

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
1998	982	24,695	2,514			982					5	5
1999	2,904	40,286	1,387			2,904					4	4
2000	3,172	163,391	5,151			3,172			1		2	3
2001	3,513	14,438	.410			3,513					1	1
2002	3,718	122,337	3,290			3,718				1	3	4
TOTAL	14,289	365,147	2,555			14,289			1	1	15	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					8,327					12,082	4,286
1999					9,480					19,740	11,066
2000			82,541		1,500			33,881		45,095	374
2001					2,500					195	11,743
2002				13,320	43,254				31,572	17,057	17,134
TOTAL			82,541	13,320	65,061			33,881	31,572	94,169	44,603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					17,937					47,337	7,252
1999			784	513	16,728			3,416	2,044	72,083	16,710
2000	219	14,947	138,526	4,552	4,420	1,070	53,027	202,946	16,385	130,159	529
2001	12	169	1,514	502	3,270		33	182	72	467	16,475
2002	987	8,881	75,216	29,043	61,291	209	8,952	104,367	66,870	52,388	24,587
TOTAL	1,218	23,997	216,040	34,610	103,646	1,279	62,012	310,911	85,371	302,434	65,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	615,457	526,061	65,553	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	344,323	7,061	1,282	
TOTAL LOSSES	959,780	533,122	66,835	
EXPECTED LOSSES	1,978,170	1,005,803	80,733	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.717	3.731	.468	10.916
INDICATED (POST-TEST)	4.950	2.750	.345	8.045
PRES. ON RATE LEVEL	14.759	7.504	.603	22.866
DERIVED BY FORMULA	14.661	7.314	.593	22.568
UNDERLYING PRES. RATE	13.844	7.039	.565	21.448
PROPOSED	14.661	7.314	.593	22.568

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	33.576
IND. RATES				33.58	MINIMUM PREMIUM	3250
MAN. RATES	26.32	26.19	31.17	+ 33.58	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,158	94,432	2.271						5	5
1999	3,918	5,022	.128						2	2
2000	3,537	317,566	8.978			1			9	10
2001	3,901	7,078	.181				1		1	1
2002	3,774	7,641	.202						1	1
TOTAL	19,288	431,739	2.238			1	1		17	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					32,669					60,544	1,219
1999					1,129					1,631	2,262
2000			118,227		28,677			128,079		28,801	13,782
2001				3,549					1,675		1,854
2002					872					3,169	3,600
TOTAL			118,227	3,549	63,347			128,079	1,675	94,145	22,717

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					70,369					237,211	2,063
1999			93	61	1,993			282	170	5,955	3,416
2000	244	13,674	125,961	7,048	44,069	1,570	108,885	417,466	19,925	87,882	19,488
2001	5	276	2,974	4,084	428	9	441	2,586	4,077	566	2,601
2002	17	137	1,081	334	1,186	15	430	4,566	1,776	6,921	5,166
TOTAL	266	14,087	130,109	11,527	118,045	1,594	109,756	424,900	25,948	338,535	32,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	680,712	494,055	32,734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	213,486	-71	664	
TOTAL LOSSES	894,198	493,984	33,398	
EXPECTED LOSSES	1,135,098	350,848	53,621	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.636	2.561	.173	7.370
INDICATED (POST-TEST)	3.417	1.887	.128	5.432
PRES. ON RATE LEVEL	6.274	1.939	.297	8.510
DERIVED BY FORMULA	6.217	1.936	.289	8.442
UNDERLYING PRES. RATE	5.885	1.819	.278	7.982
PROPOSED	6.217	1.936	.289	8.442

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.560
IND. RATES				12.56	MINIMUM PREMIUM	1505
MAN. RATES	11.14	10.25	11.60	+ 12.56	PRESENT	1425

+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
1998	163	16,933	10,388			163				1		1
1999	210					210						
2000	203	82,600	40,689			203				1		1
2001	188					188						
2002	210					210						
TOTAL	974	99,533	10,219			974				2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				625					15,944		364
2000				3,106					79,494		
TOTAL				3,731					95,438		364

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				1,297					61,512		616
2000		98	1,262	4,820	159		11,888	62,294	274,203	14,464	
TOTAL		98	1,262	6,117	159		11,888	62,294	335,715	14,464	616

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,542	356,455	616	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,331	-24	46	
TOTAL LOSSES	82,873	356,431	662	
EXPECTED LOSSES	40,138	35,318	3,429	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.509	36.595	.068	45.172
INDICATED (POST-TEST)	6.271	26.971	.050	33.292
PRES. ON RATE LEVEL	4.393	3.866	.375	8.634
DERIVED BY FORMULA	4.393	4.097	.372	8.862
UNDERLYING PRES. RATE	4.121	3.626	.352	8.099
PROPOSED	4.393	4.097	.372	8.862

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.184
IND. RATES				13.18	MINIMUM PREMIUM	2885
MAN. RATES	10.92	10.29	11.77	+ 13.18	PRESENT	2650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	105									
1999	249									
2000	240									
2001	359									
2002	789	479	.060							
TOTAL	1,742	479	.027							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											479
TOTAL											479

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											687
TOTAL											687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,613	469	52	
TOTAL LOSSES	6,613	469	739	
EXPECTED LOSSES	34,910	18,187	2,282	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.380	.027	.042	.449
INDICATED (POST-TEST)	.280	.020	.031	.331
PRES. ON RATE LEVEL	2.136	1.113	.140	3.389
DERIVED BY FORMULA	2.136	1.102	.139	3.377
UNDERLYING PRES. RATE	2.004	1.044	.131	3.179
PROPOSED	2.136	1.102	.139	3.377

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.024
IND. RATES				5.02	MINIMUM PREMIUM	1255
MAN. RATES	4.51	4.19	4.62	+ 5.02	PRESENT	1185

+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
1998	53					53					
1999	47					47					
2000	71					71					
2001	29					29					
2002	31					31					
TOTAL	231					231					

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,448	-276	5	
TOTAL LOSSES	11,448		5	
EXPECTED LOSSES	64,953	17,706	536	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.956	.000	.002	4.958
INDICATED (POST-TEST)	3.653	.000	.001	3.654
PRES. ON RATE LEVEL	29.977	8.172	.247	38.396
DERIVED BY FORMULA	29.977	8.172	.247	38.396
UNDERLYING PRES. RATE	28.118	7.665	.232	36.015
PROPOSED	29.977	8.172	.247	38.396

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	57.125
IND. RATES				57.13	MINIMUM PREMIUM	3250
MAN. RATES	41.89	48.21	52.34	+ 57.13	PRESENT	3150

+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
1998	1,709	2,413	.141			1,709						
1999	1,608	4,816	.299			1,608						
2000	1,692	292,648	17.295			1,692			1		1	2
2001	1,802	25,201	1.398			1,802					5	5
2002	1,726	60,872	3.526			1,726					3	3
TOTAL	8,537	385,950	4.521			8,537			1		9	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											2,413
1999											4,816
2000			75,212		57			214,826		495	2,058
2001					8,449					10,857	5,895
2002					4,721					53,047	3,104
TOTAL			75,212		13,227			214,826		64,399	18,286

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											4,083
1999											7,272
2000	80	5,486	50,884	1,618	899	1,401	120,185	461,368	15,272	9,013	2,910
2001	43	579	5,106	1,699	11,054	170	2,270	10,124	4,095	26,226	8,271
2002	90	730	5,843	1,818	6,418	231	7,171	76,391	29,679	115,870	4,454
TOTAL	213	6,795	61,833	5,135	18,371	1,802	129,626	547,883	49,046	151,109	26,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	748,152	223,661	26,990	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	34,262	175	560	
TOTAL LOSSES	782,414	223,836	27,550	
EXPECTED LOSSES	184,741	162,288	43,624	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.165	2.622	.323	12.110
INDICATED (POST-TEST)	6.755	1.932	.238	8.925
PRES. ON RATE LEVEL	2.306	2.027	.545	4.878
DERIVED BY FORMULA	2.350	2.024	.536	4.910
UNDERLYING PRES. RATE	2.164	1.901	.511	4.576
PROPOSED	2.350	2.024	.536	4.910

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.305
IND. RATES				7.31	MINIMUM PREMIUM	1710
MAN. RATES	6.20	5.85	6.65	+ 7.31	PRESENT	1600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	13,817	947,446	6.857			1	2	15	18
1999	15,179	893,453	5.886			1	1	21	23
2000	18,382	580,130	3.155				2	27	29
2001	22,031	824,366	3.741				4	20	24
2002	22,982	460,946	2.005				2	28	30
TOTAL	92,391	3,706,341	4.012			2	11	111	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			329,293	22,770	21,243			437,319	14,999	53,406	68,416
1999			102,897	35,807	161,327			146,715	189,338	218,976	38,393
2000				24,811	248,366				11,511	232,556	62,886
2001				64,471	85,717				97,544	553,014	23,620
2002				625	154,825				9,088	261,148	35,260
TOTAL			432,190	148,484	671,478			584,034	322,480	1,319,100	228,575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			120,827	47,248	45,758			543,461	57,867	209,245	115,760
1999		12,282	117,898	63,036	285,839		73,507	527,972	602,413	812,606	57,973
2000	482	9,154	81,041	65,307	340,335	2,375	29,451	112,844	86,830	574,350	88,921
2001	503	10,459	102,336	90,233	112,376	5,236	92,835	446,833	356,843	799,965	33,139
2002	2,947	23,992	192,657	60,215	210,601	1,183	37,266	399,067	162,621	574,754	50,598
TOTAL	3,932	55,887	614,759	326,039	994,909	8,794	233,059	2,030,177	1,266,574	2,970,920	346,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,946,608	5,558,442	346,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	534,176	23,292	4,262	
TOTAL LOSSES	3,480,784	5,581,734	350,653	
EXPECTED LOSSES	2,926,948	2,918,631	282,717	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.767	6.041	.380	10.188
INDICATED (POST-TEST)	2.776	4.452	.280	7.508
PRES. ON RATE LEVEL	3.377	3.368	.326	7.071
DERIVED BY FORMULA	3.353	3.520	.319	7.192
UNDERLYING PRES. RATE	3.168	3.159	.306	6.633
PROPOSED	3.353	3.520	.319	7.192

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	10.700
IND. RATES				10.70	MINIMUM PREMIUM	2390
MAN. RATES	8.28	8.13	9.64	+ 10.70	PRESENT	2215

+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
1998	6,654	102,597	1,541			6,654				2	9	11
1999	5,401	180,438	3,340			5,401					7	7
2000	6,627	69,943	1,055			6,627					5	5
2001	6,362	21,048	.330			6,362					3	3
2002	6,798	74,068	1,089			6,798					3	3
TOTAL	31,842	448,094	1,407			31,842				2	27	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				7,577	15,718				23,480	24,246	31,576
1999					105,988					63,126	11,324
2000					29,821					30,160	9,962
2001					3,677					12,754	4,617
2002					36,000					34,503	3,565
TOTAL				7,577	191,204				23,480	164,789	61,044

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				15,723	33,858				90,586	94,997	53,427
1999			8,760	5,773	187,029			10,929	6,532	230,506	17,099
2000	62	1,086	9,184	3,470	43,873	361	4,108	15,432	7,010	85,060	14,086
2001	18	252	2,222	737	4,811	208	2,711	11,900	4,803	30,814	6,478
2002	685	5,554	44,557	13,868	48,945	153	4,671	49,686	19,302	75,350	5,116
TOTAL	765	6,892	64,723	39,571	318,516	722	11,490	87,947	128,233	516,727	96,206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	172,539	1,003,047	96,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	165,249	1,366	1,118	
TOTAL LOSSES	337,788	1,004,413	97,324	
EXPECTED LOSSES	889,347	848,590	85,019	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.061	3.154	.306	4.521
INDICATED (POST-TEST)	.782	2.324	.226	3.332
PRES. ON RATE LEVEL	2.978	2.840	.285	6.103
DERIVED BY FORMULA	2.934	2.804	.281	6.019
UNDERLYING PRES. RATE	2.793	2.665	.267	5.725
PROPOSED	2.934	2.804	.281	6.019

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	8,955
IND. RATES				8.96	MINIMUM PREMIUM	2040
MAN. RATES	7.93	7.35	8.32	+ 8.96	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	18									
1999	18									
2000	18									
2001	78									
2002	17									
TOTAL	149									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,101	210	3	
TOTAL LOSSES	6,101	210	3	
EXPECTED LOSSES	34,368	9,372	264	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.095	.141	.002	4.238
INDICATED (POST-TEST)	3.018	.104	.001	3.123
PRES. ON RATE LEVEL	24.589	6.707	.189	31.485
DERIVED BY FORMULA	24.589	6.707	.189	31.485
UNDERLYING PRES. RATE	23.065	6.291	.177	29.533
PROPOSED	24.589	6.707	.189	31.485

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	46.843
IND. RATES				46.84	MINIMUM PREMIUM	3250
MAN. RATES	41.89	48.21	42.92	+ 46.84	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	10									
1999	31									
2000	68									
2001	104									
2002	146									
TOTAL	359									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,365	179	12	
TOTAL LOSSES	2,365	179	12	
EXPECTED LOSSES	13,255	6,257	522	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.659	.050	.003	.712
INDICATED (POST-TEST)	.486	.037	.002	.525
PRES. ON RATE LEVEL	3.936	1.858	.155	5.949
DERIVED BY FORMULA	3.936	1.858	.155	5.949
UNDERLYING PRES. RATE	3.692	1.743	.145	5.580
PROPOSED	3.936	1.858	.155	5.949

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.241
IND. RATES				9.24	MINIMUM PREMIUM	2100
MAN. RATES	7.72	7.36	8.58	+ 9.24	PRESENT	1995

+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
1998	4,400	179,082	4.070			4,400					15	15
1999	6,555	128,916	1.966			6,555					9	9
2000	7,310	136,542	1.867			7,310			1		7	8
2001	7,170	137,055	1.911			7,170					6	6
2002	7,361	319,936	4.346			7,361					11	11
TOTAL	32,796	901,531	2.749			32,796			1		48	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					45,216					82,738	51,128
1999					33,350					69,530	26,036
2000			50,000		24,649			500		31,066	30,327
2001					19,405					76,404	41,246
2002					77,055					164,824	78,057
TOTAL			50,000		199,675			500		424,562	226,794

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					97,395					324,167	86,509
1999			2,757	1,818	58,851			12,044	7,194	253,894	39,314
2000	183	9,919	91,223	5,525	37,604	391	4,921	18,555	7,309	87,662	42,882
2001	100	1,319	11,730	3,899	25,387	1,197	16,136	71,304	28,780	184,576	57,868
2002	1,462	11,888	95,367	29,671	104,754	723	22,311	237,380	92,229	360,017	112,012
TOTAL	1,745	23,126	201,077	40,913	323,991	2,311	43,368	339,283	135,512	1,210,316	338,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	610,910	1,710,732	338,585	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	240,090	1,527	1,656	
TOTAL LOSSES	851,000	1,712,259	340,241	
EXPECTED LOSSES	1,345,620	720,857	118,066	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.595	5.221	1.037	8.853
INDICATED (POST-TEST)	1.913	3.848	.764	6.525
PRES. ON RATE LEVEL	4.374	2.343	.384	7.101
DERIVED BY FORMULA	4.325	2.448	.411	7.184
UNDERLYING PRES. RATE	4.103	2.198	.360	6.661
PROPOSED	4.275	2.420	.406	7.101

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.564
IND. RATES				10.56	MINIMUM PREMIUM	1305
MAN. RATES	9.19	8.53	9.68	+ 10.56	PRESENT	1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	1,172	46,278	3,948				1	4	5
1999	1,233	201,543	16,345			1		1	2
2000	1,385	13,587	.981					3	3
2001	1,467	1,833	.124					2	2
2002	1,474	11,393	.772					3	3
TOTAL	6,731	274,634	4.080			1	1	13	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				1,410	10,174				15,349	12,850	6,495
1999			151,804		2,165			35,133		11,757	684
2000					3,463					8,249	1,875
2001					754					586	493
2002					2,699					3,702	4,992
TOTAL			151,804	1,410	19,255			35,133	15,349	37,144	14,539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				2,926	21,915				59,216	50,346	10,990
1999		30,439	253,407	4,096	5,547		29,573	188,199	4,735	43,945	1,033
2000	7	125	1,066	404	5,094	90	1,109	4,220	1,915	23,264	2,651
2001	6	52	454	155	986	9	121	547	224	1,412	692
2002	50	417	3,342	1,038	3,668	17	502	5,331	2,073	8,089	7,164
TOTAL	63	31,033	258,269	8,619	37,210	116	31,305	198,297	68,163	127,056	22,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	519,083	241,048	22,530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,177	719	595	
TOTAL LOSSES	546,260	241,767	23,125	
EXPECTED LOSSES	148,419	245,143	43,684	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.116	3.592	.344	12.052
INDICATED (POST-TEST)	5.981	2.647	.254	8.882
PRES. ON RATE LEVEL	2.351	3.882	.692	6.925
DERIVED BY FORMULA	2.387	3.857	.679	6.923
UNDERLYING PRES. RATE	2.205	3.642	.649	6.496
PROPOSED	2.388	3.858	.679	6.925

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.303
IND. RATES				10.30	MINIMUM PREMIUM	1280
MAN. RATES	8.35	8.08	9.44	+ 10.30	PRESENT	1205

+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
1998	4,030	102,497	2,543			4,030					1	1
1999	3,829	16,277	.425			3,829					1	1
2000	3,410	313,031	9.179			3,410			1		2	3
2001	4,031	277,146	6.875			4,031	1			1	1	3
2002	5,598	1,893,366	33.822			5,598	1				1	2
TOTAL	20,898	2,602,317	12.452			20,898	2		1	1	6	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					9,456					76,930	16,111
1999					384					11,653	4,240
2000			158,154		2,021			131,352		13,416	8,088
2001	241,698			11,564	146	2,394			10,778	197	10,369
2002	689,220				12,227	1,151,501				26,439	13,979
TOTAL	930,918		158,154	11,564	24,234	1,153,895		131,352	10,778	128,635	52,787

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					20,368					301,412	27,260
1999			31	20	677			2,019	1,204	42,552	6,402
2000	277	18,850	174,756	5,755	5,761	1,564	121,428	465,886	18,197	45,422	11,436
2001	406,826	909	9,778	13,329	1,593	22,693	2,899	16,824	26,293	4,144	14,548
2002	289,827	1,886	15,132	4,707	16,627	374,808	3,576	38,080	14,793	57,747	20,060
TOTAL	696,930	21,645	199,697	23,811	45,026	399,065	127,903	522,809	60,487	451,277	79,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,968,049	580,601	79,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	204,331	2,150	419	
TOTAL LOSSES	2,172,380	582,751	80,125	
EXPECTED LOSSES	1,069,560	320,157	27,794	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.395	2.789	.383	13.567
INDICATED (POST-TEST)	7.661	2.055	.282	9.998
PRES. ON RATE LEVEL	5.456	1.633	.142	7.231
DERIVED BY FORMULA	5.500	1.654	.149	7.303
UNDERLYING PRES. RATE	5.118	1.532	.133	6.783
PROPOSED	5.500	1.654	.149	7.303

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.345
IND. RATES				11.35	MINIMUM PREMIUM	2520
MAN. RATES	10.00	9.26	10.43	+ 11.35	PRESENT	2375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,603	8,640	.331						3	3
1999	1,969	27,799	1.411					1	1	2
2000	566	16,290	2.878					1		1
2001	3,699	43,122	1.165					1	4	5
2002										
TOTAL	8,837	95,851	1.085					3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,143					1,703	5,794
1999				7,362	2,381				15,222	2,582	252
2000				3,068					2,419		10,803
2001				9,758	9,488				6,180	16,487	1,209
TOTAL				20,188	13,012				23,821	20,772	18,058

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,462					6,672	9,803
1999			851	14,483	4,327			3,356	61,138	10,544	381
2000		98	1,245	4,760	157		364	1,894	8,344	442	15,275
2001	66	1,409	13,916	13,138	13,595	265	5,114	24,937	21,247	41,937	1,696
TOTAL	66	1,507	16,012	32,381	20,541	265	5,478	30,187	90,729	59,595	27,155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,515	203,246	27,155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	59,809	457	188	
TOTAL LOSSES	113,324	203,703	27,343	
EXPECTED LOSSES	306,908	153,676	28,456	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.282	2.305	.309	3.896
INDICATED (POST-TEST)	.945	1.699	.228	2.872
PRES. ON RATE LEVEL	3.703	1.854	.343	5.900
DERIVED BY FORMULA	3.675	1.849	.340	5.864
UNDERLYING PRES. RATE	3.473	1.739	.322	5.534
PROPOSED	3.675	1.849	.340	5.864

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.109
IND. RATES				9.11	MINIMUM PREMIUM	2070
MAN. RATES	9.07	7.94	8.51	+ 9.11	PRESENT	1980

+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
1998	736	5,250	.713			736					1	1
1999	437	19,235	4.401			437					1	1
2000	506	345	.068			506						
2001	584	3,489	.597			584						
2002	358	75,144	20.989			358					2	2
TOTAL	2,621	103,463	3.947			2,621					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,562					2,070	1,618
1999					5,342					8,845	5,048
2000											345
2001											3,489
2002					5,844					3,108	66,192
TOTAL					12,748					14,023	76,692

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,365					8,110	2,738
1999			442	291	9,427			1,532	913	32,298	7,622
2000											488
2001											4,895
2002	110	901	7,235	2,250	7,943	13	412	4,482	1,737	6,786	94,986
TOTAL	110	901	7,677	2,541	20,735	13	412	6,014	2,650	47,194	110,729

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,127	73,120	110,729	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	21,401	-181	235	
TOTAL LOSSES	36,528	72,939	110,964	
EXPECTED LOSSES	112,756	73,730	23,091	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.394	2.783	4.234	8.411
INDICATED (POST-TEST)	1.027	2.051	3.120	6.198
PRES. ON RATE LEVEL	4.587	2.999	.939	8.525
DERIVED BY FORMULA	4.587	2.990	.961	8.538
UNDERLYING PRES. RATE	4.302	2.813	.881	7.996
PROPOSED	4.580	2.985	.960	8.525

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.683
IND. RATES				12.68	MINIMUM PREMIUM	1520
MAN. RATES	10.99	10.28	11.62	+ 12.68	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	3,856	3,982	.103							
1999	4,293	35,259	.821						2	2
2000	4,074	280	.006							
2001	2,066	374	.018							
2002	4,749	2,488	.052						1	1
TOTAL	19,038	42,383	.223						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											3,982
1999					17,838					6,458	10,963
2000											280
2001											374
2002					117					1,195	1,176
TOTAL					17,955					7,653	16,775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											6,738
1999			1,475	973	31,477			1,120	671	23,585	16,554
2000											396
2001											525
2002	2	18	143	46	161	5	163	1,726	669	2,610	1,688
TOTAL	2	18	1,618	1,019	31,638	5	163	2,846	1,340	26,195	25,901

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,652	60,192	25,901	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	136,880	-1,456	486	
TOTAL LOSSES	141,532	58,736	26,387	
EXPECTED LOSSES	728,964	310,128	35,983	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.743	.309	.139	1.191
INDICATED (POST-TEST)	.548	.228	.102	.878
PRES. ON RATE LEVEL	4.082	1.737	.201	6.020
DERIVED BY FORMULA	4.011	1.662	.196	5.869
UNDERLYING PRES. RATE	3.829	1.629	.189	5.647
PROPOSED	4.011	1.662	.196	5.869

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	
IND. RATES				9.16	MINIMUM PREMIUM	2080
MAN. RATES	8.91	8.18	8.82	+ 9.16	PRESENT	2045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	33,476	446,608	1.334			1	1	18	20
1999	34,183	512,269	1.498			2	3	19	24
2000	32,172	718,926	2.234		1	1	1	10	13
2001	30,181	722,455	2.393			4	2	7	13
2002	31,355	167,064	.532					11	11
TOTAL	161,367	2,567,322	1.591		1	8	7	65	81

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			57,688	37,869	126,592			12,210	11,772	148,629	51,848
1999			124,260	57,923	104,138			59,000	47,529	97,728	21,691
2000		387,095	86,480	19,463	37,001		100,000	30,000	6,000	35,344	17,543
2001			342,744	78,430	35,894			152,393	55,010	32,691	25,293
2002					54,542					89,973	22,549
TOTAL		387,095	611,172	193,685	358,167		100,000	253,603	120,311	404,365	138,924

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			113,357	78,578	272,679			81,258	45,416	582,329	87,727
1999		24,917	221,024	121,868	186,172		49,659	338,644	206,074	362,051	32,753
2000	26,033	190,218	185,976	39,283	57,837	81,149	400,682	191,872	34,207	103,411	24,806
2001	6,734	84,709	650,262	125,130	75,632	12,584	209,594	869,838	187,664	122,844	35,486
2002	1,038	8,420	67,505	21,014	74,157	395	12,165	129,584	50,352	196,520	32,358
TOTAL	33,805	308,264	1,238,124	385,873	666,477	94,128	672,100	1,611,196	523,713	1,367,155	213,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,957,617	2,943,218	213,130	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	793,701	-4,375	3,137	
TOTAL LOSSES	4,751,318	2,938,843	216,267	
EXPECTED LOSSES	4,264,931	1,831,515	256,573	
CREDIBILITY	.06	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.944	1.821	.134	4.899
INDICATED (POST-TEST)	2.170	1.342	.099	3.611
PRES. ON RATE LEVEL	2.818	1.210	.169	4.197
DERIVED BY FORMULA	2.779	1.236	.154	4.169
UNDERLYING PRES. RATE	2.643	1.135	.159	3.937
PROPOSED	2.779	1.236	.154	4.169

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.503
IND. RATES				6.50	MINIMUM PREMIUM	1550
MAN. RATES	6.12	5.61	6.15	+ 6.50	PRESENT	1500

+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
1998	982	85,552	8.712			982				1		1
1999	913	898	.098			913						
2000	3,771					3,771						
2001	3,718	68,833	1.851			3,718				1	3	4
2002	1,292					1,292						
TOTAL	10,676	155,283	1.455			10,676				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				21,144					64,408		
1999											898
2001				18,362	3,039				32,144	11,605	3,683
TOTAL				39,506	3,039				96,552	11,605	4,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				43,874					248,486		
1999											1,356
2001	44	1,633	17,224	21,733	6,202	265	10,978	60,457	82,579	38,983	5,167
TOTAL	44	1,633	17,224	65,607	6,202	265	10,978	60,457	331,065	38,983	6,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,601	441,857	6,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	62,360	765	212	
TOTAL LOSSES	152,961	442,622	6,735	
EXPECTED LOSSES	399,709	246,189	17,723	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.433	4.146	.063	5.642
INDICATED (POST-TEST)	1.056	3.056	.046	4.158
PRES. ON RATE LEVEL	3.992	2.458	.177	6.627
DERIVED BY FORMULA	3.963	2.476	.173	6.612
UNDERLYING PRES. RATE	3.744	2.306	.166	6.216
PROPOSED	3.963	2.476	.173	6.612

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.314
IND. RATES				10.31	MINIMUM PREMIUM	2310
MAN. RATES	8.98	8.72	9.71	+ 10.31	PRESENT	2230

+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
1998	1,712	108,754	6.352			1,712					6	6
1999	1,922	3,561	.185			1,922					3	3
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	68,644	3.279			2,093				2	3	5
TOTAL	9,529	230,015	2.414			9,529				2	18	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					37,880					68,440	2,434
1999					861					1,806	894
2000					6,656					10,564	4,125
2001					9,620					15,908	2,183
2002				27,042	2,298				26,615	8,518	4,171
TOTAL				27,042	57,315				26,615	105,236	13,807

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					81,592					268,148	4,118
1999			72	49	1,520			314	186	6,592	1,350
2000	16	243	2,053	774	9,796	120	1,456	5,413	2,457	29,794	5,833
2001	47	654	5,816	1,931	12,586	256	3,340	14,846	5,992	38,437	3,063
2002	377	4,829	46,854	26,029	8,179	150	6,762	79,536	53,100	31,358	5,986
TOTAL	440	5,726	54,795	28,783	113,673	526	11,558	100,109	61,735	374,329	20,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	173,154	578,520	20,350	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	87,373	330	305	
TOTAL LOSSES	260,527	578,850	20,655	
EXPECTED LOSSES	472,638	217,261	22,679	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.734	6.075	.217	9.026
INDICATED (POST-TEST)	2.015	4.477	.160	6.652
PRES. ON RATE LEVEL	5.288	2.431	.253	7.972
DERIVED BY FORMULA	5.255	2.492	.250	7.997
UNDERLYING PRES. RATE	4.960	2.280	.238	7.478
PROPOSED	5.239	2.484	.249	7.972

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.435
IND. RATES				12.44	MINIMUM PREMIUM	2740
MAN. RATES	11.09	10.56	11.68	+ 12.44	PRESENT	2630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	53	649	1.224							
1999	133									
2000	449	221,098	49,242			1	1			2
2001	759	1,505	.198							2
2002	747	22,672	3,035							4
TOTAL	2,141	245,924	11,486			1	1			6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											649
2000			121,370	11,678				45,000	43,050		
2001					719					641	145
2002					11,069					9,948	1,655
TOTAL			121,370	11,678	11,788			45,000	43,050	10,589	2,449

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											1,098
2000	320	22,265	207,748	24,553	3,851	723	68,657	272,633	156,352	11,780	
2001	4	49	435	146	939	9	132	594	243	1,547	203
2002	210	1,711	13,701	4,261	15,047	44	1,341	14,318	5,568	21,731	2,375
TOTAL	534	24,025	221,884	28,960	19,837	776	70,130	287,545	162,163	35,058	3,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	604,894	246,018	3,676	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,798	1,115	39	
TOTAL LOSSES	614,692	247,133	3,715	
EXPECTED LOSSES	56,673	38,687	1,949	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	28,711	11,543	.174	40.428
INDICATED (POST-TEST)	21,160	8,507	.128	29.795
PRES. ON RATE LEVEL	2,822	1,926	.097	4.845
DERIVED BY FORMULA	2,822	1,992	.097	4.911
UNDERLYING PRES. RATE	2,647	1,807	.091	4.545
PROPOSED	2,822	1,992	.097	4.911

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.660
IND. RATES				7.66	MINIMUM PREMIUM	1780
MAN. RATES	6.90	6.48	7.10	+ 7.66	PRESENT	1695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	97	345	.355							
1999	118	342	.289							
2000	163	943	.578							
2001	239	3,564	1.491							
2002	251	72,865	29.029				1		1	2
TOTAL	868	78,059	8.993				1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											345
1999											342
2000											943
2001											3,564
2002				16,001	2,400				36,901	16,310	1,253
TOTAL				16,001	2,400				36,901	16,310	6,447

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											584
1999											516
2000											1,333
2001											5,000
2002	241	3,016	29,010	15,803	6,251	228	9,976	116,749	76,134	53,312	1,798
TOTAL	241	3,016	29,010	15,803	6,251	228	9,976	116,749	76,134	53,312	9,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	159,220	151,500	9,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,742	330	26	
TOTAL LOSSES	163,962	151,830	9,257	
EXPECTED LOSSES	26,153	21,092	1,493	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.890	17.492	1.066	37.448
INDICATED (POST-TEST)	13.922	12.892	.786	27.600
PRES. ON RATE LEVEL	3.212	2.591	.183	5.986
DERIVED BY FORMULA	3.212	2.694	.189	6.095
UNDERLYING PRES. RATE	3.013	2.430	.172	5.615
PROPOSED	3.212	2.694	.189	6.095

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.507
IND. RATES				9.51	MINIMUM PREMIUM	2150
MAN. RATES	9.15	8.20	8.77	+ 9.51	PRESENT	2035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,533	6,595	.430						3	3
1999	1,704	16,700	.980						4	4
2000	1,964	9,287	.472						1	1
2001	2,036	37,597	1.846						3	3
2002	2,161	26,099	1.207						3	3
TOTAL	9,398	96,278	1.024						14	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,465					2,505	2,625
1999					4,757					4,629	7,314
2000					1,828					5,490	1,969
2001					3,951					22,259	11,387
2002					7,620					16,090	2,389
TOTAL					19,621					50,973	25,684

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,156					9,814	4,442
1999			392	258	8,394			801	481	16,903	11,044
2000	3	65	566	213	2,691	60	762	2,808	1,278	15,485	2,784
2001	19	268	2,388	794	5,169	351	4,695	20,762	8,376	53,776	15,976
2002	144	1,177	9,432	2,935	10,363	71	2,184	23,185	9,006	35,145	3,428
TOTAL	166	1,510	12,778	4,200	29,773	482	7,641	47,556	19,141	131,123	37,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,133	184,237	37,674	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	61,090	920	439	
TOTAL LOSSES	131,223	185,157	38,113	
EXPECTED LOSSES	335,039	248,107	31,107	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.396	1.970	.406	3.772
INDICATED (POST-TEST)	1.029	1.452	.299	2.780
PRES. ON RATE LEVEL	3.801	2.814	.353	6.968
DERIVED BY FORMULA	3.773	2.773	.351	6.897
UNDERLYING PRES. RATE	3.565	2.640	.331	6.536
PROPOSED	3.773	2.773	.351	6.897

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.758
IND. RATES				10.76	MINIMUM PREMIUM	2400
MAN. RATES	9.69	9.11	10.21	+ 10.76	PRESENT	2330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	17									
1999	5									
2000	1									
2001										
2002	56									
TOTAL	79									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	347	64	7	
TOTAL LOSSES	347	64	7	
EXPECTED LOSSES	1,523	1,616	228	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.439	.081	.009	.529
INDICATED (POST-TEST)	.324	.060	.007	.391
PRES. ON RATE LEVEL	2.057	2.181	.308	4.546
DERIVED BY FORMULA	2.057	2.181	.308	4.546
UNDERLYING PRES. RATE	1.929	2.046	.289	4.264
PROPOSED	2.057	2.181	.308	4.546

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.091
IND. RATES				7.09	MINIMUM PREMIUM	1670
MAN. RATES	5.71	5.66	6.66	+ 7.09	PRESENT	1605

+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
1998	36					36					
1999											
2000	725					725					
2001											
2002											
TOTAL	761					761					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,410	-1,280	8	
TOTAL LOSSES	1,410		8	
EXPECTED LOSSES	14,718	25,075	1,568	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.185	.000	.001	.186
INDICATED (POST-TEST)	.136	.000	.001	.137
PRES. ON RATE LEVEL	2.062	3.513	.219	5.794
DERIVED BY FORMULA	2.062	3.478	.217	5.757
UNDERLYING PRES. RATE	1.934	3.295	.206	5.435
PROPOSED	2.062	3.478	.217	5.757

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.980
IND. RATES				8.98	MINIMUM PREMIUM	2045
MAN. RATES	7.84	7.45	8.49	+ 8.98	PRESENT	1980

+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
1998	3,875	201,458	5,198			3,875			1	1	10	12
1999	4,737	230,517	4,866			4,737				4	11	15
2000	3,954	91,212	2,306			3,954				1	10	11
2001	4,228	853,386	20,184			4,228			1	2	8	11
2002	4,142	91,564	2,210			4,142				4	3	7
TOTAL	20,936	1,468,137	7,013			20,936			2	12	42	56

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			47,019	34,405	20,835			9,873	12,456	45,321	31,549
1999				70,671	23,005				85,608	37,381	13,852
2000				13,635	18,261				5,566	39,815	13,935
2001			130,416	43,535	13,708			549,988	34,846	59,619	21,274
2002				10,380	1,296				34,917	6,829	38,142
TOTAL			177,435	172,626	77,105			559,861	173,393	188,965	118,752

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			92,392	71,390	44,878			65,705	48,055	177,567	53,381
1999			8,172	139,045	41,808			22,832	346,191	142,784	20,917
2000	37	1,090	11,163	23,277	27,565	481	6,274	24,737	28,458	113,315	19,704
2001	552	9,197	80,807	54,613	24,441	8,271	136,030	567,487	132,428	171,165	29,847
2002	150	1,912	18,496	10,158	3,695	178	8,272	98,066	67,236	31,651	54,734
TOTAL	739	12,199	211,030	298,483	142,387	8,930	150,576	778,827	622,368	636,482	178,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,162,301	1,699,720	178,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	221,538	-1,108	1,020	
TOTAL LOSSES	1,383,839	1,698,612	179,603	
EXPECTED LOSSES	1,196,284	916,579	81,233	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.610	8.113	.858	15.581
INDICATED (POST-TEST)	4.872	5.979	.632	11.483
PRES. ON RATE LEVEL	6.092	4.667	.414	11.173
DERIVED BY FORMULA	6.068	4.733	.425	11.226
UNDERLYING PRES. RATE	5.714	4.378	.388	10.480
PROPOSED	6.068	4.733	.425	11.226

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	17.511
IND. RATES				17.51	MINIMUM PREMIUM	3250
MAN. RATES	15.71	14.66	16.37	+ 17.51	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	24,028	112,805	.469				4	6	10
1999	3,731	121,924	3.267				8	3	11
2000	1,338	9,961	.744					1	1
2001	3,332	130,401	3.913					3	3
2002	3,816	75,175	1.969					3	3
TOTAL	36,245	450,266	1.242				12	16	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				20,637	8,480				16,179	23,317	44,192
1999				46,097	10,103				48,459	6,134	11,131
2000					3,413					1,543	5,005
2001					72,331					48,800	9,270
2002					27,986					33,493	13,696
TOTAL				66,734	122,313				64,638	113,287	83,294

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				42,822	18,265				62,418	91,357	74,773
1999			4,926	90,431	18,618			10,321	194,405	25,954	16,808
2000	7	125	1,052	397	5,020	15	208	786	360	4,354	7,077
2001	361	4,923	43,726	14,536	94,630	769	10,294	45,544	18,380	117,889	13,006
2002	533	4,318	34,636	10,771	38,048	146	4,532	48,237	18,735	73,154	19,654
TOTAL	901	9,366	84,340	158,957	174,581	930	15,034	104,888	294,298	312,708	131,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	215,459	940,544	131,318	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	289,423	-5,638	1,247	
TOTAL LOSSES	504,882	934,906	132,565	
EXPECTED LOSSES	1,221,093	877,854	205,146	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.393	2.579	.366	4.338
INDICATED (POST-TEST)	1.027	1.901	.270	3.198
PRES. ON RATE LEVEL	3.592	2.582	.603	6.777
DERIVED BY FORMULA	3.541	2.534	.576	6.651
UNDERLYING PRES. RATE	3.369	2.422	.566	6.357
PROPOSED	3.541	2.534	.576	6.651

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.374
IND. RATES				10.37	MINIMUM PREMIUM	2325
MAN. RATES	10.14	9.25	9.93	+ 10.37	PRESENT	2270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	315	9,767	3.100						1	1
1999	308	971	.315						1	1
2000	355									
2001	269	666	.247						1	1
2002	349									
TOTAL	1,596	11,404	.715						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					63					9,197	507
1999					253						718
2001					65					340	261
TOTAL					381					9,537	1,486

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					136					36,034	858
1999			21	14	446						1,084
2001		3	38	12	84		55	318	128	823	366
TOTAL		3	59	26	666		55	318	128	36,857	2,308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	435	37,677	2,308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,636	-144	126	
TOTAL LOSSES	19,071	37,533	2,434	
EXPECTED LOSSES	101,139	81,491	9,671	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.195	2.352	.153	3.700
INDICATED (POST-TEST)	.881	1.733	.113	2.727
PRES. ON RATE LEVEL	6.756	5.444	.645	12.845
DERIVED BY FORMULA	6.756	5.407	.640	12.803
UNDERLYING PRES. RATE	6.337	5.106	.606	12.049
PROPOSED	6.756	5.407	.640	12.803

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	19.971
IND. RATES				19.97	MINIMUM PREMIUM	3250
MAN. RATES	17.96	16.98	18.82	+ 19.97	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999										
2000										
2001										
2002	118									
TOTAL	118									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	296	89	15	
TOTAL LOSSES	296	89	15	
EXPECTED LOSSES	1,336	1,330	356	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.251	.075	.013	.339
INDICATED (POST-TEST)	.185	.055	.010	.250
PRES. ON RATE LEVEL	1.207	1.201	.322	2.730
DERIVED BY FORMULA	1.207	1.201	.322	2.730
UNDERLYING PRES. RATE	1.132	1.127	.302	2.561
PROPOSED	1.207	1.201	.322	2.730

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.258
IND. RATES				4.26	MINIMUM PREMIUM	1100
MAN. RATES	4.05	3.69	4.00	+ 4.26	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
1998	1,207	518	.042			1,207						
1999	1,401					1,401						
2000	1,681					1,681						
2001	1,653					1,653						
2002	986	16,685	1,692			986				1		1
TOTAL	6,928	17,203	.248			6,928				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											518
2002				11,000							5,685
TOTAL				11,000							6,203

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											876
2002	135	1,822	17,901	10,227	2,058						8,158
TOTAL	135	1,822	17,901	10,227	2,058						9,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,858	12,285	9,034	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	53,334	-821	544	
TOTAL LOSSES	73,192	11,464	9,578	
EXPECTED LOSSES	302,477	200,704	49,465	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.056	.165	.138	1.359
INDICATED (POST-TEST)	.778	.122	.102	1.002
PRES. ON RATE LEVEL	4.655	3.088	.761	8.504
DERIVED BY FORMULA	4.616	3.029	.741	8.386
UNDERLYING PRES. RATE	4.366	2.897	.714	7.977
PROPOSED	4.616	3.029	.741	8.386

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.081
IND. RATES				13.08	MINIMUM PREMIUM	2865
MAN. RATES	11.95	11.19	12.46	+ 13.08	PRESENT	2790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	68									
1999	88									
2000	96	31,006	32.297						1	1
2001	42									
2002	43									
TOTAL	337	31,006	9.201						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					10,506					20,500	
TOTAL					10,506					20,500	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	23	381	3,235	1,225	15,458	241	2,807	10,495	4,758	57,817	
TOTAL	23	381	3,235	1,225	15,458	241	2,807	10,495	4,758	57,817	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,182	79,258		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,636	-102	1	
TOTAL LOSSES	19,818	79,156	1	
EXPECTED LOSSES	14,972	5,705	185	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.881	23.488	.000	29.369
INDICATED (POST-TEST)	4.334	17.311	.000	21.645
PRES. ON RATE LEVEL	4.737	1.805	.058	6.600
DERIVED BY FORMULA	4.737	1.805	.058	6.600
UNDERLYING PRES. RATE	4.443	1.693	.055	6.191
PROPOSED	4.737	1.805	.058	6.600

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.295
IND. RATES				10.30	MINIMUM PREMIUM	2310
MAN. RATES	9.26	8.62	9.67	+ 10.30	PRESENT	2220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	526	1,599	.303							
1999	368									
2000	360	3,487	.968							
2001	324									
2002										
TOTAL	1,578	5,086	.322							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											1,599
2000											3,487
TOTAL											5,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											2,706
2000											4,931
TOTAL											7,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,067	-452	19	
TOTAL LOSSES	4,067		7,656	
EXPECTED LOSSES	21,871	23,481	4,245	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.258	.000	.485	.743
INDICATED (POST-TEST)	.190	.000	.357	.547
PRES. ON RATE LEVEL	1.478	1.586	.287	3.351
DERIVED BY FORMULA	1.478	1.570	.288	3.336
UNDERLYING PRES. RATE	1.386	1.488	.269	3.143
PROPOSED	1.478	1.570	.288	3.336

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.203
IND. RATES				5.20	MINIMUM PREMIUM	1290
MAN. RATES	4.76	4.42	4.91	+ 5.20	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	10,464	70,013	.669						2	2
1999	9,693	57,908	.597						1	1
2000	8,361									
2001	8,600	387,502	4.505			2	2		1	5
2002	6,780									
TOTAL	43,898	515,423	1.174			2	2		4	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					12,380					20,483	37,150
1999					17,917					4,784	35,207
2001			207,490	58,011	2,150			45,000	48,727	1,400	24,724
TOTAL			207,490	58,011	32,447			45,000	48,727	26,667	97,081

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					26,667					80,253	62,858
1999			1,482	976	31,618			828	493	17,470	53,163
2001	3,995	50,767	390,640	83,936	21,451	3,676	68,756	299,310	131,338	27,395	34,688
TOTAL	3,995	50,767	392,122	84,912	79,736	3,676	68,756	300,138	131,831	125,118	150,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	819,454	421,597	150,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	131,843	-2,577	1,504	
TOTAL LOSSES	951,297	419,020	152,213	
EXPECTED LOSSES	701,928	503,511	140,913	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.167	.955	.347	3.469
INDICATED (POST-TEST)	1.597	.704	.256	2.557
PRES. ON RATE LEVEL	1.705	1.223	.342	3.270
DERIVED BY FORMULA	1.702	1.181	.334	3.217
UNDERLYING PRES. RATE	1.599	1.147	.321	3.067
PROPOSED	1.702	1.181	.334	3.217

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.018
IND. RATES				5.02	MINIMUM PREMIUM	1255
MAN. RATES	4.92	4.40	4.79	+ 5.02	PRESENT	1220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	198	191	.096							
1999	198									
2000	238	488	.205							
2001	329									
2002	120									
TOTAL	1,083	679	.063							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											191
2000											488
TOTAL											679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											323
2000											690
TOTAL											1,013

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,013	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,856	-3	33	
TOTAL LOSSES	2,856		1,046	
EXPECTED LOSSES	16,147	15,551	3,173	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.264	.000	.097	.361
INDICATED (POST-TEST)	.195	.000	.071	.266
PRES. ON RATE LEVEL	1.590	1.531	.312	3.433
DERIVED BY FORMULA	1.590	1.516	.310	3.416
UNDERLYING PRES. RATE	1.491	1.436	.293	3.220
PROPOSED	1.590	1.516	.310	3.416

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.328
IND. RATES				5.33	MINIMUM PREMIUM	1315
MAN. RATES	4.68	4.46	5.03	+ 5.33	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,486	28,555	.636						4	4
1999	4,606	140,887	3.058					2	4	6
2000	5,106	361,645	7.082			1		2	3	6
2001	4,855	208,755	4.299					1	10	11
2002	3,332	63,712	1.912					1	2	3
TOTAL	22,385	803,554	3.590			1		6	23	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					6,497					6,463	15,595
1999				14,788	22,974				30,761	66,911	5,453
2000			133,788	28,327	81,247			21,775	29,959	60,667	5,882
2001				52,137	20,510				88,464	40,225	7,419
2002				7,647	5,038				12,757	10,708	27,562
TOTAL			133,788	102,899	136,266			21,775	161,941	184,974	61,911

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					13,993					25,322	26,387
1999			3,212	30,084	40,795			17,468	129,927	246,582	8,234
2000	522	27,971	260,299	60,495	124,577	1,070	42,924	170,108	121,235	178,471	8,317
2001	184	5,457	56,088	64,100	33,151	851	31,898	174,130	230,364	127,291	10,409
2002	189	2,041	18,684	9,046	8,279	100	4,137	47,663	29,160	29,496	39,551
TOTAL	895	35,469	338,283	163,725	220,795	2,021	78,959	409,369	510,686	607,162	92,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	864,996	1,502,368	92,898	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	149,251	-2,750	983	
TOTAL LOSSES	1,014,247	1,499,618	93,881	
EXPECTED LOSSES	826,903	576,190	90,212	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.531	6.699	.419	11.649
INDICATED (POST-TEST)	3.339	4.937	.309	8.585
PRES. ON RATE LEVEL	3.938	2.744	.430	7.112
DERIVED BY FORMULA	3.926	2.854	.423	7.203
UNDERLYING PRES. RATE	3.694	2.574	.403	6.671
PROPOSED	3.926	2.854	.423	7.203

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.235
IND. RATES				11.24	MINIMUM PREMIUM	2500
MAN. RATES	9.90	9.32	10.42	+ 11.24	PRESENT	2375

+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
1998	5,794	52,079	.898			5,794					7	7
1999	5,124	389,215	7.595			5,124			1	2	7	10
2000	5,711	144,298	2.526			5,711			1	2	6	9
2001	6,636	339,990	5.123			6,636			1	2	3	6
2002	6,834	102,222	1.495			6,834					5	5
TOTAL	30,099	1,027,804	3.415			30,099			3	6	28	37

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					17,365					20,757	13,957
1999			141,156	3,965	107,938			37,226	1,447	91,054	6,429
2000			67,174	1,583	11,244			39,896	1,271	5,953	17,177
2001			62,187	57,594	18,815			88,265	53,741	53,155	6,233
2002					43,325					52,766	6,131
TOTAL			270,517	63,142	198,687			165,387	56,459	223,685	49,927

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					37,404					81,327	23,615
1999		28,305	244,741	17,310	192,145		31,340	213,303	18,931	333,666	9,708
2000	199	12,579	116,464	7,325	18,421	708	56,183	215,849	12,726	20,516	24,288
2001	1,265	18,557	154,251	74,695	34,815	7,374	126,392	537,391	173,030	160,196	8,745
2002	822	6,684	53,612	16,683	58,898	231	7,143	75,987	29,511	115,248	8,798
TOTAL	2,286	66,125	569,068	116,013	341,683	8,313	221,058	1,042,530	234,198	710,953	75,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,909,380	1,402,847	75,154	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	175,267	4,038	1,100	
TOTAL LOSSES	2,084,647	1,406,885	76,254	
EXPECTED LOSSES	940,294	820,799	79,160	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.926	4.674	.253	11.853
INDICATED (POST-TEST)	5.104	3.445	.186	8.735
PRES. ON RATE LEVEL	3.331	2.907	.280	6.518
DERIVED BY FORMULA	3.366	2.939	.273	6.578
UNDERLYING PRES. RATE	3.124	2.727	.263	6.114
PROPOSED	3.366	2.939	.273	6.578

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	10.261
IND. RATES				10.26	MINIMUM PREMIUM	2300
MAN. RATES	8.76	8.48	9.55	+ 10.26	PRESENT	2195

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	3,374	44,588	1.321				1		1	2
1999	3,832	625,870	16.332		1		1			2
2000	3,954	129,908	3.285			1				2
2001	4,151	50,422	1.214				1		1	2
2002	4,026	93,267	2.316						2	2
TOTAL	19,337	944,055	4.882		1	1	3		5	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				16,822	626				25,369	1,314	457
1999		90,268		16,002			494,085		23,381		2,134
2000			66,884		29			61,136		1,425	434
2001				20,414	959				21,000	7,801	248
2002					26,412					66,242	613
TOTAL		90,268	66,884	53,238	28,026		494,085	61,136	69,750	76,782	3,886

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				34,906	1,348				97,874	5,148	773
1999	14,383	27,888	2,506	31,200	275	37,934	566,576	20,885	93,498	1,716	3,222
2000	176	12,064	111,882	3,551	1,837	995	84,739	325,283	10,994	9,385	614
2001	37	1,655	17,687	23,680	3,730	180	7,197	39,708	54,029	26,000	348
2002	501	4,075	32,685	10,170	35,908	291	8,960	95,399	37,065	144,688	880
TOTAL	15,097	45,682	164,760	103,507	43,098	39,400	667,472	481,275	293,460	186,937	5,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,413,686	627,002	5,837	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	70,183	285	221	
TOTAL LOSSES	1,483,869	627,287	6,058	
EXPECTED LOSSES	383,646	235,911	16,823	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.674	3.244	.031	10.949
INDICATED (POST-TEST)	5.656	2.391	.023	8.070
PRES. ON RATE LEVEL	2.115	1.301	.093	3.509
DERIVED BY FORMULA	2.186	1.356	.090	3.632
UNDERLYING PRES. RATE	1.984	1.220	.087	3.291
PROPOSED	2.186	1.356	.090	3.632

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.665
IND. RATES				5.67	MINIMUM PREMIUM	1385
MAN. RATES	4.50	4.49	5.14	+ 5.67	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	3,119	5,434	.174							
1999	2,960	431,677	14.583			1			5	6
2000	2,015	3,856	.191						1	1
2001	2,649	23,359	.881						3	3
2002	2,711	19,692	.726						4	4
TOTAL	13,454	484,018	3.598			1			13	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											5,434
1999			286,460		13,913			114,395		13,420	3,489
2000					360					481	3,015
2001					7,942					15,397	20
2002					3,487					14,418	1,787
TOTAL			286,460		25,702			114,395		43,716	13,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											9,194
1999		30,204	252,429	4,703	26,269		50,635	321,068	7,412	50,743	5,268
2000	1	15	113	42	527		52	246	114	1,353	4,263
2001	39	539	4,797	1,599	10,387	246	3,262	14,370	5,801	37,195	28
2002	64	538	4,317	1,343	4,742	63	1,944	20,762	8,064	31,493	2,564
TOTAL	104	31,296	261,656	7,687	41,925	309	55,893	356,446	21,391	120,784	21,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	705,704	191,787	21,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	48,268	89	280	
TOTAL LOSSES	753,972	191,876	21,597	
EXPECTED LOSSES	250,109	217,551	22,468	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.604	1.426	.161	7.191
INDICATED (POST-TEST)	4.130	1.051	.119	5.300
PRES. ON RATE LEVEL	1.982	1.724	.178	3.884
DERIVED BY FORMULA	2.003	1.697	.176	3.876
UNDERLYING PRES. RATE	1.859	1.617	.167	3.643
PROPOSED	2.007	1.701	.176	3.884

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.058
IND. RATES				6.06	MINIMUM PREMIUM	1460
MAN. RATES	4.84	4.89	5.69	+ 6.06	PRESENT	1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	5,629	170,665	3.031				2	7		9
1999	5,941	188,419	3.171				1	13		14
2000	6,573	226,243	3.442					10		10
2001	7,120	22,225	.312					3		3
2002	6,696	71,300	1.064					6		6
TOTAL	31,959	678,852	2.124				3	39		42

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				55,388	8,858				61,960	24,561	19,898
1999				33,670	18,111				65,000	59,982	11,656
2000					121,852					89,215	15,176
2001					1,259					5,406	15,560
2002					14,418					43,572	13,310
TOTAL				89,058	164,498				126,960	222,736	75,600

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				114,931	19,080				239,042	96,231	33,667
1999			4,484	66,635	32,537			22,814	266,122	223,798	17,601
2000	256	4,413	37,518	14,176	179,277	1,054	12,236	45,659	20,717	251,609	21,459
2001	7	87	761	252	1,644	85	1,136	5,040	2,040	13,066	21,831
2002	274	2,222	17,840	5,550	19,599	190	5,890	62,750	24,384	95,168	19,100
TOTAL	537	6,722	60,603	201,544	252,137	1,329	19,262	136,263	552,305	679,872	113,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	224,716	1,685,858	113,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	98,348	1,522	1,188	
TOTAL LOSSES	323,064	1,687,380	114,846	
EXPECTED LOSSES	537,871	637,263	89,166	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.011	5.280	.359	6.650
INDICATED (POST-TEST)	.745	3.891	.265	4.901
PRES. ON RATE LEVEL	1.794	2.126	.297	4.217
DERIVED BY FORMULA	1.773	2.250	.295	4.318
UNDERLYING PRES. RATE	1.683	1.994	.279	3.956
PROPOSED	1.773	2.250	.295	4.318

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.735
IND. RATES				6.74	MINIMUM PREMIUM	1600
MAN. RATES	5.54	5.50	6.18	+ 6.74	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	2,143	124,603	5.814				2	3	5
1999	2,533								
2000	3,267	86,037	2.633					4	4
2001	1,805	6,497	.359					1	1
2002	2,004	48,935	2.441				1	1	2
TOTAL	11,752	266,072	2.264				3	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				16,748	47,351				15,366	45,138	
2000					17,678					52,240	16,119
2001					497					539	5,461
2002				14,747	373				31,107		2,708
TOTAL				31,495	65,899				46,473	97,917	24,288

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				34,753	101,994				59,283	176,850	
2000	37	637	5,445	2,059	26,010	617	7,175	26,734	12,147	147,342	22,792
2001	4	34	299	100	649	9	110	505	200	1,301	7,662
2002	187	2,497	24,461	13,851	3,265	131	6,552	78,626	56,487	14,912	3,886
TOTAL	228	3,168	30,205	50,763	131,918	757	13,837	105,865	128,117	340,405	34,340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	154,060	651,203	34,340	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,062	-3,766	548	
TOTAL LOSSES	203,122	647,437	34,888	
EXPECTED LOSSES	278,523	381,470	48,771	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.728	5.509	.297	7.534
INDICATED (POST-TEST)	1.274	4.060	.219	5.553
PRES. ON RATE LEVEL	2.527	3.461	.442	6.430
DERIVED BY FORMULA	2.514	3.479	.433	6.426
UNDERLYING PRES. RATE	2.370	3.246	.415	6.031
PROPOSED	2.514	3.479	.433	6.426

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.023
IND. RATES				10.02	MINIMUM PREMIUM	2255
MAN. RATES	8.94	8.40	9.42	+ 10.02	PRESENT	2170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	657	4,559	.693						1	1
1999	841	481	.057							
2000	518	4,956	.956							
2001	440									
2002	311									
TOTAL	2,767	9,996	.361						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,347					1,626	586
1999											481
2000											4,956
TOTAL					2,347					1,626	6,023

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					5,055					6,371	992
1999											726
2000											7,008
TOTAL					5,055					6,371	8,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		11,426	8,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,466	-662	61	
TOTAL LOSSES	7,466	10,764	8,787	
EXPECTED LOSSES	39,872	44,937	7,138	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.270	.389	.318	.977
INDICATED (POST-TEST)	.199	.287	.234	.720
PRES. ON RATE LEVEL	1.536	1.732	.275	3.543
DERIVED BY FORMULA	1.536	1.718	.275	3.529
UNDERLYING PRES. RATE	1.441	1.624	.258	3.323
PROPOSED	1.536	1.718	.275	3.529

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.504
IND. RATES				5.50	MINIMUM PREMIUM	1350
MAN. RATES	4.48	4.42	5.19	+ 5.50	PRESENT	1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	37	5,640	15,243						1	1
1999	9									
2000	24									
2001	10									
2002	14									
TOTAL	94	5,640	6,000						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					347					1,278	4,015
TOTAL					347					1,278	4,015

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					747					5,007	6,793
TOTAL					747					5,007	6,793

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		5,754	6,793	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	521	-8	1	
TOTAL LOSSES	521	5,746	6,794	
EXPECTED LOSSES	2,667	898	137	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.554	6.113	7.228	13.895
INDICATED (POST-TEST)	.408	4.505	5.327	10.240
PRES. ON RATE LEVEL	3.025	1.017	.155	4.197
DERIVED BY FORMULA	3.025	1.017	.155	4.197
UNDERLYING PRES. RATE	2.837	.955	.145	3.937
PROPOSED	3.025	1.017	.155	4.197

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.546
IND. RATES				6.55	MINIMUM PREMIUM	1560
MAN. RATES	6.12	5.61	6.15	+ 6.55	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999										
2000										
2001		112								
2002										
TOTAL		112								

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											157
TOTAL											157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			157	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES			157	
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	2.898	1.865	.082	4.845
DERIVED BY FORMULA	2.898	1.865	.082	4.845
UNDERLYING PRES. RATE	2.718	1.749	.078	4.545
PROPOSED	2.898	1.865	.082	4.845

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.557
IND. RATES				7.56	MINIMUM PREMIUM	1760
MAN. RATES	6.90	6.48	7.10	+ 7.56	PRESENT	1695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	27									
1999										
2000										
2001	9									
2002	276									
TOTAL	312									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,336	292	19	
TOTAL LOSSES	1,336	292	19	
EXPECTED LOSSES	5,960	4,886	521	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.428	.094	.006	.528
INDICATED (POST-TEST)	.315	.069	.004	.388
PRES. ON RATE LEVEL	2.036	1.670	.178	3.884
DERIVED BY FORMULA	2.036	1.670	.178	3.884
UNDERLYING PRES. RATE	1.910	1.566	.167	3.643
PROPOSED	2.036	1.670	.178	3.884

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.058
IND. RATES				6.06	MINIMUM PREMIUM	1460
MAN. RATES	4.84	4.89	5.69	+ 6.06	PRESENT	1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	169									
1999	173									
2000	197									
2001	130									
2002	92	318	.345							
TOTAL	761	318	.042							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											318
TOTAL											318

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											456
TOTAL											456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			456	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,085	-206	25	
TOTAL LOSSES	2,085		481	
EXPECTED LOSSES	11,644	16,363	2,739	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.274	.000	.063	.337
INDICATED (POST-TEST)	.202	.000	.046	.248
PRES. ON RATE LEVEL	1.631	2.292	.384	4.307
DERIVED BY FORMULA	1.631	2.269	.381	4.281
UNDERLYING PRES. RATE	1.530	2.150	.360	4.040
PROPOSED	1.631	2.269	.381	4.281

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.677
IND. RATES				6.68	MINIMUM PREMIUM	1585
MAN. RATES	5.98	5.72	6.31	+ 6.68	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	310	1,503	.484						1	1
1999	335									
2000	356									
2001	348									
2002	532	1,137	.213						1	1
TOTAL	1,881	2,640	.140						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					284					1,219	
2002					210					927	
TOTAL					494					2,146	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					612					4,776	
2002	3	32	263	80	284	4	127	1,334	519	2,024	
TOTAL	3	32	263	80	896	4	127	1,334	519	6,800	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,763	8,295		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,001	172	71	
TOTAL LOSSES	8,764	8,467	71	
EXPECTED LOSSES	37,451	25,845	4,496	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.466	.450	.004	.920
INDICATED (POST-TEST)	.343	.332	.003	.678
PRES. ON RATE LEVEL	2.122	1.465	.255	3.842
DERIVED BY FORMULA	2.122	1.454	.252	3.828
UNDERLYING PRES. RATE	1.991	1.374	.239	3.604
PROPOSED	2.122	1.454	.252	3.828

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.971
IND. RATES				5.97	MINIMUM PREMIUM	1445
MAN. RATES	4.85	4.75	5.63	+ 5.97	PRESENT	1390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	16,648	337,715	2.028			1		6	7
1999	13,989	89,711	.641					5	5
2000	9,213	106,069	1.151				3	2	5
2001	11,812	89,241	.755					6	6
2002	7,870	141,566	1.798				1	3	4
TOTAL	59,532	764,302	1.284			1	4	22	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			174,360		12,090			104,000		29,983	17,282
1999					25,970					49,334	14,407
2000				7,894	28,299				21,304	36,292	12,280
2001					39,760					18,085	31,396
2002				19,979	22,320				24,000	53,884	21,383
TOTAL			174,360	27,873	128,439			104,000	45,304	187,578	96,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			219,956		26,043			444,332		117,474	29,241
1999			2,149	1,414	45,830			8,540	5,102	180,141	21,755
2000	60	1,276	11,917	15,538	42,041	422	8,144	35,266	81,908	106,237	17,364
2001	201	2,710	24,039	7,988	52,018	293	3,814	16,875	6,813	43,691	44,049
2002	670	6,751	60,141	27,169	34,074	337	12,337	138,253	73,722	129,188	30,685
TOTAL	931	10,737	318,202	52,109	200,006	1,052	24,295	643,266	167,545	576,731	143,094

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	998,483	996,391	143,094	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	330,971	-7,379	1,677	
TOTAL LOSSES	1,329,454	989,012	144,771	
EXPECTED LOSSES	1,707,972	1,212,071	174,429	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.233	1.661	.243	4.137
INDICATED (POST-TEST)	1.646	1.224	.179	3.049
PRES. ON RATE LEVEL	3.059	2.171	.312	5.542
DERIVED BY FORMULA	3.017	2.076	.297	5.390
UNDERLYING PRES. RATE	2.869	2.036	.293	5.198
PROPOSED	3.017	2.076	.297	5.390

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.407
IND. RATES				8.41	MINIMUM PREMIUM	1930
MAN. RATES	8.22	7.57	8.12	+ 8.41	PRESENT	1900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	49,605	1,180,246	2.379			5	6	20	31	
1999	55,818	1,201,155	2.151			3	1	21	25	
2000	48,629	2,714,722	5.582			9	12	13	34	
2001	48,873	1,401,846	2.868	1		4	3	19	27	
2002	48,400	873,341	1.804				5	22	27	
TOTAL	251,325	7,371,310	2.933			1	21	27	144	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			407,329	82,007	129,301			245,834	113,207	112,823	89,745
1999			505,645	1,222	147,342			308,951	10,450	132,029	95,516
2000			1,011,854	270,727	110,050			918,192	188,155	118,325	97,419
2001	196,121		418,758	28,567	77,754	100,561		290,214	23,033	122,116	144,722
2002			70,767	299,891				77,111	296,828		128,744
TOTAL	196,121		2,343,586	453,290	764,338	100,561		1,763,191	411,956	782,121	556,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			738,363	170,166	278,514			1,424,438	436,751	442,039	151,848
1999		72,658	616,744	19,901	264,148		164,875	1,062,754	75,070	488,535	144,229
2000	2,108	141,384	1,338,029	470,669	194,938	10,182	793,943	3,085,441	771,096	415,506	137,750
2001	177,660	80,822	612,711	75,146	123,625	513,371	318,073	1,297,419	165,184	341,093	203,045
2002	6,562	57,987	486,345	181,279	420,958	1,629	56,422	622,376	306,120	685,305	184,748
TOTAL	186,330	352,851	3,792,192	917,161	1,282,183	525,182	1,333,313	7,492,428	1,754,221	2,372,478	821,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,682,296	6,326,043	821,620			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,599,609	-11,612	9,116			
TOTAL LOSSES	15,281,905	6,314,431	830,736			
EXPECTED LOSSES	8,615,420	5,282,851	743,922			
CREDIBILITY	.09	.26	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.081	2.512	.331	8.924		
INDICATED (POST-TEST)	4.482	1.851	.244	6.577		
PRES. ON RATE LEVEL	3.655	2.241	.315	6.211		
DERIVED BY FORMULA	3.729	2.140	.295	6.164		
UNDERLYING PRES. RATE	3.428	2.102	.296	5.826		
PROPOSED	3.758	2.156	.297	6.211		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.688
IND. RATES				9.69	MINIMUM PREMIUM	2190
MAN. RATES	8.72	8.21	9.10	+ 9.69	PRESENT	2100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	8,850	153,484	1.734			1				1
1999	12,745	163,843	1.285						3	3
2000	10,153	22,540	.222						3	3
2001	10,838	31,174	.287						1	1
2002	12,722	76,559	.601						5	5
TOTAL	55,308	447,600	.809			1			12	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			123,600					20,500			9,384
1999					113,585					47,765	2,493
2000					11,776					1,765	8,999
2001					8,310					15,965	6,899
2002					19,782					40,924	15,853
TOTAL			123,600		153,453			20,500		106,419	43,628

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			242,874					136,428			15,878
1999			9,392	6,184	200,437			8,271	4,942	174,415	3,764
2000	24	425	3,625	1,372	17,325	15	260	904	409	4,979	12,725
2001	42	566	5,023	1,669	10,871	247	3,373	14,902	6,015	38,566	9,679
2002	373	3,053	24,488	7,620	26,892	179	5,537	58,946	22,890	89,382	22,749
TOTAL	439	4,044	285,402	16,845	255,525	441	9,170	219,451	34,256	307,342	64,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	518,947	613,968	64,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	398,407	627	1,526	
TOTAL LOSSES	917,354	614,595	66,321	
EXPECTED LOSSES	2,153,694	592,901	110,616	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.659	1.111	.120	2.890
INDICATED (POST-TEST)	1.223	.819	.088	2.130
PRES. ON RATE LEVEL	4.151	1.143	.213	5.507
DERIVED BY FORMULA	4.063	1.111	.201	5.375
UNDERLYING PRES. RATE	3.894	1.072	.200	5.166
PROPOSED	4.063	1.111	.201	5.375

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.384
IND. RATES				8.38	MINIMUM PREMIUM	1925
MAN. RATES	8.21	7.49	8.07	+ 8.38	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	35,877	2,374,357	6.618	1		1	10	15	27
1999	40,059	1,810,917	4.520			6	8	16	30
2000	40,596	364,819	.898				3	12	15
2001	40,468	61,726	.152				1	4	5
2002	36,740	583,446	1.588			2	5	1	8
TOTAL	193,740	5,195,265	2.682	1		9	27	48	85

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998	867,650		67,621	245,187	85,883	482,540		36,525	268,742	229,636	90,573
1999			899,641	139,292	30,938			446,968	121,682	97,599	74,797
2000				71,591	119,032				42,630	92,557	39,009
2001				9,547	7,139				11,222	9,104	24,714
2002			135,254	85,474	40,704			64,442	118,778	85,000	53,794
TOTAL	867,650		1,102,516	551,091	283,696	482,540		547,935	563,054	513,896	282,887

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998	214,104		132,875	508,763	168,371	450,184		243,074	1,036,806	795,110	153,249
1999		136,917	1,153,964	291,156	64,757		268,825	1,732,417	528,673	374,540	112,943
2000	249	6,594	65,723	124,915	178,800	1,084	19,061	80,759	168,556	268,810	55,159
2001	53	1,236	12,317	12,418	10,502	170	4,893	25,807	30,738	25,817	34,674
2002	4,699	48,989	431,302	113,667	82,726	2,014	67,131	698,505	293,217	258,093	77,194
TOTAL	219,105	193,736	1,796,181	1,050,919	505,156	453,452	359,910	2,780,562	2,057,990	1,722,370	433,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,802,946	5,336,435	433,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,021,727	-6,165	7,004	
TOTAL LOSSES	6,824,673	5,330,270	440,223	
EXPECTED LOSSES	5,591,336	4,671,070	565,721	
CREDIBILITY	.07	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.523	2.751	.227	6.501
INDICATED (POST-TEST)	2.596	2.027	.167	4.790
PRES. ON RATE LEVEL	3.077	2.570	.311	5.958
DERIVED BY FORMULA	3.043	2.451	.276	5.770
UNDERLYING PRES. RATE	2.886	2.411	.292	5.589
PROPOSED	3.043	2.451	.276	5.770

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.000
IND. RATES				9.00	MINIMUM PREMIUM	2050
MAN. RATES	8.42	7.94	8.73	+ 9.00	PRESENT	2030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999	15									
2000	17									
2001	45									
2002	3									
TOTAL	80									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	360	20	2	
TOTAL LOSSES	360	20	2	
EXPECTED LOSSES	2,320	1,465	215	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.450	.025	.003	.478
INDICATED (POST-TEST)	.332	.018	.002	.352
PRES. ON RATE LEVEL	3.093	1.952	.286	5.331
DERIVED BY FORMULA	3.093	1.952	.286	5.331
UNDERLYING PRES. RATE	2.901	1.831	.268	5.000
PROPOSED	3.093	1.952	.286	5.331

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.315
IND. RATES				8.32	MINIMUM PREMIUM	1915
MAN. RATES	8.31	7.90	7.81	+ 8.32	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,502	25,688	1.026						4	4
1999	2,875	33,245	1.156						1	1
2000	3,033	24,448	.806						2	2
2001	3,122	7,369	.236							
2002	3,030	254	.008							
TOTAL	14,562	91,004	.625						7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,567					8,511	14,610
1999					5,088					9,943	18,214
2000					1,871					6,101	16,476
2001											7,369
2002											254
TOTAL					9,526					24,555	56,923

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					5,530					33,346	24,720
1999			421	276	8,978			1,721	1,030	36,308	27,503
2000	3	68	578	217	2,754	75	832	3,113	1,418	17,207	23,297
2001											10,339
2002											364
TOTAL	3	68	999	493	17,262	75	832	4,834	2,448	86,861	86,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,811	107,064	86,223	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	108,634	333	901	
TOTAL LOSSES	115,445	107,397	87,124	
EXPECTED LOSSES	595,731	311,045	68,296	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.793	.738	.598	2.129
INDICATED (POST-TEST)	.584	.544	.441	1.569
PRES. ON RATE LEVEL	4.362	2.277	.500	7.139
DERIVED BY FORMULA	4.324	2.208	.498	7.030
UNDERLYING PRES. RATE	4.091	2.136	.469	6.696
PROPOSED	4.324	2.208	.498	7.030

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.966
IND. RATES				10.97	MINIMUM PREMIUM	2445
MAN. RATES	12.89	10.72	10.46	+ 10.97	PRESENT	2380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
1998											
1999	22,878	329,568	1.440							14	14
2000											
2001	23,934	289,702	1.210							6	6
2002	22,627	123,322	.545							6	6
TOTAL	69,439	742,592	1.069							26	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					104,929					160,223	64,416
2001					60,515					137,227	91,960
2002					20,862					65,975	36,485
TOTAL					186,306					363,425	192,861

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			8,675	5,715	185,161			27,763	16,576	585,046	97,268
2001	302	4,120	36,579	12,159	79,168	2,146	28,944	128,062	51,677	331,512	129,020
2002	397	3,214	25,819	8,030	28,367	288	8,927	95,015	36,906	144,107	52,356
TOTAL	699	7,334	71,073	25,904	292,696	2,434	37,871	250,840	105,159	1,060,665	278,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	370,251	1,484,424	278,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	352,434	16,887	4,640	
TOTAL LOSSES	722,685	1,501,311	283,284	
EXPECTED LOSSES	1,846,383	745,775	243,731	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.041	2.162	.408	3.611
INDICATED (POST-TEST)	.767	1.593	.301	2.661
PRES. ON RATE LEVEL	2.835	1.145	.374	4.354
DERIVED BY FORMULA	2.752	1.194	.365	4.311
UNDERLYING PRES. RATE	2.659	1.074	.351	4.084
PROPOSED	2.752	1.194	.365	4.311

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.724
IND. RATES				6.72	MINIMUM PREMIUM	1595
MAN. RATES	6.14	5.77	6.38	+ 6.72	PRESENT	1545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	8,903	307,707	3.456			1	1		3	5
1999	9,156	202,110	2.207			1			8	9
2000	8,409	820,955	9.762			3			3	6
2001	8,391	46,497	.554				1		5	6
2002	5,319	29,630	.557						3	3
TOTAL	40,178	1,406,899	3.502			5	2		22	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			116,826	37,411	7,950			92,382	32,466	15,102	5,570
1999			92,571		33,213			41,000		32,045	3,281
2000			501,028		20,673			191,648		90,457	17,149
2001				15,988	2,719				1,962	17,813	8,015
2002					3,812					7,301	18,517
TOTAL			710,425	53,399	68,367			325,030	34,428	162,718	52,532

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			180,604	77,628	17,125			483,684	125,254	59,170	9,424
1999		18,563	157,165	4,236	59,661		34,513	222,804	7,422	118,208	4,954
2000	1,187	79,043	732,377	25,414	42,047	3,540	224,497	860,448	47,770	268,586	24,249
2001	39	1,428	15,043	18,937	5,496	283	4,276	19,648	11,475	43,707	11,245
2002	72	590	4,719	1,465	5,181	32	987	10,509	4,080	15,945	26,572
TOTAL	1,298	99,624	1,089,908	127,680	129,510	3,855	264,273	1,597,093	196,001	505,616	76,444

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,056,051	958,807	76,444	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	327,510	-5,999	1,361	
TOTAL LOSSES	3,383,561	952,808	77,805	
EXPECTED LOSSES	1,783,903	858,604	135,400	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.421	2.371	.194	10.986
INDICATED (POST-TEST)	6.206	1.747	.143	8.096
PRES. ON RATE LEVEL	4.734	2.278	.359	7.371
DERIVED BY FORMULA	4.778	2.236	.342	7.356
UNDERLYING PRES. RATE	4.440	2.137	.337	6.914
PROPOSED	4.788	2.241	.342	7.371

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.498
IND. RATES				11.50	MINIMUM PREMIUM	2550
MAN. RATES	10.12	9.58	10.80	+ 11.50	PRESENT	2450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	109									
1999	99	1,430	1,444							
2000	89	793	.891							
2001	118									
2002	163									
TOTAL	578	2,223	.385							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											1,430
2000											793
TOTAL											2,223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											2,159
2000											1,121
TOTAL											3,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,280	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,340	66	37	
TOTAL LOSSES	3,340	66	3,317	
EXPECTED LOSSES	17,404	6,982	2,330	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.578	.011	.574	1.163
INDICATED (POST-TEST)	.426	.008	.423	.857
PRES. ON RATE LEVEL	3.210	1.288	.430	4.928
DERIVED BY FORMULA	3.210	1.288	.430	4.928
UNDERLYING PRES. RATE	3.011	1.208	.403	4.622
PROPOSED	3.210	1.288	.430	4.928

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.687
IND. RATES				7.69	MINIMUM PREMIUM	1790
MAN. RATES	6.66	6.52	7.22	+ 7.69	PRESENT	1720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999	1									
2000										
2001	26									
2002										
TOTAL	27									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	129	29	1	
TOTAL LOSSES	129	29	1	
EXPECTED LOSSES	772	544	87	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.478	.107	.004	.589
INDICATED (POST-TEST)	.352	.079	.003	.434
PRES. ON RATE LEVEL	3.047	2.149	.346	5.542
DERIVED BY FORMULA	3.047	2.149	.346	5.542
UNDERLYING PRES. RATE	2.858	2.016	.324	5.198
PROPOSED	3.047	2.149	.346	5.542

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.644
IND. RATES				8.64	MINIMUM PREMIUM	1980
MAN. RATES	8.22	7.57	8.12	+ 8.64	PRESENT	1900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	45									
1999										
2000	73									
2001	65									
2002	32	52,680	164,625						1	1
TOTAL	215	52,680	24,502						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				22,800					29,880		
TOTAL				22,800					29,880		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	279	3,773	37,105	21,200	4,261	126	6,292	75,522	54,258	14,321	
TOTAL	279	3,773	37,105	21,200	4,261	126	6,292	75,522	54,258	14,321	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	123,097	94,040		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,339	24	8	
TOTAL LOSSES	124,436	94,064	8	
EXPECTED LOSSES	7,942	3,913	671	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	57,877	43,751	.004	101,632
INDICATED (POST-TEST)	42,655	32,244	.003	74,902
PRES. ON RATE LEVEL	3,938	1,940	.333	6,211
DERIVED BY FORMULA	3,938	1,940	.333	6,211
UNDERLYING PRES. RATE	3,694	1,820	.312	5,826
PROPOSED	3,938	1,940	.333	6,211

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.688
IND. RATES				9.69	MINIMUM PREMIUM	2190
MAN. RATES	8.72	8.21	9.10	+ 9.69	PRESENT	2100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,827	62,749	1,299				1		1	2
1999	5,397	50,385	.933						3	3
2000	5,299	1,411	.026						1	1
2001	4,891	3,041	.062							
2002	4,065	2,835	.069						1	1
TOTAL	24,479	120,421	.492						1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				31,632	1,334				25,091	995	3,697
1999					16,850					30,913	2,622
2000					46						1,365
2001											3,041
2002					798					1,852	185
TOTAL				31,632	19,028				25,091	33,760	10,910

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				65,636	2,873				96,801	3,898	6,255
1999			1,394	917	29,734			5,353	3,192	112,877	3,959
2000			14	6	67						1,930
2001											4,267
2002	16	123	988	307	1,083	8	250	2,663	1,038	4,046	265
TOTAL	16	123	2,396	66,866	33,757	8	250	8,016	101,031	120,821	16,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,809	322,475	16,676	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	86,989	-1,652	381	
TOTAL LOSSES	97,798	320,823	17,057	
EXPECTED LOSSES	477,097	344,909	33,537	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.400	1.311	.070	1.781
INDICATED (POST-TEST)	.295	.966	.052	1.313
PRES. ON RATE LEVEL	2.078	1.502	.146	3.726
DERIVED BY FORMULA	2.042	1.470	.140	3.652
UNDERLYING PRES. RATE	1.949	1.409	.137	3.495
PROPOSED	2.042	1.470	.140	3.652

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	5.696
IND. RATES				5.70	MINIMUM PREMIUM	1390
MAN. RATES	4.98	5.59	5.46	+ 5.70	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	2,694	32,773	1.216				1	5	6
1999	2,918	29,420	1.008					5	5
2000	2,636	38,850	1.473					7	7
2001	2,300	84,632	3.679				2	10	12
2002	2,741	72,653	2.650				1	2	3
TOTAL	13,289	258,328	1.944				4	29	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				3,467	2,910				8,134	10,271	7,991
1999					3,816					13,476	12,128
2000					4,382					19,102	15,366
2001				11,891	6,950				21,740	31,578	12,473
2002				11,593	2,935				33,038	17,942	7,145
TOTAL				26,951	20,993				62,912	92,369	55,103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				7,194	6,267				31,381	40,242	13,521
1999			315	209	6,732			2,332	1,394	49,208	18,313
2000	9	158	1,353	509	6,444	226	2,600	9,783	4,439	53,880	21,728
2001	56	1,403	14,161	15,075	10,536	547	12,409	63,037	64,779	83,692	17,500
2002	198	2,368	22,504	11,911	6,158	219	9,387	109,344	70,041	55,026	10,253
TOTAL	263	3,929	38,333	34,898	36,137	992	24,396	184,496	172,034	282,048	81,315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	252,409	525,117	81,315	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	78,401	-976	571	
TOTAL LOSSES	330,810	524,141	81,886	
EXPECTED LOSSES	420,331	360,265	45,448	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.489	3.944	.616	7.049
INDICATED (POST-TEST)	1.834	2.907	.454	5.195
PRES. ON RATE LEVEL	3.372	2.890	.365	6.627
DERIVED BY FORMULA	3.357	2.891	.369	6.617
UNDERLYING PRES. RATE	3.163	2.711	.342	6.216
PROPOSED	3.357	2.891	.369	6.617

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.321
IND. RATES				10.32	MINIMUM PREMIUM	2315
MAN. RATES	8.46	8.55	9.71	+ 10.32	PRESENT	2230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	7,927	71,864	.906				2	4		6
1999	7,893	70,427	.892				1	4		5
2000	6,513	657,457	10.094			2		6		8
2001	6,487	33,562	.517				3	3		6
2002	5,600	25,151	.449					2		2
TOTAL	34,420	858,461	2.494				2	6	19	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				24,552	3,608				19,834	17,688	6,182
1999				38,906	3,801				14,561	4,821	8,338
2000			391,003		7,229			244,030		9,139	6,056
2001				10,043	4,262				12,990	3,308	2,959
2002					13,552					8,540	3,059
TOTAL			391,003	73,501	32,452			244,030	47,385	43,496	26,594

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				50,945	7,771				76,519	69,302	10,460
1999			3,766	76,066	7,377			3,621	58,721	18,675	12,590
2000	589	39,679	367,759	12,427	16,493	2,213	180,937	694,431	24,793	37,175	8,563
2001	35	1,074	10,992	12,410	6,797	83	4,144	23,150	32,861	12,422	4,151
2002	257	2,093	16,770	5,219	18,422	37	1,157	12,299	4,782	18,650	4,390
TOTAL	881	42,846	399,287	157,067	56,860	2,333	186,238	733,501	197,676	156,224	40,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,365,086	567,827	40,154	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	131,573	-2,678	534	
TOTAL LOSSES	1,496,659	565,149	40,688	
EXPECTED LOSSES	700,791	506,318	48,876	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.348	1.642	.118	6.108
INDICATED (POST-TEST)	3.204	1.210	.087	4.501
PRES. ON RATE LEVEL	2.171	1.568	.151	3.890
DERIVED BY FORMULA	2.192	1.543	.146	3.881
UNDERLYING PRES. RATE	2.036	1.471	.142	3.649
PROPOSED	2.197	1.547	.146	3.890

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	6.068
IND. RATES				6.07	MINIMUM PREMIUM	1465
MAN. RATES	4.98	5.59	5.70	+ 6.07	PRESENT	1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999	95									
2000										
2001										
2002										
TOTAL	95									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	365	-83		
TOTAL LOSSES	365			
EXPECTED LOSSES	1,965	1,419	138	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.384	.000	.000	.384
INDICATED (POST-TEST)	.283	.000	.000	.283
PRES. ON RATE LEVEL	2.205	1.593	.154	3.952
DERIVED BY FORMULA	2.205	1.593	.154	3.952
UNDERLYING PRES. RATE	2.068	1.494	.145	3.707
PROPOSED	2.205	1.593	.154	3.952

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	6.164
IND. RATES				6.16	MINIMUM PREMIUM	1480
MAN. RATES	4.98	5.59	5.79	+ 6.16	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	552									
1999	26									
2000	131									
2001	667	8,146	1,221						3	3
2002	2,734	8,834	.323						1	1
TOTAL	4,110	16,980	.413						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,020					3,895	2,231
2002					488					5,527	2,819
TOTAL					2,508					9,422	5,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	11	138	1,219	408	2,645	66	815	3,638	1,458	9,409	3,130
2002	9	75	603	188	663	24	752	7,954	3,090	12,071	4,045
TOTAL	20	213	1,822	596	3,308	90	1,567	11,592	4,548	21,480	7,175

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,304	29,932	7,175	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,017	2,561	246	
TOTAL LOSSES	33,321	32,493	7,421	
EXPECTED LOSSES	84,091	51,334	8,220	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.811	.791	.181	1.783
INDICATED (POST-TEST)	.598	.583	.133	1.314
PRES. ON RATE LEVEL	2.181	1.332	.213	3.726
DERIVED BY FORMULA	2.165	1.317	.211	3.693
UNDERLYING PRES. RATE	2.046	1.249	.200	3.495
PROPOSED	2.165	1.317	.211	3.693

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	5.760
IND. RATES				5.76	MINIMUM PREMIUM	1400
MAN. RATES	4.98	5.59	5.46	+ 5.76	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	774	43,595	5.632				1	1	2
1999	730	18,418	2.523					2	2
2000	749	133,237	17.788					3	3
2001	832	654,093	78.616			1		1	2
2002	511								
TOTAL	3,596	849,343	23.619			1	1	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				3,225	15,575					24,374	421
1999					7,813					10,605	
2000					73,155					60,082	
2001			73,411		2,006			577,055		1,621	
TOTAL			73,411	3,225	98,549			577,055		96,682	421

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				6,692	33,549					95,497	712
1999			646	426	13,789			1,835	1,094	38,724	
2000	154	2,651	22,527	8,509	107,629	708	8,231	30,762	13,958	169,460	
2001	236	2,834	21,157	1,385	3,303	7,505	118,201	474,184	26,618	19,657	
TOTAL	390	5,485	44,330	17,012	158,270	8,213	126,432	506,781	41,670	323,338	712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	691,631	540,290	712	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	31,223	-493	108	
TOTAL LOSSES	722,854	539,797	820	
EXPECTED LOSSES	170,523	143,552	10,069	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.102	15.011	.023	35.136
INDICATED (POST-TEST)	14.815	11.063	.017	25.895
PRES. ON RATE LEVEL	5.055	4.256	.299	9.610
DERIVED BY FORMULA	5.153	4.392	.293	9.838
UNDERLYING PRES. RATE	4.742	3.992	.280	9.014
PROPOSED	5.153	4.392	.293	9.838

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	15.346
IND. RATES				15.35	MINIMUM PREMIUM	3250
MAN. RATES	13.09	12.56	14.08	+ 15.35	PRESENT	3120

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	7,728	702,537	9,090			1	3	39	43
1999	12,610	470,799	3,733			1	2	30	33
2000	9,272	187,199	2,018				1	10	11
2001	10,438	300,134	2,875			1		14	15
2002	8,542	98,863	1,157					11	11
TOTAL	48,590	1,759,532	3,621			3	6	104	113

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			51,975	35,867	163,580			50,118	59,231	306,470	35,296
1999			54,920	19,090	110,730			20,867	56,846	146,104	62,242
2000				33,319	29,548				30,989	49,525	43,818
2001			62,721		46,050			63,189		103,745	24,429
2002					19,485					48,340	31,038
TOTAL			169,616	88,276	369,393			134,174	147,066	654,184	196,823

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			102,131	74,425	334,695			333,535	228,513	1,123,941	59,721
1999		11,014	102,461	44,686	196,355		17,566	146,752	244,511	538,277	93,985
2000	62	2,124	22,631	55,140	45,179	587	11,403	49,632	118,404	145,322	61,959
2001	1,405	17,072	130,834	14,319	63,750	6,569	99,924	409,603	56,277	261,037	34,274
2002	370	3,001	24,116	7,497	26,495	212	6,544	69,592	27,048	105,572	44,540
TOTAL	1,837	33,211	382,173	196,067	666,474	7,368	135,437	1,009,114	674,753	2,174,149	294,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,569,140	3,711,443	294,479	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	425,247	-7,742	2,500	
TOTAL LOSSES	1,994,387	3,703,701	296,979	
EXPECTED LOSSES	2,338,151	2,173,916	209,908	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.105	7.622	.611	12.338
INDICATED (POST-TEST)	3.025	5.617	.450	9.092
PRES. ON RATE LEVEL	5.129	4.770	.461	10.360
DERIVED BY FORMULA	5.066	4.846	.460	10.372
UNDERLYING PRES. RATE	4.812	4.474	.432	9.718
PROPOSED	5.060	4.840	.460	10.360

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	16.160
IND. RATES				16.16	MINIMUM PREMIUM	3250
MAN. RATES	13.83	13.68	15.18	+ 16.16	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	494	94,932	19,217			1			2	3
1999	453	2,949	.650						1	1
2000	256	9,408	3,675						3	3
2001	279	599	.214							
2002	63									
TOTAL	1,545	107,888	6,983			1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			84,040		2,542			5,267		3,083	
1999					578					2,371	
2000					4,951					4,457	
2001											599
TOTAL			84,040		8,071			5,267		9,911	599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			165,139		5,475			35,052		12,079	
1999			48	31	1,020			411	246	8,657	
2000	12	175	1,527	573	7,286	45	607	2,268	1,031	12,566	
2001											840
TOTAL	12	175	166,714	604	13,781	45	607	37,731	1,277	33,302	840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	205,284	48,964	840	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,541	-464	14	
TOTAL LOSSES	213,825	48,500	854	
EXPECTED LOSSES	44,263	25,925	2,410	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.840	3.139	.055	17.034
INDICATED (POST-TEST)	10.200	2.313	.041	12.554
PRES. ON RATE LEVEL	3.055	1.789	.166	5.010
DERIVED BY FORMULA	3.055	1.794	.165	5.014
UNDERLYING PRES. RATE	2.865	1.678	.156	4.699
PROPOSED	3.055	1.794	.165	5.014

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.821
IND. RATES				7.82	MINIMUM PREMIUM	1815
MAN. RATES	7.07	6.64	7.34	+ 7.82	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	7,901	146,761	1.857			1	1	4	6
1999	7,522	102,700	1.365				3	9	12
2000	9,779	369,154	3.774			1	2	8	11
2001	10,271	328,282	3.196			1	2	4	7
2002	10,895	92,218	.846				1	6	7
TOTAL	46,368	1,039,115	2.241			3	9	31	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			77,872	4,485	2,984			36,057	10,969	5,682	8,712
1999				25,080	31,626				20,249	18,434	7,311
2000			132,258	46,032	9,291			132,461	31,791	14,517	2,804
2001			122,392	58,964	5,712			77,275	48,731	8,051	7,157
2002				843	16,967				12,065	52,396	9,947
TOTAL			332,522	135,404	66,580			245,793	123,805	99,080	35,931

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			153,018	9,306	6,427			239,959	42,318	22,262	14,741
1999			4,840	50,619	56,240			7,069	82,880	68,798	11,040
2000	215	15,238	146,169	76,443	18,022	1,355	109,939	428,454	126,044	53,279	3,965
2001	2,113	28,591	227,396	77,570	20,569	5,509	97,435	414,931	139,865	47,105	10,041
2002	330	2,759	22,366	7,321	23,230	278	9,629	105,952	51,234	120,225	14,274
TOTAL	2,658	46,588	553,789	221,259	124,488	7,142	217,003	1,196,365	442,341	311,669	54,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,023,545	1,099,757	54,061	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	230,913	4,633	1,137	
TOTAL LOSSES	2,254,458	1,104,390	55,198	
EXPECTED LOSSES	1,263,064	887,019	79,289	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.862	2.382	.119	7.363
INDICATED (POST-TEST)	3.583	1.756	.088	5.427
PRES. ON RATE LEVEL	2.904	2.040	.182	5.126
DERIVED BY FORMULA	2.924	2.014	.174	5.112
UNDERLYING PRES. RATE	2.724	1.913	.171	4.808
PROPOSED	2.932	2.020	.174	5.126

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.996
IND. RATES				8.00	MINIMUM PREMIUM	1850
MAN. RATES	6.99	6.74	7.51	+ 8.00	PRESENT	1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	14,368	753,186	5,242			3	8	15	26
1999	14,701	1,065,861	7,250			3	15	16	34
2000	10,245	640,113	6,248			2	2	10	14
2001	9,395	767,849	8,172			1	5	15	21
2002	10,522	449,667	4,273				2	6	8
TOTAL	59,231	3,676,676	6,207			9	32	62	103

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			209,004	92,732	99,734			166,764	49,686	102,294	32,972
1999			217,842	288,440	44,545			83,165	203,892	83,547	144,430
2000			132,140	34,087	77,153			56,181	22,767	152,819	164,966
2001			53,512	91,450	122,773			20,463	164,796	174,480	140,375
2002				34,554	117,650				40,479	131,829	125,155
TOTAL			612,498	541,263	461,855			326,573	481,620	644,969	607,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			339,534	192,419	214,827			838,052	191,688	400,786	55,789
1999		43,682	392,664	570,521	86,036		69,994	494,128	832,288	322,449	218,089
2000	510	27,721	258,610	68,870	118,804	2,742	102,085	394,300	123,820	440,075	233,262
2001	1,766	27,376	238,732	134,223	174,696	4,753	105,777	518,579	472,227	481,012	196,946
2002	2,660	23,870	201,850	77,433	166,410	748	26,361	292,188	147,270	307,331	179,597
TOTAL	4,936	122,649	1,431,390	1,043,466	760,773	8,243	304,217	2,537,247	1,767,293	1,951,653	883,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,408,682	5,523,185	883,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	194,807	-12,821	4,008	
TOTAL LOSSES	4,603,489	5,510,364	887,691	
EXPECTED LOSSES	1,017,588	1,988,386	361,310	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.772	9.303	1.499	18.574
INDICATED (POST-TEST)	5.728	6.856	1.105	13.689
PRES. ON RATE LEVEL	1.832	3.579	.650	6.061
DERIVED BY FORMULA	1.949	3.907	.700	6.556
UNDERLYING PRES. RATE	1.718	3.357	.610	5.685
PROPOSED	1.949	3.907	.700	6.556

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.226
IND. RATES				10.23	MINIMUM PREMIUM	2295
MAN. RATES	7.31	7.35	8.88	+ 10.23	PRESENT	2060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	1,111	18,332	1.650				1	3	4
1999	1,202	82,753	6.884				1	5	6
2000	1,172	10,868	.927					1	1
2001	1,120	246,557	22.014					2	2
2002	1,033	21,717	2.102						
TOTAL	5,638	380,227	6.744				2	11	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				1,886	3,372				2,232	9,253	1,589
1999				6,542	11,321				2,656	59,860	2,374
2000					737					5,584	4,547
2001					90,416					151,036	5,105
2002											21,717
TOTAL				8,428	105,846				4,888	225,733	35,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				3,913	7,263				8,611	36,253	2,689
1999			1,518	13,373	20,091			10,881	16,816	218,779	3,585
2000	1	27	226	86	1,084	60	762	2,856	1,297	15,750	6,429
2001	387	5,272	46,822	15,568	101,339	2,036	27,318	120,847	48,767	312,822	7,162
2002											31,164
TOTAL	388	5,299	48,566	32,940	129,777	2,096	28,080	134,584	75,491	583,604	51,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	219,013	821,812	51,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,482	-218	114	
TOTAL LOSSES	238,495	821,594	51,143	
EXPECTED LOSSES	105,995	77,353	9,414	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.230	14.572	.907	19.709
INDICATED (POST-TEST)	3.118	10.740	.668	14.526
PRES. ON RATE LEVEL	2.004	1.463	.178	3.645
DERIVED BY FORMULA	2.015	1.649	.188	3.852
UNDERLYING PRES. RATE	1.880	1.372	.167	3.419
PROPOSED	2.015	1.649	.188	3.852

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.008
IND. RATES				6.01	MINIMUM PREMIUM	1450
MAN. RATES	4.89	4.67	5.34	+ 6.01	PRESENT	1335

+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
1998	671	3,567	.531			671					1	1
1999	835	55,538	6.651			835					2	2
2000	691	1,899	.274			691						
2001	701	1,068	.152			701						
2002	523	5,270	1.007			523						
TOTAL	3,421	67,342	1.968			3,421					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					997					1,718	852
1999					16,116					39,422	
2000											1,899
2001											1,068
2002											5,270
TOTAL					17,113					41,140	9,089

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,148					6,731	1,442
1999			1,332	877	28,439			6,826	4,076	143,948	
2000											2,685
2001											1,498
2002											7,562
TOTAL			1,332	877	30,587			6,826	4,076	150,679	13,187

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,158	186,219	13,187	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,466	-475	163	
TOTAL LOSSES	18,624	185,744	13,350	
EXPECTED LOSSES	57,165	79,436	14,950	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.544	5.430	.390	6.364
INDICATED (POST-TEST)	.401	4.002	.287	4.690
PRES. ON RATE LEVEL	1.781	2.476	.466	4.723
DERIVED BY FORMULA	1.781	2.507	.462	4.750
UNDERLYING PRES. RATE	1.671	2.322	.437	4.430
PROPOSED	1.771	2.493	.459	4.723

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.367
IND. RATES				7.37	MINIMUM PREMIUM	1725
MAN. RATES	7.22	6.38	6.92	+ 7.37	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998												
1999												
2000												
2001												
2002												
TOTAL												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES				
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	2.147	2.181	.238	4.566
DERIVED BY FORMULA	2.147	2.181	.238	4.566
UNDERLYING PRES. RATE	2.014	2.046	.223	4.283
PROPOSED	2.147	2.181	.238	4.566

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.122
IND. RATES				7.12	MINIMUM PREMIUM	1675
MAN. RATES	6.51	6.06	6.69	+ 7.12	PRESENT	1610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	15,212	295,608	1.943				3	6	9
1999	15,935	249,650	1.566			1	2	4	7
2000	14,459	253,270	1.751			1	4	4	9
2001	14,568	125,986	.864				1	2	3
2002	14,981	30,765	.205					2	2
TOTAL	75,155	955,279	1.271			2	10	18	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				82,033	14,845				97,970	72,023	28,737
1999			67,182	52,924	1,924			90,534	9,762	5,665	21,659
2000			73,722	68,570	4,632			15,094	53,640	22,212	15,400
2001				46,451	2,558				59,163	6,041	11,773
2002					3,523					4,516	22,726
TOTAL			140,904	249,978	27,482			105,628	220,535	110,457	100,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				170,219	31,976				377,968	282,186	48,623
1999		12,864	111,864	104,975	5,031		72,766	460,925	48,280	23,899	32,705
2000	202	15,646	152,577	110,825	12,310	512	31,939	133,526	192,826	73,734	21,776
2001	87	3,790	40,474	53,952	8,981	255	16,952	96,975	146,213	34,742	16,518
2002	66	543	4,363	1,354	4,791	20	612	6,509	2,526	9,868	32,612
TOTAL	355	32,843	309,278	441,325	63,089	787	122,269	697,935	767,813	424,429	152,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,163,467	1,696,656	152,234	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	710,382	-1,700	1,859	
TOTAL LOSSES	1,873,849	1,694,956	154,093	
EXPECTED LOSSES	3,810,359	1,395,629	148,807	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.493	2.255	.205	4.953
INDICATED (POST-TEST)	1.837	1.662	.151	3.650
PRES. ON RATE LEVEL	5.405	1.980	.211	7.596
DERIVED BY FORMULA	5.262	1.942	.203	7.407
UNDERLYING PRES. RATE	5.070	1.857	.198	7.125
PROPOSED	5.262	1.942	.203	7.407

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.554
IND. RATES				11.55	MINIMUM PREMIUM	2560
MAN. RATES	10.99	10.26	11.13	+ 11.55	PRESENT	2520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	259	351	.135							
1999										
2000	3,382	31,633	.935						1	1
2001	2,403	23,827	.991						1	1
2002	2,213	17,764	.802							
TOTAL	8,257	73,575	.891						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											351
2000					366					17,495	13,772
2001					731					19,333	3,763
2002											17,764
TOTAL					1,097					36,828	35,650

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											594
2000	1	15	113	42	537	211	2,409	8,954	4,064	49,343	19,473
2001	4	50	442	146	958	304	4,078	18,045	7,286	46,709	5,279
2002											25,491
TOTAL	5	65	555	188	1,495	515	6,487	26,999	11,350	96,052	50,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,626	109,085	50,837	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,119	3,055	313	
TOTAL LOSSES	61,745	112,140	51,150	
EXPECTED LOSSES	178,351	240,773	18,001	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.748	1.358	.619	2.725
INDICATED (POST-TEST)	.551	1.001	.456	2.008
PRES. ON RATE LEVEL	2.303	3.109	.232	5.644
DERIVED BY FORMULA	2.285	3.046	.239	5.570
UNDERLYING PRES. RATE	2.160	2.916	.218	5.294
PROPOSED	2.285	3.046	.239	5.570

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.688
IND. RATES				8.69	MINIMUM PREMIUM	1990
MAN. RATES	8.10	7.63	8.27	+ 8.69	PRESENT	1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	5,645	416,274	7.374			2	4	6	12
1999	6,296	607,140	9.643			1	5	4	10
2000	6,367	759,707	11.931			3	2	6	11
2001	6,362	289,866	4.556			1	1	8	10
2002	4,586	401,084	8.745					9	9
TOTAL	29,256	2,474,071	8.457			7	12	33	52

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			143,989	60,138	11,662			102,186	71,157	19,997	7,145
1999			277,315	87,011	9,981			154,408	37,956	19,933	20,536
2000			335,830	38,834	30,744			243,579	63,547	39,599	7,574
2001			51,504	16,342	30,875			44,200	16,130	124,881	5,934
2002					91,026					276,974	33,084
TOTAL			808,638	202,325	174,288			544,373	188,790	481,384	74,273

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			282,939	124,786	25,119			680,048	274,523	78,348	12,089
1999		29,877	257,097	174,100	20,800		69,834	450,312	162,155	77,971	31,009
2000	788	51,950	485,144	78,409	54,593	3,748	294,791	1,144,309	263,711	141,008	10,710
2001	1,146	14,816	116,932	29,173	45,252	5,470	85,191	360,258	98,320	314,479	8,325
2002	1,395	11,349	91,014	28,313	99,965	954	29,556	314,592	122,225	477,107	47,476
TOTAL	3,329	107,992	1,233,126	434,781	245,729	10,172	479,372	2,949,519	920,934	1,088,913	109,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,783,510	2,690,357	109,609	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	365,842	-5,010	1,258	
TOTAL LOSSES	5,149,352	2,685,347	110,867	
EXPECTED LOSSES	2,018,957	1,226,996	112,343	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.601	9.179	.379	27.159
INDICATED (POST-TEST)	12.972	6.765	.279	20.016
PRES. ON RATE LEVEL	7.357	4.471	.410	12.238
DERIVED BY FORMULA	7.469	4.609	.401	12.479
UNDERLYING PRES. RATE	6.901	4.194	.384	11.479
PROPOSED	7.469	4.609	.401	12.479

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	19.465
IND. RATES				19.47	MINIMUM PREMIUM	3250
MAN. RATES	16.60	15.92	17.93	+ 19.47	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	11,438	601,861	5.261			1	2	9	12
1999	11,598	3,124,616	26.940		1	2	5	10	18
2000	13,501	163,234	1.209				4	12	16
2001	11,508	72,048	.626				2	6	8
2002	11,815	177,517	1.502				2	7	9
TOTAL	59,860	4,139,276	6.915		1	3	15	44	63

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			110,825	16,944	91,213			173,981	27,951	156,459	24,488
1999		621,379	241,764	83,070	42,804		1,813,283	158,186	68,014	78,102	18,014
2000				31,543	66,075				21,260	30,638	13,718
2001				14,741	7,127				7,122	27,478	15,580
2002				33,246	34,485				34,567	67,668	7,551
TOTAL		621,379	352,589	179,544	241,704		1,813,283	332,167	158,914	360,345	79,351

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			127,307	35,159	196,473			676,870	107,835	613,006	41,434
1999	30,893	101,012	355,225	169,669	79,293	43,440	755,925	719,637	292,795	293,862	27,201
2000	138	3,405	33,153	56,625	98,832	391	7,365	32,322	80,460	90,280	19,397
2001	60	1,630	16,654	18,394	11,118	454	7,660	36,609	27,675	68,803	21,859
2002	1,064	10,825	96,791	44,188	53,092	441	16,421	184,827	100,641	164,370	10,836
TOTAL	32,155	116,872	629,130	324,035	438,808	44,726	787,371	1,650,265	609,406	1,230,321	120,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,260,519	2,602,570	120,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	680,354	-3,780	3,322	
TOTAL LOSSES	3,940,873	2,598,790	124,049	
EXPECTED LOSSES	3,733,468	1,945,451	265,178	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.583	4.341	.207	11.131
INDICATED (POST-TEST)	4.852	3.199	.153	8.204
PRES. ON RATE LEVEL	6.649	3.465	.472	10.586
DERIVED BY FORMULA	6.595	3.438	.437	10.470
UNDERLYING PRES. RATE	6.237	3.250	.443	9.930
PROPOSED	6.595	3.438	.437	10.470

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	16.332
IND. RATES				16.33	MINIMUM PREMIUM	3250
MAN. RATES	14.88	14.10	15.51	+ 16.33	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,425	18,766	1.316						2	2
1999	1,519									
2000	1,607	65,997	4.106						2	2
2001	1,324	39,566	2.988				1		1	2
2002	1,190	175,361	14.736			1			3	4
TOTAL	7,065	299,690	4.242			1	1		8	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,330					4,261	7,175
2000					39,147					26,291	559
2001				13,305	18,801				3,483	3,432	545
2002			71,432		2,896			88,137		11,270	1,626
TOTAL			71,432	13,305	68,174			88,137	3,483	45,254	9,905

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					15,789					16,695	12,140
2000	83	1,419	12,054	4,556	57,595	317	3,604	13,448	6,104	74,152	790
2001	116	2,315	22,515	19,086	26,213	66	1,653	8,580	9,769	9,474	765
2002	1,574	15,536	131,294	10,901	9,962	1,608	43,403	393,543	47,295	45,842	2,333
TOTAL	1,773	19,270	165,863	34,543	109,559	1,991	48,660	415,571	63,168	146,163	16,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	653,128	353,433	16,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	52,983	-572	310	
TOTAL LOSSES	706,111	352,861	16,338	
EXPECTED LOSSES	291,220	100,677	27,412	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.994	4.994	.231	15.219
INDICATED (POST-TEST)	7.366	3.681	.170	11.217
PRES. ON RATE LEVEL	4.394	1.519	.414	6.327
DERIVED BY FORMULA	4.424	1.562	.407	6.393
UNDERLYING PRES. RATE	4.122	1.425	.388	5.935
PROPOSED	4.424	1.562	.407	6.393

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.972
IND. RATES				9.97	MINIMUM PREMIUM	2245
MAN. RATES	9.57	8.68	9.27	+ 9.97	PRESENT	2140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	1,366	99,796	7.305				1	3	4
1999	1,510	90,117	5.968			1			1
2000	1,764	150,075	8.507			1	1	2	4
2001	1,957	117,986	6.028					3	3
2002	1,786	23,572	1.319					2	2
TOTAL	8,383	481,546	5.744			2	2	10	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				41,171	4,722				42,271	11,632	
1999			55,027					30,314			4,776
2000			60,245	26,027	2,420			36,025	19,279	6,079	
2001					53,993					63,574	419
2002					4,165					19,141	266
TOTAL			115,272	67,198	65,300			66,339	61,550	100,426	5,461

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				85,430	10,172				163,082	45,574	
1999		11,032	91,791	1,441	627		25,511	160,625	3,038	875	7,212
2000	165	11,781	112,081	43,853	6,507	648	53,547	209,467	74,194	23,809	
2001	271	3,675	32,639	10,854	70,637	997	13,424	59,334	23,952	153,587	588
2002	79	643	5,156	1,603	5,665	83	2,585	27,570	10,710	41,806	382
TOTAL	515	27,131	241,667	143,181	93,608	1,728	95,067	456,996	274,976	265,651	8,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	823,104	777,416	8,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	115,671	1,151	342	
TOTAL LOSSES	938,775	778,567	8,524	
EXPECTED LOSSES	638,197	325,177	25,149	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.199	9.287	.102	20.588
INDICATED (POST-TEST)	8.254	6.845	.075	15.174
PRES. ON RATE LEVEL	8.116	4.135	.320	12.571
DERIVED BY FORMULA	8.117	4.216	.313	12.646
UNDERLYING PRES. RATE	7.613	3.879	.300	11.792
PROPOSED	8.117	4.216	.313	12.646

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	19.726
IND. RATES				19.73	MINIMUM PREMIUM	3250
MAN. RATES	18.01	16.87	18.42	+ 19.73	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	895	128,441	14.350			1			1	2
1999	982	11,662	1.187							
2000	566									
2001	468	8,409	1.796						1	1
2002	517									
TOTAL	3,428	148,512	4.332			1		1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			76,071		1,331			45,915		3,514	1,610
1999											11,662
2001				3,442					4,478		489
TOTAL			76,071	3,442	1,331			45,915	4,478	3,514	13,761

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			149,480		2,867			305,564		13,768	2,724
1999											17,610
2001	5	266	2,885	3,958	416	9	1,179	6,911	10,890	1,525	686
TOTAL	5	266	152,365	3,958	3,283	9	1,179	312,475	10,890	15,293	21,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	466,299	33,424	21,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	21,048	-799	77	
TOTAL LOSSES	487,347	32,625	21,097	
EXPECTED LOSSES	108,976	68,766	7,917	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.217	.952	.615	15.784
INDICATED (POST-TEST)	10.478	.702	.453	11.633
PRES. ON RATE LEVEL	3.389	2.139	.246	5.774
DERIVED BY FORMULA	3.389	2.110	.250	5.749
UNDERLYING PRES. RATE	3.179	2.006	.231	5.416
PROPOSED	3.404	2.119	.251	5.774

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.006
IND. RATES				9.01	MINIMUM PREMIUM	2050
MAN. RATES	8.32	7.68	8.46	+ 9.01	PRESENT	1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,234	111	.004							
1999	3,073	30,591	.995						1	1
2000	3,031	35,113	1.158					2		2
2001	2,718	7,062	.259						1	1
2002	3,075	8,733	.284						1	1
TOTAL	14,131	81,610	.578						2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											111
1999					3,276					6,967	20,348
2000				15,849					17,594		1,670
2001					2,070					2,342	2,650
2002					702					7,011	1,020
TOTAL				15,849	6,048				17,594	16,320	25,799

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											188
1999			272	178	5,781			1,207	719	25,442	30,725
2000		503	6,437	24,590	814		2,634	13,795	60,687	3,206	2,361
2001	11	138	1,253	415	2,709	38	496	2,188	884	5,659	3,718
2002	14	107	868	272	952	31	947	10,105	3,924	15,311	1,464
TOTAL	25	748	8,830	25,455	10,256	69	4,077	27,295	66,214	49,618	38,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,044	151,543	38,456	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	30,199	-116	304	
TOTAL LOSSES	71,243	151,427	38,760	
EXPECTED LOSSES	166,464	138,342	22,752	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.504	1.072	.274	1.850
INDICATED (POST-TEST)	.371	.790	.202	1.363
PRES. ON RATE LEVEL	1.256	1.044	.171	2.471
DERIVED BY FORMULA	1.247	1.034	.172	2.453
UNDERLYING PRES. RATE	1.178	.979	.161	2.318
PROPOSED	1.247	1.034	.172	2.453

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.826
IND. RATES				3.83	MINIMUM PREMIUM	1015
MAN. RATES	3.48	3.24	3.62	+ 3.83	PRESENT	980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	6,998	306,336	4.377			1	5	10	16
1999	5,435	231,922	4.267			1	1	5	7
2000	5,421	238,093	4.392				5	8	13
2001	5,568	58,982	1.059					3	3
2002	5,387	172,453	3.201					10	10
TOTAL	28,809	1,007,786	3.498			2	11	36	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			54,446	55,693	10,722			40,761	62,945	29,091	52,678
1999			131,000	8,568	6,458			37,950	14,776	7,272	25,898
2000				72,413	5,267				71,991	18,942	69,480
2001					2,971					9,238	46,773
2002					55,009					87,925	29,519
TOTAL			185,446	136,674	80,427			78,711	149,712	152,468	224,348

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			106,986	115,562	23,096			271,264	242,841	113,978	89,131
1999		26,266	219,816	20,491	13,034		31,947	205,174	63,635	28,739	39,106
2000	9	2,499	31,025	112,958	11,467	226	13,380	66,108	252,735	66,509	98,245
2001	15	200	1,793	599	3,888	141	1,940	8,618	3,479	22,319	65,623
2002	1,040	8,483	68,073	21,173	74,789	384	11,907	126,629	49,194	192,040	42,360
TOTAL	1,064	37,448	427,693	270,783	126,274	751	59,174	677,793	611,884	423,585	334,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,203,923	1,432,526	334,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	251,867	-1,040	1,689	
TOTAL LOSSES	1,455,790	1,431,486	336,154	
EXPECTED LOSSES	1,328,096	894,231	142,029	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.053	4.969	1.167	11.189
INDICATED (POST-TEST)	3.724	3.662	.860	8.246
PRES. ON RATE LEVEL	4.915	3.309	.525	8.749
DERIVED BY FORMULA	4.891	3.330	.548	8.769
UNDERLYING PRES. RATE	4.610	3.104	.493	8.207
PROPOSED	4.880	3.322	.547	8.749

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.647
IND. RATES				13.65	MINIMUM PREMIUM	2980
MAN. RATES	12.29	11.57	12.82	+ 13.65	PRESENT	2865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	167	2,580	1,544						1	1
1999	273									
2000	250									
2001	308	35,230	11,438						1	1
2002	253	4,537	1,793						2	2
TOTAL	1,251	42,347	3,385						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,743					837	
2001					13,248					21,807	175
2002					798					1,114	2,625
TOTAL					15,789					23,758	2,800

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,754					3,279	
2001	67	904	8,008	2,663	17,332	342	4,607	20,345	8,213	52,679	246
2002	14	126	986	304	1,083	5	148	1,615	624	2,431	3,767
TOTAL	81	1,030	8,994	2,967	22,169	347	4,755	21,960	8,837	58,389	4,013

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,167	92,362	4,013	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,377	79	56	
TOTAL LOSSES	44,544	92,441	4,069	
EXPECTED LOSSES	41,146	33,201	4,141	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.561	7.389	.325	11.275
INDICATED (POST-TEST)	2.624	5.446	.240	8.310
PRES. ON RATE LEVEL	3.506	2.830	.353	6.689
DERIVED BY FORMULA	3.506	2.856	.352	6.714
UNDERLYING PRES. RATE	3.289	2.654	.331	6.274
PROPOSED	3.506	2.856	.352	6.714

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.473
IND. RATES				10.47	MINIMUM PREMIUM	2345
MAN. RATES	8.51	8.43	9.80	+ 10.47	PRESENT	2245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,237	529,555	42.809		1					1
1999	2,400	23,806	.991				1			1
2000	2,105	15,440	.733						4	4
2001	1,809	7,019	.388						1	1
2002	1,859	1,267	.068							
TOTAL	9,410	577,087	6.133		1			1	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		258,993					268,769				1,793
1999				4,161					10,551		9,094
2000					3,124					9,898	2,418
2001					1,053					4,592	1,374
2002											1,267
TOTAL		258,993		4,161	4,177		268,769		10,551	14,490	15,946

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		136,979					527,309				3,034
1999			370	8,112	72			2,014	42,190	775	13,732
2000	6	110	963	363	4,593	120	1,335	5,060	2,297	27,917	3,419
2001	5	73	635	213	1,377	76	981	4,283	1,734	11,093	1,928
2002											1,818
TOTAL	11	137,162	1,968	8,688	6,042	196	529,625	11,357	46,221	39,785	23,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	680,319	100,736	23,931	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45,238	-750	303	
TOTAL LOSSES	725,557	99,986	24,234	
EXPECTED LOSSES	254,635	169,662	23,902	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.710	1.063	.258	9.031
INDICATED (POST-TEST)	5.682	.783	.190	6.655
PRES. ON RATE LEVEL	2.885	1.922	.271	5.078
DERIVED BY FORMULA	2.913	1.888	.269	5.070
UNDERLYING PRES. RATE	2.706	1.803	.254	4.763
PROPOSED	2.918	1.891	.269	5.078

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.921
IND. RATES				7.92	MINIMUM PREMIUM	1835
MAN. RATES	7.21	6.75	7.44	+ 7.92	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	368	220	.059							
1999	498	6,912	1.387						1	1
2000	83									
2001	203									
2002	408	554	.135							
TOTAL	1,560	7,686	.493						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											220
1999					640					5,337	935
2002											554
TOTAL					640					5,337	1,709

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											372
1999			53	35	1,129			926	553	19,490	1,412
2002											795
TOTAL			53	35	1,129			926	553	19,490	2,579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	979	21,207	2,579	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,150	-5	76	
TOTAL LOSSES	13,129	21,202	2,655	
EXPECTED LOSSES	58,905	29,453	5,523	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.842	1.359	.170	2.371
INDICATED (POST-TEST)	.621	1.002	.125	1.748
PRES. ON RATE LEVEL	4.026	2.013	.377	6.416
DERIVED BY FORMULA	4.026	2.003	.374	6.403
UNDERLYING PRES. RATE	3.776	1.888	.354	6.018
PROPOSED	4.026	2.003	.374	6.403

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.988
IND. RATES				9.99	MINIMUM PREMIUM	2250
MAN. RATES	9.24	8.70	9.40	+ 9.99	PRESENT	2165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	12,596	256,800	2.038				10	20	30
1999	12,102	657,014	5.428			1	9	32	42
2000	16,975	502,263	2.958			1	4	26	31
2001	18,211	419,827	2.305				4	15	19
2002	18,589	493,991	2.657				3	16	19
TOTAL	78,473	2,329,895	2.969			2	30	109	141

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				81,183	7,824				93,961	42,746	31,086
1999			82,054	88,982	74,936			139,083	72,175	149,700	50,084
2000			61,824	55,704	28,971			102,508	60,966	100,754	91,536
2001				54,543	158,038				27,819	104,780	74,647
2002				67,390	126,593				42,701	180,358	76,949
TOTAL			143,878	347,802	396,362			241,591	297,622	578,338	324,302

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				168,453	16,852				362,504	167,480	52,598
1999		10,628	102,503	178,963	134,364		75,617	515,750	313,084	554,515	75,627
2000	184	11,724	113,885	92,404	46,801	2,538	135,842	532,681	247,958	302,428	129,432
2001	876	15,007	141,246	94,504	213,370	1,705	29,495	140,777	107,130	262,620	104,730
2002	3,233	30,677	266,364	111,410	184,696	973	33,417	367,679	178,467	414,406	110,422
TOTAL	4,293	68,036	623,998	645,734	596,083	5,216	274,371	1,556,887	1,209,143	1,701,449	472,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,532,801	4,152,409	472,809			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	602,023	16,313	6,814			
TOTAL LOSSES	3,134,824	4,168,722	479,623			
EXPECTED LOSSES	3,319,409	2,588,040	467,699			
CREDIBILITY	.04	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.995	5.312	.611	9.918		
INDICATED (POST-TEST)	2.944	3.915	.450	7.309		
PRES. ON RATE LEVEL	4.510	3.516	.635	8.661		
DERIVED BY FORMULA	4.447	3.564	.611	8.622		
UNDERLYING PRES. RATE	4.230	3.298	.596	8.124		
PROPOSED	4.447	3.564	.611	8.622		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.449
IND. RATES				13.45	MINIMUM PREMIUM	2940
MAN. RATES	12.13	11.43	12.69	+ 13.45	PRESENT	2840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	10,279	366,547	3.565			2			4	6
1999	19,136	122,604	.640					1	4	5
2000	14,311	266,544	1.862					2	12	14
2001	13,996	118,415	.846					2	10	12
2002	12,486	280,751	2.248					3	8	11
TOTAL	70,208	1,154,861	1.645			2		8	38	48

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			121,692		6,945			142,886		23,190	71,834
1999				12,263	16,832				5,295	35,079	53,135
2000				43,265	29,955				21,585	76,215	95,524
2001				2,395	19,449				12,389	45,558	38,624
2002				73,569	28,189				69,134	94,059	15,800
TOTAL			121,692	131,492	101,370			142,886	108,403	274,101	274,917

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			227,550		14,959			904,455		90,859	121,543
1999			2,479	24,828	29,913			7,085	24,802	128,479	80,234
2000	63	2,458	26,792	70,608	46,289	903	13,690	55,924	92,149	218,883	135,071
2001	98	1,504	13,767	6,663	25,749	737	12,862	61,651	47,297	114,289	54,189
2002	1,439	16,524	154,628	79,254	52,074	707	27,295	310,193	178,170	238,581	22,673
TOTAL	1,600	20,486	425,216	181,353	168,984	2,347	53,847	1,339,308	342,418	791,091	413,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,842,804	1,483,846	413,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	269,996	-7,844	7,695	
TOTAL LOSSES	2,112,800	1,476,002	421,405	
EXPECTED LOSSES	1,500,345	1,411,883	647,317	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.009	2.102	.600	5.711
INDICATED (POST-TEST)	2.218	1.549	.442	4.209
PRES. ON RATE LEVEL	2.278	2.144	.983	5.405
DERIVED BY FORMULA	2.276	2.079	.918	5.273
UNDERLYING PRES. RATE	2.137	2.011	.922	5.070
PROPOSED	2.276	2.079	.918	5.273

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.225
IND. RATES				8.23	MINIMUM PREMIUM	1895
MAN. RATES	8.03	7.39	7.92	+ 8.23	PRESENT	1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	7,150	504,908	7.061			1			13	14
1999	8,115	186,739	2.301					1	6	7
2000	7,899	79,232	1.003					1	2	3
2001	6,599	122,785	1.860						3	3
2002	6,301	99,191	1.574						2	2
TOTAL	36,064	992,855	2.753			1		2	26	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			54,255		169,892			165,759		109,559	5,443
1999				42,993	57,641				35,581	47,651	2,873
2000				12,155	31,680				1,520	17,759	16,118
2001					70,722					48,302	3,761
2002					46,121					46,878	6,192
TOTAL			54,255	55,148	376,056			165,759	37,101	270,149	34,387

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			58,542		365,949			605,746		429,251	9,210
1999			8,579	86,966	102,453			15,042	147,206	176,607	4,338
2000	67	1,532	14,688	22,544	47,235	211	2,669	10,275	9,372	50,367	22,791
2001	352	4,813	42,747	14,213	92,522	759	10,195	45,086	18,193	116,690	5,277
2002	878	7,123	57,081	17,763	62,703	205	6,346	67,512	26,226	102,391	8,886
TOTAL	1,297	13,468	181,637	141,486	670,862	1,175	19,210	743,661	200,997	875,306	50,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	960,448	1,888,651	50,502	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	433,793	-6,093	1,024	
TOTAL LOSSES	1,394,241	1,882,558	51,526	
EXPECTED LOSSES	2,373,011	1,088,773	89,079	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.866	5.220	.143	9.229
INDICATED (POST-TEST)	2.849	3.847	.105	6.801
PRES. ON RATE LEVEL	7.015	3.219	.263	10.497
DERIVED BY FORMULA	6.932	3.263	.250	10.445
UNDERLYING PRES. RATE	6.580	3.019	.247	9.846
PROPOSED	6.932	3.263	.250	10.445

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	16.293
IND. RATES				16.29	MINIMUM PREMIUM	3250
MAN. RATES	14.77	13.87	15.38	+ 16.29	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	297									
1999	191									
2000	215									
2001	187									
2002	189									
TOTAL	1,079									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,667	-54	12	
TOTAL LOSSES	3,667		12	
EXPECTED LOSSES	19,185	15,257	1,068	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.340	.000	.001	.341
INDICATED (POST-TEST)	.251	.000	.001	.252
PRES. ON RATE LEVEL	1.896	1.507	.106	3.509
DERIVED BY FORMULA	1.896	1.492	.105	3.493
UNDERLYING PRES. RATE	1.778	1.414	.099	3.291
PROPOSED	1.896	1.492	.105	3.493

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.448
IND. RATES				5.45	MINIMUM PREMIUM	1340
MAN. RATES	4.22	4.33	5.14	+ 5.45	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,314	11,801	.898						3	3
1999	1,522	4,490	.295						1	1
2000	1,339	2,536	.189					2		2
2001	1,418	52,139	3.676						1	1
2002	1,073	22,278	2.076						1	1
TOTAL	6,666	93,244	1.399						2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,082					2,891	7,828
1999					853					3,358	279
2000				669					1,462		405
2001					10,212					38,403	3,524
2002					3,104					11,822	7,352
TOTAL				669	15,251				1,462	56,474	19,388

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,330					11,327	13,245
1999			70	47	1,504			579	347	12,263	421
2000		21	274	1,036	36		226	1,150	5,050	265	573
2001	51	696	6,173	2,053	13,359	608	8,101	35,846	14,461	92,773	4,944
2002	59	477	3,841	1,192	4,221	52	1,602	17,029	6,612	25,819	10,550
TOTAL	110	1,194	10,358	4,328	21,450	660	9,929	54,604	26,470	142,447	29,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	76,855	194,695	29,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,590	-260	120	
TOTAL LOSSES	88,445	194,435	29,853	
EXPECTED LOSSES	63,195	64,460	10,599	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.327	2.917	.448	4.692
INDICATED (POST-TEST)	.978	2.150	.330	3.458
PRES. ON RATE LEVEL	1.011	1.031	.169	2.211
DERIVED BY FORMULA	1.011	1.053	.174	2.238
UNDERLYING PRES. RATE	.948	.967	.159	2.074
PROPOSED	1.011	1.053	.174	2.238

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.491
IND. RATES				3.49	MINIMUM PREMIUM	950
MAN. RATES	3.00	2.86	3.24	+ 3.49	PRESENT	905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	17,886	330,911	1.850			1	1	13	15
1999	18,143	328,780	1.812			1	4	6	11
2000	18,717	167,542	.895			1	1	10	12
2001	15,784	472,419	2.993			2		5	7
2002	13,010	294,317	2.262			1	1	9	11
TOTAL	83,540	1,593,969	1.908			6	7	43	56

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			80,854	36,760	22,234			60,805	34,707	61,054	34,497
1999			57,465	50,918	21,298			92,096	16,428	60,849	29,726
2000			54,086	21,827	21,263				10,040	32,261	28,065
2001			149,408		24,948			236,109		36,594	25,360
2002			83,400	23,356	17,189			55,000	32,650	47,596	35,126
TOTAL			425,213	132,861	106,932			444,010	93,825	238,354	152,774

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			158,878	76,277	47,893			404,657	133,900	239,208	58,369
1999		11,141	98,972	101,893	39,091		74,964	485,584	80,911	225,971	44,886
2000	186	11,230	105,876	39,205	33,851	376	5,927	24,369	42,131	92,825	39,684
2001	2,150	25,692	192,457	13,742	38,680	13,541	212,285	854,562	58,918	115,730	35,580
2002	2,382	24,129	208,389	39,760	34,760	1,319	39,458	386,523	111,501	132,852	50,406
TOTAL	4,718	72,192	764,572	270,877	194,275	15,236	332,634	2,155,695	427,361	806,586	228,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,345,047	1,699,099	228,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	450,122	-10,406	2,870	
TOTAL LOSSES	3,795,169	1,688,693	231,795	
EXPECTED LOSSES	2,462,759	1,577,236	265,657	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.543	2.021	.277	6.841
INDICATED (POST-TEST)	3.348	1.489	.204	5.041
PRES. ON RATE LEVEL	3.143	2.013	.339	5.495
DERIVED BY FORMULA	3.151	1.945	.320	5.416
UNDERLYING PRES. RATE	2.948	1.888	.318	5.154
PROPOSED	3.151	1.945	.320	5.416

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.448
IND. RATES				8.45	MINIMUM PREMIUM	1940
MAN. RATES	8.17	7.45	8.05	+ 8.45	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	43									
1999	3,232	143,040	4.425						17	17
2000	3,335	226,854	6.802						16	16
2001	3,435	270,166	7.865					5	3	8
2002	3,532	336,029	9.513						6	6
TOTAL	13,577	976,089	7.189						5	42

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					76,132					63,071	3,837
2000					90,906					111,349	24,599
2001				96,718	2,254				124,843	3,676	42,675
2002					139,832					158,406	37,791
TOTAL				96,718	309,124				124,843	336,502	108,902

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			6,294	4,147	134,348			10,938	6,526	230,302	5,794
2000	191	3,297	27,994	10,580	133,745	1,338	15,319	56,998	25,863	314,042	34,783
2001	164	7,676	82,412	111,730	14,674	377	33,871	196,171	305,110	51,386	59,873
2002	2,654	21,580	173,065	53,851	190,109	695	21,443	228,117	88,632	345,991	54,230
TOTAL	3,009	32,553	289,765	180,308	472,876	2,410	70,633	492,224	426,131	941,721	154,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	890,594	2,021,036	154,680	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	29,679	985	378	
TOTAL LOSSES	920,273	2,022,021	155,058	
EXPECTED LOSSES	178,401	188,449	23,352	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.778	14.893	1.142	22.813
INDICATED (POST-TEST)	4.995	10.976	.842	16.813
PRES. ON RATE LEVEL	1.401	1.480	.183	3.064
DERIVED BY FORMULA	1.437	1.860	.209	3.506
UNDERLYING PRES. RATE	1.314	1.388	.172	2.874
PROPOSED	1.437	1.860	.209	3.506

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.469
IND. RATES				5.47	MINIMUM PREMIUM	1345
MAN. RATES	4.41	4.06	4.49	+ 5.47	PRESENT	1160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	6,016	276,368	4.593			1			1	2
1999	7,330	14,648	.199						1	1
2000	8,539	33,066	.387						4	4
2001	6,965	9,335	.134						2	2
2002	3,974	502	.012							
TOTAL	32,824	333,919	1.017			1			8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			84,077		75			187,963		185	4,068
1999					770					10,430	3,448
2000					7,611					19,744	5,711
2001					3,436					1,710	4,189
2002											502
TOTAL			84,077		11,892			187,963		32,069	17,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			77,499		162			586,789		725	6,883
1999			64	41	1,358			1,808	1,079	38,087	5,206
2000	15	277	2,342	887	11,198	226	2,721	10,094	4,587	55,687	8,075
2001	18	235	2,075	690	4,495	18	352	1,599	647	4,134	5,877
2002											720
TOTAL	33	512	81,980	1,618	17,213	244	3,073	600,290	6,313	98,633	26,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	686,132	123,777	26,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	171,065	-4,970	1,017	
TOTAL LOSSES	857,197	118,807	27,778	
EXPECTED LOSSES	977,170	531,749	102,739	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.611	.362	.085	3.058
INDICATED (POST-TEST)	1.924	.267	.063	2.254
PRES. ON RATE LEVEL	3.174	1.727	.334	5.235
DERIVED BY FORMULA	3.149	1.625	.315	5.089
UNDERLYING PRES. RATE	2.977	1.620	.313	4.910
PROPOSED	3.149	1.625	.315	5.089

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.938
IND. RATES				7.94	MINIMUM PREMIUM	1840
MAN. RATES	7.65	7.04	7.67	+ 7.94	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	45									
1999	32									
2000										
2001										
2002	228									
TOTAL	305									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,913	194	26	
TOTAL LOSSES	1,913	194	26	
EXPECTED LOSSES	8,515	4,636	848	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.627	.064	.009	.700
INDICATED (POST-TEST)	.462	.047	.007	.516
PRES. ON RATE LEVEL	2.977	1.620	.296	4.893
DERIVED BY FORMULA	2.977	1.620	.296	4.893
UNDERLYING PRES. RATE	2.792	1.520	.278	4.590
PROPOSED	2.977	1.620	.296	4.893

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.632
IND. RATES				7.63	MINIMUM PREMIUM	1775
MAN. RATES	7.57	6.73	7.17	+ 7.63	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,396	4,136	.296							
1999	1,023	512	.050							
2000	596	495	.083							
2001	1,464	62,157	4.245						1	1
2002	1,422									
TOTAL	5,901	67,300	1.140						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											4,136
1999											512
2000											495
2001					20,117					37,515	4,525
TOTAL					20,117					37,515	9,668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											6,998
1999											773
2000											700
2001	100	1,371	12,161	4,043	26,319	589	7,903	35,019	14,132	90,629	6,349
TOTAL	100	1,371	12,161	4,043	26,319	589	7,903	35,019	14,132	90,629	14,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,143	135,123	14,820	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,591	615	133	
TOTAL LOSSES	74,734	135,738	14,953	
EXPECTED LOSSES	88,574	54,761	9,265	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.266	2.300	.253	3.819
INDICATED (POST-TEST)	.933	1.695	.186	2.814
PRES. ON RATE LEVEL	1.600	.989	.168	2.757
DERIVED BY FORMULA	1.593	1.003	.168	2.764
UNDERLYING PRES. RATE	1.501	.928	.157	2.586
PROPOSED	1.593	1.003	.168	2.764

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.311
IND. RATES				4.31	MINIMUM PREMIUM	1110
MAN. RATES	3.47	3.49	4.04	+ 4.31	PRESENT	1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,198	64,020	1.525						3	3
1999	7,713	73,713	.955						4	4
2000	10,739	222,381	2.070						1	2
2001	16,093	291,135	1.809			1			7	8
2002	18,749	151,096	.805				1		8	9
TOTAL	57,492	802,345	1.396			2	1		23	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					9,007					38,983	16,030
1999					20,093					29,280	24,340
2000			119,614		61			59,429		4,869	38,408
2001			122,921		12,501			57,546		49,278	48,889
2002				4,153	28,106				5,479	62,549	50,809
TOTAL			242,535	4,153	69,768			116,975	5,479	184,959	178,476

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					19,401					152,735	27,123
1999			1,662	1,093	35,457			5,071	3,027	106,918	36,753
2000	315	21,578	200,091	6,347	3,296	1,024	82,885	317,987	11,502	18,943	54,309
2001	2,372	28,158	209,409	12,437	23,231	5,270	81,420	330,841	34,219	128,535	68,591
2002	583	5,023	41,547	14,690	38,986	297	9,626	103,938	44,961	139,245	72,911
TOTAL	3,270	54,759	452,709	34,567	120,371	6,591	173,931	757,837	93,709	546,376	259,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,449,097	795,023	259,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	140,528	9,144	2,012	
TOTAL LOSSES	1,589,625	804,167	261,699	
EXPECTED LOSSES	782,467	475,459	107,510	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.765	1.399	.455	4.619
INDICATED (POST-TEST)	2.038	1.031	.335	3.404
PRES. ON RATE LEVEL	1.451	.882	.199	2.532
DERIVED BY FORMULA	1.469	.897	.214	2.580
UNDERLYING PRES. RATE	1.361	.827	.187	2.375
PROPOSED	1.469	.897	.214	2.580

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.024
IND. RATES				4.02	MINIMUM PREMIUM	1055
MAN. RATES	3.44	3.25	3.71	+ 4.02	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	18,539	63,629	.343				1			1
1999	2,509	23,312	.929						2	2
2000	8,274	509,883	6.162			1	1		2	4
2001	3,655	85,165	2.330						1	1
2002	4,038	15,694	.388						1	1
TOTAL	37,015	697,683	1.885			1	2		6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				25,245					23,450		14,934
1999					6,803					15,135	1,374
2000			188,512	12,150	1,379			278,172	14,097	6,267	9,306
2001					38,317					44,011	2,837
2002					8,006					5,850	1,838
TOTAL			188,512	37,395	54,505			278,172	37,547	71,263	30,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				52,383					90,470		25,268
1999			564	370	12,004			2,625	1,563	55,267	2,075
2000	176	12,307	115,425	22,497	4,416	1,642	137,275	529,746	67,025	28,755	13,159
2001	191	2,611	23,162	7,702	50,130	693	9,270	41,079	16,573	106,323	3,980
2002	153	1,236	9,906	3,083	10,886	25	792	8,427	3,276	12,779	2,638
TOTAL	520	16,154	149,057	86,035	77,436	2,360	147,337	581,877	178,907	203,124	47,120

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	897,305	545,502	47,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	122,614	-3,187	369	
TOTAL LOSSES	1,019,919	542,315	47,489	
EXPECTED LOSSES	595,942	291,677	50,709	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.755	1.465	.128	4.348
INDICATED (POST-TEST)	2.030	1.080	.094	3.204
PRES. ON RATE LEVEL	1.717	.840	.146	2.703
DERIVED BY FORMULA	1.723	.857	.142	2.722
UNDERLYING PRES. RATE	1.610	.788	.137	2.535
PROPOSED	1.723	.857	.142	2.722

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.246
IND. RATES				4.25	MINIMUM PREMIUM	1100
MAN. RATES	3.93	3.57	3.96	+ 4.25	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999	120	635	.529							
2000	18,878	445,064	2.357			2	7	9		18
2001	21,720	287,025	1.321				3	12		15
2002	18,965	189,635	.999			1	1	4		6
TOTAL	59,683	922,359	1.545			3	11	25		39

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											635
2000			134,217	63,315	12,382			114,558	58,488	11,576	50,528
2001				80,354	38,608				65,646	70,925	31,492
2002			62,000	21,103	7,235			15,000	20,000	24,287	40,010
TOTAL			196,217	164,772	58,225			129,558	144,134	106,788	122,665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											959
2000	380	26,668	254,020	106,783	25,075	1,973	168,733	659,890	224,422	53,338	71,447
2001	322	8,886	90,665	100,199	60,249	1,279	32,361	167,561	186,428	193,680	44,183
2002	1,712	17,704	154,147	30,905	19,020	455	14,631	149,735	56,877	66,251	57,414
TOTAL	2,414	53,258	498,832	237,887	104,344	3,707	215,725	977,186	467,727	313,269	174,003

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,751,122	1,123,227	174,003	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	291,936	18,095	2,710	
TOTAL LOSSES	2,043,058	1,141,322	176,713	
EXPECTED LOSSES	1,834,656	707,840	136,078	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.423	1.912	.296	5.631
INDICATED (POST-TEST)	2.523	1.409	.218	4.150
PRES. ON RATE LEVEL	3.277	1.265	.243	4.785
DERIVED BY FORMULA	3.254	1.279	.240	4.773
UNDERLYING PRES. RATE	3.074	1.186	.228	4.488
PROPOSED	3.254	1.279	.240	4.773

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.445
IND. RATES				7.45	MINIMUM PREMIUM	1740
MAN. RATES	7.03	6.45	7.01	+ 7.45	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,291	3,707	.287						1	1
1999	1,134									
2000	1,426	115	.008							
2001	1,332	501	.037						1	1
2002	1,269	13,522	1.065						1	1
TOTAL	6,452	17,845	.277						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					294					1,104	2,309
2000											115
2001					441					60	
2002					4,662					8,860	
TOTAL					5,397					10,024	2,424

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					633					4,325	3,907
2000											163
2001	2	29	266	90	577		11	56	20	144	
2002	88	720	5,769	1,793	6,338	39	1,201	12,764	4,956	19,352	
TOTAL	90	749	6,035	1,883	7,548	39	1,212	12,820	4,976	23,821	4,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,945	38,228	4,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,393	-2	116	
TOTAL LOSSES	36,338	38,226	4,186	
EXPECTED LOSSES	84,070	44,260	9,227	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.563	.592	.065	1.220
INDICATED (POST-TEST)	.415	.436	.048	.899
PRES. ON RATE LEVEL	1.389	.731	.153	2.273
DERIVED BY FORMULA	1.379	.725	.151	2.255
UNDERLYING PRES. RATE	1.303	.686	.143	2.132
PROPOSED	1.379	.725	.151	2.255

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.517
IND. RATES				3.52	MINIMUM PREMIUM	955
MAN. RATES	3.43	3.07	3.33	+ 3.52	PRESENT	920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	542									
1999	524	359	.068							
2000	452	308	.068							
2001	473	594	.125							
2002	463									
TOTAL	2,454	1,261	.051							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											359
2000											308
2001											594
TOTAL											1,261

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											542
2000											436
2001											833
TOTAL											1,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,811	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,952	-76	60	
TOTAL LOSSES	8,952		1,871	
EXPECTED LOSSES	47,534	39,117	4,933	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.365	.000	.076	.441
INDICATED (POST-TEST)	.269	.000	.056	.325
PRES. ON RATE LEVEL	2.065	1.700	.214	3.979
DERIVED BY FORMULA	2.065	1.683	.212	3.960
UNDERLYING PRES. RATE	1.937	1.594	.201	3.732
PROPOSED	2.065	1.683	.212	3.960

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.177
IND. RATES				6.18	MINIMUM PREMIUM	1485
MAN. RATES	5.23	5.14	5.83	+ 6.18	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	423									
1999	671									
2000	2,070	10,174	.491							
2001	1,787	570	.031						1	1
2002	633									
TOTAL	5,584	10,744	.192						1	1

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	175
TOTAL					211					184	10,349

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											14,386
2001	2	16	127	43	274		33	168	69	442	246
TOTAL	2	16	127	43	274		33	168	69	442	14,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	346	828	14,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,521	-86	88	
TOTAL LOSSES	6,867	742	14,720	
EXPECTED LOSSES	42,549	50,200	7,707	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.123	.013	.264	.400
INDICATED (POST-TEST)	.091	.010	.195	.296
PRES. ON RATE LEVEL	.812	.959	.147	1.918
DERIVED BY FORMULA	.805	.940	.148	1.893
UNDERLYING PRES. RATE	.762	.899	.138	1.799
PROPOSED	.805	.940	.148	1.893

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	2.952
IND. RATES				2.95	MINIMUM PREMIUM	840
MAN. RATES	2.92	2.69	2.81	+ 2.95	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,401	71	.005							
1999	1,229	124	.010							
2000	1,538									
2001	1,516									
2002	1,231									
TOTAL	6,915	195	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											71
1999											124
TOTAL											195

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											120
1999											187
TOTAL											307

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			307	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,542	-40	117	
TOTAL LOSSES	17,542		424	
EXPECTED LOSSES	96,258	52,069	9,751	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.254	.000	.006	.260
INDICATED (POST-TEST)	.187	.000	.004	.191
PRES. ON RATE LEVEL	1.484	.803	.150	2.437
DERIVED BY FORMULA	1.471	.787	.146	2.404
UNDERLYING PRES. RATE	1.392	.753	.141	2.286
PROPOSED	1.471	.787	.146	2.404

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.749
IND. RATES				3.75	MINIMUM PREMIUM	1000
MAN. RATES	3.18	3.01	3.57	+ 3.75	PRESENT	970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,484	48,846	3.291						3	3
1999	1,977									
2000	3,207	200	.006							
2001	3,075	93,662	3.045			1			1	2
2002	29,730	74,908	.251						2	2
TOTAL	39,473	217,616	.551			1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					25,797					22,594	455
2000											200
2001			51,699		528			39,838		509	1,088
2002					15,687					55,694	3,527
TOTAL			51,699		42,012			39,838		78,797	5,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					55,566					88,523	770
2000											283
2001	974	11,523	85,220	4,282	3,584	3,134	49,290	197,682	11,044	7,798	1,526
2002	298	2,420	19,415	6,043	21,328	244	7,535	80,208	31,161	121,650	5,061
TOTAL	1,272	13,943	104,635	10,325	80,478	3,378	56,825	277,890	42,205	217,971	7,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	457,943	350,979	7,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	96,910	14,302	2,895	
TOTAL LOSSES	554,853	365,281	10,535	
EXPECTED LOSSES	469,335	301,970	88,025	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.406	.925	.027	2.358
INDICATED (POST-TEST)	1.036	.682	.020	1.738
PRES. ON RATE LEVEL	1.268	.815	.238	2.321
DERIVED BY FORMULA	1.261	.804	.221	2.286
UNDERLYING PRES. RATE	1.189	.765	.223	2.177
PROPOSED	1.261	.804	.221	2.286

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.565
IND. RATES				3.57	MINIMUM PREMIUM	965
MAN. RATES	2.43	2.73	3.40	+ 3.57	PRESENT	935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	16,513	17,135	.103						1	1
1999	18,444	2,177	.011							
2000	16,790	250,816	1.493			1	1			2
2001	14,878	39,812	.267				1		1	2
2002	16,871	103,916	.615					3	2	5
TOTAL	83,496	413,856	.496			1	5		4	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					4,219					7,540	5,376
1999											2,177
2000			65,674	500				101,700	50,000		32,942
2001				6,082	1,504				12,000	2,538	17,688
2002				20,852	1,142				64,948	5,239	11,735
TOTAL			65,674	27,434	6,865			101,700	126,948	15,317	69,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					9,088					29,542	9,096
1999											3,287
2000	137	9,428	87,490	3,544	1,423	1,305	119,238	468,198	186,569	16,187	46,580
2001	16	576	6,006	7,297	2,704	66	3,725	20,893	30,147	10,214	24,816
2002	279	3,628	35,357	19,826	5,448	298	14,385	171,675	120,861	42,576	16,840
TOTAL	432	13,632	128,853	30,667	18,663	1,669	137,348	660,766	337,577	98,519	100,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	942,700	485,426	100,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	98,255	-843	1,426	
TOTAL LOSSES	1,040,955	484,583	102,045	
EXPECTED LOSSES	529,365	297,246	114,389	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.247	.580	.122	1.949
INDICATED (POST-TEST)	.919	.427	.090	1.436
PRES. ON RATE LEVEL	.676	.380	.145	1.201
DERIVED BY FORMULA	.686	.386	.137	1.209
UNDERLYING PRES. RATE	.634	.356	.137	1.127
PROPOSED	.686	.386	.137	1.209

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.885
IND. RATES				1.89	MINIMUM PREMIUM	630
MAN. RATES	1.64	1.57	1.76	+ 1.89	PRESENT	600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	2,455	25,857	1.053				1	1	2
1999	2,652	31,943	1.204				1		1
2000	2,874	5,557	.193				1	1	2
2001	3,027	2,346	.077					1	1
2002	3,215	353	.010						
TOTAL	14,223	66,056	.464				3	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				17,459	1,266				7,132		
1999				10,100					21,843		
2000				647	650				819	3,265	176
2001					872					1,276	198
2002											353
TOTAL				28,206	2,788				29,794	4,541	727

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				36,227	2,727				27,515		
1999			896	19,692	173			4,173	87,345	1,601	
2000	1	45	461	1,080	990	30	572	2,306	3,582	9,360	249
2001	5	60	527	174	1,141	19	265	1,192	483	3,084	278
2002											507
TOTAL	6	105	1,884	57,173	5,031	49	837	7,671	118,925	14,045	1,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,552	195,174	1,034	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,910	268	111	
TOTAL LOSSES	30,462	195,442	1,145	
EXPECTED LOSSES	108,379	84,911	7,964	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.214	1.374	.008	1.596
INDICATED (POST-TEST)	.158	1.013	.006	1.177
PRES. ON RATE LEVEL	.812	.637	.060	1.509
DERIVED BY FORMULA	.805	.652	.058	1.515
UNDERLYING PRES. RATE	.762	.597	.056	1.415
PROPOSED	.802	.649	.058	1.509

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	2.353
IND. RATES				2.35	MINIMUM PREMIUM	720
MAN. RATES	1.87	1.85	2.21	+ 2.35	PRESENT	690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999										
2000	5									
2001	180									
2002	35									
TOTAL	220									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	769	256	8	
TOTAL LOSSES	769	256	8	
EXPECTED LOSSES	4,431	4,503	489	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.350	.116	.004	.470
INDICATED (POST-TEST)	.258	.085	.003	.346
PRES. ON RATE LEVEL	2.147	2.182	.237	4.566
DERIVED BY FORMULA	2.147	2.182	.237	4.566
UNDERLYING PRES. RATE	2.014	2.047	.222	4.283
PROPOSED	2.147	2.182	.237	4.566

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.122
IND. RATES				7.12	MINIMUM PREMIUM	1675
MAN. RATES	6.51	6.06	6.69	+ 7.12	PRESENT	1610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999										
2000										
2001	10	54,005	540.050					1	1	2
2002	178	76,982	43.248					1		1
TOTAL	188	130,987	69.674					2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				17,965	626				32,301	1,387	1,726
2002				51,123					25,859		
TOTAL				69,088	626				58,160	1,387	1,726

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	32	1,441	15,434	20,797	2,998	104	8,862	51,161	79,106	14,352	2,422
2002	628	8,461	83,210	47,529	9,557	110	5,446	65,354	46,956	12,395	
TOTAL	660	9,902	98,644	68,326	12,555	214	14,308	116,515	126,062	26,747	2,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	240,243	233,690	2,422	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,552	238	26	
TOTAL LOSSES	241,795	233,928	2,448	
EXPECTED LOSSES	7,089	3,563	662	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	128.614	124.430	1.302	254.346
INDICATED (POST-TEST)	94.789	91.705	.960	187.454
PRES. ON RATE LEVEL	4.020	2.020	.376	6.416
DERIVED BY FORMULA	4.020	2.020	.376	6.416
UNDERLYING PRES. RATE	3.771	1.895	.352	6.018
PROPOSED	4.020	2.020	.376	6.416

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.008
IND. RATES				10.01	MINIMUM PREMIUM	2250
MAN. RATES	9.24	8.70	9.40	+ 10.01	PRESENT	2165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1									
1999	24									
2000	6									
2001	218									
2002	223	1,430	.641						1	1
TOTAL	472	1,430	.303						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					128					1,302	
TOTAL					128					1,302	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	2	21	155	50	175	5	177	1,874	729	2,843	
TOTAL	2	21	155	50	175	5	177	1,874	729	2,843	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,234	3,797		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,350	192	19	
TOTAL LOSSES	3,584	3,989	19	
EXPECTED LOSSES	7,000	3,483	727	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.759	.845	.004	1.608
INDICATED (POST-TEST)	.559	.623	.003	1.185
PRES. ON RATE LEVEL	1.581	.787	.164	2.532
DERIVED BY FORMULA	1.581	.787	.164	2.532
UNDERLYING PRES. RATE	1.483	.738	.154	2.375
PROPOSED	1.581	.787	.164	2.532

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.949
IND. RATES				3.95	MINIMUM PREMIUM	1040
MAN. RATES	3.44	3.25	3.71	+ 3.95	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	112											
1999												
2000												
2001												
2002												
TOTAL	112											

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	914	-22		
TOTAL LOSSES	914			
EXPECTED LOSSES	3,444	1,366	216	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.816	.000	.000	.816
INDICATED (POST-TEST)	.601	.000	.000	.601
PRES. ON RATE LEVEL	3.278	1.301	.206	4.785
DERIVED BY FORMULA	3.278	1.301	.206	4.785
UNDERLYING PRES. RATE	3.075	1.220	.193	4.488
PROPOSED	3.278	1.301	.206	4.785

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.464
IND. RATES				7.46	MINIMUM PREMIUM	1740
MAN. RATES	7.03	6.45	7.01	+ 7.46	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	40									
1999	32									
2000	47									
2001	44	616	1.400						1	1
2002	30									
TOTAL	193	616	.319						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					360					256	
TOTAL					360					256	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	2	26	217	71	472		44	238	102	619	
TOTAL	2	26	217	71	472		44	238	102	619	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	527	1,264		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	871	-7	3	
TOTAL LOSSES	1,398	1,257	3	
EXPECTED LOSSES	4,856	3,334	313	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.724	.651	.002	1.377
INDICATED (POST-TEST)	.534	.480	.001	1.015
PRES. ON RATE LEVEL	2.682	1.841	.173	4.696
DERIVED BY FORMULA	2.682	1.841	.173	4.696
UNDERLYING PRES. RATE	2.516	1.727	.162	4.405
PROPOSED	2.682	1.841	.173	4.696

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.325
IND. RATES				7.33	MINIMUM PREMIUM	1715
MAN. RATES	6.67	6.27	6.88	+ 7.33	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	21									
1999	21									
2000	34									
2001	50									
2002	76									
TOTAL	202									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,074	82	5	
TOTAL LOSSES	1,074	82	5	
EXPECTED LOSSES	5,763	3,549	282	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.532	.041	.002	.575
INDICATED (POST-TEST)	.392	.030	.001	.423
PRES. ON RATE LEVEL	3.042	1.873	.149	5.064
DERIVED BY FORMULA	3.042	1.873	.149	5.064
UNDERLYING PRES. RATE	2.853	1.757	.140	4.750
PROPOSED	3.042	1.873	.149	5.064

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.899
IND. RATES				7.90	MINIMUM PREMIUM	1830
MAN. RATES	6.37	6.37	7.42	+ 7.90	PRESENT	1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	3,976	35,793	.900						2	2
1999	1,731	40,342	2.330					1	3	4
2000	2,322	148	.006							
2001	4,630	42,184	.911						2	2
2002	2,155	16,023	.743						1	1
TOTAL	14,814	134,490	.908					1	8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					4,198					15,941	15,654
1999				12,554	2,000				10,513	11,169	4,106
2000											148
2001					16,403					18,756	7,025
2002					2,552					3,812	9,659
TOTAL				12,554	25,153				10,513	49,678	36,592

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					9,042					62,457	26,487
1999			1,281	24,588	3,744			3,941	43,195	41,555	6,200
2000											209
2001	82	1,118	9,915	3,296	21,460	284	3,946	17,507	7,070	45,314	9,856
2002	49	392	3,161	983	3,470	16	513	5,491	2,130	8,323	13,861
TOTAL	131	1,510	14,357	28,867	37,716	300	4,459	26,939	52,395	157,649	56,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,696	276,627	56,613	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,175	1,882	380	
TOTAL LOSSES	84,871	278,509	56,993	
EXPECTED LOSSES	194,656	225,470	33,182	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.573	1.880	.385	2.838
INDICATED (POST-TEST)	.422	1.386	.284	2.092
PRES. ON RATE LEVEL	1.401	1.623	.238	3.262
DERIVED BY FORMULA	1.391	1.614	.240	3.245
UNDERLYING PRES. RATE	1.314	1.522	.224	3.060
PROPOSED	1.391	1.614	.240	3.245

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.061
IND. RATES				5.06	MINIMUM PREMIUM	1260
MAN. RATES	4.72	4.43	4.78	+ 5.06	PRESENT	1220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	5,248	615,563	11,729			1	2	7	10
1999	4,615	510,657	11,065			2	2	6	10
2000	7,780	192,341	2,472				1	9	10
2001	5,506	208,907	3,794			1		12	13
2002	5,952	108,001	1,814				1	4	5
TOTAL	29,101	1,635,469	5,620			4	6	38	48

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			80,275	32,010	18,452			38,799	362,693	75,993	7,341
1999			302,059	10,319	12,817			154,289	3,536	21,708	5,929
2000				24,643	33,794				11,767	87,270	34,867
2001			53,047		27,692			19,999		80,474	27,695
2002				27,273	7,296				11,500	26,407	35,525
TOTAL			435,381	94,245	100,051			213,087	389,496	291,852	111,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			157,740	50,236	39,746			258,207	865,059	297,740	12,421
1999		43,438	363,346	26,493	25,260		89,125	565,474	26,991	82,588	8,953
2000	71	2,009	20,414	42,161	50,982	1,009	13,726	53,891	60,853	248,273	49,302
2001	1,134	13,667	103,856	9,852	39,195	2,818	41,652	174,087	35,764	197,713	38,856
2002	470	5,636	53,419	28,164	15,017	166	6,002	67,095	35,661	63,191	50,978
TOTAL	1,675	64,750	698,775	156,906	170,200	3,993	150,505	1,118,754	1,024,328	889,505	160,510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,038,452	2,240,939	160,510			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	298,080	-1,689	1,446			
TOTAL LOSSES	2,336,532	2,239,250	161,956			
EXPECTED LOSSES	1,678,545	1,041,525	111,748			
CREDIBILITY	.02	.06	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.029	7.695	.557	16.281		
INDICATED (POST-TEST)	5.917	5.671	.411	11.999		
PRES. ON RATE LEVEL	6.149	3.816	.409	10.374		
DERIVED BY FORMULA	6.144	3.927	.409	10.480		
UNDERLYING PRES. RATE	5.768	3.579	.384	9.731		
PROPOSED	6.144	3.927	.409	10.480		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	16.347
IND. RATES				16.35	MINIMUM PREMIUM	3250
MAN. RATES	14.44	13.61	15.20	+ 16.35	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	166									
1999	144									
2000	266									
2001	331	206	.062							
2002	73									
TOTAL	980	206	.021							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											289
TOTAL											289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			289	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,744	-21	37	
TOTAL LOSSES	4,744		326	
EXPECTED LOSSES	28,107	17,140	3,880	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.484	.000	.033	.517
INDICATED (POST-TEST)	.357	.000	.024	.381
PRES. ON RATE LEVEL	3.058	1.865	.421	5.344
DERIVED BY FORMULA	3.058	1.846	.417	5.321
UNDERLYING PRES. RATE	2.868	1.749	.396	5.013
PROPOSED	3.058	1.846	.417	5.321

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.300
IND. RATES				8.30	MINIMUM PREMIUM	1910
MAN. RATES	7.44	7.09	7.83	+ 8.30	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	210									
1999	265									
2000	161									
2001	281									
2002	322									
TOTAL	1,239									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,864	228	65	
TOTAL LOSSES	4,864	228	65	
EXPECTED LOSSES	25,401	26,738	4,338	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.393	.018	.005	.416
INDICATED (POST-TEST)	.290	.013	.004	.307
PRES. ON RATE LEVEL	2.186	2.301	.372	4.859
DERIVED BY FORMULA	2.186	2.278	.368	4.832
UNDERLYING PRES. RATE	2.050	2.158	.350	4.558
PROPOSED	2.186	2.278	.368	4.832

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.537
IND. RATES				7.54	MINIMUM PREMIUM	1760
MAN. RATES	7.38	6.78	7.12	+ 7.54	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	211	1,855	.879						1	1
1999	174	1,901	1.092						1	1
2000	133	2,803	2.107						1	1
2001	156	576	.369							
2002	993									
TOTAL	1,667	7,135	.428						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					314					854	687
1999					230					1,502	169
2000					682					1,769	352
2001											576
TOTAL					1,226					4,125	1,784

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					676					3,346	1,162
1999			19	12	406			260	154	5,485	255
2000	1	24	209	81	1,004	15	243	904	409	4,991	498
2001											808
TOTAL	1	24	228	93	2,086	15	243	1,164	563	13,822	2,723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,675	16,564	2,723	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,198	2,098	209	
TOTAL LOSSES	11,873	18,662	2,932	
EXPECTED LOSSES	49,093	63,346	7,835	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.712	1.119	.176	2.007
INDICATED (POST-TEST)	.525	.825	.130	1.480
PRES. ON RATE LEVEL	3.140	4.051	.501	7.692
DERIVED BY FORMULA	3.140	4.019	.497	7.656
UNDERLYING PRES. RATE	2.945	3.800	.470	7.215
PROPOSED	3.140	4.019	.497	7.656

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.942
IND. RATES				11.94	MINIMUM PREMIUM	2640
MAN. RATES	10.38	9.95	11.27	+ 11.94	PRESENT	2550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	5,498	385,565	7.012			1	2	11	14	
1999	12,016	951,348	7.917			2	5	32	39	
2000	11,665	746,809	6.402			3	9	11	23	
2001	7,987	1,176,664	14.732			3	5	10	18	
2002	7,900	229,351	2.903				2	9	11	
TOTAL	45,066	3,489,737	7.744			9	23	73	105	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			179,584	52,402	20,927			74,805	22,023	29,212	6,612
1999			331,933	96,164	152,875			160,059	33,270	158,263	18,784
2000			250,888	136,903	29,346			182,821	95,378	42,368	9,105
2001			479,443	119,747	57,272			331,297	107,848	63,967	17,090
2002				25,762	21,617				72,524	100,463	8,985
TOTAL			1,241,848	430,978	282,037			748,982	331,043	394,273	60,576

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			333,581	108,735	45,078			470,596	84,965	114,452	11,188
1999		60,686	526,002	203,750	274,864		123,049	808,359	164,053	584,568	28,364
2000	633	44,630	428,168	227,332	56,025	2,700	207,347	815,379	362,458	148,739	12,875
2001	7,208	92,949	724,332	178,261	109,510	19,433	328,215	1,373,748	349,617	229,484	23,977
2002	723	7,600	68,682	32,281	34,205	746	28,873	327,965	187,914	254,200	12,893
TOTAL	8,564	205,865	2,080,765	750,359	519,682	22,879	687,484	3,796,047	1,149,007	1,331,443	89,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,801,604	3,750,491	89,297			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	304,958	-15,096	3,659			
TOTAL LOSSES	7,106,562	3,735,395	92,956			
EXPECTED LOSSES	1,763,432	1,647,613	310,955			
CREDIBILITY	.03	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	15.769	8.289	.206	24.264		
INDICATED (POST-TEST)	11.622	6.109	.152	17.883		
PRES. ON RATE LEVEL	4.172	3.898	.735	8.805		
DERIVED BY FORMULA	4.396	4.075	.683	9.154		
UNDERLYING PRES. RATE	3.913	3.656	.690	8.259		
PROPOSED	4.396	4.075	.683	9.154		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.279
IND. RATES				14.28	MINIMUM PREMIUM	3105
MAN. RATES	12.14	11.50	12.90	+ 14.28	PRESENT	2880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	77,951	138,685	.177				3	5	8
1999	47,714	1,451,079	3.041			3	1	12	16
2000	52,876	315,172	.596			1	1	11	13
2001	51,393	493,415	.960				1	8	9
2002	29,751	129,271	.434					5	5
TOTAL	259,685	2,527,622	.973			4	6	41	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				21,148	6,924				19,988	50,799	39,826
1999			529,072	1,428	147,386			467,865	1,196	248,822	55,310
2000			116,983	12,140	31,101			8,957	25,936	62,421	57,634
2001				43,157	91,048				192,506	103,113	63,591
2002					34,513					35,041	59,717
TOTAL			646,055	77,873	310,972			476,822	239,626	500,196	276,078

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				43,882	14,915				77,114	199,030	67,386
1999		62,109	528,996	18,923	263,632		158,947	1,043,938	49,436	914,132	83,518
2000	375	22,618	210,174	28,656	49,519	905	24,816	99,818	105,516	181,550	81,494
2001	522	9,457	90,148	66,491	124,195	2,101	71,280	384,734	493,438	312,738	89,218
2002	656	5,329	42,708	13,288	46,915	152	4,734	50,467	19,602	76,535	85,694
TOTAL	1,553	99,513	872,026	171,240	499,176	3,158	259,777	1,578,957	745,106	1,683,985	407,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,814,984	3,099,507	407,310	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	775,570	-13,345	3,680	
TOTAL LOSSES	3,590,554	3,086,162	410,990	
EXPECTED LOSSES	4,082,249	1,843,763	407,705	
CREDIBILITY	.09	.27	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.383	1.188	.158	2.729
INDICATED (POST-TEST)	1.019	.876	.116	2.011
PRES. ON RATE LEVEL	1.676	.757	.167	2.600
DERIVED BY FORMULA	1.617	.789	.152	2.558
UNDERLYING PRES. RATE	1.572	.710	.157	2.439
PROPOSED	1.617	.789	.152	2.558

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.990
IND. RATES				3.99	MINIMUM PREMIUM	1050
MAN. RATES	3.87	3.51	3.81	+ 3.99	PRESENT	1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	9,473	175,638	1.854			1			1	2
1999	10,230	29,577	.289						3	3
2000	9,907	232,826	2.350			1			5	6
2001	9,774	132,709	1.357						4	4
2002	9,438	77,580	.821					1	3	4
TOTAL	48,822	648,330	1.328			2		1	16	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			114,362		705			50,000		367	10,204
1999					11,249					16,070	2,258
2000			129,956		22,658			35,000		25,906	19,306
2001					71,120					53,087	8,502
2002				29,352	9,133				24,935	8,524	5,636
TOTAL			244,318	29,352	114,865			85,000	24,935	103,954	45,906

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			224,721		1,519			332,750		1,438	17,265
1999			929	612	19,850			2,788	1,664	58,680	3,410
2000	391	24,263	224,348	9,526	36,826	889	51,918	199,052	12,123	76,133	27,299
2001	356	4,837	42,990	14,296	93,044	826	11,210	49,538	19,992	128,251	11,928
2002	535	6,263	59,076	30,806	17,905	143	6,407	75,282	50,049	30,570	8,088
TOTAL	1,282	35,363	552,064	55,240	169,144	1,858	69,535	659,410	83,828	295,072	67,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,319,512	603,284	67,990	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	417,527	-607	756	
TOTAL LOSSES	1,737,039	602,677	68,746	
EXPECTED LOSSES	2,264,364	396,923	61,029	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.558	1.234	.141	4.933
INDICATED (POST-TEST)	2.622	.909	.104	3.635
PRES. ON RATE LEVEL	4.945	.867	.133	5.945
DERIVED BY FORMULA	4.875	.871	.130	5.876
UNDERLYING PRES. RATE	4.638	.813	.125	5.576
PROPOSED	4.875	.871	.130	5.876

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.165
IND. RATES				9.17	MINIMUM PREMIUM	2085
MAN. RATES	8.69	7.95	8.71	+ 9.17	PRESENT	2025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	110,117	240,919	.218			1	5	11	17
1999	37,873	320,860	.847			1	5	10	16
2000	37,563	173,297	.461			1	5	4	10
2001	91,624	201,775	.220				2	4	6
2002	57,092	232,383	.407				2	8	10
TOTAL	334,269	1,169,234	.350			3	19	37	59

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			47,614	15,815	14,289			552	58,331	52,373	51,945
1999			89,888	20,269	26,216			77,698	7,945	50,698	48,146
2000			55,800	36,288	5,036			5,050	16,280	17,931	36,912
2001				33,739	8,189				67,910	45,281	46,656
2002				14,581	50,270				58,481	50,274	58,777
TOTAL			193,302	120,692	104,000			83,300	208,947	216,557	242,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			93,562	32,816	30,780			3,674	225,040	205,196	87,891
1999		18,025	153,914	43,300	47,634		65,402	422,009	44,803	187,957	72,700
2000	159	11,406	109,621	59,839	10,765	301	11,854	48,734	61,202	53,974	52,194
2001	94	3,182	33,229	40,461	14,808	891	27,521	147,116	182,274	132,525	65,458
2002	1,133	10,166	85,940	32,916	71,073	469	19,110	220,219	134,325	137,830	84,345
TOTAL	1,386	42,779	476,266	209,332	175,060	1,661	123,887	841,752	647,644	717,482	362,588

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,487,731	1,749,518	362,588			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	427,124	11,978	3,647			
TOTAL LOSSES	1,914,855	1,761,496	366,235			
EXPECTED LOSSES	2,115,923	1,276,908	310,871			
CREDIBILITY	.10	.32	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.573	.527	.110	1.210		
INDICATED (POST-TEST)	.422	.388	.081	.891		
PRES. ON RATE LEVEL	.675	.407	.099	1.181		
DERIVED BY FORMULA	.650	.401	.093	1.144		
UNDERLYING PRES. RATE	.633	.382	.093	1.108		
PROPOSED	.650	.401	.093	1.144		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.784
IND. RATES				1.78	MINIMUM PREMIUM	605
MAN. RATES	1.80	1.62	1.73	+ 1.78	PRESENT	595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	8,417	9,786	.116							
1999	10,889	68,577	.629				1	2		3
2000	10,530	133,903	1.271				1			1
2001	15,500	35,277	.227				2			2
2002	4,095									
TOTAL	49,431	247,543	.501				4	2		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											9,786
1999				23,473	16,269				6,335	20,498	2,002
2000				34,550					75,550		23,803
2001				13,104					15,941		6,232
TOTAL				71,127	16,269				97,826	20,498	41,823

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											16,558
1999			3,428	46,653	29,111			4,764	27,452	75,313	3,023
2000		1,101	14,029	53,600	1,772		11,299	59,203	260,601	13,745	33,657
2001	21	1,021	10,981	15,075	1,591	38	4,232	24,615	38,783	5,432	8,743
TOTAL	21	2,122	28,438	115,328	32,474	38	15,531	88,582	326,836	94,490	61,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	134,732	569,128	61,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	176,885	-987	816	
TOTAL LOSSES	311,617	568,141	62,797	
EXPECTED LOSSES	1,008,886	309,438	86,505	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.630	1.149	.127	1.906
INDICATED (POST-TEST)	.464	.847	.094	1.405
PRES. ON RATE LEVEL	2.176	.667	.187	3.030
DERIVED BY FORMULA	2.125	.683	.178	2.986
UNDERLYING PRES. RATE	2.041	.626	.175	2.842
PROPOSED	2.125	.683	.178	2.986

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.657
IND. RATES				4.66	MINIMUM PREMIUM	1180
MAN. RATES	4.55	4.10	4.44	+ 4.66	PRESENT	1150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,630	131,593	5.003			1			1	2
1999	8,963	761,700	8.498			2			5	7
2000	9,689	15,532	.160						1	1
2001	11,958	16,163	.135						1	1
2002	10,133	1,268,119	12.514			1	2		2	5
TOTAL	43,373	2,193,107	5.056			4	2		10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			99,884		7,403			18,667		2,418	3,221
1999			398,980		5,008			324,905		2,339	30,468
2000					3,516					504	11,512
2001					1,006					621	14,536
2002			115,346	48,216	7,100			779,231	292,200	6,742	19,284
TOTAL			614,210	48,216	24,033			1,122,803	292,200	12,624	79,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			196,272		15,946			124,229		9,474	5,450
1999		37,769	314,613	5,207	10,979		130,162	819,806	15,734	13,013	46,007
2000	7	125	1,082	408	5,173		52	257	118	1,420	16,278
2001	5	68	607	199	1,314	9	132	580	233	1,498	20,394
2002	850	9,489	86,459	32,139	16,522	2,698	87,467	885,953	334,891	115,623	27,673
TOTAL	862	47,451	599,033	37,953	49,934	2,707	217,813	1,830,825	350,976	141,028	115,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,698,691	579,891	115,802	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	141,680	4,823	1,813	
TOTAL LOSSES	2,840,371	584,714	117,615	
EXPECTED LOSSES	824,955	707,848	119,277	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.549	1.348	.271	8.168
INDICATED (POST-TEST)	4.827	.993	.200	6.020
PRES. ON RATE LEVEL	2.028	1.740	.293	4.061
DERIVED BY FORMULA	2.112	1.680	.285	4.077
UNDERLYING PRES. RATE	1.902	1.632	.275	3.809
PROPOSED	2.112	1.680	.285	4.077

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.359
IND. RATES				6.36	MINIMUM PREMIUM	1520
MAN. RATES	5.56	5.30	5.95	+ 6.36	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	847									
1999	796									
2000	886									
2001	2,571	35,089	1,364					1		1
2002	944	3,959	.419						1	1
TOTAL	6,044	39,048	.646					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				14,283					19,219		1,587
2002					274					1,773	1,912
TOTAL				14,283	274				19,219	1,773	3,499

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	23	1,113	11,968	16,432	1,730	47	5,092	29,669	46,752	6,548	2,227
2002	5	43	342	108	374	8	242	2,555	990	3,875	2,744
TOTAL	28	1,156	12,310	16,540	2,104	55	5,334	32,224	47,742	10,423	4,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,107	76,809	4,971	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	33,000	1,573	190	
TOTAL LOSSES	84,107	78,382	5,161	
EXPECTED LOSSES	183,375	90,660	14,203	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.392	1.297	.085	2.774
INDICATED (POST-TEST)	1.026	.956	.063	2.045
PRES. ON RATE LEVEL	3.235	1.599	.250	5.084
DERIVED BY FORMULA	3.213	1.586	.246	5.045
UNDERLYING PRES. RATE	3.034	1.500	.235	4.769
PROPOSED	3.213	1.586	.246	5.045

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.869
IND. RATES				7.87	MINIMUM PREMIUM	1825
MAN. RATES	7.01	6.63	7.45	+ 7.87	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	41,614	527,732	1.268			2	5	10	17	
1999	35,666	2,036,445	5.709		1	2	4	19	26	
2000	37,578	1,130,151	3.007	1		4	1	5	11	
2001	34,244	209,602	.612				3	5	8	
2002	38,490	124,460	.323				1	6	7	
TOTAL	187,592	4,028,390	2.147	1	1	8	14	45	69	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			207,556	21,310	82,800			63,745	29,622	98,147	24,552
1999		580,291	173,867	116,657	107,658		517,218	101,064	267,889	139,879	31,922
2000	587,981		269,279	41,983	17,855	451		132,926	31,999	33,185	14,492
2001				36,480	20,003				68,251	18,702	66,166
2002				22,002	14,218				24,500	36,311	27,429
TOTAL	587,981	580,291	650,702	238,432	242,534	451	517,218	297,735	422,261	326,224	164,561

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			407,848	44,219	178,351			424,223	114,281	384,539	41,542
1999	80,062	190,103	315,324	237,867	193,949	34,385	598,631	625,810	1,095,817	533,344	48,202
2000	730,396	50,550	472,949	81,490	35,645	9,344	193,150	747,731	141,276	111,084	20,492
2001	155	4,199	42,660	45,990	30,594	463	22,066	122,835	173,097	68,440	92,831
2002	541	5,831	53,407	25,935	23,441	262	10,071	114,198	64,812	91,046	39,360
TOTAL	811,154	250,683	1,292,188	435,501	461,980	44,454	823,918	2,034,797	1,589,283	1,188,453	242,427

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,257,194	3,675,217	242,427	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	722,979	-2,821	2,855	
TOTAL LOSSES	5,980,173	3,672,396	245,282	
EXPECTED LOSSES	3,853,141	3,005,224	226,986	
CREDIBILITY	.07	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.188	1.958	.131	5.277
INDICATED (POST-TEST)	2.350	1.443	.097	3.890
PRES. ON RATE LEVEL	2.190	1.708	.129	4.027
DERIVED BY FORMULA	2.201	1.650	.122	3.973
UNDERLYING PRES. RATE	2.054	1.602	.121	3.777
PROPOSED	2.201	1.650	.122	3.973

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.197
IND. RATES				6.20	MINIMUM PREMIUM	1490
MAN. RATES	5.28	5.24	5.90	+ 6.20	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	103									
1999	62									
2000	11									
2001										
2002	59									
TOTAL	235									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,042	-13	4	
TOTAL LOSSES	1,042		4	
EXPECTED LOSSES	4,628	1,700	354	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.443	.000	.002	.445
INDICATED (POST-TEST)	.326	.000	.001	.327
PRES. ON RATE LEVEL	2.099	.771	.160	3.030
DERIVED BY FORMULA	2.099	.771	.160	3.030
UNDERLYING PRES. RATE	1.969	.723	.150	2.842
PROPOSED	2.099	.771	.160	3.030

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.726
IND. RATES				4.73	MINIMUM PREMIUM	1195
MAN. RATES	4.55	4.10	4.44	+ 4.73	PRESENT	1150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	14,202	1,024,094	7.210			4	1	13	18	
1999	14,211	210,874	1.483	1		1	1	6	9	
2000	13,795	990,809	7.182			4	2	12	18	
2001	16,904	613,239	3.627			2	1	13	16	
2002	11,684	1,023,387	8.758			2	8	12	22	
TOTAL	70,796	3,862,403	5.456	1		13	13	56	83	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			517,540	9,139	132,740			193,036	75,143	72,034	24,462
1999	15,000		64,205	9,221	29,528			17,471	11,376	37,214	26,859
2000			382,178	4,092	75,367			352,131	6,137	113,738	57,166
2001			210,797	20,800	163,898			107,334	7,500	81,194	21,716
2002			289,612	158,470	117,837			159,329	145,316	133,772	19,051
TOTAL	15,000		1,464,332	201,722	519,370			829,301	245,472	437,952	149,254

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			1,016,966	18,963	285,921			1,284,654	289,902	282,229	41,390
1999	75,540	12,875	110,363	21,269	52,993		14,708	101,195	51,091	137,226	40,557
2000	1,005	60,830	562,414	32,157	119,705	5,714	390,221	1,497,604	94,754	345,606	80,833
2001	4,808	59,622	462,660	73,898	228,739	9,693	151,586	618,666	78,057	216,416	30,468
2002	9,792	100,175	875,855	228,872	212,087	3,765	117,594	1,180,529	406,130	396,752	27,338
TOTAL	91,145	233,502	3,028,258	375,159	899,445	19,172	674,109	4,682,648	919,934	1,378,229	220,586

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,728,834	3,572,767	220,586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,022,916	-1,076	3,505	
TOTAL LOSSES	9,751,750	3,571,691	224,091	
EXPECTED LOSSES	5,561,025	2,853,786	300,175	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.774	5.045	.317	19.136
INDICATED (POST-TEST)	10.151	3.718	.234	14.103
PRES. ON RATE LEVEL	8.374	4.298	.452	13.124
DERIVED BY FORMULA	8.445	4.234	.426	13.105
UNDERLYING PRES. RATE	7.855	4.031	.424	12.310
PROPOSED	8.457	4.240	.427	13.124

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	20.388
IND. RATES				20.39	MINIMUM PREMIUM	3250
MAN. RATES	17.80	16.86	18.93	+ 20.39	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	5,478	875,957	15,990			2		3	5
1999	4,737	48,690	1,027				2	1	3
2000	8,250	642,429	7,787			2		6	8
2001	9,810	253,411	2,583			1	1	3	5
2002	10,032	108,181	1,078				2	6	8
TOTAL	38,307	1,928,668	5,035			5	5	19	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			515,000		14,960			328,345		15,205	2,447
1999				25,860	3,924				16,941	1,426	539
2000			219,027		127,329			200,640		66,681	28,752
2001			135,000	22,932	2,264			60,000	10,616	8,239	14,360
2002				5,015	24,847				3,696	54,031	20,592
TOTAL			869,027	53,807	173,324			588,985	31,253	145,582	66,690

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			712,526		32,223			895,828		59,573	4,140
1999			2,619	50,635	7,366			3,486	67,892	6,452	814
2000	778	39,636	363,992	25,107	192,535	3,622	253,653	972,876	46,342	203,582	40,655
2001	2,578	31,932	242,278	37,740	13,293	4,862	78,609	321,105	45,268	33,405	20,147
2002	534	4,666	38,916	14,229	34,714	254	8,085	87,140	36,942	119,783	29,550
TOTAL	3,890	76,234	1,360,331	127,711	280,131	8,738	340,347	2,280,435	196,444	422,795	95,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,069,975	1,027,081	95,306			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	392,472	12,053	1,300			
TOTAL LOSSES	4,462,447	1,039,134	96,606			
EXPECTED LOSSES	2,174,305	1,049,228	81,976			
CREDIBILITY	.02	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	11.649	2.713	.252	14.614		
INDICATED (POST-TEST)	8.585	1.999	.186	10.770		
PRES. ON RATE LEVEL	6.051	2.920	.228	9.199		
DERIVED BY FORMULA	6.102	2.846	.225	9.173		
UNDERLYING PRES. RATE	5.676	2.739	.214	8.629		
PROPOSED	6.119	2.854	.226	9.199		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.290
IND. RATES				14.29	MINIMUM PREMIUM	3110
MAN. RATES	12.61	11.64	13.27	+ 14.29	PRESENT	2955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,366	437,435	18.488			1			5	6
1999	3,549	408,219	11.502			1			8	9
2000	4,329	599,587	13.850			2			10	12
2001	4,483	334,818	7.468			1			10	11
2002	4,693	91,860	1.957						6	6
TOTAL	19,420	1,871,919	9.639			5			39	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			216,891		5,169			179,500		27,563	8,312
1999			217,514		64,112			65,232		54,703	6,658
2000			241,255		103,323			175,099		56,391	23,519
2001			110,030		48,572			75,059		95,628	5,529
2002					30,146					39,553	22,161
TOTAL			785,690		251,322			494,890		273,838	66,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			211,464		11,133			592,713		107,991	14,064
1999		42,587	359,577	9,054	115,549		53,607	346,966	12,043	201,588	10,054
2000	720	38,188	351,213	22,143	157,135	2,554	170,590	654,233	33,659	169,369	33,256
2001	2,304	27,760	210,045	18,655	69,694	7,378	112,844	460,817	56,467	243,386	7,757
2002	573	4,651	37,306	11,612	40,983	173	5,351	56,988	22,134	86,401	31,801
TOTAL	3,597	113,186	1,169,605	61,464	394,494	10,105	342,392	2,111,717	124,303	808,735	96,932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,750,602	1,388,996	96,932	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	361,775	2,850	550	
TOTAL LOSSES	4,112,377	1,391,846	97,482	
EXPECTED LOSSES	2,034,439	550,169	37,093	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.176	7.167	.502	28.845
INDICATED (POST-TEST)	15.607	5.282	.370	21.259
PRES. ON RATE LEVEL	11.168	3.020	.204	14.392
DERIVED BY FORMULA	11.257	3.133	.212	14.602
UNDERLYING PRES. RATE	10.476	2.833	.191	13.500
PROPOSED	11.257	3.133	.212	14.602

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				22.68	MINIMUM PREMIUM	3250
MAN. RATES	19.03	18.05	20.76	+ 22.68	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	197									
1999	214	57,588	26.910						1	1
2000	206									
2001	147									
2002	148									
TOTAL	912	57,588	6.314						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					10,203					44,502	2,883
TOTAL					10,203					44,502	2,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			844	555	18,004			7,708	4,602	162,501	4,353
TOTAL			844	555	18,004			7,708	4,602	162,501	4,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,552	185,662	4,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,023	-326	29	
TOTAL LOSSES	18,575	185,336	4,382	
EXPECTED LOSSES	54,619	36,627	2,699	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.037	20.322	.480	22.839
INDICATED (POST-TEST)	1.501	14.977	.354	16.832
PRES. ON RATE LEVEL	6.385	4.281	.316	10.982
DERIVED BY FORMULA	6.385	4.388	.316	11.089
UNDERLYING PRES. RATE	5.989	4.016	.296	10.301
PROPOSED	6.385	4.388	.316	11.089

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	17.226
IND. RATES				17.23	MINIMUM PREMIUM	3250
MAN. RATES	15.92	14.43	15.84	+ 17.23	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	687	128,289	18.673			1				1
1999	330	437	.132							
2000	1,194	2,673	.223							
2001	1,328	64,341	4.844				1			1
2002	1,192	9,450	.792						1	1
TOTAL	4,731	205,190	4.337			1	1	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			107,205					20,848			236
1999											437
2000											2,673
2001				19,519					43,550		1,272
2002					3,450					6,000	
TOTAL			107,205	19,519	3,450			20,848	43,550	6,000	4,618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			210,658					138,743			399
1999											660
2000											3,780
2001	30	1,519	16,358	22,458	2,366	114	11,540	67,241	105,951	14,832	1,785
2002	66	534	4,271	1,331	4,690	27	814	8,647	3,360	13,108	
TOTAL	96	2,053	231,287	23,789	7,056	141	12,354	214,631	109,311	27,940	6,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	460,562	168,096	6,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	58,647	2,588	194	
TOTAL LOSSES	519,209	170,684	6,818	
EXPECTED LOSSES	332,826	193,309	12,253	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.975	3.608	.144	14.727
INDICATED (POST-TEST)	8.089	2.659	.106	10.854
PRES. ON RATE LEVEL	7.500	4.356	.276	12.132
DERIVED BY FORMULA	7.506	4.322	.273	12.101
UNDERLYING PRES. RATE	7.035	4.086	.259	11.380
PROPOSED	7.506	4.322	.273	12.101

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	18.798
IND. RATES				18.80	MINIMUM PREMIUM	3250
MAN. RATES	16.25	15.37	17.50	+ 18.80	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	36,425	1,886,908	5.180		1	3	3	42	49
1999	38,466	1,606,259	4.175			3	4	39	46
2000	41,306	1,024,554	2.480			5		14	19
2001	39,562	1,297,776	3.280			3	5	23	31
2002	40,652	1,214,801	2.988			3	3	22	28
TOTAL	196,411	7,030,298	3.579		1	17	15	140	173

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		422,601	417,660	78,887	177,719		267,970	193,591	65,803	205,725	56,952
1999			417,942	87,915	484,908			211,969	65,800	278,949	58,776
2000			542,441		51,284			305,545		78,045	47,239
2001			365,190	133,159	186,366			184,924	108,989	270,786	48,362
2002			221,222	50,611	294,456			166,874	45,969	409,242	26,427
TOTAL		422,601	1,964,455	350,572	1,194,733		267,970	1,062,903	286,561	1,242,747	237,756

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		239,895	820,703	163,691	382,807		564,282	1,288,349	253,869	806,032	96,363
1999		65,691	594,388	206,398	860,923		146,938	985,921	309,461	1,028,470	88,752
2000	1,357	87,544	810,280	31,149	88,184	4,864	348,020	1,334,704	60,700	241,513	66,796
2001	7,262	95,546	759,162	215,677	268,462	15,700	262,860	1,129,228	402,059	685,194	67,852
2002	10,923	100,529	842,329	190,750	428,450	4,939	144,336	1,419,955	390,066	956,068	37,923
TOTAL	19,542	589,205	3,826,862	807,665	2,028,826	25,503	1,466,436	6,158,157	1,416,155	3,717,277	357,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,085,705	7,969,923	357,686	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,347,953	40	4,816	
TOTAL LOSSES	13,433,658	7,969,963	362,502	
EXPECTED LOSSES	7,347,734	5,169,538	371,216	
CREDIBILITY	.07	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.840	4.058	.185	11.083
INDICATED (POST-TEST)	5.041	2.991	.136	8.168
PRES. ON RATE LEVEL	3.988	2.806	.202	6.996
DERIVED BY FORMULA	4.062	2.847	.186	7.095
UNDERLYING PRES. RATE	3.741	2.632	.189	6.562
PROPOSED	4.062	2.847	.186	7.095

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.022
IND. RATES				11.02	MINIMUM PREMIUM	2455
MAN. RATES	9.46	8.93	10.09	+ 11.02	PRESENT	2305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	31,894	557,863	1.749			2	3	20	25
1999	35,085	1,429,229	4.073			4	4	14	22
2000	37,831	737,595	1.949			2	4	17	23
2001	42,893	1,927,050	4.492			4	2	33	39
2002	39,924	902,439	2.260			1	6	22	29
TOTAL	187,627	5,554,176	2.960			13	19	106	138

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			229,495	77,248	31,821			40,817	86,443	67,517	24,522
1999			679,198	39,660	154,059			412,953	13,972	106,183	23,204
2000			234,885	69,555	63,473			203,960	73,246	62,572	29,904
2001			582,537	6,916	335,261			636,729	28,850	302,300	34,457
2002			51,842	80,913	167,260			35,175	201,582	259,389	106,278
TOTAL			1,777,957	274,292	751,874			1,329,634	404,093	797,961	218,365

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			450,957	160,289	68,541			271,638	333,497	264,532	41,491
1999		94,467	802,149	98,055	277,895		246,984	1,575,850	96,245	397,232	35,038
2000	596	36,481	344,256	124,682	101,703	3,356	240,821	938,777	295,114	203,854	42,284
2001	9,560	116,608	897,603	109,228	462,932	27,579	430,169	1,765,658	263,238	788,058	48,343
2002	5,273	50,157	431,367	146,741	246,888	2,616	94,297	1,033,627	527,523	671,623	152,509
TOTAL	15,429	297,713	2,926,332	638,995	1,157,959	33,551	1,012,271	5,585,550	1,515,617	2,325,299	319,665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,870,846	5,637,870	319,665	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,560,213	11,920	2,892	
TOTAL LOSSES	11,431,059	5,649,790	322,557	
EXPECTED LOSSES	8,537,030	3,731,902	213,894	
CREDIBILITY	.07	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.092	3.011	.172	9.275
INDICATED (POST-TEST)	4.490	2.219	.127	6.836
PRES. ON RATE LEVEL	4.851	2.120	.122	7.093
DERIVED BY FORMULA	4.826	2.142	.123	7.091
UNDERLYING PRES. RATE	4.550	1.989	.114	6.653
PROPOSED	4.826	2.142	.123	7.091

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.015
IND. RATES				11.02	MINIMUM PREMIUM	2455
MAN. RATES	9.70	8.98	10.23	+ 11.02	PRESENT	2335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,008	795	.078						1	1
1999	677	13,151	1,942						1	1
2000	749	4,559	.608							
2001	821									
2002	698	17,515	2,509						1	1
TOTAL	3,953	36,020	.911						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					176					109	510
1999				11,000					1,500		651
2000											4,559
2002					11,849					5,666	
TOTAL				11,000	12,025				1,500	5,775	5,720

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					379					427	863
1999			976	21,448	190			287	5,999	111	983
2000											6,446
2002	226	1,831	14,665	4,563	16,108	25	770	8,158	3,171	12,377	
TOTAL	226	1,831	15,641	26,011	16,677	25	770	8,445	9,170	12,915	8,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,938	64,773	8,292	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	75,918	-43	119	
TOTAL LOSSES	102,856	64,730	8,411	
EXPECTED LOSSES	399,925	148,989	10,199	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.602	1.637	.213	4.452
INDICATED (POST-TEST)	1.918	1.206	.157	3.281
PRES. ON RATE LEVEL	10.786	4.018	.275	15.079
DERIVED BY FORMULA	10.697	3.962	.273	14.932
UNDERLYING PRES. RATE	10.117	3.769	.258	14.144
PROPOSED	10.697	3.962	.273	14.932

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	23.196
IND. RATES				23.20	MINIMUM PREMIUM	3250
MAN. RATES	21.15	19.55	21.75	+ 23.20	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999										
2000										
2001	4									
2002										
TOTAL	4									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	75	14		
TOTAL LOSSES	75	14		
EXPECTED LOSSES	448	251	22	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.875	.350	.000	2.225
INDICATED (POST-TEST)	1.382	.258	.000	1.640
PRES. ON RATE LEVEL	11.948	6.696	.595	19.239
DERIVED BY FORMULA	11.948	6.696	.595	19.239
UNDERLYING PRES. RATE	11.207	6.281	.558	18.046
PROPOSED	11.948	6.696	.595	19.239

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	29.887
IND. RATES				29.89	MINIMUM PREMIUM	3250
MAN. RATES	29.55	25.87	27.75	+ 29.89	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	6,248	286,916	4.592			1	4		1	6
1999	8,904	244,685	2.748						4	4
2000	9,115	325,537	3.571			1	2		3	6
2001	8,760	34,905	.398						1	1
2002	8,070	111,705	1.384						3	3
TOTAL	41,097	1,003,748	2.442			2	6		12	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			78,430	67,698	1,791			21,835	81,934	720	34,508
1999					64,416					166,411	13,858
2000			81,773	41,782	3,266			69,503	83,013	25,137	21,063
2001					7,171					24,920	2,814
2002					28,608					67,507	15,590
TOTAL			160,203	109,480	105,252			91,338	164,947	284,695	87,833

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			154,115	140,474	3,858			145,312	316,102	2,821	58,388
1999			5,325	3,506	113,669			28,823	17,215	607,650	20,926
2000	221	16,199	154,742	69,533	9,139	1,416	111,980	446,886	304,311	92,102	29,783
2001	35	487	4,334	1,440	9,384	389	5,246	23,254	9,382	60,200	3,948
2002	543	4,415	35,409	11,017	38,896	294	9,127	97,213	37,776	147,448	22,372
TOTAL	799	21,101	353,925	225,970	174,946	2,099	126,353	741,488	684,786	910,221	135,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,245,765	1,995,923	135,417	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	424,129	-1,321	1,684	
TOTAL LOSSES	1,669,894	1,994,602	137,101	
EXPECTED LOSSES	2,368,832	1,016,740	131,511	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.063	4.853	.334	9.250
INDICATED (POST-TEST)	2.994	3.577	.246	6.817
PRES. ON RATE LEVEL	6.145	2.638	.341	9.124
DERIVED BY FORMULA	6.050	2.713	.333	9.096
UNDERLYING PRES. RATE	5.764	2.474	.320	8.558
PROPOSED	6.050	2.713	.333	9.096

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.130
IND. RATES				14.13	MINIMUM PREMIUM	3075
MAN. RATES	12.67	11.72	13.16	+ 14.13	PRESENT	2935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,616	36,913	.799						2	2
1999	3,458	13,298	.384						4	4
2000	4,224	34,862	.825						4	4
2001	3,166	1,984,645	62.686		1				3	4
2002	1,865	127,639	6.843						1	1
TOTAL	17,329	2,197,357	12.680		1				14	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,540					26,034	9,339
1999					2,411					7,097	3,790
2000					5,320					22,485	7,057
2001		545,647			102,710		1,284,001			49,586	2,701
2002					52,557					69,397	5,685
TOTAL		545,647			164,538		1,284,001			174,599	28,572

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,317					102,001	15,802
1999			199	131	4,255			1,228	731	25,920	5,723
2000	11	197	1,641	621	7,828	271	3,068	11,516	5,224	63,414	9,979
2001	12,257	51,414	68,120	20,723	134,820	132,590	596,448	68,833	18,878	120,692	3,790
2002	999	8,110	65,049	20,240	71,454	304	9,387	99,937	38,829	151,570	8,158
TOTAL	13,267	59,721	135,009	41,715	221,674	133,165	608,903	181,514	63,662	463,597	43,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,131,579	790,648	43,452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	163,850	-4,239	459	
TOTAL LOSSES	1,295,429	786,409	43,911	
EXPECTED LOSSES	893,482	382,972	52,161	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.475	4.538	.253	12.266
INDICATED (POST-TEST)	5.509	3.345	.186	9.040
PRES. ON RATE LEVEL	5.497	2.356	.321	8.174
DERIVED BY FORMULA	5.497	2.396	.314	8.207
UNDERLYING PRES. RATE	5.156	2.210	.301	7.667
PROPOSED	5.497	2.396	.314	8.207

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.749
IND. RATES				12.75	MINIMUM PREMIUM	2800
MAN. RATES	11.43	10.45	11.79	+ 12.75	PRESENT	2655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	962	4,073	.423						1	1
1999	1,310	105,376	8.043						3	4
2000	1,422	521	.036							
2001	1,764	17,968	1.018						1	2
2002	1,897									
TOTAL	7,355	127,938	1.739						4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					982					3,091	
1999				62,711	642				38,108	1,047	2,868
2000											521
2001				11,846	2,191				2,378	1,553	
TOTAL				74,557	3,815				40,486	5,691	3,389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,115					12,111	
1999			5,613	122,307	2,209			7,470	152,493	6,623	4,331
2000											737
2001	30	1,071	11,252	14,069	4,303	37	970	5,125	6,370	4,562	
TOTAL	30	1,071	16,865	136,376	8,627	37	970	12,595	158,863	23,296	5,068

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,568	327,162	5,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	124,318	2,577	587	
TOTAL LOSSES	155,886	329,739	5,655	
EXPECTED LOSSES	683,573	303,908	37,953	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.119	4.483	.077	6.679
INDICATED (POST-TEST)	1.562	3.304	.057	4.923
PRES. ON RATE LEVEL	9.909	4.405	.550	14.864
DERIVED BY FORMULA	9.826	4.372	.535	14.733
UNDERLYING PRES. RATE	9.294	4.132	.516	13.942
PROPOSED	9.826	4.372	.535	14.733

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	22.887
IND. RATES				22.89	MINIMUM PREMIUM	3250
MAN. RATES	18.86	18.02	21.44	+ 22.89	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	12,531	687,374	5.485			4	2	12	18
1999	14,334	156,817	1.094				3	9	12
2000	19,059	602,524	3.161			2	1	16	19
2001	24,112	874,353	3.626			2	2	14	18
2002	17,930	459,980	2.565				2	14	16
TOTAL	87,966	2,781,048	3.162			8	10	65	83

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			247,480	34,563	92,665			156,721	8,468	122,069	25,408
1999				59,264	7,543				68,259	9,449	12,302
2000			173,122	4,036	81,856			30,318	2,051	225,120	86,021
2001			213,450	39,605	195,409			104,671	27,953	238,112	55,153
2002				75,742	53,516				150,488	152,420	27,814
TOTAL			634,052	213,210	430,989			291,710	257,219	747,170	206,698

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			486,298	71,719	199,601			1,042,979	32,669	478,266	42,990
1999			5,880	115,964	14,327			14,676	273,931	39,509	18,576
2000	625	34,326	316,414	24,959	125,279	3,135	73,076	277,796	64,663	637,962	121,633
2001	4,935	62,533	492,297	101,604	272,069	11,624	180,825	759,561	184,878	601,216	77,380
2002	1,842	19,393	175,732	83,153	85,333	1,219	48,042	548,516	321,680	395,310	39,913
TOTAL	7,402	116,252	1,476,621	397,399	696,609	15,978	301,943	2,643,528	877,821	2,152,263	300,492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,561,724	4,124,092	300,492	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	714,012	14,659	3,143	
TOTAL LOSSES	5,275,736	4,138,751	303,635	
EXPECTED LOSSES	4,013,889	2,336,377	227,832	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.997	4.705	.345	11.047
INDICATED (POST-TEST)	4.420	3.468	.254	8.142
PRES. ON RATE LEVEL	4.865	2.832	.275	7.972
DERIVED BY FORMULA	4.847	2.915	.272	8.034
UNDERLYING PRES. RATE	4.563	2.656	.259	7.478
PROPOSED	4.847	2.915	.272	8.034

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.480
IND. RATES				12.48	MINIMUM PREMIUM	2745
MAN. RATES	11.11	10.27	11.50	+ 12.48	PRESENT	2595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	4,185	127,796	3.053				1	5	6
1999	3,642	92,211	2.531				2	4	6
2000	3,727	68,061	1.826					2	2
2001	4,290	8,791	.204					1	1
2002	3,731	13,039	.349					2	2
TOTAL	19,575	309,898	1.583				3	14	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				32,036	23,406				24,751	38,680	8,923
1999				17,467	39,095				19,700	11,201	4,748
2000					38,414					22,319	7,328
2001					566					1,487	6,738
2002					4,441					6,617	1,981
TOTAL				49,503	105,922				44,451	80,304	29,718

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				66,475	50,416				95,489	151,548	15,098
1999			4,783	36,184	69,290			5,700	79,933	42,344	7,169
2000	80	1,392	11,826	4,468	56,519	256	3,050	11,425	5,187	62,948	10,362
2001	4	39	341	115	741	19	320	1,393	562	3,595	9,453
2002	83	684	5,498	1,710	6,037	30	893	9,524	3,702	14,450	2,843
TOTAL	167	2,115	22,448	108,952	183,003	305	4,263	28,042	184,873	274,885	44,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,340	751,713	44,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	133,384	353	491	
TOTAL LOSSES	190,724	752,066	45,416	
EXPECTED LOSSES	714,292	325,728	39,543	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.974	3.842	.232	5.048
INDICATED (POST-TEST)	.718	2.832	.171	3.721
PRES. ON RATE LEVEL	3.890	1.774	.216	5.880
DERIVED BY FORMULA	3.827	1.827	.214	5.868
UNDERLYING PRES. RATE	3.649	1.664	.202	5.515
PROPOSED	3.827	1.827	.214	5.868

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.115
IND. RATES				9.12	MINIMUM PREMIUM	2075
MAN. RATES	7.97	7.56	8.48	+ 9.12	PRESENT	1975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	3,039	217,782	7.166			1	4	5	10
1999	3,243	184,549	5.690				4	13	17
2000	2,633	336,408	12.776			1	4	13	18
2001	3,533	172,304	4.876			1		10	11
2002	2,494	306,197	12.277			1	2	6	9
TOTAL	14,942	1,217,240	8.146			4	14	47	65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			113,638	45,592	7,320			22,686	9,334	17,783	1,429
1999				6,398	92,740				19,130	62,987	3,294
2000			109,466	16,716	68,759			62,564	29,637	40,058	9,208
2001			73,698		29,132			22,154		37,952	9,368
2002			111,623	69,351	27,932			23,971	42,639	25,733	4,948
TOTAL			408,425	138,057	225,883			131,375	100,740	184,513	28,247

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			223,299	94,604	15,767			150,975	36,010	69,675	2,418
1999			8,236	17,528	163,765			14,572	83,013	231,395	4,974
2000	430	22,770	211,065	39,741	104,953	1,461	96,454	375,857	122,451	123,864	13,020
2001	1,533	18,356	138,638	11,820	42,233	2,325	35,359	145,069	20,321	95,320	13,143
2002	3,753	39,361	347,003	90,533	60,349	716	23,863	247,457	102,978	82,433	7,100
TOTAL	5,716	80,487	928,241	254,226	387,067	4,502	155,676	933,930	364,773	602,687	40,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,108,552	1,608,753	40,655	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	153,892	-202	564	
TOTAL LOSSES	2,262,444	1,608,551	41,219	
EXPECTED LOSSES	826,890	513,259	48,412	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.142	10.765	.276	26.183
INDICATED (POST-TEST)	11.160	7.934	.203	19.297
PRES. ON RATE LEVEL	5.900	3.662	.345	9.907
DERIVED BY FORMULA	5.953	3.833	.339	10.125
UNDERLYING PRES. RATE	5.534	3.435	.324	9.293
PROPOSED	5.953	3.833	.339	10.125

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	15.729
IND. RATES				15.73	MINIMUM PREMIUM	3250
MAN. RATES	12.57	12.01	14.29	+ 15.73	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	11,118	63,707	.573						10	10
1999	13,030	1,140,794	8.755			2	5		20	27
2000	13,367	355,990	2.663			2	2		11	15
2001	14,011	148,666	1.061						12	12
2002	14,710	179,054	1.217						20	20
TOTAL	66,236	1,888,211	2.851			4	7		73	84

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					15,571					34,514	13,622
1999			413,389	122,987	70,233			357,911	65,672	93,416	17,186
2000			245,928	3,211	9,362			30,414	7,480	21,665	37,930
2001					67,211					47,185	34,270
2002					51,699					104,541	22,814
TOTAL			659,317	126,198	214,076			388,325	73,152	301,321	125,822

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					33,541					135,224	23,048
1999		50,569	437,411	250,226	128,914		151,388	981,723	290,297	351,133	25,951
2000	665	44,806	415,532	19,115	20,530	752	46,164	178,421	36,158	65,129	53,633
2001	338	4,567	40,632	13,502	87,932	747	9,952	44,023	17,772	113,987	48,081
2002	981	7,969	63,977	19,910	70,282	453	14,141	150,537	58,503	228,349	32,738
TOTAL	1,984	107,911	957,552	302,753	341,199	1,952	221,645	1,354,704	402,730	893,822	183,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,645,748	1,940,504	183,451	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	441,171	3,644	2,313	
TOTAL LOSSES	3,086,919	1,944,148	185,764	
EXPECTED LOSSES	2,407,679	1,588,340	168,903	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.660	2.935	.280	7.875
INDICATED (POST-TEST)	3.434	2.163	.206	5.803
PRES. ON RATE LEVEL	3.875	2.557	.272	6.704
DERIVED BY FORMULA	3.857	2.514	.264	6.635
UNDERLYING PRES. RATE	3.635	2.398	.255	6.288
PROPOSED	3.857	2.514	.264	6.635

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.307
IND. RATES				10.31	MINIMUM PREMIUM	2310
MAN. RATES	9.17	8.70	9.67	+ 10.31	PRESENT	2220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,650	47,985	1,031						4	4
1999	4,698	88,101	1,875					4	2	6
2000	5,352	19,958	.372					1	4	5
2001	5,557	305,682	5,500			1		1	4	6
2002	5,395	140,542	2,605					1	2	3
TOTAL	25,652	602,268	2,348			1		7	16	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					17,785					28,061	2,139
1999				20,813	4,021				61,464	1,534	269
2000				848	6,594				1,224	9,002	2,290
2001			179,876	17,000	18,104			40,331	4,239	40,288	5,844
2002				21,798	33,986				15,681	60,428	8,649
TOTAL			179,876	60,459	80,490			40,331	82,608	139,313	19,191

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					38,309					109,944	3,619
1999			2,179	40,799	7,453			12,011	245,936	10,110	406
2000	13	268	2,375	2,081	9,744	105	1,439	5,568	6,315	25,606	3,238
2001	3,491	42,524	320,573	37,726	35,805	3,798	59,386	243,807	36,470	105,419	8,199
2002	915	8,853	77,539	33,357	50,279	332	11,488	126,661	62,283	139,504	12,411
TOTAL	4,419	51,645	402,666	113,963	141,590	4,235	72,313	388,047	351,004	390,583	27,873

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	923,325	997,140	27,873	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	121,985	735	436	
TOTAL LOSSES	1,045,310	997,875	28,309	
EXPECTED LOSSES	666,182	366,824	32,835	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.075	3.890	.110	8.075
INDICATED (POST-TEST)	3.003	2.867	.081	5.951
PRES. ON RATE LEVEL	2.769	1.525	.136	4.430
DERIVED BY FORMULA	2.774	1.606	.133	4.513
UNDERLYING PRES. RATE	2.597	1.430	.128	4.155
PROPOSED	2.774	1.606	.133	4.513

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.010
IND. RATES				7.01	MINIMUM PREMIUM	1650
MAN. RATES	6.18	5.70	6.39	+ 7.01	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	37,880	1,072,761	2.831			3	4	41	48
1999	44,672	862,146	1.929			1	7	51	59
2000	38,514	1,782,587	4.628			4	7	43	54
2001	37,814	758,026	2.004			1	3	45	49
2002	35,632	883,367	2.479			1	3	36	41
TOTAL	194,512	5,358,887	2.755			1	10	24	251

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			242,158	56,418	224,204			60,466	36,670	400,886	51,959
1999			77,604	81,453	235,389			41,777	61,685	293,264	70,974
2000			442,352	91,513	211,562			440,126	114,848	385,410	96,776
2001			50,772	70,865	149,296			11,499	50,636	303,156	121,802
2002	3,500		64,447	80,410	312,858	3,000		31,901	63,304	249,159	74,788
TOTAL	3,500		877,333	380,659	1,133,309	3,000		585,769	327,143	1,631,875	416,299

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			475,840	117,068	482,938			402,401	141,474	1,570,673	87,915
1999		15,562	156,150	173,654	417,652		35,166	283,956	281,198	1,076,587	107,171
2000	1,455	79,836	744,486	186,947	326,246	9,814	517,654	2,006,120	542,166	1,136,300	136,841
2001	1,820	26,967	233,012	115,633	206,751	5,793	91,470	417,990	240,502	751,523	170,888
2002	14,231	75,178	633,311	204,076	445,820	5,856	62,199	655,427	269,217	582,235	107,321
TOTAL	17,506	197,543	2,242,799	797,378	1,879,407	21,463	706,489	3,765,894	1,474,557	5,117,318	610,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,951,694	9,268,660	610,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,789,615	-22,518	5,835	
TOTAL LOSSES	8,741,309	9,246,142	615,971	
EXPECTED LOSSES	9,690,587	6,490,866	490,170	
CREDIBILITY	.07	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.494	4.754	.317	9.565
INDICATED (POST-TEST)	3.312	3.504	.234	7.050
PRES. ON RATE LEVEL	5.311	3.558	.269	9.138
DERIVED BY FORMULA	5.171	3.546	.261	8.978
UNDERLYING PRES. RATE	4.982	3.337	.252	8.571
PROPOSED	5.171	3.546	.261	8.978

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.947
IND. RATES				13.95	MINIMUM PREMIUM	3040
MAN. RATES	12.55	11.95	13.18	+ 13.95	PRESENT	2940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	26,095	2,342,838	8.978		1	4	6	45	56
1999	28,799	1,490,471	5.175			3	7	48	58
2000	32,267	2,741,356	8.495		1	6	4	49	60
2001	34,737	2,295,414	6.607	1		3	9	51	64
2002	37,382	1,919,973	5.136	1		2	5	37	45
TOTAL	159,280	10,790,052	6.774	2	2	18	31	230	283

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		327,014	435,997	89,142	200,801		711,150	179,651	95,399	255,577	48,107
1999			400,430	103,341	207,038			283,310	151,070	282,479	62,803
2000		436,400	561,095	94,004	374,895		203,257	521,825	41,581	448,806	59,493
2001	196,560		628,135	176,933	254,179	35,302		472,555	154,348	302,743	74,659
2002	256,016		277,161	89,231	339,054	15,000		155,868	191,194	508,157	88,292
TOTAL	452,576	763,414	2,302,818	552,651	1,375,967	50,302	914,407	1,613,209	633,592	1,797,762	333,354

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		88,692	831,313	184,969	432,527		715,485	1,156,749	368,049	1,001,352	81,397
1999		67,991	591,932	221,651	370,974		192,132	1,287,270	656,170	1,049,171	94,833
2000	22,193	230,844	896,131	212,596	568,082	124,898	1,044,215	2,097,181	307,629	1,303,491	84,123
2001	339,523	115,559	926,276	285,342	375,235	358,604	407,773	1,735,880	556,382	824,402	104,747
2002	446,814	120,323	1,015,604	248,064	498,907	25,225	176,271	1,820,891	697,345	1,235,631	126,699
TOTAL	808,530	623,409	4,261,256	1,152,622	2,245,725	508,727	2,535,876	8,097,971	2,585,575	5,414,047	491,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,835,769	11,397,969	491,799	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,850,577	31,260	6,640	
TOTAL LOSSES	18,686,346	11,429,229	498,439	
EXPECTED LOSSES	10,103,131	6,989,207	465,097	
CREDIBILITY	.06	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.732	7.176	.313	19.221
INDICATED (POST-TEST)	8.646	5.289	.231	14.166
PRES. ON RATE LEVEL	6.762	4.678	.312	11.752
DERIVED BY FORMULA	6.875	4.794	.295	11.964
UNDERLYING PRES. RATE	6.343	4.388	.292	11.023
PROPOSED	6.875	4.794	.295	11.964

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	18.586
IND. RATES				18.59	MINIMUM PREMIUM	3250
MAN. RATES	15.09	14.70	16.95	+ 18.59	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	23,433	1,450,234	6.188			4	2	41	47
1999	22,467	916,444	4.079			3	6	23	32
2000	24,729	1,616,704	6.537			5		35	40
2001	28,981	2,021,833	6.976			8	9	33	50
2002	24,528	2,626,684	10.708			2	9	18	29
TOTAL	124,138	8,631,899	6.953			22	26	150	198

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			644,274	67,064	274,936			283,880	57,468	107,750	14,862
1999			361,110	42,779	105,522			254,141	14,046	108,804	30,042
2000			693,092		217,673			448,293		212,943	44,703
2001			763,548	261,576	146,910			538,912	134,224	151,088	25,575
2002			159,697	124,557	59,745			2,073,245	94,842	99,264	15,334
TOTAL			2,621,721	495,976	804,786			3,598,471	300,580	679,849	130,516

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			1,123,377	139,158	592,214			1,678,805	221,711	422,164	25,147
1999		60,038	511,961	96,995	190,352		137,560	887,475	83,805	403,057	45,363
2000	2,016	114,806	1,058,503	56,756	336,151	7,912	491,146	1,882,439	107,762	629,891	63,210
2001	14,889	193,150	1,511,055	389,638	264,880	41,977	685,702	2,827,682	519,883	493,277	35,882
2002	4,101	44,026	396,812	148,018	110,167	4,366	128,289	1,237,848	320,656	310,333	22,004
TOTAL	21,006	412,020	4,601,708	830,565	1,493,764	54,255	1,442,697	8,514,249	1,253,817	2,258,722	191,606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,045,935	5,836,868	191,606	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,126,772	10,946	3,081	
TOTAL LOSSES	16,172,707	5,847,814	194,687	
EXPECTED LOSSES	6,128,693	4,176,003	238,346	
CREDIBILITY	.05	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.028	4.711	.157	17.896
INDICATED (POST-TEST)	9.602	3.472	.116	13.190
PRES. ON RATE LEVEL	5.263	3.586	.205	9.054
DERIVED BY FORMULA	5.480	3.568	.189	9.237
UNDERLYING PRES. RATE	4.937	3.364	.192	8.493
PROPOSED	5.480	3.568	.189	9.237

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.349
IND. RATES				14.35	MINIMUM PREMIUM	3120
MAN. RATES	11.76	11.37	13.06	+ 14.35	PRESENT	2915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	11,608	217,527	1.873				1	10	11
1999	14,389	356,205	2.475			1	1	2	4
2000	14,988	392,086	2.615			1	2	13	16
2001	12,500	324,283	2.594			1	2	10	13
2002	12,568	6,756,757	53.761		1		1	11	13
TOTAL	66,053	8,046,858	12.182		1	3	7	46	57

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				1,335	109,872				11,265	85,992	9,063
1999			134,851	36,196	51,977			90,098	6,183	24,062	12,838
2000			70,683	19,056	104,960			78,404	12,531	94,520	11,932
2001			82,077	18,906	109,687			28,459	4,832	58,682	21,640
2002		426,868		39,075	72,648		6,102,135		40,491	52,962	22,578
TOTAL		426,868	287,611	114,568	449,144		6,102,135	196,961	75,302	316,218	78,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				2,770	236,665				43,460	336,916	15,335
1999		26,456	227,596	76,861	93,843		74,196	472,447	36,043	90,862	19,385
2000	406	17,168	158,280	45,525	157,296	2,380	123,244	474,424	78,869	275,729	16,872
2001	2,116	27,174	216,928	50,425	150,386	3,171	48,804	203,076	41,607	148,095	30,361
2002	9,329	42,609	157,474	64,371	106,363	73,687	773,936	254,770	103,873	138,418	32,399
TOTAL	11,851	113,407	760,278	239,952	744,553	79,238	1,020,180	1,404,717	303,852	990,020	114,352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,389,671	2,278,377	114,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	698,258	-5,939	1,474	
TOTAL LOSSES	4,087,929	2,272,438	115,826	
EXPECTED LOSSES	3,864,761	1,556,208	120,217	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.189	3.440	.175	9.804
INDICATED (POST-TEST)	4.561	2.535	.129	7.225
PRES. ON RATE LEVEL	6.238	2.512	.194	8.944
DERIVED BY FORMULA	6.171	2.515	.186	8.872
UNDERLYING PRES. RATE	5.851	2.356	.182	8.389
PROPOSED	6.171	2.515	.186	8.872

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.782
IND. RATES				13.78	MINIMUM PREMIUM	3005
MAN. RATES	12.41	11.48	12.90	+ 13.78	PRESENT	2880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	4,906	81,041	1.651				1	3	4
1999	5,779	58,579	1.013					4	4
2000	6,240	1,060,836	17.000			2	3	7	12
2001	10,728	501,642	4.676			2	5	3	10
2002	5,764	353,368	6.130			1	2	3	6
TOTAL	33,417	2,055,466	6.151			5	11	20	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				29,822	3,827				3,705	32,656	11,031
1999					31,090					24,345	3,144
2000			443,894	71,575	36,910			414,521	55,860	34,865	3,211
2001			209,009	110,044	12,238			63,920	62,028	10,363	34,040
2002			84,116	13,070	74,475			28,624	18,290	115,624	19,169
TOTAL			737,019	224,511	158,540			507,065	139,883	217,853	70,595

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				61,881	8,243				14,294	127,946	18,664
1999			2,571	1,693	54,862			4,216	2,517	88,900	4,747
2000	626	41,206	389,017	126,389	63,562	3,522	280,823	1,089,264	234,549	125,488	4,540
2001	4,156	55,839	442,832	145,944	41,048	5,327	97,512	421,859	172,226	56,703	47,758
2002	3,363	31,419	263,831	52,357	110,793	1,089	33,093	335,286	111,228	268,197	27,508
TOTAL	8,145	128,464	1,098,251	388,264	278,508	9,938	411,428	1,850,625	534,814	667,234	103,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,506,851	1,868,820	103,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	978,346	8,201	1,668	
TOTAL LOSSES	4,485,197	1,877,021	104,885	
EXPECTED LOSSES	5,461,341	1,051,298	128,322	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.422	5.617	.314	19.353
INDICATED (POST-TEST)	9.892	4.140	.231	14.263
PRES. ON RATE LEVEL	17.423	3.354	.410	21.187
DERIVED BY FORMULA	17.272	3.409	.397	21.078
UNDERLYING PRES. RATE	16.343	3.146	.384	19.873
PROPOSED	17.272	3.409	.397	21.078

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	32.744
IND. RATES				32.74	MINIMUM PREMIUM	3250
MAN. RATES	29.31	27.12	30.56	+ 32.74	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,080	1,255	.116							
1999	1,162	31,284	2.692		1				1	2
2000	2,885	8,008	.277						2	2
2001	3,197	620	.019							
2002	2,333	20,264	.868						1	1
TOTAL	10,657	61,431	.576		1				4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											1,255
1999		500			13,672		100			14,685	2,327
2000					3,966					2,920	1,122
2001											620
2002					14,481					5,575	208
TOTAL		500			32,119		100			23,180	5,532

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											2,123
1999	570	1,109	1,174	745	24,126	55	821	2,566	1,519	53,622	3,514
2000	8	146	1,221	459	5,836	30	416	1,492	679	8,230	1,587
2001											870
2002	276	2,234	17,919	5,578	19,689	24	756	8,030	3,120	12,175	298
TOTAL	854	3,489	20,314	6,782	49,651	109	1,993	12,088	5,318	74,027	8,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,847	135,778	8,392	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	156,392	2,062	299	
TOTAL LOSSES	195,239	137,840	8,691	
EXPECTED LOSSES	923,536	211,755	20,035	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.832	1.293	.082	3.207
INDICATED (POST-TEST)	1.350	.953	.060	2.363
PRES. ON RATE LEVEL	9.239	2.118	.201	11.558
DERIVED BY FORMULA	9.160	2.083	.197	11.440
UNDERLYING PRES. RATE	8.666	1.987	.188	10.841
PROPOSED	9.160	2.083	.197	11.440

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	17.772
IND. RATES				17.77	MINIMUM PREMIUM	3250
MAN. RATES	16.14	14.85	16.67	+ 17.77	PRESENT	3150

+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
1998	136	12,618	9.277			136					2	2
1999	100					100						
2000	100					100						
2001	157					157						
2002	125					125						
TOTAL	618	12,618	2.042			618					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					4,811					6,449	1,358
TOTAL					4,811					6,449	1,358

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					10,362					25,267	2,298
TOTAL					10,362					25,267	2,298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		35,629	2,298	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,695	156	15	
TOTAL LOSSES	11,695	35,785	2,313	
EXPECTED LOSSES	61,621	23,361	1,181	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.892	5.790	.374	8.056
INDICATED (POST-TEST)	1.394	4.267	.276	5.937
PRES. ON RATE LEVEL	10.630	4.030	.204	14.864
DERIVED BY FORMULA	10.630	4.030	.205	14.865
UNDERLYING PRES. RATE	9.971	3.780	.191	13.942
PROPOSED	10.629	4.030	.205	14.864

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	23.091
IND. RATES				23.09	MINIMUM PREMIUM	3250
MAN. RATES	20.91	19.37	21.44	+ 23.09	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	4,468	111,042	2.485				4	2	6
1999	3,997	31,401	.785					2	2
2000	4,297	309,779	7.209			2		1	3
2001	5,803	377,074	6.497			1		5	6
2002	4,858	336,395	6.924			1		2	3
TOTAL	23,423	1,165,691	4.977			4	4	12	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				16,652	18,502				18,182	51,379	6,327
1999					6,456					17,731	7,214
2000			170,858		692			130,642		972	6,615
2001			155,246		32,635			148,548		23,791	16,854
2002			94,485		131,222			49,003		59,118	2,567
TOTAL			420,589	16,652	189,507			328,193	18,182	152,991	39,577

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				34,553	39,853				70,146	201,303	10,705
1999			533	352	11,392			3,069	1,834	64,744	10,893
2000	453	30,845	285,994	9,139	5,598	2,125	180,811	694,043	23,019	14,205	9,354
2001	1,952	23,415	176,363	14,262	48,030	7,519	117,697	474,024	33,815	72,525	23,646
2002	4,499	40,201	331,333	63,477	186,375	1,125	31,271	294,924	55,863	140,921	3,684
TOTAL	6,904	94,461	794,223	121,783	291,248	10,769	329,779	1,466,060	184,677	493,698	58,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,702,196	1,091,406	58,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	249,068	3,586	711	
TOTAL LOSSES	2,951,264	1,094,992	58,993	
EXPECTED LOSSES	1,341,669	651,159	52,936	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.600	4.675	.252	17.527
INDICATED (POST-TEST)	9.286	3.445	.186	12.917
PRES. ON RATE LEVEL	6.106	2.964	.241	9.311
DERIVED BY FORMULA	6.170	2.988	.238	9.396
UNDERLYING PRES. RATE	5.728	2.780	.226	8.734
PROPOSED	6.170	2.988	.238	9.396

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.596
IND. RATES				14.60	MINIMUM PREMIUM	3170
MAN. RATES	12.95	11.87	13.43	+ 14.60	PRESENT	2990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	4,900	435,698	8.891			1	1	7	9
1999	5,339	333,095	6.238			1	1	11	13
2000	5,900	1,051,846	17.827			1	3	15	20
2001	5,513	1,266,442	22.971			3	4	12	19
2002	5,487	97,039	1.768				2	6	8
TOTAL	27,139	3,184,120	11.733			1	6	51	69

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			110,299	5,734	89,585			130,388	5,226	86,170	8,296
1999			71,505	5,709	119,531			60,356	3,254	61,823	10,917
2000	209,155		327,500	50,463	104,590	9,350		38,014	55,144	256,242	1,388
2001			409,606	68,444	283,468			265,013	86,103	144,160	9,648
2002			7,771		20,911				23,584	32,441	12,332
TOTAL	209,155		918,910	138,121	618,085	9,350		493,771	173,311	580,836	42,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			160,719	11,898	192,966			643,458	20,162	337,613	14,037
1999		14,339	129,670	19,513	211,841		50,807	331,135	25,447	227,733	16,485
2000	260,520	57,943	540,192	105,012	151,908	144,174	86,963	342,108	249,845	665,061	1,963
2001	7,911	100,349	788,345	163,237	398,209	18,387	303,921	1,273,016	319,093	411,074	13,536
2002	493	4,516	38,528	15,269	29,883	244	9,362	106,329	60,981	82,157	17,696
TOTAL	268,924	177,147	1,657,454	314,929	984,807	162,805	451,053	2,696,046	675,528	1,723,638	63,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,413,429	3,698,902	63,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	569,594	-1,091	1,136	
TOTAL LOSSES	5,983,023	3,697,811	64,853	
EXPECTED LOSSES	3,126,956	1,943,152	88,473	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.046	13.625	.239	35.910
INDICATED (POST-TEST)	16.248	10.042	.176	26.466
PRES. ON RATE LEVEL	12.284	7.633	.347	20.264
DERIVED BY FORMULA	12.363	7.778	.337	20.478
UNDERLYING PRES. RATE	11.522	7.160	.326	19.008
PROPOSED	12.363	7.778	.337	20.478

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	31.812
IND. RATES				31.81	MINIMUM PREMIUM	3250
MAN. RATES	27.73	25.67	29.23	+ 31.81	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	15,143	41,042	.271						3	3
1999	14,953	369,172	2.468			1	1		8	10
2000	23,019	121,074	.525						5	6
2001	21,532	100,090	.464						8	11
2002	17,608	225,538	1.280						6	6
TOTAL	92,255	856,916	.929			1	5		30	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					5,753					24,371	10,918
1999			136,699	26,810	7,333			117,953	54,687	18,227	7,463
2000				11,258	28,631				10,641	55,663	14,881
2001				38,122	10,693				9,117	12,409	29,749
2002					117,354					85,960	22,224
TOTAL			136,699	76,190	169,764			117,953	74,445	196,630	85,235

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					12,391					95,485	18,473
1999		22,039	186,343	55,556	14,653		79,835	516,169	230,066	73,306	11,269
2000	60	1,392	13,390	20,798	42,702	648	9,218	36,834	49,632	158,925	21,042
2001	114	3,692	38,405	46,008	18,610	225	5,047	25,644	26,862	33,084	41,738
2002	2,227	18,110	145,237	45,190	159,549	376	11,637	123,795	48,096	187,742	31,891
TOTAL	2,401	45,233	383,375	167,552	247,905	1,249	105,737	702,442	354,656	548,542	124,413

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,240,437	1,318,655	124,413	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	385,691	743	1,616	
TOTAL LOSSES	1,626,128	1,319,398	126,029	
EXPECTED LOSSES	2,182,753	733,427	125,467	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.763	1.430	.137	3.330
INDICATED (POST-TEST)	1.299	1.054	.101	2.454
PRES. ON RATE LEVEL	2.522	.848	.145	3.515
DERIVED BY FORMULA	2.473	.877	.138	3.488
UNDERLYING PRES. RATE	2.366	.795	.136	3.297
PROPOSED	2.473	.877	.138	3.488

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.418
IND. RATES				5.42	MINIMUM PREMIUM	1335
MAN. RATES	4.85	4.46	5.07	+ 5.42	PRESENT	1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	67,468	1,582,534	2,345			5	4	36	45
1999	72,486	2,592,936	3,577	1		4	3	41	49
2000	67,991	1,720,428	2,530			4	2	41	47
2001	82,485	1,092,037	1,323			2	2	25	29
2002	76,393	1,134,597	1,485			1	6	43	50
TOTAL	366,823	8,122,532	2,214	1		16	17	186	220

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			444,574	73,025	174,004			263,118	301,753	254,222	71,838
1999	5,405		351,152	88,639	190,431	1,141,319		416,255	54,002	297,612	48,121
2000			684,397	51,241	243,410			352,853	52,455	281,591	54,481
2001			271,738	47,307	192,489			157,172	21,052	311,212	91,067
2002			106,531	134,161	213,955			36,999	188,988	310,484	143,479
TOTAL	5,405		1,858,392	394,373	1,014,289	1,141,319		1,226,397	618,250	1,455,121	408,986

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			829,082	147,107	374,804			1,626,828	1,121,098	996,044	121,550
1999	4,812	49,520	435,452	189,576	337,339	581,151	187,066	1,237,057	267,555	1,045,928	72,663
2000	1,874	103,970	962,851	135,297	374,644	7,450	401,218	1,547,347	291,133	826,242	77,036
2001	5,082	64,667	509,955	110,512	269,605	14,581	223,214	932,529	201,959	779,308	127,767
2002	7,983	77,724	673,644	221,723	324,950	2,821	99,427	1,083,194	534,126	777,648	205,892
TOTAL	19,751	295,881	3,410,984	804,215	1,681,342	606,003	910,925	6,426,955	2,415,871	4,425,170	604,908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,670,499	9,326,598	604,908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,540,227	20,361	7,563	
TOTAL LOSSES	13,210,726	9,346,959	612,471	
EXPECTED LOSSES	8,308,540	7,578,563	572,244	
CREDIBILITY	.11	.34	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.601	2.548	.167	6.316
INDICATED (POST-TEST)	2.654	1.878	.123	4.655
PRES. ON RATE LEVEL	2.415	2.203	.166	4.784
DERIVED BY FORMULA	2.441	2.093	.150	4.684
UNDERLYING PRES. RATE	2.265	2.066	.156	4.487
PROPOSED	2.441	2.093	.150	4.684

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.276
IND. RATES				7.28	MINIMUM PREMIUM	1705
MAN. RATES	6.23	6.15	6.90	+ 7.28	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	5,856	88,467	1.510				1	7	8
1999	6,001	30,796	.513					7	7
2000	4,747	102,458	2.158					5	6
2001	6,428	235,160	3.658			1	1	6	8
2002	6,041	165,748	2.743			1		4	5
TOTAL	29,073	622,629	2.142			2	3	29	34

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				5,051	15,712				6,420	28,121	33,163
1999					7,693					9,410	13,693
2000				1,429	48,743				7,222	33,902	11,162
2001			106,008	16,194	9,676			47,864	19,123	19,147	17,148
2002			53,484		26,882			36,097		26,844	22,441
TOTAL			159,492	22,674	108,706			83,961	32,765	117,424	97,607

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				10,481	33,844				24,768	110,178	56,112
1999			637	418	13,577			1,624	978	34,362	20,676
2000	102	1,806	15,591	7,888	71,789	406	5,700	23,016	32,788	96,929	15,783
2001	2,064	25,468	193,507	29,139	20,553	4,092	68,159	284,326	66,774	60,656	24,059
2002	1,649	15,448	128,889	17,678	41,063	757	20,781	193,193	31,800	67,326	32,203
TOTAL	3,815	42,722	338,624	65,604	180,826	5,255	94,640	502,159	157,108	369,451	148,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	987,215	772,989	148,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	121,656	1,034	720	
TOTAL LOSSES	1,108,871	774,023	149,553	
EXPECTED LOSSES	643,677	369,228	55,238	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.814	2.662	.514	6.990
INDICATED (POST-TEST)	2.811	1.962	.379	5.152
PRES. ON RATE LEVEL	2.360	1.354	.203	3.917
DERIVED BY FORMULA	2.369	1.390	.215	3.974
UNDERLYING PRES. RATE	2.214	1.270	.190	3.674
PROPOSED	2.369	1.390	.215	3.974

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.173
IND. RATES				6.17	MINIMUM PREMIUM	1485
MAN. RATES	5.19	4.96	5.65	+ 6.17	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	78,323	2,180,981	2.784			6	9	55	70
1999	87,900	2,355,103	2.679			10	6	38	54
2000	107,118	3,494,266	3.262			14	11	40	65
2001	73,538	2,081,588	2.830			8	4	50	62
2002	67,451	1,874,675	2.779			4	5	57	66
TOTAL	414,330	11,986,613	2.893			42	35	240	317

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			788,067	93,706	230,502			325,498	128,059	455,124	160,025
1999			1,436,815	81,014	78,431			407,104	63,626	140,009	148,104
2000			1,804,433	116,874	129,153			989,350	33,003	205,730	215,723
2001			836,264	92,365	270,982			473,393	90,052	206,890	111,642
2002			424,983	140,259	384,115			227,778	172,772	399,446	125,322
TOTAL			5,290,562	524,218	1,093,183			2,423,123	487,512	1,407,199	760,816

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			1,479,808	194,440	496,505			2,076,922	494,051	1,783,175	270,762
1999		266,757	2,232,869	197,088	154,931		312,724	2,005,013	306,124	526,647	223,637
2000	4,471	296,062	2,754,565	280,896	238,746	15,175	1,122,087	4,311,291	299,018	655,345	305,032
2001	16,950	208,571	1,593,193	227,227	411,764	39,283	632,010	2,596,151	421,590	605,863	156,634
2002	17,974	171,500	1,457,188	336,070	583,971	6,472	197,645	1,977,890	642,175	1,009,620	179,837
TOTAL	39,395	942,890	9,517,623	1,235,721	1,885,917	60,930	2,264,466	12,967,267	2,162,958	4,580,650	1,135,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,792,571	9,865,246	1,135,902	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,462,766	-59,611	10,780	
TOTAL LOSSES	28,255,337	9,805,635	1,146,682	
EXPECTED LOSSES	13,846,909	7,544,950	969,532	
CREDIBILITY	.12	.37	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.820	2.367	.277	9.464
INDICATED (POST-TEST)	5.026	1.744	.204	6.974
PRES. ON RATE LEVEL	3.563	1.941	.250	5.754
DERIVED BY FORMULA	3.739	1.868	.232	5.839
UNDERLYING PRES. RATE	3.342	1.821	.234	5.397
PROPOSED	3.739	1.868	.232	5.839

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.070
IND. RATES				9.07	MINIMUM PREMIUM	2065
MAN. RATES	7.66	7.38	8.30	+ 9.07	PRESENT	1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	47,915	1,895,614	3.956		1	2	2	44	49
1999	48,656	2,521,422	5.182			4	7	63	74
2000	55,250	1,225,910	2.218				2	50	52
2001	56,711	2,004,231	3.534			3	6	47	56
2002	62,058	1,109,357	1.787				5	52	57
TOTAL	270,590	8,756,534	3.236		1	9	22	256	288

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		318,891	168,809	37,256	170,992		750,000	135,510	2,601	239,117	72,438
1999			534,051	69,754	368,768			343,066	658,109	450,781	96,893
2000				6,507	470,031				22,162	637,937	89,273
2001			386,235	133,143	374,128			239,746	390,243	396,028	84,708
2002				91,848	335,622				127,529	428,690	125,668
TOTAL		318,891	1,089,095	338,508	1,719,541		750,000	718,322	1,200,644	2,152,553	468,980

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		82,696	319,238	77,306	368,318		721,481	835,973	10,035	936,858	122,565
1999		87,542	764,308	152,751	656,781		218,459	1,511,117	1,283,358	1,675,752	146,308
2000	727	12,741	109,225	50,353	509,591	6,279	76,107	289,059	199,776	1,501,501	126,232
2001	7,987	105,093	846,996	242,294	522,018	20,024	362,190	1,619,088	861,123	1,077,552	118,845
2002	7,507	66,977	564,894	214,632	473,469	2,410	84,876	939,657	471,393	997,432	180,334
TOTAL	16,221	355,049	2,604,661	737,336	2,530,177	28,713	1,463,113	5,194,894	2,825,685	6,189,095	694,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,662,651	12,282,293	694,284	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	953,645	21,459	8,942	
TOTAL LOSSES	10,616,296	12,303,752	703,226	
EXPECTED LOSSES	5,181,799	6,353,453	641,299	
CREDIBILITY	.09	.28	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.923	4.547	.260	8.730
INDICATED (POST-TEST)	2.891	3.351	.192	6.434
PRES. ON RATE LEVEL	2.042	2.502	.253	4.797
DERIVED BY FORMULA	2.118	2.740	.235	5.093
UNDERLYING PRES. RATE	1.915	2.348	.237	4.500
PROPOSED	2.118	2.740	.235	5.093

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.911
IND. RATES				7.91	MINIMUM PREMIUM	1830
MAN. RATES	5.52	5.75	6.92	+ 7.91	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	9,796	67,361	.687						8	8
1999	11,264	768,311	6.820			2	3		13	18
2000	10,547	793,122	7.519			2	2		8	12
2001	12,148	441,463	3.634			2			4	6
2002	14,488	2,708,764	18.696		1		1		12	14
TOTAL	58,243	4,779,021	8.205		1	6	6		45	58

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					22,022					36,192	9,147
1999			196,493	9,172	91,266			285,126	14,438	161,788	10,028
2000			610,321	24,926	37,759			83,424	11,802	13,430	11,460
2001			213,026		21,017			164,270		37,306	5,844
2002		488,515		2,107	72,990		2,029,374		5,364	101,036	9,378
TOTAL		488,515	1,019,840	36,205	245,054		2,029,374	532,820	31,604	349,752	45,857

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					47,435					141,799	15,477
1999		33,003	282,920	27,166	163,082		164,874	1,068,721	94,097	597,491	15,142
2000	1,213	79,944	742,965	65,915	68,389	1,265	99,754	385,131	55,963	46,121	16,204
2001	4,101	48,763	362,523	21,435	39,406	13,449	210,663	847,969	58,795	117,211	8,199
2002	21,320	78,082	104,348	30,225	100,419	57,237	602,170	218,067	66,845	225,844	13,457
TOTAL	26,634	239,792	1,492,756	144,741	418,731	71,951	1,077,461	2,519,888	275,700	1,128,466	68,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,428,482	1,967,638	68,479	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	904,289	9,159	1,364	
TOTAL LOSSES	6,332,771	1,976,797	69,843	
EXPECTED LOSSES	4,853,390	1,761,268	93,189	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.873	3.394	.120	14.387
INDICATED (POST-TEST)	8.013	2.501	.088	10.602
PRES. ON RATE LEVEL	8.884	3.224	.170	12.278
DERIVED BY FORMULA	8.858	3.152	.161	12.171
UNDERLYING PRES. RATE	8.333	3.024	.160	11.517
PROPOSED	8.858	3.152	.161	12.171

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	18.907
IND. RATES				18.91	MINIMUM PREMIUM	3250
MAN. RATES	16.56	15.77	17.71	+ 18.91	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,653	44,001	2,661				1			1
1999	1,978	45,428	2,296						3	3
2000	2,039	13,670	.670						3	3
2001	2,769	191,889	6,929			1			3	4
2002	2,039	57,021	2,796				2		2	4
TOTAL	10,478	352,009	3,360			1	3		11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				10,890					31,354		1,757
1999					32,979					10,838	1,611
2000					4,503					7,446	1,721
2001			159,727		5,605			18,000		6,784	1,773
2002				27,814	1,838				21,824	2,122	3,423
TOTAL			159,727	38,704	44,925			18,000	53,178	27,190	10,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				22,597					120,964		2,973
1999			2,726	1,796	58,195			1,878	1,119	39,576	2,433
2000	9	161	1,383	523	6,625			3,819	1,728	21,006	2,433
2001	3,027	35,873	265,683	14,027	16,267	1,510	23,664	95,423	7,464	19,355	2,488
2002	375	4,884	47,545	26,563	7,697	103	4,885	58,205	40,815	15,102	4,912
TOTAL	3,411	40,918	317,337	65,506	88,784	1,703	29,555	159,325	172,090	95,039	15,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	552,249	421,419	15,239	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	95,179	1,221	416	
TOTAL LOSSES	647,428	422,640	15,655	
EXPECTED LOSSES	525,472	271,694	31,434	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.179	4.034	.149	10.362
INDICATED (POST-TEST)	4.554	2.973	.110	7.637
PRES. ON RATE LEVEL	5.347	2.764	.320	8.431
DERIVED BY FORMULA	5.339	2.770	.314	8.423
UNDERLYING PRES. RATE	5.015	2.593	.300	7.908
PROPOSED	5.339	2.770	.314	8.423

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.085
IND. RATES				13.09	MINIMUM PREMIUM	2870
MAN. RATES	12.22	11.04	12.16	+ 13.09	PRESENT	2730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,485									
1999	2,808	60	.002							
2000	2,137	11,195	.523							
2001	2,537	15,525	.611						2	2
2002	2,549	195	.007							
TOTAL	12,516	26,975	.216						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											60
2000											11,195
2001					4,513					10,467	545
2002											195
TOTAL					4,513					10,467	11,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											91
2000											15,830
2001	23	311	2,729	907	5,903	161	2,204	9,759	3,942	25,287	765
2002											280
TOTAL	23	311	2,729	907	5,903	161	2,204	9,759	3,942	25,287	16,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,187	36,039	16,966	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	33,007	12	132	
TOTAL LOSSES	48,194	36,051	17,098	
EXPECTED LOSSES	175,348	149,693	10,263	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.385	.288	.137	.810
INDICATED (POST-TEST)	.284	.212	.101	.597
PRES. ON RATE LEVEL	1.494	1.275	.087	2.856
DERIVED BY FORMULA	1.482	1.232	.088	2.802
UNDERLYING PRES. RATE	1.401	1.196	.082	2.679
PROPOSED	1.482	1.232	.088	2.802

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.352
IND. RATES				4.35	MINIMUM PREMIUM	1120
MAN. RATES	3.70	3.59	4.12	+ 4.35	PRESENT	1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,160	110,735	5.126						4	4
1999	1,861	153,193	8.231						4	4
2000	2,067	92,155	4.458						2	3
2001	2,758	113,756	4.124					1	3	3
2002	2,700	35,676	1.321						2	2
TOTAL	11,546	505,515	4.378						1	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					76,049					32,312	2,374
1999					99,777					51,815	1,601
2000				8,913	60,003				11,786	10,885	568
2001					74,733					37,789	1,234
2002					13,994					20,999	683
TOTAL				8,913	324,556				11,786	153,800	6,460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					163,810					126,600	4,017
1999			8,250	5,432	176,069			8,980	5,357	189,202	2,418
2000	126	2,458	22,096	20,806	88,738	121	3,276	14,812	43,180	32,849	803
2001	375	5,091	45,175	15,022	97,771	598	7,947	35,271	14,232	91,298	1,731
2002	265	2,159	17,317	5,388	19,025	93	2,842	30,242	11,745	45,866	980
TOTAL	766	9,708	92,838	46,648	545,413	812	14,065	89,305	74,514	485,815	9,949

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	207,494	1,152,390	9,949	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	83,970	2,548	281	
TOTAL LOSSES	291,464	1,154,938	10,230	
EXPECTED LOSSES	449,256	334,487	19,629	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.524	10.003	.089	12.616
INDICATED (POST-TEST)	1.860	7.372	.066	9.298
PRES. ON RATE LEVEL	4.148	3.089	.181	7.418
DERIVED BY FORMULA	4.125	3.217	.176	7.518
UNDERLYING PRES. RATE	3.891	2.897	.170	6.958
PROPOSED	4.125	3.217	.176	7.518

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.679
IND. RATES				11.68	MINIMUM PREMIUM	2585
MAN. RATES	10.39	9.58	10.70	+ 11.68	PRESENT	2430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,604	15,937	.993						3	3
1999	1,569	195	.012							
2000	2,126	6,429	.302						1	1
2001	1,595	2,359	.147							
2002	1,530	1,575	.102							
TOTAL	8,424	26,495	.315						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					8,310					4,551	3,076
1999											195
2000					3,148					1,621	1,660
2001											2,359
2002											1,575
TOTAL					11,458					6,172	8,865

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					17,900					17,831	5,205
1999											294
2000	7	116	968	367	4,632	15	225	829	375	4,574	2,347
2001											3,310
2002											2,260
TOTAL	7	116	968	367	22,532	15	225	829	375	22,405	13,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,160	45,679	13,416	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	101,465	-766	197	
TOTAL LOSSES	103,625	44,913	13,613	
EXPECTED LOSSES	566,766	184,738	16,511	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.230	.533	.162	1.925
INDICATED (POST-TEST)	.907	.393	.119	1.419
PRES. ON RATE LEVEL	7.173	2.338	.209	9.720
DERIVED BY FORMULA	7.110	2.280	.206	9.596
UNDERLYING PRES. RATE	6.728	2.193	.196	9.117
PROPOSED	7.110	2.280	.206	9.596

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.907
IND. RATES				14.91	MINIMUM PREMIUM	3230
MAN. RATES	13.26	12.40	14.02	+ 14.91	PRESENT	3110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,538	96,118	2.118						4	4
1999	4,906	299,334	6.101			1	2		5	8
2000	5,394	715,105	13.257			2			8	10
2001	5,653	88,474	1.565				1		3	4
2002	7,244	91,971	1.269				1		8	9
TOTAL	27,735	1,291,002	4.655			3	4		28	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					49,876					39,681	6,561
1999			122,176	9,704	21,042			84,233	18,168	39,317	4,694
2000			407,499		28,183			180,705		80,990	17,728
2001				15,801	23,025				4,821	41,191	3,636
2002				30,645	11,816				19,734	12,655	17,121
TOTAL			529,675	56,150	133,942			264,938	42,723	213,834	49,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					107,433					155,470	11,101
1999		24,497	206,405	23,269	38,691		70,905	456,619	85,156	147,337	7,088
2000	742	47,843	442,888	17,041	48,424	2,893	177,326	679,568	39,778	238,966	25,067
2001	141	2,799	27,163	22,805	32,040	654	9,975	45,895	27,249	101,159	5,101
2002	598	6,898	64,501	33,046	21,794	139	5,868	68,108	42,915	37,095	24,569
TOTAL	1,481	82,037	740,957	96,161	248,382	3,686	264,074	1,250,190	195,098	680,027	72,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,342,425	1,219,668	72,926	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	134,512	5,649	792	
TOTAL LOSSES	2,476,937	1,225,317	73,718	
EXPECTED LOSSES	726,379	927,458	52,419	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.931	4.418	.266	13.615
INDICATED (POST-TEST)	6.582	3.256	.196	10.034
PRES. ON RATE LEVEL	2.792	3.565	.202	6.559
DERIVED BY FORMULA	2.868	3.546	.202	6.616
UNDERLYING PRES. RATE	2.619	3.344	.189	6.152
PROPOSED	2.868	3.546	.202	6.616

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.277
IND. RATES				10.28	MINIMUM PREMIUM	2305
MAN. RATES	8.67	8.35	9.46	+ 10.28	PRESENT	2175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,106	61,860	5.593			1			1	2
1999	1,236	1,719	.139							
2000	1,328	13,744	1.034						2	2
2001	1,420	69,630	4.903					1	2	3
2002	1,287	111,911	8.695					2	1	3
TOTAL	6,377	258,864	4.059			1		3	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			44,348		872			11,604		3,845	1,191
1999											1,719
2000					6,425					5,999	1,320
2001				19,540	3,338				27,100	18,380	1,272
2002				55,227	747				47,391	5,970	2,576
TOTAL			44,348	74,767	11,382			11,604	74,491	34,194	8,078

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			87,144		1,878			77,225		15,065	2,015
1999											2,596
2000	13	232	1,977	750	9,452	75	814	3,065	1,395	16,920	1,866
2001	46	1,751	18,393	23,154	6,731	370	11,055	59,007	72,851	53,638	1,785
2002	692	9,257	90,812	51,634	11,337	227	10,794	128,381	89,385	35,754	3,697
TOTAL	751	11,240	198,326	75,538	29,398	672	22,663	267,678	163,631	121,377	11,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	501,330	389,944	11,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,389	172	184	
TOTAL LOSSES	558,719	390,116	12,143	
EXPECTED LOSSES	315,152	131,493	14,093	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.761	6.118	.190	15.069
INDICATED (POST-TEST)	6.457	4.509	.140	11.106
PRES. ON RATE LEVEL	5.269	2.198	.236	7.703
DERIVED BY FORMULA	5.281	2.244	.234	7.759
UNDERLYING PRES. RATE	4.942	2.062	.221	7.225
PROPOSED	5.281	2.244	.234	7.759

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.053
IND. RATES				12.05	MINIMUM PREMIUM	2660
MAN. RATES	10.79	9.95	11.11	+ 12.05	PRESENT	2515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	725	243,219	33,547			1			5	6
1999	895	55,936	6,249						2	2
2000	1,054	176,972	16,790					1	4	5
2001	1,199	1,666	.138							
2002	1,255	65,412	5,212						1	2
TOTAL	5,128	543,205	10,593			1		2	12	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			72,044		25,986			102,447		41,676	1,066
1999					22,189					32,712	1,035
2000				22,766	4,863				139,632	8,406	1,305
2001											1,666
2002				31,702	944				22,499		10,267
TOTAL			72,044	54,468	53,982			102,447	162,131	82,794	15,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			138,269		55,974			665,908		163,287	1,804
1999			1,836	1,209	39,154			5,668	3,381	119,448	1,563
2000	10	899	10,740	35,886	8,320	90	21,991	113,731	483,587	49,118	1,845
2001											2,337
2002	407	5,395	52,767	29,841	7,211	95	4,741	56,867	40,854	10,780	14,733
TOTAL	417	6,294	203,612	66,936	110,659	185	26,732	842,174	527,822	342,633	22,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,079,414	1,048,050	22,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,300	949	292	
TOTAL LOSSES	1,114,714	1,048,999	22,574	
EXPECTED LOSSES	194,864	142,969	19,641	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.738	20.456	.440	42.634
INDICATED (POST-TEST)	16.021	15.076	.324	31.421
PRES. ON RATE LEVEL	4.051	2.972	.409	7.432
DERIVED BY FORMULA	4.171	3.214	.407	7.792
UNDERLYING PRES. RATE	3.800	2.788	.383	6.971
PROPOSED	4.171	3.214	.407	7.792

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.104
IND. RATES				12.10	MINIMUM PREMIUM	2670
MAN. RATES	10.46	9.66	10.72	+ 12.10	PRESENT	2435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	44,503	290,856	.653			1	1	25	27
1999	47,712	722,482	1.514			2	4	8	14
2000	37,591	1,155,301	3.073			4	1	21	26
2001	41,622	771,077	1.852			2	6	22	30
2002	33,768	360,333	1.067				1	17	18
TOTAL	205,196	3,300,049	1.608			9	13	93	115

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			72,979	2,427	66,269			11,531	2,216	74,858	60,576
1999			315,499	83,848	10,964			173,616	68,657	24,270	45,628
2000			504,050	469	62,360			492,985	1,700	62,515	31,222
2001			197,851	65,649	54,173			247,444	54,304	91,999	59,657
2002				28,174	112,178				40,802	123,422	55,757
TOTAL			1,090,379	180,567	305,944			925,576	167,679	377,064	252,840

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			143,404	5,036	142,741			76,739	8,549	293,296	102,494
1999		55,443	469,581	171,328	23,936		104,043	672,250	289,439	97,233	68,898
2000	1,008	62,355	576,449	25,636	100,698	5,025	376,249	1,443,741	66,744	199,928	44,148
2001	3,251	42,866	339,532	98,799	87,401	16,778	273,045	1,129,223	219,531	272,707	83,699
2002	2,474	21,974	184,686	69,393	157,781	718	25,323	280,868	143,163	289,134	80,011
TOTAL	6,733	182,638	1,713,652	370,192	512,557	22,521	778,660	3,602,821	727,426	1,152,298	379,250

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,307,025	2,762,473	379,250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,363,410	-12,414	4,655	
TOTAL LOSSES	7,670,435	2,750,059	383,905	
EXPECTED LOSSES	7,288,561	3,116,927	416,548	
CREDIBILITY	.08	.23	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.738	1.340	.187	5.265
INDICATED (POST-TEST)	2.755	.988	.138	3.881
PRES. ON RATE LEVEL	3.787	1.619	.217	5.623
DERIVED BY FORMULA	3.704	1.474	.197	5.375
UNDERLYING PRES. RATE	3.552	1.519	.203	5.274
PROPOSED	3.704	1.474	.197	5.375

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.350
IND. RATES				8.35	MINIMUM PREMIUM	1920
MAN. RATES	7.81	7.35	8.11	+ 8.35	PRESENT	1900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	6,347	112,379	1.770						6	6
1999	6,518	31,680	.486					1	3	4
2000	6,734	207,131	3.075			1			5	6
2001	6,252	72,492	1.159					1	4	5
2002	6,582	272,762	4.144					1	5	6
TOTAL	32,433	696,444	2.147			1		3	23	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					53,231					51,991	7,157
1999				16,589	5,448				1,488	1,669	6,486
2000			60,129		56,097			17,507		66,554	6,844
2001				26,562	8,170				21,497	13,444	2,819
2002				24,329	92,978				10,290	133,892	11,273
TOTAL			60,129	67,480	215,924			17,507	33,275	267,550	34,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					114,658					203,701	12,110
1999				1,921	32,642			574	6,124	6,200	9,794
2000	277	12,882	117,848	9,711	84,141	1,069	33,325	127,002	18,513	189,247	9,677
2001	83	2,625	27,198	32,202	13,909	265	8,531	45,730	57,359	39,801	3,955
2002	2,063	18,374	154,678	58,429	130,956	632	20,289	218,824	93,615	297,384	16,177
TOTAL	2,423	33,881	301,645	132,984	353,563	1,966	62,145	392,130	175,611	736,333	51,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	794,190	1,398,491	51,713	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	292,814	-656	1,024	
TOTAL LOSSES	1,087,004	1,397,835	52,737	
EXPECTED LOSSES	1,586,622	601,956	80,758	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.352	4.310	.163	7.825
INDICATED (POST-TEST)	2.470	3.176	.120	5.766
PRES. ON RATE LEVEL	5.215	1.979	.266	7.460
DERIVED BY FORMULA	5.160	2.063	.256	7.479
UNDERLYING PRES. RATE	4.892	1.856	.249	6.997
PROPOSED	5.147	2.058	.255	7.460

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.589
IND. RATES				11.59	MINIMUM PREMIUM	2570
MAN. RATES	10.43	9.62	10.76	+ 11.59	PRESENT	2440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	8,219	22,197	.270				1	1	2
1999	9,729	50,672	.520				1	1	2
2000	7,904	9,044	.114						
2001	4,162	16,153	.388					1	1
2002	3,410	114,119	3.346				1	1	2
TOTAL	33,424	212,185	.635				3	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				3,477	3,216				11,086	1,015	3,403
1999				28,910	565				15,438	1,661	4,098
2000											9,044
2001					3,400					10,985	1,768
2002				38,080	2,886				47,667	13,762	11,724
TOTAL				70,467	10,067				74,191	27,423	30,037

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				7,215	6,927				42,770	3,977	5,758
1999			2,611	56,399	1,494			3,237	61,909	7,201	6,188
2000											12,788
2001	18	232	2,056	684	4,448	171	2,315	10,250	4,139	26,536	2,481
2002	524	6,749	65,550	36,512	11,040	262	11,904	140,287	94,260	52,905	16,824
TOTAL	542	6,981	70,217	100,810	23,909	433	14,219	153,774	203,078	90,619	44,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	246,166	418,416	44,039	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	256,632	-6,689	475	
TOTAL LOSSES	502,798	411,727	44,514	
EXPECTED LOSSES	1,399,463	344,601	59,829	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.504	1.232	.133	2.869
INDICATED (POST-TEST)	1.108	.908	.098	2.114
PRES. ON RATE LEVEL	4.464	1.099	.191	5.754
DERIVED BY FORMULA	4.397	1.086	.184	5.667
UNDERLYING PRES. RATE	4.187	1.031	.179	5.397
PROPOSED	4.397	1.086	.184	5.667

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.803
IND. RATES				8.80	MINIMUM PREMIUM	2010
MAN. RATES	8.59	7.62	8.30	+ 8.80	PRESENT	1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	12									
1999	10									
2000	610	902	.147							
2001	2,585	1,597	.061						1	1
2002	779									
TOTAL	3,996	2,499	.063						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											902
2001					607					748	242
TOTAL					607					748	1,144

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,275
2001	4	39	366	123	794	9	154	692	279	1,807	340
TOTAL	4	39	366	123	794	9	154	692	279	1,807	1,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,264	3,003	1,615	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	67,294	6,911	308	
TOTAL LOSSES	68,558	9,914	1,923	
EXPECTED LOSSES	406,433	163,796	17,302	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.716	.248	.048	2.012
INDICATED (POST-TEST)	1.265	.183	.035	1.483
PRES. ON RATE LEVEL	10.843	4.370	.462	15.675
DERIVED BY FORMULA	10.747	4.286	.453	15.486
UNDERLYING PRES. RATE	10.171	4.099	.433	14.703
PROPOSED	10.747	4.286	.453	15.486

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	24.057
IND. RATES				24.06	MINIMUM PREMIUM	3250
MAN. RATES	22.58	20.63	22.61	+ 24.06	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	256	8,219	3,210						2	2
1999	277	2,088	.753							
2000	326	2,004	.614							
2001	2,165	5,400	.249						1	1
2002	2,398	6,971	.290						1	1
TOTAL	5,422	24,682	.455						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,722					5,372	125
1999											2,088
2000											2,004
2001					491					645	4,264
2002					2,476					3,836	659
TOTAL					5,689					9,853	9,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					5,863					21,048	212
1999											3,153
2000											2,834
2001	4	34	297	100	642	9	132	603	243	1,561	5,982
2002	47	383	3,064	949	3,367	16	521	5,519	2,142	8,377	946
TOTAL	51	417	3,361	1,049	9,872	25	653	6,122	2,385	30,986	13,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,629	44,292	13,127	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	34,836	6,273	372	
TOTAL LOSSES	45,465	50,565	13,499	
EXPECTED LOSSES	181,528	136,743	15,289	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.839	.933	.249	2.021
INDICATED (POST-TEST)	.618	.688	.184	1.490
PRES. ON RATE LEVEL	3.569	2.689	.301	6.559
DERIVED BY FORMULA	3.539	2.649	.299	6.487
UNDERLYING PRES. RATE	3.348	2.522	.282	6.152
PROPOSED	3.539	2.649	.299	6.487

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.077
IND. RATES				10.08	MINIMUM PREMIUM	2265
MAN. RATES	8.67	8.35	9.46	+ 10.08	PRESENT	2175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	1,456	222,306	15,268				3	7	10
1999	1,592	29,510	1,853				1	3	4
2000	1,102	1,850	.167					1	1
2001	411	11,237	2,734					4	4
2002	616	3,535	.573					1	1
TOTAL	5,177	268,438	5.185				4	16	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				50,030	57,947				35,094	74,829	4,406
1999				3,183	14,858					10,717	752
2000					899					926	25
2001					945					5,074	5,218
2002					400					2,856	279
TOTAL				53,213	75,049				35,094	94,402	10,680

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				103,812	124,818				135,393	293,180	7,455
1999			1,509	7,017	26,273			1,856	1,110	39,132	1,136
2000	2	33	277	105	1,322	15	139	476	216	2,611	35
2001	4	66	572	194	1,235	75	1,069	4,741	1,916	12,262	7,321
2002	7	62	491	155	544	12	383	4,109	1,599	6,236	400
TOTAL	13	161	2,849	111,283	154,192	102	1,591	11,182	140,234	353,421	16,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,898	759,130	16,347	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	90,730	-12,680	178	
TOTAL LOSSES	106,628	746,450	16,525	
EXPECTED LOSSES	477,526	599,238	22,416	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.060	14.419	.319	16.798
INDICATED (POST-TEST)	1.518	10.627	.235	12.380
PRES. ON RATE LEVEL	9.834	12.340	.461	22.635
DERIVED BY FORMULA	9.751	12.306	.456	22.513
UNDERLYING PRES. RATE	9.224	11.575	.433	21.232
PROPOSED	9.751	12.306	.456	22.513

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	34.973
IND. RATES				34.97	MINIMUM PREMIUM	3250
MAN. RATES	30.94	29.19	32.65	+ 34.97	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	143									
1999	251									
2000	155									
2001	122									
2002	451	4,122	.913						1	1
TOTAL	1,122	4,122	.367						1	1

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
TOTAL					1,457					1,669	996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	28	223	1,804	563	1,981	7	224	2,399	933	3,644	1,429
TOTAL	28	223	1,804	563	1,981	7	224	2,399	933	3,644	1,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,685	7,121	1,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,850	190	29	
TOTAL LOSSES	15,535	7,311	1,458	
EXPECTED LOSSES	55,707	17,414	1,525	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.385	.652	.130	2.167
INDICATED (POST-TEST)	1.021	.481	.096	1.598
PRES. ON RATE LEVEL	5.293	1.655	.145	7.093
DERIVED BY FORMULA	5.293	1.643	.145	7.081
UNDERLYING PRES. RATE	4.965	1.552	.136	6.653
PROPOSED	5.293	1.643	.145	7.081

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.000
IND. RATES				11.00	MINIMUM PREMIUM	2450
MAN. RATES	9.70	8.98	10.23	+ 11.00	PRESENT	2335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	1,202	106,750	8.881				1	1	2
1999	1,380	12,683	.919					1	1
2000	1,814	394,125	21.726			1		8	9
2001	1,594	33,015	2.071				1	1	2
2002	1,648	128,971	7.825			1			1
TOTAL	7,638	675,544	8.845			2	2	11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				4,194	3,236				91,430	7,752	138
1999					5,371					4,565	2,747
2000			127,457		35,823			151,325		78,893	627
2001				20,343	293				10,859		1,520
2002			77,334					49,973			1,664
TOTAL			204,791	24,537	44,723			201,298	102,289	91,210	6,696

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				8,703	6,970				352,737	30,372	233
1999			444	293	9,478			790	473	16,670	4,148
2000	281	15,506	142,756	8,342	54,816	2,426	140,148	536,783	34,644	230,706	887
2001	34	1,602	17,224	23,463	2,849	28	2,877	16,773	26,418	3,702	2,133
2002	1,643	16,332	138,258	10,596	6,525	884	23,743	213,947	23,235	12,032	2,388
TOTAL	1,958	33,440	298,682	51,397	80,638	3,338	166,768	768,293	437,507	293,482	9,789

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,272,479	863,024	9,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	68,402	232	289	
TOTAL LOSSES	1,340,881	863,256	10,078	
EXPECTED LOSSES	382,740	250,526	21,386	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.555	11.302	.132	28.989
INDICATED (POST-TEST)	12.938	8.330	.097	21.365
PRES. ON RATE LEVEL	5.342	3.497	.299	9.138
DERIVED BY FORMULA	5.418	3.642	.293	9.353
UNDERLYING PRES. RATE	5.011	3.280	.280	8.571
PROPOSED	5.418	3.642	.293	9.353

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.529
IND. RATES				14.53	MINIMUM PREMIUM	3155
MAN. RATES	12.55	11.95	13.18	+ 14.53	PRESENT	2940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	504									
1999	280	36,761	13,128				1			1
2000	382	372	.097							
2001	365	113,889	31,202				2			2
2002	153	7,512	4,909							
TOTAL	1,684	158,534	9,414				3			3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				16,811					19,950		
2000											372
2001				58,837					53,160		1,892
2002											7,512
TOTAL				75,648					73,110		9,776

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			1,490	32,777	289			3,811	79,778	1,464	
2000											526
2001	93	4,581	49,305	67,694	7,131	142	14,075	82,092	129,334	18,108	2,654
2002											10,780
TOTAL	93	4,581	50,795	100,471	7,420	142	14,075	85,903	209,112	19,572	13,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	155,589	336,575	13,960	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,191	-222	31	
TOTAL LOSSES	163,780	336,353	13,991	
EXPECTED LOSSES	43,935	28,005	3,621	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.726	19.973	.831	30.530
INDICATED (POST-TEST)	7.168	14.720	.612	22.500
PRES. ON RATE LEVEL	2.782	1.773	.229	4.784
DERIVED BY FORMULA	2.782	1.902	.233	4.917
UNDERLYING PRES. RATE	2.609	1.663	.215	4.487
PROPOSED	2.782	1.902	.233	4.917

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.638
IND. RATES				7.64	MINIMUM PREMIUM	1780
MAN. RATES	6.23	6.15	6.90	+ 7.64	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	834	6,950	.833						2	2
1999	1,145									
2000	1,213	104,627	8.625			1			2	3
2001	1,463	1,176	.080							
2002	1,303	22,560	1.731						3	3
TOTAL	5,958	135,313	2.271			1			7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					4,443					649	1,858
2000			64,633		14,300			10,029		11,109	4,556
2001											1,176
2002					9,372					10,329	2,859
TOTAL			64,633		28,115			10,029		22,087	10,449

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					9,570					2,543	3,144
2000	200	12,174	112,509	5,088	22,772	302	15,388	58,931	4,329	32,214	6,442
2001											1,650
2002	177	1,446	11,601	3,607	12,741	46	1,400	14,882	5,781	22,556	4,103
TOTAL	377	13,620	124,110	8,695	45,083	348	16,788	73,813	10,110	57,313	15,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	229,056	121,201	15,339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,737	775	239	
TOTAL LOSSES	244,793	121,976	15,578	
EXPECTED LOSSES	87,404	166,408	17,040	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.109	2.047	.261	6.417
INDICATED (POST-TEST)	3.028	1.509	.192	4.729
PRES. ON RATE LEVEL	1.564	2.978	.304	4.846
DERIVED BY FORMULA	1.579	2.949	.302	4.830
UNDERLYING PRES. RATE	1.467	2.793	.286	4.546
PROPOSED	1.579	2.949	.302	4.830

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.503
IND. RATES				7.50	MINIMUM PREMIUM	1750
MAN. RATES	6.72	6.25	6.99	+ 7.50	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	57									
1999	181									
2000	80									
2001	215									
2002	353	3,889	1,101							
TOTAL	886	3,889	.439							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,889
TOTAL											3,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											5,581
TOTAL											5,581

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,581	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,194	317	40	
TOTAL LOSSES	5,194	317	5,621	
EXPECTED LOSSES	27,085	13,680	1,932	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.586	.036	.634	1.256
INDICATED (POST-TEST)	.432	.027	.467	.926
PRES. ON RATE LEVEL	3,259	1,646	.233	5,138
DERIVED BY FORMULA	3,259	1,630	.235	5,124
UNDERLYING PRES. RATE	3,057	1,544	.218	4,819
PROPOSED	3,259	1,630	.235	5,124

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.960
IND. RATES				7.96	MINIMUM PREMIUM	1840
MAN. RATES	7.81	6.90	7.41	+ 7.96	PRESENT	1755

+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
1998	149					149					
1999	111					111					
2000											
2001	110					110					
2002	175					175					
TOTAL	545					545					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,757	696	65	
TOTAL LOSSES	5,757	696	65	
EXPECTED LOSSES	26,743	41,109	3,918	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.056	.128	.012	1.196
INDICATED (POST-TEST)	.778	.094	.009	.881
PRES. ON RATE LEVEL	5.230	8.042	.767	14.039
DERIVED BY FORMULA	5.230	8.042	.767	14.039
UNDERLYING PRES. RATE	4.907	7.543	.719	13.169
PROPOSED	5.230	8.042	.767	14.039

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	21.899
IND. RATES				21.90	MINIMUM PREMIUM	3250
MAN. RATES	16.96	17.38	20.57	+ 21.90	PRESENT	3150

+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
1998	1,693	9,199	.543			1,693					3	3
1999	1,701	30,090	1.768			1,701					1	1
2000	1,852	27,684	1.494			1,852					3	3
2001	1,349	2,645	.196			1,349						
2002	1,516	3,236	.213			1,516					1	1
TOTAL	8,111	72,854	.898			8,111					8	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,122					5,319	1,758
1999					23,316					5,430	1,344
2000					3,749					18,547	5,388
2001											2,645
2002					772					304	2,160
TOTAL					29,959					29,600	13,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					4,571					20,839	2,975
1999			1,927	1,269	41,144			942	562	19,827	2,029
2000	8	140	1,151	436	5,515	211	2,513	9,489	4,311	52,311	7,619
2001											3,711
2002	14	119	957	297	1,049	1	43	441	177	664	3,100
TOTAL	22	259	4,035	2,002	52,279	212	2,556	10,872	5,050	93,641	19,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,956	152,972	19,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,505	-217	125	
TOTAL LOSSES	34,461	152,755	19,559	
EXPECTED LOSSES	89,950	39,582	10,707	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.425	1.883	.241	2.549
INDICATED (POST-TEST)	.313	1.388	.178	1.879
PRES. ON RATE LEVEL	1.182	.520	.141	1.843
DERIVED BY FORMULA	1.173	.546	.142	1.861
UNDERLYING PRES. RATE	1.109	.488	.132	1.729
PROPOSED	1.173	.546	.142	1.861

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	2.902
IND. RATES				2.90	MINIMUM PREMIUM	830
MAN. RATES	2.64	2.43	2.70	+ 2.90	PRESENT	790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	168									
1999	330									
2000	358									
2001	723	466	.064						1	1
2002	598	71,485	11,954						1	2
TOTAL	2,177	71,951	3,305						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					111					355	
2002				32,712	2,889				19,063	12,334	4,487
TOTAL				32,712	3,000				19,063	12,689	4,487

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		8	68	22	145	9	66	327	131	857	
2002	459	5,860	56,815	31,521	10,042	134	5,684	65,946	41,520	36,080	6,439
TOTAL	459	5,868	56,883	31,543	10,187	143	5,750	66,273	41,651	36,937	6,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	135,376	120,318	6,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,529	144	18	
TOTAL LOSSES	137,905	120,462	6,457	
EXPECTED LOSSES	14,107	7,685	1,066	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.335	5.533	.297	12.165
INDICATED (POST-TEST)	4.669	4.078	.219	8.966
PRES. ON RATE LEVEL	.691	.376	.052	1.119
DERIVED BY FORMULA	.691	.413	.054	1.158
UNDERLYING PRES. RATE	.648	.353	.049	1.050
PROPOSED	.691	.413	.054	1.158

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.806
IND. RATES				1.81	MINIMUM PREMIUM	610
MAN. RATES	1.72	1.52	1.64	+ 1.81	PRESENT	575

+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
1998	6,193	388,965	6.280			6,193			1	2	2	5
1999	8,167	131,429	1.609			8,167				1	6	7
2000	8,643	155,848	1.803			8,643				1	4	5
2001	25,334	433,758	1.712			25,334				2	4	6
2002	9,973	117,367	1.176			9,973				2	3	5
TOTAL	58,310	1,227,367	2.105			58,310			1	8	19	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			184,457	7,765	1,440			137,525	36,735	3,429	17,614
1999				35,234	9,348				33,227	38,004	15,616
2000				4,624	61,369				28,936	36,767	24,152
2001				35,652	57,286				42,582	265,906	32,332
2002				24,570	4,692				46,711	17,099	24,295
TOTAL			184,457	107,845	134,135			137,525	188,191	361,205	114,009

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			228,131	16,112	3,101			576,046	141,723	13,435	29,803
1999			3,898	69,204	17,102			12,930	136,800	141,207	23,580
2000	128	2,369	20,776	14,312	90,532	436	9,358	41,497	108,366	108,954	34,151
2001	342	6,672	64,506	52,530	79,269	4,293	67,400	313,914	203,762	656,886	45,362
2002	389	4,791	45,805	24,655	10,976	274	12,153	142,675	94,392	59,741	34,863
TOTAL	859	13,832	363,116	176,813	200,980	5,003	88,911	1,087,062	685,043	980,223	167,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,558,783	2,043,059	167,759	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	375,403	17,650	2,997	
TOTAL LOSSES	1,934,186	2,060,709	170,756	
EXPECTED LOSSES	2,115,487	935,876	211,083	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.317	3.534	.293	7.144
INDICATED (POST-TEST)	2.445	2.605	.216	5.266
PRES. ON RATE LEVEL	3.868	1.711	.386	5.965
DERIVED BY FORMULA	3.825	1.800	.367	5.992
UNDERLYING PRES. RATE	3.628	1.605	.362	5.595
PROPOSED	3.808	1.792	.365	5.965

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.304
IND. RATES				9.30	MINIMUM PREMIUM	2110
MAN. RATES	8.12	7.73	8.74	+ 9.30	PRESENT	2030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	6,547	53,120	.811						5	5
1999	6,359	53,733	.844						3	3
2000	6,094	167,680	2.751						3	3
2001	21,835	42,224	.193						2	2
2002	28,682	23,264	.081						2	2
TOTAL	69,517	340,021	.489						15	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					25,960					16,616	10,544
1999					10,609					41,746	1,378
2000					47,571					119,014	1,095
2001					9,356					19,362	13,506
2002					1,175					8,471	13,618
TOTAL					94,671					205,209	40,141

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					55,917					65,101	17,840
1999			877	575	18,723			7,232	4,319	152,435	2,081
2000	98	1,722	14,650	5,534	69,990	1,417	16,306	60,920	27,644	335,664	1,548
2001	48	636	5,658	1,879	12,240	304	4,100	18,073	7,296	46,775	18,949
2002	22	182	1,455	457	1,600	37	1,150	12,195	4,737	18,499	19,542
TOTAL	168	2,540	22,640	8,445	158,470	1,758	21,556	98,420	43,996	618,474	59,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	147,082	829,385	59,960	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	328,357	25,966	2,370	
TOTAL LOSSES	475,439	855,351	62,330	
EXPECTED LOSSES	1,696,910	754,955	107,056	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.684	1.230	.090	2.004
INDICATED (POST-TEST)	.504	.907	.066	1.477
PRES. ON RATE LEVEL	2.602	1.158	.164	3.924
DERIVED BY FORMULA	2.518	1.130	.152	3.800
UNDERLYING PRES. RATE	2.441	1.086	.154	3.681
PROPOSED	2.518	1.130	.152	3.800

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.927
IND. RATES				5.93	MINIMUM PREMIUM	1435
MAN. RATES	5.50	5.18	5.75	+ 5.93	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	5,888	151,639	2.575			1	1	6	8
1999	8,589	86,518	1.007			1		5	6
2000	9,203	67,992	.738				5	3	8
2001	10,640	1,488	.013					1	1
2002	26,396	18,110	.068					1	1
TOTAL	60,716	325,747	.537			2	6	16	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			54,604	21,081	4,471			28,957	16,609	17,603	8,314
1999			57,969		5,751			13,215		6,183	3,400
2000				17,941	11,291				19,069	6,502	13,189
2001					100					164	1,224
2002					2,458					10,621	5,031
TOTAL			112,573	39,022	24,071			42,172	35,678	41,073	31,158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			107,297	43,743	9,630			192,709	64,078	68,968	14,067
1999		11,626	97,174	1,836	10,808		11,118	71,095	1,968	22,962	5,134
2000	23	982	10,759	29,149	17,526	75	3,743	18,272	67,287	21,814	18,649
2001		8	61	20	130		33	150	62	392	1,717
2002	47	378	3,043	945	3,341	47	1,436	15,299	5,946	23,201	7,219
TOTAL	70	12,994	218,334	75,693	41,435	122	16,330	297,525	139,341	137,337	46,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	545,375	393,806	46,786	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	118,928	11,183	1,195	
TOTAL LOSSES	664,303	404,989	47,981	
EXPECTED LOSSES	622,946	519,122	55,251	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.094	.667	.079	1.840
INDICATED (POST-TEST)	.806	.492	.058	1.356
PRES. ON RATE LEVEL	1.094	.912	.096	2.102
DERIVED BY FORMULA	1.085	.870	.092	2.047
UNDERLYING PRES. RATE	1.026	.855	.091	1.972
PROPOSED	1.085	.870	.092	2.047

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.193
IND. RATES				3.19	MINIMUM PREMIUM	890
MAN. RATES	2.82	2.77	3.08	+ 3.19	PRESENT	870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	9,686	277,550	2,865				1	13	14
1999	15,787	266,199	1,686					10	10
2000	17,840	58,549	.328				1	11	12
2001	14,288	307,270	2,150				3	9	12
2002	15,298	119,219	.779				3	2	5
TOTAL	72,899	1,028,787	1,411				8	45	53

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				10,764	123,148				8,282	93,886	41,470
1999					90,640					148,241	27,318
2000				5,152	13,585				3,244	24,994	11,574
2001				57,714	67,456				51,911	95,439	34,750
2002				39,518	8,280				25,087	42,272	4,062
TOTAL				113,148	303,109				88,524	404,832	119,174

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					22,335					31,952	70,167
1999			7,495	4,934	159,943			25,679	15,328	541,302	41,251
2000	27	661	6,276	9,575	20,252	330	3,935	15,351	17,002	71,087	16,366
2001	431	9,087	89,148	79,959	95,244	1,642	33,893	169,206	162,244	248,239	48,754
2002	643	7,814	74,566	39,932	18,645	290	11,004	124,283	69,210	104,354	5,829
TOTAL	1,101	17,562	177,485	156,735	559,345	2,262	48,832	334,519	295,736	1,332,829	182,367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	581,761	2,344,645	182,367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	392,013	-2,854	2,958	
TOTAL LOSSES	973,774	2,341,791	185,325	
EXPECTED LOSSES	2,226,336	1,256,050	223,070	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.336	3.212	.254	4.802
INDICATED (POST-TEST)	.985	2.367	.187	3.539
PRES. ON RATE LEVEL	3.256	1.837	.326	5.419
DERIVED BY FORMULA	3.165	1.901	.309	5.375
UNDERLYING PRES. RATE	3.054	1.723	.306	5.083
PROPOSED	3.165	1.901	.309	5.375

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.384
IND. RATES				8.38	MINIMUM PREMIUM	1925
MAN. RATES	7.64	7.18	7.94	+ 8.38	PRESENT	1865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
1998	3,933	153,177	3.894				3	8				11
1999	3,908	598,574	15.316				4	9				13
2000	4,851	325,054	6.700				2	3				6
2001	5,025	185,017	3.681				1	6				8
2002	5,585	109,307	1.957				1	5				6
TOTAL	23,302	1,371,129	5.884				2	31				44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				50,392	7,001				72,830	16,197	6,757
1999				37,701	85,419				91,484	371,826	12,144
2000			156,884	11,007	18,023			82,811	6,943	41,201	8,185
2001			55,013	1,667	19,880			27,758	208	66,352	14,139
2002				16,024	16,027				10,430	64,991	1,835
TOTAL			211,897	116,791	146,350			110,569	181,895	560,567	43,060

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				104,564	15,079				280,978	63,460	11,433
1999			10,408	78,157	151,379			81,894	404,282	1,364,442	18,337
2000	349	22,342	207,908	25,446	30,253	1,493	93,070	358,056	44,418	122,948	11,574
2001	1,135	13,715	103,751	10,357	29,288	3,209	48,309	199,665	33,062	164,941	19,837
2002	499	5,122	45,918	21,072	24,786	327	10,990	119,954	55,308	146,950	2,633
TOTAL	1,983	41,179	367,985	239,596	250,785	5,029	152,369	759,569	818,048	1,862,741	63,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,328,114	3,171,170	63,814	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	165,457	5,210	1,431	
TOTAL LOSSES	1,493,571	3,176,380	65,245	
EXPECTED LOSSES	902,953	1,031,113	99,033	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.410	13.631	.280	20.321
INDICATED (POST-TEST)	4.724	10.046	.206	14.976
PRES. ON RATE LEVEL	4.131	4.718	.453	9.302
DERIVED BY FORMULA	4.143	4.984	.438	9.565
UNDERLYING PRES. RATE	3.875	4.425	.425	8.725
PROPOSED	4.143	4.984	.438	9.565

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.230
IND. RATES				14.23	MINIMUM PREMIUM	3095
MAN. RATES	10.93	10.78	12.68	+ 14.23	PRESENT	2835

+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
1998	11					11					
1999	14					14					
2000	15					15					
2001	94	969	1.030			94					
2002	79					79					
TOTAL	213	969	.455			213					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											969
TOTAL											969

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,360
TOTAL											1,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,360	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,067	687	65	
TOTAL LOSSES	5,067	687	1,425	
EXPECTED LOSSES	26,978	16,333	3,003	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.379	.323	.669	3.371
INDICATED (POST-TEST)	1.753	.238	.493	2.484
PRES. ON RATE LEVEL	13.503	8.175	1.503	23.181
DERIVED BY FORMULA	13.503	8.175	1.503	23.181
UNDERLYING PRES. RATE	12.666	7.668	1.410	21.744
PROPOSED	13.503	8.175	1.503	23.181

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	34.488
IND. RATES				34.49	MINIMUM PREMIUM	3250
MAN. RATES	27.65	26.78	31.60	+ 34.49	PRESENT	3150

+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
1998	5,964	46,594	.781			5,964				1	4	5
1999	6,885	234,423	3.404			6,885				2	7	9
2000	9,134	56,631	.620			9,134					6	6
2001	8,887	40,500	.455			8,887				1	3	4
2002	10,330	348,520	3.373			10,330				1	11	12
TOTAL	41,200	726,668	1.764			41,200				5	31	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				12,114	4,381				5,241	16,472	8,386
1999				34,788	32,174				35,962	122,164	9,335
2000					13,146					23,934	19,551
2001				11,250	707				20,950	3,736	3,857
2002				11,693	82,049				31,061	195,056	28,661
TOTAL				69,845	132,457				93,214	361,362	69,790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				25,137	9,437				20,220	64,538	14,189
1999			5,746	69,581	57,375			28,034	156,436	448,718	14,096
2000	27	474	4,042	1,529	19,340	256	3,293	12,238	5,565	67,499	27,645
2001	20	922	9,852	13,087	2,286	113	6,326	35,818	52,380	16,160	5,411
2002	1,703	14,597	120,578	42,467	113,727	984	32,924	359,417	165,549	440,933	41,129
TOTAL	1,750	15,993	140,218	151,801	202,165	1,353	42,543	435,507	400,150	1,037,848	102,470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	637,364	1,791,964	102,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	109,848	4,753	1,450	
TOTAL LOSSES	747,212	1,796,717	103,920	
EXPECTED LOSSES	608,936	861,904	96,820	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.814	4.361	.252	6.427
INDICATED (POST-TEST)	1.337	3.214	.186	4.737
PRES. ON RATE LEVEL	1.576	2.230	.251	4.057
DERIVED BY FORMULA	1.569	2.309	.245	4.123
UNDERLYING PRES. RATE	1.478	2.092	.235	3.805
PROPOSED	1.569	2.309	.245	4.123

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.134
IND. RATES				6.13	MINIMUM PREMIUM	1475
MAN. RATES	5.41	4.93	5.53	+ 6.13	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	420									
1999	445									
2000	511									
2001	448	2,258	.504						1	1
2002	379									
TOTAL	2,203	2,258	.102						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					726					1,532	
TOTAL					726					1,532	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	4	50	439	143	952	28	331	1,426	578	3,702	
TOTAL	4	50	439	143	952	28	331	1,426	578	3,702	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,278	5,375		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,084	-205	79	
TOTAL LOSSES	16,362	5,170	79	
EXPECTED LOSSES	78,053	53,885	6,763	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.743	.235	.004	.982
INDICATED (POST-TEST)	.548	.173	.003	.724
PRES. ON RATE LEVEL	3.777	2.608	.327	6.712
DERIVED BY FORMULA	3.777	2.584	.324	6.685
UNDERLYING PRES. RATE	3.543	2.446	.307	6.296
PROPOSED	3.777	2.584	.324	6.685

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.945
IND. RATES				9.95	MINIMUM PREMIUM	2240
MAN. RATES	8.10	7.84	9.15	+ 9.95	PRESENT	2115

+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
1998	6,379	424,657	6.657			6,379			1	1	33	35
1999	7,397	162,392	2.195			7,397				3	16	19
2000	7,752	320,721	4.137			7,752			1	2	22	25
2001	8,256	563,233	6.822			8,256			1	3	15	19
2002	7,967	104,787	1.315			7,967				1	10	11
TOTAL	37,751	1,575,790	4.174			37,751			3	10	96	109

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			112,886	1,207	45,269			140,083	2,022	97,069	26,121
1999				27,166	31,041				41,690	41,899	20,596
2000			62,054	52,592	23,772			63,508	28,930	59,526	30,339
2001			86,647	84,544	41,601			121,463	81,658	89,177	58,143
2002				10,000	8,659					59,498	26,630
TOTAL			261,587	175,509	150,342			325,054	154,300	347,169	161,829

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			127,681	2,505	97,511			536,607	7,801	380,316	44,197
1999			4,975	54,657	55,240			15,222	171,040	156,052	31,100
2000	210	13,741	132,472	87,646	39,329	1,702	100,319	390,270	124,698	178,715	42,899
2001	1,430	22,339	191,585	110,327	67,937	7,989	141,185	613,233	254,473	256,693	81,575
2002	284	2,986	26,989	12,628	13,644	261	8,062	85,698	33,285	129,957	38,214
TOTAL	1,924	39,066	483,702	267,763	273,661	9,952	249,566	1,641,030	591,297	1,101,733	237,985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,425,240	2,234,454	237,985	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	349,597	3,851	2,354	
TOTAL LOSSES	2,774,837	2,238,305	240,339	
EXPECTED LOSSES	1,916,242	2,133,686	176,298	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.350	5.929	.637	13.916
INDICATED (POST-TEST)	5.417	4.370	.469	10.256
PRES. ON RATE LEVEL	5.411	6.026	.498	11.935
DERIVED BY FORMULA	5.411	5.910	.496	11.817
UNDERLYING PRES. RATE	5.076	5.652	.467	11.195
PROPOSED	5.411	5.910	.496	11.817

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	17.581
IND. RATES				17.58	MINIMUM PREMIUM	3250
MAN. RATES	15.58	14.34	16.27	+ 17.58	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,628	33,463	1.273						4	4
1999	1,500	19,126	1.275						7	7
2000	2,474	110,768	4.477						7	7
2001	2,479	50,447	2.034						6	6
2002	3,094	105,149	3.398					1	11	12
TOTAL	12,175	318,953	2.620					1	35	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					6,603					22,061	4,799
1999					4,250					10,145	4,731
2000					39,448					67,592	3,728
2001					14,123					26,088	10,236
2002				12,467	21,474				20,183	46,651	4,374
TOTAL				12,467	85,898				20,183	172,537	27,868

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					14,223					86,435	8,120
1999			355	228	7,501			1,754	1,046	37,049	7,144
2000	82	1,430	12,145	4,590	58,038	798	9,254	34,587	15,694	190,635	5,271
2001	72	967	8,539	2,847	18,477	416	5,522	24,353	9,824	63,028	14,361
2002	556	5,375	46,869	19,858	31,520	292	10,574	118,172	62,742	111,551	6,277
TOTAL	710	7,772	67,908	27,523	129,759	1,506	25,350	178,866	89,306	488,698	41,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	282,112	735,286	41,173	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	111,062	3,047	435	
TOTAL LOSSES	393,174	738,333	41,608	
EXPECTED LOSSES	590,000	411,027	29,463	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.229	6.064	.342	9.635
INDICATED (POST-TEST)	2.380	4.469	.252	7.101
PRES. ON RATE LEVEL	5.166	3.599	.258	9.023
DERIVED BY FORMULA	5.138	3.634	.258	9.030
UNDERLYING PRES. RATE	4.846	3.376	.242	8.464
PROPOSED	5.134	3.631	.258	9.023

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.424
IND. RATES				13.42	MINIMUM PREMIUM	2935
MAN. RATES	12.26	11.17	12.30	+ 13.42	PRESENT	2760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	28,923	2,141,463	7.404	1		5	7	83	97	
1999	23,303	1,924,187	8.257	1	1	4	6	54	65	
2000	31,295	2,275,042	7.269			7	8	81	96	
2001	28,156	794,396	2.821			2	1	14	17	
2002	28,173	1,916,812	6.803			3	6	65	74	
TOTAL	139,850	9,051,900	6.473	2	1	21	28	297	349	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998	3,500	325,114	493,618	74,307	190,103		412,450	102,866	121,960	329,377	88,168
1999	253,520		422,844	176,915	151,953	3,500		423,137	187,090	242,474	62,754
2000			788,743	220,795	240,290			426,248	165,583	389,353	44,030
2001			372,710	35,313	84,654			139,646	13,256	129,635	19,182
2002			191,615	133,422	272,802			671,205	157,805	431,712	58,251
TOTAL	257,020	325,114	2,269,530	640,752	939,802	3,500	412,450	1,763,102	645,694	1,522,551	272,385

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998	6,433	116,418	969,960	154,187	409,485		547,870	684,573	470,521	1,290,501	149,180
1999	797,878	61,806	542,447	361,298	274,689	6,299	277,133	1,822,399	806,188	908,652	94,759
2000	2,259	135,967	1,278,579	405,848	382,719	10,086	547,279	2,130,037	720,847	1,158,013	62,258
2001	7,148	87,492	664,428	86,354	134,913	12,461	194,865	799,339	117,274	339,592	26,912
2002	9,881	94,663	812,787	248,885	408,009	7,154	215,106	2,132,916	648,954	1,081,130	83,590
TOTAL	823,599	496,346	4,268,201	1,256,572	1,609,815	36,000	1,782,253	7,569,264	2,763,784	4,777,888	416,699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,975,663	10,408,059	416,699	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,614,832	1,692	5,990	
TOTAL LOSSES	16,590,495	10,409,751	422,689	
EXPECTED LOSSES	8,793,768	6,277,867	469,895	
CREDIBILITY	.06	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.863	7.444	.302	19.609
INDICATED (POST-TEST)	8.743	5.486	.223	14.452
PRES. ON RATE LEVEL	6.704	4.786	.358	11.848
DERIVED BY FORMULA	6.826	4.912	.332	12.070
UNDERLYING PRES. RATE	6.288	4.489	.336	11.113
PROPOSED	6.826	4.912	.332	12.070

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	17.957
IND. RATES				17.96	MINIMUM PREMIUM	3250
MAN. RATES	13.86	13.78	16.15	+ 17.96	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	11,056	1,377,282	12.457		1	1	1	14	17
1999	14,424	579,856	4.020			1	4	13	18
2000	12,747	558,763	4.383			2	2	8	12
2001	16,893	426,144	2.522			1	1	11	13
2002	18,487	278,783	1.507			1	1	10	12
TOTAL	73,607	3,220,828	4.376		1	6	9	56	72

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		455,651	359,336	39,295	13,309		312,033	117,635	31,382	34,138	14,503
1999			99,769	37,249	135,539			40,093	82,204	143,361	41,641
2000			293,084	6,232	15,051			144,530	30,899	34,664	34,303
2001			84,424	4,749	63,013			9,922	5,644	237,582	20,810
2002			117,418	36,897	23,811			27,900	19,411	38,884	14,462
TOTAL		455,651	954,031	124,422	250,723		312,033	340,080	169,540	488,629	125,719

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998		227,148	381,358	81,537	28,668		577,029	422,819	121,072	133,752	24,539
1999		20,004	180,938	82,620	240,957		33,748	252,990	347,564	530,678	62,878
2000	626	41,406	384,136	23,368	28,505	2,078	152,575	591,828	132,713	112,485	48,504
2001	1,908	23,416	180,710	24,952	87,737	4,529	63,885	279,551	105,903	577,521	29,196
2002	3,399	34,580	299,449	59,555	49,175	749	22,608	224,456	69,996	100,930	20,753
TOTAL	5,933	346,554	1,426,591	272,032	435,042	7,356	849,845	1,771,644	777,248	1,455,366	185,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,407,923	2,939,688	185,870	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	487,054	11,074	2,173	
TOTAL LOSSES	4,894,977	2,950,762	188,043	
EXPECTED LOSSES	2,627,770	1,552,371	145,005	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.650	4.009	.255	10.914
INDICATED (POST-TEST)	4.901	2.955	.188	8.044
PRES. ON RATE LEVEL	3.806	2.248	.210	6.264
DERIVED BY FORMULA	3.850	2.333	.207	6.390
UNDERLYING PRES. RATE	3.570	2.109	.197	5.876
PROPOSED	3.850	2.333	.207	6.390

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.507
IND. RATES				9.51	MINIMUM PREMIUM	2150
MAN. RATES	7.77	7.20	8.54	+ 9.51	PRESENT	1990

+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
1998	45,145	527,778	1.169			45,145	1			6	30	37
1999	37,048	1,352,387	3.650			37,048			5	9	23	37
2000	58,383	4,594,622	7.869			58,383			10	4	76	90
2001	53,781	2,592,767	4.820			53,781			7	7	68	82
2002	51,811	1,898,332	3.663			51,811			5	18	42	65
TOTAL	246,168	10,965,886	4.455			246,168	1		27	44	239	311

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998	72,392			55,487	135,564	3,500			53,343	178,710	28,782
1999			745,948	83,482	96,192			236,836	26,537	125,317	38,075
2000			1,068,650	95,624	1,168,092			838,781	82,167	1,244,096	97,212
2001			833,778	132,866	555,018			351,052	88,227	544,630	87,196
2002			465,243	394,161	165,646			273,559	340,611	195,723	63,389
TOTAL	72,392		3,113,619	761,620	2,120,512	3,500		1,700,228	590,885	2,288,476	314,654

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998	133,056			115,135	292,006	24,322			205,798	700,186	48,699
1999		138,208	1,165,072	186,073	179,021		177,149	1,141,916	140,155	465,640	57,493
2000	5,106	227,914	2,091,320	337,895	1,750,612	24,319	1,003,002	3,849,131	675,911	3,575,812	137,457
2001	18,595	233,044	1,813,358	331,626	788,727	36,152	570,444	2,377,612	515,152	1,403,467	122,336
2002	17,876	189,078	1,678,333	494,003	338,113	7,138	228,195	2,313,847	855,234	656,582	90,963
TOTAL	174,633	788,244	6,748,083	1,464,732	3,348,479	91,931	1,978,790	9,682,506	2,392,250	6,801,687	456,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,464,187	14,007,148	456,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,870,857	20,928	4,286	
TOTAL LOSSES	22,335,044	14,028,076	461,234	
EXPECTED LOSSES	15,909,837	8,433,716	320,018	
CREDIBILITY	.09	.26	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.073	5.699	.187	14.959
INDICATED (POST-TEST)	6.687	4.200	.138	11.025
PRES. ON RATE LEVEL	6.890	3.652	.139	10.681
DERIVED BY FORMULA	6.872	3.794	.139	10.805
UNDERLYING PRES. RATE	6.463	3.426	.130	10.019
PROPOSED	6.872	3.794	.139	10.805

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	16.075
IND. RATES				16.08	MINIMUM PREMIUM	3250
MAN. RATES	14.04	13.02	14.56	+ 16.08	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,790	22,767	1.271						1	1
1999	1,994	84,380	4.231						4	4
2000	2,030	1,413	.069						1	1
2001	2,277	24,609	1.080						1	1
2002	2,255	205,102	9.095			1			2	3
TOTAL	10,346	338,271	3.270			1			9	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,385					17,818	1,564
1999					20,036					64,344	
2000					1,413						
2001					7,037					17,572	
2002			59,214		50,363			75,672		19,853	
TOTAL			59,214		82,234			75,672		119,587	1,564

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,291					69,811	2,646
1999			1,658	1,092	35,358			11,140	6,653	234,953	
2000	3	54	434	163	2,079						
2001	35	480	4,254	1,414	9,206	275	3,703	16,403	6,619	42,453	
2002	2,214	20,278	168,200	27,507	73,465	1,426	38,640	352,543	46,299	61,584	
TOTAL	2,252	20,812	174,546	30,176	127,399	1,701	42,343	380,086	59,571	408,801	2,646

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	621,740	625,947	2,646	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	107,299	823	253	
TOTAL LOSSES	729,039	626,770	2,899	
EXPECTED LOSSES	583,515	278,618	18,519	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.047	6.058	.028	13.133
INDICATED (POST-TEST)	5.194	4.465	.021	9.680
PRES. ON RATE LEVEL	6.013	2.871	.191	9.075
DERIVED BY FORMULA	6.005	2.919	.186	9.110
UNDERLYING PRES. RATE	5.640	2.693	.179	8.512
PROPOSED	6.005	2.919	.186	9.110

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.553
IND. RATES				13.55	MINIMUM PREMIUM	2960
MAN. RATES	11.52	10.81	12.37	+ 13.55	PRESENT	2770

+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
1998	10,127	158,874	1,568			10,127				2	6	8
1999	14,242	512,794	3,600			14,242			1	1	14	16
2000	14,925	118,747	.795			14,925				2	11	13
2001	15,071	165,684	1,099			15,071				2	7	9
2002	14,621	178,574	1,221			14,621				1	10	11
TOTAL	68,986	1,134,673	1,645			68,986			1	8	48	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				46,908	26,575				31,379	45,440	8,572
1999			75,160	39,671	157,642			90,000	50,908	73,727	25,686
2000				27,227	20,643				26,917	21,384	22,576
2001				49,086	38,757				19,547	44,198	14,096
2002				24,982	50,070				25,000	53,493	25,029
TOTAL			75,160	187,874	293,687			90,000	153,751	238,242	95,959

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				97,334	57,244				121,061	178,035	14,504
1999		14,150	134,267	87,783	279,662		71,124	470,233	219,663	275,387	38,786
2000	42	1,606	17,412	44,637	31,770	255	6,968	32,019	97,833	65,214	31,922
2001	274	6,456	64,564	64,262	56,654	720	14,494	71,421	64,205	113,430	19,777
2002	1,260	11,861	102,632	42,504	72,744	341	12,509	140,223	75,321	128,827	35,917
TOTAL	1,576	34,073	318,875	336,520	498,074	1,316	105,095	713,896	578,083	760,893	140,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,174,831	2,173,570	140,906	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	498,020	1,600	2,323	
TOTAL LOSSES	1,672,851	2,175,170	143,229	
EXPECTED LOSSES	2,772,547	1,564,602	172,467	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.425	3.153	.208	5.786
INDICATED (POST-TEST)	1.787	2.324	.153	4.264
PRES. ON RATE LEVEL	4.285	2.418	.266	6.969
DERIVED BY FORMULA	4.185	2.408	.252	6.845
UNDERLYING PRES. RATE	4.019	2.268	.250	6.537
PROPOSED	4.185	2.408	.252	6.845

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.183
IND. RATES				10.18	MINIMUM PREMIUM	2285
MAN. RATES	9.17	8.50	9.50	+ 10.18	PRESENT	2185

+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
1998	11,334	85,286	.752			11,334					11	11
1999	12,210	101,228	.829			12,210				2	7	9
2000	10,911	438,946	4.022			10,911					20	20
2001	13,229	552,737	4.178			13,229			1		5	6
2002	14,435	36,634	.253			14,435					1	1
TOTAL	62,119	1,214,831	1.956			62,119			1	2	44	47

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,553					57,319	20,414
1999				24,149	10,308				46,502	7,798	12,471
2000					164,928					251,474	22,544
2001			282,706		11,749			197,249		12,085	48,948
2002					149					1,000	35,485
TOTAL			282,706	24,149	194,687			197,249	46,502	329,676	139,862

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					16,268					224,577	34,540
1999			2,994	47,645	18,603			10,237	186,753	31,887	18,831
2000	346	5,971	50,796	19,187	242,646	3,012	34,452	128,708	58,407	709,257	31,877
2001	2,311	27,489	204,359	12,061	22,086	6,752	106,012	426,172	27,372	43,009	68,674
2002	2	23	185	55	203	4	134	1,446	558	2,185	50,921
TOTAL	2,659	33,483	258,334	78,948	299,806	9,768	140,598	566,563	273,090	1,010,915	204,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,011,405	1,662,759	204,843	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	467,766	4,166	2,261	
TOTAL LOSSES	1,479,171	1,666,925	207,104	
EXPECTED LOSSES	2,497,184	987,071	161,509	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.381	2.683	.333	5.397
INDICATED (POST-TEST)	1.755	1.977	.245	3.977
PRES. ON RATE LEVEL	4.286	1.694	.277	6.257
DERIVED BY FORMULA	4.210	1.722	.273	6.205
UNDERLYING PRES. RATE	4.020	1.589	.260	5.869
PROPOSED	4.210	1.722	.273	6.205

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.231
IND. RATES				9.23	MINIMUM PREMIUM	2095
MAN. RATES	7.82	7.38	8.53	+ 9.23	PRESENT	1985

+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
1998	54,442	693,378	1.273			54,442			1	4	46	51
1999	55,781	697,913	1.251			55,781			1	4	39	44
2000	59,730	2,787,145	4.666			59,730			7	6	39	52
2001	65,491	2,830,037	4.321			65,491			6	4	38	48
2002	63,267	1,921,345	3.036			63,267			4	6	45	55
TOTAL	298,711	8,929,818	2.989			298,711			19	24	207	250

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			44,767	38,490	162,706			26,634	35,005	297,708	88,068
1999			130,948	49,361	147,868			38,065	61,409	179,737	90,525
2000			1,186,198	57,843	218,599			728,677	203,477	316,691	75,660
2001			695,912	36,343	541,056			707,329	17,035	740,312	92,050
2002			454,542	135,717	325,553			254,175	200,884	451,510	98,964
TOTAL			2,512,367	317,754	1,395,782			1,754,880	517,810	1,985,958	445,267

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			87,967	79,867	350,468			177,249	135,049	1,166,420	149,011
1999		26,259	235,043	107,722	263,278		32,037	244,558	267,958	661,919	136,693
2000	2,812	171,153	1,587,326	162,001	348,546	10,996	697,834	2,716,278	844,786	969,321	106,983
2001	11,664	144,961	1,133,992	185,915	717,409	45,103	689,140	2,834,144	425,914	1,785,272	129,146
2002	17,369	167,299	1,424,624	312,916	505,756	7,258	222,396	2,230,370	733,884	1,142,759	142,013
TOTAL	31,845	509,672	4,468,952	848,421	2,185,457	63,357	1,641,407	8,202,599	2,407,591	5,725,691	663,846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,917,832	11,167,160	663,846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,332,080	15,580	7,772	
TOTAL LOSSES	16,249,912	11,182,740	671,618	
EXPECTED LOSSES	7,237,768	6,257,996	582,487	
CREDIBILITY	.10	.30	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.440	3.744	.225	9.409
INDICATED (POST-TEST)	4.009	2.759	.166	6.934
PRES. ON RATE LEVEL	2.583	2.234	.208	5.025
DERIVED BY FORMULA	2.726	2.392	.195	5.313
UNDERLYING PRES. RATE	2.423	2.095	.195	4.713
PROPOSED	2.726	2.392	.195	5.313

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.904
IND. RATES				7.90	MINIMUM PREMIUM	1830
MAN. RATES	6.39	5.93	6.85	+ 7.90	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	8,323	72,169	.867						6	6
1999	8,652	132,168	1.527						6	6
2000	10,133	41,147	.406						6	6
2001	8,055	253,645	3.148						7	7
2002	8,750	61,077	.698						3	3
TOTAL	43,913	560,206	1.276						28	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					41,743					18,343	12,083
1999					61,648					64,930	5,590
2000					12,220					27,570	1,357
2001					134,969					118,267	409
2002					15,152					40,754	5,171
TOTAL					265,732					269,864	24,610

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					89,914					71,868	20,444
1999			5,099	3,355	108,784			11,254	6,710	237,088	8,441
2000	25	441	3,763	1,420	17,980	330	3,778	14,116	6,398	77,753	1,919
2001	673	9,185	81,593	27,128	176,577	1,852	24,932	110,376	44,535	285,716	574
2002	288	2,339	18,752	5,830	20,598	178	5,507	58,689	22,803	89,010	7,420
TOTAL	986	11,965	109,207	37,733	413,853	2,360	34,217	194,435	80,446	761,435	38,798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	353,170	1,293,467	38,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	146,522	-1,227	583	
TOTAL LOSSES	499,692	1,292,240	39,381	
EXPECTED LOSSES	805,804	443,962	46,547	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.138	2.943	.090	4.171
INDICATED (POST-TEST)	.839	2.169	.066	3.074
PRES. ON RATE LEVEL	1.956	1.078	.113	3.147
DERIVED BY FORMULA	1.922	1.165	.109	3.196
UNDERLYING PRES. RATE	1.835	1.011	.106	2.952
PROPOSED	1.893	1.147	.107	3.147

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.682
IND. RATES				4.68	MINIMUM PREMIUM	1185
MAN. RATES	3.99	3.70	4.29	+ 4.68	PRESENT	1120

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	19,426	1,000,444	5.150			2			40	42
1999	20,810	816,977	3.925			2		3	47	52
2000	30,601	803,808	2.626			1		5	33	39
2001	33,956	1,636,295	4.818			2		1	54	57
2002	24,460	1,097,360	4.486				1	2	13	29
TOTAL	129,253	5,354,884	4.143			1		9	22	235

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			257,757		293,566			163,706		259,173	26,242
1999			267,861	10,539	213,159			146,726	3,870	161,731	13,091
2000			208,414	82,730	186,912			85,000	85,645	124,065	31,042
2001			225,956	45,971	608,922			114,782	19,629	510,106	110,929
2002	6,637		147,601	272,931	114,740	1,513		109,545	260,860	152,787	30,746
TOTAL	6,637		1,107,589	412,171	1,417,299	1,513		619,759	370,004	1,207,862	212,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			408,223		632,342			724,714		1,015,436	44,401
1999		53,674	465,075	39,167	379,374		123,377	805,440	46,892	595,086	19,767
2000	836	39,771	372,652	159,017	283,742	2,536	124,656	495,014	336,216	371,507	43,893
2001	7,351	95,246	777,665	193,512	814,861	17,031	254,574	1,074,567	271,144	1,257,949	155,633
2002	19,915	94,058	850,138	318,179	219,479	5,701	127,673	1,348,302	610,095	485,166	44,121
TOTAL	28,102	282,749	2,873,753	709,875	2,329,798	25,268	630,280	4,448,037	1,264,347	3,725,144	307,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,288,189	8,029,164	307,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	981,499	27,206	2,938	
TOTAL LOSSES	9,269,688	8,056,370	310,753	
EXPECTED LOSSES	5,569,511	7,645,315	223,608	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.172	6.233	.240	13.645
INDICATED (POST-TEST)	5.286	4.594	.177	10.057
PRES. ON RATE LEVEL	4.594	6.306	.184	11.084
DERIVED BY FORMULA	4.636	6.015	.183	10.834
UNDERLYING PRES. RATE	4.309	5.915	.173	10.397
PROPOSED	4.636	6.015	.183	10.834

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	16.118
IND. RATES				16.12	MINIMUM PREMIUM	3250
MAN. RATES	13.46	13.08	15.11	+ 16.12	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	76,299	2,138,305	2.802			5	1	58	64	
1999	81,074	739,769	.912			1	2	58	61	
2000	89,829	2,584,542	2.877			5	4	53	62	
2001	96,628	1,593,676	1.649			3	1	45	49	
2002	101,831	1,185,314	1.164				6	45	51	
TOTAL	445,661	8,241,606	1.849			14	14	259	287	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			578,136	3,126	375,763			336,493	23,189	728,389	93,209
1999			110,137	14,223	203,300			30,083	17,192	231,225	133,609
2000			730,743	148,198	454,417			320,088	113,173	684,809	133,114
2001			431,076	21,332	220,654			348,655	19,478	413,080	139,401
2002				137,870	308,983				192,323	413,799	132,339
TOTAL			1,850,092	324,749	1,563,117			1,035,319	365,355	2,471,302	631,672

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			1,025,527	6,486	805,512			1,784,078	89,463	2,668,499	157,709
1999		22,083	201,788	41,689	360,256		25,319	202,751	95,667	846,453	201,750
2000	2,535	130,008	1,209,211	314,778	692,336	11,856	433,433	1,678,014	590,190	1,972,488	188,223
2001	7,404	90,996	700,447	95,896	309,959	22,054	337,042	1,397,355	257,002	1,037,249	195,580
2002	7,566	70,494	606,816	247,159	445,844	2,627	96,507	1,081,995	580,773	996,009	189,906
TOTAL	17,505	313,581	3,743,789	706,008	2,613,907	36,537	892,301	6,144,193	1,613,095	7,520,698	933,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,147,906	12,453,708	933,168			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,232,642	32,791	11,353			
TOTAL LOSSES	12,380,548	12,486,499	944,521			
EXPECTED LOSSES	6,711,655	8,516,581	811,103			
CREDIBILITY	.13	.39	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.778	2.802	.212	5.792		
INDICATED (POST-TEST)	2.047	2.065	.156	4.268		
PRES. ON RATE LEVEL	1.606	2.037	.194	3.837		
DERIVED BY FORMULA	1.663	2.048	.178	3.889		
UNDERLYING PRES. RATE	1.506	1.911	.182	3.599		
PROPOSED	1.663	2.048	.178	3.889		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.786
IND. RATES				5.79	MINIMUM PREMIUM	1410
MAN. RATES	4.77	4.62	5.23	+ 5.79	PRESENT	1310

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	56,693	27,521	.048						5	5
1999	62,653	417,081	.665	1		1	1		3	6
2000	65,074	109,644	.168						10	10
2001	67,832	297,873	.439			1			4	5
2002	74,978	237,858	.317				2		8	10
TOTAL	327,230	1,089,977	.333	1		2	3		30	36

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					8,434					11,031	8,056
1999	107,552		219,337	1,994	5,376			45,502	9,178	6,455	21,687
2000					27,492					65,687	16,465
2001			110,853		41,178			80,261		41,911	23,670
2002				36,925	44,189				21,660	94,550	40,534
TOTAL	107,552		330,190	38,919	126,669			125,763	30,838	219,634	110,412

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					18,166					43,220	13,631
1999	541,613	43,981	366,502	9,930	12,017		38,305	243,981	41,923	25,564	32,747
2000	56	996	8,464	3,198	40,449	767	9,064	33,608	15,263	185,260	23,282
2001	2,284	27,433	206,926	17,228	60,070	6,933	107,894	436,421	37,647	114,485	33,209
2002	1,294	12,928	114,782	51,357	66,974	506	17,339	190,899	92,226	216,896	58,167
TOTAL	545,247	85,338	696,674	81,713	197,676	8,206	172,602	904,909	187,059	585,425	161,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,412,976	1,051,873	161,036			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	425,156	3,498	2,456			
TOTAL LOSSES	2,838,132	1,055,371	163,492			
EXPECTED LOSSES	2,306,973	1,207,479	176,704			
CREDIBILITY	.10	.31	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.867	.323	.050	1.240		
INDICATED (POST-TEST)	.639	.238	.037	.914		
PRES. ON RATE LEVEL	.752	.393	.058	1.203		
DERIVED BY FORMULA	.741	.345	.051	1.137		
UNDERLYING PRES. RATE	.705	.369	.054	1.128		
PROPOSED	.741	.345	.051	1.137		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.691
IND. RATES				1.69	MINIMUM PREMIUM	590
MAN. RATES	1.73	1.52	1.64	+ 1.69	PRESENT	575

+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
1998	8,428	183,637	2.178			8,428				1	20	21
1999	10,495	398,447	3.796			10,495				1	22	23
2000	11,433	837,342	7.323			11,433			2	2	19	23
2001	10,705	449,281	4.196			10,705				1	19	20
2002	12,178	91,212	.748			12,178				1	10	11
TOTAL	53,239	1,959,919	3.681			53,239			2	6	90	98

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				14,564	49,513				9,376	58,192	51,992
1999				8,572	168,901				22,711	176,818	21,445
2000			161,494	52,197	87,071			260,287	105,699	131,734	38,860
2001				16,999	159,314				16,799	239,246	16,923
2002				5,309	20,273				10,238	27,866	27,526
TOTAL			161,494	97,641	485,072			260,287	164,823	633,856	156,746

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				30,220	106,651				36,173	227,996	87,970
1999			14,730	25,910	298,196			34,968	109,101	647,332	32,382
2000	496	26,311	247,159	97,427	133,971	4,743	307,232	1,199,685	429,699	408,111	54,948
2001	824	12,174	110,558	51,574	210,481	3,795	54,944	249,210	130,984	583,685	23,743
2002	450	4,004	33,735	12,736	28,550	164	5,923	65,999	34,182	65,777	39,500
TOTAL	1,770	42,489	406,182	217,867	777,849	8,702	368,099	1,549,862	740,139	1,932,901	238,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,377,104	3,668,756	238,543	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	381,790	2,874	2,421	
TOTAL LOSSES	2,758,894	3,671,630	240,964	
EXPECTED LOSSES	2,101,875	1,808,529	174,092	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.182	6.897	.453	12.532
INDICATED (POST-TEST)	3.819	5.083	.334	9.236
PRES. ON RATE LEVEL	4.209	3.622	.348	8.179
DERIVED BY FORMULA	4.197	3.753	.347	8.297
UNDERLYING PRES. RATE	3.948	3.397	.327	7.672
PROPOSED	4.197	3.753	.347	8.297

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.344
IND. RATES				12.34	MINIMUM PREMIUM	2720
MAN. RATES	10.44	9.68	11.15	+ 12.34	PRESENT	2520

+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
1998	2,247	2,276	.101			2,247					1	1
1999	2,226	49,975	2.245			2,226					5	5
2000	2,836	135,748	4.786			2,836				1	3	4
2001	3,540	57,788	1.632			3,540				2	3	5
2002	3,467	77,067	2.222			3,467				1	1	2
TOTAL	14,316	322,854	2.255			14,316				4	13	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					48					983	1,245
1999					15,345					29,574	5,056
2000				32,208	54,974				25,759	20,297	2,510
2001				27,440	5,307				15,396	7,477	2,168
2002				19,274	13,601				12,718	28,251	3,223
TOTAL				78,922	89,275				53,873	86,582	14,202

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					103					3,851	2,107
1999			1,269	836	27,075			5,126	3,054	107,997	7,635
2000	115	3,014	30,007	56,363	82,533	241	6,637	30,570	93,561	61,933	3,549
2001	68	2,503	26,203	32,632	10,266	152	5,665	30,745	40,274	23,306	3,042
2002	497	5,288	48,199	23,156	22,095	177	6,501	72,831	38,898	67,799	4,625
TOTAL	680	10,805	105,678	112,987	142,072	570	18,803	139,272	175,787	264,886	20,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	275,808	695,732	20,958	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	80,432	1,974	425	
TOTAL LOSSES	356,240	697,706	21,383	
EXPECTED LOSSES	440,075	232,777	28,490	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.488	4.874	.149	7.511
INDICATED (POST-TEST)	1.834	3.592	.110	5.536
PRES. ON RATE LEVEL	3.277	1.734	.212	5.223
DERIVED BY FORMULA	3.263	1.808	.208	5.279
UNDERLYING PRES. RATE	3.074	1.626	.199	4.899
PROPOSED	3.263	1.808	.208	5.279

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.854
IND. RATES				7.85	MINIMUM PREMIUM	1820
MAN. RATES	5.66	5.86	7.12	+ 7.85	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	27,386	879,928	3.213			4	8	30	42
1999	31,269	1,360,226	4.350			4	9	36	49
2000	39,020	1,028,917	2.636			1	7	35	43
2001	39,853	1,256,556	3.152			4	4	27	35
2002	39,055	872,031	2.232			1	9	24	34
TOTAL	176,583	5,397,658	3.057			14	37	152	203

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			367,461	104,092	62,990			145,166	82,766	67,107	50,346
1999			497,177	88,194	155,018			266,532	94,227	201,252	57,826
2000			94,890	146,114	220,270			111,840	92,067	299,280	64,456
2001			425,905	78,023	164,108			220,229	72,168	218,404	77,719
2002			70,300	159,961	73,473			58,000	243,466	193,726	73,105
TOTAL			1,455,733	576,384	675,859			801,767	584,694	979,769	323,452

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			714,183	215,991	135,681			949,335	319,311	262,924	85,185
1999		90,910	776,912	192,280	280,221		171,960	1,135,378	418,067	747,702	87,317
2000	667	26,919	259,662	256,513	333,691	5,002	183,902	721,031	403,389	869,041	91,141
2001	8,515	106,835	826,680	155,321	246,708	18,911	306,584	1,283,396	311,092	584,435	109,040
2002	4,854	52,651	476,960	186,640	135,716	2,904	105,052	1,142,599	577,449	553,797	104,906
TOTAL	14,036	277,315	3,054,397	1,006,745	1,132,017	26,817	767,498	5,231,739	2,029,308	3,017,899	477,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,371,802	7,185,969	477,589	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,360,604	17,457	8,818	
TOTAL LOSSES	10,732,406	7,203,426	486,407	
EXPECTED LOSSES	7,557,752	5,149,160	633,933	
CREDIBILITY	.07	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.078	4.079	.275	10.432
INDICATED (POST-TEST)	4.479	3.006	.203	7.688
PRES. ON RATE LEVEL	4.563	3.109	.382	8.054
DERIVED BY FORMULA	4.557	3.087	.343	7.987
UNDERLYING PRES. RATE	4.280	2.916	.359	7.555
PROPOSED	4.557	3.087	.343	7.987

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	11.883
IND. RATES				11.88	MINIMUM PREMIUM	2625
MAN. RATES	10.11	9.38	10.98	+ 11.88	PRESENT	2490

+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
1998	4,252	398,967	9.383			4,252			1		4	5
1999	4,113	202,436	4.921			4,113			1		6	7
2000	3,658	45,483	1.243			3,658					8	8
2001	3,566	3,204	.089			3,566						
2002	2,534	21,738	.857			2,534					2	2
TOTAL	18,123	671,828	3.707			18,123			2		20	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			166,778		18,468			185,000		24,889	3,832
1999			101,253		27,552			29,479		19,514	24,638
2000					11,221					28,716	5,546
2001											3,204
2002					11,313					10,425	
TOTAL			268,031		68,554			214,479		83,544	37,220

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			169,058		39,780			635,119		97,516	6,484
1999		20,302	171,178	4,153	49,772		24,813	159,592	4,973	72,108	37,203
2000	24	406	3,448	1,306	16,505	316	3,900	14,683	6,664	80,993	7,842
2001											4,495
2002	215	1,744	14,005	4,352	15,373	45	1,410	15,018	5,838	22,773	
TOTAL	239	22,452	357,689	9,811	121,430	361	30,123	824,412	17,475	273,390	56,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,235,276	422,106	56,024	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	218,915	-5,178	1,214	
TOTAL LOSSES	1,454,191	416,928	57,238	
EXPECTED LOSSES	1,177,813	745,218	119,612	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.024	2.301	.316	10.641
INDICATED (POST-TEST)	5.914	1.696	.233	7.843
PRES. ON RATE LEVEL	6.928	4.384	.704	12.016
DERIVED BY FORMULA	6.908	4.250	.680	11.838
UNDERLYING PRES. RATE	6.499	4.112	.660	11.271
PROPOSED	6.908	4.250	.680	11.838

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	17.612
IND. RATES				17.61	MINIMUM PREMIUM	3250
MAN. RATES	15.53	14.54	16.38	+ 17.61	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	506	5,469	1.080						2	2
1999	606	35,562	5.868						5	5
2000	556	14,389	2.587				1			1
2001	610									
2002	642	9,346	1.455						1	1
TOTAL	2,920	64,766	2.218						1	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,282					1,874	2,313
1999					7,602					27,679	281
2000				13,500				61			828
2002					960					5,645	2,741
TOTAL				13,500	9,844				61	35,198	6,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,761					7,343	3,914
1999			628	410	13,413			4,797	2,860	101,070	424
2000		428	5,479	20,945	693		17	48	209	12	1,171
2002	19	146	1,187	370	1,306	25	770	8,134	3,162	12,333	3,933
TOTAL	19	574	7,294	21,725	18,173	25	787	12,979	6,231	120,758	9,442

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,678	166,887	9,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	38,154	162	170	
TOTAL LOSSES	59,832	167,049	9,612	
EXPECTED LOSSES	206,501	86,901	12,614	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.049	5.721	.329	8.099
INDICATED (POST-TEST)	1.510	4.216	.242	5.968
PRES. ON RATE LEVEL	7.539	3.173	.461	11.173
DERIVED BY FORMULA	7.539	3.183	.459	11.181
UNDERLYING PRES. RATE	7.072	2.976	.432	10.480
PROPOSED	7.533	3.181	.459	11.173

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	16.623
IND. RATES				16.62	MINIMUM PREMIUM	3250
MAN. RATES	14.84	13.57	15.23	+ 16.62	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	491	75,444	15,365			1			2	3
1999	497	217,180	43,698			1			1	2
2000	489	782	.159							
2001	467	10,917	2,337						2	2
2002	422	3,112	.737						1	1
TOTAL	2,366	307,435	12,994			2			6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			47,049		1,782			24,860		1,753	
1999			123,499		746			85,699		688	6,548
2000											782
2001					3,479					6,224	1,214
2002					114					2,998	
TOTAL			170,548		6,121			110,559		11,663	8,544

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			92,451		3,839			165,443		6,868	
1999		24,763	206,072	3,277	2,722		72,132	454,221	8,658	4,989	9,887
2000											1,106
2001	18	237	2,105	699	4,553	95	1,334	5,813	2,346	15,034	1,703
2002	2	18	142	44	156	13	405	4,321	1,680	6,550	
TOTAL	20	25,018	300,770	4,020	11,270	108	73,871	629,798	12,684	33,441	12,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,029,585	61,415	12,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,459	-249	143	
TOTAL LOSSES	1,065,044	61,166	12,839	
EXPECTED LOSSES	192,071	79,190	12,185	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	45.015	2.585	.543	48.143
INDICATED (POST-TEST)	33.176	1.905	.400	35.481
PRES. ON RATE LEVEL	8.655	3.568	.549	12.772
DERIVED BY FORMULA	8.655	3.551	.548	12.754
UNDERLYING PRES. RATE	8.118	3.347	.515	11.980
PROPOSED	8.667	3.556	.549	12.772

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	19.002
IND. RATES				19.00	MINIMUM PREMIUM	3250
MAN. RATES	15.98	15.12	17.41	+ 19.00	PRESENT	3150

+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
1998												
1999	42					42						
2000	66					66						
2001	57					57						
2002	114					114						
TOTAL	279					279						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,880	165	29	
TOTAL LOSSES	3,880	165	29	
EXPECTED LOSSES	22,384	9,126	1,356	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.391	.059	.010	1.460
INDICATED (POST-TEST)	1.025	.043	.007	1.075
PRES. ON RATE LEVEL	8.554	3.487	.518	12.559
DERIVED BY FORMULA	8.554	3.487	.518	12.559
UNDERLYING PRES. RATE	8.023	3.271	.486	11.780
PROPOSED	8.554	3.487	.518	12.559

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	18.685
IND. RATES				18.69	MINIMUM PREMIUM	3250
MAN. RATES	15.72	14.89	17.12	+ 18.69	PRESENT	3150

+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
1998	1,731	22,365	1.292			1,731					4	4
1999	1,113	115,852	10.408			1,113				1	1	2
2000	1,561	61,422	3.934			1,561				1		1
2001	2,183	231,748	10.616			2,183			2		3	5
2002	2,478	2,188	.088			2,478						
TOTAL	9,066	433,575	4.782			9,066			2	2	8	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,168					16,886	4,311
1999				30,361	1,484				81,571	1,204	1,232
2000				38,452					22,970		
2001			119,231		6,492			84,891		10,430	10,704
2002											2,188
TOTAL			119,231	68,813	9,144			84,891	104,541	28,520	18,435

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,516					66,160	7,294
1999			2,816	59,277	3,139			15,795	326,311	10,380	1,860
2000		1,223	15,612	59,657	1,974			17,994	79,232	4,180	
2001	2,271	26,934	199,721	10,932	15,166	6,810	3,431	429,967	27,059	39,201	15,018
2002							106,980				3,140
TOTAL	2,271	28,157	218,149	129,866	22,795	6,810	110,411	463,756	432,602	119,921	27,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	829,554	705,184	27,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	75,522	3,765	329	
TOTAL LOSSES	905,076	708,949	27,641	
EXPECTED LOSSES	398,995	291,382	20,762	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.983	7.820	.305	18.108
INDICATED (POST-TEST)	7.357	5.763	.225	13.345
PRES. ON RATE LEVEL	4.692	3.426	.244	8.362
DERIVED BY FORMULA	4.719	3.496	.243	8.458
UNDERLYING PRES. RATE	4.401	3.214	.229	7.844
PROPOSED	4.719	3.496	.243	8.458

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.583
IND. RATES				12.58	MINIMUM PREMIUM	2765
MAN. RATES	9.59	9.46	11.40	+ 12.58	PRESENT	2575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,226	2,441	.199						1	1
1999	1,021	73,614	7.209						6	6
2000	1,388	87,592	6.310						3	3
2001	1,256	3,473	.276							
2002	1,522	144,108	9.468				1		1	2
TOTAL	6,413	311,228	4.853				1		11	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,457					668	316
1999					41,958					29,633	2,023
2000					8,309					75,691	3,592
2001											3,473
2002			92,853		366			45,128		4,616	1,145
TOTAL			92,853		52,090			45,128		110,608	10,549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,138					2,617	535
1999			3,472	2,283	74,039			5,131	3,062	108,201	3,055
2000	17	298	2,558	966	12,222	889	10,397	38,737	17,583	213,482	5,079
2001											4,873
2002	1,980	19,667	166,460	12,861	8,330	818	22,072	199,849	23,568	20,951	1,643
TOTAL	1,997	19,965	172,490	16,110	97,729	1,707	32,469	243,717	44,213	345,251	15,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	472,345	503,303	15,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	70,972	902	431	
TOTAL LOSSES	543,317	504,205	15,616	
EXPECTED LOSSES	384,652	261,651	30,590	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.472	7.862	.244	16.578
INDICATED (POST-TEST)	6.244	5.794	.180	12.218
PRES. ON RATE LEVEL	6.394	4.350	.509	11.253
DERIVED BY FORMULA	6.393	4.379	.502	11.274
UNDERLYING PRES. RATE	5.998	4.080	.477	10.555
PROPOSED	6.393	4.379	.502	11.274

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	16.773
IND. RATES				16.77	MINIMUM PREMIUM	3250
MAN. RATES	13.68	13.17	15.34	+ 16.77	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	98,950	1,048,816	1.059			1	8	40	49
1999	91,736	1,090,777	1.189	1		2	6	38	47
2000	134,073	2,581,187	1.925			6	20	45	71
2001	130,630	1,146,987	.878			1	9	28	38
2002	150,287	935,400	.622				6	28	34
TOTAL	605,676	6,803,167	1.123			1	10	49	239

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			49,300	96,613	182,015			16,000	129,350	357,388	218,150
1999	2,996		144,314	108,553	262,777	724		11,466	55,049	306,230	198,668
2000			457,806	342,299	321,673			561,358	256,782	318,108	323,161
2001			106,362	123,596	204,981			110,928	94,884	232,809	273,427
2002				69,100	209,937				62,000	342,923	251,440
TOTAL	2,996		757,782	740,161	1,181,383	724		699,752	598,065	1,557,458	1,264,846

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			96,875	200,472	392,064			106,480	499,032	1,400,243	369,110
1999	15,087	28,939	272,086	229,748	467,211	2,085	9,655	124,318	252,942	1,122,574	299,989
2000	1,621	87,340	838,883	587,523	500,450	9,322	557,811	2,190,647	1,019,671	974,098	456,950
2001	2,602	39,958	348,587	189,346	287,266	9,914	169,221	744,495	339,458	607,406	383,618
2002	4,839	43,827	372,291	145,088	298,358	1,763	59,445	650,608	304,500	778,739	360,816
TOTAL	24,149	200,064	1,928,722	1,352,177	1,945,349	23,084	796,132	3,816,548	2,415,603	4,883,060	1,870,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,788,699	10,596,189	1,870,483			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,965,698	47,229	26,862			
TOTAL LOSSES	8,754,397	10,643,418	1,897,345			
EXPECTED LOSSES	10,811,318	7,922,242	1,810,972			
CREDIBILITY	.16	.47	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.445	1.757	.313	3.515		
INDICATED (POST-TEST)	1.065	1.295	.231	2.591		
PRES. ON RATE LEVEL	1.903	1.394	.319	3.616		
DERIVED BY FORMULA	1.769	1.347	.274	3.390		
UNDERLYING PRES. RATE	1.785	1.308	.299	3.392		
PROPOSED	1.769	1.347	.274	3.390		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.043
IND. RATES				5.04	MINIMUM PREMIUM	1260
MAN. RATES	5.01	4.43	4.93	+ 5.04	PRESENT	1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	81									
1999	682									
2000	2,021	10,182	.503						1	1
2001	1,089	4,418	.405							
2002	318	11,146	3.505						2	2
TOTAL	4,191	25,746	.614						3	3

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	6,977
TOTAL					1,549					5,121	19,076

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1	30	236	90	1,119	15	243	888	406	4,909	10,861
2001											6,198
2002	14	119	977	307	1,074	13	452	4,878	1,881	7,387	10,012
TOTAL	15	149	1,213	397	2,193	28	695	5,766	2,287	12,296	27,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,866	17,173	27,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,701	-1,342	128	
TOTAL LOSSES	31,567	15,831	27,199	
EXPECTED LOSSES	172,250	88,557	13,159	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.753	.378	.649	1.780
INDICATED (POST-TEST)	.555	.279	.478	1.312
PRES. ON RATE LEVEL	4.382	2.252	.335	6.969
DERIVED BY FORMULA	4.344	2.213	.338	6.895
UNDERLYING PRES. RATE	4.110	2.113	.314	6.537
PROPOSED	4.344	2.213	.338	6.895

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.258
IND. RATES				10.26	MINIMUM PREMIUM	2300
MAN. RATES	9.17	8.50	9.50	+ 10.26	PRESENT	2185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998		1												
1999														
2000		6												
2001														
2002														
TOTAL		7												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14	-4		
TOTAL LOSSES	14			
EXPECTED LOSSES	120	98	13	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.200	.000	.000	.200
INDICATED (POST-TEST)	.147	.000	.000	.147
PRES. ON RATE LEVEL	1.823	1.488	.195	3.506
DERIVED BY FORMULA	1.823	1.488	.195	3.506
UNDERLYING PRES. RATE	1.710	1.396	.183	3.289
PROPOSED	1.823	1.488	.195	3.506

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.216
IND. RATES				5.22	MINIMUM PREMIUM	1295
MAN. RATES	4.47	4.20	4.78	+ 5.22	PRESENT	1220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	299									
1999	213									
2000	437	1,496	.342						1	1
2001	779	3,625	.465							
2002	354	2,671	.754							
TOTAL	2,082	7,792	.374						1	1

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
TOTAL					60					339	7,393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			19	6	88		52	171	80	954	1,551
2001											5,086
2002											3,833
TOTAL			19	6	88		52	171	80	954	10,470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242	1,128	10,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,127	482	48	
TOTAL LOSSES	9,369	1,610	10,518	
EXPECTED LOSSES	52,008	35,311	3,519	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.450	.077	.505	1.032
INDICATED (POST-TEST)	.332	.057	.372	.761
PRES. ON RATE LEVEL	2.663	1.808	.180	4.651
DERIVED BY FORMULA	2.663	1.790	.182	4.635
UNDERLYING PRES. RATE	2.498	1.696	.169	4.363
PROPOSED	2.663	1.790	.182	4.635

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.895
IND. RATES				6.90	MINIMUM PREMIUM	1630
MAN. RATES	5.83	5.51	6.34	+ 6.90	PRESENT	1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	14,789	86,589	.585				1	16	17	
1999	15,465	342,931	2.217				1	20	21	
2000	15,986	672,397	4.206			2	2	19	23	
2001	14,607	583,585	3.995				2	12	14	
2002	17,637	570,560	3.235				4	13	17	
TOTAL	78,484	2,256,062	2.875			2	10	80	92	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				610	18,145				5,850	30,608	31,376
1999				26,151	145,794				23,223	101,696	46,067
2000			277,581	12,897	101,911			117,068	206	141,028	21,706
2001				55,557	247,382				34,381	215,619	30,646
2002				56,545	171,700				54,412	226,192	61,711
TOTAL			277,581	151,760	684,932			117,068	118,072	715,143	191,506

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				1,266	39,085				22,569	119,921	53,088
1999				14,373	58,920			22,057	103,380	373,058	69,561
2000	868	48,940	452,531	45,055	157,259	3,378	164,858	631,018	51,836	407,029	30,692
2001	1,322	21,161	196,092	113,630	330,378	3,483	54,569	254,305	164,852	532,598	42,996
2002	3,959	35,847	304,525	118,685	244,006	1,224	42,074	463,262	225,372	520,136	88,555
TOTAL	6,149	105,948	967,521	337,556	1,028,455	8,085	261,501	1,370,642	568,009	1,952,742	284,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,719,846	3,886,762	284,892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	404,827	1,063	2,695	
TOTAL LOSSES	3,124,673	3,887,825	287,587	
EXPECTED LOSSES	2,184,995	1,935,416	200,134	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.981	4.954	.366	9.301
INDICATED (POST-TEST)	2.934	3.651	.270	6.855
PRES. ON RATE LEVEL	2.968	2.629	.272	5.869
DERIVED BY FORMULA	2.967	2.752	.272	5.991
UNDERLYING PRES. RATE	2.784	2.466	.255	5.505
PROPOSED	2.967	2.752	.272	5.991

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	8.913
IND. RATES				8.91	MINIMUM PREMIUM	2030
MAN. RATES	7.48	7.05	8.00	+ 8.91	PRESENT	1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	18									
1999	25									
2000	68									
2001	10									
2002	9									
TOTAL	130									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	401	-57	2	
TOTAL LOSSES	401		2	
EXPECTED LOSSES	2,744	1,778	264	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.308	.000	.002	.310
INDICATED (POST-TEST)	.227	.000	.001	.228
PRES. ON RATE LEVEL	2.250	1.458	.216	3.924
DERIVED BY FORMULA	2.250	1.458	.216	3.924
UNDERLYING PRES. RATE	2.110	1.368	.203	3.681
PROPOSED	2.250	1.458	.216	3.924

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.838
IND. RATES				5.84	MINIMUM PREMIUM	1420
MAN. RATES	5.16	4.72	5.35	+ 5.84	PRESENT	1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	802	20,497	2.555						2	2
1999	910	88,351	9.708			1			2	3
2000	796	150	.018							
2001	1,374	2,518	.183						1	1
2002	1,390	34,886	2.509						9	9
TOTAL	5,272	146,402	2.777			1			14	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					9,444					9,726	1,327
1999			61,840		2,306			20,540		2,708	957
2000											150
2001					540					1,468	510
2002					10,453					23,636	797
TOTAL			61,840		22,743			20,540		37,538	3,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					20,342					38,106	2,245
1999		12,400	103,347	1,746	4,773		17,285	109,310	2,335	10,481	1,445
2000											212
2001	4	36	325	108	706	19	320	1,379	555	3,550	716
2002	196	1,608	12,930	4,023	14,206	105	3,196	34,014	13,224	51,624	1,144
TOTAL	200	14,044	116,602	5,877	40,027	124	20,801	144,703	16,114	103,761	5,762

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	296,474	165,779	5,762	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,412	2,144	282	
TOTAL LOSSES	333,886	167,923	6,044	
EXPECTED LOSSES	199,493	174,767	17,872	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.333	3.185	.115	9.633
INDICATED (POST-TEST)	4.667	2.347	.085	7.099
PRES. ON RATE LEVEL	4.034	3.534	.362	7.930
DERIVED BY FORMULA	4.040	3.510	.356	7.906
UNDERLYING PRES. RATE	3.784	3.315	.339	7.438
PROPOSED	4.040	3.510	.356	7.906

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	11.762
IND. RATES				11.76	MINIMUM PREMIUM	2600
MAN. RATES	7.97	8.43	10.81	+ 11.76	PRESENT	2455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	16									
1999	34									
2000	65									
2001	81									
2002	132									
TOTAL	328									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	988	84	12	
TOTAL LOSSES	988	84	12	
EXPECTED LOSSES	5,491	3,506	551	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.301	.026	.004	.331
INDICATED (POST-TEST)	.222	.019	.003	.244
PRES. ON RATE LEVEL	1.785	1.140	.178	3.103
DERIVED BY FORMULA	1.785	1.140	.178	3.103
UNDERLYING PRES. RATE	1.674	1.069	.168	2.911
PROPOSED	1.785	1.140	.178	3.103

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.616
IND. RATES				4.62	MINIMUM PREMIUM	1175
MAN. RATES	4.00	3.73	4.23	+ 4.62	PRESENT	1105

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,468									
1999	3,221	277	.008							
2000	4,675	18,173	.388				1	1		2
2001	5,208	859	.016							
2002	5,579	1,447	.025							
TOTAL	21,151	20,756	.098				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											277
2000				11,728	545				988	4,088	824
2001											859
2002											1,447
TOTAL				11,728	545				988	4,088	3,407

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											418
2000	1	390	4,932	18,259	1,402	45	711	2,867	4,360	11,710	1,165
2001											1,205
2002											2,076
TOTAL	1	390	4,932	18,259	1,402	45	711	2,867	4,360	11,710	4,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,946	35,731	4,864	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,538	973	243	
TOTAL LOSSES	36,484	36,704	5,107	
EXPECTED LOSSES	154,613	102,371	15,229	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.172	.174	.024	.370
INDICATED (POST-TEST)	.127	.128	.018	.273
PRES. ON RATE LEVEL	.779	.516	.077	1.372
DERIVED BY FORMULA	.766	.497	.074	1.337
UNDERLYING PRES. RATE	.731	.484	.072	1.287
PROPOSED	.766	.497	.074	1.337

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.989
IND. RATES				1.99	MINIMUM PREMIUM	650
MAN. RATES	1.84	1.68	1.87	+ 1.99	PRESENT	620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	5,145	14,681	.285						3	3
1999	4,450	37,724	.847						3	3
2000	6,648	135,797	2.042						5	5
2001	6,555	86,164	1.314						2	2
2002	6,246	121,795	1.949					1	5	6
TOTAL	29,044	396,161	1.364					1	18	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,667					7,741	3,273
1999					25,294					11,742	688
2000					78,207					55,039	2,551
2001					42,590					42,007	1,567
2002				12,160	22,283				9,555	62,930	14,867
TOTAL				12,160	172,041				9,555	179,459	22,946

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,898					30,330	5,538
1999			2,090	1,379	44,636			2,035	1,211	42,879	1,039
2000	165	2,833	24,086	9,096	115,065	663	7,555	28,163	12,771	155,229	3,607
2001	214	2,898	25,746	8,561	55,719	665	8,873	39,209	15,824	101,485	2,199
2002	571	5,447	47,365	19,884	32,566	316	10,528	114,783	52,557	142,023	21,334
TOTAL	950	11,178	99,287	38,920	255,884	1,644	26,956	184,190	82,363	471,946	33,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	324,205	849,113	33,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	142,454	1,247	784	
TOTAL LOSSES	466,659	850,360	34,501	
EXPECTED LOSSES	787,964	347,658	57,507	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.607	2.928	.119	4.654
INDICATED (POST-TEST)	1.184	2.158	.088	3.430
PRES. ON RATE LEVEL	2.893	1.276	.211	4.380
DERIVED BY FORMULA	2.859	1.329	.202	4.390
UNDERLYING PRES. RATE	2.713	1.197	.198	4.108
PROPOSED	2.852	1.326	.202	4.380

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.516
IND. RATES				6.52	MINIMUM PREMIUM	1555
MAN. RATES	5.75	5.30	5.97	+ 6.52	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,938	196	.006							
1999	2,156	25,736	1.193						1	1
2000	3,805	16,766	.440							
2001	3,288	76,021	2.312						4	4
2002	3,779	9,321	.246						1	1
TOTAL	15,966	128,040	.802						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											196
1999					2,580					6,386	16,770
2000											16,766
2001					37,626					32,188	6,207
2002					4,320					3,621	1,380
TOTAL					44,526					42,195	41,319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											332
1999			213	141	4,553			1,104	659	23,318	25,323
2000											23,707
2001	187	2,562	22,744	7,559	49,225	512	6,778	30,039	12,118	77,757	8,708
2002	82	666	5,347	1,663	5,874	16	488	5,211	2,028	7,908	1,980
TOTAL	269	3,228	28,304	9,363	59,652	528	7,266	36,354	14,805	108,983	60,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,949	192,803	60,050	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	59,574	937	490	
TOTAL LOSSES	135,523	193,740	60,540	
EXPECTED LOSSES	328,101	215,381	34,327	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.849	1.213	.379	2.441
INDICATED (POST-TEST)	.626	.894	.279	1.799
PRES. ON RATE LEVEL	2.191	1.438	.229	3.858
DERIVED BY FORMULA	2.175	1.416	.232	3.823
UNDERLYING PRES. RATE	2.055	1.349	.215	3.619
PROPOSED	2.175	1.416	.232	3.823

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.687
IND. RATES				5.69	MINIMUM PREMIUM	1390
MAN. RATES	5.08	4.67	5.26	+ 5.69	PRESENT	1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	18,786	52,954	.281						4	4
1999	20,277	104,493	.515				1		1	2
2000	21,066	71,047	.337						5	5
2001	21,873	35,522	.162						3	3
2002	24,417	164,812	.674			1			3	4
TOTAL	106,419	428,828	.403			1	1		16	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,824					16,727	28,403
1999				39,258	7,414				29,657	16,278	11,886
2000					10,361					49,938	10,748
2001					4,142					9,557	21,823
2002			86,640		1,932			53,133		4,918	18,189
TOTAL			86,640	39,258	31,673			53,133	29,657	97,418	91,049

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					16,853					65,537	48,058
1999			4,097	76,946	13,757			8,487	120,275	61,616	17,948
2000	21	376	3,190	1,207	15,245	602	6,844	25,558	11,601	140,845	15,198
2001	23	286	2,505	834	5,420	151	1,995	8,917	3,604	23,093	30,618
2002	1,878	18,600	157,291	12,612	9,936	961	25,909	234,533	27,459	23,538	26,101
TOTAL	1,922	19,262	167,083	91,599	61,211	1,714	34,748	277,495	162,939	314,629	137,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	502,224	630,378	137,923	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	187,698	2,318	1,596	
TOTAL LOSSES	689,922	632,696	139,519	
EXPECTED LOSSES	1,016,300	808,785	114,932	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.648	.595	.131	1.374
INDICATED (POST-TEST)	.478	.439	.097	1.014
PRES. ON RATE LEVEL	1.018	.811	.115	1.944
DERIVED BY FORMULA	.991	.755	.112	1.858
UNDERLYING PRES. RATE	.955	.760	.108	1.823
PROPOSED	.991	.755	.112	1.858

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				2.76	MINIMUM PREMIUM	800
MAN. RATES	2.84	2.46	2.65	+ 2.76	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	58,765	116,023	.197				1	9	10
1999	62,161	472,985	.760			2		4	6
2000	83,502	205,385	.245			1	3	20	24
2001	56,657	46,374	.081					3	3
2002	50,772	112,949	.222				2	5	7
TOTAL	311,857	953,716	.306			3	6	41	50

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				18,630	26,661				40,000	21,216	9,516
1999			176,791		12,570			274,244		6,472	2,908
2000			48,957	35,049	35,087			7,194	14,708	41,812	22,578
2001					9,259					33,131	3,984
2002				7,929	34,532				17,158	44,322	9,008
TOTAL			225,748	61,608	118,109			281,438	71,866	146,953	47,994

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				38,657	57,428				154,320	83,125	16,101
1999		22,861	191,206	3,670	23,477		110,061	693,996	13,772	27,414	4,391
2000	201	11,217	106,910	61,058	54,731	616	17,868	71,097	61,719	121,213	31,925
2001	47	633	5,594	1,862	12,113	521	6,987	30,922	12,480	80,042	5,590
2002	753	6,638	55,643	20,667	48,434	267	9,603	107,209	55,959	105,038	12,926
TOTAL	1,001	41,349	359,353	125,914	196,183	1,404	144,519	903,224	298,250	416,832	70,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,450,850	1,037,179	70,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	118,007	-6,221	629	
TOTAL LOSSES	1,568,857	1,030,958	71,562	
EXPECTED LOSSES	667,374	842,014	56,134	
CREDIBILITY	.10	.30	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.503	.331	.023	.857
INDICATED (POST-TEST)	.371	.244	.017	.632
PRES. ON RATE LEVEL	.228	.288	.019	.535
DERIVED BY FORMULA	.242	.275	.018	.535
UNDERLYING PRES. RATE	.214	.270	.018	.502
PROPOSED	.242	.275	.018	.535

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				.80	MINIMUM PREMIUM	410
MAN. RATES	.58	.63	.73	+ .80	PRESENT	390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,440	30,827	1.263						1	1
1999	3,016									
2000	3,138	17,374	.553						1	1
2001	3,375	2,613	.077							
2002	3,581	13,504	.377						1	1
TOTAL	15,550	64,318	.414						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					13,359					17,100	368
2000					930					15,192	1,252
2001											2,613
2002				1,500					1,500		10,504
TOTAL				1,500	14,289				1,500	32,292	14,737

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					28,775					66,998	623
2000	2	33	286	108	1,368	181	2,079	7,777	3,529	42,847	1,770
2001											3,666
2002	19	246	2,441	1,395	281	7	315	3,789	2,724	718	15,073
TOTAL	21	279	2,727	1,503	30,424	188	2,394	11,566	6,253	110,563	21,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,175	148,743	21,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,819	173	72	
TOTAL LOSSES	22,994	148,916	21,204	
EXPECTED LOSSES	31,878	49,604	5,132	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.148	.958	.136	1.242
INDICATED (POST-TEST)	.109	.706	.100	.915
PRES. ON RATE LEVEL	.219	.340	.035	.594
DERIVED BY FORMULA	.218	.355	.038	.611
UNDERLYING PRES. RATE	.205	.319	.033	.557
PROPOSED	.218	.355	.038	.611

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	
IND. RATES				.91	MINIMUM PREMIUM	430
MAN. RATES	.69	.69	.81	+ .91	PRESENT	405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	28,098	230,586	.820				2	14	16
1999	28,854	350,116	1.213			1	1	15	17
2000	32,545	410,977	1.262			1	1	15	17
2001	36,499	215,050	.589				1	12	13
2002	37,314	416,829	1.117				6	12	18
TOTAL	163,310	1,623,558	.994			2	11	68	81

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				62,173	34,071				49,074	52,809	32,459
1999			69,611	303	20,531			172,952	888	66,989	18,842
2000			97,249	11,112	45,486			123,205	3,402	99,502	31,021
2001				25,789	56,422				34,223	69,753	28,863
2002				119,145	32,818				121,160	119,295	24,411
TOTAL			166,860	218,522	189,328			296,157	208,747	408,348	135,596

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				129,009	73,390				189,327	206,905	54,921
1999		7,619	65,107	2,705	36,666		79,460	511,985	19,941	247,406	28,451
2000	256	13,137	121,722	25,802	69,145	2,406	122,236	468,571	48,487	288,107	43,864
2001	324	5,854	55,717	40,997	76,937	1,186	23,774	117,923	109,533	180,169	40,495
2002	2,092	24,788	234,538	123,420	66,886	1,033	41,670	478,011	286,779	318,640	35,030
TOTAL	2,672	51,398	477,084	321,933	323,024	4,625	267,140	1,576,490	654,067	1,241,227	202,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,379,409	2,540,251	202,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	117,677	5,630	2,251			
TOTAL LOSSES	2,497,086	2,545,881	205,012			
EXPECTED LOSSES	640,175	1,211,761	160,044			
CREDIBILITY	.07	.20	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.529	1.559	.126	3.214		
INDICATED (POST-TEST)	1.127	1.149	.093	2.369		
PRES. ON RATE LEVEL	.418	.791	.104	1.313		
DERIVED BY FORMULA	.468	.863	.102	1.433		
UNDERLYING PRES. RATE	.392	.742	.098	1.232		
PROPOSED	.468	.863	.102	1.433		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	2.132
IND. RATES				2.13	MINIMUM PREMIUM	675
MAN. RATES	1.41	1.46	1.79	+ 2.13	PRESENT	605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	24									
1999	3									
2000	2									
2001	33									
2002	412									
TOTAL	474									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	322	63	10	
TOTAL LOSSES	322	63	10	
EXPECTED LOSSES	1,464	1,033	275	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.068	.013	.002	.083
INDICATED (POST-TEST)	.050	.010	.001	.061
PRES. ON RATE LEVEL	.330	.232	.062	.624
DERIVED BY FORMULA	.330	.232	.062	.624
UNDERLYING PRES. RATE	.309	.218	.058	.585
PROPOSED	.330	.232	.062	.624

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	
IND. RATES				.93	MINIMUM PREMIUM	435
MAN. RATES	.90	.78	.85	+ .93	PRESENT	415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,179	6,548	.156						1	1
1999	3,881	219,739	5.661			1	1		4	6
2000	3,787	9,073	.239						2	2
2001	4,119	34,066	.827				1		1	2
2002	4,368	11,305	.258						1	1
TOTAL	20,334	280,731	1.381			1	2		9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,057					1,434	3,057
1999			86,166	15,416	3,124			91,985	14,222	7,474	1,352
2000					81					3,481	5,511
2001				7,584	2,566				12,328	3,612	7,976
2002					3,160					5,158	2,987
TOTAL			86,166	23,000	10,988			91,985	26,550	21,159	20,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					4,431					5,618	5,172
1999		15,488	130,487	32,252	6,655		69,410	440,995	65,904	30,718	2,042
2000			26	9	121	30	503	1,786	811	9,818	7,793
2001	24	766	7,907	9,240	4,276	85	4,024	22,398	31,352	12,928	11,190
2002	61	490	3,912	1,219	4,297	23	702	7,429	2,886	11,262	4,286
TOTAL	85	16,744	142,332	42,720	19,780	138	74,639	472,608	100,953	70,344	30,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	706,546	233,797	30,483	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	63,923	553	659	
TOTAL LOSSES	770,469	234,350	31,142	
EXPECTED LOSSES	340,594	301,960	50,021	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.789	1.153	.153	5.095
INDICATED (POST-TEST)	2.792	.850	.113	3.755
PRES. ON RATE LEVEL	1.786	1.583	.262	3.631
DERIVED BY FORMULA	1.806	1.546	.255	3.607
UNDERLYING PRES. RATE	1.675	1.485	.246	3.406
PROPOSED	1.818	1.556	.257	3.631

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.402
IND. RATES				5.40	MINIMUM PREMIUM	1330
MAN. RATES	4.79	4.38	4.95	+ 5.40	PRESENT	1255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	65,925	1,638,086	2.484			3	13	77	93
1999	63,621	991,576	1.558			2	13	64	79
2000	72,276	1,254,668	1.735			1	12	55	68
2001	78,901	888,564	1.126				8	59	67
2002	80,878	951,652	1.176				8	59	67
TOTAL	361,601	5,724,546	1.583			6	54	314	374

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			387,154	119,521	157,746			121,041	332,322	362,051	158,251
1999			126,211	131,218	162,228			67,591	169,428	217,353	117,547
2000			205,972	169,977	259,616			31,304	171,552	280,164	136,083
2001				124,311	190,068				132,238	337,671	104,276
2002				152,809	139,203				149,495	402,048	108,097
TOTAL			719,337	697,836	908,861			219,936	955,035	1,599,287	624,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			589,138	244,775	339,789			632,740	1,174,423	1,418,518	267,761
1999		25,308	235,585	267,984	289,962		56,884	428,170	706,753	808,048	177,496
2000	1,081	51,976	493,456	304,841	396,198	3,810	107,305	443,992	662,312	824,117	192,421
2001	1,155	22,627	219,064	181,220	263,722	5,598	106,194	519,303	448,883	860,817	146,299
2002	4,509	46,755	420,985	195,675	217,786	2,395	85,902	956,858	496,419	949,818	155,119
TOTAL	6,745	146,666	1,958,228	1,194,495	1,507,457	11,803	356,285	2,981,063	3,488,790	4,861,318	939,096

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,460,790	11,052,060	939,096			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	903,365	27,186	13,067			
TOTAL LOSSES	6,364,155	11,079,246	952,163			
EXPECTED LOSSES	4,896,078	7,043,986	947,395			
CREDIBILITY	.11	.34	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.760	3.064	.263	5.087		
INDICATED (POST-TEST)	1.297	2.258	.194	3.749		
PRES. ON RATE LEVEL	1.444	2.077	.279	3.800		
DERIVED BY FORMULA	1.428	2.139	.248	3.815		
UNDERLYING PRES. RATE	1.354	1.948	.262	3.564		
PROPOSED	1.422	2.131	.247	3.800		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.653
IND. RATES				5.65	MINIMUM PREMIUM	1380
MAN. RATES	5.00	4.63	5.18	+ 5.65	PRESENT	1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	22,014	283,604	1.288				5	21	26
1999	24,343	295,934	1.215			1	2	13	16
2000	31,338	784,434	2.503			1	4	32	37
2001	37,736	1,366,400	3.620			3	5	35	43
2002	30,539	570,929	1.869				4	29	33
TOTAL	145,970	3,301,301	2.262			5	20	130	155

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				67,343	38,229				57,142	88,198	32,692
1999			52,839	49,638	29,829			47,758	27,252	46,722	41,896
2000			63,334	119,090	108,328			75,697	199,879	130,941	87,165
2001			162,750	138,857	240,006			165,819	174,808	422,700	61,460
2002				106,852	97,624				104,844	157,061	104,548
TOTAL			278,923	481,780	514,016			289,274	563,925	845,622	327,761

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				139,737	82,346				220,454	345,560	55,315
1999		10,594	95,010	99,795	54,092		40,196	266,364	118,589	173,982	63,263
2000	393	19,079	186,913	197,928	167,089	2,697	151,640	620,678	711,741	411,173	123,251
2001	4,470	63,288	528,712	221,126	339,929	20,110	340,117	1,485,236	629,648	1,108,032	86,228
2002	3,156	32,737	294,724	136,952	152,710	1,131	43,346	491,140	278,274	393,310	150,026
TOTAL	8,019	125,698	1,105,359	795,538	796,166	23,938	575,299	2,863,418	1,958,706	2,432,057	478,083

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,701,731	5,982,467	478,083	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	385,393	17,733	5,522	
TOTAL LOSSES	5,087,124	6,000,200	483,605	
EXPECTED LOSSES	2,150,137	3,234,695	399,958	
CREDIBILITY	.06	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.485	4.111	.331	7.927
INDICATED (POST-TEST)	2.568	3.030	.244	5.842
PRES. ON RATE LEVEL	1.570	2.363	.292	4.225
DERIVED BY FORMULA	1.630	2.483	.282	4.395
UNDERLYING PRES. RATE	1.473	2.216	.274	3.963
PROPOSED	1.630	2.483	.282	4.395

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.538
IND. RATES				6.54	MINIMUM PREMIUM	1560
MAN. RATES	5.05	4.76	5.76	+ 6.54	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,335	281	.012							
1999	2,694	4,363	.161						1	1
2000	2,385	747	.031							
2001	2,595	15,589	.600						2	2
2002	2,997	43,004	1.434					1		1
TOTAL	13,006	63,984	.492					1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											281
1999					1,093					1,778	1,492
2000											747
2001					2,573					10,939	2,077
2002				20,180					7,418		15,406
TOTAL				20,180	3,666				7,418	12,717	20,003

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											475
1999			91	59	1,929			309	186	6,493	2,253
2000											1,056
2001	12	177	1,554	518	3,362	171	2,304	10,203	4,122	26,423	2,914
2002	248	3,338	32,843	18,762	3,773	32	1,562	18,747	13,473	3,559	22,108
TOTAL	260	3,515	34,488	19,339	9,064	203	3,866	29,259	17,781	36,475	28,806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	71,591	82,659	28,806	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	30,491	371	431	
TOTAL LOSSES	102,082	83,030	29,237	
EXPECTED LOSSES	163,485	158,803	31,215	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.785	.638	.225	1.648
INDICATED (POST-TEST)	.579	.470	.166	1.215
PRES. ON RATE LEVEL	1.340	1.302	.256	2.898
DERIVED BY FORMULA	1.332	1.269	.252	2.853
UNDERLYING PRES. RATE	1.257	1.221	.240	2.718
PROPOSED	1.332	1.269	.252	2.853

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.244
IND. RATES				4.24	MINIMUM PREMIUM	1100
MAN. RATES	4.23	3.71	3.95	+ 4.24	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	4,858	46,158	.950				1			1
1999	6,068									
2000	5,813									
2001	6,027									
2002	6,426									
TOTAL	29,192	46,158	.158				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				20,903					25,255		
TOTAL				20,903					25,255		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				43,374					97,434		
TOTAL				43,374					97,434		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		140,808		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,115	105	178	
TOTAL LOSSES	19,115	140,913	178	
EXPECTED LOSSES	104,215	75,607	13,137	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.065	.483	.001	.549
INDICATED (POST-TEST)	.048	.356	.001	.405
PRES. ON RATE LEVEL	.381	.276	.048	.705
DERIVED BY FORMULA	.374	.281	.045	.700
UNDERLYING PRES. RATE	.357	.259	.045	.661
PROPOSED	.374	.281	.045	.700

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				1.04	MINIMUM PREMIUM	460
MAN. RATES	.92	.86	.96	+ 1.04	PRESENT	435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	63									
1999	78									
2000	129									
2001	273									
2002	409									
TOTAL	952									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,078	587	29	
TOTAL LOSSES	4,078	587	29	
EXPECTED LOSSES	21,725	18,098	1,314	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.428	.062	.003	.493
INDICATED (POST-TEST)	.315	.046	.002	.363
PRES. ON RATE LEVEL	2.433	2.027	.147	4.607
DERIVED BY FORMULA	2.433	2.007	.146	4.586
UNDERLYING PRES. RATE	2.282	1.901	.138	4.321
PROPOSED	2.433	2.007	.146	4.586

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	6.823
IND. RATES				6.82	MINIMUM PREMIUM	1615
MAN. RATES	5.74	6.36	6.28	+ 6.82	PRESENT	1525

+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
1998	7,156	46,832	.654			7,156					7	7
1999	1,859	7,887	.424			1,859					2	2
2000	2,244	312,144	13.910			2,244			1	3	6	10
2001	2,573	35,715	1.388			2,573					2	2
2002	1,896	1,329	.070			1,896					2	2
TOTAL	15,728	403,907	2.568			15,728			1	3	19	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					19,524					24,523	2,785
1999					3,265					1,494	3,128
2000			82,289	59,711	9,730			48,378	98,230	13,806	
2001					11,104					23,083	1,528
2002					1,134					195	
TOTAL			82,289	59,711	44,757			48,378	98,230	63,101	7,441

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					42,054					96,081	4,712
1999			270	178	5,761			260	158	5,456	4,723
2000	237	17,092	164,880	98,132	19,584	949	83,491	340,859	350,487	61,055	
2001	54	756	6,711	2,233	14,525	361	4,872	21,547	8,692	55,766	2,144
2002	22	176	1,402	434	1,541	1	29	280	111	430	
TOTAL	313	18,024	173,263	100,977	83,465	1,311	88,392	362,946	359,448	218,788	11,579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	644,249	762,678	11,579	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	150,536	-1,891	414	
TOTAL LOSSES	794,785	760,787	11,993	
EXPECTED LOSSES	719,556	437,238	49,857	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.053	4.837	.076	9.966
INDICATED (POST-TEST)	3.724	3.565	.056	7.345
PRES. ON RATE LEVEL	4.877	2.964	.338	8.179
DERIVED BY FORMULA	4.865	2.988	.327	8.180
UNDERLYING PRES. RATE	4.575	2.780	.317	7.672
PROPOSED	4.864	2.988	.327	8.179

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.168
IND. RATES				12.17	MINIMUM PREMIUM	2685
MAN. RATES	9.79	9.56	11.15	+ 12.17	PRESENT	2520

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	263	1,461	5.555							
1999	232	52,074	224.456				2	1		3
2000	218	279	1.279							
2001	283	151	.533							
2002	284	236	.830							
TOTAL	1,280	54,201	42.345				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											1,461
1999				7,309	1,989				37,047	5,729	
2000											279
2001											151
2002											236
TOTAL				7,309	1,989				37,047	5,729	2,127

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											2,472
1999			813	14,359	3,634			8,066	148,737	23,641	
2000											395
2001											212
2002											339
TOTAL			813	14,359	3,634			8,066	148,737	23,641	3,418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,879	190,371	3,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,221	253	140	
TOTAL LOSSES	19,100	190,624	3,558	
EXPECTED LOSSES	54,044	52,738	10,280	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.922	148.925	2.780	166.627
INDICATED (POST-TEST)	10.998	109.758	2.049	122.805
PRES. ON RATE LEVEL	45.013	43.925	8.562	97.500
DERIVED BY FORMULA	44.673	45.242	8.367	98.282
UNDERLYING PRES. RATE	42.222	41.202	8.031	91.455
PROPOSED	44.673	45.242	8.367	98.282

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	146.223
IND. RATES				146.22	MINIMUM PREMIUM	396
MAN. RATES	95.94	102.84	132.91	+146.22	PRESENT	376

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	103	26,726	259.475				1			1
1999	98	66,969	683.357				1			1
2000	98	3,204	32.693							
2001	97	951	9.804							
2002	77									
TOTAL	473	97,850	206.871				2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				10,248					16,478		
1999				31,800					35,169		
2000											3,204
2001											951
TOTAL				42,048					51,647		4,155

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				21,265					63,572		
1999			2,821	62,004	545			6,718	140,632	2,579	
2000											4,530
2001											1,334
TOTAL			2,821	83,269	545			6,718	204,204	2,579	5,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,539	290,597	5,864	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,293	-75	77	
TOTAL LOSSES	11,832	290,522	5,941	
EXPECTED LOSSES	12,415	19,645	6,903	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	25.015	614.211	12.560	651.786
INDICATED (POST-TEST)	18.436	452.674	9.257	480.367
PRES. ON RATE LEVEL	27.984	44.279	15.561	87.824
DERIVED BY FORMULA	27.984	48.363	15.435	91.782
UNDERLYING PRES. RATE	26.249	41.534	14.596	82.379
PROPOSED	27.984	48.363	15.435	91.782

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	136.553
IND. RATES				136.55	MINIMUM PREMIUM	386
MAN. RATES	100.43	100.11	119.72	+136.55	PRESENT	363

+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
1998	20					20						
1999	17					17						
2000	268					268						
2001	86	1,930	2.244			86				1		1
2002	787					787						
TOTAL	1,178	1,930	.164			1,178				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,457					473	
TOTAL					1,457					473	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	7	102	880	292	1,905	9	99	435	181	1,147	
TOTAL	7	102	880	292	1,905	9	99	435	181	1,147	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,532	3,525		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,134	1,658	147	
TOTAL LOSSES	16,666	5,183	147	
EXPECTED LOSSES	80,729	46,024	4,889	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.415	.440	.012	1.867
INDICATED (POST-TEST)	1.043	.324	.009	1.376
PRES. ON RATE LEVEL	7.306	4.165	.443	11.914
DERIVED BY FORMULA	7.306	4.127	.439	11.872
UNDERLYING PRES. RATE	6.853	3.907	.415	11.175
PROPOSED	7.306	4.127	.439	11.872

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	17.663
IND. RATES				17.66	MINIMUM PREMIUM	3250
MAN. RATES	13.46	14.30	16.24	+ 17.66	PRESENT	3150

+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
1998	10,162	425,474	4.186			10,162			2	3	28	33
1999	13,045	297,365	2.279			13,045				8	17	25
2000	12,860	456,775	3.551			12,860			2	3	11	16
2001	12,030	186,245	1.548			12,030				1	19	20
2002	13,760	299,810	2.178			13,760				4	12	16
TOTAL	61,857	1,665,669	2.693			61,857			4	19	87	110

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			135,026	27,746	46,819			78,147	26,173	76,655	34,908
1999				99,646	19,157				77,284	34,718	66,560
2000			159,196	31,497	22,710			68,302	82,255	44,424	48,391
2001				11,840	31,767				17,043	95,230	30,365
2002				78,792	31,884				52,239	92,888	44,007
TOTAL			294,222	249,521	152,337			146,449	254,994	343,915	224,231

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			265,326	57,573	100,849			520,068	100,975	300,334	59,064
1999			10,420	195,332	35,517			20,784	312,628	132,440	100,506
2000	466	30,543	286,054	59,950	39,295	1,642	112,796	449,786	305,965	146,253	68,425
2001	181	3,078	29,130	20,001	42,998	1,542	24,600	115,193	77,324	235,869	42,602
2002	1,576	17,967	167,708	85,539	58,078	628	23,580	265,772	146,853	227,924	63,150
TOTAL	2,223	51,588	758,638	418,395	276,737	3,812	160,976	1,371,603	943,745	1,042,820	333,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,348,840	2,681,697	333,747	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	366,823	448	2,848	
TOTAL LOSSES	2,715,663	2,682,145	336,595	
EXPECTED LOSSES	2,007,880	1,812,411	210,314	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.390	4.336	.544	9.270
INDICATED (POST-TEST)	3.235	3.196	.401	6.832
PRES. ON RATE LEVEL	3.461	3.124	.362	6.947
DERIVED BY FORMULA	3.454	3.131	.366	6.951
UNDERLYING PRES. RATE	3.246	2.930	.340	6.516
PROPOSED	3.452	3.129	.366	6.947

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.335
IND. RATES				10.34	MINIMUM PREMIUM	2320
MAN. RATES	8.63	8.27	9.47	+ 10.34	PRESENT	2180

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	177	90,207	509,644			1			1	2
1999	161	2,893	17,968						1	1
2000	164	1,698	10,353							
2001	145	25,625	176,724				1			1
2002	113	116,900	1034,513			1			1	2
TOTAL	760	237,323	312,267			2	1		3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			73,283		117			15,942		203	662
1999					498					78	2,317
2000											1,698
2001				16,226					5,516		3,883
2002			60,960		4,289			49,118		838	1,695
TOTAL			134,243	16,226	4,904			65,060	5,516	1,119	10,255

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			144,001		252			106,094		795	1,120
1999			41	27	880			11	8	285	3,499
2000											2,401
2001	26	1,264	13,598	18,666	1,968	19	1,466	8,515	13,419	1,879	5,448
2002	1,378	13,538	114,291	10,001	10,974	873	23,453	211,489	23,310	13,655	2,432
TOTAL	1,404	14,802	271,931	28,694	14,074	892	24,919	326,109	36,737	16,614	14,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	640,057	96,119	14,900	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,044	-607	132	
TOTAL LOSSES	655,101	95,512	15,032	
EXPECTED LOSSES	81,414	93,012	12,688	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	861,975	125,674	19,779	1007,428
INDICATED (POST-TEST)	635,276	92,622	14,577	742,475
PRES. ON RATE LEVEL	114,205	130,474	17,797	262,476
DERIVED BY FORMULA	119,416	129,338	17,700	266,454
UNDERLYING PRES. RATE	107,124	122,384	16,694	246,202
PROPOSED	119,416	129,338	17,700	266,454

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	396.430
IND. RATES				396.43	MINIMUM PREMIUM	646
MAN. RATES	279.58	260.73	357.80	+396.43	PRESENT	606

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	166	16,634	100.204						1	1
1999	164									
2000	152									
2001	173	860	4.971							
2002	133									
TOTAL	788	17,494	22.201						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,535					11,335	3,764
2001											860
TOTAL					1,535					11,335	4,624

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,306					44,411	6,369
2001											1,207
TOTAL					3,306					44,411	7,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		47,717	7,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,592	-158	106	
TOTAL LOSSES	18,592	47,559	7,682	
EXPECTED LOSSES	100,257	90,894	9,114	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.594	60.354	9.749	93.697
INDICATED (POST-TEST)	17.389	44.481	7.185	69.055
PRES. ON RATE LEVEL	135.639	122.973	12.330	270.942
DERIVED BY FORMULA	134.457	120.618	12.176	267.251
UNDERLYING PRES. RATE	127.229	115.348	11.566	254.143
PROPOSED	134.457	120.618	12.176	267.251

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	397.616
IND. RATES				397.62	MINIMUM PREMIUM	647
MAN. RATES	353.33	327.64	369.34	+397.62	PRESENT	618

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	44,268	685,092	1.547			1	16	19	36
1999	45,715	842,740	1.843			2	17	30	49
2000	50,406	615,115	1.220			1	16	33	50
2001	70,365	1,366,596	1.942			3	14	26	43
2002	80,293	1,342,789	1.672				10	41	51
TOTAL	291,047	4,852,332	1.667			7	73	149	229

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			125,915	168,786	26,353			72,734	195,542	45,592	50,170
1999			160,261	189,152	38,761			95,935	177,070	80,883	100,678
2000			52,428	136,736	39,171			6,782	207,019	113,994	58,985
2001			174,035	169,808	103,329			240,319	166,145	394,211	118,749
2002				235,441	93,651				666,291	241,815	105,591
TOTAL			512,639	899,923	301,265			415,770	1,412,067	876,495	434,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			224,699	350,231	56,765			439,589	754,402	178,629	84,888
1999		32,135	287,321	375,109	73,470		80,752	556,185	726,037	311,115	152,024
2000	216	15,222	155,284	219,476	66,056	1,413	55,940	256,609	741,772	359,779	83,405
2001	3,807	56,077	469,556	229,149	164,780	23,330	390,872	1,681,908	610,872	1,044,158	166,605
2002	4,580	52,255	487,788	248,524	170,022	2,656	111,948	1,298,691	818,155	708,421	151,523
TOTAL	8,603	155,689	1,624,648	1,422,489	531,093	27,399	639,512	4,232,982	3,651,238	2,602,102	638,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,688,833	8,206,922	638,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	801,874	56,086	7,821	
TOTAL LOSSES	7,490,707	8,263,008	646,266	
EXPECTED LOSSES	4,307,495	4,778,992	486,049	
CREDIBILITY	.10	.29	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.574	2.839	.222	5.635
INDICATED (POST-TEST)	1.897	2.092	.164	4.153
PRES. ON RATE LEVEL	1.578	1.751	.177	3.506
DERIVED BY FORMULA	1.610	1.850	.173	3.633
UNDERLYING PRES. RATE	1.480	1.642	.167	3.289
PROPOSED	1.610	1.850	.173	3.633

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.405
IND. RATES				5.41	MINIMUM PREMIUM	1330
MAN. RATES	4.47	4.20	4.78	+ 5.41	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
1998	1,912	5,273	.275			1,912					2	2
1999	2,112	28,227	1.336			2,112					2	2
2000	2,042	128,368	6.286			2,042			1		1	2
2001	2,050	67,821	3.308			2,050				1	2	3
2002	2,309	24,404	1.056			2,309				1		1
TOTAL	10,425	254,093	2.437			10,425			1	2	7	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					811					1,930	2,532
1999					11,007					15,724	1,496
2000			64,332		827			61,500		1,111	598
2001				39,861	3,724				18,895	4,339	1,002
2002				14,934					8,000		1,470
TOTAL			64,332	54,795	16,369			61,500	26,895	23,104	7,098

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,747					7,562	4,284
1999			912	600	19,424			2,729	1,624	57,417	2,259
2000	171	11,633	107,860	3,503	2,942	1,010	85,207	327,054	10,994	8,531	846
2001	83	3,360	35,655	46,603	9,705	122	5,919	33,219	47,610	16,912	1,406
2002	184	2,472	24,305	13,884	2,790	33	1,685	20,217	14,529	3,834	2,109
TOTAL	438	17,465	168,732	64,590	36,608	1,165	92,811	383,219	74,757	94,256	10,904

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	663,830	270,211	10,904	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	44,610	255	395	
TOTAL LOSSES	708,440	270,466	11,299	
EXPECTED LOSSES	240,714	228,412	29,398	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.796	2.594	.108	9.498
INDICATED (POST-TEST)	5.009	1.912	.080	7.001
PRES. ON RATE LEVEL	2.461	2.336	.301	5.098
DERIVED BY FORMULA	2.486	2.323	.294	5.103
UNDERLYING PRES. RATE	2.309	2.191	.282	4.782
PROPOSED	2.486	2.323	.294	5.103

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.592
IND. RATES				7.59	MINIMUM PREMIUM	1770
MAN. RATES	5.52	5.71	6.95	+ 7.59	PRESENT	1660

+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
1998	44,740	471,580	1.054			44,740				2	30	32
1999	54,771	1,019,680	1.861			54,771			1	3	18	22
2000	51,152	318,928	.623			51,152				5	20	25
2001	54,344	501,439	.922			54,344			1	1	32	34
2002	58,246	464,529	.797			58,246				3	28	31
TOTAL	263,253	2,776,156	1.055			263,253			2	14	128	144

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				33,193	122,757				32,264	251,820	31,546
1999			400,042	39,272	67,875			325,889	44,192	98,684	43,726
2000				57,637	47,265				62,554	93,753	57,719
2001			50,513	1,860	146,262			17,964	22,920	195,193	66,727
2002				41,626	70,761				67,703	183,556	100,883
TOTAL			450,555	173,588	454,920			343,853	229,633	823,006	300,601

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				68,876	264,419				124,474	986,630	53,376
1999		18,991	167,091	82,748	121,525		64,943	434,388	194,647	365,827	66,026
2000	98	3,558	37,957	94,908	72,486	1,069	22,181	96,986	237,545	275,797	81,615
2001	1,684	21,323	172,918	35,602	194,388	4,553	69,461	306,457	134,190	482,333	93,618
2002	1,852	17,802	155,339	65,960	103,987	1,092	39,123	435,426	225,654	433,328	144,767
TOTAL	3,634	61,674	533,305	348,094	756,805	6,714	195,708	1,273,257	916,510	2,543,915	439,402

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,074,292	4,565,324	439,402	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	391,824	5,590	4,683	
TOTAL LOSSES	2,466,116	4,570,914	444,085	
EXPECTED LOSSES	2,127,085	3,395,964	344,861	
CREDIBILITY	.09	.27	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.937	1.736	.169	2.842
INDICATED (POST-TEST)	.691	1.279	.125	2.095
PRES. ON RATE LEVEL	.861	1.375	.140	2.376
DERIVED BY FORMULA	.846	1.349	.136	2.331
UNDERLYING PRES. RATE	.808	1.290	.131	2.229
PROPOSED	.846	1.349	.136	2.331

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.468
IND. RATES				3.47	MINIMUM PREMIUM	945
MAN. RATES	2.78	2.83	3.24	+ 3.47	PRESENT	905

+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
1998	107,179	2,878,999	2.686			107,179			7	11	92	110
1999	110,998	2,647,873	2.385			110,998			7	6	93	106
2000	101,412	1,955,241	1.928			101,412			6	6	75	87
2001	109,993	2,510,973	2.282			109,993			3	16	90	109
2002	80,757	1,103,712	1.366			80,757			1	2	76	79
TOTAL	510,339	11,096,798	2.174			510,339			24	41	426	491

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			602,564	237,096	467,398			451,072	397,906	545,622	177,341
1999			865,269	58,985	386,643			617,119	63,343	452,356	204,158
2000			486,990	130,666	280,439			327,500	104,519	436,829	188,298
2001			214,549	321,357	452,713			117,520	517,268	700,953	186,613
2002			57,491	41,303	253,174			34,331	54,443	558,848	104,122
TOTAL			2,226,863	789,407	1,840,367			1,547,542	1,137,479	2,694,608	860,532

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			1,065,497	491,975	1,006,771			2,529,102	1,535,121	2,137,749	300,061
1999		126,202	1,087,033	152,546	690,465		338,311	2,220,172	340,342	1,668,036	308,279
2000	1,783	96,765	903,547	259,580	431,541	9,365	437,787	1,696,372	507,701	1,273,999	266,253
2001	6,806	103,516	895,261	478,007	643,198	21,533	429,905	2,034,496	1,554,453	1,888,922	261,818
2002	6,534	58,054	483,344	143,757	356,758	3,285	103,371	1,089,422	427,542	1,254,938	149,415
TOTAL	15,123	384,537	4,434,682	1,525,865	3,128,733	34,183	1,309,374	9,569,564	4,365,159	8,223,644	1,285,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,747,463	17,243,401	1,285,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,032,093	-39,899	12,728	
TOTAL LOSSES	17,779,556	17,203,502	1,298,554	
EXPECTED LOSSES	11,013,116	11,370,352	1,143,160	
CREDIBILITY	.14	.42	.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.484	3.371	.254	7.109
INDICATED (POST-TEST)	2.568	2.484	.187	5.239
PRES. ON RATE LEVEL	2.301	2.375	.239	4.915
DERIVED BY FORMULA	2.338	2.421	.215	4.974
UNDERLYING PRES. RATE	2.158	2.228	.224	4.610
PROPOSED	2.338	2.421	.215	4.974

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.400
IND. RATES				7.40	MINIMUM PREMIUM	1730
MAN. RATES	6.36	5.89	6.70	+ 7.40	PRESENT	1610

+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
1998	7,508	111,081	1.479			7,508					7	7
1999	8,092	535,766	6.620			8,092			1		6	7
2000	10,713	183,760	1.715			10,713		1			8	10
2001	11,675	60,632	.519			11,675				1	8	9
2002	8,437	136,534	1.618			8,437				1	3	4
TOTAL	46,425	1,027,773	2.214			46,425			2	3	32	37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					42,667					56,011	12,403
1999			110,985		118,261			94,141		201,321	11,058
2000			65,244	2,334	12,877			66,367	8,178	18,820	9,940
2001				1,316	8,350				3,025	32,066	15,875
2002				457	55,000				985	73,500	6,592
TOTAL			176,229	4,107	237,155			160,508	12,188	381,718	55,868

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					91,906					219,451	20,986
1999		18,439	163,161	8,849	209,731		65,653	448,160	28,633	737,382	16,698
2000	197	12,311	114,041	8,581	20,815	1,296	95,586	368,370	44,169	60,395	14,055
2001	43	665	6,144	3,197	11,073	511	7,539	34,561	19,430	78,500	22,273
2002	1,050	8,561	68,817	21,606	74,861	325	10,154	108,344	42,915	161,022	9,460
TOTAL	1,290	39,976	352,163	42,233	408,386	2,132	178,932	959,435	135,147	1,256,750	83,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,533,928	1,842,516	83,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	122,242	1,545	1,129	
TOTAL LOSSES	1,656,170	1,844,061	84,601	
EXPECTED LOSSES	688,019	877,433	89,136	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.567	3.972	.182	7.721
INDICATED (POST-TEST)	2.629	2.927	.134	5.690
PRES. ON RATE LEVEL	1.580	2.015	.205	3.800
DERIVED BY FORMULA	1.611	2.097	.199	3.907
UNDERLYING PRES. RATE	1.482	1.890	.192	3.564
PROPOSED	1.611	2.097	.199	3.907

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.812
IND. RATES				5.81	MINIMUM PREMIUM	1410
MAN. RATES	4.44	4.45	5.18	+ 5.81	PRESENT	1300

+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
1998	5,143	54,521	1.060			5,143				1	3	4
1999	5,677	24,007	.422			5,677					4	4
2000	5,603	76,075	1.357			5,603					3	3
2001	5,683	32,032	.563			5,683					3	3
2002	6,258	149,331	2.386			6,258					2	2
TOTAL	28,364	335,966	1.184			28,364				1	15	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				9,480	20,069				9,409	8,775	6,788
1999					13,232					9,666	1,109
2000					35,614					32,199	8,262
2001					4,344					19,562	8,126
2002					41,142					95,931	12,258
TOTAL				9,480	114,401				9,409	166,133	36,543

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				19,671	43,229				36,300	34,380	11,485
1999			1,093	720	23,348			1,672	998	35,296	1,675
2000	74	1,288	10,967	4,139	52,396	376	4,402	16,485	7,479	90,815	11,682
2001	23	297	2,626	876	5,683	303	4,112	18,259	7,378	47,255	11,401
2002	780	6,347	50,915	15,842	55,936	421	12,988	138,148	53,685	209,530	17,590
TOTAL	877	7,932	65,601	41,248	180,592	1,100	21,502	174,564	105,840	417,276	53,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	271,576	744,956	53,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	94,764	564	584	
TOTAL LOSSES	366,340	745,520	54,417	
EXPECTED LOSSES	512,537	416,101	43,398	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.292	2.628	.192	4.112
INDICATED (POST-TEST)	.952	1.937	.142	3.031
PRES. ON RATE LEVEL	1.927	1.564	.163	3.654
DERIVED BY FORMULA	1.908	1.586	.162	3.656
UNDERLYING PRES. RATE	1.807	1.467	.153	3.427
PROPOSED	1.907	1.585	.162	3.654

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.436
IND. RATES				5.44	MINIMUM PREMIUM	1340
MAN. RATES	4.73	4.39	4.98	+ 5.44	PRESENT	1260

+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
1998	10,747	8,496	.079			10,747					1	1
1999	12,766	9,900	.077			12,766					1	1
2000	16,097	4,786	.029			16,097					1	1
2001	15,691	184,796	1.177			15,691			1	1	2	4
2002	18,441	11,790	.063			18,441					1	1
TOTAL	73,742	219,768	.298			73,742			1	1	6	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,362					3,266	1,868
1999					91					3,872	5,937
2000					209					1,595	2,982
2001			84,405	806	17,055			37,400	8,040	34,123	2,967
2002					3,000					6,000	2,790
TOTAL			84,405	806	23,717			37,400	8,040	48,856	16,544

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,242					12,796	3,161
1999			7	4	161			671	400	14,138	8,965
2000		9	63	24	308			818	368	4,497	4,217
2001	1,670	19,978	149,590	11,173	27,127	3,476	225	229,400	42,600	91,344	4,163
2002	57	461	3,713	1,153	4,081	27	814	8,647	3,360	13,108	4,004
TOTAL	1,727	20,448	153,373	12,354	38,919	3,518	56,534	239,536	46,728	135,883	24,510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	475,136	233,884	24,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56,943	716	252	
TOTAL LOSSES	532,079	234,600	24,762	
EXPECTED LOSSES	314,879	140,109	16,960	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.722	.318	.034	1.074
INDICATED (POST-TEST)	.532	.234	.025	.791
PRES. ON RATE LEVEL	.454	.203	.025	.682
DERIVED BY FORMULA	.457	.207	.025	.689
UNDERLYING PRES. RATE	.427	.190	.023	.640
PROPOSED	.457	.207	.025	.689

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.025
IND. RATES				1.03	MINIMUM PREMIUM	455
MAN. RATES	.94	.83	.93	+ 1.03	PRESENT	430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	300									
1999	507									
2000	1,244	937	.075							
2001	2,402	44,816	1.865					2	2	4
2002	2,284	12,683	.555					1	1	2
TOTAL	6,737	58,436	.867					3	3	6

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	1,073	8,991
TOTAL				1,599	3,566				15,175	23,041	15,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,325
2001	18	307	2,925	2,086	4,174	388	8,178	41,131	40,803	57,622	7,193
2002	12	130	1,133	489	734	12	525	6,104	3,876	3,212	12,902
TOTAL	30	437	4,058	2,575	4,908	400	8,703	47,235	44,679	60,834	21,420

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,863	112,996	21,420	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,403	4,862	270	
TOTAL LOSSES	86,266	117,858	21,690	
EXPECTED LOSSES	143,903	170,446	13,407	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.280	1.749	.322	3.351
INDICATED (POST-TEST)	.943	1.289	.237	2.469
PRES. ON RATE LEVEL	2.277	2.698	.212	5.187
DERIVED BY FORMULA	2.264	2.670	.213	5.147
UNDERLYING PRES. RATE	2.136	2.530	.199	4.865
PROPOSED	2.264	2.670	.213	5.147

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	7.657
IND. RATES				7.66	MINIMUM PREMIUM	1780
MAN. RATES	5.09	6.08	7.07	+ 7.66	PRESENT	1670

+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
1998	34,123	748,051	2.192			34,123			2	7	31	40
1999	35,994	659,345	1.831			35,994			2	6	45	53
2000	43,371	1,785,058	4.115			43,371			3	16	51	70
2001	45,086	1,068,671	2.370			45,086			3	6	26	35
2002	48,114	913,691	1.899			48,114			1	10	48	59
TOTAL	206,688	5,174,816	2.504			206,688			11	45	201	257

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			102,952	76,836	157,748			19,586	91,261	275,304	24,364
1999			121,087	47,420	113,550			218,439	29,703	78,837	50,309
2000			559,530	138,624	226,091			415,652	194,706	189,751	60,704
2001			351,173	101,670	108,361			203,542	98,261	148,946	56,718
2002			93,419	165,524	172,954			73,600	190,729	177,408	40,057
TOTAL			1,228,161	530,074	778,704			930,819	604,660	870,246	232,152

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			202,301	159,435	325,205			130,345	352,086	1,003,035	41,224
1999		20,136	181,113	101,272	202,330		147,582	948,401	144,490	295,130	75,967
2000	1,310	70,548	663,302	258,394	348,352	5,404	327,130	1,293,919	750,019	587,844	85,835
2001	6,819	87,704	685,859	165,077	172,305	17,509	292,654	1,234,203	347,051	424,722	79,575
2002	7,295	73,813	650,498	233,303	273,942	2,884	99,139	1,052,620	479,844	496,645	57,482
TOTAL	15,424	252,201	2,383,073	917,481	1,322,134	25,797	866,505	4,659,488	2,073,490	2,807,376	340,083

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,202,488	7,120,481	340,083	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	670,242	18,824	4,879	
TOTAL LOSSES	8,872,730	7,139,305	344,962	
EXPECTED LOSSES	3,672,846	4,346,649	343,102	
CREDIBILITY	.08	.23	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.293	3.454	.167	7.914
INDICATED (POST-TEST)	3.164	2.546	.123	5.833
PRES. ON RATE LEVEL	1.894	2.242	.177	4.313
DERIVED BY FORMULA	1.996	2.312	.164	4.472
UNDERLYING PRES. RATE	1.777	2.103	.166	4.046
PROPOSED	1.996	2.312	.164	4.472

YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	6.653
IND. RATES				6.65	MINIMUM PREMIUM	1580
MAN. RATES	5.09	6.08	5.88	+ 6.65	PRESENT	1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
1998	1,675	930	.055						2	2	
1999	1,724	401,734	23.302							1	
2000	1,880	22,950	1.220							1	
2001	2,535	3,434	.135							1	
2002	1,981										
TOTAL	9,795	429,048	4.380						1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					765					165	
1999			199,131					200,000			2,603
2000					3,621					16,889	2,440
2001					670					400	2,364
TOTAL			199,131		5,056			200,000		17,454	7,407

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,648					646	
1999		16,238	135,083	2,121	921		68,459	430,964	8,148	2,350	3,931
2000	8	131	1,113	419	5,327	196	2,322	8,644	3,924	47,634	3,450
2001	4	47	402	135	875	9	88	379	154	970	3,317
TOTAL	12	16,416	136,598	2,675	8,771	205	70,869	439,987	12,226	51,600	10,698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	664,087	75,272	10,698	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45,721	858	233	
TOTAL LOSSES	709,808	76,130	10,931	
EXPECTED LOSSES	250,067	159,855	17,435	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.247	.777	.112	8.136
INDICATED (POST-TEST)	5.341	.573	.083	5.997
PRES. ON RATE LEVEL	2.721	1.740	.190	4.651
DERIVED BY FORMULA	2.747	1.705	.187	4.639
UNDERLYING PRES. RATE	2.553	1.632	.178	4.363
PROPOSED	2.754	1.709	.188	4.651

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.919
IND. RATES				6.92	MINIMUM PREMIUM	1635
MAN. RATES	5.83	5.51	6.34	+ 6.92	PRESENT	1540

+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
1998	37,667	625,116	1.659			37,667			2	2	25	29
1999	63,501	845,155	1.330			63,501				7	21	28
2000	48,816	975,073	1.997			48,816			2	2	30	34
2001	47,455	1,327,650	2.797			47,455			3	7	35	45
2002	52,599	613,797	1.166			52,599				2	28	30
TOTAL	250,038	4,386,791	1.754			250,038			7	20	139	166

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			146,957	9,157	132,442			100,685	6,081	171,070	58,724
1999				36,491	199,706				246,180	211,357	151,421
2000			193,880	12,508	196,292			211,000	26,908	225,191	109,294
2001			328,900	39,837	328,073			68,000	80,789	380,959	101,092
2002				44,117	172,036				42,690	279,533	75,421
TOTAL			669,737	142,110	1,028,549			379,685	402,648	1,268,110	495,952

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			265,303	19,001	285,281			603,760	23,461	670,253	99,361
1999			19,642	79,654	353,016			79,711	924,106	788,331	228,646
2000	732	29,783	272,068	48,780	292,754	4,935	229,382	882,700	169,655	652,355	154,542
2001	7,876	98,517	771,800	138,331	452,455	11,485	185,632	816,877	358,579	959,065	141,832
2002	3,811	33,858	284,728	107,265	242,134	1,399	46,817	510,477	233,922	630,990	108,229
TOTAL	12,419	162,158	1,613,541	393,031	1,625,640	17,819	461,831	2,893,525	1,709,723	3,700,994	732,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,161,293	7,429,388	732,610	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	999,802	-11,351	8,168	
TOTAL LOSSES	6,161,095	7,418,037	740,778	
EXPECTED LOSSES	5,478,333	4,630,704	627,595	
CREDIBILITY	.09	.26	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.464	2.967	.296	5.727
INDICATED (POST-TEST)	1.816	2.187	.218	4.221
PRES. ON RATE LEVEL	2.336	1.974	.268	4.578
DERIVED BY FORMULA	2.289	2.029	.254	4.572
UNDERLYING PRES. RATE	2.191	1.852	.251	4.294
PROPOSED	2.289	2.029	.254	4.572

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.802
IND. RATES				6.80	MINIMUM PREMIUM	1610
MAN. RATES	6.15	5.59	6.24	+ 6.80	PRESENT	1520

+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
1998	31,484	325,219	1.032			31,484				3	17	20
1999	31,949	93,664	.293			31,949				1	19	20
2000	32,135	856,081	2.664			32,135				6	35	41
2001	32,433	554,317	1.709			32,433			2		6	8
2002	32,166	120,283	.373			32,166				1	8	9
TOTAL	160,167	1,949,564	1.217			160,167			2	11	85	98

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				66,140	13,955				153,177	45,879	46,068
1999				879	24,686				6,776	42,736	18,587
2000				112,954	360,810				89,068	241,040	52,209
2001			175,342		82,135			127,472		113,682	55,686
2002				1,858	33,295				7,435	47,118	30,577
TOTAL			175,342	181,831	514,881			127,472	256,456	490,455	203,127

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				137,240	30,058				590,957	179,753	77,947
1999			2,121	3,055	43,575			8,705	31,514	156,545	28,066
2000	756	16,643	156,977	217,208	536,639	2,784	46,460	193,114	363,235	696,046	73,824
2001	3,083	37,237	283,544	28,008	115,416	9,145	139,980	571,349	68,412	290,125	78,127
2002	655	5,445	44,232	14,552	45,609	240	7,941	86,648	39,873	106,482	43,878
TOTAL	4,494	59,325	486,874	400,063	771,297	12,169	194,381	859,816	1,093,991	1,428,951	301,842

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,617,059	3,694,302	301,842	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	261,114	-449	3,781	
TOTAL LOSSES	1,878,173	3,693,853	305,623	
EXPECTED LOSSES	1,411,071	1,982,868	297,910	
CREDIBILITY	.06	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.173	2.306	.191	3.670
INDICATED (POST-TEST)	.865	1.700	.141	2.706
PRES. ON RATE LEVEL	.939	1.320	.198	2.457
DERIVED BY FORMULA	.935	1.396	.186	2.517
UNDERLYING PRES. RATE	.881	1.238	.186	2.305
PROPOSED	.935	1.396	.186	2.517

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.744
IND. RATES				3.74	MINIMUM PREMIUM	1000
MAN. RATES	2.75	2.76	3.35	+ 3.74	PRESENT	925

+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
1998	12,025	75,626	.628			12,025					9	9
1999	12,950	243,858	1.883			12,950			1		6	7
2000	14,193	318,869	2.246			14,193		1	2		12	15
2001	16,460	346,077	2.102			16,460					16	16
2002	17,468	157,647	.902			17,468				3	8	11
TOTAL	73,096	1,142,077	1.562			73,096			2	5	51	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					14,589					41,058	19,979
1999			57,741		15,760			85,698		19,616	65,043
2000			115,591	29,062	40,599			35,804	13,676	71,051	13,086
2001					180,566					147,980	17,531
2002				60,777	10,161					39,805	12,403
TOTAL			173,332	89,839	261,675			121,502	53,481	292,108	150,140

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					31,423					160,865	33,804
1999		11,578	97,624	2,369	28,467		72,132	457,491	10,614	74,105	98,215
2000	389	23,251	217,656	55,936	64,324	1,414	61,308	237,164	69,932	206,026	18,504
2001	908	12,301	109,148	36,295	236,225	2,333	31,204	138,111	55,746	357,491	24,596
2002	935	11,624	111,497	60,418	25,171	223	10,059	118,473	79,212	46,175	49,509
TOTAL	2,232	58,754	535,925	155,018	385,610	3,970	174,703	951,239	215,504	844,662	224,628

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,726,823	1,600,794	224,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	263,173	6,367	2,406	
TOTAL LOSSES	1,989,996	1,607,161	227,034	
EXPECTED LOSSES	1,429,758	1,094,979	165,928	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.722	2.199	.311	5.232
INDICATED (POST-TEST)	2.006	1.621	.229	3.856
PRES. ON RATE LEVEL	2.085	1.597	.242	3.924
DERIVED BY FORMULA	2.082	1.600	.240	3.922
UNDERLYING PRES. RATE	1.956	1.498	.227	3.681
PROPOSED	2.082	1.600	.240	3.922

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.835
IND. RATES				5.84	MINIMUM PREMIUM	1420
MAN. RATES	5.16	4.72	5.35	+ 5.84	PRESENT	1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	45,688	199,549	.436				2	9		11
1999	50,621	208,186	.411				4	10		14
2000	56,651	454,070	.801				5	14		19
2001	63,056	407,544	.646			1	2	7		10
2002	69,942	188,473	.269				3	8		11
TOTAL	285,958	1,457,822	.510			1	16	48		65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				25,171	36,448				72,850	52,762	12,318
1999				60,517	9,565				77,836	33,011	27,257
2000				121,848	61,534				157,402	80,641	32,645
2001			55,564	61,323	6,445			136,500	96,584	19,199	31,929
2002				43,669	21,161				51,219	42,320	30,104
TOTAL			55,564	312,528	135,153			136,500	455,891	227,933	134,253

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				52,230	78,509				281,055	206,722	20,842
1999			6,158	118,510	17,917			20,592	314,663	126,255	41,158
2000	129	6,108	68,428	196,196	96,783	950	34,537	164,615	561,670	256,084	46,160
2001	803	13,198	114,314	74,752	17,874	7,471	138,662	604,199	266,261	93,833	44,796
2002	938	10,493	97,274	48,748	36,928	399	16,505	190,428	116,688	116,988	43,199
TOTAL	1,870	29,799	286,174	490,436	248,011	8,820	189,704	979,834	1,540,337	799,882	196,155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,496,201	3,078,666	196,155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	429,457	11,263	2,436	
TOTAL LOSSES	1,925,658	3,089,929	198,591	
EXPECTED LOSSES	2,339,137	1,941,655	165,855	
CREDIBILITY	.09	.29	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.673	1.081	.069	1.823
INDICATED (POST-TEST)	.496	.797	.051	1.344
PRES. ON RATE LEVEL	.872	.724	.062	1.658
DERIVED BY FORMULA	.838	.745	.059	1.642
UNDERLYING PRES. RATE	.818	.679	.058	1.555
PROPOSED	.838	.745	.059	1.642

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	2.442
IND. RATES				2.44	MINIMUM PREMIUM	740
MAN. RATES	2.01	1.99	2.26	+ 2.44	PRESENT	700

+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
1998	131,084	1,557,737	1.188			131,084			3	15	80	98
1999	136,589	2,219,953	1.625			136,589		2	1	12	79	94
2000	149,346	2,709,540	1.814			149,346			3	17	97	117
2001	151,863	1,805,217	1.188			151,863			2	14	58	74
2002	160,126	1,368,419	.854			160,126				15	74	89
TOTAL	729,008	9,660,866	1.325			729,008		2	9	73	388	472

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			403,407	141,411	208,531			161,242	166,266	304,943	171,937
1999		420,644	277,072	121,903	206,491		445,000	64,066	101,723	374,114	208,940
2000			215,202	255,873	504,747			195,491	327,221	958,216	252,790
2001			110,535	194,771	355,605			162,801	223,260	465,847	292,398
2002				187,670	181,325				145,680	546,591	307,153
TOTAL		420,644	1,006,216	901,628	1,456,699		445,000	583,600	964,150	2,649,711	1,233,218

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			714,856	293,427	449,175			973,456	641,454	1,194,766	290,918
1999	116,027	264,671	366,848	254,124	368,721	59,798	931,645	352,647	450,052	1,374,874	315,500
2000	1,548	60,563	575,402	460,724	760,655	14,117	419,743	1,663,731	1,338,947	2,775,128	357,445
2001	4,024	62,430	548,562	303,942	494,630	19,788	345,281	1,532,909	760,103	1,226,534	410,235
2002	5,745	59,046	529,848	244,278	281,597	3,021	104,684	1,155,381	570,357	1,263,685	440,765
TOTAL	127,344	446,710	2,735,516	1,556,495	2,354,778	96,724	1,801,353	5,678,124	3,760,913	7,834,987	1,814,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,885,771	15,507,173	1,814,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,641,958	23,268	18,663	
TOTAL LOSSES	12,527,729	15,530,441	1,833,526	
EXPECTED LOSSES	8,930,349	10,913,249	1,377,825	
CREDIBILITY	.18	.54	.58	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.718	2.130	.252	4.100
INDICATED (POST-TEST)	1.266	1.570	.186	3.022
PRES. ON RATE LEVEL	1.306	1.596	.201	3.103
DERIVED BY FORMULA	1.299	1.582	.192	3.073
UNDERLYING PRES. RATE	1.225	1.497	.189	2.911
PROPOSED	1.299	1.582	.192	3.073

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.572
IND. RATES				4.57	MINIMUM PREMIUM	1165
MAN. RATES	4.00	3.73	4.23	+ 4.57	PRESENT	1105

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,963	197,956	6.680			1	2	7	10	
1999	1,157	212,836	18.395			1	1	5	7	
2000	9,628	31,580	.328					2	2	
2001	8,759	4,652	.053					2	2	
2002	9,762	58,024	.594				1	2	3	
TOTAL	32,269	505,048	1.565			2	4	18	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			136,341	15,097	9,810			3,683	14,887	11,953	6,185
1999			62,700	7,608	3,556			123,161	6,953	5,659	3,199
2000					8,509					13,246	9,825
2001					281					886	3,485
2002				23,334	4,223				10,000	16,871	3,596
TOTAL			199,041	46,039	26,379			126,844	31,840	48,615	26,290

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			267,910	31,326	21,131			24,510	57,434	46,831	10,465
1999		9,366	78,889	16,251	6,935		77,227	488,482	37,580	23,828	4,830
2000	18	310	2,620	990	12,519	166	1,820	6,772	3,079	37,359	13,893
2001	2	18	169	54	369	9	187	823	335	2,138	4,889
2002	366	4,512	43,203	23,322	10,104	116	4,386	49,570	27,606	41,643	5,160
TOTAL	386	14,206	392,791	71,943	51,058	291	83,620	570,157	126,034	151,799	39,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,061,451	400,834	39,237	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	204,871	12,801	1,667	
TOTAL LOSSES	1,266,322	413,635	40,904	
EXPECTED LOSSES	1,209,120	767,680	92,612	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.924	1.282	.127	5.333
INDICATED (POST-TEST)	2.892	.945	.094	3.931
PRES. ON RATE LEVEL	3.995	2.536	.306	6.837
DERIVED BY FORMULA	3.973	2.425	.291	6.689
UNDERLYING PRES. RATE	3.747	2.379	.287	6.413
PROPOSED	3.973	2.425	.291	6.689

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.951
IND. RATES				9.95	MINIMUM PREMIUM	2240
MAN. RATES	9.07	8.23	9.32	+ 9.95	PRESENT	2150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	8,561	158,717	1.853						4	4
1999	10,137	17,174	.169						2	2
2000	9,718	2,433	.025							
2001	10,626	12,746	.119						1	1
2002	11,949	2,881	.024							
TOTAL	50,991	193,951	.380						7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					16,362					141,452	903
1999					2,492					9,834	4,848
2000											2,433
2001					3,939					8,027	780
2002											2,881
TOTAL					22,793					159,313	11,845

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					35,244					554,208	1,528
1999			206	137	4,398			1,700	1,018	35,908	7,320
2000											3,440
2001	19	268	2,382	791	5,155	123	1,697	7,491	3,025	19,393	1,094
2002											4,134
TOTAL	19	268	2,588	928	44,797	123	1,697	9,191	4,043	609,509	17,516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,886	659,277	17,516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	61,078	1,211	568	
TOTAL LOSSES	74,964	660,488	18,084	
EXPECTED LOSSES	330,422	355,407	40,283	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.147	1.295	.035	1.477
INDICATED (POST-TEST)	.108	.954	.026	1.088
PRES. ON RATE LEVEL	.691	.743	.084	1.518
DERIVED BY FORMULA	.674	.762	.078	1.514
UNDERLYING PRES. RATE	.648	.697	.079	1.424
PROPOSED	.674	.762	.078	1.514

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	2.252
IND. RATES				2.25	MINIMUM PREMIUM	700
MAN. RATES	1.99	1.84	2.07	+ 2.25	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
1998	5,514	23,841	.432			5,514					5	5
1999	6,071	77,088	1.269			6,071					9	9
2000	6,623	284,742	4.299			6,623			1	1	1	3
2001	6,376	38,151	.598			6,376					2	2
2002	6,386	97,931	1.533			6,386				2	1	3
TOTAL	30,970	521,753	1.685			30,970			1	3	18	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					5,875					15,861	2,105
1999					37,962					35,556	3,570
2000			128,770	1,824	72,240			30,052	2,260	39,835	9,761
2001					4,597					5,889	27,665
2002				28,976	3,450				29,178	26,410	9,917
TOTAL			128,770	30,800	124,124			30,052	31,438	123,551	53,018

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					12,656					62,143	3,562
1999			3,134	2,067	66,987			6,160	3,676	129,835	5,391
2000	491	25,907	238,370	18,059	109,828	949	47,343	181,700	22,291	115,396	13,802
2001	23	313	2,782	923	6,013	94	1,224	5,499	2,218	14,229	38,814
2002	424	5,329	51,434	28,274	10,108	239	9,724	111,787	67,764	71,669	14,231
TOTAL	938	31,549	295,720	49,323	205,592	1,282	58,291	305,146	95,949	393,272	75,800

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	692,926	744,136	75,800	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	163,083	72	545	
TOTAL LOSSES	856,009	744,208	76,345	
EXPECTED LOSSES	894,104	530,207	41,810	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.764	2.403	.247	5.414
INDICATED (POST-TEST)	2.037	1.771	.182	3.990
PRES. ON RATE LEVEL	3.078	1.825	.144	5.047
DERIVED BY FORMULA	3.057	1.821	.147	5.025
UNDERLYING PRES. RATE	2.887	1.712	.135	4.734
PROPOSED	3.057	1.821	.147	5.025

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	7.476
IND. RATES				7.48	MINIMUM PREMIUM	1745
MAN. RATES	6.75	6.09	6.88	+ 7.48	PRESENT	1650

+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
1998	15,500	339,757	2.191			15,500			2	2	14	18
1999	16,721	244,369	1.461			16,721			1		8	9
2000	15,519	280,438	1.807			15,519				6	8	14
2001	19,647	411,204	2.092			19,647			1	1	17	19
2002	19,481	134,554	.690			19,481					9	9
TOTAL	86,868	1,410,322	1.624			86,868			4	9	56	69

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			126,232	14,082	57,796			73,462	21,859	33,962	12,364
1999			99,970		19,705			73,103		31,802	19,789
2000				83,955	47,695				47,483	82,967	18,338
2001			94,770	27,875	58,862			57,481	40,000	55,099	77,117
2002					51,591					57,789	25,174
TOTAL			320,972	125,912	235,649			204,046	109,342	261,619	152,782

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			248,046	29,220	124,494			488,889	84,332	133,061	20,920
1999		20,044	168,391	3,691	35,910		61,531	392,875	10,613	118,236	29,881
2000	100	4,393	48,783	135,801	74,476	965	18,491	79,679	183,055	242,633	25,930
2001	2,118	27,250	214,557	51,551	85,684	5,450	93,169	397,725	133,734	156,199	108,196
2002	980	7,964	63,846	19,869	70,143	252	7,821	83,236	32,328	126,232	36,125
TOTAL	3,198	59,651	743,623	240,132	390,707	6,667	181,012	1,442,404	444,062	776,361	221,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,436,555	1,851,262	221,052			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	288,325	5,198	2,239			
TOTAL LOSSES	2,724,880	1,856,460	223,291			
EXPECTED LOSSES	1,548,856	1,134,496	161,574			
CREDIBILITY	.04	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.137	2.137	.257	5.531		
INDICATED (POST-TEST)	2.312	1.575	.189	4.076		
PRES. ON RATE LEVEL	1.901	1.392	.198	3.491		
DERIVED BY FORMULA	1.917	1.416	.197	3.530		
UNDERLYING PRES. RATE	1.783	1.306	.186	3.275		
PROPOSED	1.917	1.416	.197	3.530		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.251
IND. RATES				5.25	MINIMUM PREMIUM	1300
MAN. RATES	4.21	4.04	4.76	+ 5.25	PRESENT	1215

+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
1998	12,461	144,490	1.159			12,461				1	9	10
1999	18,625	71,591	.384			18,625					10	10
2000	20,927	458,493	2.190			20,927				2	29	31
2001	20,617	850,075	4.123			20,617			4	1	21	26
2002	24,308	405,527	1.668			24,308				1	22	23
TOTAL	96,938	1,930,176	1.991			96,938			4	5	91	100

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				28,778	7,850				58,850	22,765	26,247
1999					17,708					31,276	22,607
2000				80,196	93,348				92,487	125,310	67,152
2001			227,934	46,453	110,556			283,605	18,350	92,297	70,880
2002				38,237	107,725				26,200	188,322	45,043
TOTAL			227,934	193,664	337,187			283,605	195,887	459,970	231,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				59,714	16,909				227,043	89,192	44,410
1999			1,460	964	31,250			5,417	3,236	114,209	34,137
2000	194	5,934	61,310	135,282	141,449	1,428	30,985	136,612	348,138	370,240	94,953
2001	4,630	58,544	456,019	92,887	162,192	20,932	330,816	1,343,736	147,049	270,163	99,445
2002	2,515	22,946	195,570	77,044	153,612	940	31,026	337,440	152,934	423,877	64,637
TOTAL	7,339	87,424	714,359	365,891	505,412	23,300	392,827	1,823,205	878,400	1,267,681	337,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,048,454	3,017,384	337,582			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	157,676	4,111	1,828			
TOTAL LOSSES	3,206,130	3,021,495	339,410			
EXPECTED LOSSES	877,288	921,881	122,142			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.307	3.117	.350	6.774		
INDICATED (POST-TEST)	2.437	2.297	.258	4.992		
PRES. ON RATE LEVEL	.965	1.014	.134	2.113		
DERIVED BY FORMULA	1.039	1.194	.153	2.386		
UNDERLYING PRES. RATE	.905	.951	.126	1.982		
PROPOSED	1.039	1.194	.153	2.386		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.549
IND. RATES				3.55	MINIMUM PREMIUM	960
MAN. RATES	2.89	2.68	2.88	+ 3.55	PRESENT	830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	14,986	72,512	.483						1	1
1999	14,403	205,776	1.428			1			3	4
2000	21,078	406	.001				1			1
2001	26,421	27,471	.103						1	1
2002	44,133	2,513	.005							
TOTAL	121,021	308,678	.255			1	1		5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					39,880					31,087	1,545
1999			53,544		31,285			96,459		23,654	834
2000				107					55		244
2001					2,433					24,764	274
2002											2,513
TOTAL			53,544	107	73,598			96,459	55	79,505	5,410

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					85,902					121,799	2,614
1999		10,737	91,905	3,106	55,815		81,190	515,214	12,112	89,163	1,259
2000		3	43	165	5			43	186	9	345
2001	12	167	1,471	490	3,181	389	5,213	23,109	9,329	59,822	384
2002											3,606
TOTAL	12	10,907	93,419	3,761	144,903	389	86,403	538,366	21,627	270,793	8,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	729,496	441,084	8,208	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	109,809	8,594	1,009	
TOTAL LOSSES	839,305	449,678	9,217	
EXPECTED LOSSES	585,743	452,619	52,039	
CREDIBILITY	.05	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.694	.372	.008	1.074
INDICATED (POST-TEST)	.511	.274	.006	.791
PRES. ON RATE LEVEL	.516	.399	.046	.961
DERIVED BY FORMULA	.516	.379	.039	.934
UNDERLYING PRES. RATE	.484	.374	.043	.901
PROPOSED	.516	.379	.039	.934

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.389
IND. RATES				1.39	MINIMUM PREMIUM	530
MAN. RATES	1.27	1.16	1.31	+ 1.39	PRESENT	510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,619	47,233	2,917				1	3		4
1999	1,489	69,071	4,638					2		2
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
TOTAL	15,234	232,788	1,528				4	13		17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				8,606	5,533				24,549	7,968	577
1999					42,930					26,011	130
2000				44,555	10,417				27,539	13,308	5,937
2001					560					580	210
2002					1,020					11,088	1,270
TOTAL				53,161	60,460				52,088	58,955	8,124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				17,857	11,918				94,710	31,219	976
1999			3,550	2,338	75,756			4,504	2,690	94,981	196
2000	21	1,797	21,295	70,334	17,614	150	5,928	28,386	98,088	42,541	8,395
2001	4	39	336	111	733	9	110	542	214	1,398	295
2002	19	158	1,258	393	1,387	49	1,501	15,956	6,204	24,215	1,822
TOTAL	44	1,994	26,439	91,033	107,408	208	7,539	49,388	201,906	194,354	11,684

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	85,612	594,701	11,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	270,090	-5,119	946	
TOTAL LOSSES	355,702	589,582	12,630	
EXPECTED LOSSES	1,765,925	1,211,713	89,576	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.335	3.870	.083	6.288
INDICATED (POST-TEST)	1.721	2.852	.061	4.634
PRES. ON RATE LEVEL	12.358	8.480	.627	21.465
DERIVED BY FORMULA	12.252	8.255	.604	21.111
UNDERLYING PRES. RATE	11.592	7.954	.588	20.134
PROPOSED	12.252	8.255	.604	21.111

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	31.408
IND. RATES				31.41	MINIMUM PREMIUM	3250
MAN. RATES	27.84	26.01	29.26	+ 31.41	PRESENT	3150

+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
1998	41						41						
1999	30						30						
2000	56						56						
2001	36						36						
2002	52						52						
TOTAL	215						215						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,286	6	13	
TOTAL LOSSES	1,286	6	13	
EXPECTED LOSSES	7,111	6,716	997	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.598	.003	.006	.607
INDICATED (POST-TEST)	.441	.002	.004	.447
PRES. ON RATE LEVEL	3.526	3.330	.495	7.351
DERIVED BY FORMULA	3.526	3.330	.495	7.351
UNDERLYING PRES. RATE	3.307	3.124	.464	6.895
PROPOSED	3.526	3.330	.495	7.351

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.936
IND. RATES				10.94	MINIMUM PREMIUM	2440
MAN. RATES	9.27	8.72	10.02	+ 10.94	PRESENT	2290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,458	5,624	.228							
1999	2,854	48,795	1.709				1	3		4
2000	3,157	4,529	.143							
2001	3,444	12,426	.360					1		1
2002	4,596	109,774	2.388					4		4
TOTAL	16,509	181,148	1.097				1	8		9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											5,624
1999				11,549	6,127				11,012	15,364	4,743
2000											4,529
2001					114					1,060	11,252
2002					25,516					62,695	21,563
TOTAL				11,549	31,757				11,012	79,119	47,711

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											9,516
1999			1,532	22,850	11,012			4,770	45,624	56,909	7,162
2000											6,404
2001		8	71	23	148	19	231	982	397	2,561	15,787
2002	485	3,939	31,580	9,827	34,686	275	8,480	90,285	35,076	136,943	30,943
TOTAL	485	3,947	33,183	32,700	45,846	294	8,711	96,037	81,097	196,413	69,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	142,657	356,056	69,812	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	99,975	4,512	1,028	
TOTAL LOSSES	242,632	360,568	70,840	
EXPECTED LOSSES	540,834	552,061	64,714	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.470	2.184	.429	4.083
INDICATED (POST-TEST)	1.083	1.610	.316	3.009
PRES. ON RATE LEVEL	3.493	3.564	.418	7.475
DERIVED BY FORMULA	3.469	3.486	.413	7.368
UNDERLYING PRES. RATE	3.276	3.344	.392	7.012
PROPOSED	3.469	3.486	.413	7.368

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.962
IND. RATES				10.96	MINIMUM PREMIUM	2440
MAN. RATES	8.26	8.58	10.19	+ 10.96	PRESENT	2325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	20,869	304,023	1.456				5	18	23	
1999	27,585	733,550	2.659			2		24	26	
2000	35,638	649,226	1.821			2	4	27	33	
2001	34,963	568,933	1.627			1	4	17	22	
2002	39,298	494,196	1.257				6	27	33	
TOTAL	158,353	2,749,928	1.737			5	19	113	137	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				33,556	51,301				60,849	106,602	51,715
1999			190,028		66,994			230,102		70,913	175,513
2000			117,328	45,643	146,900			47,091	48,121	158,358	85,785
2001			162,306	42,794	147,628			14,393	13,569	158,075	30,168
2002			48,771		112,708				67,742	178,599	86,376
TOTAL			469,662	170,764	525,531			291,586	190,281	672,547	429,557

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				69,629	110,501				234,756	417,668	87,502
1999		21,585	185,093	6,469	119,445		92,047	591,717	18,296	262,105	265,025
2000	611	27,942	260,016	94,120	221,617	2,636	94,011	368,767	210,999	459,516	121,300
2001	3,853	49,443	391,631	92,010	207,403	3,643	54,724	239,705	96,471	388,879	42,326
2002	2,739	25,468	218,872	88,738	162,345	1,069	38,418	428,434	222,948	422,552	123,950
TOTAL	7,203	124,438	1,055,612	350,966	821,311	7,348	279,200	1,628,623	783,470	1,950,720	640,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,102,424	3,906,467	640,103	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	358,526	16,222	5,859	
TOTAL LOSSES	3,460,950	3,922,689	645,962	
EXPECTED LOSSES	2,004,750	3,084,716	391,132	
CREDIBILITY	.06	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.186	2.477	.408	5.071
INDICATED (POST-TEST)	1.611	1.826	.301	3.738
PRES. ON RATE LEVEL	1.350	2.077	.263	3.690
DERIVED BY FORMULA	1.366	2.029	.271	3.666
UNDERLYING PRES. RATE	1.266	1.948	.247	3.461
PROPOSED	1.375	2.042	.273	3.690

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.489
IND. RATES				5.49	MINIMUM PREMIUM	1350
MAN. RATES	4.33	4.34	5.03	+ 5.49	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	10,142	68,983	.680				1	1		2
1999	12,484	630,708	5.052			1	2	13		16
2000	14,475	449,248	3.103			1	1	11		13
2001	14,929	363,336	2.433			2	3	14		19
2002	19,581	183,072	.934				1	13		14
TOTAL	71,611	1,695,347	2.367			4	8	52		64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				19,172	274				37,374	2,890	9,273
1999			102,239	5,052	224,293			80,584	6,916	182,269	29,355
2000			217,657	25,968	88,973			30,960	28,472	47,080	10,138
2001			130,140	78,099	12,619			62,019	33,075	31,776	15,608
2002				12,044	91,036				12,500	52,952	14,540
TOTAL			450,036	140,335	417,195			173,563	118,337	316,967	78,914

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				39,782	590				144,189	11,323	15,690
1999		19,452	180,809	24,606	396,989		64,360	438,036	54,157	668,282	44,326
2000	760	43,317	402,010	62,183	138,069	1,083	53,547	210,783	114,533	140,680	14,335
2001	2,626	35,865	286,774	102,910	33,260	5,412	92,012	387,739	109,327	98,248	21,898
2002	1,877	16,053	132,275	46,259	126,016	285	9,807	107,858	52,329	121,638	20,865
TOTAL	5,263	114,687	1,001,868	275,740	694,924	6,780	219,726	1,144,416	474,535	1,040,171	117,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,492,740	2,485,370	117,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	157,280	11,912	2,095	
TOTAL LOSSES	2,650,020	2,497,282	119,209	
EXPECTED LOSSES	859,332	1,634,163	133,197	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.701	3.487	.166	7.354
INDICATED (POST-TEST)	2.728	2.570	.122	5.420
PRES. ON RATE LEVEL	1.279	2.433	.198	3.910
DERIVED BY FORMULA	1.337	2.448	.189	3.974
UNDERLYING PRES. RATE	1.200	2.282	.186	3.668
PROPOSED	1.337	2.448	.189	3.974

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.912
IND. RATES				5.91	MINIMUM PREMIUM	1430
MAN. RATES	4.24	4.44	5.33	+ 5.91	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	6,984	131,223	1.878				1	16	17	
1999	6,700	448,254	6.690				6	15	21	
2000	6,821	305,431	4.477				3	14	17	
2001	7,055	13,485	.191					2	2	
2002	9,867	70,718	.716					8	8	
TOTAL	37,427	969,111	2.589				10	55	65	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				3,918	46,916				8,708	58,630	13,051
1999				67,826	179,210				38,102	157,507	5,609
2000				11,425	151,464				4,732	132,592	5,218
2001					3,980					7,183	2,322
2002					33,269					34,238	3,211
TOTAL				83,169	414,839				51,542	390,150	29,411

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				8,130	101,057				33,595	229,712	22,082
1999			20,833	142,007	317,410			34,560	168,649	577,930	8,470
2000	317	5,850	51,285	35,347	223,426	1,567	18,872	71,543	47,119	374,824	7,378
2001	19	271	2,406	802	5,207	114	1,510	6,706	2,700	17,346	3,258
2002	630	5,135	41,177	12,818	45,238	149	4,632	49,310	19,158	74,784	4,608
TOTAL	966	11,256	115,701	199,104	692,338	1,830	25,014	162,119	271,221	1,274,596	45,796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	316,886	2,437,259	45,796	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	368,608	6,523	695	
TOTAL LOSSES	685,494	2,443,782	46,491	
EXPECTED LOSSES	1,954,438	1,182,319	46,409	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.832	6.529	.124	8.485
INDICATED (POST-TEST)	1.350	4.812	.091	6.253
PRES. ON RATE LEVEL	5.567	3.368	.132	9.067
DERIVED BY FORMULA	5.483	3.469	.129	9.081
UNDERLYING PRES. RATE	5.222	3.159	.124	8.505
PROPOSED	5.474	3.464	.129	9.067

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.489
IND. RATES				13.49	MINIMUM PREMIUM	2950
MAN. RATES	11.48	10.88	12.36	+ 13.49	PRESENT	2770

+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
1998	16,292	309,096	1.897			16,292			1		9	10
1999	18,217	232,298	1.275			18,217					12	12
2000	19,347	177,948	.919			19,347					11	11
2001	21,609	586,785	2.715			21,609			2	1	10	13
2002	24,200	126,726	.523			24,200				2	9	11
TOTAL	99,665	1,432,853	1.438			99,665			3	3	51	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			156,250		16,368			68,746		34,439	33,293
1999					129,552					58,173	44,573
2000					74,424					83,059	20,465
2001			151,481	21,142	70,357			153,347	43,012	136,376	11,070
2002				22,853	9,054				12,319	19,542	62,958
TOTAL			307,731	43,995	299,755			222,093	55,331	331,589	172,359

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			266,772		35,258			397,516		134,931	56,332
1999			10,711	7,054	228,610			10,074	6,019	212,422	67,305
2000	156	2,695	22,918	8,657	109,495	979	11,368	42,518	19,300	234,251	28,938
2001	3,053	38,088	294,167	49,966	102,578	13,247	213,696	889,586	194,308	367,290	15,531
2002	450	5,171	48,399	24,733	16,574	139	5,250	59,293	33,303	48,585	90,345
TOTAL	3,659	45,954	642,967	90,410	492,515	14,365	230,314	1,398,987	252,930	997,479	258,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,336,246	1,833,334	258,451	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	362,202	8,889	3,105	
TOTAL LOSSES	2,698,448	1,842,223	261,556	
EXPECTED LOSSES	1,965,393	1,682,345	213,283	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.708	1.848	.262	4.818
INDICATED (POST-TEST)	1.996	1.362	.193	3.551
PRES. ON RATE LEVEL	2.102	1.800	.228	4.130
DERIVED BY FORMULA	2.097	1.739	.223	4.059
UNDERLYING PRES. RATE	1.972	1.688	.214	3.874
PROPOSED	2.097	1.739	.223	4.059

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.038
IND. RATES				6.04	MINIMUM PREMIUM	1460
MAN. RATES	5.29	4.89	5.63	+ 6.04	PRESENT	1390

+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
1998	6,547	20,296	.310			6,547					3	3
1999	7,959	244,098	3.066			7,959				3	6	9
2000	4,890	121,453	2.483			4,890					2	2
2001	6,535	107,231	1.640			6,535				2	5	7
2002	6,059	59,763	.986			6,059					4	4
TOTAL	31,990	552,841	1.728			31,990				5	20	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,808					5,233	12,255
1999				57,590	7,093				153,854	13,083	12,478
2000					38,706					79,165	3,582
2001				56,290	6,415				24,088	12,629	7,809
2002					9,020					40,959	9,784
TOTAL				113,880	64,042				177,942	151,069	45,908

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					6,048					20,503	20,735
1999			5,696	112,673	13,504			31,666	616,579	59,067	18,842
2000	81	1,402	11,920	4,501	56,947	934	10,865	40,519	18,394	223,281	5,065
2001	122	4,818	51,050	66,049	15,214	264	9,049	48,976	63,361	38,709	10,956
2002	173	1,388	11,158	3,470	12,263	178	5,543	58,977	22,914	89,461	14,040
TOTAL	376	7,608	79,824	186,693	103,976	1,376	25,457	180,138	721,248	431,021	69,638

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	294,779	1,442,938	69,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	123,892	-780	933	
TOTAL LOSSES	418,671	1,442,158	70,571	
EXPECTED LOSSES	652,276	567,183	77,095	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.309	4.508	.221	6.038
INDICATED (POST-TEST)	.965	3.322	.163	4.450
PRES. ON RATE LEVEL	2.174	1.890	.257	4.321
DERIVED BY FORMULA	2.150	1.990	.250	4.390
UNDERLYING PRES. RATE	2.039	1.773	.241	4.053
PROPOSED	2.150	1.990	.250	4.390

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.531
IND. RATES				6.53	MINIMUM PREMIUM	1555
MAN. RATES	5.58	5.18	5.89	+ 6.53	PRESENT	1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	5,298	75,933	1.433						6	6
1999	12,771	227,662	1.782					4	19	23
2000	11,336	354,318	3.125			1	1	13	15	
2001	13,800	449,649	3.258				9	8	17	
2002	11,906	184,219	1.547				1	5	6	
TOTAL	55,111	1,291,781	2.344			1	15	51	67	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					52,275					19,115	4,543
1999				47,167	56,008				37,080	73,288	14,119
2000			64,700	15,681	86,497			42,523	6,275	132,210	6,432
2001				183,636	71,546				107,459	83,776	3,232
2002				19,512	76,313				43,914	35,934	8,546
TOTAL			64,700	265,996	342,639			42,523	194,728	344,323	36,872

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					112,600					74,891	7,687
1999			8,815	95,012	99,640			19,793	155,846	270,330	21,320
2000	351	15,309	141,228	37,825	129,795	2,230	77,877	298,342	59,784	377,758	9,095
2001	650	19,162	197,136	225,647	115,859	1,601	46,139	244,109	292,987	238,973	4,534
2002	1,689	15,009	126,208	47,531	107,400	343	14,117	162,732	99,852	99,532	12,264
TOTAL	2,690	49,480	473,387	406,015	565,294	4,174	138,133	724,976	608,469	1,061,484	54,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,392,840	2,641,262	54,900	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	286,987	3,364	947	
TOTAL LOSSES	1,679,827	2,644,626	55,847	
EXPECTED LOSSES	1,629,081	1,098,362	67,236	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.048	4.799	.101	7.948
INDICATED (POST-TEST)	2.246	3.537	.074	5.857
PRES. ON RATE LEVEL	3.151	2.125	.130	5.406
DERIVED BY FORMULA	3.124	2.266	.124	5.514
UNDERLYING PRES. RATE	2.956	1.993	.122	5.071
PROPOSED	3.124	2.266	.124	5.514

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.203
IND. RATES				8.20	MINIMUM PREMIUM	1890
MAN. RATES	6.72	6.35	7.37	+ 8.20	PRESENT	1750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	5,707	100,187	1.755				1	15	16
1999	4,646	103,733	2.232				3	4	7
2000	7,641	47,321	.619				1	6	7
2001	3,556	232,940	6.550				3	10	13
2002	8,587	82,920	.965				5	3	8
TOTAL	30,137	567,101	1.882				13	38	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				29,911	10,783				38,965	17,018	3,510
1999				27,769	18,694				40,286	10,939	6,045
2000				4,917	9,401				3,106	20,015	9,882
2001				63,002	12,355				106,202	23,788	27,593
2002				45,858	1,841				30,122	4,042	1,057
TOTAL				171,457	53,074				218,681	75,802	48,087

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				62,065	23,226				150,327	66,674	5,939
1999			4,006	55,162	33,463			9,586	162,226	42,901	9,128
2000	19	497	4,895	8,717	14,080	226	3,188	12,666	15,361	57,006	13,973
2001	165	5,741	60,258	74,963	23,806	653	33,142	186,147	267,337	93,640	38,713
2002	598	7,873	76,914	43,342	11,072	145	6,892	81,944	56,961	23,260	1,517
TOTAL	782	14,111	146,073	244,249	105,647	1,024	43,222	290,343	652,212	283,481	69,270

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	495,555	1,285,589	69,270	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	228,551	553	1,664	
TOTAL LOSSES	724,106	1,286,142	70,934	
EXPECTED LOSSES	1,242,549	1,061,727	109,397	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.403	4.268	.235	6.906
INDICATED (POST-TEST)	1.771	3.146	.173	5.090
PRES. ON RATE LEVEL	4.395	3.756	.387	8.538
DERIVED BY FORMULA	4.343	3.719	.372	8.434
UNDERLYING PRES. RATE	4.123	3.523	.363	8.009
PROPOSED	4.343	3.719	.372	8.434

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	12.548
IND. RATES				12.55	MINIMUM PREMIUM	2760
MAN. RATES	11.36	10.50	11.64	+ 12.55	PRESENT	2620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	7,107	166,742	2,346				1	3	4
1999	7,909	147,560	1,865				1	7	8
2000	8,824	295,812	3,352				1	5	6
2001	9,420	38,603	.409					5	5
2002	11,618	146,990	1,265				3	4	7
TOTAL	44,878	795,707	1,773				6	24	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				9,822	60,805				20,084	65,752	10,279
1999				15,527	57,986				20,009	49,040	4,998
2000				241	105,840				150	178,873	10,708
2001					6,163					16,771	15,669
2002				64,058	1,918				63,379	6,915	10,720
TOTAL				89,648	232,712				103,622	317,351	52,374

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				20,381	130,975				77,484	257,617	17,392
1999			6,170	33,431	102,593			12,314	85,086	180,542	7,547
2000	199	3,445	29,310	11,406	139,558	1,881	21,703	81,143	37,296	446,537	15,141
2001	31	416	3,722	1,235	8,065	265	3,549	15,650	6,304	40,520	21,984
2002	824	10,892	106,628	60,299	14,576	299	14,294	170,145	118,953	45,481	15,383
TOTAL	1,054	14,753	145,830	126,752	395,767	2,445	39,546	279,252	325,123	970,697	77,447

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	482,880	1,818,339	77,447	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	60,313	2,846	685	
TOTAL LOSSES	543,193	1,821,185	78,132	
EXPECTED LOSSES	327,161	451,921	45,326	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.210	4.058	.174	5.442
INDICATED (POST-TEST)	.892	2.991	.128	4.011
PRES. ON RATE LEVEL	.776	1.074	.108	1.958
DERIVED BY FORMULA	.779	1.227	.110	2.116
UNDERLYING PRES. RATE	.729	1.007	.101	1.837
PROPOSED	.779	1.227	.110	2.116

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.148
IND. RATES				3.15	MINIMUM PREMIUM	880
MAN. RATES	2.13	2.18	2.67	+ 3.15	PRESENT	785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,886	16,482	.571						1	1
1999	611	170	.027							
2000	4,163	132,780	3.189			1				1
2001	1,961									
2002	2,543									
TOTAL	12,164	149,432	1.228			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					6,000					4,967	5,515
1999											170
2000			84,344					48,001			435
TOTAL			84,344		6,000			48,001		4,967	6,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					12,924					19,461	9,331
1999											257
2000	223	15,214	141,077	4,473	2,260	784	66,387	254,832	8,378	4,211	615
TOTAL	223	15,214	141,077	4,473	15,184	784	66,387	254,832	8,378	23,672	10,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	478,517	51,707	10,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,126	-114	91	
TOTAL LOSSES	491,643	51,593	10,294	
EXPECTED LOSSES	74,808	76,390	7,055	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.042	.424	.085	4.551
INDICATED (POST-TEST)	2.979	.312	.063	3.354
PRES. ON RATE LEVEL	.656	.669	.062	1.387
DERIVED BY FORMULA	.679	.655	.062	1.396
UNDERLYING PRES. RATE	.615	.628	.058	1.301
PROPOSED	.679	.655	.062	1.396

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				2.08	MINIMUM PREMIUM	665
MAN. RATES	1.80	1.68	1.89	+ 2.08	PRESENT	625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	482,325	3,185,768	.660			4	13	45	62	
1999	475,873	2,450,591	.514			7	7	45	59	
2000	539,625	2,469,749	.457			7	16	35	58	
2001	585,783	2,481,875	.423	1		4	4	58	67	
2002	590,341	1,147,412	.194				9	45	54	
TOTAL	2,673,947	11,735,395	.439	1		22	49	228	300	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			602,019	197,800	308,418			1,312,430	177,983	405,921	181,197
1999			807,818	98,153	387,666			452,685	72,556	362,198	269,515
2000			743,750	148,745	341,179			423,599	223,133	411,624	177,719
2001	504,805		369,180	54,284	379,349	5,000		341,971	67,512	608,688	151,086
2002				167,853	280,569				217,582	310,768	170,640
TOTAL	504,805		2,522,767	666,835	1,697,181	5,000		2,530,685	758,766	2,099,199	950,157

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			526,596	410,436	664,335			1,930,883	686,657	1,590,400	306,586
1999		128,933	1,113,403	229,329	693,096		265,024	1,744,969	359,138	1,336,997	406,968
2000	2,486	138,438	1,290,442	306,125	527,619	10,532	580,074	2,267,513	927,157	1,232,655	251,295
2001	770,339	108,373	853,609	167,150	522,583	75,475	513,778	2,146,053	474,590	1,542,531	211,974
2002	7,387	71,081	620,424	264,084	412,808	2,288	87,869	997,499	569,013	783,075	244,868
TOTAL	780,212	446,825	4,404,474	1,377,124	2,820,441	88,295	1,446,745	9,086,917	3,016,555	6,485,658	1,421,691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,253,468	13,699,778	1,421,691	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,470,440	41,498	15,388	
TOTAL LOSSES	18,723,908	13,741,276	1,437,079	
EXPECTED LOSSES	13,423,215	11,765,366	1,123,059	
CREDIBILITY	.42	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.700	.514	.054	1.268
INDICATED (POST-TEST)	.516	.379	.040	.935
PRES. ON RATE LEVEL	.535	.469	.045	1.049
DERIVED BY FORMULA	.527	.379	.040	.946
UNDERLYING PRES. RATE	.502	.440	.042	.984
PROPOSED	.527	.379	.040	.946

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	1.407
IND. RATES				1.41	MINIMUM PREMIUM	530
MAN. RATES	1.18	1.21	1.43	+ 1.41	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
1998	37,718	137,847	.365						6	6		
1999	46,642	129,229	.277						4	5		
2000	43,953	151,931	.345						1	2		
2001	55,135	61,514	.111						3	3		
2002	46,604	142,529	.305						9	9		
TOTAL	230,052	623,050	.271						1	1	23	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					79,873					38,381	19,593
1999				38,750	10,419				44,960	14,636	20,464
2000			75,708		2,450			62,840		4,081	6,852
2001					2,810					30,211	28,493
2002					31,021					85,729	25,779
TOTAL			75,708	38,750	126,573			62,840	44,960	173,038	101,181

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					172,047					150,377	33,151
1999			4,299	76,119	19,050			11,129	181,295	56,743	30,901
2000	205	13,744	127,385	4,299	5,633	1,055	87,477	335,703	11,916	17,027	9,689
2001	15	190	1,694	564	3,676	474	6,371	28,197	11,382	72,984	39,976
2002	588	4,783	38,389	11,946	42,174	376	11,596	123,466	47,967	187,238	36,993
TOTAL	808	18,717	171,767	92,928	242,580	1,905	105,444	498,495	252,560	484,369	150,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	797,136	1,072,437	150,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	285,862	2,344	2,495	
TOTAL LOSSES	1,082,998	1,074,781	153,205	
EXPECTED LOSSES	1,564,353	812,084	188,642	
CREDIBILITY	.08	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.471	.467	.067	1.005
INDICATED (POST-TEST)	.347	.344	.049	.740
PRES. ON RATE LEVEL	.725	.376	.088	1.189
DERIVED BY FORMULA	.695	.368	.077	1.140
UNDERLYING PRES. RATE	.680	.353	.082	1.115
PROPOSED	.695	.368	.077	1.140

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.696
IND. RATES				1.70	MINIMUM PREMIUM	590
MAN. RATES	1.66	1.50	1.62	+ 1.70	PRESENT	570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	2,487,813	4,718,441	.189	1		5	20	193	219
1999	2,562,739	7,735,879	.301			20	34	211	265
2000	2,599,901	7,048,888	.271			13	47	200	260
2001	2,836,129	7,216,592	.254	1		9	54	229	293
2002	2,838,625	4,868,413	.171			3	32	189	224
TOTAL	13,325,207	31,588,213	.237	2		50	187	1022	1261

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998	483,950		908,642	283,253	840,620	3,510		293,769	323,217	1,103,117	478,363
1999			1,915,814	508,878	993,698			1,741,234	519,383	1,425,425	631,447
2000			1,198,130	657,501	1,173,818			1,025,151	709,181	1,651,118	633,989
2001	3,500		968,767	891,079	1,140,839			564,459	1,263,500	1,644,843	739,605
2002			252,434	422,935	1,058,166			111,367	648,539	1,896,784	478,188
TOTAL	487,450		5,243,787	2,763,646	5,207,141	3,510		3,735,980	3,463,820	7,721,287	2,961,592

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998	646,559		1,389,023	587,750	1,810,687	17,729		1,482,979	1,246,971	4,322,017	809,390
1999		297,449	2,601,820	1,085,170	1,779,117		1,032,786	6,847,783	2,347,255	5,278,551	953,485
2000	4,958	236,282	2,230,857	1,207,438	1,786,369	30,694	1,293,398	5,090,012	2,951,105	4,846,796	896,460
2001	26,721	308,983	2,631,288	1,305,464	1,640,599	58,798	1,144,228	5,326,255	3,726,529	4,456,832	1,037,665
2002	30,655	286,614	2,449,303	835,267	1,538,978	13,012	446,202	4,847,582	2,290,827	4,480,610	686,200
TOTAL	708,893	1,129,328	11,302,291	5,021,089	8,555,750	120,233	3,916,614	23,594,611	12,562,687	23,384,806	4,383,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,771,970	49,524,332	4,383,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,597,258	68,370	46,048	
TOTAL LOSSES	46,369,228	49,592,702	4,429,248	
EXPECTED LOSSES	30,248,221	33,179,764	3,464,554	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.348	.372	.033	.753
INDICATED (POST-TEST)	.256	.274	.024	.554
PRES. ON RATE LEVEL	.242	.265	.028	.535
DERIVED BY FORMULA	.256	.274	.024	.554
UNDERLYING PRES. RATE	.227	.249	.026	.502
PROPOSED	.256	.274	.024	.554

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	
IND. RATES				.82	MINIMUM PREMIUM	415
MAN. RATES	.59	.63	.73	+ .82	PRESENT	390

+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
1998	24,606	342,802	1.393			24,606			1	1	11	13
1999	24,620	353,696	1.436			24,620				2	10	12
2000	25,388	820,659	3.232			25,388			2	1	16	19
2001	31,809	462,090	1.452			31,809			1	3	6	10
2002	26,926	661,617	2.457			26,926			2	4	10	16
TOTAL	133,349	2,640,864	1.980			133,349			6	11	53	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			103,123	709	11,163			122,843	445	53,609	50,910
1999				11,753	101,116				12,420	203,424	24,983
2000			137,959	11,112	240,772			156,997	5,795	237,327	30,697
2001			88,540	61,395	86,976			37,090	92,630	84,362	11,097
2002			129,746	113,325	65,673			64,647	173,050	74,862	40,314
TOTAL			459,368	198,294	505,700			381,577	284,340	653,584	158,001

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			188,395	1,471	24,046			760,066	1,717	210,041	86,140
1999			9,403	28,422	178,638			37,610	70,696	743,720	37,724
2000	806	29,936	272,002	51,382	357,909	4,745	200,226	766,661	96,189	681,001	43,406
2001	2,193	30,380	249,424	95,266	126,180	4,463	88,121	405,367	267,231	241,457	15,569
2002	5,397	56,293	497,688	148,423	121,413	2,205	77,307	821,950	386,190	262,033	57,851
TOTAL	8,396	116,609	1,216,912	324,964	808,186	11,413	365,654	2,791,654	822,023	2,138,252	240,690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,510,638	4,093,425	240,690			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	568,141	9,063	2,452			
TOTAL LOSSES	5,078,779	4,102,488	243,142			
EXPECTED LOSSES	3,080,363	2,568,302	186,688			
CREDIBILITY	.06	.17	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.809	3.077	.182	7.068		
INDICATED (POST-TEST)	2.807	2.268	.134	5.209		
PRES. ON RATE LEVEL	2.463	2.053	.149	4.665		
DERIVED BY FORMULA	2.484	2.090	.146	4.720		
UNDERLYING PRES. RATE	2.310	1.926	.140	4.376		
PROPOSED	2.484	2.090	.146	4.720		
IND. RATES						
YEAR	12-1-03	12-1-04	6-1-05	12-1-05	IND. RATE	7.022
IND. RATES				7.02	MINIMUM PREMIUM	1655
MAN. RATES	5.74	6.36	6.36	+ 7.02	PRESENT	1540

+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	
1998	86,035	246,942	.287			86,035			1			6	7
1999	188,912	472,651	.250			188,912			1	1		16	18
2000	129,446	254,696	.196			129,446			1	2		8	11
2001	156,723	329,385	.210			156,723				4		10	14
2002	142,944	1,256,966	.879			142,944			1	26		21	48
TOTAL	704,060	2,560,640	.364			704,060			4	33		61	98

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			50,014		47,011			36,137		97,951	15,829
1999			185,047	6,676	79,802			65,591	8,506	83,536	43,493
2000			48,390	2,569	35,712			49,835	6,864	87,614	23,712
2001				60,089	41,820				69,857	71,368	86,251
2002			90,249	229,488	122,890			181,637	379,092	155,408	98,202
TOTAL			373,700	298,822	327,235			333,200	464,319	495,877	267,487

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			98,278		101,261			240,492		383,772	26,783
1999		37,107	315,869	22,209	143,044		55,207	363,655	49,231	307,546	65,674
2000	201	10,104	92,976	10,714	53,970	1,839	81,982	314,784	52,743	252,726	33,529
2001	305	7,527	75,643	77,535	61,987	1,307	33,561	174,451	196,842	196,208	121,010
2002	6,440	69,729	633,950	269,014	215,084	4,440	158,815	1,704,066	832,034	550,527	140,920
TOTAL	6,946	124,467	1,216,716	379,472	575,346	7,586	329,565	2,797,448	1,130,850	1,690,779	387,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,482,728	3,776,447	387,916	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	842,345	-1,975	4,438	
TOTAL LOSSES	5,325,073	3,774,472	392,354	
EXPECTED LOSSES	4,667,918	2,407,885	337,949	
CREDIBILITY	.17	.52	.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.756	.536	.056	1.348
INDICATED (POST-TEST)	.557	.395	.041	.993
PRES. ON RATE LEVEL	.707	.365	.051	1.123
DERIVED BY FORMULA	.682	.381	.045	1.108
UNDERLYING PRES. RATE	.663	.342	.048	1.053
PROPOSED	.682	.381	.045	1.108

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.648
IND. RATES				1.65	MINIMUM PREMIUM	580
MAN. RATES	1.85	1.53	1.53	+ 1.65	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	137,156	119,781	.087				2	2	2	4
1999	144,160	362,455	.251				2	6	8	
2000	175,317	510,791	.291			2	3	7	12	
2001	198,997	94,039	.047				1	3	4	
2002	219,679	152,535	.069					5	5	
TOTAL	875,309	1,239,601	.142				2	8	23	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				31,675	26,089				35,099	17,091	9,827
1999				44,115	49,690				201,026	53,166	14,458
2000			174,853	83,493	73,564			68,866	64,020	35,752	10,243
2001				204	48,962				629	33,422	10,822
2002					37,030					48,497	67,008
TOTAL			174,853	159,487	235,335			68,866	300,774	187,928	112,358

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				65,726	56,196				135,411	66,963	16,627
1999			6,979	65,778	88,239			36,791	582,785	204,727	21,832
2000	615	36,863	349,018	147,366	117,201	1,507	109,676	434,075	241,147	118,526	14,484
2001	243	3,351	29,769	10,071	64,082	522	7,230	32,158	14,123	80,959	15,183
2002	702	5,714	45,833	14,257	50,339	212	6,560	69,831	27,138	105,929	96,156
TOTAL	1,560	45,928	431,599	303,198	376,057	2,241	123,466	572,855	1,000,604	577,104	164,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,177,649	2,256,963	164,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	186,049	8,408	1,709	
TOTAL LOSSES	1,363,698	2,265,371	165,991	
EXPECTED LOSSES	1,015,360	1,155,407	113,790	
CREDIBILITY	.20	.61	.65	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.156	.259	.019	.434
INDICATED (POST-TEST)	.115	.191	.014	.320
PRES. ON RATE LEVEL	.123	.141	.014	.278
DERIVED BY FORMULA	.121	.172	.014	.307
UNDERLYING PRES. RATE	.116	.132	.013	.261
PROPOSED	.121	.172	.014	.307

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	
IND. RATES				.46	MINIMUM PREMIUM	340
MAN. RATES	.27	.31	.38	+ .46	PRESENT	320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	289,039	640,432	.221			1	9	26	36
1999	286,433	1,586,573	.553			5	3	19	27
2000	339,111	876,185	.258			1	7	32	40
2001	382,371	834,206	.218			1	9	25	35
2002	418,475	1,623,163	.387			4	12	41	57
TOTAL	1,715,429	5,560,559	.324			12	40	143	195

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			112,652	103,675	78,045			38,946	156,456	94,293	56,365
1999			554,367	48,478	44,996			636,376	69,039	133,705	99,612
2000			86,987	99,229	161,646			49,835	128,094	214,313	136,081
2001			52,865	124,124	98,908			30,361	260,213	143,165	124,570
2002			341,632	268,344	160,380			206,744	244,381	305,727	95,955
TOTAL			1,148,503	643,850	543,975			962,262	858,183	891,203	512,583

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			221,361	215,125	168,109			259,186	603,607	369,441	95,370
1999		82,548	694,758	107,758	84,913		358,630	2,293,996	332,577	505,607	150,415
2000	564	24,699	235,564	177,361	245,255	3,283	117,456	474,619	500,339	632,134	192,418
2001	1,682	28,121	250,623	166,949	147,405	5,312	136,661	685,681	695,243	439,494	174,771
2002	13,595	141,310	1,246,024	358,046	297,026	6,023	191,067	1,943,076	710,976	834,665	137,695
TOTAL	15,841	276,678	2,648,330	1,025,239	942,708	14,618	803,814	5,656,558	2,842,742	2,781,341	750,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	9,415,839	7,592,030	750,669		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	575,290	29,131	8,302		
TOTAL LOSSES	9,991,129	7,621,161	758,971		
EXPECTED LOSSES	3,122,081	4,580,195	566,092		
CREDIBILITY	.31	.95	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.582	.444	.044	1.070	
INDICATED (POST-TEST)	.429	.327	.032	.788	
PRES. ON RATE LEVEL	.194	.285	.035	.514	
DERIVED BY FORMULA	.267	.325	.032	.624	
UNDERLYING PRES. RATE	.182	.267	.033	.482	
PROPOSED	.267	.325	.032	.624	
IND. RATES					
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE
IND. RATES				.93	MINIMUM PREMIUM
MAN. RATES	.52	.58	.70	+ .93	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	10,303	34,640	.336				1	4	5
1999	11,892	60,819	.511					2	2
2000	9,529	52,416	.550					3	3
2001	16,273	37,129	.228					2	2
2002	10,264	104,767	1.020					6	6
TOTAL	58,261	289,771	.497				1	17	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				921	10,910				421	15,699	6,689
1999					1,875					3,550	55,394
2000					21,555					10,233	20,628
2001					878					5,322	30,929
2002					11,984					22,857	69,926
TOTAL				921	47,202				421	57,661	183,566

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				1,911	23,500				1,624	61,509	11,318
1999			155	102	3,309			617	368	12,963	83,645
2000	45	780	6,639	2,507	31,713	120	1,386	5,225	2,373	28,862	29,168
2001	6	57	528	174	1,151	85	1,114	4,971	2,008	12,857	43,393
2002	229	1,849	14,834	4,620	16,297	100	3,092	32,912	12,783	49,919	100,344
TOTAL	280	2,686	22,156	9,314	75,970	305	5,592	43,725	19,156	166,110	267,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	74,744	270,550	267,868	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	92,567	1,896	714	
TOTAL LOSSES	167,311	272,446	268,582	
EXPECTED LOSSES	501,044	415,983	57,096	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.287	.468	.461	1.216
INDICATED (POST-TEST)	.212	.345	.340	.897
PRES. ON RATE LEVEL	.917	.761	.105	1.783
DERIVED BY FORMULA	.896	.719	.131	1.746
UNDERLYING PRES. RATE	.860	.714	.098	1.672
PROPOSED	.896	.719	.131	1.746

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	2.597
IND. RATES				2.60	MINIMUM PREMIUM	770
MAN. RATES	2.30	2.14	2.43	+ 2.60	PRESENT	740

+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
1998	10,573	122,622	1.159			10,573				2	5	7
1999	12,612	309,160	2.451			12,612			1		7	8
2000	14,748	343,467	2.328			14,748			1		6	9
2001	16,656	96,314	.578			16,656				1	4	5
2002	18,521	83,517	.450			18,521				2	11	13
TOTAL	73,110	955,080	1.306			73,110			2	7	33	42

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			145,320	9,979	24,191			105,000	7,578	60,419	20,455
1999			54,907	67,632	10,840			53,405	33,413	28,446	19,554
2000				27,519	23,980				18,375	59,708	50,422
2001				1,581	12,476				8,640	12,908	25,036
2002					5,483					32,954	34,859
TOTAL			200,227	106,711	76,970			158,405	68,006	194,435	150,326

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				20,707	52,107				29,236	236,722	34,610
1999		20,694	173,064	3,292	20,302		62,770	400,078	10,412	106,030	29,527
2000	195	12,927	126,687	110,627	40,224	1,566	87,009	340,262	138,451	179,171	71,297
2001	108	2,982	30,597	34,165	19,657	255	7,616	40,425	49,558	37,444	35,126
2002	124	1,101	9,346	3,586	7,748	178	6,276	69,307	34,131	76,129	50,023
TOTAL	427	37,704	339,694	172,377	140,038	1,999	163,671	850,072	261,788	635,496	220,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,393,567	1,209,699	220,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	123,089	5,459	2,715	
TOTAL LOSSES	1,516,656	1,215,158	223,298	
EXPECTED LOSSES	675,537	765,462	179,119	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.074	1.662	.305	4.041
INDICATED (POST-TEST)	1.529	1.225	.225	2.979
PRES. ON RATE LEVEL	.985	1.116	.261	2.362
DERIVED BY FORMULA	1.007	1.129	.257	2.393
UNDERLYING PRES. RATE	.924	1.047	.245	2.216
PROPOSED	1.007	1.129	.257	2.393

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.560
IND. RATES				3.56	MINIMUM PREMIUM	960
MAN. RATES	2.84	2.76	3.22	+ 3.56	PRESENT	900

+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
1998	53,876	1,090,752	2.024			53,876			2	2	80	84
1999	53,450	1,619,420	3.029			53,450			1		75	76
2000	58,326	1,229,284	2.107			58,326			1	1	73	75
2001	82,891	2,745,565	3.312			82,891	1		1	6	103	111
2002	89,418	2,361,942	2.641			89,418			4	3	88	95
TOTAL	337,961	9,046,963	2.677			337,961	1	9	12	419	441	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			151,477	13,279	342,599			112,758	4,836	382,072	83,731
1999			149,751		691,328			50,798		565,092	162,451
2000			141,720	421	468,581			42,162	3,237	483,198	89,965
2001		395,967	186,304	106,812	659,600		38,498	185,559	208,866	760,846	203,113
2002			387,667	84,660	504,992			296,980	96,078	742,777	248,788
TOTAL		395,967	1,016,919	205,172	2,667,100		38,498	688,257	313,017	2,933,985	788,048

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			297,652	27,554	737,957			750,404	18,657	1,496,958	141,673
1999		30,026	306,906	41,529	1,220,281		42,761	366,883	63,432	2,061,161	245,301
2000	1,343	42,574	381,502	62,681	693,217	6,384	124,985	473,666	130,762	1,367,091	127,211
2001	88,462	386,276	656,624	262,229	883,343	57,168	481,961	1,415,883	815,509	1,921,984	284,968
2002	17,719	162,540	1,360,289	318,939	730,547	6,800	204,889	2,070,825	672,459	1,711,068	357,011
TOTAL	107,524	621,416	3,002,973	712,932	4,265,345	70,352	854,596	5,077,661	1,700,819	8,558,262	1,156,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,734,522	15,237,358	1,156,164			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,362,684	124,620	14,774			
TOTAL LOSSES	11,097,206	15,361,978	1,170,938			
EXPECTED LOSSES	7,313,477	11,301,415	942,912			
CREDIBILITY	.11	.32	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.284	4.545	.346	8.175		
INDICATED (POST-TEST)	2.420	3.350	.255	6.025		
PRES. ON RATE LEVEL	2.307	3.565	.298	6.170		
DERIVED BY FORMULA	2.319	3.496	.283	6.098		
UNDERLYING PRES. RATE	2.164	3.344	.279	5.787		
PROPOSED	2.319	3.496	.283	6.098		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.072
IND. RATES				9.07	MINIMUM PREMIUM	2065
MAN. RATES	8.02	7.43	8.41	+ 9.07	PRESENT	1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	174,769	1,600,134	.915				2	68	70
1999	167,595	884,249	.527					72	72
2000	193,676	814,800	.420			1		43	44
2001	195,433	1,356,732	.694			3	3	43	49
2002	284,246	738,182	.259				7	56	63
TOTAL	1,015,719	5,394,097	.531			4	12	282	298

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				37,000	715,979				26,470	723,032	97,653
1999					279,221			156,600		479,475	125,553
2000			109,472		168,149			157,625		264,110	116,469
2001			339,292	35,243	240,327				25,327	446,053	112,865
2002				6,047	277,779				16,686	343,243	94,427
TOTAL			448,764	78,290	1,681,455			314,225	68,483	2,255,913	546,967

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				76,775	1,542,219				102,121	2,832,841	165,229
1999			23,091	15,196	492,718			83,085	49,595	1,750,813	189,585
2000	526	18,296	164,756	23,144	249,200	4,708	169,695	648,081	78,206	753,336	164,687
2001	7,622	94,498	731,973	116,250	337,632	19,414	295,331	1,235,670	272,551	1,112,201	158,349
2002	5,346	43,855	353,639	112,572	378,776	1,572	49,942	536,470	222,384	757,744	135,503
TOTAL	13,494	156,649	1,273,459	343,937	3,000,545	25,694	514,968	2,503,306	724,857	7,206,935	813,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,487,570	11,276,274	813,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,212,612	74,162	12,913	
TOTAL LOSSES	5,700,182	11,350,436	826,266	
EXPECTED LOSSES	6,480,287	9,964,204	822,733	
CREDIBILITY	.22	.67	.72	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.561	1.117	.081	1.759
INDICATED (POST-TEST)	.413	.823	.060	1.296
PRES. ON RATE LEVEL	.680	1.046	.086	1.812
DERIVED BY FORMULA	.621	.897	.067	1.585
UNDERLYING PRES. RATE	.638	.981	.081	1.700
PROPOSED	.621	.897	.067	1.585

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				2.36	MINIMUM PREMIUM	720
MAN. RATES	2.44	2.19	2.47	+ 2.36	PRESENT	745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	77,187	11,356	.014						2	2
1999	76,855	163,992	.213			1			1	2
2000	84,237	19,306	.022						1	1
2001	80,704	271,198	.336			1			1	2
2002	87,623	9,696	.011							
TOTAL	406,606	475,548	.117			2			5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,715					2,235	7,406
1999			55,498		1,585			96,251		10,223	435
2000					770					4,636	13,900
2001			189,625		159			77,531		2,218	1,665
2002											9,696
TOTAL			245,123		4,229			173,782		19,312	33,102

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,694					8,757	12,531
1999		11,128	92,708	1,539	3,429		81,022	511,783	10,701	40,114	657
2000	1	30	238	90	1,133	60	641	2,375	1,077	13,072	19,655
2001	3,170	37,557	277,572	13,684	9,656	5,446	85,745	344,061	19,653	16,748	2,336
2002											13,914
TOTAL	3,171	48,715	370,518	15,313	17,912	5,506	167,408	858,219	31,431	78,691	49,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,453,537	143,347	49,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	70,509	283	431	
TOTAL LOSSES	1,524,046	143,630	49,524	
EXPECTED LOSSES	382,211	313,086	32,528	
CREDIBILITY	.12	.36	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.375	.035	.012	.422
INDICATED (POST-TEST)	.276	.026	.009	.311
PRES. ON RATE LEVEL	.100	.082	.009	.191
DERIVED BY FORMULA	.121	.062	.009	.192
UNDERLYING PRES. RATE	.094	.077	.008	.179
PROPOSED	.121	.062	.009	.192

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				.29	MINIMUM PREMIUM	310
MAN. RATES	.25	.22	.26	+ .29	PRESENT	295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	35,056	243,389	.694			1	1			2
1999	37,446	78,787	.210	1		1	1	4		6
2000	43,696	73,519	.168					4		4
2001	45,870	177,753	.387			1		1		2
2002	48,813	128,614	.263					5		5
TOTAL	210,881	702,062	.333	1		2	2	14		19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			115,861	2,212				103,231			22,085
1999	7,517			3,728	2,545				18,545	26,444	20,008
2000					14,791					39,243	19,485
2001			57,411		356			90,558		2,182	27,246
2002					44,137					73,119	11,358
TOTAL	7,517		173,272	5,940	61,829			193,789	18,545	140,988	100,182

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			165,345	4,590				498,943			37,368
1999	37,854		541	7,406	4,553			8,132	76,893	97,919	30,212
2000	31	533	4,557	1,719	21,761	467	5,355	20,091	9,118	110,675	27,552
2001	991	11,750	86,869	4,334	3,416	6,550	103,201	414,082	23,491	18,996	38,226
2002	838	6,813	54,623	16,993	60,002	320	9,897	105,304	40,920	159,708	16,299
TOTAL	39,714	19,096	311,935	35,042	89,732	7,337	118,453	1,046,552	150,422	387,298	149,657

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,543,087	662,494	149,657	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	123,358	4,935	2,060	
TOTAL LOSSES	1,666,445	667,429	151,717	
EXPECTED LOSSES	674,819	1,195,696	145,508	
CREDIBILITY	.08	.23	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.790	.316	.072	1.178
INDICATED (POST-TEST)	.582	.233	.053	.868
PRES. ON RATE LEVEL	.341	.604	.074	1.019
DERIVED BY FORMULA	.360	.519	.069	.948
UNDERLYING PRES. RATE	.320	.567	.069	.956
PROPOSED	.360	.519	.069	.948

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.410
IND. RATES				1.41	MINIMUM PREMIUM	530
MAN. RATES	1.24	1.22	1.39	+ 1.41	PRESENT	525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	9,411	195,197	2.074						13	13
1999	6,412	65,426	1.020						8	8
2000	9,990	117,175	1.172						7	7
2001	10,463	405,167	3.872			1			11	12
2002	10,224	54,089	.529						4	4
TOTAL	46,500	837,054	1.800			1			43	44

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					55,756					107,649	31,792
1999					35,114					21,223	9,089
2000					31,420					73,056	12,699
2001			113,735		54,231			77,007		98,777	61,417
2002					16,795					29,188	8,106
TOTAL			113,735		193,316			77,007		329,893	123,103

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					120,098					421,768	53,792
1999			2,904	1,912	61,964			3,680	2,197	77,497	13,724
2000	65	1,140	9,674	3,654	46,228	874	10,035	37,380	16,971	206,044	17,956
2001	2,170	26,208	199,165	19,088	76,611	6,909	105,498	431,764	55,877	249,932	86,168
2002	319	2,590	20,781	6,463	22,834	129	3,963	42,053	16,341	63,750	11,632
TOTAL	2,554	29,938	232,524	31,117	327,735	7,912	119,496	514,877	91,386	1,018,991	183,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	907,301	1,469,229	183,272	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	71,416	3,943	2,322	
TOTAL LOSSES	978,717	1,473,172	185,594	
EXPECTED LOSSES	387,346	774,226	169,260	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.105	3.168	.399	5.672
INDICATED (POST-TEST)	1.551	2.335	.294	4.180
PRES. ON RATE LEVEL	.888	1.775	.388	3.051
DERIVED BY FORMULA	.908	1.825	.380	3.113
UNDERLYING PRES. RATE	.833	1.665	.364	2.862
PROPOSED	.908	1.825	.380	3.113

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.631
IND. RATES				4.63	MINIMUM PREMIUM	1175
MAN. RATES	3.83	3.55	4.16	+ 4.63	PRESENT	1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	128,473	315,968	.245			1	1	22	24	
1999	134,020	99,923	.074					10	10	
2000	145,386	716,990	.493			1	1	12	14	
2001	167,765	524,944	.312			1	2	14	17	
2002	185,522	574,638	.309				6	19	25	
TOTAL	761,166	2,232,463	.293			3	10	77	90	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			56,220	756	41,244			47,684	1,088	114,469	54,507
1999					14,117					49,594	36,212
2000			158,201	46,839	55,763			185,313	97,264	103,895	69,715
2001			59,644	7,593	109,466			35,878	10,225	232,117	70,021
2002				41,002	159,244				58,741	250,483	65,168
TOTAL			274,065	96,190	379,834			268,875	167,318	750,558	295,623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			110,472	1,569	88,842			317,337	4,198	448,491	92,226
1999			1,167	766	24,912			8,591	5,129	181,097	54,680
2000	289	15,378	146,192	82,647	86,209	2,466	135,324	538,375	373,078	317,484	98,577
2001	1,679	21,305	170,487	35,562	147,471	6,475	95,935	410,020	122,064	570,153	98,239
2002	3,528	31,347	263,822	99,441	224,159	1,344	46,285	509,208	246,828	575,250	93,516
TOTAL	5,496	68,030	692,140	219,985	571,593	10,285	277,544	1,783,531	751,297	2,092,475	437,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,837,026	3,635,350	437,238	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	378,762	11,960	6,116	
TOTAL LOSSES	3,215,788	3,647,310	443,354	
EXPECTED LOSSES	2,047,536	1,986,643	418,641	
CREDIBILITY	.18	.55	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.422	.479	.058	.959
INDICATED (POST-TEST)	.311	.353	.043	.707
PRES. ON RATE LEVEL	.287	.278	.059	.624
DERIVED BY FORMULA	.291	.319	.050	.660
UNDERLYING PRES. RATE	.269	.261	.055	.585
PROPOSED	.291	.319	.050	.660

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				.98	MINIMUM PREMIUM	445
MAN. RATES	.90	.78	.85	+ .98	PRESENT	415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,060	4,761	.231						2	2
1999	3,409	78,987	2.317					2	1	3
2000	2,660	26,689	1.003						3	3
2001	2,906	130,464	4.489						4	4
2002	2,423	45,261	1.867					1	3	4
TOTAL	13,458	286,162	2.126						3	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,386					2,291	1,084
1999				40,893	3,289				13,238	16,910	4,657
2000					10,724					14,506	1,459
2001					78,958					51,090	416
2002				800	10,087				4,560	26,891	2,923
TOTAL				41,693	104,444				17,798	111,688	10,539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					2,986					8,976	1,834
1999			3,899	79,911	6,504			5,456	54,685	62,717	7,032
2000	23	390	3,303	1,249	15,777	180	1,993	7,418	3,367	40,918	2,063
2001	398	5,375	47,735	15,869	103,300	797	10,780	47,681	19,236	123,420	584
2002	201	1,692	13,783	4,628	13,861	137	4,604	50,239	23,319	60,914	4,195
TOTAL	622	7,457	68,720	101,657	142,428	1,114	17,377	110,794	100,607	296,945	15,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	206,084	641,637	15,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,994	-661	333	
TOTAL LOSSES	256,078	640,976	16,041	
EXPECTED LOSSES	276,426	212,501	27,453	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.903	4.763	.119	6.785
INDICATED (POST-TEST)	1.403	3.510	.088	5.001
PRES. ON RATE LEVEL	2.190	1.683	.218	4.091
DERIVED BY FORMULA	2.182	1.756	.213	4.151
UNDERLYING PRES. RATE	2.054	1.579	.204	3.837
PROPOSED	2.182	1.756	.213	4.151

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.448
IND. RATES				6.45	MINIMUM PREMIUM	1540
MAN. RATES	5.24	5.11	5.90	+ 6.45	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
1998	9,065	25,977	.286						2	2	
1999	7,571	10,698	.141						2	2	
2000	8,987	75,650	.841				1		2	3	
2001	10,152	105,396	1.038						4	4	
2002	9,221	2,730	.029								
TOTAL	44,996	220,451	.490						1	10	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,844					3,694	14,439
1999					1,054					4,092	5,552
2000				2,293	18,065				12,123	39,872	3,297
2001					32,612					62,215	10,569
2002											2,730
TOTAL				2,293	59,575				12,123	109,873	36,587

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					16,896					14,473	24,431
1999			88	57	1,860			709	424	14,942	8,384
2000	37	729	6,495	5,659	26,700	482	7,279	29,911	51,080	114,665	4,662
2001	164	2,220	19,713	6,554	42,664	977	13,137	58,071	23,442	150,299	14,828
2002											3,918
TOTAL	201	2,949	26,296	12,270	88,120	1,459	20,416	88,691	74,946	294,379	56,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	140,012	469,715	56,223	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	43,174	664	819	
TOTAL LOSSES	183,186	470,379	57,042	
EXPECTED LOSSES	233,080	209,232	62,544	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.407	1.045	.127	1.579
INDICATED (POST-TEST)	.300	.770	.094	1.164
PRES. ON RATE LEVEL	.552	.496	.148	1.196
DERIVED BY FORMULA	.544	.518	.143	1.205
UNDERLYING PRES. RATE	.518	.465	.139	1.122
PROPOSED	.540	.514	.142	1.196

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.779
IND. RATES				1.78	MINIMUM PREMIUM	605
MAN. RATES	1.55	1.44	1.63	+ 1.78	PRESENT	575

+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
1998	7,274	202,434	2.782			7,274			1	1	1	3
1999	7,055	57,771	.818			7,055				1	3	4
2000	5,979	66,592	1.113			5,979				1	7	8
2001	6,259	7,522	.120			6,259					2	2
2002	5,895	8,601	.145			5,895					2	2
TOTAL	32,462	342,920	1.056			32,462			1	3	15	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			83,150	721	2,119			104,196	2,204	8,458	1,586
1999				2,540	1,968				20,212	18,160	14,891
2000				13,946	20,921				7,014	20,381	4,330
2001					778					1,245	5,499
2002					782					1,899	5,920
TOTAL			83,150	17,207	26,568			104,196	29,430	50,143	32,226

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			126,676	1,496	4,564			537,612	8,503	33,138	2,684
1999			388	5,060	3,516			7,004	82,702	67,790	22,485
2000	45	1,205	12,106	24,070	31,496	226	3,831	15,934	28,930	58,753	6,123
2001	4	49	470	158	1,014	18	253	1,155	470	3,004	7,715
2002	14	116	968	298	1,061	9	260	2,739	1,062	4,145	8,495
TOTAL	63	1,370	140,608	31,082	41,651	253	4,344	564,444	121,667	166,830	47,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	711,082	361,230	47,502			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	106,753	-1,000	621			
TOTAL LOSSES	817,835	360,230	48,123			
EXPECTED LOSSES	566,786	369,742	52,914			
CREDIBILITY	.02	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.519	1.110	.148	3.777		
INDICATED (POST-TEST)	1.857	.818	.109	2.784		
PRES. ON RATE LEVEL	1.861	1.214	.174	3.249		
DERIVED BY FORMULA	1.861	1.186	.169	3.216		
UNDERLYING PRES. RATE	1.746	1.139	.163	3.048		
PROPOSED	1.861	1.186	.169	3.216		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	4.784
IND. RATES				4.78	MINIMUM PREMIUM	1205
MAN. RATES	4.05	3.92	4.43	+ 4.78	PRESENT	1145

+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
1998	11,908	1,000,051	8.398			11,908			1	5	40	46
1999	12,675	591,275	4.664			12,675			2		28	30
2000	14,031	244,308	1.741			14,031				1	18	19
2001	13,715	275,743	2.010			13,715				3	10	13
2002	15,514	2,773,243	17.875			15,514		1	1		9	11
TOTAL	67,843	4,884,620	7.200			67,843		1	4	9	105	119

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			175,590	115,271	53,416			388,316	96,725	99,976	70,757
1999			261,113		54,816			132,006		97,312	46,028
2000				33,429	44,798				23,936	124,609	17,536
2001				62,148	18,184				109,585	71,860	13,966
2002		888,197	52,611		27,250		1,535,704	150,000		68,806	50,675
TOTAL		888,197	489,314	210,848	198,464		1,535,704	670,322	230,246	462,563	198,962

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			78,245	239,187	115,061			586,043	373,164	391,704	119,721
1999		37,056	312,792	7,826	98,837		80,151	521,422	19,598	358,086	69,502
2000	94	2,681	27,371	57,074	67,617	1,462	20,588	82,503	111,520	355,785	24,796
2001	188	6,075	63,071	75,147	31,324	1,422	44,186	236,251	293,682	210,927	19,594
2002	35,053	124,735	118,129	15,841	41,521	42,231	474,109	594,581	88,192	177,628	72,719
TOTAL	35,335	170,547	599,608	395,075	354,360	45,115	619,034	2,020,800	886,156	1,494,130	306,332

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,490,439	3,129,721	306,332	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	414,054	3,885	2,846	
TOTAL LOSSES	3,904,493	3,133,606	309,178	
EXPECTED LOSSES	2,253,067	1,630,946	205,563	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.755	4.619	.456	10.830
INDICATED (POST-TEST)	4.241	3.404	.336	7.981
PRES. ON RATE LEVEL	3.541	2.563	.322	6.426
DERIVED BY FORMULA	3.569	2.656	.324	6.549
UNDERLYING PRES. RATE	3.321	2.404	.303	6.028
PROPOSED	3.569	2.656	.324	6.549

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.743
IND. RATES				9.74	MINIMUM PREMIUM	2200
MAN. RATES	7.65	7.49	8.76	+ 9.74	PRESENT	2035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	266	69,948	26.296						4	4
1999										
2000										
2001	4									
2002										
TOTAL	270	69,948	25.907						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,217					37,006	25,725
TOTAL					7,217					37,006	25,725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					15,545					144,989	43,527
TOTAL					15,545					144,989	43,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		160,534	43,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,872	-133	2	
TOTAL LOSSES	1,872	160,401	43,529	
EXPECTED LOSSES	7,090	8,640	9,128	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.693	59.408	16.122	76.223
INDICATED (POST-TEST)	.511	43.784	11.882	56.177
PRES. ON RATE LEVEL	2.800	3.412	3.604	9.816
DERIVED BY FORMULA	2.800	3.412	3.604	9.816
UNDERLYING PRES. RATE	2.626	3.200	3.381	9.207
PROPOSED	2.800	3.412	3.604	9.816

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.604
IND. RATES				14.60	MINIMUM PREMIUM	3170
MAN. RATES	10.53	10.84	13.38	+ 14.60	PRESENT	2980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	64,600	1,615,672	2.501			4	11	51	66
1999	68,026	1,445,932	2.125			2	13	62	77
2000	84,141	1,541,708	1.832			1	11	55	67
2001	98,675	3,206,307	3.249	1		6	19	53	79
2002	97,944	2,662,781	2.718			5	18	71	94
TOTAL	413,386	10,472,400	2.533	1		18	72	292	383

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			457,823	160,962	148,971			353,516	192,469	190,212	111,719
1999			133,195	137,711	257,882			188,880	233,752	385,070	109,442
2000			68,637	160,772	348,001			62,618	306,739	513,096	81,845
2001	729,837		557,622	378,439	207,827	163		509,198	356,012	353,937	113,272
2002			423,498	231,114	613,749			341,127	250,724	668,305	134,264
TOTAL	729,837		1,640,775	1,068,998	1,576,430	163		1,455,339	1,339,696	2,110,620	550,542

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			627,822	333,996	320,882			1,606,865	742,546	745,250	189,029
1999		18,420	186,773	284,958	458,477		85,977	652,617	984,783	1,426,205	165,257
2000	902	30,094	287,197	293,374	522,067	7,122	202,714	835,163	1,186,965	1,508,373	115,728
2001	673,113	138,631	1,145,101	511,714	341,693	34,959	604,653	2,627,362	1,095,606	1,034,497	158,921
2002	22,114	208,676	1,776,751	500,346	907,880	7,707	242,983	2,494,388	926,807	1,630,383	192,669
TOTAL	696,129	395,821	4,023,644	1,924,388	2,550,999	49,788	1,136,327	8,216,395	4,936,707	6,344,708	821,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,518,104	15,756,802	821,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,871,979	72,520	13,536	
TOTAL LOSSES	16,390,083	15,829,322	835,140	
EXPECTED LOSSES	10,276,776	10,615,753	925,985	
CREDIBILITY	.12	.37	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.965	3.829	.202	7.996
INDICATED (POST-TEST)	2.922	2.822	.149	5.893
PRES. ON RATE LEVEL	2.650	2.738	.239	5.627
DERIVED BY FORMULA	2.683	2.769	.203	5.655
UNDERLYING PRES. RATE	2.486	2.568	.224	5.278
PROPOSED	2.683	2.769	.203	5.655

YEAR	6-1-03	12-1-03	12-1-04	12-1-05	IND. RATE	8.413
IND. RATES				8.41	MINIMUM PREMIUM	1930
MAN. RATES	7.40	6.82	7.67	+ 8.41	PRESENT	1810

+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
1998	23,119	242,186	1.047			23,119				5	17	22
1999	23,694	199,311	.841			23,694				5	14	19
2000	27,623	89,377	.323			27,623				2	13	15
2001	33,292	104,794	.314			33,292				1	15	16
2002	32,173	677,502	2.105			32,173	1			4	22	27
TOTAL	139,901	1,313,170	.939			139,901	1			17	81	99

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				81,371	16,140				94,228	33,927	16,520
1999				47,094	29,448				53,203	54,020	15,546
2000				16,336	12,786				15,107	22,549	22,599
2001				6,777	18,216				10,961	23,021	45,819
2002	290,250			48,605	87,726				92,766	136,274	21,881
TOTAL	290,250			200,183	164,316				266,265	269,791	122,365

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				168,845	34,765				363,532	132,925	27,952
1999			6,612	93,423	52,776			19,525	218,325	201,161	23,475
2000	25	993	10,567	26,835	19,645	225	5,356	23,370	57,353	66,340	31,955
2001	105	1,772	16,685	11,461	24,649	386	7,780	38,403	35,336	59,338	64,284
2002	494,208	21,578	187,692	78,952	128,349	985	37,991	430,701	244,692	342,108	31,400
TOTAL	494,338	24,343	221,556	379,516	260,184	1,596	51,127	511,999	919,238	801,872	179,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,304,959	2,360,810	179,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	429,380	16,495	2,881	
TOTAL LOSSES	1,734,339	2,377,305	181,947	
EXPECTED LOSSES	2,343,342	2,653,921	201,456	
CREDIBILITY	.06	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.240	1.699	.130	3.069
INDICATED (POST-TEST)	.914	1.252	.096	2.262
PRES. ON RATE LEVEL	1.786	2.022	.154	3.962
DERIVED BY FORMULA	1.734	1.883	.143	3.760
UNDERLYING PRES. RATE	1.675	1.897	.144	3.716
PROPOSED	1.734	1.883	.143	3.760

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.594
IND. RATES				5.59	MINIMUM PREMIUM	1370
MAN. RATES	5.46	4.92	5.40	+ 5.59	PRESENT	1345

+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
1998	18,987	255,274	1,344			18,987				1	17	18
1999	20,373	140,942	.691			20,373					23	23
2000	20,789	390,951	1.880			20,789				1	18	19
2001	22,599	316,825	1.401			22,599					20	20
2002	24,581	473,538	1.926			24,581					28	28
TOTAL	107,329	1,577,530	1.470			107,329				2	106	108

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				26,141	115,389				4,639	86,033	23,072
1999					36,926					77,182	26,834
2000				14,825	165,904				10,551	159,778	39,893
2001					125,847					159,755	31,223
2002					175,048					259,824	38,666
TOTAL				40,966	619,114				15,190	742,572	159,688

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				54,243	248,549				17,897	337,078	39,038
1999			3,052	2,010	65,160			13,360	7,979	281,831	40,519
2000	344	6,481	57,120	42,296	244,850	1,883	23,499	90,063	73,496	452,554	56,409
2001	632	8,568	76,073	25,304	164,652	2,484	33,704	149,103	60,167	385,953	43,806
2002	3,321	27,018	216,646	67,412	237,972	1,137	35,171	374,180	145,380	567,506	55,486
TOTAL	4,297	42,067	352,891	191,265	961,183	5,504	92,374	626,706	304,919	2,024,922	235,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,123,839	3,482,289	235,258	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	447,611	6,979	3,016	
TOTAL LOSSES	1,571,450	3,489,268	238,274	
EXPECTED LOSSES	2,419,195	2,060,717	216,805	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.464	3.251	.222	4.937
INDICATED (POST-TEST)	1.079	2.396	.164	3.639
PRES. ON RATE LEVEL	2.403	2.047	.215	4.665
DERIVED BY FORMULA	2.337	2.099	.207	4.643
UNDERLYING PRES. RATE	2.254	1.920	.202	4.376
PROPOSED	2.337	2.099	.207	4.643

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.907
IND. RATES				6.91	MINIMUM PREMIUM	1630
MAN. RATES	6.32	5.69	6.36	+ 6.91	PRESENT	1540

+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
1998	120,642	2,827,160	2.343			120,642			5	22	113	140
1999	123,017	2,290,838	1.862			123,017			2	23	104	129
2000	136,935	2,451,424	1.790			136,935			2	16	106	124
2001	157,484	1,412,010	.896			157,484				17	92	109
2002	165,315	2,528,025	1.529			165,315			2	11	115	128
TOTAL	703,393	11,509,457	1.636			703,393			11	89	530	630

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			652,743	312,632	329,201			323,532	567,943	415,846	225,263
1999			235,134	295,507	428,568			101,616	452,276	541,008	236,729
2000			117,170	220,054	359,539			277,044	377,010	764,170	336,437
2001				81,694	237,313				223,604	617,388	252,011
2002			144,648	122,609	552,214			83,918	128,276	1,240,768	255,592
TOTAL			1,149,695	1,032,496	1,906,835			786,110	1,749,109	3,579,180	1,306,032

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			1,099,382	648,379	709,099			1,843,285	2,183,653	1,629,276	381,145
1999		47,148	452,827	604,976	741,694		85,534	714,207	1,872,087	1,919,355	357,461
2000	935	32,970	318,463	367,967	541,592	11,808	388,477	1,548,610	1,326,915	2,229,180	475,722
2001	1,302	22,159	208,714	140,615	313,432	9,867	185,010	902,155	768,758	1,517,821	353,571
2002	15,007	135,566	1,137,800	345,276	781,716	6,639	209,531	2,201,474	861,793	2,383,965	366,775
TOTAL	17,244	237,843	3,217,186	2,107,213	3,087,533	28,314	868,552	7,209,731	7,013,206	9,679,597	1,934,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,578,870	21,887,549	1,934,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,747,696	79,883	24,461			
TOTAL LOSSES	13,326,566	21,967,432	1,959,135			
EXPECTED LOSSES	9,474,703	14,616,507	1,709,244			
CREDIBILITY	.17	.52	.56			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.895	3.123	.279	5.297		
INDICATED (POST-TEST)	1.397	2.302	.206	3.905		
PRES. ON RATE LEVEL	1.436	2.215	.259	3.910		
DERIVED BY FORMULA	1.429	2.260	.229	3.918		
UNDERLYING PRES. RATE	1.347	2.078	.243	3.668		
PROPOSED	1.426	2.255	.229	3.910		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	5.817
IND. RATES				5.82	MINIMUM PREMIUM	1415
MAN. RATES	4.86	4.76	5.33	+ 5.82	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	31,852	120,364	.377						10	10
1999	33,330	489,003	1.467					2	20	22
2000	37,017	579,643	1.565					1	18	19
2001	41,150	171,595	.416						10	10
2002	40,766	209,212	.513					1	21	22
TOTAL	184,115	1,569,817	.853					4	79	83

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					41,398					55,989	22,977
1999				17,607	137,370				9,362	257,404	67,260
2000				31,997	30,256				8,000	462,355	47,035
2001					53,571					71,503	46,521
2002				23,725	35,879				7,033	105,941	36,634
TOTAL				73,329	298,474				24,395	953,192	220,427

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					89,173					219,366	38,877
1999			12,920	41,812	242,710			46,374	64,059	940,614	101,563
2000	59	2,080	22,001	53,042	44,632	3,587	43,018	162,320	98,419	861,456	66,507
2001	273	3,651	32,382	10,763	70,089	1,127	15,090	66,735	26,926	172,735	65,269
2002	975	9,470	83,020	35,875	53,206	495	15,815	170,336	72,042	234,767	52,570
TOTAL	1,307	15,201	150,323	141,492	499,810	5,209	73,923	445,765	261,446	2,428,938	324,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	691,728	3,331,686	324,786	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	302,997	8,394	3,606	
TOTAL LOSSES	994,725	3,340,080	328,392	
EXPECTED LOSSES	1,651,511	2,203,856	261,444	
CREDIBILITY	.07	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.540	1.814	.178	2.532
INDICATED (POST-TEST)	.398	1.337	.131	1.866
PRES. ON RATE LEVEL	.956	1.276	.152	2.384
DERIVED BY FORMULA	.917	1.289	.147	2.353
UNDERLYING PRES. RATE	.897	1.197	.142	2.236
PROPOSED	.917	1.289	.147	2.353

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.500
IND. RATES				3.50	MINIMUM PREMIUM	950
MAN. RATES	2.91	2.79	3.25	+ 3.50	PRESENT	905

+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
1998	26,239	12,931	.049			26,239				1		1
1999	28,665	26,215	.091			28,665					5	5
2000	29,592	70,031	.236			29,592				1	8	9
2001	31,775	26,761	.084			31,775					5	5
2002	33,849	241,415	.713			33,849			1		3	4
TOTAL	150,120	377,353	.251			150,120			1	2	21	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				9,054					1,848		2,029
1999					5,698					15,381	5,136
2000				16,087	9,351				29,770	5,608	9,215
2001					6,277					16,214	4,270
2002			102,016		37,412			39,679		60,043	2,265
TOTAL			102,016	25,141	58,738			39,679	31,618	97,246	22,915

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				18,787					7,130		3,433
1999			469	308	10,057			2,658	1,591	56,165	7,755
2000	19	855	9,408	26,045	14,585	60	5,200	26,205	103,988	21,228	13,030
2001	30	427	3,794	1,262	8,211	245	3,416	15,140	6,116	39,165	5,991
2002	2,880	27,315	228,689	28,379	59,472	964	26,975	256,336	52,047	140,700	3,250
TOTAL	2,929	28,597	242,360	74,781	92,325	1,269	35,591	300,339	170,872	257,258	33,459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	611,085	595,236	33,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	72,237	1,594	808	
TOTAL LOSSES	683,322	596,830	34,267	
EXPECTED LOSSES	391,814	531,425	58,546	
CREDIBILITY	.06	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.455	.398	.023	.876
INDICATED (POST-TEST)	.335	.293	.017	.645
PRES. ON RATE LEVEL	.278	.377	.042	.697
DERIVED BY FORMULA	.281	.361	.037	.679
UNDERLYING PRES. RATE	.261	.354	.039	.654
PROPOSED	.281	.361	.037	.679

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.010
IND. RATES				1.01	MINIMUM PREMIUM	450
MAN. RATES	.93	.84	.95	+ 1.01	PRESENT	435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,637	1,874	.114							
1999	2,107									
2000	2,197	5,337	.242				1		1	2
2001	2,988	3,354	.112						1	1
2002	3,215	11,058	.343							
TOTAL	12,144	21,623	.178						1	2
										3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											1,874
2000				1,000	664					3,044	629
2001					555					1,748	1,051
2002											11,058
TOTAL				1,000	1,219					4,792	14,612

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											3,171
2000	1	57	609	1,629	1,027	30	416	1,562	709	8,586	889
2001	4	36	335	111	727	28	375	1,632	657	4,222	1,475
2002											15,868
TOTAL	5	93	944	1,740	1,754	58	791	3,194	1,366	12,808	21,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,085	17,668	21,403	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,124	1,565	528	
TOTAL LOSSES	62,209	19,233	21,931	
EXPECTED LOSSES	311,249	154,108	33,517	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.512	.158	.181	.851
INDICATED (POST-TEST)	.377	.116	.133	.626
PRES. ON RATE LEVEL	2.733	1.353	.294	4.380
DERIVED BY FORMULA	2.709	1.304	.288	4.301
UNDERLYING PRES. RATE	2.563	1.269	.276	4.108
PROPOSED	2.709	1.304	.288	4.301

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.399
IND. RATES				6.40	MINIMUM PREMIUM	1530
MAN. RATES	5.56	5.28	5.97	+ 6.40	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	3,049	10,013	.328						2	2
1999	3,641	6,910	.189						2	2
2000	4,099	29,342	.715						2	2
2001	4,976	86,170	1.731						5	5
2002	5,792	187,709	3.240					1	5	6
TOTAL	21,557	320,144	1.485					1	16	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					1,678					4,106	4,229
1999					2,155					4,368	387
2000					9,645					18,811	886
2001					16,090					62,315	7,765
2002				22,421	66,447				730	86,237	11,874
TOTAL				22,421	96,015				730	175,837	25,141

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,614					16,088	7,155
1999			177	117	3,803			758	452	15,950	584
2000	20	348	2,970	1,120	14,188	226	2,565	9,628	4,371	53,054	1,253
2001	83	1,097	9,721	3,226	21,049	977	13,161	58,146	23,468	150,542	10,894
2002	1,540	13,964	118,724	46,437	94,529	382	11,824	126,053	49,587	188,708	17,039
TOTAL	1,643	15,409	131,592	50,900	137,183	1,585	27,550	194,585	77,878	424,342	36,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	372,364	690,303	36,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	117,660	5,480	934	
TOTAL LOSSES	490,024	695,783	37,859	
EXPECTED LOSSES	640,889	594,757	59,282	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.273	3.228	.176	5.677
INDICATED (POST-TEST)	1.675	2.379	.130	4.184
PRES. ON RATE LEVEL	3.170	2.941	.293	6.404
DERIVED BY FORMULA	3.140	2.913	.283	6.336
UNDERLYING PRES. RATE	2.973	2.759	.275	6.007
PROPOSED	3.140	2.913	.283	6.336

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.426
IND. RATES				9.43	MINIMUM PREMIUM	2135
MAN. RATES	8.57	7.79	8.73	+ 9.43	PRESENT	2030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	18,254	308,062	1.687				1	19	20
1999	19,562	360,895	1.844				3	26	29
2000	23,310	367,516	1.576				1	18	20
2001	24,737	705,853	2.853			4	3	14	21
2002	25,922	251,620	.970				1	14	15
TOTAL	111,785	1,993,946	1.784			5	9	91	105

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				10,555	60,155				2,339	160,118	74,895
1999				49,795	100,290				9,352	155,867	45,591
2000			111,783	1,003	47,078			70,786	2,146	75,806	58,914
2001			360,571	7,592	14,178			232,438	13,698	39,480	37,896
2002				39,572	55,154				17,239	65,662	73,993
TOTAL			472,354	108,517	276,855			303,224	44,774	496,933	291,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				21,902	129,574				9,024	627,344	126,722
1999			12,709	102,555	177,833			28,796	53,514	569,830	68,843
2000	393	21,898	201,876	12,963	72,304	2,034	108,636	416,238	37,355	220,397	83,304
2001	6,571	78,430	583,038	39,518	38,808	17,960	285,071	1,153,441	108,461	136,533	53,168
2002	1,534	15,064	132,674	58,039	82,380	364	12,523	138,163	68,058	151,691	106,180
TOTAL	8,498	115,392	930,297	234,977	500,899	20,358	406,230	1,736,638	276,412	1,705,795	438,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,217,413	2,718,083	438,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	517,631	11,972	4,959	
TOTAL LOSSES	3,735,044	2,730,055	443,176	
EXPECTED LOSSES	2,838,221	2,659,365	348,768	
CREDIBILITY	.05	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.341	2.442	.396	6.179
INDICATED (POST-TEST)	2.462	1.800	.292	4.554
PRES. ON RATE LEVEL	2.707	2.536	.333	5.576
DERIVED BY FORMULA	2.695	2.426	.326	5.447
UNDERLYING PRES. RATE	2.539	2.379	.312	5.230
PROPOSED	2.695	2.426	.326	5.447

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	8.104
IND. RATES				8.10	MINIMUM PREMIUM	1870
MAN. RATES	6.93	6.73	7.60	+ 8.10	PRESENT	1795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	18,854	589,792	3.128			1	2	26	29	
1999	24,726	204,876	.828			1		12	13	
2000	30,112	707,977	2.351			1		34	36	
2001	33,484	740,640	2.211			1	5	25	31	
2002	29,349	425,074	1.448				1	35	36	
TOTAL	136,525	2,668,359	1.954			4	9	132	145	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			61,891	49,041	115,089			124,831	50,490	155,186	33,264
1999			72,280		40,716			18,283		35,883	37,714
2000			64,414	1,152	164,079			179,654	15,699	160,264	122,715
2001			105,750	68,250	74,358			102,993	63,247	202,825	123,217
2002				43,032	69,075				70,409	159,285	83,273
TOTAL			304,335	161,475	463,317			425,761	199,845	713,443	400,183

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			84,828	101,760	247,899			579,460	194,790	608,019	56,283
1999		14,493	123,941	4,109	72,670		15,394	103,090	5,538	131,556	56,948
2000	421	11,581	102,964	22,527	242,285	3,300	144,186	554,444	106,503	462,451	173,519
2001	1,944	27,646	229,800	99,746	109,894	9,284	153,009	661,709	250,899	523,984	172,873
2002	1,841	17,774	155,521	66,618	101,965	996	36,409	407,322	216,981	381,652	119,496
TOTAL	4,206	71,494	697,054	294,760	774,713	13,580	348,998	2,306,025	774,711	2,107,662	579,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,441,357	3,951,846	579,119			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	454,967	9,037	4,888			
TOTAL LOSSES	3,896,324	3,960,883	584,007			
EXPECTED LOSSES	2,554,383	2,168,018	350,870			
CREDIBILITY	.06	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.854	2.901	.428	6.183		
INDICATED (POST-TEST)	2.103	2.138	.315	4.556		
PRES. ON RATE LEVEL	1.995	1.693	.274	3.962		
DERIVED BY FORMULA	2.001	1.773	.282	4.056		
UNDERLYING PRES. RATE	1.871	1.588	.257	3.716		
PROPOSED	2.001	1.773	.282	4.056		
IND. RATES						
YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	6.034
IND. RATES				6.03	MINIMUM PREMIUM	1455
MAN. RATES	4.58	4.54	5.40	+ 6.03	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	2,495	159,186	6,380				2	7	9
1999	2,414	75,261	3,117				2	3	5
2000	2,728	310,454	11,380			1	1	8	10
2001	2,769	14,813	.534					4	4
2002	2,865	157,892	5,511				3	3	6
TOTAL	13,271	717,606	5,407			1	8	25	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				54,090	8,522				63,246	11,804	21,524
1999				22,220	12,391				19,588	15,405	5,657
2000			96,114	19,873	27,654			111,210	6,511	40,694	8,398
2001					2,794					4,054	7,965
2002				81,794	13,988				31,947	20,029	10,134
TOTAL			96,114	177,977	65,349			111,210	121,292	91,986	53,678

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				112,236	18,358				244,003	46,249	36,419
1999			2,995	44,000	22,246			6,414	79,919	57,691	8,542
2000	232	13,618	127,685	37,575	43,486	1,707	112,816	433,953	45,325	122,699	11,875
2001	17	190	1,686	561	3,655	56	848	3,779	1,531	9,798	11,175
2002	1,270	15,697	150,439	81,435	34,302	221	9,431	109,570	69,222	59,053	14,542
TOTAL	1,519	29,505	282,805	275,807	122,047	1,984	123,095	553,716	440,000	295,490	82,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	992,624	1,133,344	82,553	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	110,433	1,005	685	
TOTAL LOSSES	1,103,057	1,134,349	83,238	
EXPECTED LOSSES	599,185	491,027	51,226	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.312	8.548	.627	17.487
INDICATED (POST-TEST)	6.126	6.300	.462	12.888
PRES. ON RATE LEVEL	4.813	3.945	.412	9.170
DERIVED BY FORMULA	4.826	4.039	.414	9.279
UNDERLYING PRES. RATE	4.515	3.700	.386	8.601
PROPOSED	4.826	4.039	.414	9.279

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	13.805
IND. RATES				13.81	MINIMUM PREMIUM	3010
MAN. RATES	10.49	10.69	12.50	+ 13.81	PRESENT	2800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	216,461	376,922	.174			1	2	11	14
1999	218,901	462,435	.211				4	14	18
2000	234,766	923,020	.393				6	15	22
2001	230,960	339,089	.146			1	4	7	12
2002	196,084	167,959	.085					8	8
TOTAL	1,097,172	2,269,425	.207			3	16	55	74

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			49,648	43,326	49,692			36,451	53,081	98,404	46,320
1999				69,367	72,361				111,619	158,590	50,498
2000			74,160	154,924	106,312			55,153	256,166	209,401	66,904
2001			54,314	59,944	14,232			79,668	47,802	25,679	57,450
2002					32,871					77,363	57,725
TOTAL			178,122	327,561	275,468			171,272	468,668	569,437	278,897

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			97,558	89,902	107,036			242,581	204,787	385,547	78,373
1999			12,136	139,193	128,886			48,798	462,737	587,289	76,252
2000	417	22,161	219,669	256,657	166,351	3,376	143,241	600,666	941,894	642,045	94,602
2001	1,187	17,703	148,025	76,208	28,924	6,770	116,425	492,132	147,664	91,453	80,602
2002	622	5,071	40,685	12,652	44,688	338	10,468	111,430	43,281	168,975	82,835
TOTAL	2,226	44,935	518,073	574,612	475,885	10,484	270,134	1,495,607	1,800,363	1,875,309	412,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,341,459	4,726,169	412,664	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	567,710	-4,887	3,673	
TOTAL LOSSES	2,909,169	4,721,282	416,337	
EXPECTED LOSSES	3,104,998	2,479,609	307,208	
CREDIBILITY	.23	.70	.76	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.265	.430	.038	.733
INDICATED (POST-TEST)	.195	.317	.028	.540
PRES. ON RATE LEVEL	.301	.241	.030	.572
DERIVED BY FORMULA	.277	.294	.028	.599
UNDERLYING PRES. RATE	.283	.226	.028	.537
PROPOSED	.264	.281	.027	.572

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				.85	MINIMUM PREMIUM	420
MAN. RATES	.85	.70	.78	+ .85	PRESENT	400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	9,977	365,897	3.667			1	2	8	11
1999	10,204	138,900	1.361				1	8	9
2000	12,592	279,501	2.219			1		9	10
2001	13,909	259,739	1.867				2	15	17
2002	14,318	420,213	2.934				2	11	13
TOTAL	61,000	1,464,250	2.400			2	7	51	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			117,591	31,370	15,670			142,193	28,585	13,116	17,372
1999				17,152	17,239				28,612	35,303	40,594
2000			108,983		26,086			73,954		41,555	28,923
2001				30,977	67,547				42,681	80,143	38,391
2002				10,489	148,883				9,286	230,285	21,270
TOTAL			226,574	89,988	275,425			216,147	109,164	400,402	146,550

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			186,142	65,092	33,753			762,319	110,281	51,387	29,393
1999			2,946	34,380	30,715			11,579	118,067	131,011	61,297
2000	319	18,925	174,737	8,314	41,049	1,601	99,251	380,302	21,438	123,129	40,897
2001	390	7,007	66,784	49,222	92,121	1,364	28,228	140,683	134,022	208,152	53,863
2002	2,958	24,711	201,336	67,085	204,372	1,049	33,129	355,133	145,725	507,445	30,522
TOTAL	3,667	50,643	631,945	224,093	402,010	4,014	160,608	1,650,016	529,533	1,021,124	215,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,500,893	2,176,760	215,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	409,520	7,124	3,110	
TOTAL LOSSES	2,910,413	2,183,884	219,082	
EXPECTED LOSSES	2,242,970	1,263,919	215,941	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.771	3.580	.359	8.710
INDICATED (POST-TEST)	3.516	2.638	.265	6.419
PRES. ON RATE LEVEL	3.920	2.209	.377	6.506
DERIVED BY FORMULA	3.908	2.252	.365	6.525
UNDERLYING PRES. RATE	3.677	2.072	.354	6.103
PROPOSED	3.897	2.245	.364	6.506

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.679
IND. RATES				9.68	MINIMUM PREMIUM	2185
MAN. RATES	8.61	7.88	8.87	+ 9.68	PRESENT	2055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,233	3,525	.157							
1999	2,764									
2000	3,416									
2001	3,608									
2002	4,760	10,002	.210						4	4
TOTAL	16,781	13,527	.081						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											3,525
2002					3,629					3,865	2,508
TOTAL					3,629					3,865	6,033

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											5,964
2002	68	555	4,485	1,394	4,933	17	524	5,555	2,166	8,447	3,599
TOTAL	68	555	4,485	1,394	4,933	17	524	5,555	2,166	8,447	9,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,204	16,940	9,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	29,790	1,255	310	
TOTAL LOSSES	40,994	18,195	9,873	
EXPECTED LOSSES	163,280	139,786	19,130	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.244	.108	.059	.411
INDICATED (POST-TEST)	.180	.080	.043	.303
PRES. ON RATE LEVEL	1.037	.888	.122	2.047
DERIVED BY FORMULA	1.028	.856	.118	2.002
UNDERLYING PRES. RATE	.973	.833	.114	1.920
PROPOSED	1.028	.856	.118	2.002

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	2.978
IND. RATES				2.98	MINIMUM PREMIUM	845
MAN. RATES	2.85	2.60	2.79	+ 2.98	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	263,427	214,602	.081				3	10	13	
1999	302,274	242,404	.080				6	16	22	
2000	333,518	626,219	.187			2	7	10	19	
2001	370,819	371,408	.100			1	5	11	17	
2002	381,365	835,003	.218			1	3	20	24	
TOTAL	1,651,403	2,289,636	.139			4	24	67	95	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				21,131	45,046				26,813	69,302	52,310
1999				75,606	21,157				55,520	54,885	35,236
2000			182,741	96,522	26,707			99,488	93,498	62,382	64,881
2001			50,034	56,682	59,537			24,916	28,319	53,810	98,110
2002			92,453	47,513	102,871			300,000	45,132	199,276	47,758
TOTAL			325,228	297,454	255,318			424,404	249,282	439,655	298,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				43,847	97,028				103,444	271,525	88,509
1999			8,456	148,567	38,634			20,133	227,685	204,477	53,206
2000	535	37,003	353,071	162,538	49,147	2,351	160,104	633,364	354,360	201,689	91,742
2001	1,328	19,580	165,652	81,220	87,545	2,864	49,598	217,275	95,951	143,750	137,648
2002	3,237	30,746	263,949	88,324	151,552	2,968	87,606	861,923	243,533	482,812	68,533
TOTAL	5,100	87,329	791,128	524,496	423,906	8,183	297,308	1,732,695	1,024,973	1,304,253	439,638

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,921,743	3,277,628	439,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	177,937	12,138	4,928	
TOTAL LOSSES	3,099,680	3,289,766	444,566	
EXPECTED LOSSES	974,328	2,658,759	346,796	
CREDIBILITY	.30	.93	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.188	.199	.027	.414
INDICATED (POST-TEST)	.139	.147	.020	.306
PRES. ON RATE LEVEL	.063	.172	.022	.257
DERIVED BY FORMULA	.086	.149	.020	.255
UNDERLYING PRES. RATE	.059	.161	.021	.241
PROPOSED	.087	.150	.020	.257

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	TOTAL
IND. RATES				.38	MINIMUM PREMIUM	325
MAN. RATES	.30	.30	.35	+ .38	PRESENT	310

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	866	90,435	10.442						1	1
1999	762									
2000	419									
2001	375									
2002	360									
TOTAL	2,782	90,435	3.251						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					5,501					10,727	74,207
TOTAL					5,501					10,727	74,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					11,849					42,028	125,558
TOTAL					11,849					42,028	125,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		53,877	125,558	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22,528	-1,212	396	
TOTAL LOSSES	22,528	52,665	125,954	
EXPECTED LOSSES	113,868	96,870	45,402	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.810	1.893	4.527	7.230
INDICATED (POST-TEST)	.597	1.395	3.336	5.328
PRES. ON RATE LEVEL	4.364	3.712	1.740	9.816
DERIVED BY FORMULA	4.364	3.689	1.756	9.809
UNDERLYING PRES. RATE	4.093	3.482	1.632	9.207
PROPOSED	4.364	3.689	1.756	9.809

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	14.593
IND. RATES				14.59	MINIMUM PREMIUM	3170
MAN. RATES	10.53	10.84	13.38	+ 14.59	PRESENT	2980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	998	409	.040							
1999	808									
2000	905	562	.062							
2001	978	974	.099						1	1
2002	1,291	867	.067							
TOTAL	4,980	2,812	.056						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											409
2000											562
2001					597					377	
2002											867
TOTAL					597					377	1,838

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											692
2000											795
2001	4	39	362	121	782	9	77	351	148	912	
2002											1,244
TOTAL	4	39	362	121	782	9	77	351	148	912	2,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	842	1,963	2,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,293	821	139	
TOTAL LOSSES	38,135	2,784	2,870	
EXPECTED LOSSES	196,859	127,189	9,362	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.766	.056	.058	.880
INDICATED (POST-TEST)	.565	.041	.043	.649
PRES. ON RATE LEVEL	4.214	2.723	.201	7.138
DERIVED BY FORMULA	4.178	2.669	.198	7.045
UNDERLYING PRES. RATE	3.953	2.554	.188	6.695
PROPOSED	4.178	2.669	.198	7.045

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.481
IND. RATES				10.48	MINIMUM PREMIUM	2345
MAN. RATES	9.56	8.75	9.73	+ 10.48	PRESENT	2230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	16,853	567,759	3,368			1	1	37	39
1999	9,425	716,897	7,606				1	14	18
2000	15,064	801,183	5,318			3	2	8	14
2001	16,991	889,606	5,235			2	4	20	26
2002	19,107	1,313,258	6,873			2	11	17	30
TOTAL	77,440	4,288,703	5,538			1	11	96	127

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			51,020	26,889	99,400			116,475	10,257	220,774	42,944
1999			327,507	41,518	39,297			197,680	15,173	56,276	39,446
2000		111,824	224,964	49,511	43,652		50,935	138,778	56,602	75,135	49,782
2001			161,533	163,695	108,376			74,052	145,104	175,159	61,687
2002			135,145	339,144	136,496			144,241	286,119	187,315	84,798
TOTAL		111,824	900,169	620,757	427,221		50,935	671,226	513,255	714,659	278,657

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998			92,097	55,795	214,108			712,080	39,572	864,991	72,661
1999		60,209	507,797	90,961	73,477		138,967	887,422	83,033	211,375	59,563
2000	21,280	179,771	405,057	93,266	72,510	116,338	691,809	761,697	234,643	233,225	70,391
2001	3,832	56,012	467,941	223,152	170,659	8,943	166,863	754,052	439,135	484,783	86,547
2002	9,487	104,306	950,464	385,459	259,797	4,409	149,343	1,566,931	686,715	578,568	121,685
TOTAL	34,599	400,298	2,423,356	848,633	790,551	129,690	1,146,982	4,682,182	1,483,098	2,372,942	410,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,817,107	5,495,224	410,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	925,845	26,686	4,028	
TOTAL LOSSES	9,742,952	5,521,910	414,875	
EXPECTED LOSSES	4,907,374	3,199,046	275,687	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.581	7.131	.536	20.248
INDICATED (POST-TEST)	9.272	5.256	.395	14.923
PRES. ON RATE LEVEL	6.756	4.404	.379	11.539
DERIVED BY FORMULA	6.857	4.506	.381	11.744
UNDERLYING PRES. RATE	6.337	4.131	.356	10.824
PROPOSED	6.857	4.506	.381	11.744

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	17.472
IND. RATES				17.47	MINIMUM PREMIUM	3250
MAN. RATES	14.71	14.01	15.73	+ 17.47	PRESENT	3150

+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
1998	3,360	29,168	.868			3,360					2	2
1999	3,653	2,161	.059			3,653						
2000	3,803	186,809	4.912			3,803			1		2	3
2001	5,082	4,034	.079			5,082						
2002	5,344	3,500	.065			5,344				1		1
TOTAL	21,242	225,672	1.062			21,242			1	1	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					4,599					24,179	390
1999											2,161
2000			49,142		2,503			125,775		8,987	402
2001											4,034
2002				1,500					2,000		
TOTAL			49,142	1,500	7,102			125,775	2,000	33,166	6,987

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					9,907					94,733	660
1999											3,263
2000	93	6,153	56,957	2,074	4,582	1,495	120,136	461,034	17,094	32,888	568
2001											5,660
2002	19	246	2,441	1,395	281	8	419	5,054	3,633	956	
TOTAL	112	6,399	59,398	3,469	14,770	1,503	120,555	466,088	20,727	128,577	10,151

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	654,055	167,543	10,151	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,452	723	116	
TOTAL LOSSES	677,507	168,266	10,267	
EXPECTED LOSSES	126,603	83,481	7,648	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.189	.792	.048	4.029
INDICATED (POST-TEST)	2.350	.584	.035	2.969
PRES. ON RATE LEVEL	.636	.419	.038	1.093
DERIVED BY FORMULA	.670	.427	.038	1.135
UNDERLYING PRES. RATE	.596	.393	.036	1.025
PROPOSED	.670	.427	.038	1.135

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.688
IND. RATES				1.69	MINIMUM PREMIUM	590
MAN. RATES	1.34	1.30	1.49	+ 1.69	PRESENT	545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	896	14,704	1,641						1	1
1999	962	22,828	2,372						1	2
2000	1,015	70,757	6,971						1	2
2001	1,015	885	.087							
2002	1,001	460	.045							
TOTAL	4,889	109,634	2,242						2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					3,649					10,685	370
1999				11,820	869				9,027	529	583
2000				34,041	2,346				29,935	3,533	902
2001											885
2002											460
TOTAL				45,861	6,864				38,962	14,747	3,200

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					7,860					41,864	626
1999			1,121	23,094	1,735			1,819	36,154	2,594	880
2000	5	1,169	14,543	53,086	5,201	45	4,939	25,269	104,086	15,415	1,275
2001											1,242
2002											660
TOTAL	5	1,169	15,664	76,180	14,796	45	4,939	27,088	140,240	59,873	4,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,910	291,089	4,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	34,008	46	230	
TOTAL LOSSES	82,918	291,135	4,913	
EXPECTED LOSSES	185,488	135,133	17,797	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.696	5.955	.100	7.751
INDICATED (POST-TEST)	1.250	4.389	.074	5.713
PRES. ON RATE LEVEL	4.045	2.947	.388	7.380
DERIVED BY FORMULA	4.017	2.976	.382	7.375
UNDERLYING PRES. RATE	3.794	2.764	.364	6.922
PROPOSED	4.017	2.976	.382	7.375

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	10.972
IND. RATES				10.97	MINIMUM PREMIUM	2445
MAN. RATES	9.53	8.86	10.06	+ 10.97	PRESENT	2300

+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
1998	62					62						
1999	44					44						
2000	29					29						
2001	44					44						
2002	28					28						
TOTAL	207					207						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,629	-23	7	
TOTAL LOSSES	2,629		7	
EXPECTED LOSSES	13,371	6,700	667	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.270	.000	.003	1.273
INDICATED (POST-TEST)	.936	.000	.002	.938
PRES. ON RATE LEVEL	6.887	3.451	.343	10.681
DERIVED BY FORMULA	6.887	3.451	.343	10.681
UNDERLYING PRES. RATE	6.460	3.237	.322	10.019
PROPOSED	6.887	3.451	.343	10.681

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	15.891
IND. RATES				15.89	MINIMUM PREMIUM	3250
MAN. RATES	14.04	13.02	14.56	+ 15.89	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,084									
1999	899									
2000	1,536									
2001	908									
2002	755									
TOTAL	5,182									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,666	-138	23	
TOTAL LOSSES	15,666		23	
EXPECTED LOSSES	89,441	14,976	2,176	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.302	.000	.000	.302
INDICATED (POST-TEST)	.223	.000	.000	.223
PRES. ON RATE LEVEL	1.840	.308	.045	2.193
DERIVED BY FORMULA	1.824	.302	.044	2.170
UNDERLYING PRES. RATE	1.726	.289	.042	2.057
PROPOSED	1.824	.302	.044	2.170

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.228
IND. RATES				3.23	MINIMUM PREMIUM	895
MAN. RATES	2.60	2.54	2.99	+ 3.23	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998										
1999										
2000	451									
2001										
2002										
TOTAL	451									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	432	-168	6	
TOTAL LOSSES	432		6	
EXPECTED LOSSES	4,947	3,175	1,001	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.096	.000	.001	.097
INDICATED (POST-TEST)	.071	.000	.001	.072
PRES. ON RATE LEVEL	1.169	.751	.237	2.157
DERIVED BY FORMULA	1.169	.751	.237	2.157
UNDERLYING PRES. RATE	1.097	.704	.222	2.023
PROPOSED	1.169	.751	.237	2.157

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.209
IND. RATES				3.21	MINIMUM PREMIUM	890
MAN. RATES	2.84	2.60	2.94	+ 3.21	PRESENT	970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,323	7,236	.546							
1999	2,157									
2000	1,246									
2001	2,058									
2002	2,763	1,743	.063							
TOTAL	9,547	8,979	.094							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											7,236
2002											1,743
TOTAL											8,979

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998											12,243
2002											2,501
TOTAL											14,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			14,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,002	315	191	
TOTAL LOSSES	36,002	315	14,935	
EXPECTED LOSSES	189,223	32,842	11,839	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.377	.003	.156	.536
INDICATED (POST-TEST)	.278	.002	.115	.395
PRES. ON RATE LEVEL	2.113	.367	.132	2.612
DERIVED BY FORMULA	2.095	.356	.131	2.582
UNDERLYING PRES. RATE	1.982	.344	.124	2.450
PROPOSED	2.095	.356	.131	2.582

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.841
IND. RATES				3.84	MINIMUM PREMIUM	1020
MAN. RATES	3.44	3.16	3.56	+ 3.84	PRESENT	970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	2,483	303	.012						1	1
1999	2,299	10,675	.464						1	1
2000	2,927									
2001	2,765	50,659	1.832					1		1
2002	2,315	1,731	.074						1	1
TOTAL	12,789	63,368	.495						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					55					248	
1999					5,020					4,717	938
2001				21,849					28,332		478
2002					890					841	
TOTAL				21,849	5,965				28,332	5,806	1,416

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998					118					972	
1999			414	274	8,858			817	489	17,225	1,416
2001	35	1,699	18,311	25,136	2,648	76	7,517	43,749	68,929	9,648	671
2002	17	139	1,100	343	1,212	4	112	1,214	471	1,838	
TOTAL	52	1,838	19,825	25,753	12,836	80	7,629	45,780	69,889	29,683	2,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,204	138,161	2,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	109,410	-127	170	
TOTAL LOSSES	184,614	138,034	2,257	
EXPECTED LOSSES	604,153	119,321	13,939	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.444	1.079	.018	2.541
INDICATED (POST-TEST)	1.064	.795	.013	1.872
PRES. ON RATE LEVEL	5.036	.995	.116	6.147
DERIVED BY FORMULA	4.996	.987	.112	6.095
UNDERLYING PRES. RATE	4.724	.933	.109	5.766
PROPOSED	4.996	.987	.112	6.095

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	9.068
IND. RATES				9.07	MINIMUM PREMIUM	2065
MAN. RATES	8.11	7.43	8.38	+ 9.07	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1998	16,872	35,597	.210				1	5	6
1999	18,871	77,247	.409				1	3	4
2000	20,700	63,061	.304					5	5
2001	15,967	218,309	1.367					9	9
2002	14,879	241,050	1.620			1	2	2	5
TOTAL	87,289	635,264	.728			1	4	24	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				2,268	7,115				411	8,132	17,671
1999				17,571	2,907				27,011	13,338	16,420
2000					14,318					36,805	11,938
2001					84,718					114,416	19,175
2002			68,140	19,997	14,695			99,710	21,459	10,155	6,894
TOTAL			68,140	39,836	123,753			99,710	48,881	182,846	72,098

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1998				4,706	15,326				1,586	31,861	29,899
1999			1,798	34,417	5,432			7,470	109,387	50,687	24,794
2000	29	514	4,407	1,668	21,065			18,845	8,553	103,806	16,880
2001	427	5,765	51,216	17,026	110,836	1,793	5,043	106,780	43,090	276,412	26,903
2002	1,901	19,249	166,481	33,114	29,181	1,811	24,137	474,470	88,707	55,266	9,893
TOTAL	2,357	25,528	223,902	90,931	181,840	4,041	80,089	607,565	251,323	518,032	108,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	943,482	1,042,126	108,369	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	248,270	-3,250	1,392	
TOTAL LOSSES	1,191,752	1,038,876	109,761	
EXPECTED LOSSES	1,375,675	520,242	122,205	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.365	1.190	.126	2.681
INDICATED (POST-TEST)	1.006	.877	.093	1.976
PRES. ON RATE LEVEL	1.680	.636	.149	2.465
DERIVED BY FORMULA	1.653	.667	.141	2.461
UNDERLYING PRES. RATE	1.576	.596	.140	2.312
PROPOSED	1.653	.667	.141	2.461

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	3.661
IND. RATES				3.66	MINIMUM PREMIUM	980
MAN. RATES	3.49	3.04	3.36	+ 3.66	PRESENT	930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	1,083									
1999	734									
2000	1,536									
2001	1,071									
2002	755									
TOTAL	5,179									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,207	-119	19	
TOTAL LOSSES	2,207		19	
EXPECTED LOSSES	12,637	21,389	1,606	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.043	.000	.000	.043
INDICATED (POST-TEST)	.032	.000	.000	.032
PRES. ON RATE LEVEL	.260	.440	.033	.733
DERIVED BY FORMULA	.258	.431	.032	.721
UNDERLYING PRES. RATE	.244	.413	.031	.688
PROPOSED	.258	.431	.032	.721

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	1.072
IND. RATES				1.07	MINIMUM PREMIUM	465
MAN. RATES	.87	.85	1.00	+ 1.07	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
1998	84									
1999	106									
2000	79									
2001	109									
2002	126									
TOTAL	504									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,536			
TOTAL LOSSES	6,536			
EXPECTED LOSSES	34,675	5		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.968	.000	.000	12.968
INDICATED (POST-TEST)	9.557	.000	.000	9.557
PRES. ON RATE LEVEL	73.346	.012	.000	73.358
DERIVED BY FORMULA	73.346	.012	.000	73.358
UNDERLYING PRES. RATE	68.799	.011	.000	68.810
PROPOSED	73.346	.012	.000	73.358

YEAR	12-1-02	12-1-03	12-1-04	12-1-05	IND. RATE	109.142
IND. RATES				109.14	MINIMUM PREMIUM	359
MAN. RATES	100.00	100.00	100.00	+109.14	PRESENT	

+PROPOSED