

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003										
2004										
2005										
2006	59	920	1.559							
2007	3									
<b>TOTAL</b>	<b>62</b>	<b>920</b>	<b>1.484</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											920
<b>TOTAL</b>											<b>920</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											844
<b>TOTAL</b>											<b>844</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			844	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES			844	
EXPECTED LOSSES	1,778	1,053	46	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	1.361	1.361
INDICATED (POST-TEST)	.000	.000	1.954	1.954
PRES. ON RATE LEVEL	3.025	1.792	.078	4.895
DERIVED BY FORMULA	3.025	1.792	.078	4.895
UNDERLYING PRES. RATE	2.868	1.699	.074	4.641
PROPOSED	3.025	1.792	.078	4.895

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	7.158
IND. RATES				7.16	MINIMUM PREMIUM	
MAN. RATES	7.65	7.66	7.66	+ 7.16	PRESENT	2070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003										
2004	37									
2005	24									
2006										
2007										
<b>TOTAL</b>	<b>61</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-360		
TOTAL LOSSES				
EXPECTED LOSSES	1,751	1,071	46	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.028	1.852	.079	4.959
DERIVED BY FORMULA	3.028	1.852	.079	4.959
UNDERLYING PRES. RATE	2.871	1.756	.075	4.702
PROPOSED	3.028	1.852	.079	4.959

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	7.252
IND. RATES				7.25	MINIMUM PREMIUM	
MAN. RATES	7.76	7.76	7.76	+ 7.25	PRESENT	2095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14												
2004													
2005													
2006													
2007													
<b>TOTAL</b>	<b>14</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		85		
TOTAL LOSSES		85		
EXPECTED LOSSES	447	278	14	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.607	.000	.607
INDICATED (POST-TEST)	.000	.233	.000	.233
PRES. ON RATE LEVEL	3.367	2.098	.107	5.572
DERIVED BY FORMULA	3.367	2.098	.107	5.572
UNDERLYING PRES. RATE	3.192	1.989	.102	5.283
PROPOSED	3.367	2.098	.107	5.572

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	8.149
IND. RATES				8.15	MINIMUM PREMIUM	
MAN. RATES	8.71	8.72	8.72	+ 8.15	PRESENT	2320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003										
2004										
2005	76									
2006	110									
2007	36									
<b>TOTAL</b>	<b>222</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-1,610		
TOTAL LOSSES				
EXPECTED LOSSES	9,017	5,501	238	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	4.284	2.614	.113	7.011
DERIVED BY FORMULA	4.284	2.614	.113	7.011
UNDERLYING PRES. RATE	4.062	2.478	.107	6.647
PROPOSED	4.284	2.614	.113	7.011

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	10.253
IND. RATES				10.25	MINIMUM PREMIUM	
MAN. RATES	10.96	10.97	10.97	+ 10.25	PRESENT	2850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	1,870	77,055	4.120					2		2
2004	219	135,698	61.962			1				1
2005	11									
2006	25									
2007	35									
<b>TOTAL</b>	<b>2,160</b>	<b>212,753</b>	<b>9.850</b>			<b>1</b>		<b>2</b>		<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				54,887					22,030		138
2004			79,623					55,149			926
<b>TOTAL</b>			<b>79,623</b>	<b>54,887</b>				<b>55,149</b>	<b>22,030</b>		<b>1,064</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				95,778					128,854		25
2004			92,283					64,634			844
<b>TOTAL</b>			<b>92,283</b>	<b>95,778</b>				<b>64,634</b>	<b>128,854</b>		<b>869</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	156,917	224,632	869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		39,559		
TOTAL LOSSES	156,917	264,191	869	
EXPECTED LOSSES	240,473	152,582	6,242	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.265	12.231	.040	19.536
INDICATED (POST-TEST)	17.727	4.697	.057	22.481
PRES. ON RATE LEVEL	11.742	7.450	.305	19.497
DERIVED BY FORMULA	11.742	7.422	.303	19.467
UNDERLYING PRES. RATE	11.133	7.064	.289	18.486
PROPOSED	11.760	7.433	.304	19.497

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	TOTAL
IND. RATES				28.51	MINIMUM PREMIUM	
MAN. RATES	30.47	30.51	30.51	+ 28.51	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	158	20,145	12.750							
2004	113									
2005	18									
2006	14									
2007	16									
<b>TOTAL</b>	<b>319</b>	<b>20,145</b>	<b>6.315</b>							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											3,687
<b>TOTAL</b>											<b>3,687</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		812		
TOTAL LOSSES		812	3,687	
EXPECTED LOSSES	13,217	7,915	344	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.255	1.156	1.411
INDICATED (POST-TEST)	.000	.098	1.660	1.758
PRES. ON RATE LEVEL	4.369	2.617	.114	7.100
DERIVED BY FORMULA	4.369	2.617	.114	7.100
UNDERLYING PRES. RATE	4.143	2.481	.108	6.732
PROPOSED	4.369	2.617	.114	7.100

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	10.383
IND. RATES				10.38	MINIMUM PREMIUM	
MAN. RATES	11.10	11.11	11.11	+ 10.38	PRESENT	2880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003										
2004										
2005	8									
2006										
2007										
<b>TOTAL</b>	<b>8</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-192		
TOTAL LOSSES				
EXPECTED LOSSES	376	224	10	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	4.960	2.959	.126	8.045
DERIVED BY FORMULA	4.960	2.959	.126	8.045
UNDERLYING PRES. RATE	4.703	2.806	.119	7.628
PROPOSED	4.960	2.959	.126	8.045

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	11.765
IND. RATES				11.77	MINIMUM PREMIUM	
MAN. RATES	12.58	12.59	12.59	+ 11.77	PRESENT	3230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	780	1,238	.158							
2004	664	422	.063							
2005	800	46,057	5.757					1		1
2006	747									
2007	714									
<b>TOTAL</b>	<b>3,705</b>	<b>47,717</b>	<b>1.288</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,238
2004											422
2005					11,414					34,643	
<b>TOTAL</b>					<b>11,414</b>					<b>34,643</b>	<b>1,660</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											227
2004											384
2005				94,269	9,665				128,644	12,233	
<b>TOTAL</b>				<b>94,269</b>	<b>9,665</b>				<b>128,644</b>	<b>12,233</b>	<b>611</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		244,811	611	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-5,897		
TOTAL LOSSES		238,914	611	
EXPECTED LOSSES	81,325	48,943	2,186	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	6.448	.016	6.464
INDICATED (POST-TEST)	.000	2.476	.023	2.499
PRES. ON RATE LEVEL	2.315	1.394	.062	3.771
DERIVED BY FORMULA	2.315	1.405	.062	3.782
UNDERLYING PRES. RATE	2.195	1.321	.059	3.575
PROPOSED	2.308	1.401	.062	3.771

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	5.515
IND. RATES				5.52	MINIMUM PREMIUM	
MAN. RATES	5.90	5.90	5.90	+ 5.52	PRESENT	1655

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	220									
2004	180	310	.172							
2005	186	183	.098					1		1
2006	334	108,137	32.376						1	1
2007	84									
<b>TOTAL</b>	<b>1,004</b>	<b>108,630</b>	<b>10.820</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											310
2005					132					51	
2006				45,464					61,906		767
<b>TOTAL</b>				<b>45,464</b>	<b>132</b>				<b>61,906</b>	<b>51</b>	<b>1,077</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											282
2005				1,080	109				193	17	
2006				51,354	1,643				62,191	2,408	703
<b>TOTAL</b>				<b>52,434</b>	<b>1,752</b>				<b>62,384</b>	<b>2,425</b>	<b>985</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		118,995	985	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-496		
TOTAL LOSSES		118,499	985	
EXPECTED LOSSES	8,724	5,412	220	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	11.803	.098	11.901
INDICATED (POST-TEST)	.000	4.532	.141	4.673
PRES. ON RATE LEVEL	.917	.568	.023	1.508
DERIVED BY FORMULA	.917	.568	.023	1.508
UNDERLYING PRES. RATE	.869	.539	.022	1.430
PROPOSED	.917	.568	.023	1.508

YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	TOTAL
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.37	2.36	2.36	+ 2.21	PRESENT	825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	118												
2004	80												
2005	134												
2006	81												
2007	77												
<b>TOTAL</b>	<b>490</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.		-566				
TOTAL LOSSES						
EXPECTED LOSSES	5,855	3,522	153			
CREDIBILITY	.00	.00	.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	1.260	.758	.033	2.051		
DERIVED BY FORMULA	1.260	.758	.033	2.051		
UNDERLYING PRES. RATE	1.195	.719	.031	1.945		
PROPOSED	1.260	.758	.033	2.051		
<b>IND. RATES</b>						
YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. RATE	2.999
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.21	3.21	3.21	+ 3.00	PRESENT	1025

+PROPOSED