

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1												
2002													
2003													
2004													
2005													
TOTAL	1												

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	6		
TOTAL LOSSES	6	6		
EXPECTED LOSSES	27	16	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.600	.600	.000	1.200
INDICATED (POST-TEST)	.561	.434	.000	.995
PRES. ON RATE LEVEL	3.159	1.870	.081	5.110
DERIVED BY FORMULA	3.159	1.870	.081	5.110
UNDERLYING PRES. RATE	2.680	1.587	.069	4.336
PROPOSED	3.159	1.870	.081	5.110

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	8.434
IND. RATES				8.43	MINIMUM PREMIUM	
MAN. RATES	8.27	7.99	7.65	+ 8.43	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003										
2004	37									
2005	24									
TOTAL	61									

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.		47		
TOTAL LOSSES		47		
EXPECTED LOSSES	1,639	1,002	43	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.077	.000	.077
INDICATED (POST-TEST)	.000	.056	.000	.056
PRES. ON RATE LEVEL	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
PROPOSED	3.166	1.935	.082	5.183

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	8.554
IND. RATES				8.55	MINIMUM PREMIUM	
MAN. RATES	8.38	8.11	7.76	+ 8.55	PRESENT	1965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003	14									
2004										
2005										
TOTAL	14									

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.		-309		
TOTAL LOSSES				
EXPECTED LOSSES	418	260	13	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.516	2.191	.112	5.819
DERIVED BY FORMULA	3.516	2.191	.112	5.819
UNDERLYING PRES. RATE	2.983	1.859	.095	4.937
PROPOSED	3.516	2.191	.112	5.819

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	9.604
IND. RATES				9.60	MINIMUM PREMIUM	
MAN. RATES	9.41	9.10	8.71	+ 9.60	PRESENT	2175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	2												
2002	12												
2003													
2004													
2005	76												
TOTAL	90												

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.	18	-336		
TOTAL LOSSES	18			
EXPECTED LOSSES	3,417	2,084	90	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.020	.000	.000	.020
INDICATED (POST-TEST)	.019	.000	.000	.019
PRES. ON RATE LEVEL	4.474	2.730	.117	7.321
DERIVED BY FORMULA	4.474	2.730	.117	7.321
UNDERLYING PRES. RATE	3.796	2.316	.100	6.212
PROPOSED	4.474	2.730	.117	7.321

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	12.083
IND. RATES				12.08	MINIMUM PREMIUM	
MAN. RATES	11.84	11.45	10.96	+ 12.08	PRESENT	2670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,422,497	1,081,379	26,806	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	198,499	116,354		
TOTAL LOSSES	1,620,996	1,197,733	26,806	
EXPECTED LOSSES	1,170,892	743,874	30,526	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.391	10.633	.238	25.262
INDICATED (POST-TEST)	13.456	7.688	.274	21.418
PRES. ON RATE LEVEL	12.252	7.783	.319	20.354
DERIVED BY FORMULA	12.264	7.780	.318	20.362
UNDERLYING PRES. RATE	10.395	6.604	.271	17.270
PROPOSED	12.264	7.780	.318	20.362

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	33.607
IND. RATES				33.61	MINIMUM PREMIUM	
MAN. RATES	32.83	31.81	30.47	+ 33.61	PRESENT	3450

+PROPOSED

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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											20,145
TOTAL											20,145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											6,970
TOTAL											6,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,422	-1,996		
TOTAL LOSSES	1,422		6,970	
EXPECTED LOSSES	18,000	10,783	470	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.306	.000	1,499	1,805
INDICATED (POST-TEST)	.286	.000	1,727	2,013
PRES. ON RATE LEVEL	4.563	2,733	.119	7,415
DERIVED BY FORMULA	4.563	2,733	.119	7,415
UNDERLYING PRES. RATE	3.871	2,319	.101	6,291
PROPOSED	4.563	2,733	.119	7,415

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	12.238
IND. RATES				12.24	MINIMUM PREMIUM	
MAN. RATES	12.00	11.60	11.10	+ 12.24	PRESENT	2700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1												
2002													
2003													
2004													
2005													
TOTAL	1												

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.	19	19		
TOTAL LOSSES	19	19		
EXPECTED LOSSES	82	50	2	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.900	1.900	.000	3.800
INDICATED (POST-TEST)	1.777	1.374	.000	3.151
PRES. ON RATE LEVEL	9.662	5.842	.248	15.752
DERIVED BY FORMULA	9.662	5.842	.248	15.752
UNDERLYING PRES. RATE	8.198	4.957	.210	13.365
PROPOSED	9.662	5.842	.248	15.752

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	25.998
IND. RATES				26.00	MINIMUM PREMIUM	
MAN. RATES	25.48	24.64	23.58	+ 26.00	PRESENT	3450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003										
2004										
2005	8									
TOTAL	8									

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.		-66		
TOTAL LOSSES				
EXPECTED LOSSES	352	210	9	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	5.181	3.091	.131	8.403
DERIVED BY FORMULA	5.181	3.091	.131	8.403
UNDERLYING PRES. RATE	4.396	2.623	.111	7.130
PROPOSED	5.181	3.091	.131	8.403

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	13.869
IND. RATES				13.87	MINIMUM PREMIUM	
MAN. RATES	13.82	13.31	12.58	+ 13.87	PRESENT	3030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				42,133					78,923		208
2003											1,238
2004											763
2005				28,547					37,037		
TOTAL				70,680					115,960		2,209

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				34,188					46,145		42
2003											428
2004											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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,714	162,534	1,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,669	3,725		
TOTAL LOSSES	68,383	166,259	1,563	
EXPECTED LOSSES	102,292	60,661	2,775	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.380	3.355	.032	4.767
INDICATED (POST-TEST)	1.290	2.426	.037	3.753
PRES. ON RATE LEVEL	2.433	1.443	.065	3.941
DERIVED BY FORMULA	2.433	1.463	.064	3.960
UNDERLYING PRES. RATE	2.064	1.224	.056	3.344
PROPOSED	2.421	1.456	.064	3.941

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	6.504
IND. RATES				6.50	MINIMUM PREMIUM	
MAN. RATES	6.39	6.15	5.90	+ 6.50	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											310
2005					132						
TOTAL					132						310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45	260	444	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		14,588		
TOTAL LOSSES	45	14,848	444	
EXPECTED LOSSES	40,251	25,281	1,041	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.001	.300	.009	.310
INDICATED (POST-TEST)	.001	.217	.010	.228
PRES. ON RATE LEVEL	.957	.601	.025	1.583
DERIVED BY FORMULA	.957	.593	.025	1.575
UNDERLYING PRES. RATE	.812	.510	.021	1.343
PROPOSED	.957	.593	.025	1.575

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	2.599
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	2.54	2.46	2.37	+ 2.60	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001										
2002										
2003	118									
2004	80									
2005	134									
TOTAL	332									

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.		-1,072		
TOTAL LOSSES				
EXPECTED LOSSES	3,711	2,231	96	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.318	.792	.034	2.144
DERIVED BY FORMULA	1.318	.792	.034	2.144
UNDERLYING PRES. RATE	1.118	.672	.029	1.819
PROPOSED	1.318	.792	.034	2.144

YEAR	12-1-02	12-1-04	12-1-06	12-1-08	IND. RATE	3.538
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.47	3.36	3.21	+ 3.54	PRESENT	965

+PROPOSED