

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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									
<b>TOTAL</b>	<b>4,090</b>	<b>1,455,895</b>	<b>35.596</b>			<b>5</b>	<b>5</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
2012			624,425	66,697	291			137,452	68,414	704	
2013			388,341	18,844				130,492	20,235		
<b>TOTAL</b>			<b>1,012,766</b>	<b>85,541</b>	<b>291</b>			<b>267,944</b>	<b>88,649</b>	<b>704</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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		
<b>TOTAL</b>			<b>2,186,353</b>	<b>249,717</b>	<b>5,276</b>			<b>544,119</b>	<b>476,392</b>	<b>41,076</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,730,472	772,461		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-584,652	-9,322		
TOTAL LOSSES	2,145,820	763,139		
EXPECTED LOSSES	480,248	303,561	12,392	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	52.465	18.659	.000	71.124
INDICATED (POST-TEST)	19.727	10.449	.000	30.176
PRES. ON RATE LEVEL	12.491	7.896	.322	20.709
DERIVED BY FORMULA	12.491	7.922	.319	20.732
UNDERLYING PRES. RATE	11.742	7.422	.303	19.467
PROPOSED	12.491	7.922	.319	20.732

YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. RATE	28.585
IND. RATES				28.59	MINIMUM PREMIUM	
MAN. RATES	30.51	30.51	28.51	+ 28.59	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	36												
2011	28												
2012	15												
2013	11												
2014	8												
<b>TOTAL</b>	<b>98</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.	-2,657	-245		
TOTAL LOSSES				
EXPECTED LOSSES	4,274	2,559	112	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	4.639	2.779	.121	7.539
DERIVED BY FORMULA	4.639	2.779	.121	7.539
UNDERLYING PRES. RATE	4.361	2.612	.114	7.087
PROPOSED	4.639	2.779	.121	7.539

YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. RATE	10.394
IND. RATES				10.39	MINIMUM PREMIUM	
MAN. RATES	11.11	11.11	10.38	+ 10.39	PRESENT	2700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012	493									
2013	478									
2014	693									
<b>TOTAL</b>	<b>1,664</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.	-184,885	-1,305		
TOTAL LOSSES				
EXPECTED LOSSES	153,655	92,985	4,010	
CREDIBILITY	.00	.00	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	9.823	5.945	.256	16.024
DERIVED BY FORMULA	9.823	5.945	.253	16.021
UNDERLYING PRES. RATE	9.234	5.588	.241	15.063
PROPOSED	9.823	5.945	.253	16.021

YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. RATE	22.089
IND. RATES				22.09	MINIMUM PREMIUM	
MAN. RATES	23.60	23.60	22.06	+ 22.09	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013										
2014	5									
<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.		77		
TOTAL LOSSES		77		
EXPECTED LOSSES	248	148	6	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
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
IND. RATES				11.79	MINIMUM PREMIUM	
MAN. RATES	12.59	12.59	11.77	+ 11.79	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	663									
2011	747									
2012	701									
2013	672									
2014	881	50,819	5.768						1	1
<b>TOTAL</b>	<b>3,664</b>	<b>50,819</b>	<b>1.387</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
2014				21,729					29,090		
<b>TOTAL</b>				<b>21,729</b>					<b>29,090</b>		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				41,559					81,544		
<b>TOTAL</b>				<b>41,559</b>					<b>81,544</b>		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		123,103				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-65,680	-1,283				
TOTAL LOSSES		121,820				
EXPECTED LOSSES	84,528	51,296	2,272			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	3.325	.000	3.325		
INDICATED (POST-TEST)	.000	1.862	.000	1.862		
PRES. ON RATE LEVEL	2.454	1.489	.066	4.009		
DERIVED BY FORMULA	2.454	1.493	.065	4.012		
UNDERLYING PRES. RATE	2.307	1.400	.062	3.769		
PROPOSED	2.452	1.492	.065	4.009		
<b>IND. RATES</b>						
YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. RATE	5.527
IND. RATES				5.53	MINIMUM PREMIUM	
MAN. RATES	5.90	5.90	5.52	+ 5.53	PRESENT	1555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	201									
2011	393									
2012	543									
2013	693	3,659	.527						1	1
2014	142									
<b>TOTAL</b>	<b>1,972</b>	<b>3,659</b>	<b>.186</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
2013				34					3,625		
<b>TOTAL</b>				34					3,625		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				75					12,383		
<b>TOTAL</b>				75					12,383		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		12,458				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,245	-1,502				
TOTAL LOSSES		10,956				
EXPECTED LOSSES	18,104	11,201	453			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.556	.000	.556		
INDICATED (POST-TEST)	.000	.311	.000	.311		
PRES. ON RATE LEVEL	.977	.604	.024	1.605		
DERIVED BY FORMULA	.977	.601	.024	1.602		
UNDERLYING PRES. RATE	.918	.568	.023	1.509		
PROPOSED	.977	.601	.024	1.602		
<b>IND. RATES</b>						
YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. RATE	2.208
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.36	2.36	2.21	+ 2.21	PRESENT	780

+PROPOSED

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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											39
<b>TOTAL</b>											<b>39</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											47
<b>TOTAL</b>											<b>47</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			47	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,123	1,483		
TOTAL LOSSES		1,483	47	
EXPECTED LOSSES	17,952	10,802	470	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.104	.003	.107
INDICATED (POST-TEST)	.000	.058	.021	.079
PRES. ON RATE LEVEL	1.338	.806	.035	2.179
DERIVED BY FORMULA	1.338	.806	.035	2.179
UNDERLYING PRES. RATE	1.258	.757	.033	2.048
PROPOSED	1.338	.806	.035	2.179

YEAR	12-1-08	12-1-09	12-1-10	12-1-17	IND. RATE	3.004
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.21	3.21	3.00	+ 3.00	PRESENT	965

+PROPOSED