25</b>	<b>439</b>	<b>9,813</b>	<b>26,060</b>	<b>73,315</b>	<b>6</b>	<b>3,774</b>	<b>93,558</b>	<b>232,306</b>	<b>119,579</b>	<b>4,334</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	107,615	451,260	4,334	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,657	-3,375	177	
TOTAL LOSSES	91,958	447,885	4,511	
EXPECTED LOSSES	233,349	83,615	20,862	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.640	7.987	.080	9.707
INDICATED (POST-TEST)	1.025	4.992	.050	6.067
PRES. ON RATE LEVEL	3.409	1.221	.305	4.935
DERIVED BY FORMULA	3.385	1.296	.300	4.981
UNDERLYING PRES. RATE	4.161	1.491	.372	6.024
PROPOSED	3.385	1.296	.300	4.981

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.576
IND. RATES				7.58	MINIMUM PREMIUM	1785
MAN. RATES	9.27	9.44	9.38	+ 7.58	PRESENT	2380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,764	169,452	9.606			1	1	2	4
2001	1,957	352,232	17.998			1		2	3
2002	1,786	31,300	1.752					2	2
2003	1,824	71,198	3.903					2	2
2004	1,878	31,645	1.685					2	2
<b>TOTAL</b>	<b>9,209</b>	<b>655,827</b>	<b>7.122</b>			<b>2</b>	<b>1</b>	<b>10</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			62,011	26,027	2,420			53,636	19,279	6,079	
2001			183,515		4,141			156,183		7,974	419
2002					4,165					19,369	7,766
2003					41,939					28,859	400
2004					4,835					26,810	
<b>TOTAL</b>			<b>245,526</b>	<b>26,027</b>	<b>57,500</b>			<b>209,819</b>	<b>19,279</b>	<b>89,091</b>	<b>8,585</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			104,489	40,160	3,006			343,699	69,404	17,373	
2001		8,264	197,684	1,411	4,715		46,513	612,432	5,622	20,150	579
2002	13	144	1,673	380	4,494	3	1,598	17,808	3,453	40,030	10,608
2003	259	4,684	35,651	7,805	46,409	120	8,261	47,928	10,190	55,798	500
2004	61	875	7,690	1,635	4,836	42	7,617	67,404	14,235	41,923	
<b>TOTAL</b>	<b>333</b>	<b>13,967</b>	<b>347,187</b>	<b>51,391</b>	<b>63,460</b>	<b>165</b>	<b>63,989</b>	<b>1,089,271</b>	<b>102,904</b>	<b>175,274</b>	<b>11,687</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,514,912	393,029	11,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,936	-11,752	257	
TOTAL LOSSES	1,469,976	381,277	11,944	
EXPECTED LOSSES	716,736	365,321	26,798	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.962	4.140	.130	20.232
INDICATED (POST-TEST)	9.976	2.588	.081	12.645
PRES. ON RATE LEVEL	6.376	3.250	.238	9.864
DERIVED BY FORMULA	6.412	3.237	.235	9.884
UNDERLYING PRES. RATE	7.783	3.967	.291	12.041
PROPOSED	6.412	3.237	.235	9.884

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	15.033
IND. RATES				15.03	MINIMUM PREMIUM	3275
MAN. RATES	18.42	19.14	18.75	+ 15.03	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	566									
2001	468	8,409	1.796				1			1
2002	517									
2003	559	435	.077							
2004	556	2,265	.407							
<b>TOTAL</b>	<b>2,666</b>	<b>11,109</b>	<b>.417</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
2001				3,442					4,478		489
2003											435
2004											2,265
<b>TOTAL</b>				<b>3,442</b>					<b>4,478</b>		<b>3,189</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			418	4,529	29			1,868	13,152	240	676
2003											543
2004											3,028
<b>TOTAL</b>			<b>418</b>	<b>4,529</b>	<b>29</b>			<b>1,868</b>	<b>13,152</b>	<b>240</b>	<b>4,247</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,286	17,950	4,247	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,073	-1,847	67	
TOTAL LOSSES		16,103	4,314	
EXPECTED LOSSES	90,484	55,826	6,745	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.604	.162	.766
INDICATED (POST-TEST)	.000	.378	.101	.479
PRES. ON RATE LEVEL	2.780	1.716	.207	4.703
DERIVED BY FORMULA	2.780	1.703	.206	4.689
UNDERLYING PRES. RATE	3.394	2.094	.253	5.741
PROPOSED	2.780	1.703	.206	4.689

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.131
IND. RATES				7.13	MINIMUM PREMIUM	1695
MAN. RATES	8.46	8.88	8.94	+ 7.13	PRESENT	2280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	37									
2001	29									
2002	25									
2003	40									
2004	39									
<b>TOTAL</b>	<b>170</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.	-132	-49	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	1,963	1,603	280	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.945	.773	.134	1.852
DERIVED BY FORMULA	.945	.773	.134	1.852
UNDERLYING PRES. RATE	1.154	.943	.164	2.261
PROPOSED	.945	.773	.134	1.852

YEAR	12-1-05	8-1-06	12-1-06	12-1-07	IND. RATE	2.816
IND. RATES				2.82	MINIMUM PREMIUM	835
MAN. RATES	3.77	3.60	3.52	+ 2.82	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	276	21,760	7.884				1			1
2001	208	4,412	2.121					1		1
2002	171									
2003										
2004										
<b>TOTAL</b>	<b>655</b>	<b>26,172</b>	<b>3.996</b>				<b>1</b>	<b>1</b>		<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				11,227					10,208		325
2001					2,070					2,342	
<b>TOTAL</b>				<b>11,227</b>	<b>2,070</b>				<b>10,208</b>	<b>2,342</b>	<b>325</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				17,323					36,749		458
2001			283	69	2,191			666	164	5,567	
<b>TOTAL</b>			<b>283</b>	<b>17,392</b>	<b>2,191</b>			<b>666</b>	<b>36,913</b>	<b>5,567</b>	<b>458</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	949	62,063	458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-714	-481	3	
TOTAL LOSSES	235	61,582	461	
EXPECTED LOSSES	8,685	7,533	1,199	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.036	9.402	.070	9.508
INDICATED (POST-TEST)	.023	5.876	.044	5.943
PRES. ON RATE LEVEL	1.086	.942	.150	2.178
DERIVED BY FORMULA	1.086	.942	.150	2.178
UNDERLYING PRES. RATE	1.326	1.150	.183	2.659
PROPOSED	1.086	.942	.150	2.178

YEAR	12-1-05	8-1-06	12-1-06	12-1-07	IND. RATE	3.312
IND. RATES				3.31	MINIMUM PREMIUM	930
MAN. RATES	3.77	3.83	4.14	+ 3.31	PRESENT	1195

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	6,113	232,120	3.797				5	9	14
2001	6,247	66,334	1.061					3	3
2002	6,181	154,910	2.506					11	11
2003	10,069	611,618	6.074			1	7	11	19
2004	6,947	153,855	2.214					5	5
<b>TOTAL</b>	<b>35,557</b>	<b>1,218,837</b>	<b>3.428</b>			<b>1</b>	<b>12</b>	<b>39</b>	<b>52</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				64,469	6,099				69,281	20,961	71,310
2001					9,869					9,538	46,927
2002					41,134					82,971	30,805
2003			85,749	169,608	15,913			99,522	177,181	39,996	23,649
2004					48,074					92,659	13,122
<b>TOTAL</b>			<b>85,749</b>	<b>234,077</b>	<b>121,089</b>			<b>99,522</b>	<b>246,462</b>	<b>246,125</b>	<b>185,813</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				99,476	7,575				249,411	59,906	100,476
2001			1,352	328	10,449			2,714	674	22,678	64,900
2002	132	1,400	16,519	3,747	44,380	12	6,836	76,258	14,817	171,490	42,080
2003	1,197	34,279	288,902	166,005	33,839	926	142,743	1,043,956	398,747	128,830	29,538
2004	609	8,701	76,423	16,264	48,072	144	26,326	232,951	49,190	144,900	17,544
<b>TOTAL</b>	<b>1,938</b>	<b>44,380</b>	<b>383,196</b>	<b>285,820</b>	<b>144,315</b>	<b>1,082</b>	<b>175,905</b>	<b>1,355,879</b>	<b>712,839</b>	<b>527,804</b>	<b>254,538</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,962,380	1,670,778	254,538	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,515	-35,978	2,002	
TOTAL LOSSES	1,845,865	1,634,800	256,540	
EXPECTED LOSSES	1,777,139	1,196,137	200,898	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.191	4.598	.721	10.510
INDICATED (POST-TEST)	3.244	2.874	.451	6.569
PRES. ON RATE LEVEL	4.094	2.756	.463	7.313
DERIVED BY FORMULA	4.077	2.763	.462	7.302
UNDERLYING PRES. RATE	4.998	3.364	.565	8.927
PROPOSED	4.077	2.763	.462	7.302

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	11.106
IND. RATES				11.11	MINIMUM PREMIUM	2490
MAN. RATES	12.82	13.65	13.90	+ 11.11	PRESENT	3400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	709	124	.017							
2001	1,114	2,650	.237							
2002	1,201	8,733	.727					1		1
2003	1,325									
2004	1,445									
<b>TOTAL</b>	<b>5,794</b>	<b>11,507</b>	<b>.199</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											124
2001											2,650
2002					702					7,011	1,020
<b>TOTAL</b>					<b>702</b>					<b>7,011</b>	<b>3,794</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											175
2001											3,665
2002	2	22	281	65	756	1	579	6,441	1,248	14,490	1,393
<b>TOTAL</b>	<b>2</b>	<b>22</b>	<b>281</b>	<b>65</b>	<b>756</b>	<b>1</b>	<b>579</b>	<b>6,441</b>	<b>1,248</b>	<b>14,490</b>	<b>5,233</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,326	16,559	5,233	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,272	-1,573	114	
TOTAL LOSSES	3,054	14,986	5,347	
EXPECTED LOSSES	75,207	62,518	10,372	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.053	.259	.092	.404
INDICATED (POST-TEST)	.033	.162	.058	.253
PRES. ON RATE LEVEL	1.063	.884	.147	2.094
DERIVED BY FORMULA	1.053	.870	.145	2.068
UNDERLYING PRES. RATE	1.298	1.079	.179	2.556
PROPOSED	1.053	.870	.145	2.068

YEAR	12-1-05	8-1-06	12-1-06	12-1-07	IND. RATE	3.145
IND. RATES				3.15	MINIMUM PREMIUM	900
MAN. RATES	3.77	3.76	3.98	+ 3.15	PRESENT	1160

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	250									
2001	308	14,153	4.595						1	1
2002	253	4,585	1.812						2	2
2003	340	80,895	23.792				1		2	3
2004	252									
<b>TOTAL</b>	<b>1,403</b>	<b>99,633</b>	<b>7.101</b>						<b>1</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					6,068					7,910	175
2002					798					1,162	2,625
2003				39,905	5,594				30,607	3,390	1,399
<b>TOTAL</b>				<b>39,905</b>	<b>12,460</b>				<b>30,607</b>	<b>12,462</b>	<b>4,199</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			832	201	6,425			2,252	559	18,807	242
2002	2	26	323	74	860		98	1,072	212	2,399	3,586
2003	150	4,399	39,329	38,387	9,377	80	9,172	70,938	63,816	13,445	1,747
<b>TOTAL</b>	<b>152</b>	<b>4,425</b>	<b>40,484</b>	<b>38,662</b>	<b>16,662</b>	<b>80</b>	<b>9,270</b>	<b>74,262</b>	<b>64,587</b>	<b>34,651</b>	<b>5,575</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	128,673	154,562	5,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,240	-1,365	48	
TOTAL LOSSES	125,433	153,197	5,623	
EXPECTED LOSSES	51,420	42,638	5,150	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.940	10.919	.401	20.260
INDICATED (POST-TEST)	5.588	6.824	.251	12.663
PRES. ON RATE LEVEL	3.002	2.490	.301	5.793
DERIVED BY FORMULA	3.002	2.533	.301	5.836
UNDERLYING PRES. RATE	3.665	3.039	.367	7.071
PROPOSED	3.002	2.533	.301	5.836

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.876
IND. RATES				8.88	MINIMUM PREMIUM	2045
MAN. RATES	9.80	10.68	11.01	+ 8.88	PRESENT	2750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,105	15,440	.733						4	4
2001	1,809	7,019	.388						1	1
2002	1,859	1,267	.068							
2003	1,771	52,936	2.989						2	2
2004	1,712	8,792	.513						1	1
<b>TOTAL</b>	<b>9,256</b>	<b>85,454</b>	<b>.923</b>						<b>8</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,124					9,898	2,418
2001					1,053					4,592	1,374
2002											1,267
2003					27,314					24,651	971
2004					5,762					2,415	615
<b>TOTAL</b>					<b>37,253</b>					<b>41,556</b>	<b>6,645</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,880					28,288	3,407
2001			145	34	1,114			1,304	325	10,917	1,900
2002											1,731
2003	168	3,049	23,220	5,083	30,225	100	7,049	40,948	8,710	47,659	1,213
2004	73	1,043	9,163	1,952	5,764	4	688	6,071	1,284	3,775	822
<b>TOTAL</b>	<b>241</b>	<b>4,092</b>	<b>32,528</b>	<b>7,069</b>	<b>40,983</b>	<b>104</b>	<b>7,737</b>	<b>48,323</b>	<b>10,319</b>	<b>90,639</b>	<b>9,073</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	93,025	149,010	9,073	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,345	-6,236	227	
TOTAL LOSSES	74,680	142,774	9,300	
EXPECTED LOSSES	270,091	173,459	24,898	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.807	1.543	.100	2.450
INDICATED (POST-TEST)	.504	.964	.063	1.531
PRES. ON RATE LEVEL	2.391	1.535	.220	4.146
DERIVED BY FORMULA	2.372	1.524	.217	4.113
UNDERLYING PRES. RATE	2.918	1.874	.269	5.061
PROPOSED	2.372	1.524	.217	4.113

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.255
IND. RATES				6.26	MINIMUM PREMIUM	1520
MAN. RATES	7.44	7.86	7.88	+ 6.26	PRESENT	2040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	232									
2001	405	1,046	.258							
2002	621	16,133	2.597							
2003	496									
2004	452	3,239	.716							
<b>TOTAL</b>	<b>2,206</b>	<b>20,418</b>	<b>.926</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,046
2002											16,133
2004											3,239
<b>TOTAL</b>											<b>20,418</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,447
2002											22,038
2004											4,331
<b>TOTAL</b>											<b>27,816</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			27,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,104	-1,258	83	
TOTAL LOSSES			27,899	
EXPECTED LOSSES	85,835	42,377	8,073	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	1.265	1.265
INDICATED (POST-TEST)	.000	.000	.791	.791
PRES. ON RATE LEVEL	3.187	1.574	.300	5.061
DERIVED BY FORMULA	3.187	1.558	.305	5.050
UNDERLYING PRES. RATE	3.891	1.921	.366	6.178
PROPOSED	3.187	1.558	.305	5.050

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.681
IND. RATES				7.68	MINIMUM PREMIUM	1805
MAN. RATES	9.40	9.67	9.62	+ 7.68	PRESENT	2435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	16,975	490,800	2.891			1	4	26	31
2001	18,211	373,086	2.048				5	14	19
2002	18,589	999,451	5.376			3	6	19	28
2003	19,440	888,909	4.572			2	4	11	17
2004	19,717	717,165	3.637				3	24	27
<b>TOTAL</b>	<b>92,932</b>	<b>3,469,411</b>	<b>3.733</b>			<b>6</b>	<b>22</b>	<b>94</b>	<b>122</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			53,085	53,381	32,523			101,095	58,224	100,754	91,738
2001				68,242	100,014				45,572	78,692	80,566
2002			230,997	112,920	89,679			206,232	114,936	164,393	80,294
2003			363,110	92,474	34,166			156,183	84,693	72,399	85,884
2004				47,700	145,175				55,571	358,051	110,668
<b>TOTAL</b>			<b>647,192</b>	<b>374,717</b>	<b>401,557</b>			<b>463,510</b>	<b>358,996</b>	<b>774,289</b>	<b>449,150</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			89,448	82,367	40,393			647,817	209,607	287,954	129,259
2001			21,987	93,104	106,457			41,392	139,385	189,535	111,423
2002	1,624	34,185	454,578	150,422	104,443	60	95,979	1,605,762	358,801	363,853	109,681
2003	2,349	63,180	504,400	106,167	53,470	971	130,948	926,921	221,948	171,170	107,270
2004	2,063	32,884	311,023	82,015	151,988	604	120,059	1,118,368	268,212	581,754	147,963
<b>TOTAL</b>	<b>6,036</b>	<b>130,249</b>	<b>1,381,436</b>	<b>514,075</b>	<b>456,751</b>	<b>1,635</b>	<b>346,986</b>	<b>4,340,260</b>	<b>1,197,953</b>	<b>1,594,266</b>	<b>605,596</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,206,602	3,763,045	605,596	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-267,100	-105,601	5,589	
TOTAL LOSSES	5,939,502	3,657,444	611,185	
EXPECTED LOSSES	4,236,770	3,382,725	563,168	
CREDIBILITY	.03	.11	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.391	3.936	.658	10.985
INDICATED (POST-TEST)	3.994	2.460	.411	6.865
PRES. ON RATE LEVEL	3.735	2.982	.496	7.213
DERIVED BY FORMULA	3.743	2.925	.487	7.155
UNDERLYING PRES. RATE	4.559	3.640	.606	8.805
PROPOSED	3.743	2.925	.487	7.155

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.882
IND. RATES				10.88	MINIMUM PREMIUM	2445
MAN. RATES	12.69	13.45	13.71	+ 10.88	PRESENT	3360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	15,539	368,834	2.373				3	11	14
2001	14,877	115,242	.774				2	9	11
2002	13,144	395,089	3.005				1	8	11
2003	12,347	855,670	6.930			1	7	6	14
2004	16,387	273,730	1.670				2	14	16
<b>TOTAL</b>	<b>72,294</b>	<b>2,008,565</b>	<b>2.778</b>			<b>2</b>	<b>16</b>	<b>48</b>	<b>66</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				74,270	22,455				109,296	66,215	96,598
2001				2,395	19,448				12,466	38,058	42,875
2002			75,355	36,470	50,759			45,581	38,703	131,726	16,495
2003			104,700	69,431	40,738			361,107	98,450	103,447	77,797
2004				13,812	34,625				47,161	103,445	74,687
<b>TOTAL</b>			<b>180,055</b>	<b>196,378</b>	<b>168,025</b>			<b>406,688</b>	<b>306,076</b>	<b>442,891</b>	<b>308,452</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				114,598	27,890				393,465	189,242	136,106
2001			2,955	3,794	20,607			16,032	39,289	91,150	59,296
2002	602	11,879	156,799	50,588	57,261	30	29,436	454,653	131,270	279,249	22,532
2003	682	17,379	143,685	74,194	51,650	1,149	150,856	1,060,217	262,995	235,304	97,168
2004	506	8,187	78,277	21,241	36,599	194	44,932	445,209	121,241	180,310	99,857
<b>TOTAL</b>	<b>1,790</b>	<b>37,445</b>	<b>381,716</b>	<b>264,415</b>	<b>194,007</b>	<b>1,373</b>	<b>225,224</b>	<b>1,976,111</b>	<b>948,260</b>	<b>975,255</b>	<b>414,959</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,623,659	2,381,937	414,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,051	-48,807	6,364	
TOTAL LOSSES	2,517,608	2,333,130	421,323	
EXPECTED LOSSES	1,677,943	1,527,572	638,356	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.482	3.227	.583	7.292
INDICATED (POST-TEST)	2.176	2.017	.364	4.557
PRES. ON RATE LEVEL	1.902	1.731	.723	4.356
DERIVED BY FORMULA	1.910	1.757	.687	4.354
UNDERLYING PRES. RATE	2.321	2.113	.883	5.317
PROPOSED	1.911	1.758	.687	4.356

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.625
IND. RATES				6.63	MINIMUM PREMIUM	1595
MAN. RATES	7.92	8.23	8.28	+ 6.63	PRESENT	2130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	7,899	79,232	1,003				1		2	3
2001	6,599	201,920	3,059			1			2	3
2002	6,301	308,296	4,892			1			1	2
2003	5,603	133,794	2,387				2		1	3
2004	5,441	87,630	1,610						2	2
<b>TOTAL</b>	<b>31,843</b>	<b>810,872</b>	<b>2,546</b>			<b>2</b>	<b>3</b>		<b>8</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				12,155	31,680				1,520	17,759	16,118
2001			121,842		9,081			55,034		12,202	3,761
2002			105,159		3,511			186,056		7,378	6,192
2003				38,426	219				56,369	6,861	31,919
2004					15,419					34,336	37,875
<b>TOTAL</b>			<b>227,001</b>	<b>50,581</b>	<b>59,910</b>			<b>241,090</b>	<b>57,889</b>	<b>78,536</b>	<b>95,865</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				18,755	39,347				5,472	50,755	22,710
2001		8,792	210,963	1,658	9,966		26,263	348,004	3,716	29,684	5,201
2002	358	7,813	100,404	2,113	4,692	21	41,716	706,568	15,610	20,223	8,458
2003	114	3,663	33,478	36,005	3,311	120	17,067	131,674	117,758	25,958	39,867
2004	195	2,793	24,515	5,218	15,420	53	9,758	86,323	18,230	53,694	50,639
<b>TOTAL</b>	<b>667</b>	<b>23,061</b>	<b>369,360</b>	<b>63,749</b>	<b>72,736</b>	<b>194</b>	<b>94,804</b>	<b>1,272,569</b>	<b>160,786</b>	<b>180,314</b>	<b>126,875</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,760,655	477,585	126,875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,957	-39,228	686	
TOTAL LOSSES	1,605,698	438,357	127,561	
EXPECTED LOSSES	2,239,837	1,027,892	79,926	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.043	1.377	.401	6.821
INDICATED (POST-TEST)	3.152	.861	.251	4.264
PRES. ON RATE LEVEL	5.762	2.644	.206	8.612
DERIVED BY FORMULA	5.710	2.555	.209	8.474
UNDERLYING PRES. RATE	7.034	3.228	.251	10.513
PROPOSED	5.710	2.555	.209	8.474

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	12.888
IND. RATES				12.89	MINIMUM PREMIUM	2850
MAN. RATES	15.38	16.29	16.37	+ 12.89	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	215									
2001	187									
2002	189									
2003	383									
2004	429									
<b>TOTAL</b>	<b>1,403</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.	-1,680	-443	19	
TOTAL LOSSES			19	
EXPECTED LOSSES	27,807	21,663	1,529	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.624	1.265	.089	2.978
DERIVED BY FORMULA	1.624	1.252	.088	2.964
UNDERLYING PRES. RATE	1.982	1.544	.109	3.635
PROPOSED	1.624	1.252	.088	2.964

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.508
IND. RATES				4.51	MINIMUM PREMIUM	1170
MAN. RATES	5.14	5.56	5.66	+ 4.51	PRESENT	1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,339	2,536	.189				2			2
2001	1,418	52,139	3.676						1	1
2002	1,512	22,634	1.496						1	1
2003	1,553	537,478	34.609			1	2			3
2004	1,250	1,504	.120							
<b>TOTAL</b>	<b>7,072</b>	<b>616,291</b>	<b>8.715</b>				<b>1</b>	<b>4</b>	<b>2</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				669					1,462		405
2001					10,212					38,403	3,524
2002					3,104					11,822	7,708
2003			313,544	49,259				107,890	64,280		2,505
2004											1,504
<b>TOTAL</b>			<b>313,544</b>	<b>49,928</b>	<b>13,316</b>			<b>107,890</b>	<b>65,742</b>	<b>50,225</b>	<b>15,646</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				1,033					5,263		571
2001			1,399	338	10,811			10,925	2,705	91,303	4,874
2002	10	106	1,245	283	3,349	2	976	10,872	2,111	24,436	10,529
2003	1,595	43,826	348,621	56,363	10,348	445	76,415	560,504	147,132	22,673	3,129
2004											2,011
<b>TOTAL</b>	<b>1,605</b>	<b>43,932</b>	<b>351,265</b>	<b>58,017</b>	<b>24,508</b>	<b>447</b>	<b>77,391</b>	<b>582,301</b>	<b>157,211</b>	<b>138,412</b>	<b>21,114</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,056,941	378,148	21,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,480	-2,488	108	
TOTAL LOSSES	1,052,461	375,660	21,222	
EXPECTED LOSSES	68,316	72,489	11,811	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	14.882	5.312	.300	20.494
INDICATED (POST-TEST)	9.301	3.320	.188	12.809
PRES. ON RATE LEVEL	.791	.840	.137	1.768
DERIVED BY FORMULA	.876	.890	.138	1.904
UNDERLYING PRES. RATE	.966	1.025	.167	2.158
PROPOSED	.876	.890	.138	1.904

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.895
IND. RATES				2.90	MINIMUM PREMIUM	850
MAN. RATES	3.24	3.36	3.36	+ 2.90	PRESENT	1020

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	20,224	259,584	1.283			1	1	11	13
2001	15,874	801,442	5.048			2		6	8
2002	14,084	489,357	3.474			1	1	11	13
2003	12,897	151,668	1.175				2	6	8
2004	13,775	212,326	1.541					11	11
<b>TOTAL</b>	<b>76,854</b>	<b>1,914,377</b>	<b>2.491</b>			<b>4</b>	<b>4</b>	<b>45</b>	<b>53</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			54,086	4,622	70,054				7,386	94,481	28,955
2001			312,602		29,950			389,621		48,505	20,764
2002			155,000	42,226	27,065			118,700	61,600	49,671	35,095
2003				62,055	26,636				21,593	35,247	6,137
2004					53,810					141,128	17,388
<b>TOTAL</b>			<b>521,688</b>	<b>108,903</b>	<b>207,515</b>			<b>508,321</b>	<b>90,579</b>	<b>369,032</b>	<b>108,339</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			91,135	7,132	87,007				26,590	270,027	40,798
2001		11,519	278,898	2,771	32,167		101,826	1,349,563	14,493	117,929	28,717
2002	774	16,805	222,099	56,659	32,577	25	41,041	702,121	182,920	114,686	47,940
2003	341	8,854	76,409	63,030	34,431	180	15,874	104,624	56,626	73,014	7,665
2004	679	9,744	85,543	18,209	53,813	217	40,091	354,814	74,923	220,693	23,248
<b>TOTAL</b>	<b>1,794</b>	<b>46,922</b>	<b>754,084</b>	<b>147,801</b>	<b>239,995</b>	<b>422</b>	<b>198,832</b>	<b>2,511,122</b>	<b>355,552</b>	<b>796,349</b>	<b>148,368</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,513,176	1,539,697	148,368			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-173,019	-55,933	2,073			
TOTAL LOSSES	3,340,157	1,483,764	150,441			
EXPECTED LOSSES	2,483,922	1,467,911	238,247			
CREDIBILITY	.03	.10	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.346	1.931	.196	6.473		
INDICATED (POST-TEST)	2.716	1.207	.123	4.046		
PRES. ON RATE LEVEL	2.647	1.565	.254	4.466		
DERIVED BY FORMULA	2.649	1.529	.241	4.419		
UNDERLYING PRES. RATE	3.232	1.910	.310	5.452		
PROPOSED	2.649	1.529	.241	4.419		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.721
IND. RATES				6.72	MINIMUM PREMIUM	1615
MAN. RATES	8.05	8.45	8.49	+ 6.72	PRESENT	2180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,335	266,044	7.977						16	16
2001	3,435	379,968	11.061			2	3		3	8
2002	3,532	381,148	10.791			2			4	6
2003	2,051	211,125	10.293			1			1	2
2004	580	3,449	.594							
<b>TOTAL</b>	<b>12,933</b>	<b>1,241,734</b>	<b>9.601</b>			<b>5</b>	<b>3</b>		<b>24</b>	<b>32</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					122,074					119,371	24,599
2001			129,766	65,809	2,254			60,554	69,341	3,676	48,568
2002			176,094		16,167			118,913		30,004	39,970
2003			94,032		89			92,520		3,352	21,132
2004											3,449
<b>TOTAL</b>			<b>399,892</b>	<b>65,809</b>	<b>140,584</b>			<b>271,987</b>	<b>69,341</b>	<b>156,403</b>	<b>137,718</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					151,617					341,164	34,660
2001		9,364	231,644	88,109	3,308		28,898	409,056	207,059	13,192	67,170
2002	1,064	22,975	295,067	6,702	20,085	26	48,216	806,162	21,259	67,553	54,599
2003	696	18,808	146,947	4,946	3,176	470	82,237	586,704	22,608	17,730	26,394
2004											4,611
<b>TOTAL</b>	<b>1,760</b>	<b>51,147</b>	<b>673,658</b>	<b>99,757</b>	<b>178,186</b>	<b>496</b>	<b>159,351</b>	<b>1,801,922</b>	<b>250,926</b>	<b>439,639</b>	<b>187,434</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,688,334	968,508	187,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,485	-10,792	132	
TOTAL LOSSES	2,676,849	957,716	187,566	
EXPECTED LOSSES	156,748	216,887	24,184	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	20.698	7.405	1.450	29.553
INDICATED (POST-TEST)	12.936	4.628	.906	18.470
PRES. ON RATE LEVEL	.993	1.374	.153	2.520
DERIVED BY FORMULA	1.112	1.472	.176	2.760
UNDERLYING PRES. RATE	1.212	1.677	.187	3.076
PROPOSED	1.112	1.472	.176	2.760

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.197
IND. RATES				4.20	MINIMUM PREMIUM	1110
MAN. RATES	4.49	4.79	4.79	+ 4.20	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	8,539	33,066	.387						4	4
2001	6,965	9,335	.134						2	2
2002	3,974	502	.012							
2003	2,017	36,574	1.813						1	1
2004	1,576	33,329	2.114						1	1
<b>TOTAL</b>	<b>23,071</b>	<b>112,806</b>	<b>.489</b>						<b>8</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					7,611					19,744	5,711
2001					3,436					1,710	4,189
2002											502
2003					3,142					31,437	1,995
2004					10,882					20,651	1,796
<b>TOTAL</b>					<b>25,071</b>					<b>73,542</b>	<b>14,193</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					9,454					56,428	8,047
2001			472	114	3,637			486	122	4,067	5,793
2002											686
2003	20	349	2,671	584	3,477	140	8,994	52,214	11,104	60,780	2,492
2004	137	1,970	17,297	3,682	10,882	34	5,861	51,916	10,962	32,294	2,401
<b>TOTAL</b>	<b>157</b>	<b>2,319</b>	<b>20,440</b>	<b>4,380</b>	<b>27,450</b>	<b>174</b>	<b>14,855</b>	<b>104,616</b>	<b>22,188</b>	<b>153,569</b>	<b>19,419</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	142,561	207,587	19,419	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,392	-19,148	371	
TOTAL LOSSES	87,169	188,439	19,790	
EXPECTED LOSSES	731,351	367,058	70,597	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.378	.817	.086	1.281
INDICATED (POST-TEST)	.236	.511	.054	.801
PRES. ON RATE LEVEL	2.597	1.303	.251	4.151
DERIVED BY FORMULA	2.573	1.271	.241	4.085
UNDERLYING PRES. RATE	3.170	1.591	.306	5.067
PROPOSED	2.573	1.271	.241	4.085

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.213
IND. RATES				6.21	MINIMUM PREMIUM	1510
MAN. RATES	7.67	7.94	7.89	+ 6.21	PRESENT	2040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001										
2002	228									
2003	302									
2004	282									
<b>TOTAL</b>	<b>812</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.	-1,381	-162	34	
TOTAL LOSSES			34	
EXPECTED LOSSES	23,223	12,643	2,307	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.343	1.275	.233	3.851
DERIVED BY FORMULA	2.343	1.275	.233	3.851
UNDERLYING PRES. RATE	2.860	1.557	.284	4.701
PROPOSED	2.343	1.275	.233	3.851

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.857
IND. RATES				5.86	MINIMUM PREMIUM	1440
MAN. RATES	7.17	7.44	7.32	+ 5.86	PRESENT	1915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	596	495	.083							
2001	1,464	55,222	3.771				1			1
2002	1,422									
2003	1,596	24,853	1.557					1		1
2004	1,856	55,543	2.992				1			1
<b>TOTAL</b>	<b>6,934</b>	<b>136,113</b>	<b>1.963</b>				<b>2</b>	<b>1</b>		<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											495
2001				21,915					28,782		4,525
2003					7,020					15,000	2,833
2004				33,969					15,577		5,997
<b>TOTAL</b>				<b>55,884</b>	<b>7,020</b>				<b>44,359</b>	<b>15,000</b>	<b>13,850</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											697
2001			2,657	28,834	182			12,003	84,534	1,540	6,258
2003	43	781	5,965	1,306	7,768	60	4,295	24,922	5,302	29,002	3,538
2004	163	4,690	57,143	23,418	4,854	11	5,130	61,152	21,903	6,126	8,018
<b>TOTAL</b>	<b>206</b>	<b>5,471</b>	<b>65,765</b>	<b>53,558</b>	<b>12,804</b>	<b>71</b>	<b>9,425</b>	<b>98,077</b>	<b>111,739</b>	<b>36,668</b>	<b>18,511</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	179,015	214,769	18,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,614	-1,517	134	
TOTAL LOSSES	173,401	213,252	18,645	
EXPECTED LOSSES	109,211	70,240	11,580	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.501	3.075	.269	5.845
INDICATED (POST-TEST)	1.563	1.922	.168	3.653
PRES. ON RATE LEVEL	1.290	.830	.137	2.257
DERIVED BY FORMULA	1.293	.852	.138	2.283
UNDERLYING PRES. RATE	1.575	1.013	.167	2.755
PROPOSED	1.293	.852	.138	2.283

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.472
IND. RATES				3.47	MINIMUM PREMIUM	965
MAN. RATES	4.04	4.29	4.29	+ 3.47	PRESENT	1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	10,739	308,328	2.871			1			1	2
2001	16,093	269,991	1.677			1			7	8
2002	18,749	383,116	2.043			2	3		5	10
2003	10,841	283,518	2.615				3		6	9
2004	7,425	187,938	2.531				2		1	3
<b>TOTAL</b>	<b>63,847</b>	<b>1,432,891</b>	<b>2.244</b>			<b>4</b>	<b>8</b>		<b>20</b>	<b>32</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			115,988		61			149,002		4,869	38,408
2001			135,584		12,501			21,078		49,425	51,403
2002			131,897	33,676	7,028			101,630	43,929	12,346	52,610
2003				76,437	18,294				51,234	115,199	22,354
2004				46,294	11,542				60,364	40,752	28,986
<b>TOTAL</b>			<b>383,469</b>	<b>156,407</b>	<b>49,426</b>			<b>271,710</b>	<b>155,527</b>	<b>222,591</b>	<b>193,761</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			147,808		76			722,106		13,916	54,117
2001		9,783	235,082	1,926	13,626		10,058	146,013	4,569	117,767	71,090
2002	780	17,538	230,899	44,937	10,820	21	41,292	716,657	131,166	35,779	71,865
2003	332	9,283	81,777	74,937	26,349	580	46,670	300,656	145,515	234,269	27,921
2004	369	8,484	96,225	35,819	18,159	114	31,456	339,404	106,506	87,452	38,755
<b>TOTAL</b>	<b>1,481</b>	<b>45,088</b>	<b>791,791</b>	<b>157,619</b>	<b>69,030</b>	<b>715</b>	<b>129,476</b>	<b>2,224,836</b>	<b>387,756</b>	<b>489,183</b>	<b>263,748</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,193,387	1,103,588	263,748			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-62,226	-24,691	1,077			
TOTAL LOSSES	3,131,161	1,078,897	264,825			
EXPECTED LOSSES	979,414	614,208	144,933			
CREDIBILITY	.03	.09	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.904	1.690	.415	7.009		
INDICATED (POST-TEST)	3.065	1.056	.259	4.380		
PRES. ON RATE LEVEL	1.257	.788	.186	2.231		
DERIVED BY FORMULA	1.311	.812	.193	2.316		
UNDERLYING PRES. RATE	1.534	.962	.227	2.723		
PROPOSED	1.311	.812	.193	2.316		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.522
IND. RATES				3.52	MINIMUM PREMIUM	975
MAN. RATES	3.71	4.02	4.24	+ 3.52	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,281	729,281	31,971			1	1	2	4
2001	3,655	79,678	2,179					1	1
2002	4,038	9,908	.245					1	1
2003	7,152	154,248	2,156					1	1
2004	6,941	178,998	2,578					8	8
<b>TOTAL</b>	<b>24,067</b>	<b>1,152,113</b>	<b>4,787</b>			<b>1</b>	<b>1</b>	<b>13</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			407,913	12,150	1,379			278,169	14,097	6,267	9,306
2001					32,830					44,011	2,837
2002					5,123					2,947	1,838
2003					91,280					26,443	36,525
2004					62,418					106,749	9,831
<b>TOTAL</b>			<b>407,913</b>	<b>12,150</b>	<b>193,030</b>			<b>278,169</b>	<b>14,097</b>	<b>186,417</b>	<b>60,337</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			297,392	18,747	1,712			771,248	50,749	17,911	13,112
2001			4,500	1,088	34,757			12,516	3,100	104,637	3,924
2002	16	175	2,057	468	5,528	1	241	2,705	526	6,094	2,511
2003	563	10,197	77,592	16,985	101,002	120	7,575	43,923	9,340	51,125	45,620
2004	790	11,314	99,242	21,126	62,421	167	30,341	268,373	56,658	166,932	13,144
<b>TOTAL</b>	<b>1,369</b>	<b>21,686</b>	<b>480,783</b>	<b>58,414</b>	<b>205,420</b>	<b>288</b>	<b>38,157</b>	<b>1,098,765</b>	<b>120,373</b>	<b>346,699</b>	<b>78,311</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,641,048	730,906	78,311	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,454	-4,200	432	
TOTAL LOSSES	1,616,594	726,706	78,743	
EXPECTED LOSSES	435,854	221,897	34,657	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.717	3.020	.327	10.064
INDICATED (POST-TEST)	4.198	1.888	.204	6.290
PRES. ON RATE LEVEL	1.484	.755	.118	2.357
DERIVED BY FORMULA	1.511	.812	.122	2.445
UNDERLYING PRES. RATE	1.811	.922	.144	2.877
PROPOSED	1.511	.812	.122	2.445

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.718
IND. RATES				3.72	MINIMUM PREMIUM	1015
MAN. RATES	3.96	4.25	4.48	+ 3.72	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001										
2002										
2003										
2004	30									
<b>TOTAL</b>	<b>30</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.	-3	4	1	
TOTAL LOSSES		4	1	
EXPECTED LOSSES	246	122	19	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.013	.003	.016
INDICATED (POST-TEST)	.000	.008	.002	.010
PRES. ON RATE LEVEL	.672	.333	.053	1.058
DERIVED BY FORMULA	.672	.333	.053	1.058
UNDERLYING PRES. RATE	.820	.407	.064	1.291
PROPOSED	.672	.333	.053	1.058

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.609
IND. RATES				1.61	MINIMUM PREMIUM	590
MAN. RATES	2.41	2.20	2.01	+ 1.61	PRESENT	715

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	18,878	447,987	2.373			2	7	9	18
2001	21,720	1,180,404	5.434			3	1	7	11
2002	18,965	144,348	.761			1		5	6
2003	14,604	49,867	.341					2	2
2004	12,415	4,616	.037					1	1
<b>TOTAL</b>	<b>86,582</b>	<b>1,827,222</b>	<b>2.110</b>			<b>6</b>	<b>8</b>	<b>24</b>	<b>38</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			136,596	63,315	12,382			115,684	58,488	12,209	49,313
2001			423,987	25,617	18,694			582,345	3,646	79,167	46,948
2002			62,000		12,363			182		35,403	34,400
2003					10,022					17,909	21,936
2004					1,106					2,117	1,393
<b>TOTAL</b>			<b>622,583</b>	<b>88,932</b>	<b>54,567</b>			<b>698,211</b>	<b>62,134</b>	<b>146,805</b>	<b>153,990</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			230,164	97,696	15,378			741,303	210,557	34,894	69,482
2001		14,695	356,172	36,591	20,592		97,084	1,297,580	26,844	190,902	64,929
2002	399	8,314	106,565	2,970	14,267	5	2,989	33,716	6,347	73,176	46,990
2003	61	1,122	8,516	1,865	11,090	80	5,132	29,742	6,323	34,626	27,398
2004	15	200	1,759	374	1,106	4	603	5,323	1,124	3,313	1,862
<b>TOTAL</b>	<b>475</b>	<b>24,331</b>	<b>703,176</b>	<b>139,496</b>	<b>62,433</b>	<b>89</b>	<b>105,808</b>	<b>2,107,664</b>	<b>251,195</b>	<b>336,911</b>	<b>210,661</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,941,543	790,035	210,661	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-188,642	-46,336	1,709	
TOTAL LOSSES	2,752,901	743,699	212,370	
EXPECTED LOSSES	2,896,168	1,192,234	215,589	
CREDIBILITY	.03	.11	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.180	.859	.245	4.284
INDICATED (POST-TEST)	1.988	.537	.153	2.678
PRES. ON RATE LEVEL	2.740	1.128	.204	4.072
DERIVED BY FORMULA	2.717	1.063	.198	3.978
UNDERLYING PRES. RATE	3.345	1.377	.249	4.971
PROPOSED	2.717	1.063	.198	3.978

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.050
IND. RATES				6.05	MINIMUM PREMIUM	1480
MAN. RATES	7.01	7.45	7.74	+ 6.05	PRESENT	2010

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,031	427	.021							
2001	1,729	5,199	.300						2	2
2002	1,596	31,040	1.944				1			1
2003	1,454	3,429	.235						1	1
2004	1,358	114,132	8.404					1	1	2
<b>TOTAL</b>	<b>8,168</b>	<b>154,227</b>	<b>1.888</b>					<b>2</b>	<b>4</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											427
2001					1,945					2,598	656
2002				21,971					9,069		
2003					453					893	2,083
2004				23,971	10,920				31,260	45,912	2,069
<b>TOTAL</b>				<b>45,942</b>	<b>13,318</b>				<b>40,329</b>	<b>49,403</b>	<b>5,235</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											602
2001			266	65	2,060			739	182	6,176	907
2002		328	7,787	26,343	820		245	8,228	23,820	1,141	
2003	2	53	385	86	502		254	1,478	312	1,727	2,602
2004	253	5,290	57,686	20,221	14,348	95	23,336	238,142	68,324	84,086	2,766
<b>TOTAL</b>	<b>255</b>	<b>5,671</b>	<b>66,124</b>	<b>46,715</b>	<b>17,730</b>	<b>95</b>	<b>23,835</b>	<b>248,587</b>	<b>92,638</b>	<b>93,130</b>	<b>6,877</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	344,567	250,213	6,877	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,586	-2,221	101	
TOTAL LOSSES	336,981	247,992	6,978	
EXPECTED LOSSES	109,695	57,829	11,843	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.126	3.036	.085	7.247
INDICATED (POST-TEST)	2.579	1.898	.053	4.530
PRES. ON RATE LEVEL	1.100	.580	.119	1.799
DERIVED BY FORMULA	1.115	.606	.118	1.839
UNDERLYING PRES. RATE	1.343	.708	.145	2.196
PROPOSED	1.115	.606	.118	1.839

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				2.80	MINIMUM PREMIUM	830
MAN. RATES	3.33	3.47	3.42	+ 2.80	PRESENT	1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	452	308	.068							
2001	473	594	.125							
2002	463									
2003	513									
2004	420									
<b>TOTAL</b>	<b>2,321</b>	<b>902</b>	<b>.039</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											308
2001											594
<b>TOTAL</b>											<b>902</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											434
2001											822
<b>TOTAL</b>											<b>1,256</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,185	-1,331	46	
TOTAL LOSSES			1,302	
EXPECTED LOSSES	48,741	39,318	4,944	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.056	.056
INDICATED (POST-TEST)	.000	.000	.035	.035
PRES. ON RATE LEVEL	1.720	1.388	.175	3.283
DERIVED BY FORMULA	1.720	1.374	.174	3.268
UNDERLYING PRES. RATE	2.100	1.694	.213	4.007
PROPOSED	1.720	1.374	.174	3.268

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.970
IND. RATES				4.97	MINIMUM PREMIUM	1265
MAN. RATES	5.83	6.19	6.24	+ 4.97	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,840	10,174	.552							
2001	1,651	395	.023						1	1
2002	557									
2003	274									
2004	245									
<b>TOTAL</b>	<b>4,567</b>	<b>10,569</b>	<b>.231</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											10,174
2001					211					184	
<b>TOTAL</b>					<b>211</b>					<b>184</b>	<b>10,174</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											14,335
2001			29	7	223			51	12	437	
<b>TOTAL</b>			<b>29</b>	<b>7</b>	<b>223</b>			<b>51</b>	<b>12</b>	<b>437</b>	<b>14,335</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	80	679	14,335	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,553	-2,147	30	
TOTAL LOSSES			14,365	
EXPECTED LOSSES	34,709	40,098	6,438	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.315	.315
INDICATED (POST-TEST)	.000	.000	.197	.197
PRES. ON RATE LEVEL	.623	.719	.115	1.457
DERIVED BY FORMULA	.623	.712	.117	1.452
UNDERLYING PRES. RATE	.760	.878	.141	1.779
PROPOSED	.623	.712	.117	1.452

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				2.21	MINIMUM PREMIUM	710
MAN. RATES	2.81	2.82	2.77	+ 2.21	PRESENT	885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,538									
2001	1,516									
2002	1,231									
2003	1,872	347	.018							
2004	1,489									
<b>TOTAL</b>	<b>7,646</b>	<b>347</b>	<b>.005</b>							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											433
<b>TOTAL</b>											<b>433</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,933	-2,040	116	
TOTAL LOSSES			549	
EXPECTED LOSSES	121,267	64,226	11,927	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.299	.688	.128	2.115
DERIVED BY FORMULA	1.286	.674	.126	2.086
UNDERLYING PRES. RATE	1.586	.840	.156	2.582
PROPOSED	1.286	.674	.126	2.086

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.172
IND. RATES				3.17	MINIMUM PREMIUM	905
MAN. RATES	3.57	4.01	4.02	+ 3.17	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,192	200	.006							
2001	3,031	94,110	3.104			1			1	2
2002	29,831	23,250	.077						2	2
2003	33,157	16,819	.050							
2004	32,617	48,836	.149					2	2	4
<b>TOTAL</b>	<b>101,828</b>	<b>183,215</b>	<b>.180</b>			<b>1</b>		<b>2</b>	<b>5</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											200
2001			51,699		528			39,838		639	1,406
2002					9,890					9,833	3,527
2003											16,819
2004				22,554	3,262				14,458	3,669	4,893
<b>TOTAL</b>			<b>51,699</b>	<b>22,554</b>	<b>13,680</b>			<b>39,838</b>	<b>14,458</b>	<b>14,141</b>	<b>26,845</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											282
2001		3,730	89,058	594	708		19,011	249,579	2,114	2,006	1,944
2002	33	339	3,971	900	10,671	2	811	9,034	1,754	20,324	4,818
2003											21,007
2004	150	3,703	43,122	16,649	6,485	20	5,809	65,974	22,278	11,416	6,542
<b>TOTAL</b>	<b>183</b>	<b>7,772</b>	<b>136,151</b>	<b>18,143</b>	<b>17,864</b>	<b>22</b>	<b>25,631</b>	<b>324,587</b>	<b>26,146</b>	<b>33,746</b>	<b>34,593</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	494,346	95,899	34,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,496	-12,986	2,879	
TOTAL LOSSES	415,850	82,913	37,472	
EXPECTED LOSSES	1,295,251	751,491	209,766	
CREDIBILITY	.04	.12	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.408	.081	.037	.526
INDICATED (POST-TEST)	.255	.051	.023	.329
PRES. ON RATE LEVEL	1.041	.605	.169	1.815
DERIVED BY FORMULA	1.010	.539	.151	1.700
UNDERLYING PRES. RATE	1.272	.738	.206	2.216
PROPOSED	1.010	.539	.151	1.700

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.585
IND. RATES				2.59	MINIMUM PREMIUM	790
MAN. RATES	3.40	3.57	3.45	+ 2.59	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	16,185	576,146	3.559			1	1			2
2001	14,481	36,677	.253				1			1
2002	16,887	205,772	1.218				2	2		4
2003	18,906	25,481	.134				1			1
2004	21,151	109,316	.516				3			3
<b>TOTAL</b>	<b>87,610</b>	<b>953,392</b>	<b>1.088</b>			<b>1</b>	<b>8</b>	<b>2</b>		<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			360,496	25,000				157,320	700		32,630
2001				6,390					13,255		17,032
2002				50,557	1,142				127,740	5,359	20,974
2003				2,102					12,063		11,316
2004				18,491					61,685		29,140
<b>TOTAL</b>			<b>360,496</b>	<b>102,540</b>	<b>1,142</b>			<b>157,320</b>	<b>215,443</b>	<b>5,359</b>	<b>111,092</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			327,083	38,575				542,831	2,520		45,976
2001			775	8,408	53			5,530	38,931	709	23,555
2002	5	792	18,377	60,718	3,118	2	3,886	120,930	336,450	27,167	28,650
2003	7	201	1,822	1,967	169	20	3,242	25,738	24,682	2,718	14,134
2004	88	2,553	31,105	12,745	2,640	50	20,313	242,145	86,731	24,250	38,961
<b>TOTAL</b>	<b>100</b>	<b>3,546</b>	<b>379,162</b>	<b>122,413</b>	<b>5,980</b>	<b>72</b>	<b>27,441</b>	<b>937,174</b>	<b>489,314</b>	<b>54,844</b>	<b>151,276</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,347,495	672,551	151,276			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-39,706	-10,270	1,265			
TOTAL LOSSES	1,307,789	662,281	152,541			
EXPECTED LOSSES	621,156	352,193	118,273			
CREDIBILITY	.03	.11	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.493	.756	.174	2.423		
INDICATED (POST-TEST)	.933	.473	.109	1.515		
PRES. ON RATE LEVEL	.581	.329	.111	1.021		
DERIVED BY FORMULA	.592	.345	.111	1.048		
UNDERLYING PRES. RATE	.709	.402	.135	1.246		
PROPOSED	.592	.345	.111	1.048		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.594
IND. RATES				1.59	MINIMUM PREMIUM	590
MAN. RATES	1.76	1.89	1.94	+ 1.59	PRESENT	700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,874	5,557	.193				1	1	2
2001	3,027	2,346	.077					1	1
2002	3,215	353	.010						
2003	3,136	7,525	.239						
2004	3,536	896	.025						
<b>TOTAL</b>	<b>15,788</b>	<b>16,677</b>	<b>.106</b>				<b>1</b>	<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				647	650				819	3,265	176
2001					872					1,276	198
2002											353
2003											7,525
2004											896
<b>TOTAL</b>				<b>647</b>	<b>1,522</b>				<b>819</b>	<b>4,541</b>	<b>9,148</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				998	807				2,948	9,331	248
2001			120	29	924			361	91	3,033	274
2002											482
2003											9,399
2004											1,198
<b>TOTAL</b>			<b>120</b>	<b>1,027</b>	<b>1,731</b>			<b>361</b>	<b>3,039</b>	<b>12,364</b>	<b>11,601</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	481	18,161	11,601	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,623	-3,840	119	
TOTAL LOSSES		14,321	11,720	
EXPECTED LOSSES	153,933	125,357	11,684	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.091	.074	.165
INDICATED (POST-TEST)	.000	.057	.046	.103
PRES. ON RATE LEVEL	.799	.650	.061	1.510
DERIVED BY FORMULA	.791	.632	.060	1.483
UNDERLYING PRES. RATE	.975	.794	.074	1.843
PROPOSED	.791	.632	.060	1.483

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.255
IND. RATES				2.26	MINIMUM PREMIUM	720
MAN. RATES	2.21	2.56	2.87	+ 2.26	PRESENT	910

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	5												
2001	180												
2002	35												
2003	54												
2004	3												
<b>TOTAL</b>	<b>277</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.	-145	-181	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	5,730	5,823	631	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.695	1.722	.187	3.604
DERIVED BY FORMULA	1.695	1.722	.187	3.604
UNDERLYING PRES. RATE	2.069	2.102	.228	4.399
PROPOSED	1.695	1.722	.187	3.604

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.481
IND. RATES				5.48	MINIMUM PREMIUM	1365
MAN. RATES	6.69	6.86	6.85	+ 5.48	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001	10	54,005	540.050					1	1	2
2002	178	210,521	118.270							1
2003	890	3,112	.349							2
2004	58	1,894	3.265							2
<b>TOTAL</b>	<b>1,136</b>	<b>269,532</b>	<b>23.726</b>					<b>1</b>	<b>1</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				17,965	626					1,387	1,726
2002			130,183					80,338	32,301		
2003					1,448					1,664	
2004					228					1,084	582
<b>TOTAL</b>			<b>130,183</b>	<b>17,965</b>	<b>2,302</b>			<b>80,338</b>	<b>32,301</b>	<b>4,135</b>	<b>2,308</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,263	23,659	813			13,865	94,966	5,025	2,387
2002	749	16,577	213,336	3,866	1,952	15	30,902	526,013	10,746	3,739	
2003	10	166	1,228	274	1,604		470	2,770	587	3,216	
2004	3	40	359	78	224		313	2,711	572	1,691	778
<b>TOTAL</b>	<b>762</b>	<b>16,783</b>	<b>217,186</b>	<b>27,877</b>	<b>4,593</b>	<b>15</b>	<b>31,685</b>	<b>545,359</b>	<b>106,871</b>	<b>13,671</b>	<b>3,165</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	811,790	153,012	3,165	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,495	-547	40	
TOTAL LOSSES	808,295	152,465	3,205	
EXPECTED LOSSES	43,316	22,834	4,034	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	71.153	13.421	.282	84.856
INDICATED (POST-TEST)	44.471	8.388	.176	53.035
PRES. ON RATE LEVEL	3.124	1.646	.291	5.061
DERIVED BY FORMULA	3.124	1.713	.290	5.127
UNDERLYING PRES. RATE	3.813	2.010	.355	6.178
PROPOSED	3.124	1.713	.290	5.127

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.798
IND. RATES				7.80	MINIMUM PREMIUM	1830
MAN. RATES	9.40	9.67	9.62	+ 7.80	PRESENT	2435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6									
2001	218									
2002	223	1,430	.641						1	1
2003	1,446	11,715	.810						1	1
2004	2,832	40,396	1.426						2	2
<b>TOTAL</b>	<b>4,725</b>	<b>53,541</b>	<b>1.133</b>						<b>4</b>	<b>4</b>

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					19,103					19,438	1,855
<b>TOTAL</b>					<b>26,381</b>					<b>25,055</b>	<b>2,105</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		4	51	12	139		106	1,194	232	2,692	
2003	43	800	6,078	1,331	7,911	20	1,241	7,166	1,526	8,345	312
2004	242	3,463	30,369	6,462	19,107	30	5,524	48,868	10,317	30,393	2,480
<b>TOTAL</b>	<b>285</b>	<b>4,267</b>	<b>36,498</b>	<b>7,805</b>	<b>27,157</b>	<b>50</b>	<b>6,871</b>	<b>57,228</b>	<b>12,075</b>	<b>41,430</b>	<b>2,792</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,199	88,467	2,792	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,036	456	166	
TOTAL LOSSES	102,163	88,923	2,958	
EXPECTED LOSSES	80,371	40,068	8,221	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.162	1.882	.063	4.107
INDICATED (POST-TEST)	1.351	1.176	.039	2.566
PRES. ON RATE LEVEL	1.393	.695	.143	2.231
DERIVED BY FORMULA	1.393	.705	.141	2.239
UNDERLYING PRES. RATE	1.701	.848	.174	2.723
PROPOSED	1.393	.705	.141	2.239

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.405
IND. RATES				3.41	MINIMUM PREMIUM	950
MAN. RATES	3.71	4.02	4.24	+ 3.41	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000												
2001												
2002												
2003	11											
2004												
<b>TOTAL</b>	<b>11</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.	-32	-3		
TOTAL LOSSES				
EXPECTED LOSSES	375	149	24	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.790	1.107	.175	4.072
DERIVED BY FORMULA	2.790	1.107	.175	4.072
UNDERLYING PRES. RATE	3.406	1.351	.214	4.971
PROPOSED	2.790	1.107	.175	4.072

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.193
IND. RATES				6.19	MINIMUM PREMIUM	1510
MAN. RATES	7.01	7.45	7.74	+ 6.19	PRESENT	2010

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	47									
2001	44	616	1.400						1	1
2002	30									
2003	28									
2004	36									
<b>TOTAL</b>	<b>185</b>	<b>616</b>	<b>.333</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
2001					360					256	
<b>TOTAL</b>					<b>360</b>					<b>256</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			49	12	381			73	18	609	
<b>TOTAL</b>			<b>49</b>	<b>12</b>	<b>381</b>			<b>73</b>	<b>18</b>	<b>609</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	122	1,020		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-325	-122	2	
TOTAL LOSSES		898	2	
EXPECTED LOSSES	4,968	3,408	323	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.485	.001	.486
INDICATED (POST-TEST)	.000	.303	.001	.304
PRES. ON RATE LEVEL	2.200	1.509	.142	3.851
DERIVED BY FORMULA	2.200	1.509	.142	3.851
UNDERLYING PRES. RATE	2.685	1.842	.174	4.701
PROPOSED	2.200	1.509	.142	3.851

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.857
IND. RATES				5.86	MINIMUM PREMIUM	1440
MAN. RATES	6.88	7.25	7.32	+ 5.86	PRESENT	1915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	34													
2001	50													
2002	76													
2003	81													
2004	83													
<b>TOTAL</b>	<b>324</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.	-615	-158	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	10,511	6,472	516	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.657	1.637	.130	4.424
DERIVED BY FORMULA	2.657	1.637	.130	4.424
UNDERLYING PRES. RATE	3.244	1.998	.159	5.401
PROPOSED	2.657	1.637	.130	4.424

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.728
IND. RATES				6.73	MINIMUM PREMIUM	1615
MAN. RATES	7.42	8.11	8.41	+ 6.73	PRESENT	2160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,322	205	.008							
2001	4,630	42,312	.913						2	2
2002	2,155	16,338	.758						1	1
2003	4,614	142,831	3.095			1			6	7
2004	6,215	2,681	.043						2	2
<b>TOTAL</b>	<b>19,936</b>	<b>204,367</b>	<b>1.025</b>			<b>1</b>			<b>11</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											205
2001					16,403					18,884	7,025
2002					2,552					4,127	9,659
2003			82,235		4,078			43,828		3,342	9,348
2004					1,308					748	625
<b>TOTAL</b>			<b>82,235</b>		<b>24,341</b>			<b>43,828</b>		<b>27,101</b>	<b>26,862</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											289
2001			2,248	543	17,366			5,372	1,330	44,896	9,716
2002	8	88	1,024	233	2,753	1	338	3,792	733	8,529	13,194
2003	729	19,461	151,905	5,739	7,622	241	45,478	323,701	12,910	12,614	11,676
2004	16	233	2,076	440	1,308		214	1,868	394	1,171	836
<b>TOTAL</b>	<b>753</b>	<b>19,782</b>	<b>157,253</b>	<b>6,955</b>	<b>29,049</b>	<b>242</b>	<b>46,030</b>	<b>334,733</b>	<b>15,367</b>	<b>67,210</b>	<b>35,711</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	558,793	118,581	35,711	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,212	-5,384	586	
TOTAL LOSSES	545,581	113,197	36,297	
EXPECTED LOSSES	272,127	314,789	46,850	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.737	.568	.182	3.487
INDICATED (POST-TEST)	1.711	.355	.114	2.180
PRES. ON RATE LEVEL	1.117	1.294	.193	2.604
DERIVED BY FORMULA	1.123	1.256	.190	2.569
UNDERLYING PRES. RATE	1.365	1.579	.235	3.179
PROPOSED	1.123	1.256	.190	2.569

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.907
IND. RATES				3.91	MINIMUM PREMIUM	1050
MAN. RATES	4.78	4.95	4.95	+ 3.91	PRESENT	1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	7,780	194,126	2.495				1	9	10
2001	5,489	239,924	4.370				2	11	13
2002	5,952	741,298	12.454			2	3	3	8
2003	5,465	91,940	1.682				1	4	5
2004	5,878	97,182	1.653				1	1	2
<b>TOTAL</b>	<b>30,564</b>	<b>1,364,470</b>	<b>4.464</b>			<b>2</b>	<b>8</b>	<b>28</b>	<b>38</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				24,643	33,794				11,767	87,521	36,401
2001				83,891	23,892				31,687	71,937	28,517
2002			324,627	87,234	2,229			232,382	41,389	11,220	42,217
2003				45,127	4,794				29,435	8,812	3,772
2004				52,052	137				38,639	3,055	3,299
<b>TOTAL</b>			<b>324,627</b>	<b>292,947</b>	<b>64,846</b>			<b>232,382</b>	<b>152,917</b>	<b>182,545</b>	<b>114,206</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				38,024	41,973				42,361	250,135	51,289
2001			13,444	111,170	25,992			33,673	98,133	172,729	39,439
2002	1,448	33,251	442,022	112,235	9,418	36	72,232	1,242,846	135,104	36,901	57,668
2003	162	4,806	43,174	43,124	8,905	80	10,404	77,447	63,333	23,673	4,711
2004	250	7,208	87,778	35,930	7,578	34	13,593	159,367	55,948	19,961	4,411
<b>TOTAL</b>	<b>1,860</b>	<b>45,265</b>	<b>586,418</b>	<b>340,483</b>	<b>93,866</b>	<b>150</b>	<b>96,229</b>	<b>1,513,333</b>	<b>394,879</b>	<b>503,399</b>	<b>157,518</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,243,255	1,332,627	157,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,878	-45,267	1,170	
TOTAL LOSSES	2,106,377	1,287,360	158,688	
EXPECTED LOSSES	1,938,369	1,221,337	128,063	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.892	4.212	.519	11.623
INDICATED (POST-TEST)	4.308	2.633	.324	7.265
PRES. ON RATE LEVEL	5.195	3.274	.343	8.812
DERIVED BY FORMULA	5.177	3.242	.342	8.761
UNDERLYING PRES. RATE	6.342	3.996	.419	10.757
PROPOSED	5.177	3.242	.342	8.761

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.325
IND. RATES				13.33	MINIMUM PREMIUM	2935
MAN. RATES	15.20	16.35	16.75	+ 13.33	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	266									
2001	331	206	.062							
2002	73									
2003	24									
2004										
<b>TOTAL</b>	<b>694</b>	<b>206</b>	<b>.030</b>							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											285
<b>TOTAL</b>											<b>285</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,357	-684	8	
TOTAL LOSSES			293	
EXPECTED LOSSES	20,708	12,380	2,789	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.042	.042
INDICATED (POST-TEST)	.000	.000	.026	.026
PRES. ON RATE LEVEL	2.445	1.461	.329	4.235
DERIVED BY FORMULA	2.445	1.461	.329	4.235
UNDERLYING PRES. RATE	2.984	1.784	.402	5.170
PROPOSED	2.445	1.461	.329	4.235

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.441
IND. RATES				6.44	MINIMUM PREMIUM	1560
MAN. RATES	7.83	8.12	8.05	+ 6.44	PRESENT	2080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	161									
2001	281									
2002	322									
2003	241									
2004	167									
<b>TOTAL</b>	<b>1,172</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.	-1,458	-880	33	
TOTAL LOSSES			33	
EXPECTED LOSSES	23,956	24,717	4,008	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.674	1.728	.280	3.682
DERIVED BY FORMULA	1.674	1.711	.277	3.662
UNDERLYING PRES. RATE	2.044	2.109	.342	4.495
PROPOSED	1.674	1.711	.277	3.662

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.569
IND. RATES				5.57	MINIMUM PREMIUM	1385
MAN. RATES	7.12	7.13	7.00	+ 5.57	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	133	2,803	2.107						1	1
2001	156	576	.369							
2002	993									
2003	1,031									
2004	1,600	1,496	.093							
<b>TOTAL</b>	<b>3,913</b>	<b>4,875</b>	<b>.125</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					682					1,769	352
2001											576
2004											1,496
<b>TOTAL</b>					<b>682</b>					<b>1,769</b>	<b>2,424</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					847					5,056	496
2001											797
2004											2,000
<b>TOTAL</b>					<b>847</b>					<b>5,056</b>	<b>3,293</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		5,903	3,293	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,835	-1,751	310	
TOTAL LOSSES		4,152	3,603	
EXPECTED LOSSES	127,682	161,920	19,995	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.106	.092	.198
INDICATED (POST-TEST)	.000	.066	.058	.124
PRES. ON RATE LEVEL	2.673	3.390	.419	6.482
DERIVED BY FORMULA	2.673	3.357	.415	6.445
UNDERLYING PRES. RATE	3.263	4.138	.511	7.912
PROPOSED	2.673	3.357	.415	6.445

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.802
IND. RATES				9.80	MINIMUM PREMIUM	2230
MAN. RATES	11.27	12.07	12.32	+ 9.80	PRESENT	3045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	11,665	825,064	7.072			3	8	12	23
2001	7,987	2,344,432	29.353			3	5	10	18
2002	7,902	222,595	2.816				2	11	13
2003	15,176	228,247	1.503			1	1	6	8
2004	11,763	777,168	6.606			1	3	12	16
<b>TOTAL</b>	<b>54,493</b>	<b>4,397,506</b>	<b>8.070</b>			<b>8</b>	<b>19</b>	<b>51</b>	<b>78</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			250,888	119,293	52,202			219,900	107,262	66,414	9,105
2001			740,248	102,118	57,272			1,120,147	243,264	63,967	17,416
2002				40,469	50,303				48,619	71,234	11,970
2003			88,218	34,963	28,456			18,353	13,702	35,856	8,699
2004			84,380	100,227	42,084			371,036	92,523	53,716	33,202
<b>TOTAL</b>			<b>1,163,734</b>	<b>397,070</b>	<b>230,317</b>			<b>1,729,436</b>	<b>505,370</b>	<b>291,187</b>	<b>80,392</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			388,960	184,070	64,835			1,180,721	386,143	189,811	12,829
2001		33,000	807,378	141,349	62,803		141,995	1,982,308	734,421	168,739	24,086
2002	164	2,326	34,540	53,104	55,788	11	7,188	109,613	140,412	153,356	16,351
2003	1,036	26,869	213,728	43,357	37,619	280	32,583	222,037	45,623	74,995	10,865
2004	1,658	29,181	287,991	86,082	58,130	1,513	202,878	1,279,267	199,623	143,168	44,391
<b>TOTAL</b>	<b>2,858</b>	<b>91,376</b>	<b>1,732,597</b>	<b>507,962</b>	<b>279,175</b>	<b>1,804</b>	<b>384,644</b>	<b>4,773,946</b>	<b>1,506,222</b>	<b>730,069</b>	<b>108,522</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,987,225	3,023,428	108,522			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-176,412	-71,098	3,659			
TOTAL LOSSES	6,810,813	2,952,330	112,181			
EXPECTED LOSSES	2,535,558	2,338,840	353,660			
CREDIBILITY	.02	.08	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	12.499	5.418	.206	18.123		
INDICATED (POST-TEST)	7.812	3.386	.129	11.327		
PRES. ON RATE LEVEL	3.812	3.516	.531	7.859		
DERIVED BY FORMULA	3.892	3.506	.499	7.897		
UNDERLYING PRES. RATE	4.653	4.292	.649	9.594		
PROPOSED	3.892	3.506	.499	7.897		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	12.011
IND. RATES				12.01	MINIMUM PREMIUM	2670
MAN. RATES	12.90	14.28	14.94	+ 12.01	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	52,050	389,062	.747			1	1	11	13
2001	50,484	457,240	.905				1	8	9
2002	42,039	458,272	1.090			1	1	7	9
2003	38,726	14,044	.036						
2004	30,825	188,677	.612				1	7	8
<b>TOTAL</b>	<b>214,124</b>	<b>1,507,295</b>	<b>.704</b>			<b>2</b>	<b>4</b>	<b>33</b>	<b>39</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			116,983	12,140	31,101			9,063	100,078	62,421	57,276
2001				43,157	59,701				192,653	89,278	72,451
2002			181,044	18,036	84,548			35,285	9,812	53,151	76,396
2003											14,044
2004				35,620	18,284				47,734	42,236	44,803
<b>TOTAL</b>			<b>298,027</b>	<b>108,953</b>	<b>193,634</b>			<b>44,348</b>	<b>350,277</b>	<b>247,086</b>	<b>264,970</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			197,116	18,732	38,628			58,076	360,281	178,398	80,702
2001			13,416	58,762	63,566			105,727	572,116	222,569	100,200
2002	1,319	26,217	337,023	34,701	94,613	15	18,215	288,790	39,977	112,737	104,357
2003											17,541
2004	400	8,225	88,979	30,746	23,377	110	27,722	293,566	89,540	84,813	59,902
<b>TOTAL</b>	<b>1,719</b>	<b>34,442</b>	<b>636,534</b>	<b>142,941</b>	<b>220,184</b>	<b>125</b>	<b>45,937</b>	<b>746,159</b>	<b>1,061,914</b>	<b>598,517</b>	<b>362,702</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,464,916	2,023,556	362,702	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-234,458	-71,090	2,502	
TOTAL LOSSES	1,230,458	1,952,466	365,204	
EXPECTED LOSSES	3,438,832	1,800,783	314,762	
CREDIBILITY	.06	.19	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.575	.912	.171	1.658
INDICATED (POST-TEST)	.359	.570	.107	1.036
PRES. ON RATE LEVEL	1.316	.689	.120	2.125
DERIVED BY FORMULA	1.259	.666	.117	2.042
UNDERLYING PRES. RATE	1.606	.841	.147	2.594
PROPOSED	1.259	.666	.117	2.042

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.105
IND. RATES				3.11	MINIMUM PREMIUM	890
MAN. RATES	3.81	3.99	4.04	+ 3.11	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	9,907	326,239	3.293			1			5	6
2001	9,774	149,686	1.531				1		3	4
2002	9,438	47,172	.499						3	3
2003	10,390	557,589	5.366			2	1		1	4
2004	11,152	39,483	.354						1	1
<b>TOTAL</b>	<b>50,661</b>	<b>1,120,169</b>	<b>2.211</b>			<b>3</b>	<b>2</b>		<b>13</b>	<b>18</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			206,668		28,993			45,366		25,906	19,306
2001				24,351	20,979				63,321	32,287	8,748
2002					13,132					20,562	13,478
2003			339,593	42,672	1,303			153,039	17,000	594	3,388
2004					13,045					18,970	7,468
<b>TOTAL</b>			<b>546,261</b>	<b>67,023</b>	<b>77,452</b>			<b>198,405</b>	<b>80,321</b>	<b>98,319</b>	<b>52,388</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			348,236		36,008			290,705		74,039	27,202
2001			5,828	32,736	22,413			35,591	188,250	80,154	12,098
2002	43	450	5,276	1,198	14,169	4	1,694	18,905	3,676	42,500	18,411
2003	2,440	66,403	524,173	56,490	15,040	693	122,778	881,319	66,111	21,312	4,232
2004	165	2,365	20,738	4,418	13,047	30	5,391	47,686	10,067	29,666	9,985
<b>TOTAL</b>	<b>2,648</b>	<b>69,218</b>	<b>904,251</b>	<b>94,842</b>	<b>100,677</b>	<b>727</b>	<b>129,863</b>	<b>1,274,206</b>	<b>268,104</b>	<b>247,671</b>	<b>71,928</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,380,913	711,294	71,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,347	-13,950	663	
TOTAL LOSSES	2,220,566	697,344	72,591	
EXPECTED LOSSES	2,520,386	449,362	65,859	
CREDIBILITY	.02	.07	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.383	1.376	.143	5.902
INDICATED (POST-TEST)	2.739	.860	.089	3.688
PRES. ON RATE LEVEL	4.076	.727	.106	4.909
DERIVED BY FORMULA	4.049	.736	.105	4.890
UNDERLYING PRES. RATE	4.975	.887	.130	5.992
PROPOSED	4.049	.736	.105	4.890

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.437
IND. RATES				7.44	MINIMUM PREMIUM	1760
MAN. RATES	8.71	9.17	9.33	+ 7.44	PRESENT	2370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	37,563	158,108	.420					6	5	11
2001	99,759	307,857	.308					1	1	4
2002	56,233	360,072	.640						3	11
2003	43,559	306,785	.704					1	1	3
2004	47,596	319,156	.670						5	2
<b>TOTAL</b>	<b>284,710</b>	<b>1,451,978</b>	<b>.510</b>					<b>2</b>	<b>16</b>	<b>25</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				55,885	7,537				32,343	25,431	36,912
2001			61,981	24,000	31,617			17,408	45,209	80,898	46,744
2002				52,720	88,462				85,340	77,608	55,942
2003			78,397	18,320	11,072			131,828	1,582	23,140	42,446
2004				88,310	10,713				167,842	22,696	29,595
<b>TOTAL</b>			<b>140,378</b>	<b>239,235</b>	<b>149,401</b>			<b>149,236</b>	<b>332,316</b>	<b>229,773</b>	<b>211,639</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				86,231	9,362				116,436	72,682	52,009
2001		4,473	113,927	33,316	33,852		8,305	150,844	139,383	194,968	64,647
2002	290	3,808	54,202	71,276	97,422	13	8,712	148,826	238,001	171,154	76,417
2003	564	14,962	119,017	22,351	15,677	591	95,684	675,654	34,773	57,369	53,015
2004	558	14,131	165,581	64,505	23,339	164	61,726	715,945	248,044	101,470	39,569
<b>TOTAL</b>	<b>1,412</b>	<b>37,374</b>	<b>452,727</b>	<b>277,679</b>	<b>179,652</b>	<b>768</b>	<b>174,427</b>	<b>1,691,269</b>	<b>776,637</b>	<b>597,643</b>	<b>285,657</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,357,977	1,831,611	285,657	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-90,765	-34,951	2,177	
TOTAL LOSSES	2,267,212	1,796,660	287,834	
EXPECTED LOSSES	1,862,004	1,118,911	256,239	
CREDIBILITY	.07	.23	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.796	.631	.101	1.528
INDICATED (POST-TEST)	.498	.394	.063	.955
PRES. ON RATE LEVEL	.536	.322	.073	.931
DERIVED BY FORMULA	.533	.339	.071	.943
UNDERLYING PRES. RATE	.654	.393	.090	1.137
PROPOSED	.533	.339	.071	.943

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.434
IND. RATES				1.43	MINIMUM PREMIUM	555
MAN. RATES	1.73	1.78	1.77	+ 1.43	PRESENT	660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	10,530	126,461	1.200				1			1
2001	15,500	17,932	.115				1	1		2
2002	4,132									
2003	19,646	57,458	.292				1			1
2004	21,046	32,083	.152							
<b>TOTAL</b>	<b>70,854</b>	<b>233,934</b>	<b>.330</b>				<b>3</b>	<b>1</b>		<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				34,542					64,270		27,649
2001				2,244	839				7,911	706	6,232
2003				29,858					25,000		2,600
2004											32,083
<b>TOTAL</b>				<b>66,644</b>	<b>839</b>				<b>97,181</b>	<b>706</b>	<b>68,564</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				53,298					231,372		38,957
2001			388	2,980	907			3,504	23,284	2,102	8,619
2003	86	2,829	25,870	27,944	2,384	40	6,701	53,349	51,156	5,632	3,247
2004											42,895
<b>TOTAL</b>	<b>86</b>	<b>2,829</b>	<b>26,258</b>	<b>84,222</b>	<b>3,291</b>	<b>40</b>	<b>6,701</b>	<b>56,853</b>	<b>305,812</b>	<b>7,734</b>	<b>93,718</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	92,767	401,059	93,718	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-79,744	-8,744	1,493	
TOTAL LOSSES	13,023	392,315	95,211	
EXPECTED LOSSES	1,501,397	488,892	121,161	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.018	.554	.134	.706
INDICATED (POST-TEST)	.011	.346	.084	.441
PRES. ON RATE LEVEL	1.736	.565	.140	2.441
DERIVED BY FORMULA	1.684	.545	.134	2.363
UNDERLYING PRES. RATE	2.119	.690	.171	2.980
PROPOSED	1.684	.545	.134	2.363

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.594
IND. RATES				3.59	MINIMUM PREMIUM	990
MAN. RATES	4.44	4.66	4.64	+ 3.59	PRESENT	1310

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	9,689	15,532	.160						1	1
2001	11,958	17,702	.148						1	1
2002	10,133	1,307,121	12.899			1	2		2	5
2003	9,626	341,664	3.549	1					1	2
2004	10,310	32,288	.313				1		3	4
<b>TOTAL</b>	<b>51,716</b>	<b>1,714,307</b>	<b>3.315</b>	<b>1</b>		<b>1</b>	<b>3</b>		<b>8</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,516					504	11,512
2001					1,006					621	16,075
2002			178,542	47,518	2,223			776,598	222,200	821	79,219
2003	326,488				580					626	13,970
2004				6,288	1,817				1,805	2,399	19,979
<b>TOTAL</b>	<b>326,488</b>		<b>178,542</b>	<b>53,806</b>	<b>9,142</b>			<b>776,598</b>	<b>224,005</b>	<b>4,971</b>	<b>140,755</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,367					1,440	16,220
2001			138	33	1,066			175	43	1,476	22,232
2002	159	4,165	61,257	57,965	4,573	21	50,489	958,919	599,180	35,060	108,213
2003	717,428	64	492	108	641			1,035	223	1,209	17,449
2004	53	1,194	13,466	4,945	2,720		1,277	13,099	3,809	4,465	26,712
<b>TOTAL</b>	<b>717,640</b>	<b>5,423</b>	<b>75,353</b>	<b>63,051</b>	<b>13,367</b>	<b>21</b>	<b>51,945</b>	<b>973,228</b>	<b>603,255</b>	<b>43,650</b>	<b>190,826</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,823,610	723,323	190,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,619	-27,713	1,402	
TOTAL LOSSES	1,752,991	695,610	192,228	
EXPECTED LOSSES	1,157,405	856,417	148,425	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.390	1.345	.372	5.107
INDICATED (POST-TEST)	2.119	.841	.233	3.193
PRES. ON RATE LEVEL	1.833	1.357	.235	3.425
DERIVED BY FORMULA	1.839	1.316	.235	3.390
UNDERLYING PRES. RATE	2.238	1.656	.287	4.181
PROPOSED	1.839	1.316	.235	3.390

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.156
IND. RATES				5.16	MINIMUM PREMIUM	1300
MAN. RATES	5.95	6.36	6.51	+ 5.16	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	3,792	52,073	1,373				1	1	2
2001	2,571	35,089	1,364				1		1
2002	944	3,959	.419					1	1
2003	213	5,398	2.534						
2004	188	2,545	1,353						
<b>TOTAL</b>	<b>7,708</b>	<b>99,064</b>	<b>1,285</b>				<b>2</b>	<b>2</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				16,442	430				32,385		2,816
2001				14,283					19,219		1,587
2002					274					1,773	1,912
2003											5,398
2004											2,545
<b>TOTAL</b>				<b>30,725</b>	<b>704</b>				<b>51,604</b>	<b>1,773</b>	<b>14,258</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				25,370	534				116,586		3,968
2001			1,731	18,792	119			8,013	56,445	1,029	2,195
2002		9	111	24	295		144	1,628	317	3,666	2,612
2003											6,742
2004											3,403
<b>TOTAL</b>		<b>9</b>	<b>1,842</b>	<b>44,186</b>	<b>948</b>		<b>144</b>	<b>9,641</b>	<b>173,348</b>	<b>4,695</b>	<b>18,920</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,636	223,177	18,920	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,907	-7,913	70	
TOTAL LOSSES		215,264	18,990	
EXPECTED LOSSES	260,915	129,109	19,808	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2,793	.246	3,039
INDICATED (POST-TEST)	.000	1,746	.154	1,900
PRES. ON RATE LEVEL	2,773	1,372	.211	4,356
DERIVED BY FORMULA	2,745	1,379	.210	4,334
UNDERLYING PRES. RATE	3,385	1,675	.257	5,317
PROPOSED	2,745	1,379	.210	4,334

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.592
IND. RATES				6.59	MINIMUM PREMIUM	1590
MAN. RATES	7.45	8.03	8.28	+ 6.59	PRESENT	2130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	39,071	1,903,509	4.871	1		4	1	7	13
2001	36,214	247,850	.684				3	7	10
2002	39,757	179,256	.450					8	8
2003	48,459	711,925	1.469				1	11	12
2004	66,078	422,456	.639			1	2	9	12
<b>TOTAL</b>	<b>229,579</b>	<b>3,464,996</b>	<b>1.509</b>	<b>1</b>		<b>5</b>	<b>7</b>	<b>42</b>	<b>55</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	553,115		601,936	42,703	21,164	451		558,411		107,287	18,442
2001				36,749	37,949				69,913	58,688	44,551
2002					57,849					95,389	26,018
2003				41,406	227,674				60,750	328,103	53,992
2004			100,350	18,526	54,324			83,460	58,368	93,679	13,749
<b>TOTAL</b>	<b>553,115</b>		<b>702,286</b>	<b>139,384</b>	<b>398,960</b>	<b>451</b>		<b>641,871</b>	<b>189,031</b>	<b>683,146</b>	<b>156,752</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	657,101		776,594	65,891	26,286	16,803		1,715,923		306,625	25,985
2001			9,658	49,610	40,485			45,840	209,469	143,276	61,614
2002	190	1,979	23,226	5,269	62,415	14	7,875	87,671	17,034	197,150	35,541
2003	1,525	29,345	229,408	81,111	255,238	1,482	110,174	674,568	240,186	648,054	67,436
2004	3,118	40,366	307,528	41,104	63,175	1,123	153,476	999,570	159,902	185,065	18,382
<b>TOTAL</b>	<b>661,934</b>	<b>71,690</b>	<b>1,346,414</b>	<b>242,985</b>	<b>447,599</b>	<b>19,422</b>	<b>271,525</b>	<b>3,523,572</b>	<b>626,591</b>	<b>1,480,170</b>	<b>208,958</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,894,557	2,797,345	208,958	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-315,008	-96,395	3,172	
TOTAL LOSSES	5,579,549	2,700,950	212,130	
EXPECTED LOSSES	5,216,034	3,921,210	268,607	
CREDIBILITY	.06	.20	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.430	1.176	.092	3.698
INDICATED (POST-TEST)	1.519	.735	.058	2.312
PRES. ON RATE LEVEL	1.861	1.399	.096	3.356
DERIVED BY FORMULA	1.840	1.266	.088	3.194
UNDERLYING PRES. RATE	2.272	1.708	.117	4.097
PROPOSED	1.840	1.266	.088	3.194

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.858
IND. RATES				4.86	MINIMUM PREMIUM	1240
MAN. RATES	5.90	6.20	6.38	+ 4.86	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	11												
2001													
2002	59												
2003													
2004	227												
<b>TOTAL</b>	<b>297</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.	-195	26	10	
TOTAL LOSSES		26	10	
EXPECTED LOSSES	6,127	2,254	469	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.009	.003	.012
INDICATED (POST-TEST)	.000	.006	.002	.008
PRES. ON RATE LEVEL	1.690	.622	.129	2.441
DERIVED BY FORMULA	1.690	.622	.129	2.441
UNDERLYING PRES. RATE	2.063	.759	.158	2.980
PROPOSED	1.690	.622	.129	2.441

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.712
IND. RATES				3.71	MINIMUM PREMIUM	1010
MAN. RATES	4.44	4.66	4.64	+ 3.71	PRESENT	1310

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	13,795	2,598,689	18.837			3	4	11	18
2001	16,807	806,793	4.800			1	1	14	16
2002	11,684	1,324,154	11.333			5	8	11	24
2003	15,657	769,810	4.916			2	1	13	16
2004	15,693	692,066	4.410			1	3	25	29
<b>TOTAL</b>	<b>73,636</b>	<b>6,191,512</b>	<b>8.408</b>			<b>12</b>	<b>17</b>	<b>74</b>	<b>103</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			364,478	38,472	84,576			1,904,784	53,906	95,307	57,166
2001			130,849	10,784	253,915			255,820	3,610	130,099	21,716
2002			484,578	92,362	30,877			533,338	86,013	79,372	17,614
2003			255,623	23,593	76,576			256,912	5,093	85,853	66,160
2004			80,869	68,088	143,714			54,657	56,681	229,577	58,480
<b>TOTAL</b>			<b>1,316,397</b>	<b>233,299</b>	<b>589,658</b>			<b>3,005,511</b>	<b>205,303</b>	<b>620,208</b>	<b>221,136</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			286,968	59,362	105,043			2,222,415	194,061	272,388	80,547
2001		5,104	157,879	23,391	269,117		66,009	904,408	26,946	311,194	30,033
2002	2,221	49,337	648,684	124,487	42,289	83	156,088	2,657,211	291,233	192,709	24,061
2003	2,017	50,611	396,612	46,767	93,136	1,327	207,984	1,455,041	88,729	192,337	82,634
2004	4,025	57,956	496,117	103,601	158,447	1,014	154,378	1,149,979	219,971	391,530	78,188
<b>TOTAL</b>	<b>8,263</b>	<b>163,008</b>	<b>1,986,260</b>	<b>357,608</b>	<b>668,032</b>	<b>2,424</b>	<b>584,459</b>	<b>8,389,054</b>	<b>820,940</b>	<b>1,360,158</b>	<b>295,463</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,133,468	3,206,738	295,463	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-380,197	-90,379	2,983	
TOTAL LOSSES	10,753,271	3,116,359	298,446	
EXPECTED LOSSES	6,291,460	3,022,758	301,172	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	14.603	4.232	.405	19.240
INDICATED (POST-TEST)	9.127	2.645	.253	12.025
PRES. ON RATE LEVEL	6.999	3.363	.335	10.697
DERIVED BY FORMULA	7.063	3.298	.327	10.688
UNDERLYING PRES. RATE	8.544	4.105	.409	13.058
PROPOSED	7.069	3.301	.327	10.697

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	15.578
IND. RATES				15.58	MINIMUM PREMIUM	3385
MAN. RATES	18.93	20.39	20.47	+ 15.58	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	8,250	615,329	7.458			1			7	8
2001	9,809	252,364	2.572			1			5	6
2002	10,032	114,049	1.136				3		5	8
2003	10,050	39,413	.392						3	3
2004	12,298	154,162	1.253						4	4
<b>TOTAL</b>	<b>50,439</b>	<b>1,175,317</b>	<b>2.330</b>			<b>2</b>	<b>3</b>		<b>24</b>	<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			136,280		192,237			102,631		155,429	28,752
2001			90,100		15,278			108,000		21,878	17,108
2002				25,184	7,226				34,343	26,327	20,969
2003					7,090					28,246	4,077
2004					70,393					80,517	3,252
<b>TOTAL</b>			<b>226,380</b>	<b>25,184</b>	<b>292,224</b>			<b>210,631</b>	<b>34,343</b>	<b>312,397</b>	<b>74,158</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			229,632		238,759			657,659		444,215	40,512
2001		6,501	157,175	1,509	16,435		51,542	682,347	7,148	53,335	23,660
2002	23	622	11,824	30,855	8,739	4	3,092	55,384	94,904	58,738	28,644
2003	43	796	6,029	1,320	7,848	120	8,092	46,912	9,980	54,613	5,092
2004	889	12,749	111,909	23,823	70,399	125	22,881	202,418	42,747	125,914	4,348
<b>TOTAL</b>	<b>955</b>	<b>20,668</b>	<b>516,569</b>	<b>57,507</b>	<b>342,180</b>	<b>249</b>	<b>85,607</b>	<b>1,644,720</b>	<b>154,779</b>	<b>736,815</b>	<b>102,256</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,268,768	1,291,281	102,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-183,180	-40,238	1,217	
TOTAL LOSSES	2,085,588	1,251,043	103,473	
EXPECTED LOSSES	3,070,223	1,435,999	113,991	
CREDIBILITY	.02	.07	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.135	2.480	.205	6.820
INDICATED (POST-TEST)	2.584	1.550	.128	4.262
PRES. ON RATE LEVEL	4.987	2.332	.185	7.504
DERIVED BY FORMULA	4.939	2.277	.180	7.396
UNDERLYING PRES. RATE	6.087	2.847	.226	9.160
PROPOSED	4.939	2.277	.180	7.396

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.770
IND. RATES				10.77	MINIMUM PREMIUM	2425
MAN. RATES	13.27	14.29	14.36	+ 10.77	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,329	842,581	19,463			2	2		8	12
2001	4,475	332,275	7,425			1			10	11
2002	4,693	51,014	1,087						5	5
2003	5,264	255,034	4,844			1	2		4	7
2004	8,122	277,252	3,413			1	1		5	7
<b>TOTAL</b>	<b>26,883</b>	<b>1,758,156</b>	<b>6,540</b>			<b>5</b>	<b>5</b>		<b>32</b>	<b>42</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			255,132	61,196	38,836			349,172	98,945	15,025	24,275
2001			110,030		37,062			76,469		103,185	5,529
2002					8,206					14,007	28,801
2003			74,339	14,027	19,402			75,000	16,189	44,408	11,669
2004			69,366	38,561	27,352			48,610	38,589	52,582	2,192
<b>TOTAL</b>			<b>508,867</b>	<b>113,784</b>	<b>130,858</b>			<b>549,251</b>	<b>153,723</b>	<b>229,207</b>	<b>72,466</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			320,565	94,425	48,235			1,328,157	356,202	42,941	34,203
2001		7,939	194,469	2,455	39,556		36,491	508,067	11,236	246,255	7,647
2002	25	282	3,293	744	8,857		1,154	12,861	2,499	28,947	39,342
2003	799	20,682	162,841	21,242	25,401	641	93,192	652,754	68,883	100,050	14,575
2004	2,149	29,606	239,680	42,721	37,151	651	90,331	595,232	98,537	106,495	2,931
<b>TOTAL</b>	<b>2,973</b>	<b>58,509</b>	<b>920,848</b>	<b>161,587</b>	<b>159,200</b>	<b>1,295</b>	<b>221,168</b>	<b>3,097,071</b>	<b>537,357</b>	<b>524,688</b>	<b>98,698</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,301,864	1,382,832	98,698	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,683	-20,091	715	
TOTAL LOSSES	4,125,181	1,362,741	99,413	
EXPECTED LOSSES	3,048,801	863,751	59,143	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.345	5.069	.370	20.784
INDICATED (POST-TEST)	9.591	3.168	.231	12.990
PRES. ON RATE LEVEL	9.291	2.632	.180	12.103
DERIVED BY FORMULA	9.294	2.659	.183	12.136
UNDERLYING PRES. RATE	11.341	3.213	.220	14.774
PROPOSED	9.294	2.659	.183	12.136

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	17.673
IND. RATES				17.67	MINIMUM PREMIUM	3550
MAN. RATES	20.76	22.68	23.16	+ 17.67	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	206									
2001	147									
2002	148									
2003	254									
2004	296	271	.091							
<b>TOTAL</b>	<b>1,051</b>	<b>271</b>	<b>.026</b>							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											362
<b>TOTAL</b>											<b>362</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			362	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,091	-1,126	36	
TOTAL LOSSES			398	
EXPECTED LOSSES	63,648	44,688	3,153	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.038	.038
INDICATED (POST-TEST)	.000	.000	.024	.024
PRES. ON RATE LEVEL	4.961	3.483	.246	8.690
DERIVED BY FORMULA	4.961	3.448	.244	8.653
UNDERLYING PRES. RATE	6.056	4.252	.300	10.608
PROPOSED	4.961	3.448	.244	8.653

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	12.601
IND. RATES				12.60	MINIMUM PREMIUM	2790
MAN. RATES	15.84	16.71	16.63	+ 12.60	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,194	2,673	.223							
2001	1,328	63,719	4.798				1			1
2002	1,265	684	.054						1	1
2003	1,070	128,093	11.971				1		3	4
2004	1,694	349,948	20.658				1		1	4
<b>TOTAL</b>	<b>6,551</b>	<b>545,117</b>	<b>8.321</b>				<b>1</b>		<b>3</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											2,673
2001				19,190					43,257		1,272
2002					189					495	
2003				34,360	12,798				57,076	23,352	507
2004			83,061	39,893	48,653			61,800	61,500	54,140	901
<b>TOTAL</b>			<b>83,061</b>	<b>93,443</b>	<b>61,640</b>			<b>61,800</b>	<b>161,833</b>	<b>77,987</b>	<b>5,353</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											3,766
2001			2,327	25,249	160			18,041	127,047	2,314	1,759
2002		4	77	17	203		38	459	88	1,020	
2003	176	4,683	40,647	34,536	16,911	220	21,973	160,572	125,023	58,009	633
2004	2,742	37,465	301,720	52,205	59,492	821	115,347	773,632	136,019	120,403	1,205
<b>TOTAL</b>	<b>2,918</b>	<b>42,152</b>	<b>344,771</b>	<b>112,007</b>	<b>76,766</b>	<b>1,041</b>	<b>137,358</b>	<b>952,704</b>	<b>388,177</b>	<b>181,746</b>	<b>7,363</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,480,944	758,696	7,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,063	-8,075	191	
TOTAL LOSSES	1,451,881	750,621	7,554	
EXPECTED LOSSES	492,308	285,165	17,754	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	22.163	11.458	.115	33.736
INDICATED (POST-TEST)	13.852	7.161	.072	21.085
PRES. ON RATE LEVEL	6.156	3.566	.222	9.944
DERIVED BY FORMULA	6.233	3.638	.219	10.090
UNDERLYING PRES. RATE	7.515	4.353	.271	12.139
PROPOSED	6.233	3.638	.219	10.090

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	14.694
IND. RATES				14.69	MINIMUM PREMIUM	3210
MAN. RATES	17.50	18.87	19.03	+ 14.69	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	42,645	2,571,899	6.030			6	1	17	24
2001	40,010	1,957,707	4.893			4	7	20	31
2002	41,263	2,284,378	5.536			7	3	18	28
2003	45,073	3,272,521	7.260		1	2	2	21	26
2004	48,075	2,927,308	6.089		1	3	2	18	24
<b>TOTAL</b>	<b>217,066</b>	<b>13,013,813</b>	<b>5.995</b>		<b>2</b>	<b>22</b>	<b>15</b>	<b>94</b>	<b>133</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,230,125	47,995	60,776			1,042,930	44,180	97,896	47,997
2001			629,227	149,359	71,778			881,746	131,441	37,937	56,219
2002			1,066,385	99,327	176,463			523,890	88,869	300,578	28,866
2003		319,333	283,987	28,711	61,034		1,884,101	221,843	32,378	361,959	79,175
2004		244,593	349,582	44,215	165,749		984,500	539,818	69,442	494,657	34,752
<b>TOTAL</b>		<b>563,926</b>	<b>3,559,306</b>	<b>369,607</b>	<b>535,800</b>		<b>2,868,601</b>	<b>3,210,227</b>	<b>366,310</b>	<b>1,293,027</b>	<b>247,009</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,197,171	74,056	75,482			3,592,847	159,048	279,788	67,628
2001		31,446	778,023	203,749	78,495		184,543	2,486,393	408,790	101,956	77,751
2002	6,119	130,024	1,682,307	163,740	208,528	135	205,983	3,400,165	349,208	654,071	39,431
2003	13,485	129,392	444,959	50,269	77,308	40,490	1,324,359	1,832,933	237,818	728,356	98,890
2004	24,985	211,000	712,343	103,194	177,103	15,971	1,368,233	2,692,109	394,617	730,476	46,463
<b>TOTAL</b>	<b>44,589</b>	<b>501,862</b>	<b>4,814,803</b>	<b>595,008</b>	<b>616,916</b>	<b>56,596</b>	<b>3,083,118</b>	<b>14,004,447</b>	<b>1,549,481</b>	<b>2,494,647</b>	<b>330,163</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,505,415	5,256,052	330,163			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-590,293	-185,400	3,864			
TOTAL LOSSES	21,915,122	5,070,652	334,027			
EXPECTED LOSSES	9,171,039	5,954,119	382,036			
CREDIBILITY	.06	.20	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	10.096	2.336	.154	12.586		
INDICATED (POST-TEST)	6.310	1.460	.096	7.866		
PRES. ON RATE LEVEL	3.461	2.247	.144	5.852		
DERIVED BY FORMULA	3.632	2.090	.134	5.856		
UNDERLYING PRES. RATE	4.225	2.743	.176	7.144		
PROPOSED	3.632	2.090	.134	5.856		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.528
IND. RATES				8.53	MINIMUM PREMIUM	1975
MAN. RATES	10.09	11.02	11.20	+ 8.53	PRESENT	2790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	37,643	863,360	2.293			3	3	18	24
2001	42,654	2,359,729	5.532			4	4	30	38
2002	39,907	1,055,947	2.646			2	6	23	31
2003	47,590	977,031	2.053			3	2	19	24
2004	56,178	1,219,966	2.171				9	28	37
<b>TOTAL</b>	<b>223,972</b>	<b>6,476,033</b>	<b>2.891</b>			<b>12</b>	<b>24</b>	<b>118</b>	<b>154</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			290,732	40,248	65,973			328,776	45,155	62,572	29,904
2001			829,139	61,933	280,651			841,609	94,916	216,852	34,629
2002			188,099	59,776	152,893			163,660	146,910	258,870	85,739
2003			324,285	77,114	48,345			201,468	182,698	81,414	61,707
2004				201,968	329,137				188,175	435,819	64,867
<b>TOTAL</b>			<b>1,632,255</b>	<b>441,039</b>	<b>876,999</b>			<b>1,535,513</b>	<b>657,854</b>	<b>1,055,527</b>	<b>276,846</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			432,712	62,103	81,938			1,844,464	162,559	178,829	42,135
2001		38,199	957,124	96,684	299,175		193,018	2,633,250	315,037	525,592	47,892
2002	1,585	30,083	390,828	91,188	170,023	74	88,253	1,442,946	453,937	561,152	117,120
2003	3,299	87,622	693,271	100,811	71,908	1,743	276,783	1,987,587	456,495	226,861	77,072
2004	5,126	87,488	862,975	250,613	358,025	816	185,829	1,834,375	495,918	755,502	86,727
<b>TOTAL</b>	<b>10,010</b>	<b>243,392</b>	<b>3,336,910</b>	<b>601,399</b>	<b>981,069</b>	<b>2,633</b>	<b>743,883</b>	<b>9,742,622</b>	<b>1,883,946</b>	<b>2,247,936</b>	<b>370,946</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,079,450	5,714,350	370,946			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-660,529	-127,010	2,904			
TOTAL LOSSES	13,418,921	5,587,340	373,850			
EXPECTED LOSSES	11,028,382	4,705,652	266,526			
CREDIBILITY	.06	.20	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.991	2.495	.167	8.653		
INDICATED (POST-TEST)	3.744	1.559	.104	5.407		
PRES. ON RATE LEVEL	4.034	1.721	.097	5.852		
DERIVED BY FORMULA	4.017	1.689	.098	5.804		
UNDERLYING PRES. RATE	4.924	2.101	.119	7.144		
PROPOSED	4.017	1.689	.098	5.804		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.452
IND. RATES				8.45	MINIMUM PREMIUM	1960
MAN. RATES	10.23	11.02	11.20	+ 8.45	PRESENT	2790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	749	4,559	.608							
2001	821									
2002	698	17,515	2.509					1		1
2003	979	142	.014							
2004	627	261	.041							
<b>TOTAL</b>	<b>3,874</b>	<b>22,477</b>	<b>.580</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											4,559
2002					11,849					5,666	
2003											142
2004											261
<b>TOTAL</b>					<b>11,849</b>					<b>5,666</b>	<b>4,962</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											6,424
2002	39	406	4,757	1,078	12,785	1	465	5,211	1,013	11,708	
2003											177
2004											349
<b>TOTAL</b>	<b>39</b>	<b>406</b>	<b>4,757</b>	<b>1,078</b>	<b>12,785</b>	<b>1</b>	<b>465</b>	<b>5,211</b>	<b>1,013</b>	<b>11,708</b>	<b>6,950</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,879	26,584	6,950	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,910	-5,063	92	
TOTAL LOSSES		21,521	7,042	
EXPECTED LOSSES	407,855	148,723	10,305	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.556	.182	.738
INDICATED (POST-TEST)	.000	.348	.114	.462
PRES. ON RATE LEVEL	8.624	3.145	.218	11.987
DERIVED BY FORMULA	8.624	3.117	.217	11.958
UNDERLYING PRES. RATE	10.528	3.839	.266	14.633
PROPOSED	8.624	3.117	.217	11.958

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	17.414
IND. RATES				17.41	MINIMUM PREMIUM	3550
MAN. RATES	21.75	23.06	22.94	+ 17.41	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001	4									
2002										
2003										
2004										
<b>TOTAL</b>	<b>4</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.	3	-7		
TOTAL LOSSES	3			
EXPECTED LOSSES	449	252	22	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.075	.000	.000	.075
INDICATED (POST-TEST)	.047	.000	.000	.047
PRES. ON RATE LEVEL	9.190	5.151	.458	14.799
DERIVED BY FORMULA	9.190	5.151	.458	14.799
UNDERLYING PRES. RATE	11.218	6.288	.559	18.065
PROPOSED	9.190	5.151	.458	14.799

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	21.551
IND. RATES				21.55	MINIMUM PREMIUM	3550
MAN. RATES	27.75	28.82	28.32	+ 21.55	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	9,852	779,625	7.913		1	1	1	3	6
2001	8,742	41,768	.477				1	1	2
2002	8,070	123,486	1.530				1	2	3
2003	9,730	228,819	2.351			1	1	4	6
2004	12,299	449,977	3.658				4	11	15
<b>TOTAL</b>	<b>48,693</b>	<b>1,623,675</b>	<b>3.335</b>		<b>1</b>	<b>2</b>	<b>8</b>	<b>21</b>	<b>32</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		296,434	122,963	5,760	3,266		140,394	147,579	17,029	25,137	21,063
2001				7,167	7,171					24,920	2,510
2002				11,883	29,970				16,815	57,070	7,748
2003			116,740	35,000	18,695				19,500	33,312	5,572
2004				87,052	95,093				73,874	160,435	33,523
<b>TOTAL</b>		<b>296,434</b>	<b>239,703</b>	<b>146,862</b>	<b>154,195</b>		<b>140,394</b>	<b>147,579</b>	<b>127,218</b>	<b>300,874</b>	<b>70,416</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		348,952	207,193	8,888	4,057		918,415	945,686	61,304	71,842	29,678
2001			1,852	9,668	7,652			7,088	1,755	59,247	3,471
2002	99	1,203	16,247	16,980	32,782	9	5,154	67,725	54,347	120,069	10,584
2003	1,217	32,373	256,937	43,304	27,901	160	14,765	96,952	51,662	68,799	6,959
2004	1,615	29,226	297,599	92,190	107,541	307	69,899	693,348	189,048	279,923	44,820
<b>TOTAL</b>	<b>2,931</b>	<b>411,754</b>	<b>779,828</b>	<b>171,030</b>	<b>179,933</b>	<b>476</b>	<b>1,008,233</b>	<b>1,810,799</b>	<b>358,116</b>	<b>599,880</b>	<b>95,512</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,014,021	1,308,959	95,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-185,997	-37,718	1,688	
TOTAL LOSSES	3,828,024	1,271,241	97,200	
EXPECTED LOSSES	2,951,769	1,315,198	156,305	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.862	2.611	.200	10.673
INDICATED (POST-TEST)	4.914	1.632	.125	6.671
PRES. ON RATE LEVEL	4.966	2.213	.263	7.442
DERIVED BY FORMULA	4.965	2.172	.253	7.390
UNDERLYING PRES. RATE	6.062	2.701	.321	9.084
PROPOSED	4.965	2.172	.253	7.390

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.762
IND. RATES				10.76	MINIMUM PREMIUM	2420
MAN. RATES	13.16	14.13	14.24	+ 10.76	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,224	34,862	.825						4	4
2001	3,166	2,849,482	90.002		1				3	4
2002	1,865	230,234	12.344			1				1
2003	2,729	98,965	3.626				1		2	3
2004	3,687	3,859	.104						2	2
<b>TOTAL</b>	<b>15,671</b>	<b>3,217,402</b>	<b>20.531</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>11</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					5,320					22,485	7,057
2001		1,376,839			113,947		1,309,001			46,994	2,701
2002			130,564					93,985			5,685
2003				12,010	23,953				19,013	34,686	9,303
2004					1,943					1,666	250
<b>TOTAL</b>		<b>1,376,839</b>	<b>130,564</b>	<b>12,010</b>	<b>145,163</b>		<b>1,309,001</b>	<b>93,985</b>	<b>19,013</b>	<b>105,831</b>	<b>24,996</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					6,608					64,262	9,943
2001	42,438	191,815	61,524	4,105	120,637	17,252	899,480	79,509	7,312	111,730	3,735
2002	753	16,626	213,959	3,878	1,957	18	36,153	615,374	12,571	4,378	7,766
2003	183	3,812	30,767	15,696	27,461	180	15,018	98,183	51,154	71,348	11,619
2004	24	353	3,085	656	1,944		470	4,176	880	2,608	334
<b>TOTAL</b>	<b>43,398</b>	<b>212,606</b>	<b>309,335</b>	<b>24,335</b>	<b>158,607</b>	<b>17,450</b>	<b>951,121</b>	<b>797,242</b>	<b>71,917</b>	<b>254,326</b>	<b>33,397</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,331,152	509,185	33,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,059	-12,601	489	
TOTAL LOSSES	2,273,093	496,584	33,886	
EXPECTED LOSSES	871,150	387,700	48,737	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	14.505	3.169	.216	17.890
INDICATED (POST-TEST)	9.066	1.981	.135	11.182
PRES. ON RATE LEVEL	4.554	2.027	.254	6.835
DERIVED BY FORMULA	4.599	2.026	.250	6.875
UNDERLYING PRES. RATE	5.559	2.474	.311	8.344
PROPOSED	4.599	2.026	.250	6.875

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.012
IND. RATES				10.01	MINIMUM PREMIUM	2270
MAN. RATES	11.79	12.75	13.08	+ 10.01	PRESENT	3215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,422	521	.036							
2001	1,764	17,968	1.018				1	1		2
2002	2,438									
2003	1,514									
2004	2,066	301	.014							
<b>TOTAL</b>	<b>9,204</b>	<b>18,790</b>	<b>.204</b>				<b>1</b>	<b>1</b>		<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											521
2001				11,846	2,191				2,378	1,553	
2004											301
<b>TOTAL</b>				<b>11,846</b>	<b>2,191</b>				<b>2,378</b>	<b>1,553</b>	<b>822</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											734
2001			1,736	15,659	2,419			1,433	7,092	3,820	
2004											402
<b>TOTAL</b>			<b>1,736</b>	<b>15,659</b>	<b>2,419</b>			<b>1,433</b>	<b>7,092</b>	<b>3,820</b>	<b>1,136</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,169	28,990	1,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,601	-13,021	504	
TOTAL LOSSES		15,969	1,640	
EXPECTED LOSSES	935,494	414,825	49,977	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.174	.018	.192
INDICATED (POST-TEST)	.000	.109	.011	.120
PRES. ON RATE LEVEL	8.326	3.692	.445	12.463
DERIVED BY FORMULA	8.243	3.620	.436	12.299
UNDERLYING PRES. RATE	10.164	4.507	.543	15.214
PROPOSED	8.243	3.620	.436	12.299

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	17.911
IND. RATES				17.91	MINIMUM PREMIUM	3550
MAN. RATES	21.44	23.48	23.85	+ 17.91	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	19,059	570,513	2.993			3	1	15	19
2001	24,112	1,046,668	4.340			2	2	14	18
2002	17,751	554,664	3.124			1	1	14	16
2003	19,628	943,726	4.808			3	8	14	25
2004	19,698	601,685	3.054			1	4	11	16
<b>TOTAL</b>	<b>100,248</b>	<b>3,717,256</b>	<b>3.708</b>			<b>10</b>	<b>16</b>	<b>68</b>	<b>94</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			162,582	4,036	68,944			138,991	2,051	106,963	86,946
2001			287,541	45,557	155,073			261,092	28,344	215,463	53,598
2002			240,294	2,024	46,912			106,319	16,233	106,204	36,678
2003			284,096	174,982	37,644			126,485	188,864	113,155	18,500
2004			56,847	83,499	68,823			61,382	134,174	97,850	99,110
<b>TOTAL</b>			<b>1,031,360</b>	<b>310,098</b>	<b>377,396</b>			<b>694,269</b>	<b>369,666</b>	<b>639,635</b>	<b>294,832</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			273,950	6,228	85,631			890,655	7,384	305,701	122,507
2001		19,739	497,637	68,128	165,345		115,328	1,585,975	110,971	516,732	74,126
2002	1,389	29,051	372,372	13,092	53,920	35	45,847	736,063	74,347	225,990	50,102
2003	3,176	86,410	696,443	187,969	66,380	1,522	211,388	1,509,105	460,260	279,096	23,107
2004	2,594	39,832	357,499	86,496	84,275	940	151,141	1,166,146	261,252	217,232	132,510
<b>TOTAL</b>	<b>7,159</b>	<b>175,032</b>	<b>2,197,901</b>	<b>361,913</b>	<b>455,551</b>	<b>2,497</b>	<b>523,704</b>	<b>5,887,944</b>	<b>914,214</b>	<b>1,544,751</b>	<b>402,352</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,794,237	3,276,429	402,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-299,170	-93,453	2,507	
TOTAL LOSSES	8,495,067	3,182,976	404,859	
EXPECTED LOSSES	4,936,212	2,925,237	266,660	
CREDIBILITY	.03	.12	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.474	3.175	.404	12.053
INDICATED (POST-TEST)	5.296	1.984	.253	7.533
PRES. ON RATE LEVEL	4.034	2.390	.218	6.642
DERIVED BY FORMULA	4.072	2.341	.222	6.635
UNDERLYING PRES. RATE	4.924	2.918	.266	8.108
PROPOSED	4.076	2.344	.222	6.642

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.672
IND. RATES				9.67	MINIMUM PREMIUM	2205
MAN. RATES	11.50	12.48	12.71	+ 9.67	PRESENT	3130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,727	68,061	1,826						2	2
2001	4,253	8,791	.206						1	1
2002	3,671	12,859	.350						2	2
2003	3,730	457,885	12,275			2			2	4
2004	3,292	52,245	1,587						3	3
<b>TOTAL</b>	<b>18,673</b>	<b>599,841</b>	<b>3,212</b>			<b>2</b>			<b>10</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					38,414					22,319	7,328
2001					566					1,487	6,738
2002					4,441					6,437	1,981
2003			216,584		40,345			137,136		59,277	4,543
2004					9,695					41,289	1,261
<b>TOTAL</b>			<b>216,584</b>		<b>93,461</b>			<b>137,136</b>		<b>130,809</b>	<b>21,851</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					47,711					63,787	10,325
2001			77	19	599			423	103	3,536	9,319
2002	13	152	1,782	405	4,792			5,916	1,149	13,304	2,706
2003	2,071	53,645	418,237	20,391	52,686	1,002	152,262	1,065,880	56,612	133,335	5,674
2004	122	1,756	15,414	3,283	9,698	61	11,728	103,805	21,919	64,567	1,686
<b>TOTAL</b>	<b>2,206</b>	<b>55,553</b>	<b>435,510</b>	<b>24,098</b>	<b>115,486</b>	<b>1,064</b>	<b>164,527</b>	<b>1,176,024</b>	<b>79,783</b>	<b>278,529</b>	<b>29,710</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,834,884	497,896	29,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,933	-12,063	355	
TOTAL LOSSES	1,788,951	485,833	30,065	
EXPECTED LOSSES	720,032	349,371	39,587	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.580	2.602	.161	12.343
INDICATED (POST-TEST)	5.988	1.626	.101	7.715
PRES. ON RATE LEVEL	3.159	1.533	.173	4.865
DERIVED BY FORMULA	3.187	1.537	.170	4.894
UNDERLYING PRES. RATE	3.856	1.871	.212	5.939
PROPOSED	3.187	1.537	.170	4.894

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.127
IND. RATES				7.13	MINIMUM PREMIUM	1695
MAN. RATES	8.48	9.12	9.31	+ 7.13	PRESENT	2365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,633	336,738	12.789			1	4	13	18
2001	3,533	496,964	14.066			1	1	10	12
2002	2,494	356,268	14.285			1	1	7	9
2003	1,933	17,607	.910					4	4
2004	2,486	18,607	.748					2	2
<b>TOTAL</b>	<b>13,079</b>	<b>1,226,184</b>	<b>9.375</b>			<b>3</b>	<b>6</b>	<b>36</b>	<b>45</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			109,466	16,716	68,759			62,564	29,637	40,388	9,208
2001			299,662	27,173	26,118			89,946	10,076	34,621	9,368
2002			103,903	33,374	38,214			116,303	22,479	37,024	4,971
2003					4,626					12,981	
2004					2,375					13,544	2,688
<b>TOTAL</b>			<b>513,031</b>	<b>77,263</b>	<b>140,092</b>			<b>268,813</b>	<b>62,192</b>	<b>138,558</b>	<b>26,235</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			184,450	25,792	85,399			400,910	106,693	115,429	12,974
2001		16,309	395,890	39,136	28,530		32,373	438,753	35,554	83,682	12,956
2002	638	13,132	172,970	46,139	43,812	26	41,967	706,480	78,964	83,996	6,791
2003	31	516	3,933	860	5,120	60	3,722	21,566	4,594	25,099	
2004	30	433	3,773	805	2,376	19	3,844	34,051	7,194	21,185	3,594
<b>TOTAL</b>	<b>699</b>	<b>30,390</b>	<b>761,016</b>	<b>112,732</b>	<b>165,237</b>	<b>105</b>	<b>81,906</b>	<b>1,601,760</b>	<b>232,999</b>	<b>329,391</b>	<b>36,315</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,475,876	840,359	36,315	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,611	-17,324	383	
TOTAL LOSSES	2,430,265	823,035	36,698	
EXPECTED LOSSES	773,230	510,474	42,898	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	18.581	6.293	.281	25.155
INDICATED (POST-TEST)	11.613	3.933	.176	15.722
PRES. ON RATE LEVEL	4.843	3.197	.269	8.309
DERIVED BY FORMULA	4.911	3.219	.266	8.396
UNDERLYING PRES. RATE	5.912	3.903	.328	10.143
PROPOSED	4.911	3.219	.266	8.396

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	12.227
IND. RATES				12.23	MINIMUM PREMIUM	2715
MAN. RATES	14.29	15.65	15.90	+ 12.23	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	13,332	790,053	5.925			2	2	11	15
2001	13,687	124,484	.909					12	12
2002	13,980	146,152	1.045					20	20
2003	15,018	884,364	5.888			2	4	12	18
2004	17,073	288,691	1.690			1	3	9	13
<b>TOTAL</b>	<b>73,090</b>	<b>2,233,744</b>	<b>3.056</b>			<b>5</b>	<b>9</b>	<b>64</b>	<b>78</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			538,710	3,211	9,362			171,515	7,480	21,665	38,110
2001					42,864					47,185	34,435
2002					32,862					90,476	22,814
2003			222,103	106,700	40,178			304,662	44,474	72,509	93,738
2004			95,337	38,110	18,120			24,608	55,468	30,843	26,205
<b>TOTAL</b>			<b>856,150</b>	<b>148,021</b>	<b>143,386</b>			<b>500,785</b>	<b>107,422</b>	<b>262,678</b>	<b>215,302</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			649,790	4,954	11,627			709,992	26,928	61,916	53,697
2001			5,871	1,423	45,380			13,425	3,320	112,181	47,623
2002	110	1,123	13,205	2,988	35,453	13	7,457	83,154	16,129	186,984	31,164
2003	1,921	51,438	414,386	116,989	59,012	1,531	242,512	1,715,588	171,925	179,250	117,079
2004	2,630	35,116	273,419	41,859	29,466	373	58,766	453,005	102,645	74,641	35,036
<b>TOTAL</b>	<b>4,661</b>	<b>87,677</b>	<b>1,356,671</b>	<b>168,213</b>	<b>180,938</b>	<b>1,917</b>	<b>308,735</b>	<b>2,975,164</b>	<b>320,947</b>	<b>614,972</b>	<b>284,599</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,734,825	1,285,070	284,599			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-178,932	-53,667	2,056			
TOTAL LOSSES	4,555,893	1,231,403	286,655			
EXPECTED LOSSES	2,871,705	1,817,018	197,343			
CREDIBILITY	.03	.09	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.233	1.685	.392	8.310		
INDICATED (POST-TEST)	3.896	1.053	.245	5.194		
PRES. ON RATE LEVEL	3.219	2.037	.220	5.476		
DERIVED BY FORMULA	3.239	1.948	.223	5.410		
UNDERLYING PRES. RATE	3.929	2.486	.270	6.685		
PROPOSED	3.239	1.948	.223	5.410		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.878
IND. RATES				7.88	MINIMUM PREMIUM	1845
MAN. RATES	9.67	10.31	10.48	+ 7.88	PRESENT	2625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	5,352	19,958	.372				1	4	5
2001	5,557	322,345	5.800			1	1	5	7
2002	5,395	295,604	5.479			1		2	3
2003	6,153	569,301	9.252			3	1	1	5
2004	7,441	143,553	1.929				1	6	7
<b>TOTAL</b>	<b>29,898</b>	<b>1,350,761</b>	<b>4.518</b>			<b>5</b>	<b>4</b>	<b>18</b>	<b>27</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				848	6,594				1,224	9,002	2,290
2001			116,517	17,000	55,372			30,988	4,239	92,453	5,776
2002			144,141		33,986			47,963		60,428	9,086
2003			358,246	34,601	960			152,382	20,337	914	1,861
2004				44,092	10,713				36,000	50,804	1,944
<b>TOTAL</b>			<b>618,904</b>	<b>96,541</b>	<b>107,625</b>			<b>231,333</b>	<b>61,800</b>	<b>213,601</b>	<b>20,957</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				1,308	8,190				4,406	25,726	3,227
2001		8,408	210,202	25,500	59,101		14,787	222,064	20,572	220,416	7,988
2002	942	19,522	249,858	7,379	38,832	19	23,427	369,580	17,201	127,126	12,411
2003	3,180	86,146	677,472	54,263	17,379	903	160,414	1,151,076	82,709	27,756	2,324
2004	346	8,029	91,206	34,017	17,017	104	26,284	269,046	77,585	93,598	2,599
<b>TOTAL</b>	<b>4,468</b>	<b>122,105</b>	<b>1,228,738</b>	<b>122,467</b>	<b>140,519</b>	<b>1,026</b>	<b>224,912</b>	<b>2,011,766</b>	<b>202,473</b>	<b>494,622</b>	<b>28,549</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,593,015	960,081	28,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,434	-14,294	417	
TOTAL LOSSES	3,540,581	945,787	28,966	
EXPECTED LOSSES	857,475	511,555	38,569	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	11.842	3.163	.097	15.102
INDICATED (POST-TEST)	7.401	1.977	.061	9.439
PRES. ON RATE LEVEL	2.349	1.402	.106	3.857
DERIVED BY FORMULA	2.450	1.431	.104	3.985
UNDERLYING PRES. RATE	2.868	1.711	.129	4.708
PROPOSED	2.450	1.431	.104	3.985

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.803
IND. RATES				5.80	MINIMUM PREMIUM	1430
MAN. RATES	6.39	7.01	7.38	+ 5.80	PRESENT	1930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	38,152	2,112,792	5.537			5	8	42	55	
2001	37,789	1,045,311	2.766			2	4	43	49	
2002	35,670	1,016,231	2.848		1	2	4	35	42	
2003	37,347	1,411,490	3.779			1	7	41	49	
2004	38,722	1,638,539	4.231			4	7	27	38	
<b>TOTAL</b>	<b>187,680</b>	<b>7,224,363</b>	<b>3.849</b>			<b>1</b>	<b>14</b>	<b>30</b>	<b>188</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			693,696	98,923	127,100			604,117	222,916	264,634	101,406
2001			204,652	88,018	120,654			237,699	37,447	238,877	117,964
2002	3,500		174,587	97,682	192,246	3,000		107,409	170,265	204,636	62,906
2003			73,427	165,990	224,050			105,664	491,956	288,201	62,202
2004			364,620	148,602	143,320			595,416	161,918	157,351	67,312
<b>TOTAL</b>	<b>3,500</b>		<b>1,510,982</b>	<b>599,215</b>	<b>807,370</b>	<b>3,000</b>		<b>1,650,305</b>	<b>1,084,502</b>	<b>1,153,699</b>	<b>411,790</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			967,393	152,639	157,856			3,036,639	802,497	756,323	142,881
2001		13,051	338,567	121,814	128,996		95,693	1,338,838	137,227	572,386	163,144
2002	7,538	30,266	397,911	139,824	213,696	2,455	62,782	1,045,966	498,075	449,387	85,930
2003	2,466	56,698	457,448	191,367	263,086	2,512	304,589	2,160,122	1,006,771	668,585	77,690
2004	8,756	120,925	983,708	177,442	181,081	4,431	568,287	3,368,355	433,935	377,935	89,996
<b>TOTAL</b>	<b>18,760</b>	<b>220,940</b>	<b>3,145,027</b>	<b>783,086</b>	<b>944,715</b>	<b>9,398</b>	<b>1,031,351</b>	<b>10,949,920</b>	<b>2,878,505</b>	<b>2,824,616</b>	<b>559,641</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,375,396	7,430,922	559,641	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-625,931	-211,780	4,593	
TOTAL LOSSES	14,749,465	7,219,142	564,234	
EXPECTED LOSSES	9,731,209	6,495,605	474,831	
CREDIBILITY	.05	.18	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.859	3.847	.301	12.007
INDICATED (POST-TEST)	4.912	2.404	.188	7.504
PRES. ON RATE LEVEL	4.248	2.835	.207	7.290
DERIVED BY FORMULA	4.281	2.757	.204	7.242
UNDERLYING PRES. RATE	5.185	3.461	.253	8.899
PROPOSED	4.310	2.775	.205	7.290

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.616
IND. RATES				10.62	MINIMUM PREMIUM	2395
MAN. RATES	13.18	13.95	13.95	+ 10.62	PRESENT	3415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	32,379	2,636,235	8.141		1	6	8	44	59
2001	35,296	2,529,590	7.166	1		6	8	49	64
2002	38,741	2,818,843	7.276	1		4	3	36	44
2003	43,201	2,024,128	4.685			5	9	51	65
2004	52,904	3,237,957	6.120			6	15	37	58
<b>TOTAL</b>	<b>202,521</b>	<b>13,246,753</b>	<b>6.541</b>	<b>2</b>	<b>1</b>	<b>27</b>	<b>43</b>	<b>217</b>	<b>290</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		436,400	574,349	202,238	206,204		203,374	438,748	257,675	255,838	61,409
2001	150,500		919,014	168,244	120,540	35,302		701,433	110,431	249,467	74,659
2002	281,415		780,696	96,725	211,557	15,000		834,934	147,256	358,127	93,133
2003			473,867	134,604	188,617			457,779	163,782	394,138	211,341
2004			401,669	547,730	150,960			492,144	1,223,683	324,850	96,921
<b>TOTAL</b>	<b>431,915</b>	<b>436,400</b>	<b>3,149,595</b>	<b>1,149,541</b>	<b>877,878</b>	<b>50,302</b>	<b>203,374</b>	<b>2,925,038</b>	<b>1,902,827</b>	<b>1,582,420</b>	<b>537,463</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		297,689	919,757	312,053	256,108		770,951	2,527,124	927,630	731,184	86,525
2001	226,359	48,569	1,195,452	232,861	130,959	285,593	197,255	2,704,520	363,356	604,074	103,253
2002	477,538	67,762	879,424	149,025	238,835	12,153	206,400	3,405,948	510,794	779,660	127,220
2003	5,124	130,335	1,030,927	186,377	235,251	4,029	532,105	3,688,557	573,329	850,892	263,965
2004	13,261	205,446	1,839,737	449,855	249,328	6,340	1,015,560	7,787,094	1,787,076	1,001,279	129,583
<b>TOTAL</b>	<b>722,282</b>	<b>749,801</b>	<b>5,865,297</b>	<b>1,330,171</b>	<b>1,110,481</b>	<b>308,115</b>	<b>2,722,271</b>	<b>20,113,243</b>	<b>4,162,185</b>	<b>3,967,089</b>	<b>710,546</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,481,009	10,569,926	710,546			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-859,176	-253,610	6,348			
TOTAL LOSSES	29,621,833	10,316,316	716,894			
EXPECTED LOSSES	14,304,059	9,648,101	567,059			
CREDIBILITY	.06	.19	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	14.627	5.094	.354	20.075		
INDICATED (POST-TEST)	9.142	3.184	.221	12.547		
PRES. ON RATE LEVEL	5.786	3.903	.229	9.918		
DERIVED BY FORMULA	5.987	3.766	.227	9.980		
UNDERLYING PRES. RATE	7.063	4.764	.280	12.107		
PROPOSED	5.987	3.766	.227	9.980		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	14.533
IND. RATES				14.53	MINIMUM PREMIUM	3175
MAN. RATES	16.95	18.59	18.98	+ 14.53	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	24,736	2,268,330	9.170			5			35	40
2001	29,005	2,499,217	8.616			10		8	33	51
2002	24,446	6,926,054	28.332		1	3		7	19	30
2003	25,359	2,327,330	9.177			8		5	23	36
2004	30,014	1,184,124	3.945			2		2	21	25
<b>TOTAL</b>	<b>133,560</b>	<b>15,205,055</b>	<b>11.384</b>		<b>1</b>	<b>28</b>		<b>22</b>	<b>131</b>	<b>182</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			849,485		233,376			928,246		212,520	44,703
2001			1,077,764	186,063	149,832			847,613	54,195	158,175	25,575
2002		1,802,286	273,922	51,754	65,173		4,298,521	266,304	16,831	135,397	15,866
2003			759,524	145,775	201,808			801,196	120,981	274,557	23,489
2004			237,547	94,338	240,359			187,369	69,589	341,296	13,626
<b>TOTAL</b>		<b>1,802,286</b>	<b>3,198,242</b>	<b>477,930</b>	<b>890,548</b>		<b>4,298,521</b>	<b>3,030,728</b>	<b>261,596</b>	<b>1,121,945</b>	<b>123,259</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			982,957		289,856			3,405,131		607,386	62,987
2001		73,391	1,793,756	261,105	163,119		348,437	4,638,133	208,216	387,888	35,370
2002	26,636	166,364	446,593	74,930	75,651	2,475	834,950	1,399,818	97,332	290,184	21,673
2003	6,587	169,069	1,334,742	208,778	256,672	4,536	680,729	4,787,670	494,691	636,927	29,338
2004	8,643	118,158	959,329	168,287	267,510	2,570	349,500	2,272,344	338,974	594,390	18,218
<b>TOTAL</b>	<b>41,866</b>	<b>526,982</b>	<b>5,517,377</b>	<b>713,100</b>	<b>1,052,808</b>	<b>9,581</b>	<b>2,213,616</b>	<b>16,503,096</b>	<b>1,139,213</b>	<b>2,516,775</b>	<b>167,586</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,812,518	5,421,896	167,586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-469,712	-142,576	2,399	
TOTAL LOSSES	24,342,806	5,279,320	169,985	
EXPECTED LOSSES	7,778,534	4,737,374	237,737	
CREDIBILITY	.04	.14	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	18.226	3.953	.127	22.306
INDICATED (POST-TEST)	11.391	2.471	.079	13.941
PRES. ON RATE LEVEL	4.771	2.906	.146	7.823
DERIVED BY FORMULA	5.036	2.845	.136	8.017
UNDERLYING PRES. RATE	5.824	3.547	.178	9.549
PROPOSED	5.036	2.845	.136	8.017

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	11.675
IND. RATES				11.68	MINIMUM PREMIUM	2605
MAN. RATES	13.06	14.35	14.97	+ 11.68	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	17,973	593,181	3.300			1	3	13	17
2001	12,517	304,326	2.431			1	2	10	13
2002	12,611	7,643,478	60.609		1	1		11	13
2003	17,079	180,156	1.054				2	4	6
2004	17,147	324,008	1.889			1	1	12	14
<b>TOTAL</b>	<b>77,327</b>	<b>9,045,149</b>	<b>11.697</b>			<b>1</b>	<b>4</b>	<b>8</b>	<b>63</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			99,605	66,830	58,169			244,054	33,213	78,244	13,066
2001			55,233	17,955	108,056			23,488	2,832	75,622	21,140
2002		1,336,397	73,287		30,448		6,100,082	40,914		38,307	24,043
2003				50,192	24,092				39,955	39,226	26,691
2004			64,501	9,954	70,958			27,797	12,720	108,103	29,975
<b>TOTAL</b>		<b>1,336,397</b>	<b>292,626</b>	<b>144,931</b>	<b>291,723</b>		<b>6,100,082</b>	<b>336,253</b>	<b>88,720</b>	<b>339,502</b>	<b>114,915</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			122,829	103,118	72,246			1,144,538	119,567	223,621	18,410
2001		3,986	112,060	27,817	114,710		11,212	169,728	14,859	180,233	29,236
2002	17,562	101,730	154,845	5,125	33,961	3,162	1,000,061	447,819	19,461	81,146	32,843
2003	298	7,452	63,967	51,459	30,671	240	21,944	150,417	95,614	84,845	33,337
2004	2,447	32,200	251,657	37,277	76,372	488	70,748	499,896	84,632	179,251	40,077
<b>TOTAL</b>	<b>20,307</b>	<b>145,368</b>	<b>705,358</b>	<b>224,796</b>	<b>327,960</b>	<b>3,890</b>	<b>1,103,965</b>	<b>2,412,398</b>	<b>334,133</b>	<b>749,096</b>	<b>153,903</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,391,286	1,635,985	153,903	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-327,907	-60,453	1,431	
TOTAL LOSSES	4,063,379	1,575,532	155,334	
EXPECTED LOSSES	4,764,117	1,872,087	141,509	
CREDIBILITY	.03	.10	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.255	2.037	.201	7.493
INDICATED (POST-TEST)	3.284	1.273	.126	4.683
PRES. ON RATE LEVEL	5.047	1.983	.150	7.180
DERIVED BY FORMULA	4.994	1.912	.148	7.054
UNDERLYING PRES. RATE	6.161	2.421	.183	8.765
PROPOSED	4.994	1.912	.148	7.054

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.272
IND. RATES				10.27	MINIMUM PREMIUM	2325
MAN. RATES	12.90	13.78	13.74	+ 10.27	PRESENT	3365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	5,533	1,097,350	19.832			2	4	6	12	
2001	10,728	1,100,570	10.258			2	5	3	10	
2002	5,650	385,098	6.815			1	3	3	7	
2003	6,477	346,079	5.343			1	1	7	9	
2004	21,351	662,160	3.101				2	5	8	
<b>TOTAL</b>	<b>49,739</b>	<b>3,591,257</b>	<b>7.220</b>			<b>1</b>	<b>15</b>	<b>24</b>	<b>46</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			478,587	88,923	19,562			416,688	66,062	24,317	3,211
2001			440,273	111,333	12,238			249,879	242,269	10,538	34,040
2002			101,495	36,522	39,516			76,740	26,433	84,108	20,284
2003			247,186	22,000	11,375			35,712	978	16,699	12,129
2004	470,024		47,308	9,859					24,736	86,166	24,067
<b>TOTAL</b>	<b>470,024</b>		<b>1,267,541</b>	<b>306,086</b>	<b>92,550</b>			<b>779,019</b>	<b>360,478</b>	<b>221,828</b>	<b>93,731</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			588,242	137,208	24,297			1,946,492	237,823	69,497	4,524
2001		29,877	727,864	151,504	15,078		116,126	1,627,336	724,923	40,995	47,077
2002	715	14,825	195,130	50,406	45,521	27	37,176	603,751	94,709	180,738	27,708
2003	2,253	60,475	474,934	37,678	23,693	261	41,275	289,069	17,452	37,523	15,149
2004	689,622	8,314	95,253	35,949	16,614	156	32,629	313,713	80,521	144,475	32,178
<b>TOTAL</b>	<b>692,590</b>	<b>113,491</b>	<b>2,081,423</b>	<b>412,745</b>	<b>125,203</b>	<b>444</b>	<b>227,206</b>	<b>4,780,361</b>	<b>1,155,428</b>	<b>473,228</b>	<b>126,636</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,895,515	2,166,604	126,636	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-354,291	-17,462	2,844	
TOTAL LOSSES	7,541,224	2,149,142	129,480	
EXPECTED LOSSES	8,603,851	1,706,047	191,992	
CREDIBILITY	.02	.07	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.162	4.321	.260	19.743
INDICATED (POST-TEST)	9.476	2.701	.163	12.340
PRES. ON RATE LEVEL	14.171	2.810	.316	17.297
DERIVED BY FORMULA	14.077	2.802	.304	17.183
UNDERLYING PRES. RATE	17.298	3.430	.386	21.114
PROPOSED	14.077	2.802	.304	17.183

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	25.023
IND. RATES				25.02	MINIMUM PREMIUM	3550
MAN. RATES	30.56	32.74	33.10	+ 25.02	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,645	8,008	.219						2	2
2001	3,197	620	.019							
2002	2,333	19,089	.818						1	1
2003	2,894	34,294	1.185				1			1
2004	2,630	5,222	.198						1	1
<b>TOTAL</b>	<b>14,699</b>	<b>67,233</b>	<b>.457</b>						<b>1</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,966					2,920	1,122
2001											620
2002					13,467					5,414	208
2003				20,294					14,000		
2004					674					918	3,630
<b>TOTAL</b>				<b>20,294</b>	<b>18,107</b>				<b>14,000</b>	<b>9,252</b>	<b>5,580</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,925					8,345	1,581
2001											857
2002	44	462	5,409	1,228	14,531	1	448	4,976	968	11,189	284
2003	59	1,923	17,581	18,991	1,618	20	3,750	29,881	28,641	3,152	
2004	9	120	1,069	227	675		256	2,303	487	1,432	4,853
<b>TOTAL</b>	<b>112</b>	<b>2,505</b>	<b>24,059</b>	<b>20,446</b>	<b>21,749</b>	<b>21</b>	<b>4,454</b>	<b>37,160</b>	<b>30,096</b>	<b>24,118</b>	<b>7,575</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,311	96,409	7,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,578	-10,640	245	
TOTAL LOSSES		85,769	7,820	
EXPECTED LOSSES	1,306,742	295,303	27,634	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.584	.053	.637
INDICATED (POST-TEST)	.000	.365	.033	.398
PRES. ON RATE LEVEL	7.283	1.646	.153	9.082
DERIVED BY FORMULA	7.210	1.608	.149	8.967
UNDERLYING PRES. RATE	8.890	2.009	.188	11.087
PROPOSED	7.210	1.608	.149	8.967

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.058
IND. RATES				13.06	MINIMUM PREMIUM	2880
MAN. RATES	16.67	17.59	17.38	+ 13.06	PRESENT	3450

+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
2000	100					100						
2001	157					157						
2002	125					125						
2003	55					55						
2004	19					19						
<b>TOTAL</b>	<b>456</b>					<b>456</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.	-2,927	-834	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	45,929	17,415	886	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	8.251	3.129	.158	11.538
DERIVED BY FORMULA	8.251	3.129	.158	11.538
UNDERLYING PRES. RATE	10.072	3.819	.194	14.085
PROPOSED	8.251	3.129	.158	11.538

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	16.802
IND. RATES				16.80	MINIMUM PREMIUM	3550
MAN. RATES	21.44	22.50	22.08	+ 16.80	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,332	309,964	7.155			2			1	3
2001	5,803	221,126	3.810			1	1		4	6
2002	5,060	403,958	7.983			1	1		1	3
2003	5,273	401,617	7.616			1	2		1	4
2004	4,107	61,861	1.506						3	3
<b>TOTAL</b>	<b>24,575</b>	<b>1,398,526</b>	<b>5.691</b>			<b>5</b>	<b>4</b>		<b>10</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			170,858		692			130,642		972	6,800
2001			56,513	38,654	5,681			84,404	14,932	4,813	16,129
2002			102,496	47,026	45,360			139,629	46,203	20,572	2,672
2003			274,509	20,057	1,029			70,000	30,504	1,103	4,415
2004					11,771					10,467	39,623
<b>TOTAL</b>			<b>604,376</b>	<b>105,737</b>	<b>64,533</b>			<b>424,675</b>	<b>91,639</b>	<b>37,927</b>	<b>69,639</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			287,896		859			837,154		2,778	9,581
2001		4,079	102,737	51,678	6,500		40,281	535,994	48,573	13,273	22,307
2002	683	14,086	187,081	63,274	52,092	27	51,611	889,287	141,942	54,231	3,650
2003	2,167	58,654	460,825	33,815	12,016	418	71,971	520,754	79,534	17,783	5,514
2004	149	2,134	18,718	3,985	11,773	16	2,980	26,307	5,556	16,369	52,976
<b>TOTAL</b>	<b>2,999</b>	<b>78,953</b>	<b>1,057,257</b>	<b>152,752</b>	<b>83,240</b>	<b>461</b>	<b>166,843</b>	<b>2,809,496</b>	<b>275,605</b>	<b>104,434</b>	<b>94,028</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,116,009	616,031	94,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-96,209	-24,406	513	
TOTAL LOSSES	4,019,800	591,625	94,541	
EXPECTED LOSSES	1,547,734	720,538	57,998	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	16.357	2.407	.385	19.149
INDICATED (POST-TEST)	10.223	1.504	.241	11.968
PRES. ON RATE LEVEL	5.159	2.402	.194	7.755
DERIVED BY FORMULA	5.210	2.357	.196	7.763
UNDERLYING PRES. RATE	6.298	2.932	.236	9.466
PROPOSED	5.210	2.357	.196	7.763

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	11.305
IND. RATES				11.31	MINIMUM PREMIUM	2530
MAN. RATES	13.43	14.60	14.84	+ 11.31	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	5,925	1,120,975	18.919	1		2	3	14	20	
2001	5,538	1,363,635	24.623			4	5	10	19	
2002	5,519	99,870	1.809				2	6	8	
2003	6,327	505,032	7.982				5	8	13	
2004	5,396	460,308	8.530				5	11	16	
<b>TOTAL</b>	<b>28,705</b>	<b>3,549,820</b>	<b>12.367</b>	<b>1</b>		<b>6</b>	<b>20</b>	<b>49</b>	<b>76</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	260,575		401,276	50,463	34,130	9,350		261,720	55,144	46,929	1,388
2001			510,005	116,835	131,570			393,899	118,665	83,013	9,648
2002				14,894	17,953				7,385	44,225	15,413
2003				115,562	32,509				183,144	159,545	14,272
2004				123,730	79,846				169,565	80,340	6,827
<b>TOTAL</b>	<b>260,575</b>		<b>911,281</b>	<b>421,484</b>	<b>296,008</b>	<b>9,350</b>		<b>655,619</b>	<b>533,903</b>	<b>414,052</b>	<b>47,548</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	309,563		619,618	77,865	42,388	348,353		1,258,467	198,518	134,124	1,956
2001		33,025	819,957	163,183	141,586		163,457	2,217,335	372,150	207,899	13,343
2002	58	839	12,487	19,493	19,929	7	3,849	47,340	27,287	92,330	21,054
2003	538	14,570	127,760	114,201	45,200	961	94,713	655,811	431,080	349,718	17,826
2004	1,600	31,534	335,067	112,321	97,538	255	78,675	867,633	281,062	192,281	9,128
<b>TOTAL</b>	<b>311,759</b>	<b>79,968</b>	<b>1,914,889</b>	<b>487,063</b>	<b>346,641</b>	<b>349,576</b>	<b>340,694</b>	<b>5,046,586</b>	<b>1,310,097</b>	<b>976,352</b>	<b>63,307</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,043,472	3,120,153	63,307	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,086	-76,465	889	
TOTAL LOSSES	7,802,386	3,043,688	64,196	
EXPECTED LOSSES	3,618,265	2,256,213	95,014	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	27.181	10.603	.224	38.008
INDICATED (POST-TEST)	16.988	6.627	.140	23.755
PRES. ON RATE LEVEL	10.326	6.439	.271	17.036
DERIVED BY FORMULA	10.459	6.448	.264	17.171
UNDERLYING PRES. RATE	12.605	7.860	.331	20.796
PROPOSED	10.459	6.448	.264	17.171

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	25.006
IND. RATES				25.01	MINIMUM PREMIUM	3550
MAN. RATES	29.23	31.81	32.60	+ 25.01	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	22,961	120,932	.526				1	5	6
2001	21,018	129,098	.614				3	8	11
2002	18,883	235,275	1.245				2	9	11
2003	20,709	361,661	1.746			1	1	7	9
2004	18,605	315,449	1.695				2	8	10
<b>TOTAL</b>	<b>102,176</b>	<b>1,162,415</b>	<b>1.138</b>			<b>1</b>	<b>9</b>	<b>37</b>	<b>47</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				11,258	28,631				10,641	56,659	13,743
2001				26,481	41,131				10,537	21,069	29,880
2002				48,975	29,028				75,980	47,158	34,134
2003			98,669	32,691	20,721			119,507	11,208	66,266	12,599
2004				71,185	63,238				37,367	121,404	22,255
<b>TOTAL</b>			<b>98,669</b>	<b>190,590</b>	<b>182,749</b>			<b>119,507</b>	<b>145,733</b>	<b>312,556</b>	<b>112,611</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				17,371	35,560				38,308	161,931	19,364
2001			8,850	36,208	43,767			10,388	32,428	50,656	41,324
2002	94	1,729	29,008	61,368	33,150	7	5,946	112,324	207,972	107,039	46,627
2003	943	24,896	198,233	39,562	28,733	883	125,716	875,761	73,688	144,997	15,736
2004	1,140	21,286	220,278	70,478	73,419	220	46,800	451,900	116,992	204,534	29,755
<b>TOTAL</b>	<b>2,177</b>	<b>47,911</b>	<b>456,369</b>	<b>224,987</b>	<b>214,629</b>	<b>1,110</b>	<b>178,462</b>	<b>1,450,373</b>	<b>469,388</b>	<b>669,157</b>	<b>152,806</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,136,402	1,578,161	152,806	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-167,688	-32,592	1,222	
TOTAL LOSSES	1,968,714	1,545,569	154,028	
EXPECTED LOSSES	2,500,246	923,670	134,874	
CREDIBILITY	.04	.12	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.927	1.513	.151	3.591
INDICATED (POST-TEST)	1.204	.946	.094	2.244
PRES. ON RATE LEVEL	2.005	.741	.107	2.853
DERIVED BY FORMULA	1.973	.766	.105	2.844
UNDERLYING PRES. RATE	2.447	.904	.132	3.483
PROPOSED	1.973	.766	.105	2.844

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.141
IND. RATES				4.14	MINIMUM PREMIUM	1100
MAN. RATES	5.07	5.42	5.46	+ 4.14	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	74,461	2,319,344	3.114			5	3	39	47
2001	82,602	1,363,678	1.650			1	5	23	29
2002	76,853	1,262,318	1.642			2	8	41	51
2003	98,345	2,028,929	2.063			3	3	30	36
2004	81,207	1,234,280	1.519			2	6	37	45
<b>TOTAL</b>	<b>413,468</b>	<b>8,208,549</b>	<b>1.985</b>			<b>13</b>	<b>25</b>	<b>170</b>	<b>208</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,133,314	69,773	162,507			563,735	101,035	234,771	54,209
2001			305,050	164,180	115,412			232,175	223,550	238,754	84,557
2002			263,055	201,064	163,190			119,412	170,238	225,535	119,824
2003			799,088	94,579	164,109			605,324	48,327	232,018	85,484
2004			246,507	157,120	175,454			59,981	159,325	365,283	70,610
<b>TOTAL</b>			<b>2,747,014</b>	<b>686,716</b>	<b>780,672</b>			<b>1,580,627</b>	<b>702,475</b>	<b>1,296,361</b>	<b>414,684</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,442,489	107,660	201,832			2,444,890	363,726	670,977	76,380
2001		11,040	299,088	221,552	123,995		55,577	890,163	679,434	581,031	116,942
2002	2,046	42,097	567,866	263,755	187,532	58	69,125	1,143,723	503,348	493,138	163,680
2003	4,219	106,557	840,926	139,832	202,123	2,386	322,829	2,229,407	245,032	493,194	106,770
2004	8,721	122,143	1,009,943	192,132	213,150	1,362	233,600	1,928,220	438,130	645,041	94,406
<b>TOTAL</b>	<b>14,986</b>	<b>281,837</b>	<b>4,160,312</b>	<b>924,931</b>	<b>928,632</b>	<b>3,806</b>	<b>681,131</b>	<b>8,636,403</b>	<b>2,229,670</b>	<b>2,883,381</b>	<b>558,178</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,778,475	6,966,614	558,178			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-650,545	-238,026	5,335			
TOTAL LOSSES	13,127,930	6,728,588	563,513			
EXPECTED LOSSES	10,208,525	7,599,542	549,912			
CREDIBILITY	.09	.30	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.175	1.627	.136	4.938		
INDICATED (POST-TEST)	1.984	1.017	.085	3.086		
PRES. ON RATE LEVEL	2.022	1.506	.109	3.637		
DERIVED BY FORMULA	2.019	1.359	.102	3.480		
UNDERLYING PRES. RATE	2.469	1.838	.133	4.440		
PROPOSED	2.019	1.359	.102	3.480		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.067
IND. RATES				5.07	MINIMUM PREMIUM	1285
MAN. RATES	6.90	7.28	6.96	+ 5.07	PRESENT	1835

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,872	99,239	2.036						6	6
2001	6,359	259,944	4.087			1	1		6	8
2002	5,987	455,890	7.614			1	1		4	6
2003	4,724	386,818	8.188			2			6	8
2004	4,660	93,825	2.013						5	5
<b>TOTAL</b>	<b>26,602</b>	<b>1,295,716</b>	<b>4.871</b>			<b>4</b>	<b>2</b>		<b>27</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					50,172					41,146	7,921
2001			118,358	11,325	9,676			77,864	14,243	19,147	9,331
2002			209,029	39,804	13,285			103,088	59,479	21,795	9,410
2003			206,373		14,582			101,645		57,202	7,016
2004					34,369					45,160	14,296
<b>TOTAL</b>			<b>533,760</b>	<b>51,129</b>	<b>122,084</b>			<b>282,597</b>	<b>73,722</b>	<b>184,450</b>	<b>47,974</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					62,314					117,596	11,161
2001		8,541	206,418	16,542	10,683		37,161	498,842	47,219	47,232	12,905
2002	986	21,859	287,186	53,791	18,273	17	34,393	601,633	170,884	56,285	12,854
2003	1,857	49,308	384,925	15,214	23,940	802	119,600	832,855	47,410	124,880	8,763
2004	436	6,232	54,630	11,628	34,369	73	12,828	113,522	23,974	70,623	19,114
<b>TOTAL</b>	<b>3,279</b>	<b>85,940</b>	<b>933,159</b>	<b>97,175</b>	<b>149,579</b>	<b>892</b>	<b>203,982</b>	<b>2,046,852</b>	<b>289,487</b>	<b>416,616</b>	<b>64,797</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,274,104	952,857	64,797	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,866	-13,454	503	
TOTAL LOSSES	3,233,238	939,403	65,300	
EXPECTED LOSSES	662,657	386,793	56,927	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	12.154	3.531	.245	15.930
INDICATED (POST-TEST)	7.596	2.207	.153	9.956
PRES. ON RATE LEVEL	2.041	1.191	.175	3.407
DERIVED BY FORMULA	2.097	1.242	.174	3.513
UNDERLYING PRES. RATE	2.491	1.454	.214	4.159
PROPOSED	2.097	1.242	.174	3.513

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.115
IND. RATES				5.12	MINIMUM PREMIUM	1295
MAN. RATES	5.65	6.17	6.52	+ 5.12	PRESENT	1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	89,857	2,688,858	2.992			10	8	38	56
2001	73,362	2,711,149	3.695			8	5	48	61
2002	69,056	2,918,003	4.225			7	13	52	72
2003	73,294	2,025,225	2.763			6	8	47	61
2004	82,918	4,704,222	5.673		1	4	7	44	56
<b>TOTAL</b>	<b>388,487</b>	<b>15,047,457</b>	<b>3.873</b>		<b>1</b>	<b>35</b>	<b>41</b>	<b>229</b>	<b>306</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,389,966	95,953	127,345			657,234	28,346	208,912	181,102
2001			1,164,841	128,940	212,608			809,468	120,892	162,512	111,888
2002			1,125,364	257,237	227,767			662,609	326,666	196,729	121,631
2003			754,643	163,412	194,476			275,584	275,347	235,014	126,749
2004		518,351	481,560	213,410	248,618		2,120,587	429,543	254,472	319,505	118,176
<b>TOTAL</b>		<b>518,351</b>	<b>4,916,374</b>	<b>858,952</b>	<b>1,010,814</b>		<b>2,120,587</b>	<b>2,834,438</b>	<b>1,005,723</b>	<b>1,122,672</b>	<b>659,546</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,300,534	148,057	158,160			4,107,739	102,045	597,073	255,173
2001		62,852	1,544,029	186,400	228,682		249,500	3,369,428	393,639	399,240	154,741
2002	5,621	119,486	1,570,294	354,340	268,068	117	205,415	3,548,077	955,810	469,576	166,148
2003	7,611	197,397	1,558,624	231,129	254,479	2,820	394,793	2,792,220	713,276	551,523	158,310
2004	27,183	269,828	1,406,779	264,363	299,680	14,367	1,301,776	3,401,139	611,246	643,879	158,001
<b>TOTAL</b>	<b>40,415</b>	<b>649,563</b>	<b>8,380,260</b>	<b>1,184,289</b>	<b>1,209,069</b>	<b>17,304</b>	<b>2,151,484</b>	<b>17,218,603</b>	<b>2,776,016</b>	<b>2,661,291</b>	<b>892,373</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,457,629	7,830,665	892,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,022,984	-224,385	8,200	
TOTAL LOSSES	27,434,645	7,606,280	900,573	
EXPECTED LOSSES	15,314,158	6,689,747	843,018	
CREDIBILITY	.09	.29	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.062	1.958	.232	9.252
INDICATED (POST-TEST)	4.414	1.224	.145	5.783
PRES. ON RATE LEVEL	3.229	1.411	.178	4.818
DERIVED BY FORMULA	3.336	1.357	.168	4.861
UNDERLYING PRES. RATE	3.942	1.722	.217	5.881
PROPOSED	3.336	1.357	.168	4.861

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.079
IND. RATES				7.08	MINIMUM PREMIUM	1685
MAN. RATES	8.30	9.07	9.22	+ 7.08	PRESENT	2345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	55,392	1,780,268	3.213			4	2	46	52
2001	56,140	2,210,950	3.938			2	8	48	58
2002	61,059	1,543,706	2.528			3	7	46	56
2003	68,084	1,720,933	2.527			6	2	49	57
2004	64,534	1,246,169	1.931			1	10	39	50
<b>TOTAL</b>	<b>305,209</b>	<b>8,502,026</b>	<b>2.786</b>			<b>16</b>	<b>29</b>	<b>228</b>	<b>273</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			754,805	6,507	98,671			620,115	22,162	187,439	90,569
2001			404,324	183,349	361,403			513,199	224,466	440,311	83,898
2002			191,621	170,212	253,676			201,604	251,293	331,239	144,061
2003			518,024	15,351	123,415			527,814	36,273	229,355	270,701
2004			84,987	283,359	104,718			227,879	240,802	192,702	111,722
<b>TOTAL</b>			<b>1,953,761</b>	<b>658,778</b>	<b>941,883</b>			<b>2,090,611</b>	<b>774,996</b>	<b>1,381,046</b>	<b>700,951</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			923,321	10,041	122,546			2,913,175	79,783	535,702	127,612
2001		18,010	501,378	255,998	384,870		118,307	1,770,791	703,157	1,061,892	116,031
2002	1,927	35,405	473,314	232,833	282,909	89	109,950	1,823,912	745,494	725,434	196,787
2003	4,989	128,174	1,000,523	66,918	156,270	3,624	563,740	3,950,505	283,958	519,218	338,106
2004	3,698	70,295	725,936	235,126	147,937	1,800	285,275	2,181,371	480,334	417,945	149,372
<b>TOTAL</b>	<b>10,614</b>	<b>251,884</b>	<b>3,624,472</b>	<b>800,916</b>	<b>1,094,532</b>	<b>5,513</b>	<b>1,077,272</b>	<b>12,639,754</b>	<b>2,292,726</b>	<b>3,260,191</b>	<b>927,908</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,609,509	7,448,365	927,908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-433,792	-264,121	7,233	
TOTAL LOSSES	17,175,717	7,184,244	935,141	
EXPECTED LOSSES	6,763,430	8,497,020	723,346	
CREDIBILITY	.07	.24	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.628	2.354	.306	8.288
INDICATED (POST-TEST)	3.518	1.471	.191	5.180
PRES. ON RATE LEVEL	1.815	2.281	.194	4.290
DERIVED BY FORMULA	1.934	2.087	.193	4.214
UNDERLYING PRES. RATE	2.216	2.784	.237	5.237
PROPOSED	1.969	2.125	.196	4.290

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.247
IND. RATES				6.25	MINIMUM PREMIUM	1520
MAN. RATES	6.92	7.91	8.21	+ 6.25	PRESENT	2115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	10,547	521,136	4.941			2	2	8	12	
2001	12,148	622,843	5.127			2		4	6	
2002	14,488	1,351,529	9.328		1		2	11	14	
2003	13,955	589,885	4.227			3	1	5	9	
2004	14,486	186,391	1.286				2	3	5	
<b>TOTAL</b>	<b>65,624</b>	<b>3,271,784</b>	<b>4.986</b>		<b>1</b>	<b>7</b>	<b>7</b>	<b>31</b>	<b>46</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			342,401	24,926	37,759			79,358	11,802	13,430	11,460
2001			284,788		21,017			271,381		37,140	8,517
2002		105,332		47,530	64,471		810,054		194,341	120,358	9,443
2003			333,015	29,173	6,795			144,387	39,409	20,847	16,259
2004			41,938		20,789				55,446	62,550	5,668
<b>TOTAL</b>		<b>105,332</b>	<b>960,204</b>	<b>143,567</b>	<b>150,831</b>		<b>810,054</b>	<b>495,126</b>	<b>300,998</b>	<b>254,325</b>	<b>51,347</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			576,946	38,461	46,896			508,526	42,487	38,382	16,147
2001		17,592	422,532	3,411	22,952		107,707	1,423,492	14,329	91,059	11,779
2002	10,767	59,520	56,686	62,965	71,354	3,304	1,039,396	438,185	539,366	273,317	12,899
2003	2,982	80,465	632,181	48,741	22,450	942	163,139	1,166,812	126,637	69,459	20,307
2004	465	9,559	103,600	35,951	26,784	141	36,032	374,915	111,161	119,610	7,578
<b>TOTAL</b>	<b>14,214</b>	<b>167,136</b>	<b>1,791,945</b>	<b>189,529</b>	<b>190,436</b>	<b>4,387</b>	<b>1,346,274</b>	<b>3,911,930</b>	<b>833,980</b>	<b>591,827</b>	<b>68,710</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,235,886	1,805,772	68,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-362,419	-62,338	1,046	
TOTAL LOSSES	6,873,467	1,743,434	69,756	
EXPECTED LOSSES	5,850,379	2,076,343	102,373	
CREDIBILITY	.03	.09	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.474	2.657	.106	13.237
INDICATED (POST-TEST)	6.546	1.661	.066	8.273
PRES. ON RATE LEVEL	7.303	2.592	.128	10.023
DERIVED BY FORMULA	7.280	2.508	.122	9.910
UNDERLYING PRES. RATE	8.915	3.164	.156	12.235
PROPOSED	7.280	2.508	.122	9.910

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	14.431
IND. RATES				14.43	MINIMUM PREMIUM	3155
MAN. RATES	17.71	18.91	19.18	+ 14.43	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,039	13,670	.670						3	3
2001	2,769	427,140	15,425			1			3	4
2002	2,039	62,153	3,048				1		3	4
2003	1,874	284,102	15,160			1		1	3	5
2004	2,192	12,908	.588					1		1
<b>TOTAL</b>	<b>10,913</b>	<b>799,973</b>	<b>7,330</b>			<b>2</b>		<b>3</b>	<b>12</b>	<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,503					7,446	1,721
2001			164,727		5,605			248,251		6,784	1,773
2002				1,585	28,067				7,184	21,894	3,423
2003			150,594	6,826	3,327			114,137	3,500	4,749	969
2004				3,450					8,632		826
<b>TOTAL</b>			<b>315,321</b>	<b>11,861</b>	<b>41,502</b>			<b>362,388</b>	<b>19,316</b>	<b>40,873</b>	<b>8,712</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					5,594					21,281	2,425
2001		6,395	153,310	1,172	6,190		63,742	838,081	7,410	17,759	2,452
2002	90	985	11,835	4,457	30,344	3	1,999	26,638	22,770	46,156	4,676
2003	1,090	29,304	229,761	14,427	8,860	541	96,505	688,971	33,680	23,011	1,210
2004	16	475	5,803	2,379	492	8	2,843	33,886	12,141	3,394	1,104
<b>TOTAL</b>	<b>1,196</b>	<b>37,159</b>	<b>400,709</b>	<b>22,435</b>	<b>51,480</b>	<b>552</b>	<b>165,089</b>	<b>1,587,576</b>	<b>76,001</b>	<b>111,601</b>	<b>11,867</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,192,281	261,517	11,867	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,903	-9,598	309	
TOTAL LOSSES	2,158,378	251,919	12,176	
EXPECTED LOSSES	576,425	299,890	32,848	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	19,778	2,308	.112	22,198
INDICATED (POST-TEST)	12,361	1,443	.070	13,874
PRES. ON RATE LEVEL	4,327	2,251	.247	6,825
DERIVED BY FORMULA	4,407	2,227	.242	6,876
UNDERLYING PRES. RATE	5,282	2,748	.301	8,331
PROPOSED	4,407	2,227	.242	6,876

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10,013
IND. RATES				10.01	MINIMUM PREMIUM	2270
MAN. RATES	12.16	12.96	13.06	+ 10.01	PRESENT	3210

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,137	11,195	.523							
2001	2,537	15,525	.611						2	2
2002	2,549	195	.007							
2003	2,724	217,000	7.966			1				1
2004	2,162	5,696	.263						1	1
<b>TOTAL</b>	<b>12,109</b>	<b>249,611</b>	<b>2.061</b>			<b>1</b>			<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											11,195
2001					4,513					10,467	545
2002											195
2003			162,800					54,200			
2004					3,620					585	1,491
<b>TOTAL</b>			<b>162,800</b>		<b>8,133</b>			<b>54,200</b>		<b>11,052</b>	<b>13,426</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											15,774
2001			619	150	4,777			2,973	738	24,887	754
2002											266
2003	1,395	37,613	293,873	9,865	6,159	301	55,035	393,446	14,509	7,619	
2004	45	655	5,751	1,226	3,621		166	1,473	313	917	1,993
<b>TOTAL</b>	<b>1,440</b>	<b>38,268</b>	<b>300,243</b>	<b>11,241</b>	<b>14,557</b>	<b>301</b>	<b>55,201</b>	<b>397,892</b>	<b>15,560</b>	<b>33,423</b>	<b>18,787</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	793,345	74,781	18,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,664	-4,890	99	
TOTAL LOSSES	781,681	69,891	18,886	
EXPECTED LOSSES	182,846	147,125	10,657	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.455	.577	.156	7.188
INDICATED (POST-TEST)	4.034	.361	.098	4.493
PRES. ON RATE LEVEL	1.237	.995	.072	2.304
DERIVED BY FORMULA	1.265	.976	.073	2.314
UNDERLYING PRES. RATE	1.510	1.215	.088	2.813
PROPOSED	1.265	.976	.073	2.314

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.369
IND. RATES				3.37	MINIMUM PREMIUM	945
MAN. RATES	4.12	4.41	4.41	+ 3.37	PRESENT	1255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,067	92,155	4.458				1	2	3
2001	2,758	113,756	4.124					3	3
2002	2,700	35,676	1.321					2	2
2003	3,337	49,631	1.487				1	2	3
2004	3,563	36,557	1.026					1	1
<b>TOTAL</b>	<b>14,425</b>	<b>327,775</b>	<b>2.272</b>				<b>2</b>	<b>10</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				8,913	60,003				11,786	10,885	568
2001					74,733					37,789	1,234
2002					13,994					20,999	683
2003				30,741	2,797				13,000	1,692	1,401
2004					22,898					13,184	475
<b>TOTAL</b>				<b>39,654</b>	<b>174,425</b>				<b>24,786</b>	<b>84,549</b>	<b>4,361</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				13,753	74,523				42,430	31,109	800
2001			10,243	2,477	79,122			10,745	2,662	89,843	1,707
2002	44	478	5,620	1,276	15,100	3	1,728	19,298	3,750	43,401	933
2003	107	3,227	29,012	29,290	5,550	20	3,957	30,548	27,193	6,203	1,750
2004	290	4,145	36,402	7,751	22,899	19	3,745	33,150	7,000	20,618	635
<b>TOTAL</b>	<b>441</b>	<b>7,850</b>	<b>81,277</b>	<b>54,547</b>	<b>197,194</b>	<b>42</b>	<b>9,430</b>	<b>93,741</b>	<b>83,035</b>	<b>191,174</b>	<b>5,825</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	192,781	525,950	5,825	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,537	-11,818	265	
TOTAL LOSSES	159,244	514,132	6,090	
EXPECTED LOSSES	573,394	456,984	24,090	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.104	3.564	.042	4.710
INDICATED (POST-TEST)	.690	2.228	.026	2.944
PRES. ON RATE LEVEL	3.256	2.595	.137	5.988
DERIVED BY FORMULA	3.230	2.584	.134	5.948
UNDERLYING PRES. RATE	3.975	3.168	.167	7.310
PROPOSED	3.230	2.584	.134	5.948

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.662
IND. RATES				8.66	MINIMUM PREMIUM	2000
MAN. RATES	10.70	11.45	11.46	+ 8.66	PRESENT	2850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,126	6,523	.306						1	1
2001	1,595	2,359	.147							
2002	1,530	1,575	.102							
2003	1,564	53,590	3.426						4	4
2004	954									
<b>TOTAL</b>	<b>7,769</b>	<b>64,047</b>	<b>.824</b>						<b>5</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,148					1,621	1,754
2001											2,359
2002											1,575
2003					22,007					28,600	2,983
<b>TOTAL</b>					<b>25,155</b>					<b>30,221</b>	<b>8,671</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,910					4,633	2,471
2001											3,262
2002											2,151
2003	137	2,452	18,709	4,096	24,351	120	8,185	47,508	10,100	55,293	3,726
<b>TOTAL</b>	<b>137</b>	<b>2,452</b>	<b>18,709</b>	<b>4,096</b>	<b>28,261</b>	<b>120</b>	<b>8,185</b>	<b>47,508</b>	<b>10,100</b>	<b>59,926</b>	<b>11,610</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	77,111	102,383	11,610	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,621	-7,869	124	
TOTAL LOSSES	34,490	94,514	11,734	
EXPECTED LOSSES	572,110	184,592	16,392	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.444	1.217	.151	1.812
INDICATED (POST-TEST)	.278	.761	.094	1.133
PRES. ON RATE LEVEL	6.033	1.946	.173	8.152
DERIVED BY FORMULA	5.975	1.922	.171	8.068
UNDERLYING PRES. RATE	7.364	2.376	.211	9.951
PROPOSED	5.975	1.922	.171	8.068

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	11.749
IND. RATES				11.75	MINIMUM PREMIUM	2620
MAN. RATES	14.02	15.26	15.60	+ 11.75	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,831	275,005	5.692			1			6	7
2001	5,174	67,852	1.311						3	3
2002	6,881	103,958	1.510						8	9
2003	6,100	656,732	10.766			2		1	7	10
2004	6,825	87,848	1.287					1	3	4
<b>TOTAL</b>	<b>29,811</b>	<b>1,191,395</b>	<b>3.996</b>			<b>3</b>		<b>3</b>	<b>27</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			92,730		23,017			48,876		92,262	18,120
2001					23,025					41,191	3,636
2002				48,685	10,015				19,734	8,351	17,173
2003			164,206	8,964	27,702			383,838	7,435	57,945	6,642
2004				35,609	7,839				26,452	10,577	7,371
<b>TOTAL</b>			<b>256,936</b>	<b>93,258</b>	<b>91,598</b>			<b>432,714</b>	<b>53,621</b>	<b>210,326</b>	<b>52,942</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			156,250		28,587			313,197		263,686	25,531
2001			3,156	763	24,377			11,714	2,903	97,931	5,029
2002	35	1,069	21,279	59,288	12,623		1,229	25,593	53,311	19,748	23,458
2003	980	24,999	195,784	19,065	34,817	1,165	178,723	1,257,254	77,907	135,863	8,296
2004	269	6,334	72,370	27,205	12,933	39	11,718	130,425	42,805	26,938	9,855
<b>TOTAL</b>	<b>1,284</b>	<b>32,402</b>	<b>448,839</b>	<b>106,321</b>	<b>113,337</b>	<b>1,204</b>	<b>191,670</b>	<b>1,738,183</b>	<b>176,926</b>	<b>544,166</b>	<b>72,169</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,413,582	940,750	72,169	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,827	-31,067	616	
TOTAL LOSSES	2,358,755	909,683	72,785	
EXPECTED LOSSES	877,637	1,035,037	59,324	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.912	3.052	.244	11.208
INDICATED (POST-TEST)	4.945	1.908	.153	7.006
PRES. ON RATE LEVEL	2.412	2.844	.163	5.419
DERIVED BY FORMULA	2.463	2.797	.163	5.423
UNDERLYING PRES. RATE	2.944	3.472	.199	6.615
PROPOSED	2.463	2.797	.163	5.423

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.897
IND. RATES				7.90	MINIMUM PREMIUM	1850
MAN. RATES	9.46	10.21	10.37	+ 7.90	PRESENT	2605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,376	13,744	.998						2	2
2001	1,474	55,666	3.776						1	2
2002	1,349	112,047	8.305						2	1
2003	1,590	16,554	1.041						1	2
2004	1,862	51,677	2.775						1	1
<b>TOTAL</b>	<b>7,651</b>	<b>249,688</b>	<b>3.263</b>						<b>5</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					6,425					5,999	1,320
2001				13,297	3,338				19,379	18,380	1,272
2002				55,227	747				47,527	5,970	2,576
2003				278	4,658				4,276	5,178	2,164
2004				23,143					26,798		1,736
<b>TOTAL</b>				<b>91,945</b>	<b>15,168</b>				<b>97,980</b>	<b>35,527</b>	<b>9,068</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					7,980					17,146	1,860
2001			2,068	17,607	3,645			13,312	58,213	44,735	1,759
2002	2	854	19,871	66,285	2,870	1	1,774	48,652	125,892	18,325	3,519
2003	30	546	4,202	1,124	5,175	20	2,622	17,733	10,581	10,969	2,703
2004	111	3,195	38,933	15,953	3,309	23	8,828	105,191	37,674	10,532	2,321
<b>TOTAL</b>	<b>143</b>	<b>4,595</b>	<b>65,074</b>	<b>100,969</b>	<b>22,979</b>	<b>44</b>	<b>13,224</b>	<b>184,888</b>	<b>232,360</b>	<b>101,707</b>	<b>12,162</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,968	458,015	12,162	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,928	-4,809	185	
TOTAL LOSSES	244,040	453,206	12,347	
EXPECTED LOSSES	392,343	170,694	17,291	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.190	5.923	.161	9.274
INDICATED (POST-TEST)	1.994	3.702	.101	5.797
PRES. ON RATE LEVEL	4.201	1.828	.185	6.214
DERIVED BY FORMULA	4.179	1.865	.183	6.227
UNDERLYING PRES. RATE	5.128	2.231	.226	7.585
PROPOSED	4.170	1.861	.183	6.214

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.049
IND. RATES				9.05	MINIMUM PREMIUM	2080
MAN. RATES	11.11	11.86	11.89	+ 9.05	PRESENT	2945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,054	176,972	16.790				1	4	5
2001	1,199	1,666	.138						
2002	1,255	54,915	4.375				1	1	2
2003	1,604	20,657	1.287					1	1
2004	1,721	10,854	.630				1		1
<b>TOTAL</b>	<b>6,833</b>	<b>265,064</b>	<b>3.879</b>				<b>3</b>	<b>6</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				22,766	4,863				139,632	8,406	1,305
2001											1,666
2002				24,315	944				19,289		10,367
2003					5,887					2,758	12,012
2004				6,566					1,678		2,610
<b>TOTAL</b>				<b>53,647</b>	<b>11,694</b>				<b>160,599</b>	<b>11,164</b>	<b>27,960</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				35,128	6,039				502,675	24,024	1,839
2001											2,304
2002	3	395	8,998	29,239	1,926		520	17,517	50,660	2,430	14,161
2003	36	656	5,002	1,097	6,514	20	799	4,577	975	5,335	15,003
2004	32	905	11,046	4,527	937		551	6,584	2,363	660	3,490
<b>TOTAL</b>	<b>71</b>	<b>1,956</b>	<b>25,046</b>	<b>69,991</b>	<b>15,416</b>	<b>20</b>	<b>1,870</b>	<b>28,678</b>	<b>556,673</b>	<b>32,449</b>	<b>36,797</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,641	674,529	36,797	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,423	-5,427	279	
TOTAL LOSSES	42,218	669,102	37,076	
EXPECTED LOSSES	255,760	208,065	25,213	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.618	9.792	.543	10.953
INDICATED (POST-TEST)	.386	6.120	.339	6.845
PRES. ON RATE LEVEL	3.066	2.495	.302	5.863
DERIVED BY FORMULA	3.039	2.568	.303	5.910
UNDERLYING PRES. RATE	3.743	3.045	.369	7.157
PROPOSED	3.039	2.568	.303	5.910

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.606
IND. RATES				8.61	MINIMUM PREMIUM	1990
MAN. RATES	10.72	11.28	11.22	+ 8.61	PRESENT	2795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	37,426	940,917	2,514			3	3	21	27
2001	41,771	1,078,391	2,581			2	7	20	29
2002	34,012	1,023,409	3,008			3		15	18
2003	39,154	1,364,154	3,484		1	1	3	17	22
2004	61,723	848,765	1,375			2	2	16	20
<b>TOTAL</b>	<b>214,086</b>	<b>5,255,636</b>	<b>2,455</b>		<b>1</b>	<b>11</b>	<b>15</b>	<b>89</b>	<b>116</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			427,124	44,074	62,360			295,913	21,233	63,145	27,068
2001			356,700	63,130	32,072			426,768	81,367	62,002	56,352
2002			479,976		41,311			383,624		59,073	59,425
2003	350,000		101,534	132,161	245,423			53,239	126,474	267,010	88,313
2004			301,296	43,774	62,359			200,583	43,830	122,416	74,507
<b>TOTAL</b>	<b>350,000</b>		<b>1,666,630</b>	<b>283,139</b>	<b>443,525</b>			<b>1,360,127</b>	<b>272,904</b>	<b>573,646</b>	<b>305,665</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			678,826	68,006	77,451			1,774,273	76,438	180,470	38,139
2001		16,829	413,452	86,724	35,150		136,472	1,841,819	258,187	155,256	77,935
2002	2,535	54,432	698,886	16,132	50,808		116,507	1,954,507	49,339	135,614	81,175
2003	771,863	63,405	506,418	175,506	285,961	1,623	164,373	1,099,857	367,333	552,217	110,303
2004	6,628	84,584	629,642	75,202	83,533	2,068	261,988	1,537,314	182,159	239,542	99,616
<b>TOTAL</b>	<b>781,026</b>	<b>219,250</b>	<b>2,927,224</b>	<b>421,570</b>	<b>532,903</b>	<b>3,753</b>	<b>679,340</b>	<b>8,207,770</b>	<b>933,456</b>	<b>1,263,099</b>	<b>407,168</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,818,363	3,151,028	407,168			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-466,354	-74,320	4,672			
TOTAL LOSSES	12,352,009	3,076,708	411,840			
EXPECTED LOSSES	8,148,113	3,029,317	402,482			
CREDIBILITY	.06	.19	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.770	1.437	.192	7.399		
INDICATED (POST-TEST)	3.606	.898	.120	4.624		
PRES. ON RATE LEVEL	3.118	1.159	.154	4.431		
DERIVED BY FORMULA	3.147	1.109	.147	4.403		
UNDERLYING PRES. RATE	3.806	1.415	.188	5.409		
PROPOSED	3.167	1.116	.148	4.431		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.452
IND. RATES				6.45	MINIMUM PREMIUM	1560
MAN. RATES	8.11	8.35	8.48	+ 6.45	PRESENT	2175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6,615	163,285	2.468			1			5	6
2001	6,227	72,815	1.169				1		4	5
2002	6,582	467,800	7.107			1	1		4	6
2003	6,622	348,303	5.259			1	2		4	7
2004	6,171	230,878	3.741				1		10	11
<b>TOTAL</b>	<b>32,217</b>	<b>1,283,081</b>	<b>3.983</b>			<b>3</b>	<b>5</b>		<b>27</b>	<b>35</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			60,129		17,203			17,507		61,602	6,844
2001				26,562	8,170				21,820	13,444	2,819
2002			215,291	24,329	63,674			88,871	10,290	54,072	11,273
2003			61,187	65,622	12,177			111,432	50,851	44,447	2,587
2004				4,160	64,740				985	146,649	14,344
<b>TOTAL</b>			<b>336,607</b>	<b>120,673</b>	<b>165,964</b>			<b>217,810</b>	<b>83,946</b>	<b>320,214</b>	<b>37,867</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			101,317		21,367			112,185		176,058	9,643
2001			4,341	35,219	8,872			12,922	65,034	33,131	3,899
2002	1,448	29,960	386,997	41,371	72,842	26	38,920	640,934	48,560	117,189	15,399
2003	775	21,316	174,583	67,284	20,965	904	136,334	968,716	148,734	112,609	3,231
2004	836	12,296	109,913	24,780	65,343	227	41,982	372,526	79,240	229,712	19,178
<b>TOTAL</b>	<b>3,059</b>	<b>63,572</b>	<b>777,151</b>	<b>168,654</b>	<b>189,389</b>	<b>1,157</b>	<b>217,236</b>	<b>2,107,283</b>	<b>341,568</b>	<b>668,699</b>	<b>51,350</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,169,458	1,368,310	51,350	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-110,174	-22,875	742	
TOTAL LOSSES	3,059,284	1,345,435	52,092	
EXPECTED LOSSES	1,663,685	669,791	79,254	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.496	4.176	.162	13.834
INDICATED (POST-TEST)	5.935	2.610	.101	8.646
PRES. ON RATE LEVEL	4.230	1.703	.202	6.135
DERIVED BY FORMULA	4.264	1.748	.196	6.208
UNDERLYING PRES. RATE	5.164	2.079	.246	7.489
PROPOSED	4.264	1.748	.196	6.208

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.040
IND. RATES				9.04	MINIMUM PREMIUM	2080
MAN. RATES	10.76	11.59	11.74	+ 9.04	PRESENT	2915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	7,904	9,044	.114							
2001	4,162	17,043	.409						1	1
2002	3,412	160,942	4.716			1			2	3
2003	3,687	19,237	.521						2	2
2004	3,279	26,247	.800						1	1
<b>TOTAL</b>	<b>22,444</b>	<b>232,513</b>	<b>1.036</b>			<b>1</b>			<b>6</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											9,044
2001					3,400					10,985	2,658
2002			61,323		4,316			70,082		24,107	1,114
2003					13,179					4,249	1,809
2004					8,702					17,545	
<b>TOTAL</b>			<b>61,323</b>		<b>29,597</b>			<b>70,082</b>		<b>56,886</b>	<b>14,625</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											12,743
2001			466	113	3,600			3,126	774	26,117	3,676
2002	366	7,954	102,223	2,216	5,577	17	28,942	481,037	13,668	53,088	1,522
2003	79	1,475	11,200	2,450	14,583	20	1,222	7,061	1,504	8,213	2,259
2004	111	1,575	13,832	2,945	8,704	27	4,979	44,105	9,314	27,435	
<b>TOTAL</b>	<b>556</b>	<b>11,004</b>	<b>127,721</b>	<b>7,724</b>	<b>32,464</b>	<b>64</b>	<b>35,143</b>	<b>535,329</b>	<b>25,260</b>	<b>114,853</b>	<b>20,200</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	709,817	180,301	20,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,296	-10,698	309	
TOTAL LOSSES	631,521	169,603	20,509	
EXPECTED LOSSES	980,802	239,253	39,950	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.814	.756	.091	3.661
INDICATED (POST-TEST)	1.759	.473	.057	2.289
PRES. ON RATE LEVEL	3.580	.873	.146	4.599
DERIVED BY FORMULA	3.562	.857	.142	4.561
UNDERLYING PRES. RATE	4.370	1.066	.178	5.614
PROPOSED	3.562	.857	.142	4.561

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.642
IND. RATES				6.64	MINIMUM PREMIUM	1600
MAN. RATES	8.30	8.80	8.80	+ 6.64	PRESENT	2250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	562	525,271	93.464			1				1
2001	241	1,577	.654						1	1
2002	718									
2003	213									
2004	349									
<b>TOTAL</b>	<b>2,083</b>	<b>526,848</b>	<b>25.293</b>			<b>1</b>			<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			213,563					310,806			902
2001					607					748	222
<b>TOTAL</b>			<b>213,563</b>		<b>607</b>			<b>310,806</b>		<b>748</b>	<b>1,124</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			163,535					905,105			1,271
2001			83	21	643			214	52	1,779	307
<b>TOTAL</b>			<b>163,618</b>	<b>21</b>	<b>643</b>			<b>905,319</b>	<b>52</b>	<b>1,779</b>	<b>1,578</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,068,937	2,495	1,578	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,645	-3,821	73	
TOTAL LOSSES	1,052,292		1,651	
EXPECTED LOSSES	211,361	83,549	8,832	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	50.518	.000	.079	50.597
INDICATED (POST-TEST)	31.574	.000	.049	31.623
PRES. ON RATE LEVEL	8.313	3.286	.347	11.946
DERIVED BY FORMULA	8.313	3.253	.344	11.910
UNDERLYING PRES. RATE	10.147	4.011	.424	14.582
PROPOSED	8.338	3.263	.345	11.946

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	17.396
IND. RATES				17.40	MINIMUM PREMIUM	3550
MAN. RATES	22.61	23.53	22.86	+ 17.40	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	326	2,004	.614							
2001	2,165	5,400	.249						1	1
2002	2,398	7,087	.295						1	1
2003	573	650	.113							
2004	1,745	604	.034							
<b>TOTAL</b>	<b>7,207</b>	<b>15,745</b>	<b>.218</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											2,004
2001					491					645	4,264
2002					2,476					3,836	775
2003											650
2004											604
<b>TOTAL</b>					<b>2,967</b>					<b>4,481</b>	<b>8,297</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											2,824
2001			67	17	519			186	46	1,532	5,897
2002	8	85	995	226	2,671	1	317	3,527	685	7,930	1,058
2003											812
2004											808
<b>TOTAL</b>	<b>8</b>	<b>85</b>	<b>1,062</b>	<b>243</b>	<b>3,190</b>	<b>1</b>	<b>317</b>	<b>3,713</b>	<b>731</b>	<b>9,462</b>	<b>11,399</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,186	13,626	11,399	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,937	-5,133	226	
TOTAL LOSSES		8,493	11,625	
EXPECTED LOSSES	261,110	193,507	22,126	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.118	.161	.279
INDICATED (POST-TEST)	.000	.074	.101	.175
PRES. ON RATE LEVEL	2.968	2.200	.251	5.419
DERIVED BY FORMULA	2.938	2.157	.248	5.343
UNDERLYING PRES. RATE	3.623	2.685	.307	6.615
PROPOSED	2.938	2.157	.248	5.343

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.781
IND. RATES				7.78	MINIMUM PREMIUM	1825
MAN. RATES	9.46	10.21	10.37	+ 7.78	PRESENT	2605

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,102	1,850	.167						1	1
2001	882	8,340	.945						4	4
2002	616	3,535	.573						1	1
2003	945	6,548	.692						1	1
2004	875	82,535	9.432						1	1
<b>TOTAL</b>	<b>4,420</b>	<b>102,808</b>	<b>2.326</b>						<b>2</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					899					926	25
2001					945					5,074	2,321
2002					400					2,856	279
2003				6,548							
2004				43,097					39,438		
<b>TOTAL</b>				<b>49,645</b>	<b>2,244</b>				<b>39,438</b>	<b>8,856</b>	<b>2,625</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,117					2,647	35
2001			127	32	1,000			1,450	355	12,064	3,210
2002	2	13	161	36	431	1	237	2,623	509	5,905	381
2003	18	622	5,673	6,127	522						
2004	207	5,950	72,500	29,712	6,162	30	12,985	154,816	55,448	15,502	
<b>TOTAL</b>	<b>227</b>	<b>6,585</b>	<b>78,461</b>	<b>35,907</b>	<b>9,232</b>	<b>31</b>	<b>13,222</b>	<b>158,889</b>	<b>56,312</b>	<b>36,118</b>	<b>3,626</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	257,415	137,569	3,626	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,697	-17,900	184	
TOTAL LOSSES	228,718	119,669	3,810	
EXPECTED LOSSES	420,607	525,539	19,537	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.175	2.707	.086	7.968
INDICATED (POST-TEST)	3.234	1.692	.054	4.980
PRES. ON RATE LEVEL	7.796	9.740	.362	17.898
DERIVED BY FORMULA	7.796	9.660	.359	17.815
UNDERLYING PRES. RATE	9.516	11.890	.442	21.848
PROPOSED	7.796	9.660	.359	17.815

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	25.943
IND. RATES				25.94	MINIMUM PREMIUM	3550
MAN. RATES	32.65	34.54	34.25	+ 25.94	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	155									
2001	122									
2002	451	4,122	.913						1	1
2003	331									
2004	563	504	.089							
<b>TOTAL</b>	<b>1,622</b>	<b>4,626</b>	<b>.285</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
2002					1,457					1,669	996
2004											504
<b>TOTAL</b>					<b>1,457</b>					<b>1,669</b>	<b>1,500</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	5	52	585	132	1,572		135	1,536	297	3,450	1,361
2004											674
<b>TOTAL</b>	<b>5</b>	<b>52</b>	<b>585</b>	<b>132</b>	<b>1,572</b>		<b>135</b>	<b>1,536</b>	<b>297</b>	<b>3,450</b>	<b>2,035</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,313	5,451	2,035	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,086	-534	32	
TOTAL LOSSES		4,917	2,067	
EXPECTED LOSSES	86,793	26,730	2,352	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.303	.127	.430
INDICATED (POST-TEST)	.000	.189	.079	.268
PRES. ON RATE LEVEL	4.384	1.349	.119	5.852
DERIVED BY FORMULA	4.384	1.337	.119	5.840
UNDERLYING PRES. RATE	5.351	1.648	.145	7.144
PROPOSED	4.384	1.337	.119	5.840

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.504
IND. RATES				8.50	MINIMUM PREMIUM	1970
MAN. RATES	10.23	11.02	11.20	+ 8.50	PRESENT	2790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,814	723,875	39.904			1	1	7	9
2001	1,594	33,015	2.071				1	1	2
2002	1,648	276,374	16.770			1			1
2003	2,020	1,931	.095						
2004	2,152	61,550	2.860				2	5	7
<b>TOTAL</b>	<b>9,228</b>	<b>1,096,745</b>	<b>11.885</b>			<b>2</b>	<b>4</b>	<b>13</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			225,467	31,427	29,737			357,724	690	78,203	627
2001				20,343	293				10,859		1,520
2002			176,582					93,128			6,664
2003											1,931
2004				14,904	6,497				19,824	15,690	4,635
<b>TOTAL</b>			<b>402,049</b>	<b>66,674</b>	<b>36,527</b>			<b>450,852</b>	<b>31,373</b>	<b>93,893</b>	<b>15,377</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			180,183	48,492	36,934			1,087,184	2,484	223,504	883
2001			2,507	26,776	480			4,526	31,893	582	2,102
2002	1,017	22,486	289,372	5,247	2,646	18	35,820	609,760	12,455	4,337	9,103
2003											2,412
2004	151	3,232	35,399	12,471	8,627	43	10,983	117,268	36,200	32,326	6,197
<b>TOTAL</b>	<b>1,168</b>	<b>25,718</b>	<b>507,461</b>	<b>92,986</b>	<b>48,687</b>	<b>61</b>	<b>46,803</b>	<b>1,818,738</b>	<b>83,032</b>	<b>260,749</b>	<b>20,697</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,399,949	485,454	20,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,970	-9,473	262	
TOTAL LOSSES	2,368,979	475,981	20,959	
EXPECTED LOSSES	479,117	316,982	25,100	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	25.672	5.158	.227	31.057
INDICATED (POST-TEST)	16.045	3.224	.142	19.411
PRES. ON RATE LEVEL	4.253	2.814	.223	7.290
DERIVED BY FORMULA	4.371	2.822	.221	7.414
UNDERLYING PRES. RATE	5.192	3.435	.272	8.899
PROPOSED	4.371	2.822	.221	7.414

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.797
IND. RATES				10.80	MINIMUM PREMIUM	2430
MAN. RATES	13.18	13.95	13.95	+ 10.80	PRESENT	3415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	382	372	.097							
2001	365	151,557	41.522			1	1			2
2002	153	4,067	2.658							
2003	477	7,302	1.530					1		1
2004	302									
<b>TOTAL</b>	<b>1,679</b>	<b>163,298</b>	<b>9.726</b>			<b>1</b>	<b>1</b>	<b>1</b>		<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											372
2001			78,465	18,704				38,067	14,429		1,892
2002											4,067
2003					1,691					3,890	1,721
<b>TOTAL</b>			<b>78,465</b>	<b>18,704</b>	<b>1,691</b>			<b>38,067</b>	<b>14,429</b>	<b>3,890</b>	<b>8,052</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											524
2001		5,661	137,323	25,485	381		18,164	244,330	44,356	1,236	2,617
2002											5,556
2003	11	190	1,436	314	1,871	20	1,109	6,456	1,377	7,521	2,150
<b>TOTAL</b>	<b>11</b>	<b>5,851</b>	<b>138,759</b>	<b>25,799</b>	<b>2,252</b>	<b>20</b>	<b>19,273</b>	<b>250,786</b>	<b>45,733</b>	<b>8,757</b>	<b>10,847</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	414,700	82,541	10,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,774	-927	34	
TOTAL LOSSES	411,926	81,614	10,881	
EXPECTED LOSSES	41,589	29,417	3,542	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	24.534	4.861	.648	30.043
INDICATED (POST-TEST)	15.334	3.038	.405	18.777
PRES. ON RATE LEVEL	2.029	1.435	.173	3.637
DERIVED BY FORMULA	2.029	1.451	.175	3.655
UNDERLYING PRES. RATE	2.477	1.752	.211	4.440
PROPOSED	2.029	1.451	.175	3.655

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.322
IND. RATES				5.32	MINIMUM PREMIUM	1335
MAN. RATES	6.90	7.28	6.96	+ 5.32	PRESENT	1835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,213	104,627	8.625			1	1	1	3
2001	1,463	1,176	.080						
2002	1,303	22,560	1.731					3	3
2003	1,659	36,584	2.205				1	2	3
2004	1,145	43,435	3.793				1	1	2
<b>TOTAL</b>	<b>6,783</b>	<b>208,382</b>	<b>3.072</b>			<b>1</b>	<b>3</b>	<b>7</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			64,633	13,248	1,052			10,029	10,884	225	4,556
2001											1,176
2002					9,372					10,329	2,859
2003				23,355	886				10,036	1,371	936
2004				15,978	565				26,730		162
<b>TOTAL</b>			<b>64,633</b>	<b>52,581</b>	<b>11,875</b>			<b>10,029</b>	<b>47,650</b>	<b>11,925</b>	<b>9,689</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			108,907	20,442	1,307			64,266	39,182	643	6,419
2001											1,626
2002	30	322	3,764	853	10,114	1	853	9,504	1,843	21,352	3,905
2003	72	2,314	20,991	22,021	2,841	20	3,083	23,687	21,022	4,909	1,169
2004	84	2,308	27,775	11,207	2,850	19	8,799	104,936	37,584	10,508	217
<b>TOTAL</b>	<b>186</b>	<b>4,944</b>	<b>161,437</b>	<b>54,523</b>	<b>17,112</b>	<b>40</b>	<b>12,735</b>	<b>202,393</b>	<b>99,631</b>	<b>37,412</b>	<b>13,336</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	381,735	208,678	13,336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,784	-6,405	180	
TOTAL LOSSES	374,951	202,273	13,516	
EXPECTED LOSSES	105,748	192,976	19,739	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.528	2.982	.199	8.709
INDICATED (POST-TEST)	3.455	1.864	.124	5.443
PRES. ON RATE LEVEL	1.277	2.331	.238	3.846
DERIVED BY FORMULA	1.299	2.322	.236	3.857
UNDERLYING PRES. RATE	1.559	2.845	.291	4.695
PROPOSED	1.299	2.322	.236	3.857

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.616
IND. RATES				5.62	MINIMUM PREMIUM	1395
MAN. RATES	6.99	7.40	7.36	+ 5.62	PRESENT	1925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	80									
2001	215									
2002	306	3,889	1,270							
2003	408									
2004	530	1,284	.242							
<b>TOTAL</b>	<b>1,539</b>	<b>5,173</b>	<b>.336</b>							

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
<b>TOTAL</b>											<b>5,173</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											5,312
2004											1,717
<b>TOTAL</b>											<b>7,029</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,367	-326	47	
TOTAL LOSSES			7,076	
EXPECTED LOSSES	47,031	23,285	3,417	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.460	.460
INDICATED (POST-TEST)	.000	.000	.288	.288
PRES. ON RATE LEVEL	2.504	1.239	.182	3.925
DERIVED BY FORMULA	2.504	1.227	.183	3.914
UNDERLYING PRES. RATE	3.056	1.513	.222	4.791
PROPOSED	2.504	1.227	.183	3.914

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.699
IND. RATES				5.70	MINIMUM PREMIUM	1410
MAN. RATES	7.41	7.68	7.51	+ 5.70	PRESENT	1955

+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
2000												
2001	110					110						
2002	175					175						
2003	66					66						
2004	64					64						
<b>TOTAL</b>	<b>415</b>					<b>415</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.	-1,147	-1,166	30	
TOTAL LOSSES			30	
EXPECTED LOSSES	23,709	36,463	3,474	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	4.680	7.197	.686	12.563
DERIVED BY FORMULA	4.680	7.197	.686	12.563
UNDERLYING PRES. RATE	5.713	8.786	.837	15.336
PROPOSED	4.680	7.197	.686	12.563

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	19.108
IND. RATES				19.11	MINIMUM PREMIUM	3550
MAN. RATES	20.57	22.79	23.88	+ 19.11	PRESENT	3450

+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
2000	1,852	27,684	1.494			1,852					3	3
2001	1,349	2,645	.196			1,349						
2002	1,516	3,421	.225			1,516				1	1	1
2003	1,383	5,592	.404			1,383				1	1	1
2004	1,537	91,306	5.940			1,537				3	3	3
<b>TOTAL</b>	<b>7,637</b>	<b>130,648</b>	<b>1.711</b>			<b>7,637</b>				<b>8</b>	<b>8</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,749					18,547	5,388
2001											2,645
2002					772					304	2,345
2003					1,925					3,503	164
2004					13,649					72,585	5,072
<b>TOTAL</b>					<b>20,095</b>					<b>94,939</b>	<b>15,614</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,656					53,007	7,592
2001											3,658
2002	2	27	310	69	833		25	276	57	628	3,203
2003	11	216	1,637	359	2,130	20	996	5,817	1,235	6,773	205
2004	172	2,469	21,691	4,617	13,647	113	20,630	182,489	38,534	113,504	6,781
<b>TOTAL</b>	<b>185</b>	<b>2,712</b>	<b>23,638</b>	<b>5,045</b>	<b>21,266</b>	<b>133</b>	<b>21,651</b>	<b>188,582</b>	<b>39,826</b>	<b>173,912</b>	<b>21,439</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	236,901	240,049	21,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,092	-1,764	118	
TOTAL LOSSES	229,809	238,285	21,557	
EXPECTED LOSSES	102,107	49,183	12,524	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.009	3.120	.282	6.411
INDICATED (POST-TEST)	1.881	1.950	.176	4.007
PRES. ON RATE LEVEL	1.095	.528	.134	1.757
DERIVED BY FORMULA	1.103	.556	.135	1.794
UNDERLYING PRES. RATE	1.337	.644	.164	2.145
PROPOSED	1.103	.556	.135	1.794

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.728
IND. RATES				2.73	MINIMUM PREMIUM	815
MAN. RATES	2.70	2.96	3.34	+ 2.73	PRESENT	1015

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	358									
2001	723	466	.064						1	1
2002	598	63,987	10.700						1	2
2003	863	721	.083							
2004	1,044									
<b>TOTAL</b>	<b>3,586</b>	<b>65,174</b>	<b>1.817</b>						<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					111					355	
2002				25,694	980				20,699	12,127	4,487
2003											721
<b>TOTAL</b>				<b>25,694</b>	<b>1,091</b>				<b>20,699</b>	<b>12,482</b>	<b>5,208</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			15	4	118			102	24	843	
2002	3	418	9,497	30,894	2,019	2	1,559	29,955	56,526	27,671	6,129
2003											901
<b>TOTAL</b>	<b>3</b>	<b>418</b>	<b>9,512</b>	<b>30,898</b>	<b>2,137</b>	<b>2</b>	<b>1,559</b>	<b>30,057</b>	<b>56,550</b>	<b>28,514</b>	<b>7,030</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,551	118,099	7,030	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,306	-312	24	
TOTAL LOSSES	40,245	117,787	7,054	
EXPECTED LOSSES	25,281	15,994	2,008	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.122	3.285	.197	4.604
INDICATED (POST-TEST)	.701	2.053	.123	2.877
PRES. ON RATE LEVEL	.578	.365	.046	.989
DERIVED BY FORMULA	.578	.382	.047	1.007
UNDERLYING PRES. RATE	.705	.446	.056	1.207
PROPOSED	.578	.382	.047	1.007

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.531
IND. RATES				1.53	MINIMUM PREMIUM	575
MAN. RATES	1.64	1.76	1.88	+ 1.53	PRESENT	685

+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
2000	8,643	155,848	1.803			8,643				1	4	5
2001	25,334	599,788	2.367			25,334			1	2	3	6
2002	10,506	136,051	1.294			10,506				1	4	5
2003	11,078	225,425	2.034			11,078					6	6
2004	12,962	78,048	.602			12,962					2	2
<b>TOTAL</b>	<b>68,523</b>	<b>1,195,160</b>	<b>1.744</b>			<b>68,523</b>			<b>1</b>	<b>4</b>	<b>19</b>	<b>24</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				4,624	61,369				28,936	36,767	24,152
2001			161,550	35,652	21,386			150,000	42,582	155,906	32,712
2002				31,232	8,699				24,533	48,320	23,267
2003					72,324					112,070	41,031
2004					24,478					30,182	23,388
<b>TOTAL</b>			<b>161,550</b>	<b>71,508</b>	<b>188,256</b>			<b>150,000</b>	<b>96,051</b>	<b>383,245</b>	<b>144,550</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				7,135	76,221				104,170	105,080	34,030
2001		9,493	233,698	49,082	23,316		58,296	826,817	142,387	374,441	45,241
2002	28	766	14,564	38,237	10,553	9	4,651	66,694	73,062	102,958	31,783
2003	445	8,069	61,483	13,451	80,029	480	32,065	186,147	39,585	216,689	51,248
2004	310	4,433	38,911	8,283	24,478	49	8,571	75,888	16,017	47,197	31,270
<b>TOTAL</b>	<b>783</b>	<b>22,761</b>	<b>348,656</b>	<b>116,188</b>	<b>214,597</b>	<b>538</b>	<b>103,583</b>	<b>1,155,546</b>	<b>375,221</b>	<b>846,365</b>	<b>193,572</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,631,867	1,552,371	193,572	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,010	-35,749	2,207	
TOTAL LOSSES	1,512,857	1,516,622	195,779	
EXPECTED LOSSES	2,636,080	1,287,548	243,942	
CREDIBILITY	.03	.09	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.208	2.213	.286	4.707
INDICATED (POST-TEST)	1.380	1.383	.179	2.942
PRES. ON RATE LEVEL	3.151	1.539	.292	4.982
DERIVED BY FORMULA	3.098	1.525	.282	4.905
UNDERLYING PRES. RATE	3.847	1.879	.356	6.082
PROPOSED	3.098	1.525	.282	4.905

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.460
IND. RATES				7.46	MINIMUM PREMIUM	1760
MAN. RATES	8.74	9.30	9.47	+ 7.46	PRESENT	2400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6,094	135,726	2.227						3	3
2001	21,835	42,879	.196						2	2
2002	28,682	23,264	.081						2	2
2003	41,504	39,728	.095						2	2
2004	33,181	145,529	.438						3	3
<b>TOTAL</b>	<b>131,296</b>	<b>387,126</b>	<b>.295</b>						<b>12</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					19,278					115,353	1,095
2001					9,356					19,362	14,161
2002					1,175					8,471	13,618
2003					3,350					17,381	18,997
2004					18,652					114,243	12,634
<b>TOTAL</b>					<b>51,811</b>					<b>274,810</b>	<b>60,505</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					23,943					329,679	1,543
2001			1,282	311	9,905			5,508	1,363	46,033	19,585
2002	4	38	472	108	1,267	1	702	7,784	1,517	17,509	18,602
2003	20	375	2,845	623	3,708	60	4,981	28,870	6,142	33,604	23,727
2004	236	3,379	29,652	6,317	18,657	175	32,463	287,218	60,652	178,651	16,892
<b>TOTAL</b>	<b>260</b>	<b>3,792</b>	<b>34,251</b>	<b>7,359</b>	<b>57,480</b>	<b>236</b>	<b>38,146</b>	<b>329,380</b>	<b>69,674</b>	<b>605,476</b>	<b>80,349</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	406,065	739,989	80,349	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,600	-27,801	2,192	
TOTAL LOSSES	229,465	712,188	82,541	
EXPECTED LOSSES	3,265,330	1,398,303	185,128	
CREDIBILITY	.04	.14	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.175	.542	.063	.780
INDICATED (POST-TEST)	.109	.339	.039	.487
PRES. ON RATE LEVEL	2.037	.872	.116	3.025
DERIVED BY FORMULA	1.960	.797	.105	2.862
UNDERLYING PRES. RATE	2.487	1.065	.141	3.693
PROPOSED	1.960	.797	.105	2.862

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.353
IND. RATES				4.35	MINIMUM PREMIUM	1140
MAN. RATES	5.75	5.93	5.75	+ 4.35	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	9,203	68,361	.742				4	4	8
2001	10,640	1,488	.013					1	1
2002	11,539	19,316	.167				1	1	2
2003	18,166	38,962	.214				1	2	3
2004	4,729	880	.018						
<b>TOTAL</b>	<b>54,277</b>	<b>129,007</b>	<b>.238</b>				<b>6</b>	<b>8</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				8,655	20,577				10,616	14,883	13,630
2001					100					164	1,224
2002				188	2,458				1,358	10,621	4,691
2003				10,136	648				15,458	1,764	10,956
2004											880
<b>TOTAL</b>				<b>18,979</b>	<b>23,783</b>				<b>27,432</b>	<b>27,432</b>	<b>31,381</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				13,354	25,557				38,218	42,536	19,205
2001			13	3	105			45	12	391	1,693
2002	8	85	1,053	448	2,659	2	917	10,994	5,462	22,124	6,408
2003	31	1,031	9,332	9,605	1,526	20	4,652	35,922	32,251	6,888	13,684
2004											1,177
<b>TOTAL</b>	<b>39</b>	<b>1,116</b>	<b>10,398</b>	<b>23,410</b>	<b>29,847</b>	<b>22</b>	<b>5,569</b>	<b>46,961</b>	<b>75,943</b>	<b>71,939</b>	<b>42,167</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,105	201,139	42,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,885	-17,584	377	
TOTAL LOSSES	22,220	183,555	42,544	
EXPECTED LOSSES	587,819	464,068	49,391	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.041	.338	.078	.457
INDICATED (POST-TEST)	.026	.211	.049	.286
PRES. ON RATE LEVEL	.887	.700	.075	1.662
DERIVED BY FORMULA	.870	.661	.073	1.604
UNDERLYING PRES. RATE	1.083	.855	.091	2.029
PROPOSED	.870	.661	.073	1.604

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				2.44	MINIMUM PREMIUM	760
MAN. RATES	3.08	3.19	3.16	+ 2.44	PRESENT	975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	17,840	58,598	.328				1	11	12
2001	14,288	644,780	4.512			2	3	7	12
2002	15,075	338,813	2.247			1	3	9	13
2003	14,348	15,222	.106					3	3
2004	2,084	157,107	7.538				3	3	6
<b>TOTAL</b>	<b>63,635</b>	<b>1,214,520</b>	<b>1.909</b>			<b>3</b>	<b>10</b>	<b>33</b>	<b>46</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				5,152	13,585				3,244	24,994	11,623
2001			324,700	54,348	26,573			125,000	48,491	30,440	35,228
2002			79,172	70,971	19,283			19,565	37,426	94,782	17,614
2003					5,640					3,757	5,825
2004				51,378	5,739				87,453	11,522	1,015
<b>TOTAL</b>			<b>403,872</b>	<b>181,849</b>	<b>70,820</b>			<b>144,565</b>	<b>176,614</b>	<b>165,495</b>	<b>71,305</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				7,950	16,872				11,678	71,433	16,377
2001		23,431	569,109	76,007	29,524		59,655	811,424	151,053	76,499	48,720
2002	524	11,800	162,633	89,201	24,643	19	16,352	249,208	117,842	201,522	24,061
2003	37	638	4,792	1,051	6,238	20	1,081	6,246	1,322	7,259	7,275
2004	320	8,131	95,549	37,358	13,090	83	32,079	372,267	129,073	52,392	1,357
<b>TOTAL</b>	<b>881</b>	<b>44,000</b>	<b>832,083</b>	<b>211,567</b>	<b>90,367</b>	<b>122</b>	<b>109,167</b>	<b>1,439,145</b>	<b>410,968</b>	<b>409,105</b>	<b>97,790</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,425,398	1,122,007	97,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-158,888	-61,339	1,021	
TOTAL LOSSES	2,266,510	1,060,668	98,811	
EXPECTED LOSSES	1,997,503	1,224,338	186,451	
CREDIBILITY	.03	.09	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.562	1.667	.155	5.384
INDICATED (POST-TEST)	2.226	1.042	.097	3.365
PRES. ON RATE LEVEL	2.572	1.576	.240	4.388
DERIVED BY FORMULA	2.562	1.528	.227	4.317
UNDERLYING PRES. RATE	3.139	1.924	.293	5.356
PROPOSED	2.562	1.528	.227	4.317

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.566
IND. RATES				6.57	MINIMUM PREMIUM	1585
MAN. RATES	7.94	8.38	8.34	+ 6.57	PRESENT	2145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000														
2001														
2002														
2003														
2004	52													
<b>TOTAL</b>	<b>52</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.	-6	14		
TOTAL LOSSES		14		
EXPECTED LOSSES	497	383	9	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.027	.000	.027
INDICATED (POST-TEST)	.000	.017	.000	.017
PRES. ON RATE LEVEL	.782	.603	.014	1.399
DERIVED BY FORMULA	.782	.603	.014	1.399
UNDERLYING PRES. RATE	.955	.736	.017	1.708
PROPOSED	.782	.603	.014	1.399

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.127
IND. RATES				2.13	MINIMUM PREMIUM	695
MAN. RATES	2.86	2.81	2.66	+ 2.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	4,851	325,054	6.700			1	2	3	6
2001	5,025	291,315	5.797			1	1	5	7
2002	5,587	98,460	1.762				1	5	6
2003	6,715	13,835	.206						
2004	6,664	111,963	1.680				1	4	5
<b>TOTAL</b>	<b>28,842</b>	<b>840,627</b>	<b>2.915</b>			<b>2</b>	<b>5</b>	<b>17</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			156,884	11,007	18,023			82,811	6,943	41,201	8,185
2001			54,993	1,667	103,149			14,913	208	102,018	14,367
2002				16,024	14,694				10,430	55,464	1,848
2003											13,835
2004				4,910	16,342				30,000	54,506	6,205
<b>TOTAL</b>			<b>211,877</b>	<b>33,608</b>	<b>152,208</b>			<b>97,724</b>	<b>47,581</b>	<b>253,189</b>	<b>44,440</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			264,350	16,984	22,384			530,653	24,995	117,753	11,533
2001		3,969	108,994	6,223	109,379		7,116	122,459	8,574	242,742	19,870
2002	46	740	11,580	20,553	16,455	9	4,851	60,442	37,291	115,948	2,525
2003											17,280
2004	228	3,637	34,235	8,911	17,046	111	25,358	254,805	71,108	97,025	8,296
<b>TOTAL</b>	<b>274</b>	<b>8,346</b>	<b>419,159</b>	<b>52,671</b>	<b>165,264</b>	<b>120</b>	<b>37,325</b>	<b>968,359</b>	<b>141,968</b>	<b>573,468</b>	<b>59,504</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,433,583	933,371	59,504	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,077	-42,610	1,307	
TOTAL LOSSES	1,357,506	890,761	60,811	
EXPECTED LOSSES	1,211,653	1,485,652	123,732	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.707	3.088	.211	8.006
INDICATED (POST-TEST)	2.942	1.930	.132	5.004
PRES. ON RATE LEVEL	3.442	4.220	.351	8.013
DERIVED BY FORMULA	3.432	4.106	.340	7.878
UNDERLYING PRES. RATE	4.201	5.151	.429	9.781
PROPOSED	3.432	4.106	.340	7.878

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	11.145
IND. RATES				11.15	MINIMUM PREMIUM	2500
MAN. RATES	12.68	14.23	14.55	+ 11.15	PRESENT	3450

+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
2000	15					15						
2001	94	969	1.030			94						
2002	79					79						
2003	8					8						
2004	8					8						
<b>TOTAL</b>	<b>204</b>	<b>969</b>	<b>.475</b>			<b>204</b>						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											969
<b>TOTAL</b>											<b>969</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,340
<b>TOTAL</b>											<b>1,340</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,340	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,292	-787	16	
TOTAL LOSSES			1,356	
EXPECTED LOSSES	29,786	18,034	3,316	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.665	.665
INDICATED (POST-TEST)	.000	.000	.416	.416
PRES. ON RATE LEVEL	11.961	7.242	1.331	20.534
DERIVED BY FORMULA	11.961	7.242	1.331	20.534
UNDERLYING PRES. RATE	14.601	8.840	1.625	25.066
PROPOSED	11.961	7.242	1.331	20.534

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	29.051
IND. RATES				29.05	MINIMUM PREMIUM	3550
MAN. RATES	31.60	35.72	37.29	+ 29.05	PRESENT	3450

+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
2000	9,134	56,744	.621			9,134					6	6
2001	8,887	52,545	.591			8,887				1	3	4
2002	10,330	382,258	3.700			10,330				3	10	13
2003	9,861	228,844	2.320			9,861			1		3	4
2004	16,066	576,477	3.588			16,066			1	2	12	15
<b>TOTAL</b>	<b>54,278</b>	<b>1,296,868</b>	<b>2.389</b>			<b>54,278</b>			<b>2</b>	<b>6</b>	<b>34</b>	<b>42</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					13,164					24,029	19,551
2001				23,250	707				20,950	3,781	3,857
2002				85,970	55,258				86,123	130,697	24,210
2003			110,982		4,961			65,573		38,528	8,800
2004			90,998	30,228	93,565			23,598	98,549	207,402	32,137
<b>TOTAL</b>			<b>201,980</b>	<b>139,448</b>	<b>167,655</b>			<b>89,171</b>	<b>205,622</b>	<b>404,437</b>	<b>88,555</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					16,350					68,675	27,547
2001			2,915	30,615	941			9,807	61,795	10,111	5,334
2002	180	3,175	52,657	108,114	62,838	23	13,107	198,343	249,516	280,990	33,071
2003	981	26,196	204,554	7,647	9,691	521	77,598	540,001	31,158	83,701	10,991
2004	3,447	46,475	371,885	61,523	103,520	671	121,815	1,059,553	256,604	367,481	42,967
<b>TOTAL</b>	<b>4,608</b>	<b>75,846</b>	<b>632,011</b>	<b>207,899</b>	<b>193,340</b>	<b>1,215</b>	<b>212,520</b>	<b>1,807,704</b>	<b>599,073</b>	<b>810,958</b>	<b>119,910</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,733,904	1,811,270	119,910	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,645	-31,780	1,544	
TOTAL LOSSES	2,683,259	1,779,490	121,454	
EXPECTED LOSSES	857,593	1,281,503	130,267	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.944	3.278	.224	8.446
INDICATED (POST-TEST)	3.090	2.049	.140	5.279
PRES. ON RATE LEVEL	1.294	1.934	.197	3.425
DERIVED BY FORMULA	1.330	1.943	.192	3.465
UNDERLYING PRES. RATE	1.580	2.361	.240	4.181
PROPOSED	1.330	1.943	.192	3.465

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.902
IND. RATES				4.90	MINIMUM PREMIUM	1250
MAN. RATES	5.53	6.13	6.22	+ 4.90	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	511									
2001	448	2,258	.504						1	1
2002	379									
2003	284									
2004	283	4,120	1,455							
<b>TOTAL</b>	<b>1,905</b>	<b>6,378</b>	<b>.335</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
2001					726					1,532	
2004											4,120
<b>TOTAL</b>					<b>726</b>					<b>1,532</b>	<b>4,120</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			99	23	768			435	109	3,642	
2004											5,508
<b>TOTAL</b>			<b>99</b>	<b>23</b>	<b>768</b>			<b>435</b>	<b>109</b>	<b>3,642</b>	<b>5,508</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	534	4,542	5,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,312	-2,130	50	
TOTAL LOSSES		2,412	5,558	
EXPECTED LOSSES	76,428	51,797	6,496	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.127	.292	.419
INDICATED (POST-TEST)	.000	.079	.183	.262
PRES. ON RATE LEVEL	3.287	2.227	.279	5.793
DERIVED BY FORMULA	3.287	2.206	.278	5.771
UNDERLYING PRES. RATE	4.012	2.719	.341	7.072
PROPOSED	3.287	2.206	.278	5.771

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.164
IND. RATES				8.16	MINIMUM PREMIUM	1900
MAN. RATES	9.15	10.22	10.52	+ 8.16	PRESENT	2640

+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
2000	7,752	316,084	4.077			7,752			1	3	21	25
2001	8,140	533,455	6.553			8,140			1	3	15	19
2002	7,967	86,697	1.088			7,967				1	10	11
2003	7,401	162,194	2.191			7,401				2	15	17
2004	6,611	304,112	4.600			6,611				4	14	18
<b>TOTAL</b>	<b>37,871</b>	<b>1,402,542</b>	<b>3.703</b>			<b>37,871</b>			<b>2</b>	<b>13</b>	<b>75</b>	<b>90</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			62,053	62,316	16,544			59,055	37,697	48,080	30,339
2001			120,837	73,164	29,458			45,842	115,858	89,345	58,951
2002				10,000	15,837					34,118	26,742
2003				30,169	34,913				34,016	41,143	21,953
2004				73,696	43,288				80,298	81,900	24,930
<b>TOTAL</b>			<b>182,890</b>	<b>249,345</b>	<b>140,040</b>			<b>104,897</b>	<b>267,869</b>	<b>294,586</b>	<b>162,915</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			104,559	96,154	20,549			378,424	135,709	137,412	42,748
2001		8,720	220,893	98,586	32,147		21,875	360,716	348,946	219,180	81,529
2002	55	687	9,905	13,430	17,458	6	2,809	31,384	6,085	70,510	36,530
2003	299	6,761	55,817	34,732	41,036	220	20,900	140,935	84,128	87,209	27,419
2004	899	18,011	192,788	65,445	53,828	196	49,679	521,071	156,374	159,642	33,331
<b>TOTAL</b>	<b>1,253</b>	<b>34,179</b>	<b>583,962</b>	<b>308,347</b>	<b>165,018</b>	<b>422</b>	<b>95,263</b>	<b>1,432,530</b>	<b>731,242</b>	<b>673,953</b>	<b>221,557</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,147,609	1,878,560	221,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-134,257	-77,779	1,669	
TOTAL LOSSES	2,013,352	1,800,781	223,226	
EXPECTED LOSSES	2,053,365	2,190,837	187,840	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.316	4.755	.589	10.660
INDICATED (POST-TEST)	3.323	2.972	.368	6.663
PRES. ON RATE LEVEL	4.442	4.739	.406	9.587
DERIVED BY FORMULA	4.420	4.633	.404	9.457
UNDERLYING PRES. RATE	5.422	5.785	.496	11.703
PROPOSED	4.420	4.633	.404	9.457

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.379
IND. RATES				13.38	MINIMUM PREMIUM	2945
MAN. RATES	16.27	17.58	17.41	+ 13.38	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,474	110,768	4.477						7	7
2001	2,479	63,805	2.573						6	6
2002	3,094	133,404	4.311						11	12
2003	2,562	485,600	18.953						5	10
2004	1,813	52,882	2.916						11	11
<b>TOTAL</b>	<b>12,422</b>	<b>846,459</b>	<b>6.814</b>						<b>6</b>	<b>45</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					39,448					67,592	3,728
2001					14,123					39,446	10,236
2002				24,770	20,543				38,857	44,860	4,374
2003				91,956	118,313				145,813	117,182	12,336
2004					10,677					29,217	12,988
<b>TOTAL</b>				<b>116,726</b>	<b>203,104</b>				<b>184,670</b>	<b>298,297</b>	<b>43,662</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					48,995					193,177	5,253
2001			1,937	468	14,951			11,219	2,780	93,786	14,156
2002	65	1,072	17,026	31,573	23,089	6	4,746	76,510	110,042	97,604	5,975
2003	997	21,937	180,236	108,070	138,266	760	72,628	505,766	339,738	259,406	15,408
2004	131	1,936	16,960	3,613	10,678	47	8,296	73,440	15,508	45,682	17,365
<b>TOTAL</b>	<b>1,193</b>	<b>24,945</b>	<b>216,159</b>	<b>143,724</b>	<b>235,979</b>	<b>813</b>	<b>85,670</b>	<b>666,935</b>	<b>468,068</b>	<b>689,655</b>	<b>58,157</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	995,715	1,537,426	58,157	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,721	-16,741	248	
TOTAL LOSSES	954,994	1,520,685	58,405	
EXPECTED LOSSES	595,386	436,758	29,936	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.688	12.242	.470	20.400
INDICATED (POST-TEST)	4.805	7.651	.294	12.750
PRES. ON RATE LEVEL	3.926	2.880	.198	7.004
DERIVED BY FORMULA	3.935	3.023	.201	7.159
UNDERLYING PRES. RATE	4.793	3.516	.241	8.550
PROPOSED	3.935	3.023	.201	7.159

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.128
IND. RATES				10.13	MINIMUM PREMIUM	2295
MAN. RATES	12.30	12.91	12.72	+ 10.13	PRESENT	3135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	31,295	2,277,376	7.277			7	9	80	96
2001	28,008	742,844	2.652			2	2	13	17
2002	28,173	2,402,682	8.528			4	10	60	74
2003	30,452	1,519,444	4.989			2	9	55	66
2004	36,326	1,471,226	4.050			1	9	55	65
<b>TOTAL</b>	<b>154,254</b>	<b>8,413,572</b>	<b>5.454</b>			<b>16</b>	<b>39</b>	<b>263</b>	<b>318</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			719,569	229,507	254,052			474,276	169,288	386,654	44,030
2001			353,178	61,893	59,213			99,097	34,970	108,489	26,004
2002			348,397	173,943	197,713			924,550	277,633	420,738	59,708
2003			224,180	241,067	154,855			209,361	344,391	298,451	47,139
2004			103,672	265,530	218,104			18,905	354,186	473,960	36,869
<b>TOTAL</b>			<b>1,748,996</b>	<b>971,940</b>	<b>883,937</b>			<b>1,726,189</b>	<b>1,180,468</b>	<b>1,688,292</b>	<b>213,750</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,021,317	354,127	315,536			2,262,656	609,437	1,105,055	62,038
2001		25,486	623,520	87,331	64,224		47,290	665,828	115,492	261,011	35,964
2002	1,859	36,094	484,987	232,808	222,972	145	202,238	3,363,019	859,913	923,937	81,561
2003	3,433	88,211	715,902	267,015	198,470	2,840	375,340	2,643,946	862,156	681,992	58,877
2004	6,443	105,077	989,690	267,135	262,472	1,226	275,708	2,703,091	755,906	883,931	49,294
<b>TOTAL</b>	<b>11,735</b>	<b>254,868</b>	<b>3,835,416</b>	<b>1,208,416</b>	<b>1,063,674</b>	<b>4,211</b>	<b>900,576</b>	<b>11,638,540</b>	<b>3,202,904</b>	<b>3,855,926</b>	<b>287,734</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,645,346	9,330,920	287,734			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-690,379	-229,822	4,883			
TOTAL LOSSES	15,954,967	9,101,098	292,617			
EXPECTED LOSSES	10,780,812	7,547,647	470,475			
CREDIBILITY	.05	.16	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	10.343	5.900	.190	16.433		
INDICATED (POST-TEST)	6.464	3.688	.119	10.271		
PRES. ON RATE LEVEL	5.726	4.008	.250	9.984		
DERIVED BY FORMULA	5.763	3.957	.229	9.949		
UNDERLYING PRES. RATE	6.989	4.893	.305	12.187		
PROPOSED	5.783	3.971	.230	9.984		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	14.125
IND. RATES				14.13	MINIMUM PREMIUM	3095
MAN. RATES	16.15	17.96	18.13	+ 14.13	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	12,797	490,647	3.834			2	2	8	12	
2001	17,996	426,386	2.369			1	2	10	13	
2002	19,494	385,670	1.978			1	2	10	13	
2003	17,661	337,886	1.913				3	7	10	
2004	21,826	177,842	.814					6	6	
<b>TOTAL</b>	<b>89,774</b>	<b>1,818,431</b>	<b>2.026</b>			<b>4</b>	<b>9</b>	<b>41</b>	<b>54</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			242,773	6,232	15,051			126,725	30,899	34,664	34,303
2001			84,424	34,804	55,955			9,922	20,455	196,749	24,077
2002			165,588	67,773	23,761			17,700	51,954	42,677	16,217
2003				76,468	54,927				102,318	68,627	35,546
2004					23,736					126,733	27,373
<b>TOTAL</b>			<b>492,785</b>	<b>185,277</b>	<b>173,430</b>			<b>154,347</b>	<b>205,626</b>	<b>469,450</b>	<b>137,516</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			409,072	9,616	18,694			812,053	111,236	99,071	48,333
2001		6,092	157,201	48,591	59,775		4,737	126,612	74,452	468,988	33,298
2002	1,030	22,914	304,909	88,345	30,657	10	11,715	202,313	146,433	95,570	22,152
2003	559	13,383	112,945	81,786	66,889	460	47,027	332,315	233,587	155,724	44,397
2004	298	4,293	37,737	8,028	23,734	197	36,011	318,586	67,279	198,185	36,598
<b>TOTAL</b>	<b>1,887</b>	<b>46,682</b>	<b>1,021,864</b>	<b>236,366</b>	<b>199,749</b>	<b>667</b>	<b>99,490</b>	<b>1,791,879</b>	<b>632,987</b>	<b>1,017,538</b>	<b>184,778</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,962,469	2,086,640	184,778	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-200,992	-58,663	1,998	
TOTAL LOSSES	2,761,477	2,027,977	186,776	
EXPECTED LOSSES	3,480,538	2,138,417	186,731	
CREDIBILITY	.03	.11	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.076	2.259	.208	5.543
INDICATED (POST-TEST)	1.923	1.412	.130	3.465
PRES. ON RATE LEVEL	3.176	1.951	.171	5.298
DERIVED BY FORMULA	3.138	1.892	.166	5.196
UNDERLYING PRES. RATE	3.877	2.382	.208	6.467
PROPOSED	3.138	1.892	.166	5.196

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.351
IND. RATES				7.35	MINIMUM PREMIUM	1740
MAN. RATES	8.54	9.51	9.62	+ 7.35	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
2000	58,383	6,507,326	11.145			58,383			20	6	66	92
2001	53,834	3,127,856	5.810			53,834			11	8	65	84
2002	52,831	4,439,311	8.402			52,831			11	16	43	70
2003	48,966	2,679,121	5.471			48,966			8	10	36	54
2004	45,579	2,117,535	4.645			45,579			5	14	28	47
<b>TOTAL</b>	<b>259,593</b>	<b>18,871,149</b>	<b>7.270</b>			<b>259,593</b>			<b>55</b>	<b>54</b>	<b>238</b>	<b>347</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,808,284	162,775	545,125			1,830,986	421,229	635,130	103,797
2001			1,351,574	129,171	360,311			672,942	124,178	422,214	67,466
2002			1,546,724	316,456	198,618			1,475,163	660,795	194,189	47,366
2003			1,026,832	195,013	181,150			734,125	205,054	262,248	74,699
2004			747,120	290,037	200,513			210,200	291,137	350,809	27,719
<b>TOTAL</b>			<b>7,480,534</b>	<b>1,093,452</b>	<b>1,485,717</b>			<b>4,923,416</b>	<b>1,702,393</b>	<b>1,864,590</b>	<b>321,047</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			4,115,216	248,240	677,045			9,312,280	1,444,357	1,815,202	146,250
2001		95,049	2,332,260	196,569	386,341		307,684	4,207,824	427,932	1,018,351	93,305
2002	8,083	175,768	2,304,125	427,152	245,193	177	333,540	5,846,977	1,681,575	511,812	64,702
2003	8,572	224,454	1,774,106	264,918	246,449	4,130	613,022	4,326,662	639,512	620,086	93,299
2004	21,256	283,519	2,214,222	341,519	287,912	3,107	465,372	3,365,806	666,016	702,204	37,060
<b>TOTAL</b>	<b>37,911</b>	<b>778,790</b>	<b>12,739,929</b>	<b>1,478,398</b>	<b>1,842,940</b>	<b>7,414</b>	<b>1,719,618</b>	<b>27,059,549</b>	<b>4,859,392</b>	<b>4,667,655</b>	<b>434,616</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,343,211	12,848,385	434,616	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,233,062	-361,212	3,163	
TOTAL LOSSES	41,110,149	12,487,173	437,779	
EXPECTED LOSSES	18,314,286	9,893,089	358,239	
CREDIBILITY	.07	.22	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.836	4.810	.169	20.815
INDICATED (POST-TEST)	9.898	3.006	.106	13.010
PRES. ON RATE LEVEL	5.779	3.122	.113	9.014
DERIVED BY FORMULA	6.067	3.096	.111	9.274
UNDERLYING PRES. RATE	7.055	3.811	.138	11.004
PROPOSED	6.067	3.096	.111	9.274

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.120
IND. RATES				13.12	MINIMUM PREMIUM	2895
MAN. RATES	14.56	16.07	16.37	+ 13.12	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,030	1,413	.069						1	1
2001	2,277	31,059	1.364				1			1
2002	2,255	380,309	16.865			2			1	3
2003	2,535	221,934	8.754	1		1	1		3	6
2004	2,361									
<b>TOTAL</b>	<b>11,458</b>	<b>634,715</b>	<b>5.539</b>	<b>1</b>		<b>3</b>	<b>2</b>		<b>5</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,413						
2001				13,487					17,572		
2002			283,580		1,126			93,674		1,929	
2003	2,000		114,594	21,439	8,406			34,778	21,084	18,815	818
<b>TOTAL</b>	<b>2,000</b>		<b>398,174</b>	<b>34,926</b>	<b>10,945</b>			<b>128,452</b>	<b>38,656</b>	<b>20,744</b>	<b>818</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,755						
2001			1,635	17,746	112			7,330	51,609	941	
2002	1,638	36,151	465,168	8,529	5,467	17	36,187	615,099	12,867	8,347	
2003	5,488	29,449	232,573	28,573	15,351	321	46,350	328,697	59,097	46,016	1,022
<b>TOTAL</b>	<b>7,126</b>	<b>65,600</b>	<b>699,376</b>	<b>54,848</b>	<b>22,685</b>	<b>338</b>	<b>82,537</b>	<b>951,126</b>	<b>123,573</b>	<b>55,304</b>	<b>1,022</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,806,103	256,410	1,022	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,139	-10,538	206	
TOTAL LOSSES	1,761,964	245,872	1,228	
EXPECTED LOSSES	701,803	339,387	20,969	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.378	2.146	.011	17.535
INDICATED (POST-TEST)	9.611	1.341	.007	10.959
PRES. ON RATE LEVEL	5.018	2.426	.150	7.594
DERIVED BY FORMULA	5.064	2.393	.146	7.603
UNDERLYING PRES. RATE	6.125	2.962	.183	9.270
PROPOSED	5.064	2.393	.146	7.603

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.756
IND. RATES				10.76	MINIMUM PREMIUM	2420
MAN. RATES	12.37	13.61	13.79	+ 10.76	PRESENT	3375

+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
2000	14,602	117,912	.807			14,602				2	10	12
2001	14,609	130,512	.893			14,609				2	5	7
2002	14,712	213,851	1.453			14,712			1	2	8	11
2003	13,041	294,285	2.256			13,041				7	6	13
2004	13,327	264,460	1.984			13,327			1	1	5	7
<b>TOTAL</b>	<b>70,291</b>	<b>1,021,020</b>	<b>1.453</b>			<b>70,291</b>			<b>2</b>	<b>14</b>	<b>34</b>	<b>50</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				27,227	20,503				26,917	21,223	22,042
2001				31,707	13,707				29,869	24,048	31,181
2002			65,564	35,666	17,767			10,500	24,439	33,038	26,877
2003				113,015	9,705				109,478	27,129	34,958
2004			65,288	39,227	24,441			25,000	44,000	31,265	35,239
<b>TOTAL</b>			<b>130,852</b>	<b>246,842</b>	<b>86,123</b>			<b>35,500</b>	<b>234,703</b>	<b>136,703</b>	<b>150,297</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				42,012	25,463				96,901	60,655	31,057
2001			5,723	42,173	14,776			19,299	89,422	58,772	43,123
2002	433	9,490	127,217	46,328	21,489	8	7,424	121,311	71,494	71,846	36,714
2003	386	11,793	106,162	107,573	19,767	340	37,075	278,685	233,567	77,108	43,663
2004	2,019	28,034	228,450	41,789	34,085	364	55,609	411,584	86,876	70,869	47,115
<b>TOTAL</b>	<b>2,838</b>	<b>49,317</b>	<b>467,552</b>	<b>279,875</b>	<b>115,580</b>	<b>712</b>	<b>100,108</b>	<b>830,879</b>	<b>578,260</b>	<b>339,250</b>	<b>201,672</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,451,406	1,312,965	201,672	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,407	-58,117	1,589	
TOTAL LOSSES	1,260,999	1,254,848	203,261	
EXPECTED LOSSES	2,922,700	1,671,520	172,916	
CREDIBILITY	.03	.09	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.794	1.785	.289	3.868
INDICATED (POST-TEST)	1.121	1.116	.181	2.418
PRES. ON RATE LEVEL	3.406	1.948	.202	5.556
DERIVED BY FORMULA	3.337	1.873	.200	5.410
UNDERLYING PRES. RATE	4.158	2.378	.246	6.782
PROPOSED	3.337	1.873	.200	5.410

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.654
IND. RATES				7.65	MINIMUM PREMIUM	1800
MAN. RATES	9.50	10.18	10.09	+ 7.65	PRESENT	2540

+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
2000	10,875	635,861	5,846			10,875			1	1	16	18
2001	13,277	870,344	6,555			13,277			1		5	6
2002	14,603	360,567	2,469			14,603			2		1	3
2003	17,426	353,407	2,028			17,426				4	14	18
2004	18,215	333,712	1,832			18,215				2	10	12
<b>TOTAL</b>	<b>74,396</b>	<b>2,553,891</b>	<b>3,433</b>			<b>74,396</b>			<b>4</b>	<b>7</b>	<b>46</b>	<b>57</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			192,689	10,672	63,558			249,775	18,799	75,365	25,003
2001			403,923		11,749			393,721		12,195	48,756
2002			160,251		4,213			148,735		11,444	35,924
2003				63,648	45,457				118,572	94,438	31,292
2004				49,363	63,613				50,396	134,424	35,916
<b>TOTAL</b>			<b>756,863</b>	<b>123,683</b>	<b>188,590</b>			<b>792,231</b>	<b>187,767</b>	<b>327,866</b>	<b>176,891</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			146,706	16,467	78,938			723,208	67,676	215,394	35,229
2001		9,139	219,613	1,799	12,804		58,918	776,361	7,268	30,504	67,430
2002	936	20,555	264,302	5,145	6,948	30	58,152	984,368	21,926	30,584	49,072
2003	460	11,126	93,776	68,028	55,384	540	58,804	409,868	275,968	209,303	39,084
2004	1,040	18,340	184,156	55,567	70,670	247	54,782	535,788	142,216	230,020	48,020
<b>TOTAL</b>	<b>2,436</b>	<b>59,160</b>	<b>908,553</b>	<b>147,006</b>	<b>224,744</b>	<b>817</b>	<b>230,656</b>	<b>3,429,593</b>	<b>515,054</b>	<b>715,805</b>	<b>238,835</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,631,215	1,602,609	238,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-188,252	-33,664	2,207	
TOTAL LOSSES	4,442,963	1,568,945	241,042	
EXPECTED LOSSES	3,138,768	1,270,683	201,613	
CREDIBILITY	.03	.10	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.972	2.109	.324	8.405
INDICATED (POST-TEST)	3.733	1.318	.203	5.254
PRES. ON RATE LEVEL	3.456	1.399	.222	5.077
DERIVED BY FORMULA	3.464	1.391	.220	5.075
UNDERLYING PRES. RATE	4.219	1.708	.271	6.198
PROPOSED	3.465	1.392	.220	5.077

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.182
IND. RATES				7.18	MINIMUM PREMIUM	1705
MAN. RATES	8.53	9.23	9.22	+ 7.18	PRESENT	2345

+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
2000	59,636	3,346,132	5.610			59,636			8	7	37	52
2001	65,499	3,523,999	5.380			65,499			9	6	34	49
2002	63,851	2,364,426	3.703			63,851			5	10	38	53
2003	64,350	1,550,114	2.408			64,350			3	10	31	44
2004	68,417	1,493,054	2.182			68,417			3	3	33	39
<b>TOTAL</b>	<b>321,753</b>	<b>12,277,725</b>	<b>3.816</b>			<b>321,753</b>			<b>28</b>	<b>36</b>	<b>173</b>	<b>237</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,454,067	97,987	160,038			1,187,088	159,160	210,972	76,820
2001			1,263,736	81,040	286,786			1,238,028	90,560	475,790	88,059
2002			712,339	229,495	222,716			449,106	359,603	299,030	92,137
2003			315,378	160,628	123,492			509,523	144,094	214,279	82,720
2004			360,005	75,058	223,435			342,825	49,295	350,779	91,657
<b>TOTAL</b>			<b>4,105,525</b>	<b>644,208</b>	<b>1,016,467</b>			<b>3,726,570</b>	<b>802,712</b>	<b>1,550,850</b>	<b>431,393</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,682,676	151,193	198,767			4,252,422	572,976	602,961	108,239
2001		62,601	1,542,317	125,793	306,803		377,350	5,122,988	340,534	1,145,704	121,786
2002	4,369	91,480	1,205,653	314,208	258,336	124	189,602	3,243,980	1,051,813	682,121	125,859
2003	2,687	68,407	551,803	183,624	155,920	2,339	328,718	2,299,126	430,810	478,418	103,317
2004	10,498	138,251	1,075,361	158,464	253,543	3,927	502,222	2,995,582	356,386	623,971	122,545
<b>TOTAL</b>	<b>17,554</b>	<b>360,739</b>	<b>6,057,810</b>	<b>933,282</b>	<b>1,173,369</b>	<b>6,390</b>	<b>1,397,892</b>	<b>17,914,098</b>	<b>2,752,519</b>	<b>3,533,175</b>	<b>581,746</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,754,483	8,392,345	581,746	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-606,507	-236,483	5,909	
TOTAL LOSSES	25,147,976	8,155,862	587,655	
EXPECTED LOSSES	9,707,289	7,538,673	598,461	
CREDIBILITY	.08	.25	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.816	2.535	.183	10.534
INDICATED (POST-TEST)	4.885	1.584	.114	6.583
PRES. ON RATE LEVEL	2.472	1.919	.152	4.543
DERIVED BY FORMULA	2.665	1.835	.142	4.642
UNDERLYING PRES. RATE	3.017	2.343	.186	5.546
PROPOSED	2.665	1.835	.142	4.642

YEAR	12-1-05	12-1-06	6-1-07	12-1-07	IND. RATE	6.567
IND. RATES				6.57	MINIMUM PREMIUM	1585
MAN. RATES	7.90	8.14	8.25	+ 6.57	PRESENT	2125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	10,285	249,877	2.429			1			5	6
2001	8,220	167,900	2.042					2	5	7
2002	9,038	44,117	.488						3	3
2003	8,041	37,196	.462						4	4
2004	8,504	316,255	3.718			1			3	4
<b>TOTAL</b>	<b>44,088</b>	<b>815,345</b>	<b>1.849</b>			<b>2</b>		<b>2</b>	<b>20</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			182,625		9,970			36,109		19,816	1,357
2001				32,582	63,403				24,180	47,326	409
2002					19,288					19,099	5,730
2003					3,375					31,172	2,649
2004			102,822		15,908			141,590		54,380	1,555
<b>TOTAL</b>			<b>285,447</b>	<b>32,582</b>	<b>111,944</b>			<b>177,699</b>	<b>24,180</b>	<b>171,793</b>	<b>11,700</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			307,723		12,382			231,386		56,634	1,912
2001			12,643	44,970	67,396			23,547	74,351	113,815	566
2002	63	660	7,745	1,758	20,812	3	1,585	17,563	3,408	39,474	7,827
2003	18	375	2,868	627	3,735	120	8,929	51,780	11,009	60,266	3,309
2004	1,684	20,587	145,553	11,682	19,837	1,065	128,255	697,347	58,319	101,406	2,079
<b>TOTAL</b>	<b>1,765</b>	<b>21,622</b>	<b>476,532</b>	<b>59,037</b>	<b>124,162</b>	<b>1,188</b>	<b>138,769</b>	<b>1,021,623</b>	<b>147,087</b>	<b>371,595</b>	<b>15,693</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,661,499	701,881	15,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,751	-18,970	411	
TOTAL LOSSES	1,604,748	682,911	16,104	
EXPECTED LOSSES	827,973	526,412	44,528	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.640	1.549	.037	5.226
INDICATED (POST-TEST)	2.275	.968	.023	3.266
PRES. ON RATE LEVEL	1.538	.978	.083	2.599
DERIVED BY FORMULA	1.553	.977	.079	2.609
UNDERLYING PRES. RATE	1.878	1.194	.101	3.173
PROPOSED	1.553	.977	.079	2.609

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.691
IND. RATES				3.69	MINIMUM PREMIUM	1010
MAN. RATES	4.29	4.68	4.72	+ 3.69	PRESENT	1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	30,601	824,147	2,693			1	2	33	36
2001	33,956	1,893,768	5,577			4	5	45	54
2002	24,518	1,513,000	6,170	1		3	14	29	47
2003	7,069	137,536	1,945				1	7	8
2004	7,262	62,965	.867				1	3	4
<b>TOTAL</b>	<b>103,406</b>	<b>4,431,416</b>	<b>4.285</b>	<b>1</b>		<b>8</b>	<b>23</b>	<b>117</b>	<b>149</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			244,159	36,735	162,551			150,000	22,490	155,659	52,553
2001			593,181	142,346	303,797			364,011	93,997	279,998	116,438
2002	6,637		419,590	281,484	110,615	1,513		324,761	207,090	130,908	30,402
2003				16,459	7,572				36,595	27,162	49,748
2004				21,364	4,032				20,000	13,446	4,123
<b>TOTAL</b>	<b>6,637</b>		<b>1,256,930</b>	<b>498,388</b>	<b>588,567</b>	<b>1,513</b>		<b>838,772</b>	<b>380,172</b>	<b>607,173</b>	<b>253,264</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			320,300	56,682	201,889			748,340	80,964	444,873	74,047
2001		42,518	1,073,077	203,920	324,526		171,425	2,367,550	314,444	675,130	161,034
2002	13,748	56,657	770,535	358,928	135,596	1,283	123,056	2,124,237	604,354	309,563	41,529
2003	93	2,412	20,696	16,813	9,692	160	17,574	123,196	84,469	60,755	62,135
2004	153	3,686	42,345	16,093	7,087	34	10,417	112,331	35,261	28,885	5,512
<b>TOTAL</b>	<b>13,994</b>	<b>105,273</b>	<b>2,226,953</b>	<b>652,436</b>	<b>678,790</b>	<b>1,477</b>	<b>322,472</b>	<b>5,475,654</b>	<b>1,119,492</b>	<b>1,519,206</b>	<b>344,257</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,145,823	3,969,924	344,257	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-332,323	-289,998	1,028	
TOTAL LOSSES	7,813,500	3,679,926	345,285	
EXPECTED LOSSES	4,875,592	5,811,417	191,302	
CREDIBILITY	.04	.12	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.556	3.559	.334	11.449
INDICATED (POST-TEST)	4.723	2.224	.209	7.156
PRES. ON RATE LEVEL	3.862	4.604	.152	8.618
DERIVED BY FORMULA	3.896	4.318	.159	8.373
UNDERLYING PRES. RATE	4.715	5.620	.185	10.520
PROPOSED	3.896	4.318	.159	8.373

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	11.846
IND. RATES				11.85	MINIMUM PREMIUM	2640
MAN. RATES	15.11	16.12	15.65	+ 11.85	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	89,641	3,307,552	3.689			6	2	52	60	
2001	96,513	1,896,429	1.964			3	2	44	49	
2002	102,417	1,604,528	1.566			3	6	40	49	
2003	106,582	2,589,890	2.429	1		7	4	59	71	
2004	111,582	5,534,404	4.959			4	5	64	73	
<b>TOTAL</b>	<b>506,735</b>	<b>14,932,803</b>	<b>2.947</b>	<b>1</b>		<b>23</b>	<b>19</b>	<b>259</b>	<b>302</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,061,399	60,550	287,076			1,314,683	28,887	421,163	133,794
2001			349,082	25,882	265,154			670,002	29,320	418,930	138,059
2002			335,428	62,682	276,326			346,819	144,753	302,413	136,107
2003	3,500		868,497	92,422	340,667	1,723		420,106	127,346	574,563	161,066
2004			861,402	114,512	318,204			3,249,302	109,447	716,135	165,402
<b>TOTAL</b>	<b>3,500</b>		<b>3,475,808</b>	<b>356,048</b>	<b>1,487,427</b>	<b>1,723</b>		<b>6,000,912</b>	<b>439,753</b>	<b>2,433,204</b>	<b>734,428</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,098,457	93,428	356,546			4,413,642	103,993	1,203,686	188,516
2001		20,489	528,204	46,006	281,758		124,849	1,769,062	129,206	1,000,786	190,936
2002	2,593	47,730	613,515	109,044	304,882	101	140,165	2,304,685	472,876	656,762	185,922
2003	16,922	232,275	1,818,536	198,510	414,696	38,621	589,232	4,019,676	566,475	1,193,654	201,172
2004	11,900	161,055	1,293,765	217,817	354,037	4,610	633,166	4,186,367	636,780	1,220,019	221,142
<b>TOTAL</b>	<b>31,415</b>	<b>461,549</b>	<b>5,352,477</b>	<b>664,805</b>	<b>1,711,919</b>	<b>43,332</b>	<b>1,487,412</b>	<b>16,693,432</b>	<b>1,909,330</b>	<b>5,274,907</b>	<b>987,688</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,069,617	9,560,961	987,688	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-578,546	-297,082	8,945	
TOTAL LOSSES	23,491,071	9,263,879	996,633	
EXPECTED LOSSES	9,242,847	9,769,851	881,720	
CREDIBILITY	.10	.34	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.636	1.828	.197	6.661
INDICATED (POST-TEST)	2.898	1.143	.123	4.164
PRES. ON RATE LEVEL	1.494	1.579	.143	3.216
DERIVED BY FORMULA	1.634	1.431	.136	3.201
UNDERLYING PRES. RATE	1.824	1.928	.174	3.926
PROPOSED	1.642	1.438	.136	3.216

YEAR	12-1-05	8-1-06	12-1-06	12-1-07	IND. RATE	4.549
IND. RATES				4.55	MINIMUM PREMIUM	1180
MAN. RATES	5.79	5.79	5.84	+ 4.55	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	64,687	116,536	.180						10	10
2001	67,847	559,427	.824			2			3	5
2002	75,253	349,424	.464			1	2		8	11
2003	77,527	378,161	.487			1	4		9	14
2004	84,918	288,091	.339						8	8
<b>TOTAL</b>	<b>370,232</b>	<b>1,691,639</b>	<b>.457</b>			<b>4</b>	<b>6</b>		<b>38</b>	<b>48</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					27,492					65,687	23,357
2001			198,854		4,975			319,380		12,548	23,670
2002			90,043	42,159	25,117			56,059	47,274	56,548	32,224
2003			73,587	20,996	22,537			70,625	80,252	48,846	61,318
2004					87,766					165,233	35,092
<b>TOTAL</b>			<b>362,484</b>	<b>63,155</b>	<b>167,887</b>			<b>446,064</b>	<b>127,526</b>	<b>348,862</b>	<b>175,661</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					34,144					187,732	32,910
2001		12,221	292,191	2,049	5,754		128,480	1,688,994	14,858	33,120	32,736
2002	601	12,956	172,579	55,516	30,019	21	27,496	461,948	141,755	125,437	44,018
2003	830	21,500	170,188	28,298	29,397	741	107,192	765,016	200,353	122,442	76,586
2004	1,109	15,899	139,529	29,708	87,769	254	46,944	415,397	87,710	258,390	46,918
<b>TOTAL</b>	<b>2,540</b>	<b>62,576</b>	<b>774,487</b>	<b>115,571</b>	<b>187,083</b>	<b>1,016</b>	<b>310,112</b>	<b>3,331,355</b>	<b>444,676</b>	<b>727,121</b>	<b>233,168</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,482,086	1,474,451	233,168	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-179,427	-35,777	1,843	
TOTAL LOSSES	4,302,659	1,438,674	235,011	
EXPECTED LOSSES	2,873,001	1,203,255	177,712	
CREDIBILITY	.08	.28	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.162	.389	.063	1.614
INDICATED (POST-TEST)	.726	.243	.039	1.008
PRES. ON RATE LEVEL	.636	.266	.039	.941
DERIVED BY FORMULA	.643	.260	.039	.942
UNDERLYING PRES. RATE	.776	.325	.048	1.149
PROPOSED	.643	.260	.039	.942

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.332
IND. RATES				1.33	MINIMUM PREMIUM	535
MAN. RATES	1.64	1.69	1.71	+ 1.33	PRESENT	645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	474	145,823	30.764				2			2
2001	499	1,621	.324							
2002	530	9,133	1.723				1			1
2003	577	889	.154							
2004	469									
<b>TOTAL</b>	<b>2,549</b>	<b>157,466</b>	<b>6.178</b>				<b>3</b>			<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				81,867					63,956		
2001											1,621
2002				3,052					5,744		337
2003											889
<b>TOTAL</b>				<b>84,919</b>					<b>69,700</b>		<b>2,847</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				126,321					230,241		
2001											2,242
2002		45	1,082	3,660	114		156	5,216	15,084	722	460
2003											1,110
<b>TOTAL</b>		<b>45</b>	<b>1,082</b>	<b>129,981</b>	<b>114</b>		<b>156</b>	<b>5,216</b>	<b>245,325</b>	<b>722</b>	<b>3,812</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,499	376,142	3,812	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,721	-1,818	42	
TOTAL LOSSES	3,778	374,324	3,854	
EXPECTED LOSSES	41,677	54,422	4,486	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.148	14.685	.151	14.984
INDICATED (POST-TEST)	.093	9.178	.094	9.365
PRES. ON RATE LEVEL	1.340	1.749	.144	3.233
DERIVED BY FORMULA	1.340	1.823	.144	3.307
UNDERLYING PRES. RATE	1.635	2.135	.176	3.946
PROPOSED	1.340	1.823	.144	3.307

YEAR	12-1-05	8-1-06	12-1-06	12-1-07	IND. RATE	4.678
IND. RATES				4.68	MINIMUM PREMIUM	1205
MAN. RATES	5.79	5.81	5.87	+ 4.68	PRESENT	1585

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	11,332	965,840	8,523			11,332			2	2	19	23
2001	10,600	663,675	6,261			10,600			1	3	16	20
2002	12,059	99,852	.828			12,059				1	10	11
2003	11,052	574,130	5.194			11,052			1	6	20	27
2004	14,702	620,822	4.222			14,702				3	23	26
<b>TOTAL</b>	<b>59,745</b>	<b>2,924,319</b>	<b>4.895</b>			<b>59,745</b>			<b>4</b>	<b>15</b>	<b>88</b>	<b>107</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			244,370	59,698	91,425			303,845	109,661	117,981	38,860
2001			115,518	52,101	135,900			107,127	61,938	174,168	16,923
2002				11,000	22,844				1,000	35,361	29,647
2003			73,552	115,554	40,377			30,700	165,977	97,117	50,853
2004				89,594	56,785				239,500	164,545	70,398
<b>TOTAL</b>			<b>433,440</b>	<b>327,947</b>	<b>347,331</b>			<b>441,672</b>	<b>578,076</b>	<b>589,172</b>	<b>206,681</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			371,510	92,114	113,551			1,765,770	394,780	337,190	54,754
2001		8,335	223,774	74,346	144,650		51,129	746,016	199,743	418,715	23,405
2002	75	944	13,065	15,272	25,062	6	2,941	33,422	8,934	73,199	40,498
2003	1,217	32,442	267,207	120,105	56,694	820	103,444	738,291	382,116	229,450	63,515
2004	1,079	20,679	216,828	71,081	67,539	392	102,127	1,073,788	323,773	323,410	94,122
<b>TOTAL</b>	<b>2,371</b>	<b>62,400</b>	<b>1,092,384</b>	<b>372,918</b>	<b>407,496</b>	<b>1,218</b>	<b>259,641</b>	<b>4,357,287</b>	<b>1,309,346</b>	<b>1,381,964</b>	<b>276,294</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,775,301	3,471,724	276,294	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-161,361	-68,042	2,169	
TOTAL LOSSES	5,613,940	3,403,682	278,463	
EXPECTED LOSSES	2,572,023	2,287,636	204,328	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.397	5.697	.466	15.560
INDICATED (POST-TEST)	5.873	3.561	.291	9.725
PRES. ON RATE LEVEL	3.527	3.137	.280	6.944
DERIVED BY FORMULA	3.574	3.171	.281	7.026
UNDERLYING PRES. RATE	4.305	3.829	.342	8.476
PROPOSED	3.574	3.171	.281	7.026

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.940
IND. RATES				9.94	MINIMUM PREMIUM	2260
MAN. RATES	11.15	12.34	12.61	+ 9.94	PRESENT	3110

+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
2000	2,836	126,655	4.465			2,836				1	3	4
2001	3,540	57,871	1.634			3,540				2	3	5
2002	3,467	95,374	2.750			3,467				3		3
2003	4,457	399,328	8.959			4,457			1	1	4	6
2004	5,028	123,448	2.455			5,028			1		2	3
<b>TOTAL</b>	<b>19,328</b>	<b>802,676</b>	<b>4.153</b>			<b>19,328</b>			<b>2</b>	<b>7</b>	<b>12</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				32,208	54,906				25,759	11,272	2,510
2001				27,440	5,307				15,396	7,477	2,251
2002				38,377					52,226		4,771
2003			101,920	4,038	18,454			59,792	6,520	207,257	1,347
2004			97,947		3,419			12,448		4,598	5,036
<b>TOTAL</b>			<b>199,867</b>	<b>102,063</b>	<b>82,086</b>			<b>72,240</b>	<b>99,901</b>	<b>230,604</b>	<b>15,915</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				49,697	68,194				92,732	32,215	3,537
2001			4,054	36,282	5,847			8,555	45,743	18,600	3,113
2002		571	13,601	46,014	1,438		1,412	47,416	137,173	6,586	6,517
2003	998	25,995	203,160	13,388	24,596	1,223	121,780	792,199	102,540	410,596	1,682
2004	2,327	27,913	190,882	10,869	9,474	148	17,361	91,332	6,631	9,522	6,733
<b>TOTAL</b>	<b>3,325</b>	<b>54,479</b>	<b>411,697</b>	<b>156,250</b>	<b>109,549</b>	<b>1,371</b>	<b>140,553</b>	<b>939,502</b>	<b>384,819</b>	<b>477,519</b>	<b>21,582</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,550,927	1,128,137	21,582	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,816	-9,230	454	
TOTAL LOSSES	1,513,111	1,118,907	22,036	
EXPECTED LOSSES	646,135	369,938	40,202	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.829	5.789	.114	13.732
INDICATED (POST-TEST)	4.893	3.618	.071	8.582
PRES. ON RATE LEVEL	2.739	1.568	.170	4.477
DERIVED BY FORMULA	2.761	1.650	.166	4.577
UNDERLYING PRES. RATE	3.343	1.914	.208	5.465
PROPOSED	2.761	1.650	.166	4.577

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.475
IND. RATES				6.48	MINIMUM PREMIUM	1565
MAN. RATES	7.12	8.03	8.13	+ 6.48	PRESENT	2095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	37,903	1,267,532	3.344			2	8	39	49
2001	44,437	3,638,061	8.187			8	6	42	56
2002	44,076	2,000,573	4.538			5	8	42	55
2003	48,719	1,991,717	4.088			2	9	32	43
2004	52,727	1,856,506	3.520			2	10	68	80
<b>TOTAL</b>	<b>227,862</b>	<b>10,754,389</b>	<b>4.720</b>			<b>19</b>	<b>41</b>	<b>223</b>	<b>283</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			207,188	187,245	158,791			208,883	173,873	252,300	79,252
2001			1,053,847	114,350	267,723			1,666,466	97,545	295,916	142,214
2002			473,528	80,882	210,746			429,859	134,862	542,834	127,862
2003			339,184	217,950	100,724			663,805	197,044	389,909	83,101
2004			151,500	284,307	241,214			220,660	313,394	436,501	208,930
<b>TOTAL</b>			<b>2,225,247</b>	<b>884,734</b>	<b>979,198</b>			<b>3,189,673</b>	<b>916,718</b>	<b>1,917,460</b>	<b>641,359</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			349,112	288,920	197,216			1,338,522	625,943	721,074	111,666
2001		47,832	1,191,527	166,707	286,304		362,951	4,885,918	346,819	718,065	196,682
2002	3,350	67,254	870,271	129,898	237,333	165	204,373	3,276,497	505,318	1,157,801	174,659
2003	2,281	59,664	491,319	229,752	131,772	2,601	288,285	1,959,055	570,073	791,628	103,793
2004	7,587	120,863	1,119,247	291,114	290,249	3,001	466,232	3,515,459	734,742	840,467	279,339
<b>TOTAL</b>	<b>13,218</b>	<b>295,613</b>	<b>4,021,476</b>	<b>1,106,391</b>	<b>1,142,874</b>	<b>5,767</b>	<b>1,321,841</b>	<b>14,975,451</b>	<b>2,782,895</b>	<b>4,229,035</b>	<b>866,139</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,633,366	9,261,195	866,139	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-645,797	-207,018	7,737	
TOTAL LOSSES	19,987,569	9,054,177	873,876	
EXPECTED LOSSES	10,636,598	7,218,668	740,552	
CREDIBILITY	.06	.20	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.772	3.974	.384	13.130
INDICATED (POST-TEST)	5.483	2.484	.240	8.207
PRES. ON RATE LEVEL	3.824	2.595	.266	6.685
DERIVED BY FORMULA	3.924	2.573	.261	6.758
UNDERLYING PRES. RATE	4.668	3.168	.325	8.161
PROPOSED	3.924	2.573	.261	6.758

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.561
IND. RATES				9.56	MINIMUM PREMIUM	2180
MAN. RATES	10.98	11.88	12.14	+ 9.56	PRESENT	3005

+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
2000	3,658	93,641	2.559			3,658					8	8
2001	3,566	13,304	.373			3,566				1		1
2002	2,415	21,738	.900			2,415				2		2
2003	3,244	17,026	.524			3,244						
2004	3,850	3,964	.102			3,850						
<b>TOTAL</b>	<b>16,733</b>	<b>149,673</b>	<b>.894</b>			<b>16,733</b>				<b>1</b>	<b>10</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					10,092					78,003	5,546
2001				10,000					100		3,204
2002					11,313					10,425	
2003											17,026
2004											3,964
<b>TOTAL</b>				<b>10,000</b>	<b>21,405</b>				<b>100</b>	<b>88,428</b>	<b>29,740</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					12,534					222,932	7,814
2001			1,212	13,157	83			40	294	5	4,431
2002	36	388	4,542	1,031	12,207	2	858	9,585	1,860	21,545	
2003											21,265
2004											5,300
<b>TOTAL</b>	<b>36</b>	<b>388</b>	<b>5,754</b>	<b>14,188</b>	<b>24,824</b>	<b>2</b>	<b>858</b>	<b>9,625</b>	<b>2,154</b>	<b>244,482</b>	<b>38,810</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,663	285,648	38,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,341	-21,366	1,146	
TOTAL LOSSES		264,282	39,956	
EXPECTED LOSSES	1,170,640	702,786	112,949	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.579	.239	1.818
INDICATED (POST-TEST)	.000	.987	.149	1.136
PRES. ON RATE LEVEL	5.731	3.441	.553	9.725
DERIVED BY FORMULA	5.674	3.343	.537	9.554
UNDERLYING PRES. RATE	6.996	4.200	.675	11.871
PROPOSED	5.674	3.343	.537	9.554

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.516
IND. RATES				13.52	MINIMUM PREMIUM	2975
MAN. RATES	16.38	17.61	17.66	+ 13.52	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	556	14,389	2.587				1			1
2001	610									
2002	642	9,346	1.455						1	1
2003	795	200,257	25.189				1		3	4
2004	1,065	133,499	12.535							1
<b>TOTAL</b>	<b>3,668</b>	<b>357,491</b>	<b>9.746</b>				<b>1</b>		<b>2</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				13,500					61		828
2002					960					5,645	2,741
2003				42,030	28,482				116,962	11,963	820
2004			77,507					55,536			456
<b>TOTAL</b>			<b>77,507</b>	<b>55,530</b>	<b>29,442</b>			<b>55,536</b>	<b>117,023</b>	<b>17,608</b>	<b>4,845</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				20,831					220		1,167
2002	3	34	387	86	1,035	1	465	5,191	1,007	11,667	3,744
2003	298	7,163	60,630	44,630	34,874	241	34,773	269,444	243,535	49,472	1,024
2004	1,808	21,603	146,750	7,686	4,792	621	71,622	355,957	18,698	10,389	610
<b>TOTAL</b>	<b>2,109</b>	<b>28,800</b>	<b>207,767</b>	<b>73,233</b>	<b>40,701</b>	<b>863</b>	<b>106,860</b>	<b>630,592</b>	<b>263,460</b>	<b>71,528</b>	<b>6,545</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	976,991	448,922	6,545	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,166	-2,747	201	
TOTAL LOSSES	960,825	446,175	6,746	
EXPECTED LOSSES	277,668	118,037	16,799	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	26.195	12.164	.184	38.543
INDICATED (POST-TEST)	16.372	7.603	.115	24.090
PRES. ON RATE LEVEL	6.202	2.636	.375	9.213
DERIVED BY FORMULA	6.202	2.686	.372	9.260
UNDERLYING PRES. RATE	7.570	3.218	.458	11.246
PROPOSED	6.202	2.686	.372	9.260

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.101
IND. RATES				13.10	MINIMUM PREMIUM	2890
MAN. RATES	15.23	16.54	16.73	+ 13.10	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	489	782	.159							
2001	467	10,917	2.337						2	2
2002	422	3,112	.737						1	1
2003	486									
2004	512	30,688	5.993						1	1
<b>TOTAL</b>	<b>2,376</b>	<b>45,499</b>	<b>1.915</b>						<b>1</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											782
2001					3,479					6,224	1,214
2002					114					2,998	
2004				13,087					13,057		4,544
<b>TOTAL</b>				<b>13,087</b>	<b>3,593</b>				<b>13,057</b>	<b>9,222</b>	<b>6,540</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,102
2001			477	114	3,683			1,766	440	14,796	1,679
2002		4	45	10	122	1	249	2,751	535	6,198	
2004	63	1,808	22,018	9,023	1,872	11	4,300	51,258	18,360	5,133	6,075
<b>TOTAL</b>	<b>63</b>	<b>1,812</b>	<b>22,540</b>	<b>9,147</b>	<b>5,677</b>	<b>12</b>	<b>4,549</b>	<b>55,775</b>	<b>19,335</b>	<b>26,127</b>	<b>8,856</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	84,751	60,286	8,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,359	-2,749	130	
TOTAL LOSSES	71,392	57,537	8,986	
EXPECTED LOSSES	207,733	86,796	13,091	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.005	2.422	.378	5.805
INDICATED (POST-TEST)	1.878	1.514	.236	3.628
PRES. ON RATE LEVEL	7.162	2.993	.451	10.606
DERIVED BY FORMULA	7.162	2.978	.449	10.589
UNDERLYING PRES. RATE	8.743	3.653	.551	12.947
PROPOSED	7.162	2.978	.449	10.589

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	14.981
IND. RATES				14.98	MINIMUM PREMIUM	3265
MAN. RATES	17.41	19.00	19.26	+ 14.98	PRESENT	3450

+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
2000	533					533						
2001	998	222,769	22,321			998			2		3	5
2002	1,089	2,016	.185			1,089						
2003	1,191	2,097	.176			1,191						
2004	1,631	9,710	.595			1,631					1	1
<b>TOTAL</b>	<b>5,442</b>	<b>236,592</b>	<b>4,348</b>			<b>5,442</b>			<b>2</b>		<b>4</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			119,226		6,492			75,641		10,430	10,980
2002											2,016
2003											2,097
2004					2,400					7,000	310
<b>TOTAL</b>			<b>119,226</b>		<b>8,892</b>			<b>75,641</b>		<b>17,430</b>	<b>15,403</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		8,603	206,103	1,545	7,217		36,100	476,506	4,663	25,720	15,185
2002											2,754
2003											2,619
2004	31	435	3,817	814	2,399	11	1,993	17,595	3,719	10,946	414
<b>TOTAL</b>	<b>31</b>	<b>9,038</b>	<b>209,920</b>	<b>2,359</b>	<b>9,616</b>	<b>11</b>	<b>38,093</b>	<b>494,101</b>	<b>8,382</b>	<b>36,666</b>	<b>20,972</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	751,194	57,023	20,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,499	-2,905	262	
TOTAL LOSSES	732,695	54,118	21,234	
EXPECTED LOSSES	352,805	143,831	21,333	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	13.464	.994	.390	14.848
INDICATED (POST-TEST)	8.415	.621	.244	9.280
PRES. ON RATE LEVEL	5.311	2.165	.321	7.797
DERIVED BY FORMULA	5.342	2.134	.319	7.795
UNDERLYING PRES. RATE	6.483	2.643	.392	9.518
PROPOSED	5.343	2.135	.319	7.797

YEAR	12-1-05	12-1-06	6-1-07	12-1-07	IND. RATE	11.031
IND. RATES				11.03	MINIMUM PREMIUM	2475
MAN. RATES	18.86	19.26	14.16	+ 11.03	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	721	6,589	.913						1	1
2001	643	270	.041							
2002	747	1,018,299	136.318						1	2
2003	832	119,199	14.326							1
2004	819	5,039	.615						2	2
<b>TOTAL</b>	<b>3,762</b>	<b>1,149,396</b>	<b>30.553</b>						<b>4</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					5,000					1,589	
2001											270
2002			352,043		366			659,697		4,616	1,577
2003			77,300					40,700			1,199
2004					1,657					3,132	250
<b>TOTAL</b>			<b>429,343</b>		<b>7,023</b>			<b>700,397</b>		<b>9,337</b>	<b>3,296</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					6,210					4,541	
2001											373
2002	333	7,327	94,273	1,738	1,254	21	41,784	708,989	15,218	14,551	2,154
2003	663	17,860	139,536	4,684	2,926	221	41,323	295,449	10,893	5,715	1,498
2004	20	303	2,634	562	1,655	4	887	7,874	1,664	4,896	334
<b>TOTAL</b>	<b>1,016</b>	<b>25,490</b>	<b>236,443</b>	<b>6,984</b>	<b>12,045</b>	<b>246</b>	<b>83,994</b>	<b>1,012,312</b>	<b>27,775</b>	<b>29,703</b>	<b>4,359</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,359,501	76,507	4,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,294	-5,395	195	
TOTAL LOSSES	1,343,207	71,112	4,554	
EXPECTED LOSSES	248,594	172,450	19,224	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	35.705	1.890	.121	37.716
INDICATED (POST-TEST)	22.316	1.181	.076	23.573
PRES. ON RATE LEVEL	5.413	3.755	.419	9.587
DERIVED BY FORMULA	5.413	3.729	.416	9.558
UNDERLYING PRES. RATE	6.608	4.584	.511	11.703
PROPOSED	5.430	3.740	.417	9.587

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.563
IND. RATES				13.56	MINIMUM PREMIUM	2980
MAN. RATES	15.34	17.09	17.41	+ 13.56	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	134,123	3,022,552	2.253			8	17	45	70
2001	128,658	1,284,146	.998			2	12	23	37
2002	150,287	1,678,998	1.117			4	15	20	39
2003	157,164	2,064,513	1.313			3	29	16	48
2004	175,195	2,539,498	1.449			2	31	36	69
<b>TOTAL</b>	<b>745,427</b>	<b>10,589,707</b>	<b>1.421</b>			<b>19</b>	<b>104</b>	<b>140</b>	<b>263</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			867,683	246,958	367,634			634,619	198,990	382,914	323,754
2001			152,910	182,531	199,475			29,000	242,333	184,544	293,353
2002			318,518	301,331	160,928			178,337	287,480	154,182	278,222
2003			306,656	251,123	13,709			401,265	530,303	90,325	471,132
2004			240,465	527,539	165,941			100,953	811,140	317,645	375,815
<b>TOTAL</b>			<b>1,886,232</b>	<b>1,509,482</b>	<b>907,687</b>			<b>1,344,174</b>	<b>2,070,246</b>	<b>1,129,610</b>	<b>1,742,276</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,364,806	381,056	456,600			3,224,149	716,364	1,094,369	456,169
2001		11,035	312,669	248,479	213,148		13,840	335,087	726,238	452,088	405,707
2002	2,364	50,567	693,386	385,435	189,672	60	89,062	1,570,468	806,426	363,197	380,051
2003	2,911	81,994	672,061	252,427	44,510	2,150	326,990	2,418,720	1,158,842	316,109	588,444
2004	9,299	156,783	1,498,218	422,642	250,439	1,965	423,968	4,026,589	1,160,925	781,920	502,465
<b>TOTAL</b>	<b>14,574</b>	<b>300,379</b>	<b>4,541,140</b>	<b>1,690,039</b>	<b>1,154,369</b>	<b>4,175</b>	<b>853,860</b>	<b>11,575,013</b>	<b>4,568,795</b>	<b>3,007,683</b>	<b>2,332,836</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,289,141	10,420,886	2,332,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-806,809	-277,172	20,143	
TOTAL LOSSES	16,482,332	10,143,714	2,352,979	
EXPECTED LOSSES	12,731,894	9,355,109	1,915,747	
CREDIBILITY	.13	.44	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.211	1.361	.316	3.888
INDICATED (POST-TEST)	1.382	.851	.198	2.431
PRES. ON RATE LEVEL	1.399	1.028	.211	2.638
DERIVED BY FORMULA	1.397	.950	.205	2.552
UNDERLYING PRES. RATE	1.708	1.255	.257	3.220
PROPOSED	1.397	.950	.205	2.552

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.610
IND. RATES				3.61	MINIMUM PREMIUM	990
MAN. RATES	4.93	5.04	4.79	+ 3.61	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,021	10,182	.503						1	1
2001	1,089	4,418	.405							
2002	318	14,056	4.420						2	2
2003	2,036	65,367	3.210						1	2
2004	3,841	110,141	2.867						1	7
<b>TOTAL</b>	<b>9,305</b>	<b>204,164</b>	<b>2.194</b>						<b>2</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					760					1,741	7,681
2001											4,418
2002					789					3,380	9,887
2003				24,114	13,421				21,605	2,292	3,935
2004				14,052	27,693				13,280	43,939	11,177
<b>TOTAL</b>				<b>38,166</b>	<b>42,663</b>				<b>34,885</b>	<b>51,352</b>	<b>37,098</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					944					4,976	10,823
2001											6,110
2002	4	29	317	72	850		279	3,098	606	6,985	13,506
2003	152	3,781	32,303	25,065	16,774	40	6,447	49,897	45,017	9,301	4,915
2004	418	6,960	67,672	19,061	29,701	76	16,840	162,583	41,993	73,926	14,944
<b>TOTAL</b>	<b>574</b>	<b>10,770</b>	<b>100,292</b>	<b>44,198</b>	<b>48,269</b>	<b>116</b>	<b>23,566</b>	<b>215,578</b>	<b>87,616</b>	<b>95,188</b>	<b>50,298</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	350,896	275,271	50,298	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,317	-2,898	463	
TOTAL LOSSES	327,579	272,373	50,761	
EXPECTED LOSSES	397,882	201,732	31,452	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.520	2.927	.546	6.993
INDICATED (POST-TEST)	2.200	1.829	.341	4.370
PRES. ON RATE LEVEL	3.503	1.776	.277	5.556
DERIVED BY FORMULA	3.490	1.777	.278	5.545
UNDERLYING PRES. RATE	4.276	2.168	.338	6.782
PROPOSED	3.490	1.777	.278	5.545

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.845
IND. RATES				7.85	MINIMUM PREMIUM	1840
MAN. RATES	9.50	10.18	10.09	+ 7.85	PRESENT	2540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6									
2001										
2002										
2003	15									
2004	15									
<b>TOTAL</b>	<b>36</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.	-47	-5	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	710	578	77	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.616	1.317	.173	3.106
DERIVED BY FORMULA	1.616	1.317	.173	3.106
UNDERLYING PRES. RATE	1.972	1.608	.211	3.791
PROPOSED	1.616	1.317	.173	3.106

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.394
IND. RATES				4.39	MINIMUM PREMIUM	1150
MAN. RATES	4.78	5.41	5.64	+ 4.39	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	437	1,496	.342						1	1
2001	779	3,625	.465							
2002	354	2,671	.754							
2003	378	608	.160							
2004	190									
<b>TOTAL</b>	<b>2,138</b>	<b>8,400</b>	<b>.393</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					60					339	1,097
2001											3,625
2002											2,671
2003											608
<b>TOTAL</b>					<b>60</b>					<b>339</b>	<b>8,001</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					75					969	1,546
2001											5,013
2002											3,649
2003											759
<b>TOTAL</b>					<b>75</b>					<b>969</b>	<b>10,967</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		1,044	10,967	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,468	-1,574	27	
TOTAL LOSSES			10,994	
EXPECTED LOSSES	59,908	39,874	4,126	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.514	.514
INDICATED (POST-TEST)	.000	.000	.321	.321
PRES. ON RATE LEVEL	2.295	1.528	.158	3.981
DERIVED BY FORMULA	2.295	1.513	.160	3.968
UNDERLYING PRES. RATE	2.802	1.865	.193	4.860
PROPOSED	2.295	1.513	.160	3.968

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.613
IND. RATES				5.61	MINIMUM PREMIUM	1390
MAN. RATES	6.34	7.04	7.23	+ 5.61	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	16,071	1,110,973	6.912			3	2	18	23
2001	14,782	514,767	3.482				2	12	14
2002	17,844	713,604	3.999				7	11	18
2003	16,563	633,843	3.826			2		19	21
2004	20,157	656,080	3.254			1	1	21	23
<b>TOTAL</b>	<b>85,417</b>	<b>3,629,267</b>	<b>4.249</b>			<b>6</b>	<b>12</b>	<b>81</b>	<b>99</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			516,132	12,897	26,903			442,908	206	90,343	21,584
2001				28,437	243,515				27,728	181,426	33,661
2002				200,851	110,877				228,893	142,374	30,609
2003			176,063		76,758			159,593		182,644	38,785
2004			66,522	41,296	151,520			64,488	12,950	270,216	49,088
<b>TOTAL</b>			<b>758,717</b>	<b>283,481</b>	<b>609,573</b>			<b>666,989</b>	<b>269,777</b>	<b>867,003</b>	<b>173,727</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			585,442	19,900	33,414			2,024,300	742	258,200	30,412
2001			36,830	45,489	258,048			63,172	94,213	432,826	46,553
2002	359	6,792	115,703	250,928	127,141			338,734	626,606	323,096	41,812
2003	1,900	47,107	366,233	24,384	91,237	23	17,896	1,369,671	103,818	373,780	48,442
2004	3,661	51,678	436,280	86,339	161,542	1,552	201,424	1,143,522	183,379	439,705	65,631
<b>TOTAL</b>	<b>5,920</b>	<b>105,577</b>	<b>1,540,488</b>	<b>427,040</b>	<b>671,382</b>	<b>2,726</b>	<b>383,550</b>	<b>4,939,399</b>	<b>1,008,758</b>	<b>1,827,607</b>	<b>232,850</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,977,660	3,934,787	232,850	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-165,655	-75,201	2,388	
TOTAL LOSSES	6,812,005	3,859,586	235,238	
EXPECTED LOSSES	2,598,384	2,466,842	228,918	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.975	4.519	.275	12.769
INDICATED (POST-TEST)	4.984	2.824	.172	7.980
PRES. ON RATE LEVEL	2.491	2.366	.220	5.077
DERIVED BY FORMULA	2.566	2.412	.215	5.193
UNDERLYING PRES. RATE	3.042	2.888	.268	6.198
PROPOSED	2.566	2.412	.215	5.193

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.347
IND. RATES				7.35	MINIMUM PREMIUM	1740
MAN. RATES	8.00	8.91	9.22	+ 7.35	PRESENT	2345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	68									
2001	10									
2002	9									
2003	9									
2004	77									
<b>TOTAL</b>	<b>173</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.	-290	-66	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	3,975	2,575	382	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.882	1.219	.181	3.282
DERIVED BY FORMULA	1.882	1.219	.181	3.282
UNDERLYING PRES. RATE	2.297	1.488	.221	4.006
PROPOSED	1.882	1.219	.181	3.282

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.643
IND. RATES				4.64	MINIMUM PREMIUM	1200
MAN. RATES	5.35	5.84	5.96	+ 4.64	PRESENT	1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	796	150	.018							
2001	1,374	2,518	.183						1	1
2002	1,390	41,012	2.950						9	9
2003	1,428	1,808	.126							
2004	1,521	109,473	7.197						1	2
<b>TOTAL</b>	<b>6,509</b>	<b>154,961</b>	<b>2.381</b>						<b>1</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											150
2001					540					1,468	510
2002					16,579					23,636	797
2003											1,808
2004				33,149	6,709				59,412	6,726	3,477
<b>TOTAL</b>				<b>33,149</b>	<b>23,828</b>				<b>59,412</b>	<b>31,830</b>	<b>6,742</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											211
2001			74	18	572			418	103	3,490	705
2002	54	568	6,652	1,514	17,884	3	1,943	21,727	4,217	48,855	1,089
2003											2,258
2004	245	5,793	66,427	25,116	11,446	57	21,481	250,144	87,100	33,868	4,649
<b>TOTAL</b>	<b>299</b>	<b>6,361</b>	<b>73,153</b>	<b>26,648</b>	<b>29,902</b>	<b>60</b>	<b>23,424</b>	<b>272,289</b>	<b>91,420</b>	<b>86,213</b>	<b>8,912</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	375,586	234,183	8,912	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,731	-7,163	292	
TOTAL LOSSES	357,855	227,020	9,204	
EXPECTED LOSSES	315,687	270,775	27,403	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.498	3.488	.141	9.127
INDICATED (POST-TEST)	3.436	2.180	.088	5.704
PRES. ON RATE LEVEL	3.973	3.408	.345	7.726
DERIVED BY FORMULA	3.968	3.383	.340	7.691
UNDERLYING PRES. RATE	4.850	4.160	.421	9.431
PROPOSED	3.968	3.383	.340	7.691

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.881
IND. RATES				10.88	MINIMUM PREMIUM	2445
MAN. RATES	10.81	12.93	14.03	+ 10.88	PRESENT	3430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	65												
2001	81												
2002	132												
2003	1,444												
2004	1,980												
<b>TOTAL</b>	<b>3,702</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.	-2,977	301	122	
TOTAL LOSSES		301	122	
EXPECTED LOSSES	64,971	41,092	6,403	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.008	.003	.011
INDICATED (POST-TEST)	.000	.005	.002	.007
PRES. ON RATE LEVEL	1.438	.909	.142	2.489
DERIVED BY FORMULA	1.438	.900	.141	2.479
UNDERLYING PRES. RATE	1.755	1.110	.173	3.038
PROPOSED	1.438	.900	.141	2.479

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.507
IND. RATES				3.51	MINIMUM PREMIUM	970
MAN. RATES	4.23	4.57	4.52	+ 3.51	PRESENT	1280

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	4,675	18,173	.388				1	1	2
2001	5,208	859	.016						
2002	5,824	1,447	.024						
2003	7,273	28,238	.388					2	2
2004	7,628	1,024	.013						
<b>TOTAL</b>	<b>30,608</b>	<b>49,741</b>	<b>.163</b>				<b>1</b>	<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				11,728	545				988	4,088	824
2001											859
2002											1,447
2003					2,697					21,111	4,430
2004											1,024
<b>TOTAL</b>				<b>11,728</b>	<b>3,242</b>				<b>988</b>	<b>25,199</b>	<b>8,584</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				18,096	677				3,557	11,684	1,161
2001											1,188
2002											1,977
2003	16	300	2,292	501	2,984	80	6,043	35,064	7,458	40,820	5,533
2004											1,369
<b>TOTAL</b>	<b>16</b>	<b>300</b>	<b>2,292</b>	<b>18,597</b>	<b>3,661</b>	<b>80</b>	<b>6,043</b>	<b>35,064</b>	<b>11,015</b>	<b>52,504</b>	<b>11,228</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,795	85,777	11,228	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,179	-3,924	240	
TOTAL LOSSES	29,616	81,853	11,468	
EXPECTED LOSSES	232,928	148,756	21,732	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.097	.267	.037	.401
INDICATED (POST-TEST)	.061	.167	.023	.251
PRES. ON RATE LEVEL	.624	.398	.058	1.080
DERIVED BY FORMULA	.613	.386	.056	1.055
UNDERLYING PRES. RATE	.761	.486	.071	1.318
PROPOSED	.613	.386	.056	1.055

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.492
IND. RATES				1.49	MINIMUM PREMIUM	570
MAN. RATES	1.87	1.99	1.96	+ 1.49	PRESENT	700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6,886	126,284	1.833				1	4		5
2001	6,785	90,394	1.332				1	1		2
2002	6,469	197,764	3.057				2	5		7
2003	7,240	356,561	4.924			1		4		5
2004	8,027	90,384	1.125					5		5
<b>TOTAL</b>	<b>35,407</b>	<b>861,387</b>	<b>2.433</b>			<b>1</b>	<b>4</b>	<b>19</b>		<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				22,664	46,093				12,330	42,512	2,685
2001				26,107	9,784				27,769	25,167	1,567
2002				40,443	31,647				20,194	90,613	14,867
2003			101,592		25,355			164,025		56,621	8,968
2004					16,252					67,859	6,273
<b>TOTAL</b>			<b>101,592</b>	<b>89,214</b>	<b>129,131</b>			<b>164,025</b>	<b>60,293</b>	<b>282,772</b>	<b>34,360</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				34,971	57,247				44,388	121,499	3,783
2001			4,506	34,675	10,577			18,734	83,332	61,320	2,167
2002	102	1,688	27,037	51,379	35,662	14	8,023	101,617	69,217	189,830	20,308
2003	618	15,266	118,661	7,973	30,090	728	104,372	724,550	43,248	121,685	11,201
2004	207	2,948	25,840	5,500	16,250	107	19,283	170,608	36,021	106,116	8,387
<b>TOTAL</b>	<b>927</b>	<b>19,902</b>	<b>176,044</b>	<b>134,498</b>	<b>149,826</b>	<b>849</b>	<b>131,678</b>	<b>1,015,509</b>	<b>276,206</b>	<b>600,450</b>	<b>45,846</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,344,909	1,160,980	45,846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-63,938	-15,332	713	
TOTAL LOSSES	1,280,971	1,145,648	46,559	
EXPECTED LOSSES	1,011,577	503,842	69,751	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.618	3.236	.131	6.985
INDICATED (POST-TEST)	2.261	2.023	.082	4.366
PRES. ON RATE LEVEL	2.341	1.166	.161	3.668
DERIVED BY FORMULA	2.339	1.217	.156	3.712
UNDERLYING PRES. RATE	2.857	1.423	.197	4.477
PROPOSED	2.339	1.217	.156	3.712

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.251
IND. RATES				5.25	MINIMUM PREMIUM	1320
MAN. RATES	5.97	6.52	6.66	+ 5.25	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,805	16,766	.440							
2001	3,288	61,696	1.876						4	4
2002	3,779	9,321	.246						1	1
2003	4,508	144,324	3.201						2	2
2004	4,194	54,384	1.296						2	2
<b>TOTAL</b>	<b>19,574</b>	<b>286,491</b>	<b>1.464</b>						<b>9</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											16,766
2001					37,626					17,863	6,207
2002					4,320					3,621	1,380
2003					101,884					37,154	5,286
2004					14,304					34,651	5,429
<b>TOTAL</b>					<b>158,134</b>					<b>93,289</b>	<b>35,068</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											23,623
2001			5,159	1,248	39,834			5,078	1,261	42,469	8,584
2002	15	146	1,733	394	4,660	1	300	3,328	645	7,482	1,885
2003	631	11,384	86,604	18,956	112,738	160	10,638	61,708	13,127	71,834	6,602
2004	182	2,593	22,741	4,842	14,308	53	9,848	87,126	18,397	54,188	7,259
<b>TOTAL</b>	<b>828</b>	<b>14,123</b>	<b>116,237</b>	<b>25,440</b>	<b>171,540</b>	<b>214</b>	<b>20,786</b>	<b>157,240</b>	<b>33,430</b>	<b>175,973</b>	<b>47,953</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	309,428	406,383	47,953	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,693	-8,551	457	
TOTAL LOSSES	281,735	397,832	48,410	
EXPECTED LOSSES	417,906	272,275	45,412	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.439	2.032	.247	3.718
INDICATED (POST-TEST)	.899	1.270	.154	2.323
PRES. ON RATE LEVEL	1.749	1.140	.190	3.079
DERIVED BY FORMULA	1.741	1.145	.189	3.075
UNDERLYING PRES. RATE	2.135	1.391	.232	3.758
PROPOSED	1.741	1.145	.189	3.075

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.350
IND. RATES				4.35	MINIMUM PREMIUM	1140
MAN. RATES	5.26	5.59	5.59	+ 4.35	PRESENT	1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	21,066	71,047	.337						5	5
2001	21,873	36,518	.166						3	3
2002	24,417	306,347	1.254				2		3	5
2003	23,158	75,671	.326						6	6
2004	23,139	372,395	1.609			1	1		9	11
<b>TOTAL</b>	<b>113,653</b>	<b>861,978</b>	<b>.758</b>			<b>1</b>	<b>3</b>		<b>26</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					10,361					49,938	10,748
2001					4,142					9,557	22,819
2002				75,078	1,932				205,591	5,463	18,283
2003					10,698					47,020	17,953
2004			123,000	31,800	18,152			58,841	21,200	107,876	11,526
<b>TOTAL</b>			<b>123,000</b>	<b>106,878</b>	<b>45,285</b>			<b>58,841</b>	<b>226,791</b>	<b>219,854</b>	<b>81,329</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					12,867					142,723	15,144
2001			567	138	4,385			2,720	673	22,722	31,559
2002	5	1,188	27,381	90,193	4,889		5,991	191,716	540,946	37,182	24,975
2003	66	1,191	9,096	1,990	11,842	180	13,449	78,099	16,610	90,910	22,423
2004	3,250	41,952	315,232	40,259	30,304	840	113,505	731,543	106,880	188,040	15,410
<b>TOTAL</b>	<b>3,321</b>	<b>44,331</b>	<b>352,276</b>	<b>132,580</b>	<b>64,287</b>	<b>1,020</b>	<b>132,945</b>	<b>1,004,078</b>	<b>665,109</b>	<b>481,577</b>	<b>109,511</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,537,971	1,343,553	109,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,478	-26,356	1,179	
TOTAL LOSSES	1,466,493	1,317,197	110,690	
EXPECTED LOSSES	1,114,936	810,346	121,609	
CREDIBILITY	.04	.13	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.290	1.159	.097	2.546
INDICATED (POST-TEST)	.806	.724	.061	1.591
PRES. ON RATE LEVEL	.804	.583	.088	1.475
DERIVED BY FORMULA	.804	.601	.084	1.489
UNDERLYING PRES. RATE	.981	.713	.107	1.801
PROPOSED	.804	.601	.084	1.489

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				2.11	MINIMUM PREMIUM	690
MAN. RATES	2.65	2.76	2.68	+ 2.11	PRESENT	865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	83,502	196,397	.235				4	19	23	
2001	65,026	220,359	.338				1	15	16	
2002	65,964	316,294	.479				1	13	15	
2003	68,544	1,371,793	2.001				4	7	33	
2004	84,757	149,839	.176					2	3	
<b>TOTAL</b>	<b>367,793</b>	<b>2,254,682</b>	<b>.613</b>				<b>5</b>	<b>15</b>	<b>72</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				81,755	34,862				20,539	41,478	17,763
2001				25,497	76,244				17,008	89,274	12,336
2002			115,027	5,166	40,992			45,416	4,889	87,913	16,891
2003			373,322	132,758	109,840			533,822	80,746	121,378	19,927
2004				59,748	20,165				38,829	24,259	6,838
<b>TOTAL</b>			<b>488,349</b>	<b>304,924</b>	<b>282,103</b>			<b>579,238</b>	<b>162,011</b>	<b>364,302</b>	<b>73,755</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				126,147	43,301				73,941	118,544	25,028
2001			13,542	36,075	80,933				56,239	213,161	17,061
2002	798	16,124	206,792	13,349	46,150	23	24,846	382,596	34,601	184,433	23,073
2003	3,457	89,366	712,663	161,601	142,713	1,807	270,320	1,903,585	264,478	282,472	24,889
2004	540	11,899	132,564	48,012	28,704	68	19,681	213,426	67,476	53,206	9,142
<b>TOTAL</b>	<b>4,795</b>	<b>117,389</b>	<b>1,065,561</b>	<b>385,184</b>	<b>341,801</b>	<b>1,898</b>	<b>314,847</b>	<b>2,532,090</b>	<b>496,735</b>	<b>851,816</b>	<b>99,193</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,036,580	2,075,536	99,193	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,511	-33,697	747	
TOTAL LOSSES	3,963,069	2,041,839	99,940	
EXPECTED LOSSES	1,107,057	1,044,533	73,558	
CREDIBILITY	.08	.28	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.078	.555	.027	1.660
INDICATED (POST-TEST)	.674	.347	.017	1.038
PRES. ON RATE LEVEL	.247	.233	.016	.496
DERIVED BY FORMULA	.281	.265	.016	.562
UNDERLYING PRES. RATE	.301	.284	.020	.605
PROPOSED	.281	.265	.016	.562

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				.80	MINIMUM PREMIUM	430
MAN. RATES	.73	.82	.90	+ .80	PRESENT	460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,138	17,374	.553						1	1
2001	3,375	2,613	.077							
2002	3,581	10,504	.293							
2003	3,890	14,574	.374						1	1
2004	4,157									
<b>TOTAL</b>	<b>18,141</b>	<b>45,065</b>	<b>.248</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					930					15,192	1,252
2001											2,613
2002											10,504
2003					613					2,317	11,644
<b>TOTAL</b>					<b>1,543</b>					<b>17,509</b>	<b>26,013</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,155					43,419	1,764
2001											3,614
2002											14,348
2003	5	72	522	115	681		667	3,848	820	4,479	14,543
<b>TOTAL</b>	<b>5</b>	<b>72</b>	<b>522</b>	<b>115</b>	<b>1,836</b>		<b>667</b>	<b>3,848</b>	<b>820</b>	<b>47,898</b>	<b>34,269</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,114	50,669	34,269	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,580	-2,089	84	
TOTAL LOSSES	2,534	48,580	34,353	
EXPECTED LOSSES	41,543	71,113	7,983	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.014	.268	.189	.471
INDICATED (POST-TEST)	.009	.168	.118	.295
PRES. ON RATE LEVEL	.188	.321	.036	.545
DERIVED BY FORMULA	.186	.315	.039	.540
UNDERLYING PRES. RATE	.229	.392	.044	.665
PROPOSED	.186	.315	.039	.540

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				.76	MINIMUM PREMIUM	420
MAN. RATES	.81	.91	.99	+ .76	PRESENT	485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	34,200	483,314	1.413			1	1	15	17
2001	37,609	445,201	1.183			1	1	11	13
2002	38,072	373,927	.982				7	11	18
2003	42,833	556,102	1.298				5	8	13
2004	43,744	268,736	.614				4	17	21
<b>TOTAL</b>	<b>196,458</b>	<b>2,127,280</b>	<b>1.083</b>			<b>2</b>	<b>18</b>	<b>62</b>	<b>82</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			124,966	11,112	84,965			121,389	3,550	105,978	31,354
2001			169,880	52,593	23,394			2,609	106,788	59,385	30,552
2002				88,200	30,349				99,849	129,530	25,999
2003				139,879	29,151				211,051	108,333	67,688
2004				29,304	37,381				51,828	117,091	33,132
<b>TOTAL</b>			<b>294,846</b>	<b>321,088</b>	<b>205,240</b>			<b>123,998</b>	<b>473,066</b>	<b>520,317</b>	<b>188,725</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			185,320	17,146	105,526			684,594	12,780	302,885	44,178
2001		12,259	301,981	71,867	25,698		1,247	77,744	317,959	146,939	42,253
2002	96	2,355	43,444	108,520	36,045	19	13,380	209,739	285,369	280,295	35,515
2003	584	16,510	145,966	136,330	43,424	821	87,588	630,319	470,087	256,994	84,542
2004	613	10,817	108,730	32,851	41,569	225	50,340	497,805	135,008	203,486	44,297
<b>TOTAL</b>	<b>1,293</b>	<b>41,941</b>	<b>785,441</b>	<b>366,714</b>	<b>252,262</b>	<b>1,065</b>	<b>152,555</b>	<b>2,100,201</b>	<b>1,221,203</b>	<b>1,190,599</b>	<b>250,785</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,082,496	3,030,778	250,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,205	-55,851	2,035	
TOTAL LOSSES	3,016,291	2,974,927	252,820	
EXPECTED LOSSES	1,064,802	1,880,103	198,422	
CREDIBILITY	.05	.18	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.535	1.514	.129	3.178
INDICATED (POST-TEST)	.959	.946	.081	1.986
PRES. ON RATE LEVEL	.444	.784	.083	1.311
DERIVED BY FORMULA	.470	.813	.083	1.366
UNDERLYING PRES. RATE	.542	.957	.101	1.600
PROPOSED	.470	.813	.083	1.366

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.932
IND. RATES				1.93	MINIMUM PREMIUM	655
MAN. RATES	1.79	2.13	2.38	+ 1.93	PRESENT	795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2									
2001	33									
2002	412									
2003	1,007	24,385	2.421						1	1
2004	1,392									
<b>TOTAL</b>	<b>2,846</b>	<b>24,385</b>	<b>.857</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				18,000					6,385		
<b>TOTAL</b>				<b>18,000</b>					<b>6,385</b>		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	52	1,706	15,595	16,846	1,439	20	1,710	13,622	13,062	1,437	
<b>TOTAL</b>	<b>52</b>	<b>1,706</b>	<b>15,595</b>	<b>16,846</b>	<b>1,439</b>	<b>20</b>	<b>1,710</b>	<b>13,622</b>	<b>13,062</b>	<b>1,437</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,705	32,784		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-501	9	34	
TOTAL LOSSES	32,204	32,793	34	
EXPECTED LOSSES	10,301	7,883	1,907	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.132	1.152	.001	2.285
INDICATED (POST-TEST)	.708	.720	.001	1.429
PRES. ON RATE LEVEL	.296	.227	.055	.578
DERIVED BY FORMULA	.296	.232	.054	.582
UNDERLYING PRES. RATE	.362	.277	.067	.706
PROPOSED	.296	.232	.054	.582

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				.82	MINIMUM PREMIUM	435
MAN. RATES	.85	.98	1.05	+ .82	PRESENT	500

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,006	9,073	.226						2	2
2001	4,351	35,095	.806				1		1	2
2002	4,586	11,305	.246						1	1
2003	4,753	171,559	3.609				3		3	6
2004	4,841	146,431	3.024				1		1	2
<b>TOTAL</b>	<b>22,537</b>	<b>373,463</b>	<b>1.657</b>						<b>5</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					81					3,481	5,511
2001				7,584	2,566				14,053	3,612	7,280
2002					3,160					5,158	2,987
2003				75,950	7,734				57,016	29,947	912
2004				51,334	9,302				69,310	15,324	1,161
<b>TOTAL</b>				<b>134,868</b>	<b>22,843</b>				<b>140,379</b>	<b>57,522</b>	<b>17,851</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					100					9,948	7,765
2001			1,271	10,063	2,779			6,890	41,529	9,341	10,068
2002	10	108	1,268	289	3,409	1	427	4,747	923	10,661	4,080
2003	265	8,058	72,381	72,517	14,625	220	23,832	171,420	127,239	70,739	1,139
2004	364	8,768	101,146	38,538	16,643	76	27,180	310,607	105,586	51,207	1,553
<b>TOTAL</b>	<b>639</b>	<b>16,934</b>	<b>176,066</b>	<b>121,407</b>	<b>37,556</b>	<b>297</b>	<b>51,439</b>	<b>493,664</b>	<b>275,277</b>	<b>151,896</b>	<b>24,605</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	739,039	586,136	24,605	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,578	-10,861	564	
TOTAL LOSSES	712,461	575,275	25,169	
EXPECTED LOSSES	423,245	352,028	56,344	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.161	2.553	.112	5.826
INDICATED (POST-TEST)	1.976	1.596	.070	3.642
PRES. ON RATE LEVEL	1.538	1.280	.205	3.023
DERIVED BY FORMULA	1.542	1.293	.200	3.035
UNDERLYING PRES. RATE	1.878	1.562	.250	3.690
PROPOSED	1.542	1.293	.200	3.035

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.293
IND. RATES				4.29	MINIMUM PREMIUM	1130
MAN. RATES	4.95	5.40	5.49	+ 4.29	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	75,087	1,245,478	1.658			2	12	59	73	
2001	82,832	948,593	1.145				14	60	74	
2002	81,415	1,304,894	1.602			1	16	46	63	
2003	85,835	1,085,835	1.265			1	11	38	50	
2004	92,486	546,972	.591		1		1	33	35	
<b>TOTAL</b>	<b>417,655</b>	<b>5,131,772</b>	<b>1.229</b>		<b>1</b>	<b>4</b>	<b>54</b>	<b>236</b>	<b>295</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			320,897	168,627	172,572			68,918	98,167	263,378	152,919
2001				180,990	148,050				244,371	271,289	103,893
2002			284,483	184,200	116,511			188,485	251,790	172,084	107,341
2003			60,219	324,703	118,466			17,787	332,244	140,824	91,592
2004	3,500			6,000	138,180	37,417			5,000	224,856	132,019
<b>TOTAL</b>	<b>3,500</b>		<b>665,599</b>	<b>864,520</b>	<b>693,779</b>	<b>37,417</b>		<b>275,190</b>	<b>931,572</b>	<b>1,072,431</b>	<b>587,764</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			540,711	260,191	214,332			441,627	353,401	752,735	215,463
2001			42,236	243,041	158,246			179,044	736,833	658,068	143,684
2002	1,100	22,668	317,212	235,191	134,467	40	52,870	929,851	703,109	391,232	146,628
2003	2,188	57,890	490,742	329,572	159,289	1,281	147,439	1,071,952	734,254	349,628	114,399
2004	6,901	25,871	229,770	50,900	139,031	138,192	65,562	584,929	126,386	353,580	176,509
<b>TOTAL</b>	<b>10,189</b>	<b>106,429</b>	<b>1,620,671</b>	<b>1,118,895</b>	<b>805,365</b>	<b>139,513</b>	<b>265,871</b>	<b>3,207,403</b>	<b>2,653,983</b>	<b>2,505,243</b>	<b>796,683</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,350,076	7,083,486	796,683			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-368,644	-251,309	9,265			
TOTAL LOSSES	4,981,432	6,832,177	805,948			
EXPECTED LOSSES	5,947,408	8,298,805	914,665			
CREDIBILITY	.09	.30	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.193	1.636	.193	3.022		
INDICATED (POST-TEST)	.746	1.023	.121	1.890		
PRES. ON RATE LEVEL	1.167	1.628	.179	2.974		
DERIVED BY FORMULA	1.129	1.447	.161	2.737		
UNDERLYING PRES. RATE	1.424	1.987	.219	3.630		
PROPOSED	1.129	1.447	.161	2.737		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.872
IND. RATES				3.87	MINIMUM PREMIUM	1045
MAN. RATES	5.18	5.65	5.40	+ 3.87	PRESENT	1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	31,338	802,546	2.560			1	4	32	37
2001	34,917	1,556,384	4.457			3	8	33	44
2002	30,539	1,142,146	3.739			2	5	27	34
2003	29,102	925,511	3.180			3	1	19	23
2004	30,293	1,085,935	3.584			2	6	27	35
<b>TOTAL</b>	<b>156,189</b>	<b>5,512,522</b>	<b>3.529</b>			<b>11</b>	<b>24</b>	<b>138</b>	<b>173</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			63,334	119,090	122,896			75,697	199,879	134,485	87,165
2001			249,310	229,585	220,892			254,958	231,780	308,066	61,793
2002			183,174	138,815	86,542			354,326	168,053	133,622	77,614
2003			202,986	30,446	63,173			388,634	32,574	152,393	55,305
2004			118,630	111,321	123,225			196,473	97,576	343,790	94,920
<b>TOTAL</b>			<b>817,434</b>	<b>629,257</b>	<b>616,728</b>			<b>1,270,088</b>	<b>729,862</b>	<b>1,072,356</b>	<b>376,797</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			106,718	183,755	152,636			485,066	719,565	384,360	122,815
2001		14,859	412,570	311,682	236,365		97,036	1,457,164	713,002	747,335	85,460
2002	966	20,124	278,161	177,840	100,342	63	97,991	1,678,861	493,894	307,302	106,021
2003	1,675	42,277	332,764	48,713	77,618	2,167	322,277	2,252,409	191,624	339,353	69,076
2004	4,557	67,169	583,436	128,930	145,684	2,520	348,440	2,333,867	376,776	607,674	126,908
<b>TOTAL</b>	<b>7,198</b>	<b>144,429</b>	<b>1,713,649</b>	<b>850,920</b>	<b>712,645</b>	<b>4,750</b>	<b>865,744</b>	<b>8,207,367</b>	<b>2,494,861</b>	<b>2,386,024</b>	<b>510,280</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,943,137	6,444,450	510,280	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172,412	-133,483	4,005	
TOTAL LOSSES	10,770,725	6,310,967	514,285	
EXPECTED LOSSES	2,737,993	3,981,258	431,083	
CREDIBILITY	.05	.16	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.896	4.041	.329	11.266
INDICATED (POST-TEST)	4.310	2.526	.206	7.042
PRES. ON RATE LEVEL	1.436	2.088	.226	3.750
DERIVED BY FORMULA	1.580	2.158	.223	3.961
UNDERLYING PRES. RATE	1.753	2.549	.276	4.578
PROPOSED	1.580	2.158	.223	3.961

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.604
IND. RATES				5.60	MINIMUM PREMIUM	1390
MAN. RATES	5.76	6.54	6.81	+ 5.60	PRESENT	1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,443	747	.030							
2001	2,653	15,589	.587						2	2
2002	3,259	36,413	1.117				1			1
2003	2,661	11,977	.450						2	2
2004	2,719	43,186	1.588					1		1
<b>TOTAL</b>	<b>13,735</b>	<b>107,912</b>	<b>.786</b>					<b>2</b>	<b>4</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											747
2001					2,573					10,939	2,077
2002				14,540					6,417		15,456
2003					5,093					6,884	
2004				25,400					4,200		13,586
<b>TOTAL</b>				<b>39,940</b>	<b>7,666</b>				<b>10,617</b>	<b>17,823</b>	<b>31,866</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,053
2001			352	86	2,724			3,110	768	26,009	2,872
2002		218	5,153	17,433	543		173	5,829	16,853	807	21,113
2003	31	568	4,333	949	5,636	20	1,974	11,429	2,429	13,310	
2004	121	3,505	42,730	17,511	3,632	4	1,381	16,475	5,906	1,650	18,164
<b>TOTAL</b>	<b>152</b>	<b>4,291</b>	<b>52,568</b>	<b>35,979</b>	<b>12,535</b>	<b>24</b>	<b>3,528</b>	<b>36,843</b>	<b>25,956</b>	<b>41,776</b>	<b>43,202</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	97,406	116,246	43,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,066	-5,390	309	
TOTAL LOSSES	86,340	110,856	43,511	
EXPECTED LOSSES	173,198	161,799	32,414	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.629	.807	.317	1.753
INDICATED (POST-TEST)	.393	.504	.198	1.095
PRES. ON RATE LEVEL	1.033	.965	.193	2.191
DERIVED BY FORMULA	1.027	.951	.193	2.171
UNDERLYING PRES. RATE	1.261	1.178	.236	2.675
PROPOSED	1.027	.951	.193	2.171

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.071
IND. RATES				3.07	MINIMUM PREMIUM	885
MAN. RATES	3.95	4.09	3.98	+ 3.07	PRESENT	1160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	5,852									
2001	6,102									
2002	6,503	5,000	.076	1						1
2003	6,030									
2004	8,464	92,655	1,094						1	1
<b>TOTAL</b>	<b>32,951</b>	<b>97,655</b>	<b>.296</b>	<b>1</b>					<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	5,000										
2004				37,166					54,291		1,198
<b>TOTAL</b>	<b>5,000</b>			<b>37,166</b>					<b>54,291</b>		<b>1,198</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	8,426										
2004	178	5,133	62,521	25,621	5,314	42	17,878	213,124	76,334	21,341	1,602
<b>TOTAL</b>	<b>8,604</b>	<b>5,133</b>	<b>62,521</b>	<b>25,621</b>	<b>5,314</b>	<b>42</b>	<b>17,878</b>	<b>213,124</b>	<b>76,334</b>	<b>21,341</b>	<b>1,602</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	307,302	128,610	1,602	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,373	-2,476	151	
TOTAL LOSSES	299,929	126,134	1,753	
EXPECTED LOSSES	121,918	87,979	13,840	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.910	.383	.005	1.298
INDICATED (POST-TEST)	.569	.239	.003	.811
PRES. ON RATE LEVEL	.303	.219	.034	.556
DERIVED BY FORMULA	.308	.220	.032	.560
UNDERLYING PRES. RATE	.370	.267	.042	.679
PROPOSED	.308	.220	.032	.560

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				.79	MINIMUM PREMIUM	430
MAN. RATES	.96	1.04	1.01	+ .79	PRESENT	490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	129									
2001	273									
2002	409									
2003	417									
2004	503									
<b>TOTAL</b>	<b>1,731</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.	-1,735	-540	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	32,232	26,346	1,921	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.525	1.247	.091	2.863
DERIVED BY FORMULA	1.525	1.235	.090	2.850
UNDERLYING PRES. RATE	1.862	1.522	.111	3.495
PROPOSED	1.525	1.235	.090	2.850

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	4.032
IND. RATES				4.03	MINIMUM PREMIUM	1075
MAN. RATES	6.28	5.85	5.20	+ 4.03	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,244	564,220	25.143			2,244			1	3	6	10
2001	2,573	32,214	1.252			2,573				1	1	2
2002	1,896	1,329	.070			1,896					2	2
2003	2,429	58,880	2.424			2,429				1	3	4
2004	2,800	2,833	.101			2,800						
<b>TOTAL</b>	<b>11,942</b>	<b>659,476</b>	<b>5.522</b>			<b>11,942</b>			<b>1</b>	<b>5</b>	<b>12</b>	<b>18</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			157,538	59,711	9,730			225,205	98,230	13,806	
2001				10,898	205				19,583		1,528
2002					1,134					195	
2003				16,937	14,996				6,497	19,898	552
2004											2,833
<b>TOTAL</b>			<b>157,538</b>	<b>87,546</b>	<b>26,065</b>			<b>225,205</b>	<b>124,310</b>	<b>33,899</b>	<b>4,913</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			135,154	92,134	12,084			734,760	353,628	39,457	
2001			1,351	14,346	309			8,165	57,517	1,048	2,113
2002	3	40	456	103	1,222		17	184	34	402	
2003	143	3,276	27,425	18,640	17,949	100	7,443	46,941	20,324	39,939	689
2004											3,788
<b>TOTAL</b>	<b>146</b>	<b>3,316</b>	<b>164,386</b>	<b>125,223</b>	<b>31,564</b>	<b>100</b>	<b>7,460</b>	<b>790,050</b>	<b>431,503</b>	<b>80,846</b>	<b>6,590</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	965,458	669,136	6,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,032	-10,450	395	
TOTAL LOSSES	930,426	658,686	6,985	
EXPECTED LOSSES	582,889	364,828	38,095	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.791	5.516	.058	13.365
INDICATED (POST-TEST)	4.869	3.448	.036	8.353
PRES. ON RATE LEVEL	3.999	2.503	.260	6.762
DERIVED BY FORMULA	4.008	2.531	.253	6.792
UNDERLYING PRES. RATE	4.881	3.055	.319	8.255
PROPOSED	4.008	2.531	.253	6.792

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.609
IND. RATES				9.61	MINIMUM PREMIUM	2190
MAN. RATES	11.15	12.23	12.28	+ 9.61	PRESENT	3035

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	218	279	1.279							
2001	283	151	.533							
2002	286	236	.825							
2003	299	1,285	4.297							
2004	238	4,650	19.537						1	1
<b>TOTAL</b>	<b>1,324</b>	<b>6,601</b>	<b>4.986</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											279
2001											151
2002											236
2003											1,285
2004					1,333					3,317	
<b>TOTAL</b>					<b>1,333</b>					<b>3,317</b>	<b>1,951</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											393
2001											209
2002											322
2003											1,605
2004	17	243	2,118	452	1,332	4	944	8,335	1,759	5,188	
<b>TOTAL</b>	<b>17</b>	<b>243</b>	<b>2,118</b>	<b>452</b>	<b>1,332</b>	<b>4</b>	<b>944</b>	<b>8,335</b>	<b>1,759</b>	<b>5,188</b>	<b>2,529</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,661	8,731	2,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,760	-2,584	130	
TOTAL LOSSES	6,901	6,147	2,659	
EXPECTED LOSSES	76,124	79,250	14,029	
CREDIBILITY	.01	.02	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.212	4.643	2.008	11.863
INDICATED (POST-TEST)	3.258	2.902	1.255	7.415
PRES. ON RATE LEVEL	47.100	49.034	8.680	104.814
DERIVED BY FORMULA	46.662	48.111	8.383	103.156
UNDERLYING PRES. RATE	57.495	59.856	10.596	127.947
PROPOSED	46.662	48.111	8.383	103.156

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	145.945
IND. RATES				145.95	MINIMUM PREMIUM	415
MAN. RATES	132.91	165.52	190.34	+145.95	PRESENT	456

+PROPOSED



MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	99	3,204	32.363							
2001	98	951	9.704							
2002	78									
2003	76	10,635	139.934						1	1
2004	53	4,082	77.018						1	1
<b>TOTAL</b>	<b>404</b>	<b>18,872</b>	<b>46.713</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											3,204
2001											951
2003					732					7,947	1,956
2004					381					3,701	
<b>TOTAL</b>					<b>1,113</b>					<b>11,648</b>	<b>6,111</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,514
2001											1,315
2003	5	83	624	137	809	40	2,274	13,198	2,810	15,368	2,443
2004	4	70	607	129	383	8	1,049	9,299	1,965	5,786	
<b>TOTAL</b>	<b>9</b>	<b>153</b>	<b>1,231</b>	<b>266</b>	<b>1,192</b>	<b>48</b>	<b>3,323</b>	<b>22,497</b>	<b>4,775</b>	<b>21,154</b>	<b>8,272</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,261	27,387	8,272	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-766	-843	48	
TOTAL LOSSES	26,495	26,544	8,320	
EXPECTED LOSSES	11,157	20,934	6,138	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	65.582	65.703	20.594	151.879
INDICATED (POST-TEST)	40.989	41.064	12.871	94.924
PRES. ON RATE LEVEL	22.621	42.448	12.449	77.518
DERIVED BY FORMULA	22.621	42.434	12.457	77.512
UNDERLYING PRES. RATE	27.614	51.816	15.196	94.626
PROPOSED	22.623	42.437	12.458	77.518

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	109.672
IND. RATES				109.67	MINIMUM PREMIUM	379
MAN. RATES	119.72	135.69	140.77	+109.67	PRESENT	405

+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
2000	1,073					1,073						
2001	86	1,930	2.244			86				1		1
2002	739					739						
2003	747					747						
2004	109					109						
<b>TOTAL</b>	<b>2,754</b>	<b>1,930</b>	<b>.070</b>			<b>2,754</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
2001					1,457					473	
<b>TOTAL</b>					<b>1,457</b>					<b>473</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			200	48	1,543			135	33	1,124	
<b>TOTAL</b>			<b>200</b>	<b>48</b>	<b>1,543</b>			<b>135</b>	<b>33</b>	<b>1,124</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	335	2,748		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,335	-7,517	82	
TOTAL LOSSES			82	
EXPECTED LOSSES	234,311	131,035	13,963	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	6.970	3.898	.415	11.283
DERIVED BY FORMULA	6.970	3.859	.411	11.240
UNDERLYING PRES. RATE	8.508	4.758	.507	13.773
PROPOSED	6.970	3.859	.411	11.240

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	15.902
IND. RATES				15.90	MINIMUM PREMIUM	3450
MAN. RATES	16.24	19.49	20.49	+ 15.90	PRESENT	3450

+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
2000	12,889	465,353	3.610			12,889			2	4	10	16
2001	12,030	184,711	1.535			12,030				1	19	20
2002	13,760	435,296	3.163			13,760				5	11	16
2003	13,980	514,336	3.679			13,980			2	2	11	15
2004	13,439	598,181	4.451			13,439			1	2	29	32
<b>TOTAL</b>	<b>66,098</b>	<b>2,197,877</b>	<b>3.325</b>			<b>66,098</b>			<b>5</b>	<b>14</b>	<b>80</b>	<b>99</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			156,802	58,502	6,842			68,302	109,142	16,877	48,886
2001				10,240	31,767				14,576	97,467	30,661
2002				124,431	64,466				112,062	91,047	43,290
2003			192,440	31,491	18,472			141,946	22,650	69,246	38,091
2004			87,681	75,415	78,779			15,655	63,376	216,174	61,101
<b>TOTAL</b>			<b>436,923</b>	<b>300,079</b>	<b>200,326</b>			<b>225,903</b>	<b>321,806</b>	<b>490,811</b>	<b>222,029</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			264,211	90,269	8,497			437,679	392,911	48,235	68,880
2001			5,591	14,530	33,715			33,802	49,669	232,507	42,404
2002	210	4,073	69,985	155,065	74,208	15	10,540	185,434	310,579	202,297	59,134
2003	1,775	47,509	374,644	44,035	29,899	1,111	164,474	1,154,477	107,340	158,177	47,576
2004	3,396	49,097	418,098	87,339	94,989	562	102,474	892,578	209,130	365,879	81,692
<b>TOTAL</b>	<b>5,381</b>	<b>100,679</b>	<b>1,132,529</b>	<b>391,238</b>	<b>241,308</b>	<b>1,688</b>	<b>277,488</b>	<b>2,703,970</b>	<b>1,069,629</b>	<b>1,007,095</b>	<b>299,686</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,221,735	2,709,270	299,686	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-150,173	-68,147	2,369	
TOTAL LOSSES	4,071,562	2,641,123	302,055	
EXPECTED LOSSES	2,284,348	2,074,816	243,901	
CREDIBILITY	.03	.09	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.160	3.996	.457	10.613
INDICATED (POST-TEST)	3.850	2.498	.286	6.634
PRES. ON RATE LEVEL	2.831	2.572	.302	5.705
DERIVED BY FORMULA	2.862	2.565	.301	5.728
UNDERLYING PRES. RATE	3.456	3.139	.369	6.964
PROPOSED	2.862	2.565	.301	5.728

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.103
IND. RATES				8.10	MINIMUM PREMIUM	1890
MAN. RATES	9.47	10.34	10.36	+ 8.10	PRESENT	2600

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	163	1,698	10.417							
2001	144	6,587	45.743							
2002	113	69,625	616.150				1	1		2
2003	109	4,533	41.587							
2004	93	6,092	65.505						1	1
<b>TOTAL</b>	<b>622</b>	<b>88,535</b>	<b>142.339</b>				<b>1</b>	<b>2</b>		<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,698
2001											6,587
2002				16,320	4,289				46,483	838	1,695
2003											4,533
2004					3,080					3,012	
<b>TOTAL</b>				<b>16,320</b>	<b>7,369</b>				<b>46,483</b>	<b>3,850</b>	<b>14,513</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											2,392
2001											9,110
2002	15	391	7,505	19,958	5,238		1,319	42,986	122,236	7,589	2,315
2003											5,662
2004	39	558	4,895	1,043	3,080	4	859	7,583	1,599	4,709	
<b>TOTAL</b>	<b>54</b>	<b>949</b>	<b>12,400</b>	<b>21,001</b>	<b>8,318</b>	<b>4</b>	<b>2,178</b>	<b>50,569</b>	<b>123,835</b>	<b>12,298</b>	<b>19,479</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	66,154	165,452	19,479			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,156	-3,837	107			
TOTAL LOSSES	59,998	161,615	19,586			
EXPECTED LOSSES	88,656	96,364	13,238			
CREDIBILITY	.01	.03	.03			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	96.460	259.831	31.489	387.780		
INDICATED (POST-TEST)	60.288	162.394	19.681	242.363		
PRES. ON RATE LEVEL	116.763	126.916	17.436	261.115		
DERIVED BY FORMULA	116.198	127.980	17.503	261.681		
UNDERLYING PRES. RATE	142.533	154.927	21.284	318.744		
PROPOSED	115.947	127.703	17.465	261.115		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	369.425
IND. RATES				369.43	MINIMUM PREMIUM	639
MAN. RATES	357.80	436.27	474.18	+369.43	PRESENT	747

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	152									
2001	173	860	4.971							
2002	136									
2003	148	12,023	81.236						1	1
2004	120	51,893	432.441						1	1
<b>TOTAL</b>	<b>729</b>	<b>64,776</b>	<b>88.856</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											860
2003					1,237					859	9,927
2004					26,800					20,000	5,093
<b>TOTAL</b>					<b>28,037</b>					<b>20,859</b>	<b>15,880</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,189
2003	7	137	1,051	228	1,368		244	1,421	301	1,661	12,399
2004	339	4,850	42,601	9,068	26,799	30	5,681	50,279	10,619	31,275	6,809
<b>TOTAL</b>	<b>346</b>	<b>4,987</b>	<b>43,652</b>	<b>9,296</b>	<b>28,167</b>	<b>30</b>	<b>5,925</b>	<b>51,700</b>	<b>10,920</b>	<b>32,936</b>	<b>20,397</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	106,640	81,319	20,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,669	-4,683	117	
TOTAL LOSSES	96,971	76,636	20,514	
EXPECTED LOSSES	150,216	132,153	13,490	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	133.019	105.125	28.140	266.284
INDICATED (POST-TEST)	83.137	65.703	17.588	166.428
PRES. ON RATE LEVEL	168.802	148.505	15.158	332.465
DERIVED BY FORMULA	167.945	146.021	15.231	329.197
UNDERLYING PRES. RATE	206.057	181.280	18.504	405.841
PROPOSED	167.945	146.021	15.231	329.197

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	465.747
IND. RATES				465.75	MINIMUM PREMIUM	735
MAN. RATES	369.34	494.91	603.75	+465.75	PRESENT	880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	50,406	706,222	1.401			2	14	33	49	
2001	70,365	1,378,710	1.959			2	16	26	44	
2002	67,762	1,964,103	2.898			5	9	31	45	
2003	61,459	1,313,911	2.137			4	6	30	40	
2004	69,309	1,242,341	1.792				14	32	46	
<b>TOTAL</b>	<b>319,301</b>	<b>6,605,287</b>	<b>2.069</b>			<b>13</b>	<b>59</b>	<b>152</b>	<b>224</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			107,546	96,357	49,060			101,609	150,795	141,050	59,805
2001			121,917	219,548	77,065			147,122	237,349	455,480	120,229
2002			515,640	172,835	34,351			449,475	176,253	525,519	90,030
2003			293,461	122,432	83,227			224,637	99,305	338,187	152,662
2004			378,918	378,918	100,494			454,732	454,732	204,680	103,517
<b>TOTAL</b>			<b>1,038,564</b>	<b>990,090</b>	<b>344,197</b>			<b>922,843</b>	<b>1,118,434</b>	<b>1,664,916</b>	<b>526,243</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			181,215	148,679	60,931			651,111	542,861	403,125	84,265
2001		8,427	238,189	292,724	83,754		66,217	1,097,192	736,388	1,097,309	166,277
2002	2,448	55,495	741,029	222,359	48,756	122	159,324	2,600,170	575,846	853,361	122,981
2003	3,380	88,705	706,569	147,840	112,977	2,827	351,512	2,404,316	382,741	707,813	190,675
2004	3,044	69,474	784,481	290,015	153,590	672	200,656	2,212,899	716,927	490,135	138,402
<b>TOTAL</b>	<b>8,872</b>	<b>222,101</b>	<b>2,651,483</b>	<b>1,101,617</b>	<b>460,008</b>	<b>3,621</b>	<b>777,709</b>	<b>8,965,688</b>	<b>2,954,763</b>	<b>3,551,743</b>	<b>702,600</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,629,474	8,068,131	702,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-318,933	-183,032	5,615	
TOTAL LOSSES	12,310,541	7,885,099	708,215	
EXPECTED LOSSES	5,424,923	6,117,806	561,970	
CREDIBILITY	.08	.25	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.855	2.469	.222	6.546
INDICATED (POST-TEST)	2.409	1.543	.139	4.091
PRES. ON RATE LEVEL	1.392	1.570	.144	3.106
DERIVED BY FORMULA	1.473	1.563	.143	3.179
UNDERLYING PRES. RATE	1.699	1.916	.176	3.791
PROPOSED	1.473	1.563	.143	3.179

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.497
IND. RATES				4.50	MINIMUM PREMIUM	1170
MAN. RATES	4.78	5.41	5.64	+ 4.50	PRESENT	1535

+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
2000	2,027	128,357	6.332			2,027				1	1	2
2001	2,033	67,826	3.336			2,033				1	2	3
2002	2,237	50,718	2.267			2,237				1		1
2003	2,227	2,267	.101			2,227					1	1
2004	2,348	20,705	.881			2,348					2	2
<b>TOTAL</b>	<b>10,872</b>	<b>269,873</b>	<b>2.482</b>			<b>10,872</b>				<b>3</b>	<b>6</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				45,980	827				79,841	1,111	598
2001				39,865	3,724				18,896	4,339	1,002
2002				44,000					5,248		1,470
2003					66					1,137	1,064
2004					2,001					9,249	9,455
<b>TOTAL</b>				<b>129,845</b>	<b>6,618</b>				<b>103,985</b>	<b>15,836</b>	<b>13,589</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				70,947	1,027				287,428	3,175	843
2001			5,343	52,574	4,275			9,114	55,804	11,328	1,386
2002		658	15,593	52,755	1,644		144	4,767	13,785	664	2,008
2003		8	58	12	74		338	1,883	402	2,200	1,329
2004	24	365	3,183	679	1,998	15	2,629	23,251	4,914	14,464	12,641
<b>TOTAL</b>	<b>24</b>	<b>1,031</b>	<b>24,177</b>	<b>176,967</b>	<b>9,018</b>	<b>15</b>	<b>3,111</b>	<b>39,015</b>	<b>362,333</b>	<b>31,831</b>	<b>18,207</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	67,373	580,149	18,207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,859	-8,561	338	
TOTAL LOSSES	48,514	571,588	18,545	
EXPECTED LOSSES	295,502	272,126	33,812	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.446	5.257	.171	5.874
INDICATED (POST-TEST)	.279	3.286	.107	3.672
PRES. ON RATE LEVEL	2.227	2.050	.255	4.532
DERIVED BY FORMULA	2.208	2.087	.251	4.546
UNDERLYING PRES. RATE	2.718	2.503	.311	5.532
PROPOSED	2.201	2.081	.250	4.532

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.411
IND. RATES				6.41	MINIMUM PREMIUM	1550
MAN. RATES	6.95	7.97	8.23	+ 6.41	PRESENT	2120

+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
2000	51,140	335,817	.656			51,140				4	21	25
2001	54,494	518,153	.950			54,494			1	1	32	34
2002	59,670	607,754	1.018			59,670				8	23	31
2003	60,821	500,933	.823			60,821			1	2	24	27
2004	64,546	399,821	.619			64,546				4	17	21
<b>TOTAL</b>	<b>290,671</b>	<b>2,362,478</b>	<b>.813</b>			<b>290,671</b>			<b>2</b>	<b>19</b>	<b>117</b>	<b>138</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				70,699	57,728				52,375	97,296	57,719
2001			57,286	38,855	105,608			35,749	15,999	197,621	67,035
2002				86,867	74,181				136,288	206,825	103,593
2003			133,820	33,896	49,888			32,500	25,913	148,482	76,434
2004				81,728	40,903				54,338	123,942	98,910
<b>TOTAL</b>			<b>191,106</b>	<b>312,045</b>	<b>328,308</b>			<b>68,249</b>	<b>284,913</b>	<b>774,166</b>	<b>403,691</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				109,089	71,699				188,550	278,075	81,326
2001		4,134	117,789	55,266	112,296		17,060	286,681	62,770	471,138	92,709
2002	247	3,839	60,579	110,900	83,284	32	20,717	313,869	394,870	444,635	141,508
2003	1,551	39,699	313,329	49,106	62,968	780	82,428	537,858	114,168	297,489	95,466
2004	904	18,682	202,507	70,182	52,581	232	53,107	524,927	142,211	215,164	132,243
<b>TOTAL</b>	<b>2,702</b>	<b>66,354</b>	<b>694,204</b>	<b>394,543</b>	<b>382,828</b>	<b>1,044</b>	<b>173,312</b>	<b>1,663,335</b>	<b>902,569</b>	<b>1,706,501</b>	<b>543,252</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,600,951	3,386,441	543,252	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-153,728	-108,786	3,998	
TOTAL LOSSES	2,447,223	3,277,655	547,250	
EXPECTED LOSSES	2,453,263	3,583,973	392,406	
CREDIBILITY	.07	.24	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.842	1.128	.188	2.158
INDICATED (POST-TEST)	.526	.705	.118	1.349
PRES. ON RATE LEVEL	.691	1.010	.111	1.812
DERIVED BY FORMULA	.679	.937	.113	1.729
UNDERLYING PRES. RATE	.844	1.233	.135	2.212
PROPOSED	.679	.937	.113	1.729

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.446
IND. RATES				2.45	MINIMUM PREMIUM	760
MAN. RATES	3.24	3.47	3.29	+ 2.45	PRESENT	1005

+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
2000	101,555	2,153,539	2.120			101,555			5	7	77	89
2001	110,072	3,225,156	2.930			110,072			4	19	90	113
2002	77,525	1,536,454	1.981			77,525			2	5	72	79
2003	79,942	1,811,498	2.266			79,942			4	7	54	65
2004	87,187	1,021,736	1.171			87,187				11	50	61
<b>TOTAL</b>	<b>456,281</b>	<b>9,748,383</b>	<b>2.136</b>			<b>456,281</b>			<b>15</b>	<b>49</b>	<b>343</b>	<b>407</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			507,990	185,602	301,155			189,000	326,743	456,793	186,256
2001			315,527	450,262	419,661			599,531	590,863	644,528	204,784
2002			173,875	39,770	242,076			127,172	140,064	704,948	108,549
2003			378,968	186,848	90,483			579,340	194,572	248,444	132,843
2004			194,347	97,617					300,435	294,301	135,036
<b>TOTAL</b>			<b>1,376,360</b>	<b>1,056,829</b>	<b>1,150,992</b>			<b>1,495,043</b>	<b>1,552,677</b>	<b>2,349,014</b>	<b>767,468</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			854,770	286,384	374,032			1,209,422	1,176,275	1,305,517	262,435
2001		17,302	524,880	609,006	448,743		198,975	3,039,819	1,802,413	1,569,118	283,216
2002	1,795	31,016	396,240	74,905	265,286	135	110,800	1,607,818	510,719	1,480,559	148,278
2003	3,016	79,754	644,521	205,319	123,530	3,127	439,134	3,086,171	569,103	567,890	165,921
2004	2,159	44,499	482,095	167,007	125,385	694	182,554	1,919,284	578,629	578,321	180,543
<b>TOTAL</b>	<b>6,970</b>	<b>172,571</b>	<b>2,902,506</b>	<b>1,342,621</b>	<b>1,336,976</b>	<b>3,956</b>	<b>931,463</b>	<b>10,862,514</b>	<b>4,637,139</b>	<b>5,501,405</b>	<b>1,040,393</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,879,980	12,818,141	1,040,393			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-685,077	-365,844	8,412			
TOTAL LOSSES	14,194,903	12,452,297	1,048,805			
EXPECTED LOSSES	10,868,613	10,686,102	926,251			
CREDIBILITY	.10	.32	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.111	2.729	.230	6.070		
INDICATED (POST-TEST)	1.944	1.706	.144	3.794		
PRES. ON RATE LEVEL	1.951	1.919	.166	4.036		
DERIVED BY FORMULA	1.950	1.851	.159	3.960		
UNDERLYING PRES. RATE	2.382	2.342	.203	4.927		
PROPOSED	1.950	1.851	.159	3.960		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.602
IND. RATES				5.60	MINIMUM PREMIUM	1390
MAN. RATES	6.70	7.40	7.33	+ 5.60	PRESENT	1915

+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
2000	8,026	163,884	2,041			8,026			1	1	3	5
2001	7,857	42,543	.541			7,857				1	2	3
2002	4,564	31,610	.692			4,564					1	1
2003	4,583	254,549	5.554			4,583			1		11	12
2004	6,612	56,628	.856			6,612					5	5
<b>TOTAL</b>	<b>31,642</b>	<b>549,214</b>	<b>1.736</b>			<b>31,642</b>			<b>2</b>	<b>2</b>	<b>22</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			67,375	2,334	4,235			69,320	8,178	3,547	8,895
2001				1,316	1,535				3,025	21,543	15,124
2002					5,000					5,000	21,610
2003			114,241		51,462			32,732		52,612	3,502
2004					25,902					27,690	3,036
<b>TOTAL</b>			<b>181,616</b>	<b>3,650</b>	<b>88,134</b>			<b>102,052</b>	<b>11,203</b>	<b>110,392</b>	<b>52,167</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			113,527	3,601	5,260			444,203	29,441	10,138	12,533
2001			370	1,782	1,636			7,392	10,401	51,380	20,916
2002	16	171	2,008	455	5,395	1	414	4,599	894	10,337	29,519
2003	1,295	32,152	249,964	16,497	61,265	360	48,276	324,997	27,338	106,324	4,374
2004	327	4,691	41,173	8,767	25,907	46	7,869	69,593	14,708	43,295	4,059
<b>TOTAL</b>	<b>1,638</b>	<b>37,014</b>	<b>407,042</b>	<b>31,102</b>	<b>99,463</b>	<b>407</b>	<b>56,559</b>	<b>850,784</b>	<b>82,782</b>	<b>221,474</b>	<b>71,401</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,353,444	434,821	71,401	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,592	-22,980	577	
TOTAL LOSSES	1,319,852	411,841	71,978	
EXPECTED LOSSES	531,902	669,229	62,335	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.171	1.302	.227	5.700
INDICATED (POST-TEST)	2.607	.814	.142	3.563
PRES. ON RATE LEVEL	1.377	1.733	.161	3.271
DERIVED BY FORMULA	1.402	1.687	.160	3.249
UNDERLYING PRES. RATE	1.681	2.115	.197	3.993
PROPOSED	1.412	1.698	.161	3.271

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.627
IND. RATES				4.63	MINIMUM PREMIUM	1195
MAN. RATES	5.18	5.81	5.94	+ 4.63	PRESENT	1600

+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
2000	5,808	76,667	1.320			5,808					3	3
2001	5,888	27,907	.473			5,888					2	2
2002	6,466	151,429	2.341			6,466					2	2
2003	6,641	26,489	.398			6,641					2	2
2004	6,579	48,468	.736			6,579					3	3
<b>TOTAL</b>	<b>31,382</b>	<b>330,960</b>	<b>1.055</b>			<b>31,382</b>					<b>12</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					36,082					32,323	8,262
2001					3,384					15,862	8,661
2002					50,261					88,358	12,810
2003					618					7,384	18,487
2004					2,478					14,432	31,558
<b>TOTAL</b>					<b>92,823</b>					<b>158,359</b>	<b>79,778</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					44,813					92,378	11,641
2001			465	111	3,583			4,514	1,117	37,713	11,978
2002	164	1,722	20,184	4,582	54,231	14	7,288	81,209	15,777	182,621	17,498
2003	2	72	527	118	684	20	2,105	12,268	2,607	14,278	23,090
2004	32	446	3,936	839	2,475	23	4,096	36,283	7,667	22,569	42,193
<b>TOTAL</b>	<b>198</b>	<b>2,240</b>	<b>25,112</b>	<b>5,650</b>	<b>105,786</b>	<b>57</b>	<b>13,489</b>	<b>134,274</b>	<b>27,168</b>	<b>349,559</b>	<b>106,400</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	175,370	488,163	106,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,199	-15,824	506	
TOTAL LOSSES	137,171	472,339	106,906	
EXPECTED LOSSES	595,630	498,659	51,153	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.437	1.505	.341	2.283
INDICATED (POST-TEST)	.273	.941	.213	1.427
PRES. ON RATE LEVEL	1.555	1.302	.133	2.990
DERIVED BY FORMULA	1.529	1.284	.138	2.951
UNDERLYING PRES. RATE	1.898	1.589	.163	3.650
PROPOSED	1.529	1.284	.138	2.951

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.175
IND. RATES				4.18	MINIMUM PREMIUM	1105
MAN. RATES	4.98	5.44	5.43	+ 4.18	PRESENT	1490

+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
2000	16,097	4,786	.029			16,097					1	1
2001	15,691	102,364	.652			15,691			1	1	1	3
2002	18,615	7,775	.041			18,615					1	1
2003	17,351	149,851	.863			17,351			1		4	5
2004	17,775	82,969	.466			17,775				1	2	3
<b>TOTAL</b>	<b>85,529</b>	<b>347,745</b>	<b>.407</b>			<b>85,529</b>			<b>2</b>	<b>2</b>	<b>9</b>	<b>13</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					209					1,595	2,982
2001			55,341	806	187			27,156	8,040	7,867	2,967
2002					2,487					2,373	2,915
2003			55,214		19,197			36,564		35,362	3,514
2004				17,800	12,896				28,960	17,527	5,786
<b>TOTAL</b>			<b>110,555</b>	<b>18,606</b>	<b>34,976</b>			<b>63,720</b>	<b>37,000</b>	<b>64,724</b>	<b>18,164</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					260					4,559	4,202
2001		3,993	95,377	1,683	365		12,957	175,594	25,579	19,466	4,103
2002	8	85	999	228	2,684		194	2,185	425	4,904	3,982
2003	590	14,903	115,982	6,916	23,331	341	47,253	324,152	22,272	73,504	4,389
2004	249	4,798	50,449	16,634	15,438	50	14,522	157,737	50,013	38,797	7,736
<b>TOTAL</b>	<b>847</b>	<b>23,779</b>	<b>262,807</b>	<b>25,461</b>	<b>42,078</b>	<b>391</b>	<b>74,926</b>	<b>659,668</b>	<b>98,289</b>	<b>141,230</b>	<b>24,412</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,022,418	307,058	24,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,830	-5,762	218	
TOTAL LOSSES	996,588	301,296	24,630	
EXPECTED LOSSES	398,566	177,045	22,238	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.165	.352	.029	1.546
INDICATED (POST-TEST)	.728	.220	.018	.966
PRES. ON RATE LEVEL	.382	.170	.021	.573
DERIVED BY FORMULA	.392	.175	.021	.588
UNDERLYING PRES. RATE	.466	.207	.026	.699
PROPOSED	.392	.175	.021	.588

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				.83	MINIMUM PREMIUM	435
MAN. RATES	.93	1.03	1.04	+ .83	PRESENT	495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2000	1,244	937	.075								
2001	2,402	44,816	1.865				2	2		4	
2002	2,284	14,893	.652				1	1		2	
2003	2,393	384,719	16.076			1	1	3		5	
2004	2,295	175,695	7.655				1	5		6	
<b>TOTAL</b>	<b>10,618</b>	<b>621,060</b>	<b>5.849</b>			<b>1</b>	<b>5</b>	<b>11</b>		<b>17</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											937
2001				1,279	3,071				13,371	21,968	5,127
2002				320	495				1,804	3,283	8,991
2003			221,474	5,000	2,657			134,806	683	15,445	4,654
2004				54,134	3,707				98,466	14,494	4,894
<b>TOTAL</b>			<b>221,474</b>	<b>60,733</b>	<b>9,930</b>			<b>134,806</b>	<b>114,324</b>	<b>55,190</b>	<b>24,603</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,320
2001			576	1,784	3,262			11,821	40,819	52,944	7,091
2002	2	22	312	429	546	1	321	4,665	5,326	7,015	12,282
2003	1,033	27,823	217,894	12,268	7,767	462	76,939	544,327	25,927	40,034	5,813
2004	306	8,139	96,957	38,576	11,448	99	36,558	422,982	146,143	61,376	6,543
<b>TOTAL</b>	<b>1,341</b>	<b>35,984</b>	<b>315,739</b>	<b>53,057</b>	<b>23,023</b>	<b>562</b>	<b>113,818</b>	<b>983,795</b>	<b>218,215</b>	<b>161,369</b>	<b>33,049</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,451,239	455,664	33,049	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,638	-9,536	288	
TOTAL LOSSES	1,434,601	446,128	33,337	
EXPECTED LOSSES	298,684	349,756	28,138	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	13.511	4.202	.314	18.027
INDICATED (POST-TEST)	8.444	2.626	.196	11.266
PRES. ON RATE LEVEL	2.304	2.699	.217	5.220
DERIVED BY FORMULA	2.365	2.697	.216	5.278
UNDERLYING PRES. RATE	2.813	3.294	.265	6.372
PROPOSED	2.365	2.697	.216	5.278

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	7.467
IND. RATES				7.47	MINIMUM PREMIUM	1765
MAN. RATES	7.07	8.15	9.48	+ 7.47	PRESENT	2405

+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
2000	43,816	2,088,813	4.767			43,816			3	13	54	70
2001	45,464	1,462,620	3.217			45,464			4	5	25	34
2002	48,595	1,574,257	3.239			48,595			4	4	50	58
2003	50,894	704,086	1.383			50,894			2	8	39	49
2004	53,192	609,035	1.144			53,192			2	4	27	33
<b>TOTAL</b>	<b>241,961</b>	<b>6,438,811</b>	<b>2.661</b>			<b>241,961</b>			<b>15</b>	<b>34</b>	<b>195</b>	<b>244</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			436,015	103,412	259,649			797,931	100,830	328,505	62,471
2001			351,444	72,351	97,432			668,217	59,833	154,895	58,448
2002			438,181	97,167	280,245			315,823	62,908	336,520	43,413
2003			126,169	130,930	80,789			56,457	109,255	144,857	55,629
2004			137,304	55,574	76,965			72,841	70,651	113,564	82,136
<b>TOTAL</b>			<b>1,489,113</b>	<b>459,434</b>	<b>795,080</b>			<b>1,911,269</b>	<b>403,477</b>	<b>1,078,341</b>	<b>302,097</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			431,509	159,564	322,485			1,771,470	362,988	938,870	88,022
2001		18,479	462,897	101,273	104,492		136,583	1,860,635	201,495	374,965	80,834
2002	3,152	60,504	783,406	153,566	311,830	102	128,185	2,047,354	259,630	715,398	59,302
2003	1,951	50,562	409,862	145,196	104,628	1,041	128,030	883,570	289,815	312,626	69,481
2004	4,438	59,884	475,796	77,976	93,400	1,051	149,471	1,029,713	184,145	219,003	109,816
<b>TOTAL</b>	<b>9,541</b>	<b>189,429</b>	<b>2,563,470</b>	<b>637,575</b>	<b>936,835</b>	<b>2,194</b>	<b>542,269</b>	<b>7,592,742</b>	<b>1,298,073</b>	<b>2,560,862</b>	<b>407,455</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,899,645	5,433,345	407,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-324,900	-164,998	3,873	
TOTAL LOSSES	10,574,745	5,268,347	411,328	
EXPECTED LOSSES	5,146,510	5,383,633	382,298	
CREDIBILITY	.06	.21	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.370	2.177	.170	6.717
INDICATED (POST-TEST)	2.731	1.361	.106	4.198
PRES. ON RATE LEVEL	1.742	1.823	.130	3.695
DERIVED BY FORMULA	1.801	1.726	.125	3.652
UNDERLYING PRES. RATE	2.127	2.225	.158	4.510
PROPOSED	1.822	1.746	.127	3.695

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	5.227
IND. RATES				5.23	MINIMUM PREMIUM	1315
MAN. RATES	5.88	6.65	6.71	+ 5.23	PRESENT	1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,880	22,950	1.220						1	1
2001	2,535	3,434	.135						1	1
2002	1,981									
2003	1,478	880	.059						1	1
2004	1,136									
<b>TOTAL</b>	<b>9,010</b>	<b>27,264</b>	<b>.303</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,621					16,889	2,440
2001					670					400	2,364
2003					880						
<b>TOTAL</b>					<b>5,171</b>					<b>17,289</b>	<b>4,804</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,497					48,269	3,438
2001			93	22	709			113	27	951	3,269
2003	5	99	748	162	974						
<b>TOTAL</b>	<b>5</b>	<b>99</b>	<b>841</b>	<b>184</b>	<b>6,180</b>			<b>113</b>	<b>27</b>	<b>49,220</b>	<b>6,707</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,058	55,611	6,707	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,547	-6,216	131	
TOTAL LOSSES		49,395	6,838	
EXPECTED LOSSES	262,822	157,585	17,479	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.548	.076	.624
INDICATED (POST-TEST)	.000	.343	.048	.391
PRES. ON RATE LEVEL	2.389	1.433	.159	3.981
DERIVED BY FORMULA	2.365	1.411	.157	3.933
UNDERLYING PRES. RATE	2.917	1.749	.194	4.860
PROPOSED	2.365	1.411	.157	3.933

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.564
IND. RATES				5.56	MINIMUM PREMIUM	1380
MAN. RATES	6.34	7.04	7.23	+ 5.56	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
2000	66,050	1,280,757	1.939			66,050			2	5	42	49
2001	64,969	1,958,653	3.014			64,969			4	12	39	55
2002	64,724	1,232,470	1.904			64,724			2	6	34	42
2003	66,479	840,882	1.264			66,479			1	6	17	24
2004	70,822	746,382	1.053			70,822				3	23	26
<b>TOTAL</b>	<b>333,044</b>	<b>6,059,144</b>	<b>1.819</b>			<b>333,044</b>			<b>9</b>	<b>32</b>	<b>155</b>	<b>196</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			327,978	42,867	221,188			206,277	36,629	306,435	139,383
2001			429,119	152,204	412,364			218,697	198,847	441,679	105,743
2002			243,200	73,776	277,467			182,270	56,121	309,945	89,691
2003			117,014	94,542	59,067			169,432	164,824	111,556	124,447
2004				105,773	111,146				100,166	298,583	130,714
<b>TOTAL</b>			<b>1,117,311</b>	<b>469,162</b>	<b>1,081,232</b>			<b>776,676</b>	<b>556,587</b>	<b>1,468,198</b>	<b>589,978</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			358,353	66,144	274,716			903,842	131,864	875,793	196,391
2001		26,099	697,511	217,953	438,890		63,957	1,047,588	622,090	1,062,391	146,243
2002	2,046	35,838	462,323	119,628	305,106		76,287	1,173,586	219,828	653,629	122,518
2003	1,146	29,202	238,777	103,049	75,148	1,226	162,950	1,158,048	399,537	264,832	155,434
2004	1,912	34,732	354,613	110,535	126,268	543	117,792	1,143,810	299,336	506,299	174,765
<b>TOTAL</b>	<b>5,104</b>	<b>125,871</b>	<b>2,111,577</b>	<b>617,309</b>	<b>1,220,128</b>	<b>1,842</b>	<b>420,986</b>	<b>5,426,874</b>	<b>1,672,655</b>	<b>3,362,944</b>	<b>795,351</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,092,254	6,873,036	795,351	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-487,247	-212,231	7,838	
TOTAL LOSSES	7,605,007	6,660,805	803,189	
EXPECTED LOSSES	7,600,065	6,624,245	795,976	
CREDIBILITY	.08	.26	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.283	2.000	.241	4.524
INDICATED (POST-TEST)	1.427	1.250	.151	2.828
PRES. ON RATE LEVEL	1.870	1.629	.196	3.695
DERIVED BY FORMULA	1.835	1.530	.184	3.549
UNDERLYING PRES. RATE	2.282	1.989	.239	4.510
PROPOSED	1.835	1.530	.184	3.549

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.021
IND. RATES				5.02	MINIMUM PREMIUM	1275
MAN. RATES	6.24	6.80	6.71	+ 5.02	PRESENT	1775

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	32,696	572,736	1.751			32,696				8	28	36
2001	32,309	825,322	2.554			32,309			2		6	8
2002	32,407	304,319	.939			32,407				3	7	10
2003	32,865	830,209	2.526			32,865			2	3	12	17
2004	35,631	285,002	.799			35,631				1	14	15
<b>TOTAL</b>	<b>165,908</b>	<b>2,817,588</b>	<b>1.698</b>			<b>165,908</b>			<b>4</b>	<b>15</b>	<b>67</b>	<b>86</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				104,085	203,906				95,856	123,657	45,232
2001			296,225		47,869			382,254		44,705	54,269
2002				39,904	54,032				46,409	132,584	31,390
2003			256,942	55,379	41,767			316,499	8,317	91,494	59,811
2004				15,740	60,499				12,818	150,815	45,130
<b>TOTAL</b>			<b>553,167</b>	<b>215,108</b>	<b>408,073</b>			<b>698,753</b>	<b>163,400</b>	<b>543,255</b>	<b>235,832</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				160,604	253,248				345,082	353,410	63,732
2001		11,302	276,168	3,330	51,131		60,412	805,178	9,723	107,830	75,054
2002	174	2,448	35,836	52,772	59,793	19	12,182	164,023	145,558	279,874	42,879
2003	1,570	41,095	327,191	67,774	55,745	1,331	197,868	1,381,638	94,006	202,227	74,704
2004	841	13,136	122,642	31,325	62,750	243	47,062	429,487	98,082	240,888	60,339
<b>TOTAL</b>	<b>2,585</b>	<b>67,981</b>	<b>761,837</b>	<b>315,805</b>	<b>482,667</b>	<b>1,593</b>	<b>317,524</b>	<b>2,780,326</b>	<b>692,451</b>	<b>1,184,229</b>	<b>316,708</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,931,846	2,675,152	316,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,599	-75,723	2,955	
TOTAL LOSSES	3,826,247	2,599,429	319,663	
EXPECTED LOSSES	1,652,444	2,375,803	298,635	
CREDIBILITY	.05	.16	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.306	1.567	.193	4.066
INDICATED (POST-TEST)	1.441	.979	.121	2.541
PRES. ON RATE LEVEL	.816	1.173	.147	2.136
DERIVED BY FORMULA	.847	1.142	.143	2.132
UNDERLYING PRES. RATE	.996	1.432	.180	2.608
PROPOSED	.849	1.144	.143	2.136

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.022
IND. RATES				3.02	MINIMUM PREMIUM	875
MAN. RATES	3.35	3.74	3.88	+ 3.02	PRESENT	1140

+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
2000	13,847	373,052	2.694			13,847			1	2	11	14
2001	16,218	308,054	1.899			16,218					15	15
2002	17,050	208,603	1.223			17,050					9	11
2003	17,264	509,996	2.954			17,264			1	7	13	21
2004	21,599	332,543	1.539			21,599				2	17	19
<b>TOTAL</b>	<b>85,978</b>	<b>1,732,248</b>	<b>2.015</b>			<b>85,978</b>			<b>2</b>	<b>13</b>	<b>65</b>	<b>80</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			171,099	36,984	26,268			42,756	18,475	64,723	12,747
2001					166,214					117,905	23,935
2002				44,503	38,234				52,065	49,938	23,863
2003			77,054	50,186	77,418			55,055	53,090	176,354	20,839
2004				42,064	38,016				132,728	92,474	27,261
<b>TOTAL</b>			<b>248,153</b>	<b>173,737</b>	<b>346,150</b>			<b>97,811</b>	<b>256,358</b>	<b>501,394</b>	<b>108,645</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			288,302	57,066	32,625			273,980	66,510	184,978	17,961
2001			22,785	5,510	175,973			33,526	8,309	280,322	33,102
2002	124	1,971	31,127	56,842	42,912	8	5,523	93,173	145,653	109,768	32,597
2003	1,279	31,197	248,385	66,039	92,582	1,102	120,569	805,890	185,642	360,674	26,028
2004	684	12,686	131,186	41,862	44,026	240	69,978	753,506	235,703	196,782	36,448
<b>TOTAL</b>	<b>2,087</b>	<b>45,854</b>	<b>721,785</b>	<b>227,319</b>	<b>388,118</b>	<b>1,350</b>	<b>196,070</b>	<b>1,960,075</b>	<b>641,817</b>	<b>1,132,524</b>	<b>146,136</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,927,221	2,389,778	146,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,675	-38,714	2,205	
TOTAL LOSSES	2,818,546	2,351,064	148,341	
EXPECTED LOSSES	1,826,172	1,415,198	202,908	
CREDIBILITY	.03	.11	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.278	2.734	.173	6.185
INDICATED (POST-TEST)	2.049	1.709	.108	3.866
PRES. ON RATE LEVEL	1.740	1.349	.193	3.282
DERIVED BY FORMULA	1.749	1.389	.184	3.322
UNDERLYING PRES. RATE	2.124	1.646	.236	4.006
PROPOSED	1.749	1.389	.184	3.322

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.699
IND. RATES				4.70	MINIMUM PREMIUM	1210
MAN. RATES	5.35	5.84	5.96	+ 4.70	PRESENT	1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	56,651	483,044	.852			1	5	13	19
2001	63,056	400,902	.635			1	2	7	10
2002	67,842	237,424	.349				3	8	11
2003	70,702	314,805	.445				4	15	19
2004	79,152	225,986	.285				2	11	13
<b>TOTAL</b>	<b>337,403</b>	<b>1,662,161</b>	<b>.493</b>			<b>2</b>	<b>16</b>	<b>54</b>	<b>72</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			56,270	101,985	49,197			59,572	130,445	52,930	32,645
2001			78,651	40,163	6,445			136,500	86,290	20,399	32,454
2002				43,567	28,516				62,041	72,017	31,283
2003				80,511	25,636				125,037	61,983	21,638
2004				41,426	44,550				18,464	62,534	59,012
<b>TOTAL</b>			<b>134,921</b>	<b>307,652</b>	<b>154,344</b>			<b>196,072</b>	<b>422,277</b>	<b>269,863</b>	<b>177,032</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			94,815	157,363	61,102			381,737	469,601	151,274	45,997
2001		4,611	115,751	53,767	7,340		52,935	736,150	260,629	54,473	44,884
2002	92	1,623	26,892	54,837	32,398	11	7,607	122,547	175,802	156,661	42,733
2003	385	10,485	91,556	80,119	34,794	460	51,191	369,790	277,719	147,998	27,026
2004	761	13,789	140,504	43,633	50,473	108	23,848	229,684	59,147	105,032	78,899
<b>TOTAL</b>	<b>1,238</b>	<b>30,508</b>	<b>469,518</b>	<b>389,719</b>	<b>186,107</b>	<b>579</b>	<b>135,581</b>	<b>1,839,908</b>	<b>1,242,898</b>	<b>615,438</b>	<b>239,539</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,477,332	2,434,162	239,539	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,070	-65,789	2,057	
TOTAL LOSSES	2,306,262	2,368,373	241,596	
EXPECTED LOSSES	2,790,323	2,277,471	195,693	
CREDIBILITY	.08	.26	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.684	.702	.072	1.458
INDICATED (POST-TEST)	.428	.439	.045	.912
PRES. ON RATE LEVEL	.677	.553	.048	1.278
DERIVED BY FORMULA	.657	.523	.047	1.227
UNDERLYING PRES. RATE	.827	.675	.058	1.560
PROPOSED	.657	.523	.047	1.227

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.735
IND. RATES				1.74	MINIMUM PREMIUM	620
MAN. RATES	2.26	2.44	2.32	+ 1.74	PRESENT	785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	129,655	2,582,415	1.991			129,655			3	15	82	100
2001	134,716	1,959,401	1.454			134,716			3	15	51	69
2002	160,621	1,930,075	1.201			160,621			2	15	76	93
2003	193,948	2,477,748	1.277			193,948			2	15	87	104
2004	199,442	2,469,345	1.238			199,442	1			15	107	123
<b>TOTAL</b>	<b>818,382</b>	<b>11,418,984</b>	<b>1.395</b>			<b>818,382</b>	<b>1</b>		<b>10</b>	<b>75</b>	<b>403</b>	<b>489</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			302,826	242,291	387,145			431,139	357,352	639,379	222,283
2001			323,052	287,707	169,361			242,514	402,677	254,248	279,842
2002			180,922	334,929	210,689			55,678	454,354	430,087	263,416
2003			165,183	374,756	255,619			326,487	422,132	620,408	313,163
2004	4,116			362,221	324,470	3,087			549,016	788,279	438,156
<b>TOTAL</b>	<b>4,116</b>		<b>971,983</b>	<b>1,601,904</b>	<b>1,347,284</b>	<b>3,087</b>		<b>1,055,818</b>	<b>2,185,531</b>	<b>2,732,401</b>	<b>1,516,860</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			410,991	373,855	480,835			2,080,791	1,286,468	1,827,345	313,197
2001		22,078	584,759	387,573	182,581		105,757	1,627,582	1,212,089	628,751	387,021
2002	1,735	35,269	499,768	426,154	242,550	80	69,136	1,172,385	1,277,528	948,714	359,826
2003	3,664	91,744	758,397	405,537	317,284	4,225	463,991	3,170,191	1,128,527	1,318,575	391,141
2004	11,869	108,774	1,125,137	359,492	376,255	13,018	404,796	4,136,967	1,190,331	1,448,521	585,815
<b>TOTAL</b>	<b>17,268</b>	<b>257,865</b>	<b>3,379,052</b>	<b>1,952,611</b>	<b>1,599,505</b>	<b>17,323</b>	<b>1,043,680</b>	<b>12,187,916</b>	<b>6,094,943</b>	<b>6,171,906</b>	<b>2,037,000</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,903,104	15,818,965	2,037,000			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-685,890	-334,892	17,071			
TOTAL LOSSES	16,217,214	15,484,073	2,054,071			
EXPECTED LOSSES	11,039,974	12,259,363	1,563,110			
CREDIBILITY	.14	.47	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.982	1.892	.251	4.125		
INDICATED (POST-TEST)	1.239	1.183	.157	2.579		
PRES. ON RATE LEVEL	1.105	1.227	.157	2.489		
DERIVED BY FORMULA	1.124	1.206	.157	2.487		
UNDERLYING PRES. RATE	1.349	1.498	.191	3.038		
PROPOSED	1.125	1.207	.157	2.489		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.521
IND. RATES				3.52	MINIMUM PREMIUM	975
MAN. RATES	4.23	4.57	4.52	+ 3.52	PRESENT	1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	9,628	30,244	.314						2	2
2001	8,759	4,652	.053						2	2
2002	9,762	36,284	.371				1		2	3
2003	12,205	2,505	.020						1	1
2004	16,961	32,467	.191						4	4
<b>TOTAL</b>	<b>57,315</b>	<b>106,152</b>	<b>.185</b>					1	11	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					8,509					13,246	8,489
2001					281					886	3,485
2002				3,917	4,223				7,504	16,896	3,744
2003					395					15	2,095
2004					6,109					17,388	8,970
<b>TOTAL</b>				3,917	19,517				7,504	48,431	26,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					10,568					37,857	11,961
2001			38	8	297			248	64	2,107	4,820
2002	13	202	3,083	5,081	4,704	3	1,597	22,350	22,728	35,868	5,114
2003	2	42	336	73	437			24	5	29	2,617
2004	77	1,101	9,712	2,069	6,105	27	4,945	43,713	9,230	27,190	11,993
<b>TOTAL</b>	92	1,345	13,169	7,231	22,111	30	6,542	66,335	32,027	103,051	36,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,513	164,420	36,505	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,475	-31,013	1,888	
TOTAL LOSSES		133,407	38,393	
EXPECTED LOSSES	2,269,674	1,302,770	157,044	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.233	.067	.300
INDICATED (POST-TEST)	.000	.146	.042	.188
PRES. ON RATE LEVEL	3.244	1.862	.225	5.331
DERIVED BY FORMULA	3.179	1.725	.210	5.114
UNDERLYING PRES. RATE	3.960	2.273	.274	6.507
PROPOSED	3.179	1.725	.210	5.114

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.235
IND. RATES				7.24	MINIMUM PREMIUM	1720
MAN. RATES	9.32	9.95	9.68	+ 7.24	PRESENT	2445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	10,487	2,864	.027							
2001	11,513	12,746	.110						1	1
2002	13,027	2,881	.022							
2003	12,345	39,251	.317				1		4	5
2004	11,829	2,961	.025							
<b>TOTAL</b>	<b>59,201</b>	<b>60,703</b>	<b>.103</b>						<b>1</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											2,864
2001					3,939					8,027	780
2002											2,881
2003				10,000	2,185				20,078	6,066	922
2004											2,961
<b>TOTAL</b>				<b>10,000</b>	<b>6,124</b>				<b>20,078</b>	<b>14,093</b>	<b>10,408</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,035
2001			541	131	4,170			2,285	565	19,085	1,079
2002											3,935
2003	40	1,198	10,521	9,764	3,216	60	7,095	52,925	43,226	16,251	1,152
2004											3,959
<b>TOTAL</b>	<b>40</b>	<b>1,198</b>	<b>11,062</b>	<b>9,895</b>	<b>7,386</b>	<b>60</b>	<b>7,095</b>	<b>55,210</b>	<b>43,791</b>	<b>35,336</b>	<b>14,160</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	74,665	96,408	14,160	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,871	-13,505	429	
TOTAL LOSSES	49,794	82,903	14,589	
EXPECTED LOSSES	390,726	416,775	44,401	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.084	.140	.025	.249
INDICATED (POST-TEST)	.053	.088	.016	.157
PRES. ON RATE LEVEL	.541	.577	.061	1.179
DERIVED BY FORMULA	.531	.538	.057	1.126
UNDERLYING PRES. RATE	.660	.704	.075	1.439
PROPOSED	.531	.538	.057	1.126

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE
IND. RATES				1.59	MINIMUM PREMIUM
MAN. RATES	2.07	2.25	2.14	+ 1.59	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
2000	6,623	322,669	4.871			6,623			2	1		3
2001	5,942	38,151	.642			5,942					2	2
2002	6,386	138,499	2.168			6,386				2		4
2003	6,781	245,069	3.614			6,781			1			6
2004	6,496	367,560	5.658			6,496			1		3	4
<b>TOTAL</b>	<b>32,228</b>	<b>1,111,948</b>	<b>3.450</b>			<b>32,228</b>			<b>4</b>	<b>3</b>	<b>12</b>	<b>19</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			218,772	1,824				90,052	2,260		9,761
2001					4,597					5,889	27,665
2002				25,967	54,407				27,254	24,514	6,357
2003			67,332		31,295			86,075		57,919	2,448
2004			232,591		33,227			45,217		47,597	8,928
<b>TOTAL</b>			<b>518,695</b>	<b>27,791</b>	<b>123,526</b>			<b>221,344</b>	<b>29,514</b>	<b>135,919</b>	<b>55,159</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			368,631	2,814				577,053	8,136		13,753
2001			630	153	4,868			1,676	413	14,002	38,261
2002	177	2,251	31,048	36,092	59,678	4	2,755	47,288	75,960	54,096	8,684
2003	751	18,671	145,115	9,803	37,108	709	101,794	705,469	42,925	123,776	3,058
2004	5,546	67,281	469,057	33,041	46,812	548	68,639	393,602	39,655	82,434	11,937
<b>TOTAL</b>	<b>6,474</b>	<b>88,203</b>	<b>1,014,481</b>	<b>81,903</b>	<b>148,466</b>	<b>1,261</b>	<b>173,188</b>	<b>1,725,088</b>	<b>167,089</b>	<b>274,308</b>	<b>75,693</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,008,695	671,766	75,693			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-65,503	-19,680	463			
TOTAL LOSSES	2,943,192	652,086	76,156			
EXPECTED LOSSES	987,142	591,706	48,020			
CREDIBILITY	.02	.05	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	9.132	2.023	.236	11.391		
INDICATED (POST-TEST)	5.708	1.264	.148	7.120		
PRES. ON RATE LEVEL	2.509	1.504	.122	4.135		
DERIVED BY FORMULA	2.573	1.492	.124	4.189		
UNDERLYING PRES. RATE	3.063	1.836	.149	5.048		
PROPOSED	2.573	1.492	.124	4.189		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.926
IND. RATES				5.93	MINIMUM PREMIUM	1455
MAN. RATES	6.88	7.48	7.51	+ 5.93	PRESENT	1955

+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
2000	15,565	283,825	1.823			15,565				5	9	14
2001	19,651	283,578	1.443			19,651					19	19
2002	19,444	187,372	.963			19,444					11	11
2003	19,763	543,745	2.751			19,763			2	1	12	15
2004	21,258	607,622	2.858			21,258			1	4	12	17
<b>TOTAL</b>	<b>95,681</b>	<b>1,906,142</b>	<b>1.992</b>			<b>95,681</b>			<b>3</b>	<b>10</b>	<b>63</b>	<b>76</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				83,629	48,021				47,229	86,372	18,574
2001					140,837					99,330	43,411
2002					56,430					114,586	16,356
2003			164,481	688	33,107			159,251	2,487	52,122	131,609
2004			102,664	99,070	44,184			50,774	134,507	131,024	45,399
<b>TOTAL</b>			<b>267,145</b>	<b>183,387</b>	<b>322,579</b>			<b>210,025</b>	<b>184,223</b>	<b>483,434</b>	<b>255,349</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				129,039	59,643				170,025	246,851	26,171
2001			19,306	4,668	149,108			28,254	7,000	236,161	60,038
2002	182	1,936	22,660	5,143	60,886	19	9,459	105,337	20,464	236,835	22,342
2003	1,539	39,752	309,936	16,242	42,581	1,046	167,430	1,177,448	63,525	122,353	164,380
2004	3,428	50,293	431,279	93,423	64,685	876	147,012	1,182,848	275,779	267,249	60,698
<b>TOTAL</b>	<b>5,149</b>	<b>91,981</b>	<b>783,181</b>	<b>248,515</b>	<b>376,903</b>	<b>1,941</b>	<b>323,901</b>	<b>2,493,887</b>	<b>536,793</b>	<b>1,109,449</b>	<b>333,629</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,700,040	2,271,660	333,629	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-110,850	-42,018	1,940	
TOTAL LOSSES	3,589,190	2,229,642	335,569	
EXPECTED LOSSES	1,842,815	1,426,603	190,404	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.751	2.330	.351	6.432
INDICATED (POST-TEST)	2.344	1.456	.219	4.019
PRES. ON RATE LEVEL	1.578	1.221	.163	2.962
DERIVED BY FORMULA	1.601	1.247	.170	3.018
UNDERLYING PRES. RATE	1.926	1.491	.199	3.616
PROPOSED	1.601	1.247	.170	3.018

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.269
IND. RATES				4.27	MINIMUM PREMIUM	1125
MAN. RATES	4.76	5.25	5.38	+ 4.27	PRESENT	1475

+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
2000	17,952	26,976	.150			17,952					5	5
2001	16,394	93,230	.568			16,394			1		5	6
2002	19,805	85,143	.429			19,805					3	3
2003	22,255	642,501	2.886			22,255			1	4	21	26
2004	26,396	53,786	.203			26,396					7	7
<b>TOTAL</b>	<b>102,802</b>	<b>901,636</b>	<b>.877</b>			<b>102,802</b>			<b>2</b>	<b>4</b>	<b>41</b>	<b>47</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					3,740					4,519	18,717
2001			56,285		2,456			18,205		4,289	11,995
2002					30,417					48,697	6,029
2003			92,453	84,801	39,479			67,137	74,614	179,886	104,131
2004					7,493					26,415	19,878
<b>TOTAL</b>			<b>148,738</b>	<b>84,801</b>	<b>83,585</b>			<b>85,342</b>	<b>74,614</b>	<b>263,806</b>	<b>160,750</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,645					12,916	26,372
2001		4,061	97,214	708	2,760		8,690	115,192	1,248	10,418	16,589
2002	100	1,039	12,214	2,770	32,821	8	4,018	44,751	8,697	100,647	8,236
2003	1,280	33,804	273,923	92,307	53,948	1,262	139,647	945,359	234,175	374,038	130,060
2004	95	1,352	11,913	2,540	7,491	38	7,518	66,440	14,026	41,321	26,577
<b>TOTAL</b>	<b>1,475</b>	<b>40,256</b>	<b>395,264</b>	<b>98,325</b>	<b>101,665</b>	<b>1,308</b>	<b>159,873</b>	<b>1,171,742</b>	<b>258,146</b>	<b>539,340</b>	<b>207,834</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,769,918	997,476	207,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,777	-32,771	1,767	
TOTAL LOSSES	1,701,141	964,705	209,601	
EXPECTED LOSSES	1,096,897	1,190,448	159,344	
CREDIBILITY	.04	.12	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.655	.938	.204	2.797
INDICATED (POST-TEST)	1.034	.586	.128	1.748
PRES. ON RATE LEVEL	.874	.949	.127	1.950
DERIVED BY FORMULA	.880	.905	.127	1.912
UNDERLYING PRES. RATE	1.067	1.158	.155	2.380
PROPOSED	.880	.905	.127	1.912

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.705
IND. RATES				2.71	MINIMUM PREMIUM	810
MAN. RATES	2.88	3.55	3.54	+ 2.71	PRESENT	1060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	21,447	406	.001				1			1
2001	29,034	27,491	.094					1		1
2002	46,482	3,084	.006							
2003	38,260	30,952	.080					2		2
2004	30,061	296								
<b>TOTAL</b>	<b>165,284</b>	<b>62,229</b>	<b>.038</b>					<b>1</b>	<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				107					55		244
2001					2,433					24,764	294
2002											3,084
2003					3,493					26,904	555
2004											296
<b>TOTAL</b>				<b>107</b>	<b>5,926</b>				<b>55</b>	<b>51,668</b>	<b>4,473</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				165					198		344
2001			333	81	2,576			7,042	1,746	58,876	407
2002											4,213
2003	20	394	2,967	651	3,865	100	7,696	44,690	9,500	52,021	693
2004											396
<b>TOTAL</b>	<b>20</b>	<b>394</b>	<b>3,300</b>	<b>897</b>	<b>6,441</b>	<b>100</b>	<b>7,696</b>	<b>51,732</b>	<b>11,444</b>	<b>110,897</b>	<b>6,053</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	63,242	129,679	6,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,114	-18,290	503	
TOTAL LOSSES	9,128	111,389	6,556	
EXPECTED LOSSES	852,866	560,312	52,891	
CREDIBILITY	.05	.16	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.006	.067	.004	.077
INDICATED (POST-TEST)	.004	.042	.003	.049
PRES. ON RATE LEVEL	.423	.278	.026	.727
DERIVED BY FORMULA	.402	.240	.022	.664
UNDERLYING PRES. RATE	.516	.339	.032	.887
PROPOSED	.402	.240	.022	.664

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				.94	MINIMUM PREMIUM	460
MAN. RATES	1.31	1.39	1.32	+ .94	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	6,016	101,756	1.691				3	5	8
2001	4,657	1,350	.028					1	1
2002	1,453	13,378	.920					2	2
2003	2,448	107,665	4.398				1	1	2
2004	978	36,050	3.686				1	2	3
<b>TOTAL</b>	<b>15,552</b>	<b>260,199</b>	<b>1.673</b>				<b>5</b>	<b>11</b>	<b>16</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				44,555	10,417				27,539	13,308	5,937
2001					560					580	210
2002					1,020					11,088	1,270
2003				29,704	347				73,306	1,247	3,061
2004				10,500	13,930				5,000	6,620	
<b>TOTAL</b>				<b>84,759</b>	<b>26,274</b>				<b>105,845</b>	<b>32,843</b>	<b>10,478</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				68,749	12,938				99,140	38,035	8,365
2001			77	18	593			164	39	1,378	290
2002	4	35	408	93	1,100	2	912	10,193	1,978	22,922	1,735
2003	88	2,852	26,032	27,866	2,755	120	19,999	158,493	150,430	18,922	3,823
2004	226	3,971	39,805	11,958	15,432	16	3,526	36,268	10,542	12,322	
<b>TOTAL</b>	<b>318</b>	<b>6,858</b>	<b>66,322</b>	<b>108,684</b>	<b>32,818</b>	<b>138</b>	<b>24,437</b>	<b>205,118</b>	<b>262,129</b>	<b>93,579</b>	<b>14,213</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	303,191	497,210	14,213	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,574	-59,994	472	
TOTAL LOSSES	162,617	437,216	14,685	
EXPECTED LOSSES	1,808,543	1,197,038	86,780	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.046	2.811	.094	3.951
INDICATED (POST-TEST)	.654	1.757	.059	2.470
PRES. ON RATE LEVEL	9.527	6.305	.457	16.289
DERIVED BY FORMULA	9.438	6.169	.445	16.052
UNDERLYING PRES. RATE	11.629	7.697	.558	19.884
PROPOSED	9.438	6.169	.445	16.052

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	22.710
IND. RATES				22.71	MINIMUM PREMIUM	3550
MAN. RATES	29.26	30.50	29.58	+ 22.71	PRESENT	3450

+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
2000	56					56						
2001	36					36						
2002	52					52						
2003	52					52						
2004	38					38						
<b>TOTAL</b>	<b>234</b>					<b>234</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.	-630	-310	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	8,495	8,023	1,194	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.974	2.809	.418	6.201
DERIVED BY FORMULA	2.974	2.809	.418	6.201
UNDERLYING PRES. RATE	3.630	3.429	.510	7.569
PROPOSED	2.974	2.809	.418	6.201

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.773
IND. RATES				8.77	MINIMUM PREMIUM	2025
MAN. RATES	10.02	11.05	11.26	+ 8.77	PRESENT	2805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,157	4,529	.143							
2001	3,444	12,632	.366						1	1
2002	4,596	116,487	2.534						4	4
2003	4,496	106,721	2.373						6	6
2004	6,256	177,382	2.835					1	9	10
<b>TOTAL</b>	<b>21,949</b>	<b>417,751</b>	<b>1.903</b>					<b>1</b>	<b>20</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											4,529
2001					114					1,060	11,458
2002					31,329					63,509	21,649
2003					38,078					59,165	9,478
2004				39,108	42,532				34,874	44,315	16,553
<b>TOTAL</b>				<b>39,108</b>	<b>112,053</b>				<b>34,874</b>	<b>168,049</b>	<b>63,667</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											6,381
2001			15	4	121			299	76	2,520	15,846
2002	102	1,072	12,580	2,854	33,801	10	5,238	58,380	11,337	131,261	29,573
2003	236	4,258	32,365	7,083	42,132	240	16,944	98,277	20,904	114,388	11,838
2004	726	13,108	133,392	41,354	48,122	97	24,075	248,294	72,556	83,006	22,131
<b>TOTAL</b>	<b>1,064</b>	<b>18,438</b>	<b>178,352</b>	<b>51,295</b>	<b>124,176</b>	<b>347</b>	<b>46,257</b>	<b>405,250</b>	<b>104,873</b>	<b>331,175</b>	<b>85,769</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	649,708	611,519	85,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,884	-18,900	1,084	
TOTAL LOSSES	603,824	592,619	86,853	
EXPECTED LOSSES	779,629	771,946	91,966	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.751	2.700	.396	5.847
INDICATED (POST-TEST)	1.719	1.688	.248	3.655
PRES. ON RATE LEVEL	2.910	2.881	.343	6.134
DERIVED BY FORMULA	2.898	2.833	.339	6.070
UNDERLYING PRES. RATE	3.552	3.517	.419	7.488
PROPOSED	2.898	2.833	.339	6.070

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.587
IND. RATES				8.59	MINIMUM PREMIUM	1990
MAN. RATES	10.19	11.23	11.14	+ 8.59	PRESENT	2775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	35,638	781,215	2.192			2	4	27	33
2001	33,217	910,744	2.741			2	4	15	21
2002	39,298	615,180	1.565				5	28	33
2003	42,361	937,802	2.213				3	32	35
2004	39,144	516,136	1.318				4	26	30
<b>TOTAL</b>	<b>189,658</b>	<b>3,761,077</b>	<b>1.983</b>			<b>4</b>	<b>20</b>	<b>128</b>	<b>152</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			117,328	45,643	123,347			53,359	195,169	160,584	85,785
2001			385,369	42,794	61,306			294,630	14,239	72,528	39,878
2002				61,337	208,841				38,304	215,297	91,401
2003				78,218	317,340				201,866	241,894	98,484
2004				96,004	79,105				131,272	151,851	57,904
<b>TOTAL</b>			<b>502,697</b>	<b>323,996</b>	<b>789,939</b>			<b>347,989</b>	<b>580,850</b>	<b>842,154</b>	<b>373,452</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			197,697	70,427	153,196			341,924	702,609	458,950	120,871
2001		16,822	414,862	60,933	65,935		58,607	795,378	53,304	174,699	55,151
2002	684	8,068	105,598	92,572	227,625	35	18,794	232,681	139,043	449,811	124,853
2003	2,181	42,860	337,523	132,253	357,385	1,341	123,311	832,501	498,455	513,173	123,007
2004	1,458	27,591	287,251	92,946	92,828	346	86,388	897,106	265,166	289,054	77,418
<b>TOTAL</b>	<b>4,323</b>	<b>95,341</b>	<b>1,342,931</b>	<b>449,131</b>	<b>896,969</b>	<b>1,722</b>	<b>287,100</b>	<b>3,099,590</b>	<b>1,658,577</b>	<b>1,885,687</b>	<b>501,300</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,831,007	4,890,364	501,300	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-179,446	-121,783	5,284	
TOTAL LOSSES	4,651,561	4,768,581	506,584	
EXPECTED LOSSES	2,731,075	3,796,953	534,835	
CREDIBILITY	.05	.18	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.453	2.514	.267	5.234
INDICATED (POST-TEST)	1.533	1.571	.167	3.271
PRES. ON RATE LEVEL	1.180	1.640	.231	3.051
DERIVED BY FORMULA	1.198	1.628	.219	3.045
UNDERLYING PRES. RATE	1.440	2.002	.282	3.724
PROPOSED	1.200	1.631	.220	3.051

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.316
IND. RATES				4.32	MINIMUM PREMIUM	1135
MAN. RATES	5.03	5.49	5.54	+ 4.32	PRESENT	1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	14,480	363,065	2.507			1	1	10	12
2001	18,239	282,598	1.549			1	4	12	17
2002	19,615	413,521	2.108			1		13	14
2003	21,038	323,125	1.535				4	12	16
2004	27,810	262,667	.944				2	22	24
<b>TOTAL</b>	<b>101,182</b>	<b>1,644,976</b>	<b>1.626</b>			<b>3</b>	<b>11</b>	<b>69</b>	<b>83</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			215,882	25,964	15,973			30,079	28,471	23,320	23,376
2001			58,531	106,340	10,065			29,786	39,456	23,108	15,312
2002			145,741		66,984			131,732		33,549	35,515
2003				83,093	11,195				105,514	84,518	38,805
2004				33,368	64,794				11,500	101,797	51,208
<b>TOTAL</b>			<b>420,154</b>	<b>248,765</b>	<b>169,011</b>			<b>191,597</b>	<b>184,941</b>	<b>266,292</b>	<b>164,216</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			363,761	40,062	19,839			192,746	102,496	66,648	32,937
2001		4,223	115,019	140,900	11,711		14,218	209,503	119,052	57,416	21,176
2002	828	15,733	199,785	9,235	73,847	24	39,439	655,232	18,737	73,780	48,513
2003	311	9,123	81,497	79,837	19,014	540	52,479	365,539	245,750	187,171	48,467
2004	976	16,339	159,130	44,930	69,564	163	32,720	301,076	70,207	163,706	68,465
<b>TOTAL</b>	<b>2,115</b>	<b>45,418</b>	<b>919,192</b>	<b>314,964</b>	<b>193,975</b>	<b>727</b>	<b>138,856</b>	<b>1,724,096</b>	<b>556,242</b>	<b>548,721</b>	<b>219,558</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,830,404	1,613,902	219,558	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,898	-60,170	2,170	
TOTAL LOSSES	2,749,506	1,553,732	221,728	
EXPECTED LOSSES	1,408,454	2,456,699	188,200	
CREDIBILITY	.04	.12	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.717	1.536	.219	4.472
INDICATED (POST-TEST)	1.698	.960	.137	2.795
PRES. ON RATE LEVEL	1.140	1.989	.153	3.282
DERIVED BY FORMULA	1.162	1.866	.151	3.179
UNDERLYING PRES. RATE	1.392	2.428	.186	4.006
PROPOSED	1.162	1.866	.151	3.179

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.497
IND. RATES				4.50	MINIMUM PREMIUM	1170
MAN. RATES	5.33	5.91	5.96	+ 4.50	PRESENT	1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	6,821	393,971	5.775				3	13	16
2001	7,072	14,097	.199					2	2
2002	9,938	116,098	1.168				1	7	8
2003	8,687	385,953	4.442			1		11	12
2004	10,563	263,461	2.494					12	12
<b>TOTAL</b>	<b>43,081</b>	<b>1,173,580</b>	<b>2.724</b>			<b>1</b>	<b>4</b>	<b>45</b>	<b>50</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				11,425	130,083				4,732	233,242	14,489
2001					3,980					7,183	2,934
2002				42,326	23,046				23,500	20,275	6,951
2003			63,514		62,796			156,330		88,272	15,041
2004					126,614					131,974	4,873
<b>TOTAL</b>			<b>63,514</b>	<b>53,751</b>	<b>346,519</b>			<b>156,330</b>	<b>28,232</b>	<b>480,946</b>	<b>44,288</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				17,629	161,564				17,035	666,606	20,415
2001			546	132	4,214			2,043	504	17,078	4,058
2002	74	1,422	24,253	52,846	26,448	3	2,308	39,985	65,338	44,872	9,495
2003	705	15,558	120,120	13,921	70,874	894	117,682	807,240	55,536	183,450	18,786
2004	1,599	22,933	201,292	42,843	126,617	213	37,512	331,769	70,061	206,379	6,515
<b>TOTAL</b>	<b>2,378</b>	<b>39,913</b>	<b>346,211</b>	<b>127,371</b>	<b>389,717</b>	<b>1,110</b>	<b>157,502</b>	<b>1,181,037</b>	<b>208,474</b>	<b>1,118,385</b>	<b>59,269</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,728,151	1,843,947	59,269	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,155	-44,180	595	
TOTAL LOSSES	1,582,996	1,799,767	59,864	
EXPECTED LOSSES	2,344,039	1,536,269	55,144	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.674	4.178	.139	7.991
INDICATED (POST-TEST)	2.296	2.611	.087	4.994
PRES. ON RATE LEVEL	4.457	2.921	.105	7.483
DERIVED BY FORMULA	4.414	2.899	.104	7.417
UNDERLYING PRES. RATE	5.441	3.566	.128	9.135
PROPOSED	4.414	2.899	.104	7.417

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.493
IND. RATES				10.49	MINIMUM PREMIUM	2370
MAN. RATES	12.36	13.49	13.59	+ 10.49	PRESENT	3330

+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
2000	19,491	1,077,741	5,529			19,491		1			10	11
2001	21,609	497,430	2,301			21,609			1	2	10	13
2002	24,200	138,747	.573			24,200				2	9	11
2003	24,103	310,785	1,289			24,103				1	17	18
2004	26,593	485,588	1,825			26,593				4	17	21
<b>TOTAL</b>	<b>115,996</b>	<b>2,510,291</b>	<b>2,164</b>			<b>115,996</b>		<b>1</b>	<b>1</b>	<b>9</b>	<b>63</b>	<b>74</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		297,222			11,582		708,913			39,559	20,465
2001			84,657	54,260	65,357			58,858	137,988	85,506	10,804
2002				38,852	9,054				10,530	20,366	59,945
2003				7,817	77,403				37,708	167,737	20,120
2004				98,897	50,595				135,492	158,160	42,444
<b>TOTAL</b>		<b>297,222</b>	<b>84,657</b>	<b>199,826</b>	<b>213,991</b>		<b>708,913</b>	<b>58,858</b>	<b>321,718</b>	<b>471,328</b>	<b>153,778</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		61,027			14,385		808,887			113,061	28,835
2001		6,109	161,251	74,502	69,891		28,086	450,347	414,352	211,396	14,942
2002	28	888	17,400	47,409	11,215	3	1,964	28,281	31,298	43,423	81,885
2003	498	9,383	72,570	21,715	86,272	722	58,118	359,063	136,384	332,797	25,130
2004	1,113	22,814	246,790	85,297	64,736	352	89,574	929,537	274,463	300,587	56,748
<b>TOTAL</b>	<b>1,639</b>	<b>100,221</b>	<b>498,011</b>	<b>228,923</b>	<b>246,499</b>	<b>1,077</b>	<b>986,629</b>	<b>1,767,228</b>	<b>856,497</b>	<b>1,001,264</b>	<b>207,540</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,354,805	2,333,183	207,540	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-151,875	-58,125	2,589	
TOTAL LOSSES	3,202,930	2,275,058	210,129	
EXPECTED LOSSES	2,460,276	1,968,452	249,391	
CREDIBILITY	.04	.13	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.761	1.961	.181	4.903
INDICATED (POST-TEST)	1.726	1.226	.113	3.065
PRES. ON RATE LEVEL	1.738	1.390	.176	3.304
DERIVED BY FORMULA	1.738	1.369	.168	3.275
UNDERLYING PRES. RATE	2.121	1.697	.215	4.033
PROPOSED	1.738	1.369	.168	3.275

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.633
IND. RATES				4.63	MINIMUM PREMIUM	1195
MAN. RATES	5.63	6.04	6.00	+ 4.63	PRESENT	1615

+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
2000	4,890	471,593	9.644			4,890			1		1	2
2001	6,535	105,272	1.610			6,535				2	6	8
2002	5,960	77,597	1.301			5,960				1	3	4
2003	6,268	19,835	.316			6,268					3	3
2004	8,034	10,430	.129			8,034					1	1
<b>TOTAL</b>	<b>31,687</b>	<b>684,727</b>	<b>2.161</b>			<b>31,687</b>			<b>1</b>	<b>3</b>	<b>14</b>	<b>18</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			362,405		1,084			103,330		1,192	3,582
2001				53,629	7,946				11,369	24,519	7,809
2002				17,788	2,745				37,801	8,498	10,765
2003					3,985					8,794	7,056
2004					516					863	9,051
<b>TOTAL</b>			<b>362,405</b>	<b>71,417</b>	<b>16,276</b>			<b>103,330</b>	<b>49,170</b>	<b>43,866</b>	<b>38,263</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			392,124		1,346			425,186		3,407	5,047
2001			7,595	70,826	8,859			11,715	35,114	58,902	10,800
2002	9	358	7,405	21,576	3,626	2	1,715	42,139	100,802	22,325	14,705
2003	25	444	3,390	744	4,408	40	2,519	14,605	3,106	17,002	8,813
2004	6	93	818	176	515		247	2,158	461	1,350	12,101
<b>TOTAL</b>	<b>40</b>	<b>895</b>	<b>411,332</b>	<b>93,322</b>	<b>18,754</b>	<b>42</b>	<b>4,481</b>	<b>495,803</b>	<b>139,483</b>	<b>102,986</b>	<b>51,466</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	912,593	354,545	51,466	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,464	-17,285	854	
TOTAL LOSSES	873,129	337,260	52,320	
EXPECTED LOSSES	688,560	654,020	78,266	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.755	1.064	.165	3.984
INDICATED (POST-TEST)	1.722	.665	.103	2.490
PRES. ON RATE LEVEL	1.780	1.691	.202	3.673
DERIVED BY FORMULA	1.779	1.640	.196	3.615
UNDERLYING PRES. RATE	2.173	2.064	.247	4.484
PROPOSED	1.779	1.640	.196	3.615

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.114
IND. RATES				5.11	MINIMUM PREMIUM	1290
MAN. RATES	5.89	6.53	6.67	+ 5.11	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	11,341	376,797	3.322			1	1	13	15
2001	13,795	577,737	4.188			2	7	8	17
2002	13,010	248,333	1.908			1	1	4	6
2003	15,886	10,693	.067					3	3
2004	11,106	1,816	.016					1	1
<b>TOTAL</b>	<b>65,138</b>	<b>1,215,376</b>	<b>1.866</b>			<b>4</b>	<b>9</b>	<b>29</b>	<b>42</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			64,700	15,681	108,596			42,925	6,275	132,188	6,432
2001			199,780	114,064	36,516			81,449	85,055	57,641	3,232
2002			74,130	1,545	48,245			82,193	4,632	28,838	8,750
2003					1,267					2,055	7,371
2004					297					126	1,393
<b>TOTAL</b>			<b>338,610</b>	<b>131,290</b>	<b>194,921</b>			<b>206,567</b>	<b>95,962</b>	<b>220,848</b>	<b>27,178</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			109,020	24,196	134,876			275,063	22,590	377,792	9,063
2001		14,416	362,704	153,512	40,186		38,877	561,756	258,095	142,593	4,470
2002	584	11,114	141,399	8,455	53,222	19	34,121	568,872	28,306	64,014	11,953
2003	6	144	1,078	238	1,401		592	3,414	724	3,976	9,206
2004	4	58	476	102	300		38	317	65	198	1,862
<b>TOTAL</b>	<b>594</b>	<b>25,732</b>	<b>614,677</b>	<b>186,503</b>	<b>229,985</b>	<b>19</b>	<b>73,628</b>	<b>1,409,422</b>	<b>309,780</b>	<b>588,573</b>	<b>36,554</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,124,072	1,314,841	36,554	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,694	-50,077	708	
TOTAL LOSSES	1,994,378	1,264,764	37,262	
EXPECTED LOSSES	2,024,489	1,514,460	77,514	
CREDIBILITY	.03	.09	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.062	1.942	.057	5.061
INDICATED (POST-TEST)	1.914	1.214	.036	3.164
PRES. ON RATE LEVEL	2.546	1.905	.097	4.548
DERIVED BY FORMULA	2.527	1.843	.092	4.462
UNDERLYING PRES. RATE	3.108	2.325	.119	5.552
PROPOSED	2.527	1.843	.092	4.462

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.312
IND. RATES				6.31	MINIMUM PREMIUM	1530
MAN. RATES	7.37	8.20	8.26	+ 6.31	PRESENT	2125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	8,069	53,695	.665				2	5	7
2001	3,556	226,672	6.374				2	10	12
2002	8,789	107,663	1.224				5	3	8
2003	9,043	96,093	1.062				1	5	6
2004	4,260	77,169	1.811				2	6	8
<b>TOTAL</b>	<b>33,717</b>	<b>561,292</b>	<b>1.665</b>				<b>12</b>	<b>29</b>	<b>41</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				13,380	6,647				15,062	8,724	9,882
2001				60,494	11,731				78,612	24,836	50,999
2002				65,020	1,841				35,657	4,088	1,057
2003				9,243	25,306				16,089	40,093	5,362
2004				27,212	7,379				14,412	20,999	7,167
<b>TOTAL</b>				<b>175,349</b>	<b>52,904</b>				<b>159,832</b>	<b>98,740</b>	<b>74,467</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				20,645	8,257				54,224	24,932	13,924
2001			8,944	79,985	12,922			39,846	232,633	63,257	70,532
2002	7	1,032	23,783	78,127	4,415		1,297	36,136	94,380	12,942	1,444
2003	183	3,706	29,518	13,358	28,743	180	15,789	100,934	47,080	81,141	6,697
2004	222	5,097	57,503	21,255	11,275	46	10,716	109,351	31,411	38,494	9,582
<b>TOTAL</b>	<b>412</b>	<b>9,835</b>	<b>119,748</b>	<b>213,370</b>	<b>65,612</b>	<b>226</b>	<b>27,802</b>	<b>286,267</b>	<b>459,728</b>	<b>220,766</b>	<b>102,179</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	444,290	959,476	102,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,158	-51,999	996	
TOTAL LOSSES	326,132	907,477	103,175	
EXPECTED LOSSES	1,457,248	1,236,066	121,718	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.967	2.691	.306	3.964
INDICATED (POST-TEST)	.604	1.682	.191	2.477
PRES. ON RATE LEVEL	3.541	3.003	.296	6.840
DERIVED BY FORMULA	3.482	2.924	.290	6.696
UNDERLYING PRES. RATE	4.322	3.666	.361	8.349
PROPOSED	3.482	2.924	.290	6.696

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	9.473
IND. RATES				9.47	MINIMUM PREMIUM	2165
MAN. RATES	11.64	12.55	12.42	+ 9.47	PRESENT	3065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	8,824	295,812	3.352				1	5	6
2001	9,420	38,603	.409					5	5
2002	11,543	90,514	.784				1	5	6
2003	13,276	83,481	.628				2	1	3
2004	13,047	217,184	1.664				3	7	10
<b>TOTAL</b>	<b>56,110</b>	<b>725,594</b>	<b>1.293</b>				<b>7</b>	<b>23</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				241	105,840				150	178,873	10,708
2001					6,163					16,771	15,669
2002				26,038	4,772				23,483	20,611	15,610
2003				19,681	1,061				45,058	1,006	16,675
2004				69,366	12,789				74,584	36,535	23,910
<b>TOTAL</b>				<b>115,326</b>	<b>130,625</b>				<b>143,275</b>	<b>253,796</b>	<b>82,572</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				372	131,453				540	511,218	15,088
2001			844	205	6,525			4,769	1,177	39,871	21,670
2002	15	554	11,139	31,655	6,121	3	2,337	40,265	65,350	45,557	21,323
2003	66	1,984	17,953	18,617	2,744	80	12,349	97,825	92,549	12,091	20,827
2004	492	11,902	137,025	52,149	22,704	113	34,964	384,625	124,259	86,454	31,968
<b>TOTAL</b>	<b>573</b>	<b>14,440</b>	<b>166,961</b>	<b>102,998</b>	<b>169,547</b>	<b>196</b>	<b>49,650</b>	<b>527,484</b>	<b>283,875</b>	<b>695,191</b>	<b>110,876</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	759,304	1,251,611	110,876	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,085	-20,555	670	
TOTAL LOSSES	732,219	1,231,056	111,546	
EXPECTED LOSSES	433,169	726,063	62,843	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.305	2.194	.199	3.698
INDICATED (POST-TEST)	.816	1.371	.124	2.311
PRES. ON RATE LEVEL	.632	1.060	.092	1.784
DERIVED BY FORMULA	.636	1.085	.095	1.816
UNDERLYING PRES. RATE	.772	1.294	.112	2.178
PROPOSED	.636	1.085	.095	1.816

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				2.57	MINIMUM PREMIUM	785
MAN. RATES	2.67	3.15	3.24	+ 2.57	PRESENT	995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,163	131,296	3.153			1				1
2001	1,961									
2002	3,153									
2003	10,812	44,666	.413						3	3
2004	10,845	4,550	.041							
<b>TOTAL</b>	<b>30,934</b>	<b>180,512</b>	<b>.584</b>			<b>1</b>			<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			84,106					46,755			435
2003					12,644					24,323	7,699
2004											4,550
<b>TOTAL</b>			<b>84,106</b>		<b>12,644</b>			<b>46,755</b>		<b>24,323</b>	<b>12,684</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			141,719					299,606			613
2003	80	1,407	10,747	2,353	13,986	120	6,954	40,409	8,590	47,029	9,616
2004											6,083
<b>TOTAL</b>	<b>80</b>	<b>1,407</b>	<b>152,466</b>	<b>2,353</b>	<b>13,986</b>	<b>120</b>	<b>6,954</b>	<b>340,015</b>	<b>8,590</b>	<b>47,029</b>	<b>16,312</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	501,042	71,958	16,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,009	-2,804	260	
TOTAL LOSSES	488,033	69,154	16,572	
EXPECTED LOSSES	207,876	191,791	18,251	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.578	.224	.054	1.856
INDICATED (POST-TEST)	.986	.140	.034	1.160
PRES. ON RATE LEVEL	.551	.508	.048	1.107
DERIVED BY FORMULA	.560	.490	.047	1.097
UNDERLYING PRES. RATE	.672	.620	.059	1.351
PROPOSED	.565	.495	.047	1.107

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.566
IND. RATES				1.57	MINIMUM PREMIUM	585
MAN. RATES	1.89	1.97	2.01	+ 1.57	PRESENT	715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	546,711	3,040,057	.556			6	18	38	62	
2001	588,248	3,224,988	.548	1		5	4	58	68	
2002	598,194	2,812,996	.470		1	2	11	43	57	
2003	623,245	1,610,445	.258			4	10	44	58	
2004	677,619	1,197,256	.176			1	8	37	46	
<b>TOTAL</b>	<b>3,034,017</b>	<b>11,885,742</b>	<b>.392</b>	<b>1</b>	<b>1</b>	<b>18</b>	<b>51</b>	<b>220</b>	<b>291</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			928,264	202,202	304,349			755,667	277,654	397,608	174,313
2001	620,640		572,149	48,190	619,965			430,378	50,348	716,191	167,127
2002		625,657	463,383	120,872	235,259		594,602	136,629	139,700	353,866	143,028
2003			289,030	233,696	128,143			209,509	358,655	263,880	127,532
2004			82,406	196,187	178,411			24,741	268,791	277,577	169,143
<b>TOTAL</b>	<b>620,640</b>	<b>625,657</b>	<b>2,335,232</b>	<b>801,147</b>	<b>1,466,127</b>		<b>594,602</b>	<b>1,556,924</b>	<b>1,095,148</b>	<b>2,009,122</b>	<b>781,143</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,098,455	311,997	378,003			3,247,292	999,554	1,136,365	245,607
2001	933,474	40,086	1,046,948	90,144	658,374		194,442	2,775,388	219,469	1,710,432	231,137
2002	52,674	327,814	877,350	179,093	264,566	1,979	671,744	1,306,745	450,068	754,482	195,376
2003	3,944	103,248	833,124	260,058	171,391	2,885	384,353	2,724,452	883,077	620,413	159,287
2004	5,114	82,377	769,672	203,811	211,546	922	199,328	1,911,568	533,602	544,341	226,144
<b>TOTAL</b>	<b>995,206</b>	<b>553,525</b>	<b>4,625,549</b>	<b>1,045,103</b>	<b>1,683,880</b>	<b>5,786</b>	<b>1,449,867</b>	<b>11,965,445</b>	<b>3,085,770</b>	<b>4,766,033</b>	<b>1,057,551</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,595,378	10,580,786	1,057,551			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,020,313	-295,723	9,884			
TOTAL LOSSES	18,575,065	10,285,063	1,067,435			
EXPECTED LOSSES	16,383,692	9,769,535	970,885			
CREDIBILITY	.34	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.612	.339	.035	.986		
INDICATED (POST-TEST)	.383	.212	.022	.617		
PRES. ON RATE LEVEL	.442	.264	.026	.732		
DERIVED BY FORMULA	.422	.212	.022	.656		
UNDERLYING PRES. RATE	.540	.322	.032	.894		
PROPOSED	.422	.212	.022	.656		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	.928
IND. RATES				.93	MINIMUM PREMIUM	455
MAN. RATES	1.43	1.41	1.33	+ .93	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	43,155	187,918	.435			1			1	2
2001	54,798	284,401	.518			1			3	4
2002	44,778	137,323	.306					1	7	8
2003	49,776	127,326	.255					2	3	5
2004	54,619	140,083	.256						6	6
<b>TOTAL</b>	<b>247,126</b>	<b>877,051</b>	<b>.355</b>			<b>2</b>		<b>3</b>	<b>20</b>	<b>25</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			68,794		2,450			105,741		4,081	6,852
2001			154,500		1,017			91,593		17,811	19,480
2002				6,986	22,529				21,306	61,868	24,634
2003				40,632	12,406				22,569	32,194	19,525
2004					30,972					81,678	27,433
<b>TOTAL</b>			<b>223,294</b>	<b>47,618</b>	<b>69,374</b>			<b>197,334</b>	<b>43,875</b>	<b>197,632</b>	<b>97,924</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			115,918		3,043			677,588		11,663	9,654
2001		11,148	266,068	1,755	1,522		43,714	578,469	6,008	43,463	26,941
2002	73	879	11,519	10,433	24,569	9	5,679	76,218	67,007	130,554	33,650
2003	193	5,232	45,752	40,335	16,974	180	15,263	101,635	57,552	67,329	24,387
2004	391	5,602	49,231	10,478	30,967	126	23,208	205,329	43,359	127,729	36,678
<b>TOTAL</b>	<b>657</b>	<b>22,861</b>	<b>488,488</b>	<b>63,001</b>	<b>77,075</b>	<b>315</b>	<b>87,864</b>	<b>1,639,239</b>	<b>173,926</b>	<b>380,738</b>	<b>131,310</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,239,424	694,740	131,310	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,920	-23,410	1,719	
TOTAL LOSSES	2,135,504	671,330	133,029	
EXPECTED LOSSES	1,744,710	793,275	170,517	
CREDIBILITY	.06	.21	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.864	.272	.054	1.190
INDICATED (POST-TEST)	.540	.170	.034	.744
PRES. ON RATE LEVEL	.578	.263	.057	.898
DERIVED BY FORMULA	.576	.243	.052	.871
UNDERLYING PRES. RATE	.706	.321	.069	1.096
PROPOSED	.576	.243	.052	.871

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.232
IND. RATES				1.23	MINIMUM PREMIUM	515
MAN. RATES	1.62	1.70	1.63	+ 1.23	PRESENT	625

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,564,914	8,104,647	.315			19	50	206	275
2001	2,801,586	9,372,654	.334	1		13	58	209	281
2002	2,735,572	7,733,877	.282			12	38	170	220
2003	2,980,613	6,524,170	.218			14	26	131	171
2004	3,140,605	3,127,227	.099			2	24	111	137
<b>TOTAL</b>	<b>14,223,290</b>	<b>34,862,575</b>	<b>.245</b>	<b>1</b>		<b>60</b>	<b>196</b>	<b>827</b>	<b>1084</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,665,100	638,443	1,204,390			1,272,121	1,128,471	1,524,102	672,020
2001	3,500		1,704,826	1,013,436	1,135,382			1,154,500	2,014,853	1,543,639	802,518
2002			1,503,583	586,624	1,180,325			1,006,041	791,196	2,103,396	562,712
2003			1,545,627	623,588	614,648			1,437,224	589,365	1,216,828	496,890
2004			202,003	296,511	616,322			58,178	413,474	1,011,553	529,186
<b>TOTAL</b>	<b>3,500</b>		<b>6,621,139</b>	<b>3,158,602</b>	<b>4,751,067</b>			<b>4,928,064</b>	<b>4,937,359</b>	<b>7,399,518</b>	<b>3,063,326</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,599,265	985,118	1,495,852			7,145,404	4,062,496	4,355,883	946,876
2001	5,264	100,478	2,671,992	1,351,877	1,214,280		339,046	5,455,251	4,151,218	3,751,704	1,109,883
2002	11,391	215,866	2,826,730	849,777	1,315,093	477	497,062	7,798,478	2,558,639	4,483,574	768,665
2003	15,512	395,550	3,155,343	768,184	773,775	11,155	1,447,200	10,007,391	1,883,743	2,615,696	620,616
2004	13,915	208,872	1,860,993	432,997	671,193	2,532	498,615	4,539,086	1,137,931	1,755,308	707,522
<b>TOTAL</b>	<b>46,082</b>	<b>920,766</b>	<b>13,114,323</b>	<b>4,387,953</b>	<b>5,470,193</b>	<b>14,164</b>	<b>2,781,923</b>	<b>34,945,610</b>	<b>13,794,027</b>	<b>16,962,165</b>	<b>4,153,562</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,822,868	40,614,338	4,153,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,804,503	-1,135,146	34,603	
TOTAL LOSSES	49,018,365	39,479,192	4,188,165	
EXPECTED LOSSES	45,087,829	37,549,485	3,413,589	
CREDIBILITY	.95	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.345	.278	.029	.652
INDICATED (POST-TEST)	.216	.174	.018	.408
PRES. ON RATE LEVEL	.260	.216	.020	.496
DERIVED BY FORMULA	.218	.174	.018	.410
UNDERLYING PRES. RATE	.317	.264	.024	.605
PROPOSED	.218	.174	.018	.410

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				.58	MINIMUM PREMIUM	385
MAN. RATES	.73	.82	.90	+ .58	PRESENT	460

+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
2000	25,388	878,958	3.462			25,388			1	1	17	19
2001	31,809	901,553	2.834			31,809			2	3	5	10
2002	26,926	615,203	2.284			26,926			1	5	11	17
2003	34,104	391,851	1.148			34,104				3	15	18
2004	36,138	348,768	.965			36,138				3	12	15
<b>TOTAL</b>	<b>154,365</b>	<b>3,136,333</b>	<b>2.032</b>			<b>154,365</b>			<b>4</b>	<b>15</b>	<b>60</b>	<b>79</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			201,273	10,112	184,555			250,393	5,795	195,214	31,616
2001			354,290	43,898	36,817			290,844	84,393	80,214	11,097
2002			102,956	115,862	42,059			152,110	129,626	57,249	15,341
2003				70,437	59,489				26,956	192,406	42,563
2004				56,609	64,527				142,534	63,577	21,521
<b>TOTAL</b>			<b>658,519</b>	<b>296,918</b>	<b>387,447</b>			<b>693,347</b>	<b>389,304</b>	<b>588,660</b>	<b>122,138</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			186,464	15,603	229,219			882,176	20,862	557,922	44,547
2001		17,636	431,060	61,701	40,049		77,752	1,077,924	261,978	197,221	15,347
2002	636	14,206	200,036	145,320	51,011	33	57,480	1,009,075	367,799	140,608	20,956
2003	575	13,326	111,601	76,984	71,455	841	62,280	377,106	123,121	378,077	53,161
2004	1,084	19,496	197,808	60,865	72,614	202	64,992	719,361	234,145	155,443	28,774
<b>TOTAL</b>	<b>2,295</b>	<b>64,664</b>	<b>1,126,969</b>	<b>360,473</b>	<b>464,348</b>	<b>1,076</b>	<b>262,504</b>	<b>4,065,642</b>	<b>1,007,905</b>	<b>1,429,271</b>	<b>162,785</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,523,150	3,261,997	162,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-234,080	-88,203	2,278	
TOTAL LOSSES	5,289,070	3,173,794	165,063	
EXPECTED LOSSES	3,937,851	3,192,269	216,111	
CREDIBILITY	.05	.16	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.426	2.056	.107	5.589
INDICATED (POST-TEST)	2.141	1.285	.067	3.493
PRES. ON RATE LEVEL	2.090	1.694	.115	3.899
DERIVED BY FORMULA	2.093	1.629	.107	3.829
UNDERLYING PRES. RATE	2.551	2.068	.140	4.759
PROPOSED	2.093	1.629	.107	3.829

YEAR	6-1-05	12-1-05	12-1-06	12-1-07	IND. RATE	5.417
IND. RATES				5.42	MINIMUM PREMIUM	1355
MAN. RATES	6.36	7.02	7.08	+ 5.42	PRESENT	1860

+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
2000	135,748	310,694	.228			135,748			1	5	7	13
2001	162,155	339,143	.209			162,155				4	8	12
2002	143,224	1,808,600	1.262			143,224			6	15	21	42
2003	156,335	659,700	.421			156,335				12	17	29
2004	166,591	582,352	.349			166,591			1	4	9	14
<b>TOTAL</b>	<b>764,053</b>	<b>3,700,489</b>	<b>.484</b>			<b>764,053</b>			<b>8</b>	<b>40</b>	<b>62</b>	<b>110</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			59,738	24,178	33,170			58,725	50,486	60,221	24,176
2001				56,067	24,207				94,745	77,832	86,292
2002			548,615	196,879	41,243			488,403	348,009	41,265	144,186
2003				113,604	58,206				156,215	191,901	139,774
2004			65,963	48,453	20,236			252,699	101,349	36,652	57,000
<b>TOTAL</b>			<b>674,316</b>	<b>439,181</b>	<b>177,062</b>			<b>799,827</b>	<b>750,804</b>	<b>407,871</b>	<b>451,428</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			100,659	37,307	41,196			376,310	181,749	172,111	34,064
2001			10,115	74,573	26,093			61,646	283,751	190,118	119,342
2002	3,062	69,122	919,933	254,921	59,483	84	172,665	3,075,536	976,964	148,479	196,958
2003	686	17,253	147,914	117,149	73,481	1,041	96,780	652,082	387,399	406,208	174,577
2004	1,218	19,132	173,355	43,379	29,109	1,482	199,517	1,264,025	202,614	119,752	76,209
<b>TOTAL</b>	<b>4,966</b>	<b>105,507</b>	<b>1,351,976</b>	<b>527,329</b>	<b>229,362</b>	<b>2,607</b>	<b>468,962</b>	<b>5,429,599</b>	<b>2,032,477</b>	<b>1,036,668</b>	<b>601,150</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,363,617	3,825,836	601,150	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-327,220	-83,248	3,832	
TOTAL LOSSES	7,036,397	3,742,588	604,982	
EXPECTED LOSSES	5,378,933	2,765,872	382,028	
CREDIBILITY	.14	.45	.47	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.921	.490	.079	1.490
INDICATED (POST-TEST)	.576	.306	.049	.931
PRES. ON RATE LEVEL	.577	.296	.041	.914
DERIVED BY FORMULA	.577	.301	.045	.923
UNDERLYING PRES. RATE	.704	.362	.050	1.116
PROPOSED	.577	.301	.045	.923

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.305
IND. RATES				1.31	MINIMUM PREMIUM	530
MAN. RATES	1.53	1.65	1.66	+ 1.31	PRESENT	635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	175,337	748,117	.426			4	3	5	12
2001	199,042	146,039	.073				1	3	4
2002	219,743	164,844	.075					6	6
2003	245,351	145,644	.059				1	1	2
2004	271,145	446,375	.164			2		8	10
<b>TOTAL</b>	<b>1,110,618</b>	<b>1,651,019</b>	<b>.149</b>			<b>6</b>	<b>5</b>	<b>23</b>	<b>34</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			343,293	57,397	128,255			136,586	47,577	24,766	10,243
2001				35,080	33,086				52,000	15,051	10,822
2002					60,699					51,666	52,479
2003				14,287	50,510				22,747	15,502	42,598
2004			202,424		51,842			55,740		95,497	40,872
<b>TOTAL</b>			<b>545,717</b>	<b>106,764</b>	<b>324,392</b>			<b>192,326</b>	<b>122,324</b>	<b>202,482</b>	<b>157,014</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			578,448	88,564	159,293			875,244	171,277	70,781	14,432
2001			8,791	47,253	35,321			25,969	153,789	38,569	14,967
2002	199	2,080	24,374	5,530	65,491	9	4,268	47,503	9,223	106,782	71,686
2003	352	6,989	55,315	22,767	57,032	100	10,526	74,290	52,014	35,095	53,205
2004	5,374	65,800	465,668	37,612	64,354	781	99,011	597,363	69,468	159,770	54,646
<b>TOTAL</b>	<b>5,925</b>	<b>74,869</b>	<b>1,132,596</b>	<b>201,726</b>	<b>381,491</b>	<b>890</b>	<b>113,805</b>	<b>1,620,369</b>	<b>455,771</b>	<b>410,997</b>	<b>208,936</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,948,454	1,449,985	208,936	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-90,331	-42,660	1,805	
TOTAL LOSSES	2,858,123	1,407,325	210,741	
EXPECTED LOSSES	1,488,228	1,554,865	166,593	
CREDIBILITY	.17	.58	.60	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.257	.127	.019	.403
INDICATED (POST-TEST)	.161	.079	.012	.252
PRES. ON RATE LEVEL	.110	.115	.012	.237
DERIVED BY FORMULA	.119	.094	.012	.225
UNDERLYING PRES. RATE	.134	.140	.015	.289
PROPOSED	.125	.099	.013	.237

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				.34	MINIMUM PREMIUM	340
MAN. RATES	.38	.46	.43	+ .34	PRESENT	355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	338,542	1,294,464	.382			3	7	31	41
2001	383,103	734,350	.191			1	9	23	33
2002	417,970	1,889,447	.452			4	16	35	55
2003	455,953	1,473,564	.323			4	10	33	47
2004	483,801	1,020,621	.210			2	7	29	38
<b>TOTAL</b>	<b>2,079,369</b>	<b>6,412,446</b>	<b>.308</b>			<b>14</b>	<b>49</b>	<b>151</b>	<b>214</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			253,272	56,767	135,054			369,149	59,528	284,536	136,158
2001			52,865	95,921	82,789			30,361	216,576	121,442	134,396
2002			487,134	276,703	129,383			203,971	195,177	434,145	162,934
2003			442,884	194,425	40,273			307,200	172,229	137,254	179,299
2004			135,255	127,506	70,212			68,596	207,757	154,654	256,641
<b>TOTAL</b>			<b>1,371,410</b>	<b>751,322</b>	<b>457,711</b>			<b>979,277</b>	<b>851,267</b>	<b>1,132,031</b>	<b>869,428</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			389,003	87,592	167,736			2,040,422	214,300	813,205	191,846
2001		3,815	113,972	129,542	88,606		14,488	314,942	646,217	300,687	185,870
2002	3,118	68,029	915,376	357,431	156,936	104	116,414	1,858,840	616,291	931,005	222,568
2003	4,473	121,786	974,953	215,363	76,271	2,431	376,860	2,679,302	477,729	344,488	223,944
2004	4,649	67,997	582,184	125,080	96,805	1,176	200,828	1,644,051	397,293	336,342	343,129
<b>TOTAL</b>	<b>12,240</b>	<b>261,627</b>	<b>2,975,488</b>	<b>915,008</b>	<b>586,354</b>	<b>3,711</b>	<b>708,590</b>	<b>8,537,557</b>	<b>2,351,830</b>	<b>2,725,727</b>	<b>1,167,357</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,499,213	6,578,919	1,167,357			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-454,290	-171,342	9,198			
TOTAL LOSSES	12,044,923	6,407,577	1,176,555			
EXPECTED LOSSES	7,402,555	5,988,584	873,334			
CREDIBILITY	.26	.88	.91			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.579	.308	.057	.944		
INDICATED (POST-TEST)	.362	.193	.036	.591		
PRES. ON RATE LEVEL	.292	.236	.034	.562		
DERIVED BY FORMULA	.310	.198	.036	.544		
UNDERLYING PRES. RATE	.356	.288	.042	.686		
PROPOSED	.320	.205	.037	.562		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	.795
IND. RATES				.80	MINIMUM PREMIUM	430
MAN. RATES	.70	.93	1.02	+ .80	PRESENT	490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	9,529	53,291	.559						3	3
2001	16,273	37,259	.228						2	2
2002	10,264	92,188	.898						5	6
2003	13,530	75,521	.558					1	2	5
2004	13,053	38,159	.292					3	3	3
<b>TOTAL</b>	<b>62,649</b>	<b>296,418</b>	<b>.473</b>					<b>4</b>	<b>15</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					21,555					10,233	21,503
2001					878					5,322	31,059
2002				8,713	9,469				18,754	3,130	52,122
2003				27,159	573				34,149	3,195	10,445
2004					3,728					10,933	23,498
<b>TOTAL</b>				<b>35,872</b>	<b>36,203</b>				<b>52,903</b>	<b>32,813</b>	<b>138,627</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					26,771					29,246	30,298
2001			121	29	929			1,518	373	12,652	42,955
2002	30	456	6,891	11,308	10,542		761	19,900	49,819	8,833	71,199
2003	81	2,640	24,018	25,525	2,804	80	10,055	78,177	71,003	13,872	13,046
2004	47	673	5,927	1,262	3,731	15	3,104	27,470	5,809	17,093	31,417
<b>TOTAL</b>	<b>158</b>	<b>3,769</b>	<b>36,957</b>	<b>38,124</b>	<b>44,777</b>	<b>95</b>	<b>13,920</b>	<b>127,065</b>	<b>127,004</b>	<b>81,696</b>	<b>188,915</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	181,964	291,601	188,915	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,887	-12,060	926	
TOTAL LOSSES	151,077	279,541	189,841	
EXPECTED LOSSES	555,697	428,519	93,975	
CREDIBILITY	.03	.09	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.241	.446	.303	.990
INDICATED (POST-TEST)	.151	.279	.189	.619
PRES. ON RATE LEVEL	.727	.560	.123	1.410
DERIVED BY FORMULA	.710	.535	.129	1.374
UNDERLYING PRES. RATE	.887	.684	.150	1.721
PROPOSED	.710	.535	.129	1.374

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.943
IND. RATES				1.94	MINIMUM PREMIUM	660
MAN. RATES	2.43	2.60	2.56	+ 1.94	PRESENT	840

+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
2000	14,748	430,573	2.919			14,748			1	2	6	9
2001	16,745	94,578	.564			16,745				1	4	5
2002	18,647	214,755	1.151			18,647				2	11	13
2003	20,818	233,803	1.123			20,818				2	5	7
2004	23,300	247,574	1.062			23,300				3	7	10
<b>TOTAL</b>	<b>94,258</b>	<b>1,221,283</b>	<b>1.296</b>			<b>94,258</b>			<b>1</b>	<b>10</b>	<b>33</b>	<b>44</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			155,000	67,632	32,749			4,371	33,413	84,984	52,424
2001				27,519	10,976				18,375	11,928	25,780
2002				1,581	36,116				8,640	133,056	35,362
2003				28,270	30,257				32,747	111,351	31,178
2004				66,124	7,210				75,928	28,094	70,218
<b>TOTAL</b>			<b>155,000</b>	<b>191,126</b>	<b>117,308</b>			<b>4,371</b>	<b>169,103</b>	<b>369,413</b>	<b>214,962</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			261,175	104,356	40,674			28,009	120,286	242,885	73,865
2001			4,842	36,572	11,848			11,054	54,809	29,340	35,654
2002	120	1,262	15,057	5,188	39,029	21	11,204	130,137	46,451	276,089	48,304
2003	270	6,052	50,210	32,088	35,738	541	40,666	254,834	106,332	222,671	38,941
2004	405	10,441	122,695	48,026	16,659	104	33,003	368,680	121,665	73,777	93,882
<b>TOTAL</b>	<b>795</b>	<b>17,755</b>	<b>453,979</b>	<b>226,230</b>	<b>143,948</b>	<b>666</b>	<b>84,873</b>	<b>792,714</b>	<b>449,543</b>	<b>844,762</b>	<b>290,646</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,350,782	1,664,483	290,646	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,452	-29,688	2,592	
TOTAL LOSSES	1,291,330	1,634,795	293,238	
EXPECTED LOSSES	982,169	1,093,393	237,529	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.370	1.734	.311	3.415
INDICATED (POST-TEST)	.856	1.084	.194	2.134
PRES. ON RATE LEVEL	.854	.950	.206	2.010
DERIVED BY FORMULA	.854	.965	.205	2.024
UNDERLYING PRES. RATE	1.042	1.160	.252	2.454
PROPOSED	.854	.965	.205	2.024

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				2.86	MINIMUM PREMIUM	840
MAN. RATES	3.22	3.56	3.65	+ 2.86	PRESENT	1085

+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
2000	58,326	1,508,916	2.587			58,326			2	1	73	76
2001	82,891	3,395,538	4.096			82,891		1	5	6	102	114
2002	90,850	3,249,816	3.577			90,850			4	9	90	103
2003	93,594	3,799,006	4.059			93,594			8	2	111	121
2004	109,202	2,358,040	2.159			109,202			4	17	91	112
<b>TOTAL</b>	<b>434,863</b>	<b>14,311,316</b>	<b>3.291</b>			<b>434,863</b>		<b>1</b>	<b>23</b>	<b>35</b>	<b>467</b>	<b>526</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			346,129	421	498,583			115,439	3,237	455,973	89,134
2001		426,558	515,822	69,207	644,470		65,350	540,078	117,618	821,046	195,389
2002			790,614	135,470	692,250			396,269	151,640	836,435	247,138
2003			1,225,155	8,216	761,140			843,551	25,711	718,514	216,719
2004			362,398	414,944	270,210			109,682	342,607	599,316	258,883
<b>TOTAL</b>		<b>426,558</b>	<b>3,240,118</b>	<b>628,258</b>	<b>2,866,653</b>		<b>65,350</b>	<b>2,005,019</b>	<b>640,813</b>	<b>3,431,284</b>	<b>1,007,263</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			583,228	650	619,242			739,733	11,653	1,303,171	125,590
2001	83,996	410,405	921,149	117,823	684,119	5,502	483,861	2,887,628	425,987	1,963,395	270,223
2002	6,158	111,763	1,433,097	245,575	762,109	176	156,931	2,334,105	576,724	1,758,004	337,591
2003	11,685	274,121	2,125,683	198,678	873,717	5,902	733,313	4,972,147	443,663	1,467,092	270,682
2004	13,850	207,246	1,813,695	413,437	351,920	2,427	424,576	3,554,529	836,806	1,092,392	346,127
<b>TOTAL</b>	<b>115,689</b>	<b>1,003,535</b>	<b>6,876,852</b>	<b>976,163</b>	<b>3,291,107</b>	<b>14,007</b>	<b>1,798,681</b>	<b>14,488,142</b>	<b>2,294,833</b>	<b>7,584,054</b>	<b>1,350,213</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,296,906	14,146,157	1,350,213	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-622,163	-382,004	13,414	
TOTAL LOSSES	23,674,743	13,764,153	1,363,627	
EXPECTED LOSSES	10,806,346	14,724,461	1,217,617	
CREDIBILITY	.09	.31	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.444	3.165	.314	8.923
INDICATED (POST-TEST)	3.403	1.978	.196	5.577
PRES. ON RATE LEVEL	2.036	2.774	.229	5.039
DERIVED BY FORMULA	2.159	2.527	.218	4.904
UNDERLYING PRES. RATE	2.485	3.386	.280	6.151
PROPOSED	2.218	2.597	.224	5.039

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.129
IND. RATES				7.13	MINIMUM PREMIUM	1695
MAN. RATES	8.41	9.07	9.15	+ 7.13	PRESENT	2330

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	193,676	1,076,587	.555			1			44	45
2001	195,433	2,332,130	1.193			7		2	40	49
2002	248,309	2,908,756	1.171		1	3		8	50	62
2003	265,225	977,535	.368			1		3	55	59
2004	276,158	611,642	.221					1	40	41
<b>TOTAL</b>	<b>1,178,801</b>	<b>7,906,650</b>	<b>.671</b>			<b>1</b>	<b>12</b>	<b>14</b>	<b>229</b>	<b>256</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			164,702		194,945			314,287		294,684	107,969
2001			734,052	4,555	287,782			820,711	3,618	367,634	113,778
2002		541,229	536,215	13,319	193,839		787,072	347,142	17,978	345,739	126,223
2003			100,968	74,057	201,378			18,417	98,812	318,604	165,299
2004				421	110,628					366,067	134,526
<b>TOTAL</b>		<b>541,229</b>	<b>1,535,937</b>	<b>92,352</b>	<b>988,572</b>		<b>787,072</b>	<b>1,500,557</b>	<b>120,408</b>	<b>1,692,728</b>	<b>647,795</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			129,424		242,122			939,216		842,206	152,128
2001		48,514	1,197,198	23,024	306,653		316,925	4,263,492	70,991	882,360	157,355
2002	40,212	263,235	883,081	47,624	216,538	2,262	786,062	1,789,825	141,560	726,537	172,421
2003	2,317	52,823	417,600	112,901	232,559	1,581	136,348	873,743	319,624	640,851	206,458
2004	1,400	20,096	176,574	37,735	110,690	575	104,000	920,379	194,353	572,458	179,861
<b>TOTAL</b>	<b>43,929</b>	<b>384,668</b>	<b>2,803,877</b>	<b>221,284</b>	<b>1,108,562</b>	<b>4,418</b>	<b>1,343,335</b>	<b>8,786,655</b>	<b>726,528</b>	<b>3,664,412</b>	<b>868,223</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,366,882	5,720,786	868,223	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-468,794	-232,113	8,264	
TOTAL LOSSES	12,898,088	5,488,673	876,487	
EXPECTED LOSSES	7,438,235	8,027,635	778,009	
CREDIBILITY	.18	.60	.62	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.094	.466	.074	1.634
INDICATED (POST-TEST)	.684	.291	.046	1.021
PRES. ON RATE LEVEL	.517	.558	.054	1.129
DERIVED BY FORMULA	.547	.398	.049	.994
UNDERLYING PRES. RATE	.631	.681	.066	1.378
PROPOSED	.562	.409	.050	1.021

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.444
IND. RATES				1.44	MINIMUM PREMIUM	560
MAN. RATES	2.47	2.36	2.05	+ 1.44	PRESENT	725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	84,161	19,306	.022						1	1
2001	78,601	319,149	.406			1			1	2
2002	84,614	32,797	.038						1	1
2003	99,782	43,262	.043						1	1
2004	89,170	4,836	.005						1	1
<b>TOTAL</b>	<b>436,328</b>	<b>419,350</b>	<b>.096</b>			<b>1</b>			<b>5</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					770					4,636	13,900
2001			136,849		159			178,269		2,218	1,654
2002					4,705					14,956	13,136
2003					22,597					20,100	565
2004					1,571					1,174	2,091
<b>TOTAL</b>			<b>136,849</b>		<b>29,802</b>			<b>178,269</b>		<b>43,084</b>	<b>31,346</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					956					13,250	19,585
2001		7,229	172,443	1,121	458		62,277	817,572	6,928	6,868	2,287
2002	15	162	1,890	429	5,077	2	1,234	13,745	2,672	30,913	17,944
2003	141	2,525	19,207	4,204	25,004	80	5,761	33,381	7,100	38,863	706
2004	20	285	2,497	530	1,572		337	2,953	623	1,835	2,796
<b>TOTAL</b>	<b>176</b>	<b>10,201</b>	<b>196,037</b>	<b>6,284</b>	<b>33,067</b>	<b>82</b>	<b>69,609</b>	<b>867,651</b>	<b>17,323</b>	<b>91,729</b>	<b>43,318</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,143,756	148,403	43,318	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,176	-7,397	343	
TOTAL LOSSES	1,101,580	141,006	43,661	
EXPECTED LOSSES	641,403	231,253	34,907	
CREDIBILITY	.09	.31	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.252	.032	.010	.294
INDICATED (POST-TEST)	.158	.020	.006	.184
PRES. ON RATE LEVEL	.120	.043	.007	.170
DERIVED BY FORMULA	.123	.036	.007	.166
UNDERLYING PRES. RATE	.147	.053	.008	.208
PROPOSED	.126	.037	.007	.170

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				.24	MINIMUM PREMIUM	320
MAN. RATES	.26	.29	.31	+ .24	PRESENT	330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	43,696	68,411	.156						5	5
2001	45,870	285,526	.622			1			3	4
2002	48,813	126,692	.259					1	5	6
2003	49,406	137,631	.278					1	4	5
2004	53,173	114,033	.214						3	3
<b>TOTAL</b>	<b>240,958</b>	<b>732,293</b>	<b>.304</b>			<b>1</b>		<b>2</b>	<b>20</b>	<b>23</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					15,791					39,243	13,377
2001			129,507		27,911			97,764		9,825	20,519
2002				4,327	35,580				5,673	72,029	9,083
2003				550	20,143					62,807	54,131
2004					12,675					26,218	75,140
<b>TOTAL</b>			<b>129,507</b>	<b>4,877</b>	<b>112,100</b>			<b>97,764</b>	<b>5,673</b>	<b>210,122</b>	<b>172,250</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					19,613					112,157	18,848
2001		9,043	219,516	2,320	29,911		45,144	595,005	5,606	24,516	28,378
2002	118	1,281	15,825	8,428	38,548	10	6,088	71,360	27,757	149,587	12,408
2003	124	2,306	17,600	4,264	22,334	261	17,969	104,315	22,182	121,430	67,610
2004	159	2,298	20,153	4,295	12,675	38	7,451	65,923	13,919	41,005	100,462
<b>TOTAL</b>	<b>401</b>	<b>14,928</b>	<b>273,094</b>	<b>19,307</b>	<b>123,081</b>	<b>309</b>	<b>76,652</b>	<b>836,603</b>	<b>69,464</b>	<b>448,695</b>	<b>227,706</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,201,987	660,547	227,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,732	-36,932	1,634	
TOTAL LOSSES	1,146,255	623,615	229,340	
EXPECTED LOSSES	886,726	1,202,380	161,442	
CREDIBILITY	.06	.21	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.476	.259	.095	.830
INDICATED (POST-TEST)	.298	.162	.059	.519
PRES. ON RATE LEVEL	.301	.409	.055	.765
DERIVED BY FORMULA	.301	.357	.056	.714
UNDERLYING PRES. RATE	.368	.499	.067	.934
PROPOSED	.301	.357	.056	.714

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.010
IND. RATES				1.01	MINIMUM PREMIUM	470
MAN. RATES	1.39	1.41	1.39	+ 1.01	PRESENT	575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	9,990	153,388	1.535						7	7
2001	10,463	525,274	5.020			1			11	12
2002	10,224	197,098	1.927				1		2	3
2003	11,878	179,935	1.514				1		9	10
2004	12,920	115,644	.895					4	3	7
<b>TOTAL</b>	<b>55,475</b>	<b>1,171,339</b>	<b>2.111</b>			<b>1</b>		<b>6</b>	<b>32</b>	<b>39</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					67,633					73,056	12,699
2001			100,000		129,290			122,410		112,157	61,417
2002				3	85,638				2,605	99,232	9,620
2003				7,414	16,001				19,240	123,146	14,134
2004				45,200	2,697				25,912	5,382	36,453
<b>TOTAL</b>			<b>100,000</b>	<b>52,617</b>	<b>301,259</b>			<b>122,410</b>	<b>47,757</b>	<b>412,973</b>	<b>134,323</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					84,000					208,794	17,893
2001		5,820	156,549	5,184	137,115		47,115	649,980	13,025	267,865	84,940
2002	279	2,934	34,388	7,806	92,403	15	8,256	93,577	24,561	205,425	13,141
2003	120	2,490	20,020	9,919	18,302	561	40,383	245,604	82,865	242,437	17,654
2004	251	6,734	80,317	32,075	9,160	32	10,058	115,249	39,296	18,606	48,738
<b>TOTAL</b>	<b>650</b>	<b>17,978</b>	<b>291,274</b>	<b>54,984</b>	<b>340,980</b>	<b>608</b>	<b>105,812</b>	<b>1,104,410</b>	<b>159,747</b>	<b>943,127</b>	<b>182,366</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,520,732	1,498,838	182,366	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,009	-30,488	2,129	
TOTAL LOSSES	1,487,723	1,468,350	184,495	
EXPECTED LOSSES	531,451	1,047,368	203,592	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.682	2.647	.333	5.662
INDICATED (POST-TEST)	1.676	1.654	.208	3.538
PRES. ON RATE LEVEL	.785	1.547	.300	2.632
DERIVED BY FORMULA	.803	1.556	.293	2.652
UNDERLYING PRES. RATE	.958	1.888	.367	3.213
PROPOSED	.803	1.556	.293	2.652

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.752
IND. RATES				3.75	MINIMUM PREMIUM	1020
MAN. RATES	4.16	4.63	4.78	+ 3.75	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	144,607	718,181	.496			2		12	14
2001	166,809	415,010	.248			1	3	13	17
2002	174,855	816,317	.466			2	5	20	27
2003	186,838	1,017,239	.544			1	7	20	28
2004	213,170	398,990	.187				3	11	14
<b>TOTAL</b>	<b>886,279</b>	<b>3,365,737</b>	<b>.380</b>			<b>6</b>	<b>18</b>	<b>76</b>	<b>100</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			210,486		51,572			282,480		104,261	69,382
2001			66,595	12,926	45,393			35,538	38,163	144,897	71,498
2002			195,501	22,542	99,078			162,017	69,050	215,015	53,114
2003			88,634	56,651	227,720			187,550	49,613	280,310	126,761
2004			50,635	50,635	86,508				30,396	145,579	85,872
<b>TOTAL</b>			<b>561,216</b>	<b>142,754</b>	<b>510,271</b>			<b>667,585</b>	<b>187,222</b>	<b>890,062</b>	<b>406,627</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			249,986		64,053			1,335,394		297,979	97,759
2001		4,805	122,416	19,254	48,357		16,960	279,602	124,141	346,966	98,882
2002	1,451	28,627	368,145	41,865	110,677	63	81,910	1,321,162	241,413	460,640	72,554
2003	1,930	40,587	319,154	97,954	258,097	1,730	184,550	1,222,380	224,510	565,731	158,324
2004	1,335	22,654	222,690	64,183	93,731	254	51,390	485,321	120,007	239,603	114,811
<b>TOTAL</b>	<b>4,716</b>	<b>96,673</b>	<b>1,282,391</b>	<b>223,256</b>	<b>574,915</b>	<b>2,047</b>	<b>334,810</b>	<b>4,643,859</b>	<b>710,071</b>	<b>1,910,919</b>	<b>542,330</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,364,496	3,419,161	542,330	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-182,202	-80,074	4,160	
TOTAL LOSSES	6,182,294	3,339,087	546,490	
EXPECTED LOSSES	3,013,349	2,853,818	389,963	
CREDIBILITY	.15	.50	.51	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.698	.377	.062	1.137
INDICATED (POST-TEST)	.436	.236	.039	.711
PRES. ON RATE LEVEL	.279	.264	.035	.578
DERIVED BY FORMULA	.303	.250	.037	.590
UNDERLYING PRES. RATE	.340	.322	.044	.706
PROPOSED	.303	.250	.037	.590

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				.83	MINIMUM PREMIUM	435
MAN. RATES	.85	.98	1.05	+ .83	PRESENT	500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,740	29,930	1.092						3	3
2001	2,975	152,052	5.110						4	4
2002	2,389	22,560	.944				1		3	4
2003	3,520									
2004	3,477	4,347	.125							
<b>TOTAL</b>	<b>15,101</b>	<b>208,889</b>	<b>1.383</b>						<b>1</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					10,724					14,506	4,700
2001					78,247					73,389	416
2002				800	3,870				4,560	10,407	2,923
2004											4,347
<b>TOTAL</b>				<b>800</b>	<b>92,841</b>				<b>4,560</b>	<b>98,302</b>	<b>12,386</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					13,319					41,458	6,622
2001			10,726	2,594	82,841			20,879	5,170	174,485	575
2002	13	143	1,837	1,312	4,203	2	985	13,704	13,837	22,080	3,993
2004											5,812
<b>TOTAL</b>	<b>13</b>	<b>143</b>	<b>12,563</b>	<b>3,906</b>	<b>100,363</b>	<b>2</b>	<b>985</b>	<b>34,583</b>	<b>19,007</b>	<b>238,023</b>	<b>17,002</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,289	361,299	17,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,672	-7,497	320	
TOTAL LOSSES	28,617	353,802	17,322	
EXPECTED LOSSES	318,781	265,325	30,505	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.190	2.343	.115	2.648
INDICATED (POST-TEST)	.119	1.464	.072	1.655
PRES. ON RATE LEVEL	1.729	1.439	.166	3.334
DERIVED BY FORMULA	1.713	1.440	.163	3.316
UNDERLYING PRES. RATE	2.111	1.757	.202	4.070
PROPOSED	1.713	1.440	.163	3.316

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.829
IND. RATES				4.83	MINIMUM PREMIUM	1235
MAN. RATES	5.90	6.35	6.38	+ 4.83	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	8,789	78,133	.888				1	2	3
2001	10,014	70,502	.704					3	3
2002	9,049	2,781	.030						
2003	8,910	6,636	.074						
2004	9,490	30,144	.317				1		1
<b>TOTAL</b>	<b>46,252</b>	<b>188,196</b>	<b>.407</b>				<b>2</b>	<b>5</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				2,293	18,065				12,123	42,355	3,297
2001					20,375					34,749	15,378
2002											2,781
2003											6,636
2004				15,036					13,281		1,827
<b>TOTAL</b>				<b>17,329</b>	<b>38,440</b>				<b>25,404</b>	<b>77,104</b>	<b>29,919</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				3,538	22,437				43,643	121,050	4,645
2001			2,794	677	21,572			9,886	2,446	82,615	21,268
2002											3,799
2003											8,288
2004	71	2,075	25,291	10,365	2,149	11	4,371	52,135	18,675	5,220	2,443
<b>TOTAL</b>	<b>71</b>	<b>2,075</b>	<b>28,085</b>	<b>14,580</b>	<b>46,158</b>	<b>11</b>	<b>4,371</b>	<b>62,021</b>	<b>64,764</b>	<b>208,885</b>	<b>40,443</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	96,634	334,387	40,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,403	-7,750	619	
TOTAL LOSSES	81,231	326,637	41,062	
EXPECTED LOSSES	247,911	241,436	64,290	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.176	.706	.089	.971
INDICATED (POST-TEST)	.110	.441	.056	.607
PRES. ON RATE LEVEL	.439	.428	.114	.981
DERIVED BY FORMULA	.432	.429	.110	.971
UNDERLYING PRES. RATE	.536	.522	.139	1.197
PROPOSED	.432	.429	.110	.971

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.373
IND. RATES				1.37	MINIMUM PREMIUM	545
MAN. RATES	1.63	1.78	1.78	+ 1.37	PRESENT	665

+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
2000	5,979	66,592	1.113			5,979				1	7	8
2001	6,259	7,522	.120			6,259					2	2
2002	5,847	15,260	.260			5,847					2	2
2003	5,850	61,118	1.044			5,850					3	3
2004	5,919	38,979	.658			5,919					1	1
<b>TOTAL</b>	<b>29,854</b>	<b>189,471</b>	<b>.635</b>			<b>29,854</b>				<b>1</b>	<b>15</b>	<b>16</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				13,946	20,921				7,014	20,381	4,330
2001					778					1,245	5,499
2002					7,441					1,899	5,920
2003					8,738					19,417	32,963
2004					1,449					31,395	6,135
<b>TOTAL</b>				<b>13,946</b>	<b>39,327</b>				<b>7,014</b>	<b>74,337</b>	<b>54,847</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				21,519	25,984				25,250	58,250	6,101
2001			107	25	824			356	88	2,959	7,605
2002	25	256	2,988	677	8,026		156	1,751	340	3,925	8,087
2003	52	975	7,427	1,624	9,666	80	5,555	32,246	6,864	37,538	41,171
2004	19	263	2,304	491	1,450	49	8,918	78,931	16,666	49,094	8,202
<b>TOTAL</b>	<b>96</b>	<b>1,494</b>	<b>12,826</b>	<b>24,336</b>	<b>45,950</b>	<b>129</b>	<b>14,629</b>	<b>113,284</b>	<b>49,208</b>	<b>151,766</b>	<b>71,166</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	142,458	271,260	71,166	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,248	-11,744	490	
TOTAL LOSSES	107,210	259,516	71,656	
EXPECTED LOSSES	551,404	354,068	51,648	
CREDIBILITY	.02	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.359	.869	.240	1.468
INDICATED (POST-TEST)	.224	.543	.150	.917
PRES. ON RATE LEVEL	1.512	.972	.142	2.626
DERIVED BY FORMULA	1.486	.951	.142	2.579
UNDERLYING PRES. RATE	1.847	1.186	.173	3.206
PROPOSED	1.486	.951	.142	2.579

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.648
IND. RATES				3.65	MINIMUM PREMIUM	1000
MAN. RATES	4.43	4.78	4.77	+ 3.65	PRESENT	1340

+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
2000	14,009	244,539	1.745			14,009				1	18	19
2001	13,660	321,166	2.351			13,660			1	1	10	12
2002	15,237	2,685,840	17.627			15,237		1		2	5	8
2003	15,203	556,333	3.659			15,203				6	13	19
2004	17,670	469,492	2.657			17,670				2	16	18
<b>TOTAL</b>	<b>75,779</b>	<b>4,277,370</b>	<b>5.645</b>			<b>75,779</b>		<b>1</b>	<b>1</b>	<b>12</b>	<b>62</b>	<b>76</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				33,429	44,798				24,148	124,644	17,520
2001			89,670	20,445	15,012			49,083	24,934	71,218	50,804
2002		888,197		34,378	33,167		1,535,704		11,508	133,433	49,453
2003				140,623	30,363				202,264	103,799	79,284
2004				41,396	69,248				43,804	253,214	61,830
<b>TOTAL</b>		<b>888,197</b>	<b>89,670</b>	<b>270,271</b>	<b>192,588</b>		<b>1,535,704</b>	<b>49,083</b>	<b>306,658</b>	<b>686,308</b>	<b>258,891</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				51,581	55,637				86,933	356,233	24,686
2001		6,470	158,879	28,398	16,320		23,428	337,937	80,793	171,256	70,262
2002	32,546	175,510	68,358	44,570	37,099	2,289	718,633	237,421	59,201	277,291	67,553
2003	595	16,704	147,648	137,246	44,831	780	83,905	604,045	450,500	246,252	99,026
2004	1,073	18,263	179,714	51,969	75,157	438	86,374	808,503	196,003	413,197	82,666
<b>TOTAL</b>	<b>34,214</b>	<b>216,947</b>	<b>554,599</b>	<b>313,764</b>	<b>229,044</b>	<b>3,507</b>	<b>912,340</b>	<b>1,987,906</b>	<b>873,430</b>	<b>1,464,229</b>	<b>344,193</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,709,513	2,880,467	344,193	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172,738	-61,573	2,607	
TOTAL LOSSES	3,536,775	2,818,894	346,800	
EXPECTED LOSSES	2,737,136	2,044,518	250,829	
CREDIBILITY	.03	.10	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.667	3.720	.458	8.845
INDICATED (POST-TEST)	2.917	2.325	.286	5.528
PRES. ON RATE LEVEL	2.959	2.210	.271	5.440
DERIVED BY FORMULA	2.958	2.222	.273	5.453
UNDERLYING PRES. RATE	3.612	2.698	.331	6.641
PROPOSED	2.958	2.222	.273	5.453

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.714
IND. RATES				7.71	MINIMUM PREMIUM	1810
MAN. RATES	8.76	9.74	9.88	+ 7.71	PRESENT	2495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001	4									
2002										
2003										
2004	1									
<b>TOTAL</b>	<b>5</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.	1	-3	2	
TOTAL LOSSES	1		2	
EXPECTED LOSSES	161	197	209	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.020	.000	.040	.060
INDICATED (POST-TEST)	.013	.000	.025	.038
PRES. ON RATE LEVEL	2.651	3.231	3.413	9.295
DERIVED BY FORMULA	2.651	3.231	3.413	9.295
UNDERLYING PRES. RATE	3.236	3.944	4.167	11.347
PROPOSED	2.651	3.231	3.413	9.295

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.150
IND. RATES				13.15	MINIMUM PREMIUM	2900
MAN. RATES	13.38	15.75	16.88	+ 13.15	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	100,637	3,159,139	3.139			9	15	56	80
2001	95,932	3,847,409	4.010	1		8	12	58	79
2002	98,041	3,459,755	3.528			10	16	72	98
2003	112,160	3,487,925	3.109			4	18	74	96
2004	116,984	2,311,245	1.975			5	10	59	74
<b>TOTAL</b>	<b>523,754</b>	<b>16,265,473</b>	<b>3.106</b>	<b>1</b>		<b>36</b>	<b>71</b>	<b>319</b>	<b>427</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,231,268	223,304	225,590			799,254	224,463	343,806	111,454
2001	53,225		987,444	126,052	357,881	163		1,384,159	120,787	689,925	127,773
2002			968,004	317,755	417,798			767,171	340,963	499,705	148,359
2003			547,601	383,290	590,512			273,464	601,845	911,018	180,195
2004			360,987	136,981	248,018			891,677	142,684	379,823	151,075
<b>TOTAL</b>	<b>53,225</b>		<b>4,095,304</b>	<b>1,187,382</b>	<b>1,839,799</b>	<b>163</b>		<b>4,115,725</b>	<b>1,430,742</b>	<b>2,824,277</b>	<b>718,856</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,742,252	344,559	280,185			3,734,444	808,065	982,595	157,039
2001	80,053	54,162	1,356,272	186,072	382,111	1,319	273,680	3,836,736	433,115	1,653,782	176,710
2002	6,375	129,741	1,704,802	444,873	475,709	168	226,693	3,769,528	1,045,990	1,097,069	202,658
2003	8,973	216,083	1,723,396	498,094	700,389	5,936	623,759	4,241,699	1,605,302	1,917,683	225,064
2004	9,560	132,844	1,093,543	202,931	282,881	5,021	654,499	3,997,863	532,665	722,519	201,987
<b>TOTAL</b>	<b>104,961</b>	<b>532,830</b>	<b>7,620,265</b>	<b>1,676,529</b>	<b>2,121,275</b>	<b>12,444</b>	<b>1,778,631</b>	<b>19,580,270</b>	<b>4,425,137</b>	<b>6,373,648</b>	<b>963,458</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,629,401	14,596,589	963,458			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-932,903	-439,122	9,568			
TOTAL LOSSES	28,696,498	14,157,467	973,026			
EXPECTED LOSSES	14,560,362	14,356,097	937,518			
CREDIBILITY	.11	.35	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.479	2.703	.186	8.368		
INDICATED (POST-TEST)	3.424	1.689	.116	5.229		
PRES. ON RATE LEVEL	2.277	2.245	.147	4.669		
DERIVED BY FORMULA	2.403	2.050	.136	4.589		
UNDERLYING PRES. RATE	2.780	2.741	.179	5.700		
PROPOSED	2.445	2.086	.138	4.669		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.605
IND. RATES				6.61	MINIMUM PREMIUM	1590
MAN. RATES	7.67	8.41	8.48	+ 6.61	PRESENT	2175

+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
2000	27,627	106,710	.386			27,627				2	14	16
2001	33,337	119,956	.359			33,337				2	16	18
2002	32,029	999,605	3.120			32,029	1		3	1	21	26
2003	31,425	797,425	2.537			31,425				9	23	32
2004	35,838	301,525	.841			35,838			1	1	14	16
<b>TOTAL</b>	<b>160,256</b>	<b>2,325,221</b>	<b>1.451</b>			<b>160,256</b>	<b>1</b>		<b>4</b>	<b>15</b>	<b>88</b>	<b>108</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				16,336	23,402				15,107	30,176	21,689
2001				13,787	22,863				10,961	24,507	47,838
2002	290,250		235,188	3,735	52,431			272,827	18,374	100,148	26,652
2003				156,078	49,260				393,040	138,751	60,296
2004			58,400	9,790	44,198			17,896	26,259	116,753	28,229
<b>TOTAL</b>	<b>290,250</b>		<b>293,588</b>	<b>199,726</b>	<b>192,154</b>			<b>290,723</b>	<b>463,741</b>	<b>410,335</b>	<b>184,704</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				25,206	29,065				54,385	86,241	30,560
2001			4,801	18,899	24,321			11,540	33,920	58,856	66,160
2002	490,480	29,418	377,033	15,679	59,950			1,534,511	95,252	219,440	36,407
2003	751	20,173	176,139	154,185	66,877	1,249	143,346	1,055,984	840,548	355,389	75,310
2004	1,968	25,635	197,293	27,490	49,199	412	64,884	511,337	104,925	196,244	37,742
<b>TOTAL</b>	<b>493,199</b>	<b>75,226</b>	<b>755,266</b>	<b>241,459</b>	<b>229,412</b>	<b>1,716</b>	<b>300,747</b>	<b>3,113,372</b>	<b>1,129,030</b>	<b>916,170</b>	<b>246,179</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,739,526	2,516,071	246,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-169,583	-84,420	2,259	
TOTAL LOSSES	4,569,943	2,431,651	248,438	
EXPECTED LOSSES	2,806,083	2,820,505	222,756	
CREDIBILITY	.05	.16	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.852	1.517	.155	4.524
INDICATED (POST-TEST)	1.783	.948	.097	2.828
PRES. ON RATE LEVEL	1.434	1.442	.114	2.990
DERIVED BY FORMULA	1.451	1.363	.111	2.925
UNDERLYING PRES. RATE	1.751	1.760	.139	3.650
PROPOSED	1.451	1.363	.111	2.925

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.138
IND. RATES				4.14	MINIMUM PREMIUM	1100
MAN. RATES	5.40	5.59	5.43	+ 4.14	PRESENT	1490

+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
2000	20,789	468,785	2.254			20,789				1	18	19
2001	22,599	314,879	1.393			22,599					20	20
2002	24,581	459,581	1.869			24,581				1	27	28
2003	26,320	696,024	2.644			26,320				2	19	21
2004	24,900	350,948	1.409			24,900					14	14
<b>TOTAL</b>	<b>119,189</b>	<b>2,290,217</b>	<b>1.922</b>			<b>119,189</b>				<b>4</b>	<b>98</b>	<b>102</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				14,825	204,588				10,551	198,928	39,893
2001					120,057					163,236	31,586
2002				25,849	140,737				20,366	231,645	40,984
2003				54,263	203,089				71,641	325,186	41,845
2004					109,181					149,025	92,742
<b>TOTAL</b>				<b>94,937</b>	<b>777,652</b>				<b>102,558</b>	<b>1,068,020</b>	<b>247,050</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				22,875	254,099				37,984	568,537	56,209
2001			16,456	3,981	127,110			46,424	11,496	388,100	43,683
2002	457	5,202	65,670	43,823	152,820	36	19,643	231,399	94,849	481,334	55,984
2003	1,407	27,832	219,645	88,570	229,050	1,483	112,250	692,986	261,466	644,861	52,264
2004	1,380	19,781	173,563	36,937	109,183	229	42,343	374,653	79,110	233,055	123,996
<b>TOTAL</b>	<b>3,244</b>	<b>52,815</b>	<b>475,334</b>	<b>196,186</b>	<b>872,262</b>	<b>1,748</b>	<b>174,236</b>	<b>1,345,462</b>	<b>484,905</b>	<b>2,315,887</b>	<b>332,136</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,052,839	3,869,240	332,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-173,812	-78,927	2,393	
TOTAL LOSSES	1,879,027	3,790,313	334,529	
EXPECTED LOSSES	2,744,923	2,542,302	240,762	
CREDIBILITY	.04	.13	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.577	3.180	.281	5.038
INDICATED (POST-TEST)	.986	1.988	.176	3.150
PRES. ON RATE LEVEL	1.887	1.747	.165	3.799
DERIVED BY FORMULA	1.851	1.778	.166	3.795
UNDERLYING PRES. RATE	2.303	2.133	.202	4.638
PROPOSED	1.851	1.778	.166	3.795

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.369
IND. RATES				5.37	MINIMUM PREMIUM	1345
MAN. RATES	6.36	6.91	6.90	+ 5.37	PRESENT	1820

+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
2000	137,713	2,773,679	2.014			137,713			2	18	104	124
2001	157,249	1,806,037	1.148			157,249			1	23	92	116
2002	165,644	2,931,751	1.769			165,644			4	14	114	132
2003	170,415	1,911,858	1.121			170,415			1	15	90	106
2004	183,845	1,621,194	.881			183,845				10	96	106
<b>TOTAL</b>	<b>814,866</b>	<b>11,044,519</b>	<b>1.355</b>			<b>814,866</b>			<b>8</b>	<b>80</b>	<b>496</b>	<b>584</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			214,242	239,890	312,591			506,752	522,112	630,645	347,447
2001			117,027	179,582	203,865			192,046	298,471	581,335	233,711
2002			483,065	168,779	424,524			392,239	163,332	1,013,010	286,802
2003			55,051	252,958	194,140			165,283	541,528	411,313	291,585
2004				165,186	248,465				178,217	677,133	352,193
<b>TOTAL</b>			<b>869,385</b>	<b>1,006,395</b>	<b>1,383,585</b>			<b>1,256,320</b>	<b>1,703,660</b>	<b>3,313,436</b>	<b>1,511,738</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			171,582	368,749	388,238			1,463,038	1,864,379	1,802,381	489,553
2001		4,547	158,189	243,742	217,516		49,354	937,254	922,933	1,399,383	323,222
2002	3,061	54,216	708,488	249,567	467,156	177	150,962	2,196,192	618,346	1,937,957	391,772
2003	2,170	52,247	435,515	273,571	236,011	3,069	349,768	2,458,761	1,266,003	928,290	364,190
2004	3,925	67,814	672,866	197,948	272,076	1,172	251,097	2,401,919	610,003	1,128,972	470,882
<b>TOTAL</b>	<b>9,156</b>	<b>178,824</b>	<b>2,146,640</b>	<b>1,333,577</b>	<b>1,580,997</b>	<b>4,418</b>	<b>801,181</b>	<b>9,457,164</b>	<b>5,281,664</b>	<b>7,196,983</b>	<b>2,039,619</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,597,383	15,393,221	2,039,619			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-693,104	-491,578	17,516			
TOTAL LOSSES	11,904,279	14,901,643	2,057,135			
EXPECTED LOSSES	11,277,746	16,598,821	1,703,069			
CREDIBILITY	.14	.47	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.461	1.829	.252	3.542		
INDICATED (POST-TEST)	.913	1.143	.158	2.214		
PRES. ON RATE LEVEL	1.134	1.669	.171	2.974		
DERIVED BY FORMULA	1.103	1.422	.165	2.690		
UNDERLYING PRES. RATE	1.384	2.037	.209	3.630		
PROPOSED	1.103	1.422	.165	2.690		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	3.805
IND. RATES				3.81	MINIMUM PREMIUM	1030
MAN. RATES	5.33	5.82	5.40	+ 3.81	PRESENT	1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	36,669	534,551	1.457						18	18
2001	40,767	247,583	.607						9	9
2002	38,479	261,498	.679						21	22
2003	44,255	419,251	.947						2	24
2004	45,820	340,788	.743						3	14
<b>TOTAL</b>	<b>205,990</b>	<b>1,803,671</b>	<b>.876</b>						<b>6</b>	<b>87</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					27,797					459,538	47,216
2001					83,808					101,039	62,736
2002				23,725	68,464				7,033	123,039	39,237
2003				50,669	70,152				34,497	210,801	53,132
2004				67,486	15,805				152,320	48,184	56,993
<b>TOTAL</b>				<b>141,880</b>	<b>266,026</b>				<b>193,850</b>	<b>942,601</b>	<b>259,314</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					34,259					1,221,339	66,527
2001			11,488	2,778	88,730			28,734	7,118	240,219	86,764
2002	221	2,701	35,896	34,689	74,755	20	10,335	119,469	40,447	255,192	53,598
2003	577	12,623	103,526	60,470	81,676	960	69,582	423,726	145,046	415,346	66,362
2004	522	12,185	138,649	51,869	25,456	195	63,867	719,063	239,727	135,208	76,200
<b>TOTAL</b>	<b>1,320</b>	<b>27,509</b>	<b>289,559</b>	<b>149,806</b>	<b>304,876</b>	<b>1,175</b>	<b>143,784</b>	<b>1,290,992</b>	<b>432,338</b>	<b>2,267,304</b>	<b>349,451</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,754,339	3,154,324	349,451	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114,443	-81,221	3,132	
TOTAL LOSSES	1,639,896	3,073,103	352,583	
EXPECTED LOSSES	1,849,791	2,731,427	306,926	
CREDIBILITY	.06	.19	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.796	1.492	.171	2.459
INDICATED (POST-TEST)	.498	.933	.107	1.538
PRES. ON RATE LEVEL	.736	1.086	.122	1.944
DERIVED BY FORMULA	.722	1.057	.119	1.898
UNDERLYING PRES. RATE	.898	1.326	.149	2.373
PROPOSED	.722	1.057	.119	1.898

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.685
IND. RATES				2.69	MINIMUM PREMIUM	810
MAN. RATES	3.25	3.50	3.53	+ 2.69	PRESENT	1060

+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
2000	29,592	84,544	.285			29,592				1	8	9
2001	31,773	26,761	.084			31,773					5	5
2002	33,677	529,352	1.571			33,677			1	1	2	4
2003	35,637	155,049	.435			35,637				2	1	3
2004	38,258	163,189	.426			38,258				1	3	4
<b>TOTAL</b>	<b>168,937</b>	<b>958,895</b>	<b>.568</b>			<b>168,937</b>			<b>1</b>	<b>5</b>	<b>19</b>	<b>25</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				38,000	9,351				22,370	5,608	9,215
2001					6,277					16,214	4,270
2002			107,971	49,614	64,870			77,083	132,491	95,058	2,265
2003				81,072	405				31,756	684	41,132
2004				46,279	21,854				33,646	56,495	4,915
<b>TOTAL</b>			<b>107,971</b>	<b>214,965</b>	<b>102,757</b>			<b>77,083</b>	<b>220,263</b>	<b>174,059</b>	<b>61,797</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				58,634	11,614				80,532	16,029	12,984
2001			861	210	6,643			4,610	1,144	38,550	5,905
2002	836	16,712	220,567	68,604	73,468	29	41,051	712,386	375,264	216,742	3,094
2003	238	7,724	70,589	75,948	6,921	60	8,702	68,903	65,214	8,475	51,374
2004	497	10,351	112,593	39,297	28,472	114	27,133	274,112	77,295	101,570	6,571
<b>TOTAL</b>	<b>1,571</b>	<b>34,787</b>	<b>404,610</b>	<b>242,693</b>	<b>127,118</b>	<b>203</b>	<b>76,886</b>	<b>1,060,011</b>	<b>599,449</b>	<b>381,366</b>	<b>79,928</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,578,068	1,350,626	79,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,185	-19,879	661	
TOTAL LOSSES	1,545,883	1,330,747	80,589	
EXPECTED LOSSES	516,947	667,300	64,196	
CREDIBILITY	.05	.17	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.915	.788	.048	1.751
INDICATED (POST-TEST)	.572	.493	.030	1.095
PRES. ON RATE LEVEL	.251	.324	.030	.605
DERIVED BY FORMULA	.267	.353	.030	.650
UNDERLYING PRES. RATE	.306	.395	.038	.739
PROPOSED	.267	.353	.030	.650

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				.92	MINIMUM PREMIUM	455
MAN. RATES	.95	1.01	1.10	+ .92	PRESENT	510

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,197	10,249	.466				1	1	2
2001	2,988	3,354	.112					1	1
2002	3,215	11,137	.346						
2003	2,761	6,566	.237						
2004	2,871	4,067	.141						
<b>TOTAL</b>	<b>14,032</b>	<b>35,373</b>	<b>.252</b>				<b>1</b>	<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				5,912	664					3,044	629
2001					555					1,748	1,051
2002											11,137
2003											6,566
2004											4,067
<b>TOTAL</b>				<b>5,912</b>	<b>1,219</b>					<b>4,792</b>	<b>23,450</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				9,122	825					8,700	886
2001			76	18	587			497	124	4,155	1,454
2002											15,213
2003											8,201
2004											5,438
<b>TOTAL</b>			<b>76</b>	<b>9,140</b>	<b>1,412</b>			<b>497</b>	<b>124</b>	<b>12,855</b>	<b>31,192</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	573	23,531	31,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,125	-5,853	410	
TOTAL LOSSES		17,678	31,602	
EXPECTED LOSSES	400,473	187,468	42,096	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.126	.225	.351
INDICATED (POST-TEST)	.000	.079	.141	.220
PRES. ON RATE LEVEL	2.338	1.094	.246	3.678
DERIVED BY FORMULA	2.315	1.064	.243	3.622
UNDERLYING PRES. RATE	2.854	1.336	.300	4.490
PROPOSED	2.315	1.064	.243	3.622

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	5.124
IND. RATES				5.12	MINIMUM PREMIUM	1295
MAN. RATES	5.97	6.52	6.68	+ 5.12	PRESENT	1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,099	29,342	.715						2	2
2001	4,976	64,824	1.302						5	5
2002	5,792	201,254	3.474						5	6
2003	32,969	592,508	1.797			1	1		24	26
2004	24,979	190,273	.761				1	1	11	12
<b>TOTAL</b>	<b>72,815</b>	<b>1,078,201</b>	<b>1.481</b>			<b>1</b>	<b>3</b>		<b>47</b>	<b>51</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					9,645					18,811	886
2001					10,908					46,062	7,854
2002				28,960	46,120				1,680	111,371	13,123
2003			122,454	27,459	94,715			95,917	15,274	169,354	67,335
2004				9,385	49,649				19,384	75,280	36,575
<b>TOTAL</b>			<b>122,454</b>	<b>65,804</b>	<b>211,037</b>			<b>95,917</b>	<b>36,338</b>	<b>420,878</b>	<b>125,773</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					11,979					53,762	1,248
2001			1,496	363	11,547			13,103	3,243	109,513	10,862
2002	149	2,008	28,782	38,927	50,848	18	9,227	103,917	24,295	230,401	17,926
2003	1,491	35,649	279,788	49,210	110,670	1,149	129,833	866,640	111,444	341,568	84,101
2004	671	10,282	94,713	23,265	50,993	133	27,796	265,369	67,215	125,334	48,901
<b>TOTAL</b>	<b>2,311</b>	<b>47,939</b>	<b>404,779</b>	<b>111,765</b>	<b>236,037</b>	<b>1,300</b>	<b>166,856</b>	<b>1,249,029</b>	<b>206,197</b>	<b>860,578</b>	<b>163,038</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,872,214	1,414,577	163,038	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-131,657	-17,996	2,978	
TOTAL LOSSES	1,740,557	1,396,581	166,016	
EXPECTED LOSSES	2,279,111	2,105,810	201,698	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.390	1.918	.228	4.536
INDICATED (POST-TEST)	1.494	1.199	.143	2.836
PRES. ON RATE LEVEL	2.564	2.369	.227	5.160
DERIVED BY FORMULA	2.532	2.264	.219	5.015
UNDERLYING PRES. RATE	3.130	2.892	.277	6.299
PROPOSED	2.532	2.264	.219	5.015

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.095
IND. RATES				7.10	MINIMUM PREMIUM	1690
MAN. RATES	8.73	9.43	9.37	+ 7.10	PRESENT	2375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	23,310	499,919	2.144			1			19	20
2001	24,737	926,416	3.745			4		3	15	22
2002	25,922	573,221	2.211			1		2	14	17
2003	27,978	308,300	1.101					2	23	25
2004	29,810	417,094	1.399					4	17	21
<b>TOTAL</b>	<b>131,757</b>	<b>2,724,950</b>	<b>2.068</b>			<b>6</b>		<b>11</b>	<b>88</b>	<b>105</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			134,361		48,081			180,510		78,053	58,914
2001			430,543	19,205	16,425			352,531	16,647	53,254	37,811
2002			169,723	24,378	89,637			143,558	30,556	75,744	39,625
2003				28,889	57,012				24,010	129,861	68,528
2004				77,551	38,338				119,229	81,013	100,963
<b>TOTAL</b>			<b>734,627</b>	<b>150,023</b>	<b>249,493</b>			<b>676,599</b>	<b>190,442</b>	<b>417,925</b>	<b>305,841</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			174,923		59,717			893,717		223,076	83,010
2001		26,242	630,558	29,868	18,600		128,291	1,704,962	66,598	130,787	52,293
2002	1,072	20,807	268,208	41,452	99,665	33	51,454	852,977	109,201	165,761	54,128
2003	434	9,102	73,487	37,644	65,393	560	43,579	266,931	95,000	256,494	85,591
2004	854	17,661	191,395	66,436	49,421	225	62,310	671,701	210,639	173,571	134,987
<b>TOTAL</b>	<b>2,360</b>	<b>73,812</b>	<b>1,338,571</b>	<b>175,400</b>	<b>292,796</b>	<b>818</b>	<b>285,634</b>	<b>4,390,288</b>	<b>481,438</b>	<b>949,689</b>	<b>410,009</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,091,483	1,899,323	410,009			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-224,958	-90,331	4,195			
TOTAL LOSSES	5,866,525	1,808,992	414,204			
EXPECTED LOSSES	3,603,555	3,030,411	407,129			
CREDIBILITY	.04	.14	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.453	1.373	.314	6.140		
INDICATED (POST-TEST)	2.783	.858	.196	3.837		
PRES. ON RATE LEVEL	2.241	1.884	.253	4.378		
DERIVED BY FORMULA	2.263	1.740	.245	4.248		
UNDERLYING PRES. RATE	2.735	2.300	.309	5.344		
PROPOSED	2.263	1.740	.245	4.248		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	6.010
IND. RATES				6.01	MINIMUM PREMIUM	1470
MAN. RATES	7.60	8.10	7.95	+ 6.01	PRESENT	2055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	30,112	2,015,938	6.694		1	1	1	33	36
2001	33,484	951,333	2.841			1	6	25	32
2002	39,219	793,391	2.022			1	4	38	43
2003	38,110	529,387	1.389			1	1	15	17
2004	35,827	536,477	1.497					25	25
<b>TOTAL</b>	<b>176,752</b>	<b>4,826,526</b>	<b>2.731</b>		<b>1</b>	<b>4</b>	<b>12</b>	<b>136</b>	<b>153</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		656,762	64,414	1,152	91,012		708,575	261,923	15,699	93,328	123,073
2001			105,345	132,756	105,793			102,869	164,215	216,824	123,531
2002			78,865	46,183	153,198			132,451	26,196	255,161	101,337
2003			145,055	16,492	47,418			86,736	315	73,660	159,711
2004					171,374					308,232	56,871
<b>TOTAL</b>		<b>656,762</b>	<b>393,679</b>	<b>196,583</b>	<b>568,795</b>		<b>708,575</b>	<b>583,979</b>	<b>206,425</b>	<b>947,205</b>	<b>564,523</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		124,352	52,838	1,778	113,034		745,562	817,076	56,516	266,731	173,410
2001		7,428	207,806	179,325	113,407		47,979	759,552	502,789	525,526	170,843
2002	870	13,991	181,482	71,210	167,960	62	62,550	953,452	128,570	535,614	138,427
2003	1,351	34,235	268,583	31,431	58,273	693	93,169	637,574	45,623	152,461	199,479
2004	2,165	31,048	272,433	57,987	171,382	480	87,583	774,887	163,640	482,024	76,037
<b>TOTAL</b>	<b>4,386</b>	<b>211,054</b>	<b>983,142</b>	<b>341,731</b>	<b>624,056</b>	<b>1,235</b>	<b>1,036,843</b>	<b>3,942,541</b>	<b>897,138</b>	<b>1,962,356</b>	<b>758,196</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,179,201	3,825,281	758,196	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,708	-97,478	4,892	
TOTAL LOSSES	5,954,493	3,727,803	763,088	
EXPECTED LOSSES	3,540,343	3,064,879	500,208	
CREDIBILITY	.05	.17	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.369	2.109	.432	5.910
INDICATED (POST-TEST)	2.106	1.318	.270	3.694
PRES. ON RATE LEVEL	1.641	1.420	.232	3.293
DERIVED BY FORMULA	1.664	1.403	.239	3.306
UNDERLYING PRES. RATE	2.003	1.734	.283	4.020
PROPOSED	1.664	1.403	.239	3.306

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	4.677
IND. RATES				4.68	MINIMUM PREMIUM	1205
MAN. RATES	5.40	6.03	5.98	+ 4.68	PRESENT	1610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,728	584,693	21.433			2			8	10
2001	2,769	15,566	.562						4	4
2002	2,865	256,006	8.935			1		2	5	8
2003	2,894	130,865	4.521					2	6	8
2004	3,240	114,982	3.548						6	6
<b>TOTAL</b>	<b>14,496</b>	<b>1,102,112</b>	<b>7.603</b>			<b>3</b>		<b>4</b>	<b>29</b>	<b>36</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			183,647		29,028			328,002		35,618	8,398
2001					2,794					4,807	7,965
2002			80,319	42,221	29,002			26,878	33,985	32,260	11,341
2003				25,142	19,029				30,961	44,158	11,575
2004					26,320					51,972	36,690
<b>TOTAL</b>			<b>263,966</b>	<b>67,363</b>	<b>106,173</b>			<b>354,880</b>	<b>64,946</b>	<b>168,815</b>	<b>75,969</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			201,116		36,054			1,006,797		101,795	11,833
2001			380	93	2,957			1,371	340	11,429	11,016
2002	556	11,852	158,232	55,651	34,078	10	13,909	236,494	98,611	72,202	15,492
2003	189	4,508	37,954	27,072	23,066	200	20,949	139,417	78,936	92,355	14,457
2004	332	4,765	41,835	8,909	26,325	83	14,750	130,637	27,580	81,261	49,055
<b>TOTAL</b>	<b>1,077</b>	<b>21,125</b>	<b>439,517</b>	<b>91,725</b>	<b>122,480</b>	<b>293</b>	<b>49,608</b>	<b>1,514,716</b>	<b>205,467</b>	<b>359,042</b>	<b>101,853</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,026,336	778,714	101,853	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,890	-18,146	597	
TOTAL LOSSES	1,982,446	760,568	102,450	
EXPECTED LOSSES	696,243	588,682	58,854	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	13.676	5.247	.707	19.630
INDICATED (POST-TEST)	8.548	3.279	.442	12.269
PRES. ON RATE LEVEL	3.935	3.327	.332	7.594
DERIVED BY FORMULA	3.981	3.326	.335	7.642
UNDERLYING PRES. RATE	4.803	4.061	.406	9.270
PROPOSED	3.981	3.326	.335	7.642

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	10.811
IND. RATES				10.81	MINIMUM PREMIUM	2430
MAN. RATES	12.50	13.33	13.79	+ 10.81	PRESENT	3375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	246,791	1,337,467	.541			3	4	14	21	
2001	236,586	466,148	.197			1	6	9	16	
2002	214,052	290,485	.135				1	6	7	
2003	226,594	182,522	.080			1		6	7	
2004	249,259	70,590	.028					6	6	
<b>TOTAL</b>	<b>1,173,282</b>	<b>2,347,212</b>	<b>.200</b>			<b>5</b>	<b>11</b>	<b>41</b>	<b>57</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			410,663	92,486	150,736			194,342	201,616	166,884	120,740
2001			74,511	64,483	75,162			71,005	80,499	56,464	44,024
2002				31,785	69,312				50,500	34,862	104,026
2003			68,709		7,258			41,597		28,521	36,437
2004					11,668					21,335	37,587
<b>TOTAL</b>			<b>553,883</b>	<b>188,754</b>	<b>314,136</b>			<b>306,944</b>	<b>332,615</b>	<b>308,066</b>	<b>342,814</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			641,851	142,707	187,214			1,191,295	725,818	476,954	170,123
2001		5,377	146,373	88,168	80,326		33,884	494,152	244,092	139,419	60,885
2002	227	2,851	39,099	44,427	75,973	6	4,238	77,907	138,851	78,417	142,100
2003	634	16,688	130,198	5,511	10,626	361	50,382	349,328	21,201	60,994	45,509
2004	147	2,118	18,550	3,948	11,671	35	6,057	53,628	11,323	33,373	50,254
<b>TOTAL</b>	<b>1,008</b>	<b>27,034</b>	<b>976,071</b>	<b>284,761</b>	<b>365,810</b>	<b>402</b>	<b>94,561</b>	<b>2,166,310</b>	<b>1,141,285</b>	<b>789,157</b>	<b>468,871</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,265,386	2,581,013	468,871			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-188,687	-97,380	3,666			
TOTAL LOSSES	3,076,699	2,483,633	472,537			
EXPECTED LOSSES	2,933,206	3,003,602	375,451			
CREDIBILITY	.18	.60	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.262	.212	.040	.514		
INDICATED (POST-TEST)	.164	.133	.025	.322		
PRES. ON RATE LEVEL	.205	.210	.026	.441		
DERIVED BY FORMULA	.198	.164	.025	.387		
UNDERLYING PRES. RATE	.250	.256	.032	.538		
PROPOSED	.198	.164	.025	.387		
<b>IND. RATES</b>						
YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	.547
IND. RATES				.55	MINIMUM PREMIUM	380
MAN. RATES	.78	.85	.80	+ .55	PRESENT	440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	12,592	281,133	2.232			1		9	10
2001	13,909	224,764	1.615				3	12	15
2002	14,318	470,150	3.283			1	2	10	13
2003	16,014	218,212	1.362				1	8	9
2004	16,688	294,452	1.764				1	5	6
<b>TOTAL</b>	<b>73,521</b>	<b>1,488,711</b>	<b>2.025</b>			<b>2</b>	<b>7</b>	<b>44</b>	<b>53</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			108,983		26,086			73,954		43,187	28,923
2001				42,092	37,745				58,731	36,432	49,764
2002			92,551	33,013	62,803			142,403	38,511	79,256	21,613
2003				37,980	13,423				50,011	37,918	78,880
2004				33,850	29,097				38,001	126,584	66,920
<b>TOTAL</b>			<b>201,534</b>	<b>146,935</b>	<b>169,154</b>			<b>216,357</b>	<b>185,254</b>	<b>323,377</b>	<b>246,100</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			183,636		32,400			473,897		123,428	40,753
2001			10,278	56,634	40,311			34,865	175,062	89,759	68,824
2002	687	13,310	174,160	47,789	70,252	37	57,147	951,497	132,533	174,666	29,523
2003	196	5,101	44,319	38,038	17,890	240	24,230	169,693	115,714	84,582	98,521
2004	530	9,942	103,191	33,183	33,938	230	48,476	467,416	120,629	212,887	89,472
<b>TOTAL</b>	<b>1,413</b>	<b>28,353</b>	<b>515,584</b>	<b>175,644</b>	<b>194,791</b>	<b>507</b>	<b>129,853</b>	<b>2,097,368</b>	<b>543,938</b>	<b>685,322</b>	<b>327,093</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,773,078	1,599,695	327,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,040	-47,354	2,819	
TOTAL LOSSES	2,596,038	1,552,341	329,912	
EXPECTED LOSSES	2,860,702	1,616,727	272,028	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.531	2.111	.449	6.091
INDICATED (POST-TEST)	2.207	1.319	.281	3.807
PRES. ON RATE LEVEL	3.188	1.801	.303	5.292
DERIVED BY FORMULA	3.159	1.758	.301	5.218
UNDERLYING PRES. RATE	3.891	2.199	.370	6.460
PROPOSED	3.159	1.758	.301	5.218

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.382
IND. RATES				7.38	MINIMUM PREMIUM	1745
MAN. RATES	8.87	9.68	9.61	+ 7.38	PRESENT	2430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,764									
2001	3,992									
2002	7,047	10,002	.141						4	4
2003	9,245	103,359	1.117						2	3
2004	10,254	92,709	.904						1	5
<b>TOTAL</b>	<b>34,302</b>	<b>206,070</b>	<b>.601</b>						<b>3</b>	<b>12</b>

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				23,056	22,083				26,885	29,181	2,154
2004				25,736	6,360				10,751	49,455	407
<b>TOTAL</b>				<b>48,792</b>	<b>32,072</b>				<b>37,636</b>	<b>82,501</b>	<b>5,069</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	12	123	1,458	331	3,914		317	3,547	693	7,986	3,426
2003	204	4,653	38,747	25,689	26,276	160	15,554	105,845	65,321	62,471	2,690
2004	204	4,704	53,403	19,892	10,039	84	17,593	166,528	41,367	81,562	544
<b>TOTAL</b>	<b>420</b>	<b>9,480</b>	<b>93,608</b>	<b>45,912</b>	<b>40,229</b>	<b>244</b>	<b>33,464</b>	<b>275,920</b>	<b>107,381</b>	<b>152,019</b>	<b>6,660</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	413,136	345,541	6,660	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,411	-5,792	471	
TOTAL LOSSES	392,725	339,749	7,131	
EXPECTED LOSSES	343,363	278,532	37,389	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.145	.990	.021	2.156
INDICATED (POST-TEST)	.716	.619	.013	1.348
PRES. ON RATE LEVEL	.820	.665	.090	1.575
DERIVED BY FORMULA	.818	.662	.085	1.565
UNDERLYING PRES. RATE	1.001	.812	.109	1.922
PROPOSED	.818	.662	.085	1.565

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.214
IND. RATES				2.21	MINIMUM PREMIUM	710
MAN. RATES	2.79	2.89	2.86	+ 2.21	PRESENT	905

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	326,240	631,272	.193			1	8	10	19
2001	370,819	400,687	.108			1	4	12	17
2002	381,271	967,788	.253			1	5	17	23
2003	418,148	304,060	.072				3	7	10
2004	458,574	536,112	.116				2	21	23
<b>TOTAL</b>	<b>1,955,052</b>	<b>2,839,919</b>	<b>.145</b>			<b>3</b>	<b>22</b>	<b>67</b>	<b>92</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			116,852	135,857	53,332			53,271	148,211	60,347	63,402
2001			50,034	29,204	125,856			24,916	20,029	58,784	91,864
2002			104,743	104,130	113,563			274,882	126,343	180,147	63,980
2003				85,089	16,433				31,674	43,526	127,338
2004				43,011	145,231				71,048	220,402	56,420
<b>TOTAL</b>			<b>271,629</b>	<b>397,291</b>	<b>454,415</b>			<b>353,069</b>	<b>397,305</b>	<b>563,206</b>	<b>403,004</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			196,896	209,627	66,238			341,361	533,561	172,470	89,333
2001		3,610	106,914	43,151	133,635		11,888	181,060	64,259	141,136	127,048
2002	612	10,850	152,105	136,466	127,064	46	61,145	1,010,085	378,877	393,442	87,397
2003	349	9,894	87,693	82,691	24,980	220	20,948	139,874	80,184	91,298	159,045
2004	2,043	32,252	303,226	78,803	151,379	390	86,020	833,021	216,884	372,591	75,433
<b>TOTAL</b>	<b>3,004</b>	<b>56,606</b>	<b>846,834</b>	<b>550,738</b>	<b>503,296</b>	<b>656</b>	<b>180,001</b>	<b>2,505,401</b>	<b>1,273,765</b>	<b>1,170,937</b>	<b>538,256</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,592,502	3,498,736	538,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,083	-75,398	4,323	
TOTAL LOSSES	3,474,419	3,423,338	542,579	
EXPECTED LOSSES	1,935,502	2,639,321	410,561	
CREDIBILITY	.25	.85	.87	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.178	.175	.028	.381
INDICATED (POST-TEST)	.111	.109	.018	.238
PRES. ON RATE LEVEL	.081	.111	.017	.209
DERIVED BY FORMULA	.089	.109	.018	.216
UNDERLYING PRES. RATE	.099	.135	.021	.255
PROPOSED	.089	.109	.018	.216

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	
IND. RATES				.31	MINIMUM PREMIUM	330
MAN. RATES	.35	.38	.38	+ .31	PRESENT	345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	419									
2001	375									
2002	360									
2003	389									
2004	376									
<b>TOTAL</b>	<b>1,919</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.	-6,487	-2,780	365	
TOTAL LOSSES			365	
EXPECTED LOSSES	97,409	81,519	38,820	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.019	.019
INDICATED (POST-TEST)	.000	.000	.012	.012
PRES. ON RATE LEVEL	4.158	3.480	1.657	9.295
DERIVED BY FORMULA	4.158	3.445	1.641	9.244
UNDERLYING PRES. RATE	5.076	4.248	2.023	11.347
PROPOSED	4.158	3.445	1.641	9.244

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.078
IND. RATES				13.08	MINIMUM PREMIUM	2885
MAN. RATES	13.38	15.75	16.88	+ 13.08	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	985	562	.057							
2001	1,081	974	.090						1	1
2002	1,377	867	.062							
2003	1,628									
2004	2,144	7,049	.328						1	1
<b>TOTAL</b>	<b>7,215</b>	<b>9,452</b>	<b>.131</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											562
2001					597					377	
2002											867
2004					2,000					5,049	
<b>TOTAL</b>					<b>2,597</b>					<b>5,426</b>	<b>1,429</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											792
2001			83	19	632			107	27	897	
2002											1,184
2004	25	363	3,178	677	2,001	8	1,433	12,683	2,681	7,894	
<b>TOTAL</b>	<b>25</b>	<b>363</b>	<b>3,261</b>	<b>696</b>	<b>2,633</b>	<b>8</b>	<b>1,433</b>	<b>12,790</b>	<b>2,708</b>	<b>8,791</b>	<b>1,976</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,880	14,828	1,976	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,179	-3,934	160	
TOTAL LOSSES	1,701	10,894	2,136	
EXPECTED LOSSES	277,848	175,614	13,131	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.024	.151	.030	.205
INDICATED (POST-TEST)	.015	.094	.019	.128
PRES. ON RATE LEVEL	3.155	1.994	.149	5.298
DERIVED BY FORMULA	3.124	1.956	.146	5.226
UNDERLYING PRES. RATE	3.851	2.434	.182	6.467
PROPOSED	3.124	1.956	.146	5.226

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.393
IND. RATES				7.39	MINIMUM PREMIUM	1750
MAN. RATES	9.73	10.51	9.62	+ 7.39	PRESENT	2435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	15,016	931,848	6.205			3	5	6	14
2001	16,932	1,230,698	7.268			5	1	21	27
2002	19,054	2,514,491	13.196			8	5	16	29
2003	20,875	1,148,073	5.499			2	9	16	27
2004	23,821	906,572	3.805			2	1	24	27
<b>TOTAL</b>	<b>95,698</b>	<b>6,731,682</b>	<b>7.034</b>			<b>20</b>	<b>21</b>	<b>83</b>	<b>124</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			294,638	105,091	28,041			244,725	151,547	58,025	49,781
2001			514,533	41,074	111,877			288,562	35,051	175,370	64,231
2002			1,234,602	130,795	63,774			640,262	193,956	154,935	96,167
2003			286,575	240,184	21,016			237,780	223,335	58,640	80,543
2004			152,378	34,002	107,386			244,252	10,800	249,687	108,067
<b>TOTAL</b>			<b>2,482,726</b>	<b>551,146</b>	<b>332,094</b>			<b>1,655,581</b>	<b>614,689</b>	<b>696,657</b>	<b>398,789</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			393,090	162,155	34,827			1,089,734	545,569	165,835	70,142
2001		37,129	905,936	63,480	120,274		137,716	1,870,987	130,268	422,357	88,831
2002	6,753	148,948	1,935,493	196,415	90,741	129	234,868	4,010,182	612,455	370,899	131,364
2003	2,728	76,328	626,294	242,117	50,830	1,537	241,703	1,754,464	521,197	186,523	100,598
2004	4,721	62,410	487,858	73,391	120,737	2,868	358,588	2,081,961	221,899	435,917	144,486
<b>TOTAL</b>	<b>14,202</b>	<b>324,815</b>	<b>4,348,671</b>	<b>737,558</b>	<b>417,409</b>	<b>4,534</b>	<b>972,875</b>	<b>10,807,328</b>	<b>2,031,388</b>	<b>1,581,531</b>	<b>535,421</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,472,425	4,767,886	535,421	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-410,118	-115,697	4,040	
TOTAL LOSSES	16,062,307	4,652,189	539,461	
EXPECTED LOSSES	6,779,246	4,263,347	369,395	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	16.784	4.861	.564	22.209
INDICATED (POST-TEST)	10.490	3.038	.353	13.881
PRES. ON RATE LEVEL	5.803	3.650	.316	9.769
DERIVED BY FORMULA	5.944	3.583	.320	9.847
UNDERLYING PRES. RATE	7.084	4.455	.386	11.925
PROPOSED	5.944	3.583	.320	9.847

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	13.931
IND. RATES				13.93	MINIMUM PREMIUM	3055
MAN. RATES	15.73	17.47	17.74	+ 13.93	PRESENT	3450

+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
2000	3,803	259,207	6.815			3,803			1		2	3
2001	5,082	4,034	.079			5,082						
2002	5,344	1,650	.030			5,344						
2003	5,353	14,454	.270			5,353				1		1
2004	5,936					5,936						
<b>TOTAL</b>	<b>25,518</b>	<b>279,345</b>	<b>1.095</b>			<b>25,518</b>			<b>1</b>		<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			49,142		2,503			198,173		8,987	402
2001											4,034
2002											1,650
2003					3,491					10,160	803
<b>TOTAL</b>			<b>49,142</b>		<b>5,994</b>			<b>198,173</b>		<b>19,147</b>	<b>6,889</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			53,250		3,109			816,664		25,685	566
2001											5,579
2002											2,254
2003	23	391	2,968	649	3,863	40	2,904	16,879	3,587	19,649	1,003
<b>TOTAL</b>	<b>23</b>	<b>391</b>	<b>56,218</b>	<b>649</b>	<b>6,972</b>	<b>40</b>	<b>2,904</b>	<b>833,543</b>	<b>3,587</b>	<b>45,334</b>	<b>9,402</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	893,119	56,542	9,402	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,763	-3,043	103	
TOTAL LOSSES	882,356	53,499	9,505	
EXPECTED LOSSES	182,197	108,198	9,697	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.458	.210	.037	3.705
INDICATED (POST-TEST)	2.161	.131	.023	2.315
PRES. ON RATE LEVEL	.585	.347	.031	.963
DERIVED BY FORMULA	.601	.336	.031	.968
UNDERLYING PRES. RATE	.714	.424	.038	1.176
PROPOSED	.601	.336	.031	.968

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	1.369
IND. RATES				1.37	MINIMUM PREMIUM	545
MAN. RATES	1.49	1.69	1.75	+ 1.37	PRESENT	655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,015	53,654	5.286				1	1		2
2001	1,015	885	.087							
2002	1,001	888	.088							
2003	1,079									
2004	1,183	18,126	1.532						1	1
<b>TOTAL</b>	<b>5,293</b>	<b>73,553</b>	<b>1.390</b>				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				32,678	2,346				14,195	3,533	902
2001											885
2002											888
2004					2,714					13,164	2,248
<b>TOTAL</b>				<b>32,678</b>	<b>5,060</b>				<b>14,195</b>	<b>16,697</b>	<b>4,923</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				50,422	2,914				51,102	10,097	1,271
2001											1,224
2002											1,213
2004	35	493	4,315	919	2,714	19	3,735	33,095	6,986	20,586	3,006
<b>TOTAL</b>	<b>35</b>	<b>493</b>	<b>4,315</b>	<b>51,341</b>	<b>5,628</b>	<b>19</b>	<b>3,735</b>	<b>33,095</b>	<b>58,088</b>	<b>30,683</b>	<b>6,714</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,692	145,740	6,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,350	-4,833	202	
TOTAL LOSSES	28,342	140,907	6,916	
EXPECTED LOSSES	211,137	157,413	19,956	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.535	2.662	.131	3.328
INDICATED (POST-TEST)	.334	1.664	.082	2.080
PRES. ON RATE LEVEL	3.268	2.436	.309	6.013
DERIVED BY FORMULA	3.268	2.421	.304	5.993
UNDERLYING PRES. RATE	3.989	2.974	.377	7.340
PROPOSED	3.268	2.421	.304	5.993

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.478
IND. RATES				8.48	MINIMUM PREMIUM	1965
MAN. RATES	10.06	10.89	10.92	+ 8.48	PRESENT	2730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000										
2001										
2002										
2003										
2004	52									
<b>TOTAL</b>	<b>52</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	38	2	
TOTAL LOSSES		38	2	
EXPECTED LOSSES	2,398	1,051	77	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.073	.004	.077
INDICATED (POST-TEST)	.000	.046	.003	.049
PRES. ON RATE LEVEL	3.778	1.656	.122	5.556
DERIVED BY FORMULA	3.778	1.656	.122	5.556
UNDERLYING PRES. RATE	4.612	2.021	.149	6.782
PROPOSED	3.778	1.656	.122	5.556

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	8.450
IND. RATES				8.45	MINIMUM PREMIUM	1960
MAN. RATES	11.35	11.16	10.56	+ 8.45	PRESENT	3250

+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
2000	29					29					
2001	44					44					
2002	28					28					
2003	12					12					
2004	45					45					
<b>TOTAL</b>	<b>158</b>					<b>158</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.	-564	-150	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	11,212	5,619	556	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	5.813	2.913	.288	9.014
DERIVED BY FORMULA	5.813	2.913	.288	9.014
UNDERLYING PRES. RATE	7.096	3.556	.352	11.004
PROPOSED	5.813	2.913	.288	9.014

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	12.753
IND. RATES				12.75	MINIMUM PREMIUM	2820
MAN. RATES	14.56	16.07	16.37	+ 12.75	PRESENT	3450

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,536									
2001	908									
2002	755									
2003	827									
2004	1,234	12,612	1,022						1	1
<b>TOTAL</b>	<b>5,260</b>	<b>12,612</b>	<b>.240</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
2004					4,706					7,049	857
<b>TOTAL</b>					<b>4,706</b>					<b>7,049</b>	<b>857</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	60	855	7,483	1,592	4,706	11	2,003	17,724	3,747	11,022	1,146
<b>TOTAL</b>	<b>60</b>	<b>855</b>	<b>7,483</b>	<b>1,592</b>	<b>4,706</b>	<b>11</b>	<b>2,003</b>	<b>17,724</b>	<b>3,747</b>	<b>11,022</b>	<b>1,146</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,136	21,067	1,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,132	-496	20	
TOTAL LOSSES	22,004	20,571	1,166	
EXPECTED LOSSES	86,633	14,203	2,051	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.418	.391	.022	.831
INDICATED (POST-TEST)	.261	.244	.014	.519
PRES. ON RATE LEVEL	1.349	.221	.032	1.602
DERIVED BY FORMULA	1.349	.221	.032	1.602
UNDERLYING PRES. RATE	1.647	.270	.039	1.956
PROPOSED	1.349	.221	.032	1.602

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.266
IND. RATES				2.27	MINIMUM PREMIUM	725
MAN. RATES	2.99	3.23	2.91	+ 2.27	PRESENT	1140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	451									
2001										
2002										
2003	36									
2004										
<b>TOTAL</b>	<b>487</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.	-817	-309	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	5,640	3,628	1,145	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.949	.610	.192	1.751
DERIVED BY FORMULA	.949	.610	.192	1.751
UNDERLYING PRES. RATE	1.158	.745	.235	2.138
PROPOSED	.949	.610	.192	1.751

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.477
IND. RATES				2.48	MINIMUM PREMIUM	765
MAN. RATES	2.94	3.18	3.18	+ 2.48	PRESENT	1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,246									
2001	2,058									
2002	2,763	16,491	.596						1	1
2003	3,395	15,170	.446							
2004	3,236									
<b>TOTAL</b>	<b>12,698</b>	<b>31,661</b>	<b>.249</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
2002					2,192					14,239	60
2003											15,170
<b>TOTAL</b>					<b>2,192</b>					<b>14,239</b>	<b>15,230</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	7	74	880	198	2,365	2	1,170	13,087	2,544	29,427	82
2003											18,947
<b>TOTAL</b>	<b>7</b>	<b>74</b>	<b>880</b>	<b>198</b>	<b>2,365</b>	<b>2</b>	<b>1,170</b>	<b>13,087</b>	<b>2,544</b>	<b>29,427</b>	<b>19,029</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,220	34,534	19,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,365	-1,055	192	
TOTAL LOSSES		33,479	19,221	
EXPECTED LOSSES	266,658	45,204	16,762	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.264	.151	.415
INDICATED (POST-TEST)	.000	.165	.094	.259
PRES. ON RATE LEVEL	1.720	.292	.108	2.120
DERIVED BY FORMULA	1.703	.288	.108	2.099
UNDERLYING PRES. RATE	2.100	.356	.132	2.588
PROPOSED	1.703	.288	.108	2.099

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	2.969
IND. RATES				2.97	MINIMUM PREMIUM	865
MAN. RATES	3.56	3.85	3.85	+ 2.97	PRESENT	1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,927									
2001	2,765	43,697	1,580				1			1
2002	2,315	1,879	.081					1		1
2003	1,607									
2004	1,921	4,142	.215							
<b>TOTAL</b>	<b>11,535</b>	<b>49,718</b>	<b>.431</b>				<b>1</b>	<b>1</b>		<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				21,846					21,373		478
2002					890					989	
2004											4,142
<b>TOTAL</b>				<b>21,846</b>	<b>890</b>				<b>21,373</b>	<b>989</b>	<b>4,620</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,649	28,743	182			8,910	62,772	1,144	661
2002	3	31	359	81	959		85	909	178	2,045	
2004											5,538
<b>TOTAL</b>	<b>3</b>	<b>31</b>	<b>3,008</b>	<b>28,824</b>	<b>1,141</b>		<b>85</b>	<b>9,819</b>	<b>62,950</b>	<b>3,189</b>	<b>6,199</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,946	96,104	6,199	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,585	-4,471	105	
TOTAL LOSSES		91,633	6,304	
EXPECTED LOSSES	577,326	114,081	12,690	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.794	.055	.849
INDICATED (POST-TEST)	.000	.496	.034	.530
PRES. ON RATE LEVEL	4.100	.810	.090	5.000
DERIVED BY FORMULA	4.059	.801	.088	4.948
UNDERLYING PRES. RATE	5.005	.989	.110	6.104
PROPOSED	4.059	.801	.088	4.948

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	7.000
IND. RATES				7.00	MINIMUM PREMIUM	1670
MAN. RATES	8.38	9.08	9.08	+ 7.00	PRESENT	2315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	23,736	63,061	.265						5	5
2001	15,967	239,850	1.502						9	9
2002	14,961	447,493	2.991			1			4	5
2003	19,922	60,730	.304						4	4
2004	23,112	175,012	.757					1	4	5
<b>TOTAL</b>	<b>97,698</b>	<b>986,146</b>	<b>1.009</b>			<b>1</b>		<b>1</b>	<b>26</b>	<b>28</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					14,318					36,805	11,938
2001					75,944					144,731	19,175
2002			163,448		16,258			234,853		25,912	7,022
2003					8,005					27,608	25,117
2004				39,287	22,134				35,938	34,487	43,166
<b>TOTAL</b>			<b>163,448</b>	<b>39,287</b>	<b>136,659</b>			<b>234,853</b>	<b>35,938</b>	<b>269,543</b>	<b>106,418</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					17,783					105,189	16,821
2001			10,409	2,517	80,403			41,159	10,192	344,101	26,519
2002	469	9,761	124,966	3,626	18,625	23	42,080	703,764	18,513	58,391	9,592
2003	50	898	6,802	1,489	8,858	120	7,904	45,843	9,749	53,379	31,371
2004	468	9,428	101,274	34,576	27,749	80	21,628	227,784	68,841	68,062	57,713
<b>TOTAL</b>	<b>987</b>	<b>20,087</b>	<b>243,451</b>	<b>42,208</b>	<b>153,418</b>	<b>223</b>	<b>71,612</b>	<b>1,018,550</b>	<b>107,295</b>	<b>629,122</b>	<b>142,016</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,354,910	932,043	142,016	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,187	-21,386	1,366	
TOTAL LOSSES	1,245,723	910,657	143,382	
EXPECTED LOSSES	1,598,339	673,140	131,892	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.275	.932	.147	2.354
INDICATED (POST-TEST)	.797	.583	.092	1.472
PRES. ON RATE LEVEL	1.340	.564	.111	2.015
DERIVED BY FORMULA	1.324	.566	.109	1.999
UNDERLYING PRES. RATE	1.636	.689	.135	2.460
PROPOSED	1.324	.566	.109	1.999

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				2.83	MINIMUM PREMIUM	835
MAN. RATES	3.36	3.66	3.66	+ 2.83	PRESENT	1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,536									
2001	1,071									
2002	755									
2003	827									
2004	1,234									
<b>TOTAL</b>	<b>5,423</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.	-872	-732	15	
TOTAL LOSSES			15	
EXPECTED LOSSES	12,744	21,041	1,573	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.192	.318	.024	.534
DERIVED BY FORMULA	.192	.312	.024	.528
UNDERLYING PRES. RATE	.235	.388	.029	.652
PROPOSED	.192	.312	.024	.528

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	TOTAL
IND. RATES				.75	MINIMUM PREMIUM	420
MAN. RATES	1.00	1.08	.97	+ .75	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	79												
2001	109												
2002	126												
2003	133												
2004	107												
<b>TOTAL</b>	<b>554</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.	-2,296			
TOTAL LOSSES				
EXPECTED LOSSES	37,234	5		
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	55.058	.009	.000	55.067
DERIVED BY FORMULA	55.058	.009	.000	55.067
UNDERLYING PRES. RATE	67.209	.011	.000	67.220
PROPOSED	55.058	.009	.000	55.067

YEAR	12-1-04	12-1-05	12-1-06	12-1-07	IND. RATE	77.908
IND. RATES				77.91	MINIMUM PREMIUM	347
MAN. RATES	100.00	100.00	100.00	+ 77.91	PRESENT	

+PROPOSED