MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
2010	45										
2011	36										
2012	1,226	897,983	73.244					2	3	1	6
2013	1,203	557,912	46.376					3	2		5
2014	1,580										
TOTAL	4,090	1,455,895	35.596					5	5	1	11

					REPO	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2012 2013			624,425 388,341	66,697 18,844	291			137,452 130,492	68,414 20,235	704	
TOTAL			1,012,766	85,541	291			267,944	88,649	704	

					TRANS	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,437,995	208,229	5,276			401,571	407,268	41,076	
2013			748,358	41,488	·			142,548	69,124	•	
TOTAL			2,186,353	249,717	5,276			544,119	476,392	41,076	

			SERIOUS	NON-SEF	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES F	G B	2,730,472	2 7	72,461		
TOTAL TRAN	S. LOSSES PO	G A					
IBNR + FREQ	UENCY ADJU	ST.	-584,652	2	-9,322		
TOTAL LOSS	ES		2,145,820) 7	63,139		
EXPECTED L	OSSES		480,248	3	03,561	12,392	
CREDIBILITY			.00)	.01	.01	
PURE PREMI	UMS			•			
INDICAT	ED (PRE-TES	ST)	52.46	5	18.659	.000	71.124
INDICAT	ED (POST-TE	ST)	19.72	7	10.449	.000	30.176
PRES. C	N RATE LEVE	ĒL	12.49 ⁻	1	7.896	.322	20.709
DERIVE	D BY FORMUI	_A	12.49 ²	1	7.922	.319	20.732
UNDERI	YING PRES.	RATE	11.742	2	7.422	.303	19.467
PROPOS	SED		12.49 ⁻	1	7.922	.319	20.732
YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. RA	TE	28.585
IND. RATES				28.59	MINIMU	IM PREMIUM	
MAN. RATES	30.51	30.51	28.51	+ 28.59	PRESE	NT	3000

PAGE 2

YEAR

IND. RATES

MAN. RATES

12-1-08

11.11

12-1-09

11.11

10.394

2700

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.							NU	JMBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED					DE	ATH	P.T.	MAJOR	MINOR	TEMP	ALL
2010	36													
2011	28													
2012	15													
2013	11													
2014	8													
TOTAL	98													
					REPO	DRTED LOSSES								
IANUAL			INDEMNITY						/IEDIC					
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR		MINOR		TEMP	MED	. ONLY
OTAL														
UIAL														
					TDANG	N ATER 000E0								
ANUAL			INDEMNITY		IRANS	SLATED LOSSES			ME	DICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	14.5	MINOR		TEMP	MED	. ONLY
OTAL														
				SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL				.		,	
		TOTAL TRANS. LO												
		TOTAL TRANS. LO												
		IBNR + FREQUENC	CY ADJUST.	-2,657	-245									
		TOTAL LOSSES												
		EXPECTED LOSSE	:8	4,274	2,559	112								
		CREDIBILITY		.00	.00	.00								
		PURE PREMIUMS	ODE TEOTY		1									
		INDICATED (.000	.000	.000	.000							
		INDICATED (I		.000	.000	.000	.000							
		PRES. ON RA		4.639	2.779	.121	7.539							
		DERIVED BY		4.639	2.779	.121	7.539							
			PRES. RATE	4.361	2.612	.114	7.087							
		PROPOSED		4.639	2.779	.121	7.539							

12-1-10

10.38

12-1-17 IND. RATE

10.39 MINIMUM PREMIUM + 10.39 PRESENT

PAGE 3

YEAR

IND. RATES

MAN. RATES

12-1-08

23.60

12-1-09

23.60

22.089

3000

+PROPOSED

12-1-17

22.09

+ 22.09 PRESENT

IND. RATE

MINIMUM PREMIUM

12-1-10

22.06

+PROPOSED

P.T.	INDEMNITY MAJOR INDEMNITY MAJOR	MINOR	TEMP	DRTED LOSSES DEATH SLATED LOSSES DEATH	P.T.	MEDIC MAJOR MAJOR			TEMP		D. ONLY
	MAJOR		TEMP TRAN	DEATH SLATED LOSSES		MAJOR	MINOR				. ONLY
	MAJOR		TEMP TRAN	DEATH SLATED LOSSES		MAJOR	MINOR				ONLY
	MAJOR		TEMP TRAN	DEATH SLATED LOSSES		MAJOR	MINOR				. ONLY
	MAJOR		TEMP TRAN	DEATH SLATED LOSSES		MAJOR	MINOR				. ONLY
	MAJOR		TEMP TRAN	DEATH SLATED LOSSES		MAJOR	MINOR				O. ONLY
	MAJOR		TEMP TRAN	DEATH SLATED LOSSES		MAJOR	MINOR				o. ONLY
	MAJOR		TEMP TRAN	DEATH SLATED LOSSES		MAJOR	MINOR). ONLY
	MAJOR		TEMP TRAN	DEATH SLATED LOSSES		MAJOR	MINOR				O. ONLY
	MAJOR		TRAN	SLATED LOSSES		MAJOR	MINOR				O. ONLY
	INDEMNITY		TRAN	SLATED LOSSES		М	EDICAL				
P.T.		MINOR			P.T.						
Р.Т.		MINOR			P.T.						
P.T.		MINOR			P.T.						
P.T.		MINOR			P.T.						
P.T.		MINOR			P.T.						
P.T.		MINOR			P.T.			1			
P.T.		MINOR			P.T.					МЕР	
P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR			MED	
									TEMP	MED.	ONLY
											
										+	
	J		New emission			<u></u>		<u> </u>			
OTAL TRANS LO	SSES PG B	SERIOUS	NON-SERIOUS	MED. ONLY	IOIAL						
			77								
OTAL LOSSES			77								
XPECTED LOSSE	S	248	148	6							
CREDIBILITY		.00	.00	.00							
	PRES. RATE										
PROPOSED		5.271	3.145	.134	8.550						
	2-1-08 12-1-09	12-1-10			11.788						
TO BE TO SECOND	OTAL TRANS. LC BNR + FREQUENC OTAL LOSSES XPECTED LOSSE REDIBILITY URE PREMIUMS INDICATED (INDICATED (PRES. ON RA DERIVED BY UNDERLYING PROPOSED YEAR 12 ND. RATES	XPECTED LOSSES REDIBILITY URE PREMIUMS INDICATED (PRE-TEST) INDICATED (POST-TEST) PRES. ON RATE LEVEL DERIVED BY FORMULA UNDERLYING PRES. RATE PROPOSED YEAR 12-1-08 12-1-09 ID. RATES	OTAL TRANS. LOSSES PG A 3NR + FREQUENCY ADJUST. OTAL LOSSES XPECTED LOSSES REDIBILITY URE PREMIUMS INDICATED (PRE-TEST) INDICATED (POST-TEST) PRES. ON RATE LEVEL 5.271 DERIVED BY FORMULA 5.271 UNDERLYING PRES. RATE 4.955 PROPOSED 5.271 YEAR 12-1-08 12-1-09 12-1-10 ND. RATES 12-1-10 12-1-10	OTAL TRANS. LOSSES PG B OTAL TRANS. LOSSES PG A 3NR + FREQUENCY ADJUST. 77 OTAL LOSSES 77 XPECTED LOSSES 248 148 REDIBILITY .00 .00 URE PREMIUMS .000 1.540 INDICATED (PRE-TEST) .000 .862 PRES. ON RATE LEVEL 5.271 3.145 DERIVED BY FORMULA 5.271 3.145 UNDERLYING PRES. RATE 4.955 2.956 PROPOSED 5.271 3.145 YEAR 12-1-08 12-1-09 12-1-10 12-1-17 IND. R NO. RATES 11.79 MINIM	OTAL TRANS. LOSSES PG B OTAL TRANS. LOSSES PG A SNR + FREQUENCY ADJUST. 77 OTAL LOSSES 77 XPECTED LOSSES 248 148 6 REDIBILITY .00 .00 .00 URE PREMIUMS INDICATED (PRE-TEST) .000 1.540 .000 INDICATED (POST-TEST) .000 .862 .000 PRES. ON RATE LEVEL 5.271 3.145 .134 DERIVED BY FORMULA 5.271 3.145 .134 UNDERLYING PRES. RATE 4.955 2.956 .126 PROPOSED 5.271 3.145 .134	OTAL TRANS. LOSSES PG B OTAL TRANS. LOSSES PG A 3NR + FREQUENCY ADJUST. 77 OTAL LOSSES 77 XPECTED LOSSES 248 148 6 REDIBILITY .00 .00 .00 URE PREMIUMS INDICATED (PRE-TEST) .000 1.540 .000 1.540 INDICATED (POST-TEST) .000 .862 .000 .862 PRES. ON RATE LEVEL 5.271 3.145 .134 8.550 DERIVED BY FORMULA 5.271 3.145 .134 8.550 UNDERLYING PRES. RATE 4.955 2.956 .126 8.037 PROPOSED 5.271 3.145 .134 8.550 YEAR 12-1-08 12-1-09 12-1-17 IND. RATE 11.788 NO. RATES 11.79 MINIMUM PREMIUM 11.780	OTAL TRANS. LOSSES PG B OTAL TRANS. LOSSES PG A SINR + FREQUENCY ADJUST. 77 OTAL LOSSES 77 XPECTED LOSSES 248 148 6 REDIBILITY .00 .00 .00 URE PREMIUMS INDICATED (PRE-TEST) .000 1.540 .000 1.540 INDICATED (POST-TEST) .000 .862 .000 .862 PRES. ON RATE LEVEL 5.271 3.145 .134 8.550 DERIVED BY FORMULA 5.271 3.145 .134 8.550 UNDERLYING PRES. RATE 4.955 2.956 .126 8.037 PROPOSED 5.271 3.145 .134 8.550 YEAR 12-1-08 12-1-09 12-1-10 12-1-17 IND. RATE 11.788 NO. RATES 11.79 MINIMUM PREMIUM 11.78	OTAL TRANS. LOSSES PG B OTAL TRANS. LOSSES PG A 3NR + FREQUENCY ADJUST. 77 OTAL LOSSES 77 XPECTED LOSSES 248 148 6 REDIBILITY .00 .00 .00 URE PREMIUMS INDICATED (PRE-TEST) .000 1.540 .000 1.540 INDICATED (POST-TEST) .000 .862 .000 .862 PRES. ON RATE LEVEL 5.271 3.145 .134 8.550 DERIVED BY FORMULA 5.271 3.145 .134 8.550 UNDERLYING PRES. RATE 4.955 2.956 .126 8.037 PROPOSED 5.271 3.145 .134 8.550 YEAR 12-1-08 12-1-09 12-1-10 12-1-17 IND. RATE 11.788 NO. RATES 11.79 MINIMUM PREMIUM 11.788	OTAL TRANS. LOSSES PG B OTAL TRANS. LOSSES PG A 3NR + FREQUENCY ADJUST. 77 OTAL LOSSES 77 XPECTED LOSSES 248 148 6 REDIBILITY .00 .00 .00 URE PREMIUMS INDICATED (PRE-TEST) .000 1.540 .000 .862 INDICATED (POST-TEST) .000 .862 .000 .862 PRES. ON RATE LEVEL 5.271 3.145 .134 8.550 DERIVED BY FORMULA 5.271 3.145 .134 8.550 UNDERLYING PRES. RATE 4.955 2.956 .126 8.037 PROPOSED 5.271 3.145 .134 8.550 YEAR 12-1-08 12-1-09 12-1-10 12-1-17 IND. RATE 11.788 ND. RATES 11.79 MINIMUM PREMIUM 11.788	OTAL TRANS. LOSSES PG B OTAL TRANS. LOSSES PG A SIRR + FREQUENCY ADJUST. OTAL LOSSES XPECTED LOSSES T7 XPECTED LOSSES LOSSES VEREDIBILITY LOSSES INDICATED (PRE-TEST) LOSSES INDICATED (POST-TEST) LOSSES LOSSES	OTAL TRANS. LOSSES PG B OTAL TRANS. LOSSES PG A SIRR + FREQUENCY ADJUST. 77 OTAL LOSSES 77 XPECTED LOSSES 248 148 6 REDIBILITY .00 .00 .00 URE PREMIUMS INDICATED (PRE-TEST) .000 1.540 INDICATED (POST-TEST) .000 .862 .000 .862 PRES. ON RATE LEVEL 5.271 3.145 .134 8.550 DERIVED BY FORMULA 5.271 3.145 .134 8.550 UNDERLYING PRES. RATE 4.955 2.956 .126 8.037 PROPOSED 5.271 3.145 .134 8.550 YEAR 12-1-08 12-1-10 12-1-17 IND. RATE 11.788 NO. RATES 111.79 MINIMUM PREMIUM 11.788

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.						NUM	IBER OF	CASES		<u>.</u>
YEAR	IN THOUS	LOSSES	REPORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
2010	663												
2011	747												
2012	701												
2013	672												
2014	881	50,819	5.768								1		1
TOTAL	3,664	50,819	1.387								1		1_
					DED	ORTED LOCOED							
MANILIAL			INDEMNITY		KEP	ORTED LOSSES		MEDI	CA1				
MANUAL YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.		MINOR		TEMP	MED	O. ONLY
TEAR	DEATH	P.I.	WAJOR	WINOR	IEWP	DEAIR	P.I.	MAJOR	WIINUR		IEWIP	IVIEL	ONL T
2014				21,729					29,0	ngn			
TOTAL				21,729					29,0				
101712				21,720					20,0				
L		L	L				l .	<u> </u>		1		L	
					TRAN	SLATED LOSSES							_
MANUAL			INDEMNITY						MEDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	. ONLY
2011				44.550					04.5	- 4 4			
2014				41,559					81,5			-	
TOTAL				41,559					81,5	044			

			SERIOUS	NON-SER	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES F	PG B		1	23,103		
TOTAL TRAN	S. LOSSES P	G A					
IBNR + FREQ	UENCY ADJU	ST.	-65,68	0	-1,283		
TOTAL LOSS	ES			1	21,820		
EXPECTED LO	OSSES		84,52	8	51,296	2,272	
CREDIBILITY			.0	0	.01	.01	
PURE PREMI	JMS			•			
INDICAT	ED (PRE-TES	ST)	.00	0	3.325	.000	3.325
INDICAT	ED (POST-TE	ST)	.00	0	1.862	.000	1.862
PRES. O	N RATE LEVI	EL	2.45	4	1.489	.066	4.009
DERIVE	D BY FORMU	LA	2.45	4	1.493	.065	4.012
UNDERL	YING PRES.	RATE	2.30	7	1.400	.062	3.769
PROPOS	SED		2.45	2	1.492	.065	4.009
YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. R	ATE	5.527
IND. RATES				5.53	MINIM	UM PREMIUM	
MAN. RATES	5.90	5.90	5.52	+ 5.53	PRES	ENT	1555

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
2010	201										
2011	393										
2012	543										
2013	693	3,659	.527						1		1
2014	142										
TOTAL	1,972	3,659	.186						1		1

					REP	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2013				34					3,625		
TOTAL				34					3,625		
					•						

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2013				75					12,383		
TOTAL				75					12,383		
_									•		

			SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES F	G B			12,458		
TOTAL TRAN	S. LOSSES PO	G A					
IBNR + FREQ	UENCY ADJU	ST.	-20,24	5	-1,502		
TOTAL LOSS	ES				10,956		
EXPECTED LO	OSSES		18,10	4	11,201	453	
CREDIBILITY			0.	0	.01	.01	
PURE PREMI	UMS	-					•
INDICAT	ED (PRE-TES	ST)	.00	0	.556	.000	.556
INDICAT	ED (POST-TE	ST)	.00	0	.311	.000	.311
PRES. O	N RATE LEVE	EL	.97	7	.604	.024	1.605
DERIVE	D BY FORMUI	_A	.97	7	.601	.024	1.602
UNDERL	YING PRES.	RATE	.91	8	.568	.023	1.509
PROPOS	SED		.97	7	.601	.024	1.602
YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. R	ATE	2.208
IND. RATES				2.21	MINIM	UM PREMIUM	
MAN. RATES	2.36	2.36	2.21	+ 2.21	PRESE	NT	780

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.			NUMBER OF CASES					
YEAR	IN THOUS	LOSSES	REPORTED			DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
2010	327										
2011	174	39	.022							1	
2012	159									1	
2013	153									1	
2014	614									1	
TOTAL	1,427	39	.003								

					REP	ORTED LOSSES						
MANUAL			INDEMNITY			MEDICAL						
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											39	
TOTAL											39	

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY	MEDICAL							
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											47
TOTAL											47
TOTAL											41

			SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES F	G B				47	
TOTAL TRAN	S. LOSSES P	G A					
IBNR + FREQ	UENCY ADJU	ST.	-8,12	3	1,483		
TOTAL LOSS	ES				1,483	47	
EXPECTED LO	OSSES		17,95	2	10,802	470	
CREDIBILITY			.0	0	.00		
PURE PREMI	JMS						
INDICAT	ED (PRE-TES	ST)	.00	0	.104	.003	.107
INDICAT	ED (POST-TE	ST)	.00	0	.058	.021	.079
PRES. O	N RATE LEVE	EL	1.33	8	.806	.035	2.179
DERIVE	D BY FORMUI	_A	1.33	8	.806	.035	2.179
UNDERL	YING PRES.	RATE	1.25	8	.757	.033	2.048
PROPOS	SED		1.33	8	.806	.035	2.179
YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. R	ATE	3.004
IND. RATES				3.00	MINIM	JM PREMIUM	
MAN. RATES	3.21	3.21	3.00	+ 3.00	PRESE	NT	965