| MANUAL | PAYROLL | TOTAL REPT. | PURE F | PREM. | | | | | NUMBER OF CASES | | | | | |
|--------|----------|------------------|----------|---------|---------|----------------|---------------|-------|-----------------|--------|-------|--------|-------|--------|
| YEAR | IN THOUS | LOSSES | REPOR | | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2001 | 1 | | | | | | | | | | | | | |
| 2002 | | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | | |
| 2004 | | | | | | | | | | | | | | |
| 2005 | | | | | | | | | | | | | | |
| TOTAL | 1 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | DED | ORTED LOSSES | | | | | | | |
| IANUAL | | | INDEM | INITY | | KLFC | DKTED LOSSES | | MEDIC | CAL | | | | |
| YEAR | DEATH | P.T. | MAJ | | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 1 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | I | | l | | | L | L | L | | l | | | |
| ANUAL | | | INDEM | INITY | | TRANS | SLATED LOSSES | | M | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJ | | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 1 | TEMP | MED | . ONLY |
| ILAN | DEATH | F.I. | IVIAU | OK | WINOK | ILWIF | DEATH | F.1. | WAJOR | WIINON | | ILIVIE | IVIED | ONLI |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | • | | | | | |
| | | TOTAL TRANS. 1 C | 20050 80 | _ | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | 6 | 6 | | | | | | | | |
| | | TOTAL LOSSES | CI ADJUS | 1. | 6 | | | | | | | | | |
| | | EXPECTED LOSSE | FS | | 27 | | 1 | | | | | | | |
| | | CREDIBILITY | | | .00 | | .00 | | | | | | | |
| | | PURE PREMIUMS | | | .00 | | .00 | | | | | | | |
| | | INDICATED (| |) | .600 | .600 | .000 | 1.200 | | | | | | |
| | | INDICATED (| | | .561 | | .000 | .995 | | | | | | |
| | | PRES. ON RA | | | 3.159 | | .081 | 5.110 | | | | | | |
| | | DERIVED BY | | | 3.159 | | .081 | 5.110 | | | | | | |
| | | UNDERLYING | | | 2.680 | | .069 | 4.336 | | | | | | |
| | | PROPOSED | | .= | 3.159 | | .081 | 5.110 | | | | | | |
| | | YEAR 12 | 2-1-02 | 12-1-04 | 12-1-06 | 12-1-08 IND. R | ΔTF | 8.434 | | | | | | |
| | | IND. RATES | | | | 8.43 MINIM | UM PREMIUM | 0.434 | | | | | | |
| | | MAN. RATES | 8.27 | 7.9 | 9 7.65 | + 8.43 PRESE | | 1945 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | UMBER OF | | | | |
|---------|----------|----------------------------------|------------|------------|-------------|---------------|-------|------------|----------|-------|--------|-------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | AL |
| 2001 | | | | | | | | | | | | | |
| 2002 | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | |
| 2004 | 37 | | | | | | | | | | | | |
| 2005 | 24 | | | | | | | | | | | | |
| TOTAL | 61 | | | | | | | | | | | | |
| I | | | | | | | | | | | | | |
| IANUAL | | | INDEMNITY | | REPO | DRTED LOSSES | | MEDI | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | 2 | TEMP | MED | ONLY |
| / | DEATH | | mir to ork | IIIII TOIT | | DE, TITLE | | IIII TOOTT | | ` | | | , OILLI |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| .0.,,,_ | | | | | | | | | | | | | |
| • | | | | | | | | | | • | | • | |
| IANUAL | | | INDEMNITY | | TRANS | SLATED LOSSES | | N. | IEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | , I | TEMP | MED | ONLY |
| ILAN | DEATH | F.1. | WAJOK | WINOK | ILIVIF | DEATH | F.1. | WAJOR | WINON | ` | ILIVIE | IVIEL | . ONL |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| IOTAL | | | | | | | | | | | | | |
| I | | | 1 | | | | | I | | | | | |
| | | TOTAL TRANS. LO | SCEC DO D | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | | | | 47 | | | | | | | | |
| | | IBNR + FREQUENCE TOTAL LOSSES | T ADJUST. | | 47 | | | | | | | | |
| | | EXPECTED LOSSE | e | 1,639 | 1,002 | 43 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | .00 | .00 | .00 | | | | | | | |
| | | INDICATED (| PRE-TEST) | .000 | .077 | .000 | .077 | | | | | | |
| | | INDICATED (F | | .000 | .056 | .000 | .056 | | | | | | |
| | | PRES. ON RA | | 3.166 | 1.935 | .082 | 5.183 | | | | | | |
| | | DERIVED BY | FORMULA | 3.166 | 1.935 | .082 | 5.183 | | | | | | |
| | | UNDERLYING | PRES. RATE | 2.686 | 1.642 | .070 | 4.398 | | | | | | |
| | | PPOPOSED | | 2 166 | 1 025 | 082 | 5 192 | | | | | | |

12-1-08

3.166

7.76

12-1-06

PROPOSED

12-1-02

8.38

12-1-04

8.11

YEAR

IND. RATES

MAN. RATES

1.935

IND. RATE

8.55 MINIMUM PREMIUM + 8.55 PRESENT

.082

5.183

8.554

1965

| MANUAL | PAYROLL | TOTAL REP | | E PREM. | | | | | | UMBER OF | | | | |
|--------|----------|--------------|-----------------|---------|---------|----------------|----------------|-------|-------|----------|-------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REP | ORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2001 | | | | | | | | | | | | | | |
| 2002 | | | | | | | | | | | | | | |
| 2003 | 14 | | | | | | | | | | | | | |
| 2004 | | | | | | | | | | | | | | |
| 2005 | | | | | | | | | | | | | | |
| TOTAL | 14 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | | MEDI | | | | | |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | D. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | _ | _ | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | M. | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | 2 | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | - | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS | | | | | | | | | | | | |
| | | TOTAL TRANS | | | | | | | | | | | | |
| | | IBNR + FREQU | | JST. | | -309 | | | | | | | | |
| | | TOTAL LOSSE | | | | | | | | | | | | |
| | | EXPECTED LO | SSES | | 418 | | 13 | | | | | | | |
| | | CREDIBILITY | | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIU | MS D (PRE-TE | ST) | .000 | .000 | .000 | .000 | | | | | | |
| | | | D (POST-TE | | .00 | | .000 | .000 | | | | | | |
| | | | N RATE LEV | | 3.51 | | .112 | 5.819 | | | | | | |
| | | | BY FORMU | | 3.51 | | .112 | 5.819 | | | | | | |
| | | | YING PRES. | | 2.98 | | .095 | 4.937 | | | | | | |
| | | PROPOSI | | | 3.51 | | .112 | 5.819 | | | | | | |
| | | YEAR | 12-1-02 | 12-1-04 | 12-1-06 | 12-1-08 IND. R | ATE | 9.604 | | | | | | |
| | • | IND. RATES | | | 12.00 | | UM PREMIUM | 0.504 | | | | | | |
| | | | | | | 0.00 100111111 | OIN I IVEINION | 2175 | | | | | | |

+PROPOSED

| NTHOUS | MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | MI | IMBER OF | CASES | | |
|--|--------|---------|----------------|------------|----------|-------------|---------------|-------|-------|---------|----------|----------|---------|--------|
| 2001 2 2 2 2 2 2 2 2 2 | | | | | | | | | DEATH | | | | TEMP | ΔII |
| 2002 2004 2005 76 | | | LUGGEG | MEFORTED | | | | | DEATE | F.I. | WIAJOR | MINOK | I CIVIF | ALL |
| 2004 2005 76 | | | | | | | | | | | | | | |
| 2006 76 | | 12 | | | | | | | | | | | | |
| REPORTED LOSSES | | | | | | | | | | | | | | |
| TOTAL 90 REPORTED LOSSES MANUAL INDEMNITY YEAR DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. ONLY TOTAL TOTAL | | 70 | | | | | | | | | | | | |
| NANUAL NDEMNITY MEDICAL | | | | | | | | | | | | | | |
| NAMUAL NDEMNITY | IOTAL | 90 | | | | | | | | | | - | | |
| NAMUAL NOEMNITY | | | | | | | | | | | 1 | <u> </u> | | |
| NOEMNITY | - | | | | | REP | ORTED LOSSES | | | | | | | |
| TOTAL | MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| TOTAL | | DEATH | P.T. | | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| TRANSLATED LOSSES | - | | | | | | | | | | | | | |
| TRANSLATED LOSSES | | | | | | | | | | | | | | |
| TRANSLATED LOSSES | | | | | | | | | | | | | | |
| TRANSLATED LOSSES | | | | | | | | | | | | | | |
| TRANSLATED LOSSES | | | | | | | | | | | | | | |
| TRANSLATED LOSSES | TOTAL | | | | | | | | | | | | | |
| MANUAL YEAR DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. ONLY TOTAL SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | 101712 | | | | | | | | | | | | | |
| MANUAL YEAR DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. ONLY TOTAL SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | | | | | | | | | I | ı | | ı | |
| YEAR DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. ONLY TOTAL SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| YEAR DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. ONLY TOTAL SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| TOTAL SERIOUS NON-SERIOUS MED. ONLY TOTAL TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | YEAR | DEATH | P.T. | | MINOR | TEMP | DEATH | P.T. | | | | TEMP | MED | . ONLY |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | | | | | | | | | | | | | |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | | | | | | | | | | | | | |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | | | | | | | | | | | | | |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | | | | | | | | | | | | | |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | | | | | | | | | | | | | |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | TOTAL | | | | | | | | | | | | - | |
| TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | IOIAL | | | | | | | | | | | | - | |
| TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | | | l . | | I | | | | I | l I | | ı | |
| TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A | | • | | | SERIOUS | NON-SERIOUS | MED ONLY | ΤΟΤΔΙ | | | | | | |
| TOTAL TRANS. LOSSES PG A | | ; | TOTAL TRANS LO | SSES PG B | OLINIOUS | | ED. OILE | IOIAL | | | | | | |
| | | | | | | | | | | | | | | |
| IBNR + FREQUENCY ADJUST. 18 -336 | | | | | 18 | -336 | | | | | | | | |
| TOTAL LOSSES 18 | | | | 71 AD0001. | | -330 | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | 1 | 18 | -336 | | |
| TOTAL LOSS | ES | | 1 | 18 | | | |
| EXPECTED L | OSSES | | 3,41 | 17 | 2,084 | 90 | |
| CREDIBILITY | | | .(| 00 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .02 | 20 | .000 | .000 | .020 |
| INDICAT | ED (POST-TE | ST) | .01 | 19 | .000 | .000 | .019 |
| PRES. C | N RATE LEVI | EL | 4.47 | 74 | 2.730 | .117 | 7.321 |
| DERIVE | D BY FORMU | LA | 4.47 | 74 | 2.730 | .117 | 7.321 |
| UNDERI | YING PRES. | RATE | 3.79 | 96 | 2.316 | .100 | 6.212 |
| PROPOS | PROPOSED | | | 74 | 2.730 | .117 | 7.321 |
| | | | | | | | |
| YEAR | 12-1-02 | 12-1-04 | 12-1-06 | 12-1-08 | IND. R | ATE | 12.083 |
| IND. RATES | _ | | | 12.08 | MINIM | UM PREMIUM | |
| MAN. RATES | 11.84 | 11.4 | 5 10.96 | + 12.08 | PRESI | ENT | 2670 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2001 | 8,112 | 524,773 | 6.469 | | | | | 2 | 11 | | 13 |
| 2002 | 1,052 | 608,437 | 57.836 | | | | | 1 | | | 1 |
| 2003 | 1,870 | 77,055 | 4.120 | | | | | | 2 | | 2 |
| 2004 | 219 | 136,864 | 62.494 | | | | | 1 | | | 1 |
| 2005 | 11 | | | | | | | | | | |
| TOTAL | 11,264 | 1,347,129 | 11.960 | | | | | 4 | 13 | | 17 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|------|--------------|------|---------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2001 2002 | | | 255,267 | 146,834 | | | | 27,869 | 87,741 | | 7,062 |
| 2002 | | | 500,970 | | | | | 107,210 | | | 257 |
| 2003 2004 | | | | 54,887 | | | | | 22,030 | | 138 |
| 2004 | | | 78,278 | | | | | 57,660 | | | 926 |
| | | | | | | | | | | | |
| TOTAL | | | 834,515 | 201,721 | | | | 192,739 | 109,771 | | 8,383 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|------|---------------|------|---------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2001 | | | 511,810 | 376,335 | | | | 83,022 | 507,670 | | 25,381 |
| 2002 | | | 566,096 | | | | | 120,504 | | | 51 |
| 2003 | | | | 68,320 | | | | | 92,055 | | 48 |
| 2004 | | | 104,725 | 9,508 | 853 | | | 36,340 | 25,841 | 797 | 1,326 |
| | | | | | | | | | | | |
| TOTAL | | | 1,182,631 | 454,163 | 853 | | | 239,866 | 625,566 | 797 | 26,806 |
| | | | | | | | | | | | |

| • | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|----------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRANS | S. LOSSES F | G B | 1,422,49 | 7 1,0 | 081,379 | 26,806 | |
| TOTAL TRANS | S. LOSSES P | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | 198,49 | 9 ′ | 116,354 | | |
| TOTAL LOSSI | ES | | 1,620,99 | 6 1, | 197,733 | 26,806 | |
| EXPECTED LO | OSSES | | 1,170,89 | 2 | 743,874 | 30,526 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMIL | JMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 14.39 | 1 | 10.633 | .238 | 25.262 |
| INDICAT | ED (POST-TE | ST) | 13.45 | 6 | 7.688 | .274 | 21.418 |
| PRES. O | N RATE LEVE | EL | 12.25 | 2 | 7.783 | .319 | 20.354 |
| DERIVE | D BY FORMU | _A | 12.26 | 4 | 7.780 | .318 | 20.362 |
| UNDERL | YING PRES. | RATE | 10.39 | 5 | 6.604 | .271 | 17.270 |
| PROPOS | SED | | 12.26 | 4 | 7.780 | .318 | 20.362 |
| | | | | | | | |
| YEAR | 12-1-02 | 12-1-04 | 12-1-06 | 12-1-08 | IND. R | ATE | 33.607 |
| IND. RATES | | | | 33.61 | MINIM | UM PREMIUM | |
| MAN. RATES | AN. RATES 32.83 31.8 | | | + 33.61 | PRESE | NT | 3450 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2001 | 156 | | | | | | | | | | 1 |
| 2002 | 20 | | | | | | | | | | ł |
| 2003 | 158 | 20,145 | 12.750 | | | | | | | | ł |
| 2004 | 113 | | | | | | | | | | ł |
| 2005 | 18 | | | | | | | | | | ł |
| TOTAL | 465 | 20,145 | 4.332 | | | | | | | | 1 |
| | | | | | | | | | | | 1 |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2003 | | | | | | | | | | | 20,145 |
| TOTAL | | | | | | | | | | | 20,145 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2003 | | | | | | | | | | | 6,970 |
| TOTAL | | | | | | | | | | | 6,970 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRANS | S. LOSSES F | G B | | | | 6,970 | |
| TOTAL TRANS | S. LOSSES P | G A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | 1,42 | 2 | -1,996 | | |
| TOTAL LOSSI | ES | | 1,42 | 2 | | 6,970 | |
| EXPECTED LO | OSSES | | 18,00 | 0 | 10,783 | 470 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .30 | 6 | .000 | 1.499 | 1.805 |
| INDICAT | ED (POST-TE | ST) | .28 | 6 | .000 | 1.727 | 2.013 |
| PRES. O | N RATE LEVE | EL | 4.56 | 3 | 2.733 | .119 | 7.415 |
| DERIVE | BY FORMU | _A | 4.56 | 3 | 2.733 | .119 | 7.415 |
| UNDERL | YING PRES. | RATE | 3.87 | 1 | 2.319 | .101 | 6.291 |
| PROPOS | SED | | 4.56 | 3 | 2.733 | .119 | 7.415 |
| | | | | | | | |
| YEAR | 12-1-02 | 12-1-04 | 12-1-06 | 12-1-08 | IND. R | ATE | 12.238 |
| IND. RATES | | | | 12.24 | MINIMU | JM PREMIUM | |
| MAN. RATES | 12.00 | 11.60 | 11.10 | + 12.24 | PRESE | NT | 2700 |

+PROPOSED

IND. RATES

MAN. RATES

25.48

| MANUAL | PAYROLL | TOTAL REPT | | E PREM. | | | | | | | UMBER OF | | | |
|--------------|----------|---------------|----------|---------|----------|----------------|---------------|--------|-------|--------|----------|-------|----------|------|
| YEAR | IN THOUS | LOSSES | REP | ORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALI |
| 2001 | 1 | | | | | | | | | | | | | |
| 2002 2003 | | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | | |
| 2005 | | | | | | | | | | | | | | |
| TOTAL | 1 | | | | | | | | | | 1 | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REP | ORTED LOSSES | | | | | | | |
| //ANUAL | | | IND | EMNITY | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MA | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | + | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| l l | | | I . | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | 1 | | <u> </u> | | <u> </u> | |
| | | TOTAL TRANS. | | | 52.1.000 | | | | | | | | | |
| | | TOTAL TRANS. | | | 40 | 40 | | | | | | | | |
| | | IBNR + FREQUE | | 151. | 19 19 | | | | | | | | | |
| | | EXPECTED LOS | SES | | 82 | | 2 | | | | | | | |
| | | CREDIBILITY | | | .00 | | .00 | | | | | | | |
| | | PURE PREMIUM | IS | | | | | | | | | | | |
| | | INDICATE | | ST) | 1.900 | 1.900 | .000 | 3.800 | | | | | | |
| | | INDICATE | (POST-TE | ST) | 1.777 | 1.374 | .000 | 3.151 | | | | | | |
| | | PRES. ON | | | 9.662 | | .248 | 15.752 | | | | | | |
| | | DERIVED I | | | 9.662 | | .248 | 15.752 | | | | | | |
| | | | NG PRES. | RATE | 8.198 | | .210 | 13.365 | | | | | | |
| | | PROPOSE | D | | 9.662 | 5.842 | .248 | 15.752 | | | | | | |
| | | YEAR | 12-1-02 | 12-1-04 | 12-1-06 | 12-1-08 IND. R | ATE | 25.998 | | | | | | |
| | | IND DATES | | | | 26 00 MINIM | | 1 | | | | | | |

26.00 MINIMUM PREMIUM

3450

+PROPOSED

23.58 + 26.00 PRESENT

IND. RATES

MAN. RATES

13.82

13.31

| MANUAL | PAYROLL | TOTAL REPT | | E PREM. | | | | | | | | JMBER OF | | • | |
|--------|----------|---------------|----------|---------|----------|----------------|---------------|--------|-------|-------|--------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REF | PORTED | | | | | DE | ATH | P.T. | MAJOR | MINOR | TEMP | AL |
| 2001 | | | | | | | | | | | | | | | |
| 2002 | | | | | | | | | | | | | | | |
| 2003 | | | | | | | | | | | | | | | |
| 2004 | | | | | | | | | | | | | | | |
| 2005 | 8 | | | | | | | | | | | | | | |
| TOTAL | 8 | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | REP | ORTED LOSSES | | | | | | | | |
| IANUAL | | | IND | EMNITY | | | | | ı | MEDIC | AL | | | | |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | | |
| IANUAL | | | IND | EMNITY | | | | | | ME | EDICAL | | | | |
| YEAR | DEATH | P.T. | М | IAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | | TOTAL TRANS. | LOSSES | PG B | JEINIOUS | | ED. OITE | IVIAL | | | | | | | |
| | | TOTAL TRANS. | LOSSES F | PG A | | | | | | | | | | | |
| | | IBNR + FREQUE | | | | -66 | | | | | | | | | |
| | | TOTAL LOSSES | | | | 1 | | | | | | | | | |
| | | EXPECTED LOS | | | 352 | 210 | 9 | | | | | | | | |
| | | CREDIBILITY | - | | .00 | .00 | .00 | | | | | | | | |
| | | PURE PREMIUN | /IS | l. | | | | | | | | | | | |
| | | INDICATE | | ST) | .000 | .000 | .000 | .000 | | | | | | | |
| | | INDICATE | | | .000 | .000 | .000 | .000 | | | | | | | |
| | | PRES. ON | | | 5.181 | 3.091 | .131 | 8.403 | | | | | | | |
| | | DERIVED | | | 5.181 | 3.091 | .131 | 8.403 | | | | | | | |
| | | UNDERLY | | | 4.396 | 2.623 | .111 | 7.130 | | | | | | | |
| | | PROPOSE | | | 5.181 | | .131 | 8.403 | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | 12-1-02 | 12-1-04 | 12-1-06 | 12-1-08 IND. R | | 13.869 | | | | | | | |
| | | IND DATES | | 1 | 1 1 | 12 07 MINIM | | 1 | | | | | | | |

13.87 MINIMUM PREMIUM

3030

+PROPOSED

12.58 + 13.87 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2001 | 1,990 | | | | | | | | | | |
| 2002 | 722 | 121,264 | 16.795 | | | | | | 1 | | 1 |
| 2003 | 780 | 1,238 | .158 | | | | | | | | |
| 2004 | 664 | 763 | .114 | | | | | | | | |
| 2005 | 800 | 65,584 | 8.198 | | | | | | 1 | | 1 |
| TOTAL | 4,956 | 188,849 | 3.811 | | | | | | 2 | | 2 |
| | | | | • | | | | | | • | |

| | | | | | REP | ORTED LOSSES | | | | | |
|------------------------------|-------|------|-----------|------------------|------|--------------|------|-------|------------------|------|---------------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2002 2003 2004 2005 | | | | 42,133 28,547 | | | | | 78,923 37.037 | | 208 1,238 763 |
| TOTAL | | | | 70,680 | | | | | 115,960 | | 2,209 |
| | | 1 | | 1 | 1 | 1 | | | 1 | 1 | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|----------------------|-------|------|-----------|--------|-------|---------------|------|--------|---------|-------|--------------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2002 2003 2004 | | | | 34,188 | | | | | 46,145 | | 42 428 1,093 |
| 2005 | | | 41,424 | 33,970 | 821 | | | 17,290 | 46,049 | 1,361 | |
| TOTAL | | | 41,424 | 68,158 | 821 | | | 17,290 | 92,194 | 1,361 | 1,563 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 58,71 | | 162,534 | 1,563 | - |
| TOTAL TRAN | S. LOSSES P | G A | • | | , | , | |
| IBNR + FREQ | UENCY ADJU | ST. | 9,66 | 9 | 3,725 | | |
| TOTAL LOSS | ES | | 68,38 | 3 1 | 166,259 | 1,563 | |
| EXPECTED LO | OSSES | | 102,29 | 2 | 60,661 | 2,775 | |
| CREDIBILITY | | | .0 | 0 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.38 | 0 | 3.355 | .032 | 4.767 |
| INDICAT | ED (POST-TE | ST) | 1.29 | 0 | 2.426 | .037 | 3.753 |
| PRES. O | N RATE LEVI | EL | 2.43 | 3 | 1.443 | .065 | 3.941 |
| DERIVE | D BY FORMU | LA | 2.43 | 3 | 1.463 | .064 | 3.960 |
| UNDERL | YING PRES. | RATE | 2.06 | 4 | 1.224 | .056 | 3.344 |
| PROPOS | SED | | 2.42 | 1 | 1.456 | .064 | 3.941 |
| | | | | | | | |
| YEAR | 12-1-02 | 12-1-04 | 12-1-06 | 12-1-08 | IND. R | ATE | 6.504 |
| IND. RATES | | | | 6.50 | MINIM | JM PREMIUM | |
| MAN. RATES | 6.39 | 6.15 | 5.90 | + 6.50 | PRESE | NT | 1560 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2001 | | | | | | | | | | | |
| 2002 | 4,371 | | | | | | | | | | |
| 2003 | 220 | | | | | | | | | | |
| 2004 | 180 | 310 | .172 | | | | | | | | |
| 2005 | 186 | 132 | .070 | | | | | | | 1 | 1 |
| TOTAL | 4,957 | 442 | .009 | | | | | | | 1 | 1 |
| , | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2004 | | | | | | | | | | | 310 |
| 2005 | | | | | 132 | | | | | | |
| TOTAL | | | | | 132 | | | | | | 310 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2004 | | | | | | | | | | | 444 |
| 2005 | | | 45 | 241 | 19 | | | | | | |
| TOTAL | | | 45 | 241 | 19 | | | | | | 444 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 4: | 5 | 260 | 444 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | | | 14,588 | | |
| TOTAL LOSS | ES | | 4: | 5 | 14,848 | 444 | |
| EXPECTED L | OSSES | | 40,25 | 1 | 25,281 | 1,041 | |
| CREDIBILITY | | | .00 |) | .02 | .02 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 1 | .300 | .009 | .310 |
| INDICAT | ED (POST-TE | ST) | .00 | 1 | .217 | .010 | .228 |
| PRES. C | N RATE LEVE | EL | .95 | 7 | .601 | .025 | 1.583 |
| DERIVE | D BY FORMUI | _A | .95 | 7 | .593 | .025 | 1.575 |
| UNDERI | YING PRES. | RATE | .81 | 2 | .510 | .021 | 1.343 |
| PROPOS | SED | | .95 | 7 | .593 | .025 | 1.575 |
| | | | | | | | |
| YEAR | 12-1-02 | 12-1-04 | 12-1-06 | 12-1-08 | IND. R | ATE | 2.599 |
| IND. RATES | | | | 2.60 | MINIMU | JM PREMIUM | |
| MAN. RATES | 2.54 | 2.46 | 2.37 | + 2.60 | PRESE | NT | 780 |

DERIVED BY FORMULA UNDERLYING PRES. RATE

12-1-02

3.47

12-1-04

3.36

PROPOSED

YEAR

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | 1 | | | N | UMBER OF | CASES | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------|-------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2001 | | | | | | İ | | | | | | | |
| 2002 | | | | | | | | | | | | | |
| 2003 | 118 | | | | | | | | | | | | |
| 2004 | 80 | | | | | | | | | | | | |
| 2005 | 134 | | | | | | | | | | | | |
| TOTAL | 332 | | | | | | | | | | | | |
| TOTAL | 002 | | | | | | | | | | | | |
| | | | | | RFP | DRTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | 1121 | J.(122 200020 | | MEDI | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | R | TEMP | MED | O. ONLY |
| | | | | - | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | ı | | | ı | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | l l | | L | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | | -1,072 | | | | | | | | |
| | | TOTAL LOSSES | · | | | | | | | | | | |
| | | EXPECTED LOSSE | S | 3,711 | | 96 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | | 1 | | | | | | | | |
| | | INDICATED (| | .000 | | .000 | .000 | | | | | | |
| | | INDICATED (| | .000 | .000 | .000 | .000 | | | | | | |
| | | PRES. ON RA | TE LEVEL | 1.318 | .792 | .034 | 2.144 | | | | | | |
| | | | | | | | | | | | | | |

.792

.672

.792

3.54 MINIMUM PREMIUM + 3.54 PRESENT

IND. RATE

.034

.029

.034

2.144

1.819

2.144

3.538

965

+PROPOSED

12-1-08

1.318

1.118

1.318

12-1-06