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

MANUAL			INDEMNITY					MED	ICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2006											92
											<b>-</b>
TOTAL											92

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2006											844
TOTAL											844

			SERIOUS	NON-SEF	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES F	G B				844	
TOTAL TRAN	S. LOSSES PO	G A					
IBNR + FREQ	<b>UENCY ADJU</b>	ST.					
TOTAL LOSS	ES					844	
EXPECTED LO	OSSES		1,77	8	1,053	46	
CREDIBILITY			.0	0	.00	.00	
<b>PURE PREMI</b>	UMS						
INDICAT	ED (PRE-TES	ST)	.00	0	.000	1.361	1.361
INDICAT	ED (POST-TE	ST)	.00	0	.000	1.954	1.954
PRES. O	N RATE LEVE	EL .	3.02	5	1.792	.078	4.895
DERIVE	D BY FORMUI	LA.	3.02	5	1.792	.078	4.895
UNDERL	YING PRES.	RATE	2.86	8	1.699	.074	4.641
PROPOS	SED		3.02	5	1.792	.078	4.895
YEAR	YEAR 12-1-06 12-1-08		12-1-09	12-1-10	IND. R	ATE	7.158
IND. RATES				7.16	MINIMU	JM PREMIUM	
MAN. RATES	7.65	7.66	7.66	+ 7.16	PRESE	NT	2070

MANUAL	PAYROLL	TOTAL REPT.	PURE P	REM.						N	UMBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPOR						DEATH	P.T.	MAJOR		TEMP	ALL
2003														
2004	37													
2005	24													
2006														
2007														
TOTAL	61													
						REP	ORTED LOSSES							
//ANUAL			INDEMI						MEDI					
YEAR	DEATH	P.T.	MAJO	)R	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOF	₹	TEMP	MED	ONLY
TOTAL														
						TRAN	SLATED LOSSES							
//ANUAL			INDEMI							IEDICAL				
YEAR	DEATH	P.T.	MAJO	)R	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOF	₹	TEMP	MED	ONLY
TOTAL														
	•				SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
	:	TOTAL TRANS. I	OSSES PG		3LKIO03	NON-SERIOUS	WIED. ONL!	TOTAL						
		TOTAL TRANS. I												
		IBNR + FREQUE				-360								
		TOTAL LOSSES				-300								
		EXPECTED LOS		<u> </u>	1,751	1,071	46							
	-	CREDIBILITY	ULU	-	.00		.00							
	-	PURE PREMIUM	9	l l	.00	.00	.00							
			) (PRE-TEST)		.000	.000	.000	.000						
					.000		.000							
			(POST-TEST	)				.000						
			RATE LEVEL		3.028		.079	4.959						
			Y FORMULA		3.028		.079	4.959						
			NG PRES. RA	I E	2.871		.075	4.702						
		PROPOSEI	)		3.028	1.852	.079	4.959						
	•		12-1-06	12-1-08	12-1-09	12-1-10 IND. R		7.252						
		IND PATES					IIIM DDEMIIIM							

2095

+PROPOSED

7.76

7.76

7.25 MINIMUM PREMIUM
7.76 + 7.25 PRESENT

IND. RATES MAN. RATES

MANUAL	PAYROLL	TOTAL REPT.	PURE PREI	л.					NI	UMBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTE					DEATH	P.T.	MAJOR		TEMP	ALL
2003	14												
2004													
2005													
2006													
2007													
TOTAL	14												
					DED	ORTED LOSSES							
MANUAL			INDEMNIT	Υ	KEF	JKTED LUSSES		MEDIC	CAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	R	TEMP	MED	O. ONLY
TOTAL										+			
TOTAL													
1					· L	L		I.					
					TRAN	SLATED LOSSES							
MANUAL			INDEMNIT						EDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	₹	TEMP	MED	O. ONLY
TOTAL												_	
	•			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
	;	TOTAL TRANS. LO	SSES PG B	02.1.000	HOIT OZNIGOG	IIIEDI OITEI	101712						
		TOTAL TRANS. LO											
		IBNR + FREQUENC			85								
		TOTAL LOSSES			85								
		EXPECTED LOSSE	S	447		14							
	ī	CREDIBILITY	-	.00		.00							
	Ī	PURE PREMIUMS											
	•	INDICATED (I	PRE-TEST)	.000		.000	.607						
		INDICATED (P		.000		.000	.233						
						.107	5.572						
		PRES. ON RA	TE LEVEL	3.367	2.098	.107							
				3.367 3.367		.107	5.572						
		PRES. ON RA DERIVED BY UNDERLYING	FORMULA	3.367 3.192	2.098	.107 .102	5.572 5.283						
	_	PRES. ON RA	FORMULA	3.367	2.098	.107	5.572						
	:	PRES. ON RA DERIVED BY UNDERLYING PROPOSED	FORMULA PRES. RATE	3.367 3.192 3.367	2.098 1.989 2.098	.107 .102 .107	5.572 5.283 5.572						
	- - -	PRES. ON RA DERIVED BY UNDERLYING PROPOSED	FORMULA PRES. RATE	3.367 3.192	2.098 1.989 2.098	.107 .102 .107	5.572 5.283						

INDICATED (PRE-TEST)

PRES. ON RATE LEVEL

PROPOSED

YEAR

IND. RATES

MAN. RATES

INDICATED (POST-TEST)

DERIVED BY FORMULA UNDERLYING PRES. RATE

12-1-06

10.96

12-1-08

10.97

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.						NU	JMBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
2003													
2004									1	1			
2005	76												
2006	110												
2007	36												
TOTAL	222									1			
			INDEMANTY		REP	ORTED LOSSES		MEDI	0.4.1				
MANUAL YEAR	DEATH	D T	INDEMNITY	MINOR	TEMP	DEATH	D T	MEDI	MINOR		TEMP	MED	N ONLL V
YEAR	DEATH	P.T.	MAJOR	MINOR	IEMP	DEATH	P.T.	MAJOR	MINOR		IEMP	MEL	O. ONLY
TOTAL													
					TRAN	SLATED LOSSES							
MANUAL			INDEMNITY					M	IEDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	O. ONLY
TOTAL													
				SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
	;	TOTAL TRANS. LO	SSES PG B	OLINIOUS .	NON CENIOUS	INED. ONET	IOIAL						
		TOTAL TRANS. LO											
		IBNR + FREQUENC			-1,610								
		TOTAL LOSSES	7. 7.50001.		1,010								
		EXPECTED LOSSE	S	9,017	5,501	238							
		CREDIBILITY		.00	.00	.00							
		PURE PREMIUMS				.00							
	-	INDICATED		200		202							

.000

.000

2.614

2.614

2.478

2.614

+ 10.25 PRESENT

IND. RATE

10.25 MINIMUM PREMIUM

.000

.000

.113

.113

.107

.113

.000

.000

7.011

7.011

6.647

7.011

10.253

2850

+PROPOSED

12-1-10

.000

.000

4.284

4.284

4.062

4.284

10.97

12-1-09

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			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										
TOTAL	2,160	212,753	9.850					1	2		3

					REP	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
YEAR	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
TOTAL			79,623	54,887				55,149	22,030		1,064

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	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
											1
											1
TOTAL			92,283	95,778				64,634	128,854		869
-				•				,	,		

			SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES P	G B	156,91	7	224,632	869	
TOTAL TRAN	S. LOSSES PO	G A	•				
IBNR + FREQ	<b>UENCY ADJU</b>	ST.			39,559		
TOTAL LOSS	ES		156,91	7	264,191	869	
EXPECTED LO	OSSES		240,47	3	152,582	6,242	
CREDIBILITY			.0	0	.01	.01	
PURE PREMI	JMS	•		•			
INDICAT	ED (PRE-TES	ST)	7.26	5	12.231	.040	19.536
INDICAT	ED (POST-TE	ST)	17.72	7	4.697	.057	22.481
PRES. O	N RATE LEVE	EL .	11.74	2	7.450	.305	19.497
DERIVE	D BY FORMUL	_A	11.74	2	7.422	.303	19.467
UNDERL	YING PRES.	RATE	11.13	3	7.064	.289	18.486
PROPOS	SED		11.76	0	7.433	.304	19.497
YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. R	ATE	28.514
IND. RATES				28.51	MINIM	JM PREMIUM	
MAN. RATES	30.47	30.51	30.51	+ 28.51	PRESE	NT	3650

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

					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
											20,1.10

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2003											3,687
TOTAL											3,687

			SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRANS	S. LOSSES P	G B				3,687	
TOTAL TRANS	S. LOSSES PO	G A					
IBNR + FREQU	<b>JENCY ADJU</b>	ST.			812		
TOTAL LOSSI	ES				812	3,687	
EXPECTED LO	OSSES		13,21	7	7,915	344	
CREDIBILITY			.0	0	.00	.00	
<b>PURE PREMIL</b>	JMS						-
INDICAT	ED (PRE-TES	ST)	.00	0	.255	1.156	1.411
INDICAT	ED (POST-TE	ST)	.00	0	.098	1.660	1.758
PRES. O	N RATE LEVE	EL	4.36	9	2.617	.114	7.100
DERIVE	BY FORMUL	_A	4.36	9	2.617	.114	7.100
UNDERL	YING PRES.	RATE	4.14	3	2.481	.108	6.732
PROPOS	SED		4.36	9	2.617	.114	7.100
YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. R		10.383
IND. RATES				10.38		JM PREMIUM	
MAN. RATES	11.10	11.11	11.11	+ 10.38	PRESE	NT	2880

+PROPOSED

YEAR

IND. RATES

MAN. RATES

12-1-06

12.58

12-1-08

12.59

11.765

3230

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.							JMBER OF			
YEAR	IN THOUS	LOSSES	REPORTED					DEAT	I P.T.	MAJOR	MINOR	TEMP	ALL
2003													
2004	_												
2005	8												
2006													
2007													
TOTAL	8												
					REPO	RTED LOSSES							
MANUAL			INDEMNITY					ME	ICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOF	2	TEMP	MED	. ONLY
TOTAL													
			1		1	ı			1	ı			
					TRANS	SLATED LOSSES							
MANUAL			INDEMNITY						MEDICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOF	1	TEMP	MED	. ONLY
TOTAL													
TOTAL													
TOTAL				SERIOUS	NON-SERIOUS	MED ONLY	TOTAL						
TOTAL		TOTAL TRANS LO	ISSES PG R	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
TOTAL		TOTAL TRANS. LO	SSES PG B	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
TOTAL		TOTAL TRANS. LO	SSES PG A	SERIOUS		MED. ONLY	TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC	SSES PG A	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES	SSES PG A CY ADJUST.		-192		TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE	SSES PG A CY ADJUST.	376	-192 224	10	TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY	SSES PG A CY ADJUST.		-192		TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS	SSES PG A CY ADJUST.	376 .00	-192 224 .00	10							
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY	SSES PG A CY ADJUST.	376	-192 224	10	TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (	PRE-TEST)	376 .00	-192 224 .00	.000	.000						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED ( INDICATED (	PRE-TEST)	.000 .000	-192 224 .00 .000	.000 .000	.000 .000						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (IN	PRE-TEST) POST-TEST) ATE LEVEL	376 .00 .000 .000 4.960	-192 224 .00 .000 .000 .000 2.959	.000 .000 .000 .126	.000 .000 8.045						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (IN	PRE-TEST) POST-TEST) ATE LEVEL FORMULA	376 .00 .000 .000 4.960 4.960	-192 224 .00 .000 .000 .000 2.959 2.959	.000 .000 .000 .126 .126	.000 .000 8.045 8.045						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (IN	PRE-TEST) POST-TEST) ATE LEVEL	376 .00 .000 .000 4.960	-192 224 .00 .000 .000 .000 2.959	.000 .000 .000 .126	.000 .000 8.045						

+PROPOSED

12-1-09

12-1-10 IND. RATE

11.77 MINIMUM PREMIUM
12.59 + 11.77 PRESENT

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			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										
TOTAL	3,705	47,717	1.288							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											1,238
2004											422
2005					11,414					34,643	
TOTAL					11,414					34,643	1,660

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2003 2004 2005				94,269	9,665				128,644	12,233	227 384
TOTAL				94,269	9,665				128,644	12,233	611
											_

•	•		SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
<b>TOTAL TRAN</b>	S. LOSSES P	G B			244,811	611	
TOTAL TRAN	S. LOSSES PO	G A					
IBNR + FREQ	UENCY ADJU	ST.			-5,897		
<b>TOTAL LOSS</b>	ES				238,914	611	
EXPECTED L	OSSES		81,32	5	48,943	2,186	
<b>CREDIBILITY</b>			.0	0	.01	.01	
<b>PURE PREMI</b>	UMS					-	
INDICAT	ED (PRE-TES	ST)	.00	0	6.448	.016	6.464
INDICAT	ED (POST-TE	ST)	.00	0	2.476	.023	2.499
PRES. C	N RATE LEVE	EL	2.31	5	1.394	.062	3.771
DERIVE	D BY FORMUL	-A	2.31	5	1.405	.062	3.782
UNDERL	YING PRES. I	RATE	2.19	5	1.321	.059	3.575
PROPOS	SED		2.30	8	1.401	.062	3.771
YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. R	ATE	5.515
IND. RATES				5.52	MINIMU	JM PREMIUM	
MAN. RATES	5.90	5.90	5.90	+ 5.52	PRESE	NT	1655

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			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										
TOTAL	1,004	108,630	10.820						1	1	2

					REP	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
MANUAL YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2004 2005					132					51	310
2006				45,464					61,906		767
TOTAL				45,464	132				61,906	51	1,077

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

			SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES P	PG B			118.995	985	
TOTAL TRAN					,		
IBNR + FREQ	UENCY ADJU	ST.			-496		
TOTAL LOSS	ES				118,499	985	
EXPECTED LO	OSSES		8,72	4	5,412	220	
CREDIBILITY			.0	0	.00	.00	
PURE PREMI	JMS			•			
INDICAT	ED (PRE-TES	ST)	.00	0	11.803	.098	11.901
INDICAT	ED (POST-TE	ST)	.00	0	4.532	.141	4.673
PRES. O	N RATE LEVE	EL	.91	7	.568	.023	1.508
DERIVE	D BY FORMU	_A	.91	7	.568	.023	1.508
UNDERL	YING PRES.	RATE	.86	9	.539	.022	1.430
PROPOS	SED		.91	7	.568	.023	1.508
YEAR	12-1-06	12-1-08	12-1-09	12-1-10	IND. R	ATE	2.205
IND. RATES				2.21	MINIM	UM PREMIUM	
MAN. RATES	2.37	2.36	2.36	+ 2.21	PRESE	NT	825

IND. RATES

MAN. RATES

1025

MANUAL	PAYROLL	TOTAL REPT		E PREM.		NUMBER OF CASES											
YEAR	IN THOUS	LOSSES	REP	ORTED							DEATH	P.T.	MAJOR	MINOR	TEMP	ALL	
2003	118																
2004	80																
2005	134																
2006	81																
2007	77																
TOTAL	490																
l l						1		<u> </u>		I				1		1	
							REPORT	ED LOSSES									
MANUAL	DEATH			EMNITY	MINOR TEMP DEATH				MEDICAL P.T. MAJOR MINOR					TEMP MED. ONLY			
YEAR	DEATH	P.T.	IVI.	AJOR	MINOR	TEMP		DEATH	P.T.	MAJ	OR	MINOR	<u> </u>	TEMP	MED	ONLY	
TOTAL																	
MANUAL			IND			Т	RANSLA	TED LOSSES			841	FDICAL					
YEAR	INDEMNITY DEATH P.T. MAJOR			MINOR TEMP DEATH			P.T. MAJOR			MEDICAL TEMP			MED	. ONLY			
													-				
TOTAL																	
	,				SERIOUS	NON-SERIO	us I w	IED. ONLY	TOTAL	•							
	;	TOTAL TRANS. LOSSES PG B								•							
	,	TOTAL TRANS. LOSSES PG A															
		IBNR + FREQUENCY ADJUST.					566	_									
		TOTAL LOSSES															
		EXPECTED LOSSES			5,855		522	153									
		CREDIBILITY			.00		.00	.00									
		PURE PREMIUMS				1	000	000									
		INDICATED (PRE-TEST) INDICATED (POST-TEST) PRES. ON RATE LEVEL			.000		000	.000	.000								
					.000		000 758	.000	.000 2.051	•							
		DERIVED E			1.260 1.260		758	.033	2.051								
		UNDERLY			1.260		719	.033	1.945								
		PROPOSE		RAIE	1.195		719 758	.033	2.051	•							
	•	11101 001			1.200	<u> </u>		.000	2.001								
	•	YEAR	12-1-06	12-1-08	12-1-09	12-1-10 IN	ID. RATE		2.999								

3.00 MINIMUM PREMIUM
3.21 + 3.00 PRESENT

+PROPOSED

3.21

3.21